



THE ULTIMATE FINANCE GUIDE FOR WOMEN

Some of the
smartest people
we know share
their advice and
money tips that
actually work

Plus
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RAW COURAGE

COACHING PROGRAM



WXN and Courageous Living partner to deliver a new definitive personal growth program for professional women

WXN together with Courageous Living are proud to launch the RAW Courage Coaching Program, a unique virtual program that delivers the emotional and mental support women need to reach for their dreams and succeed with confidence. In an empowering and safe environment, participants share their vulnerabilities, explore new perspectives, and gain the strength and clarity to create their best lives. Designed to inspire clarity, bigger dreams and overcome the subconscious barriers that hold them back, the RAW Courage Coaching program will completely change the paradigm of how women perceive themselves and their goals.

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THE ULTIMATE FINANCE GUIDE FOR WOMEN

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Welcome back, friends

The Toronto Stock Exchange finally gets to open its event centre to the public

BY ROSALIND STEFANAC

THE MARKET opening ceremony has been a long-standing tradition at the Toronto Stock Exchange, whose history dates back to 1852 when a group of local businessmen first established a framework for buying and selling company shares. In those early years, the trading list consisted of 18 securities and trading volumes amounted to just two or three transactions daily.

“
That first day of trading for an entrepreneur who has been building his company in a garage is a pretty incredible milestone



As the exchange grew, so did the number of initial public offerings (IPOs) and it now lists more than 1,500 companies, plus

another 1,600 or so listed on the TSX Venture Exchange. For the 20-plus years before COVID-19 hit, the TMX Broadcast Centre hosted thousands of market opens (and closes) that generated exposure for newly listed companies or paid tribute to charities and other organizations supporting Canadians.

The events featured numerous politicians, sports personalities and even rock stars ringing in the new trading day. Some notable names include former Toronto Argonaut running back Pinball Clemons, hockey legends Gordie Howe and Johnny Bower, Kiss bassist Gene Simmons (who rang the opening bell for the TSX Venture on behalf of cannabis company Invictus MD Strategies Corp. in 2018) and three-time UFC welterweight champion George St-Pierre.

But the centre was getting on in years, so TMX Group Ltd. in April 2019 started constructing a new facility in the Exchange Tower on Adelaide St. West in downtown Toronto. It was completed in early 2020, but traders, executives and the general public never really got a chance to check it out as the pandemic moved everything to the virtual world. Indeed, the centre sat vacant until October before Canada's financial sector was finally able

to celebrate a return to so-called normalcy with the first in-person open market ceremony in 18 months. Q4 Inc., a cloud-based solutions provider to the investor relations industry, was the first company to mark its listing on the exchange with a live event in the new TMX Market Centre, which opened its doors to the public on Oct. 25.

“Going public is a major milestone for a company. It's about entrepreneurs realizing their vision,” says Loui Anastasopoulos, the TMX's president of Capital Formation and Enterprise marketing officer. “What gets us really excited is giving them the platform to realize their successes.”

Anastasopoulos says virtual market opens “worked quite well” throughout COVID-19, but he's received feedback from many clients eager to get back to live events again. “As the restrictions lift and we have the ability to do in-person events, there's no doubt in my mind that these are just the better way to do these openings to get closer to our customers and really give them an opportunity to celebrate their achievements.”

The new centre features an iconic street-facing digital sign — at 64 by 10 feet, it's the largest in Toronto's financial district — which is used to promote companies going public as well as charitable events. It also boasts approximately 9,000 square feet of space, three configurable rooms and the capacity to hold up to 400 people when social-distancing protocols allow. The centre is quite something, but the exchange has often led the way. For instance, it moved in 1937 to a new facility on Bay Street that was the first building in Toronto to have air conditioning.

With a fully functioning chef's kitchen and state-of-the-art au-

dio-video technology, Anastasopoulos says the space is ideal for all kinds of events, not just market opens. “Whether companies want to do their annual meetings or strategic off-sites and team-building events, the centre is equipped to facilitate all of that,” he says.

But Anastasopoulos says market opens for new issuers will be the primary focus for live events for the next few quarters. “We've had an exceptional year in the capital market, so the volume in our pipeline of companies going to market and going public is really deep,” he says. Some of the companies that have gone public in the past year include technology company Telus International (Cda) Inc., entertainment company Boat Rocker Media Inc. and space-tech's MDA Ltd., once better known as MacDonald, Dettwiler and Associates.

Even after 15 years at TMX, Anastasopoulos says the excitement of seeing a company go public never gets old. “That first day of trading for an entrepreneur who has been building a company in his garage is a pretty incredible milestone,” he says. “I can tell you every single one of these is unique and exciting.”

Now that the centre is officially functional, Anastasopoulos still expects there will be an equal split between online and virtual market opens for the next quarter, at least until people get more comfortable with live events and public health measures continue to ease. For the time being, all TMX visitors will need to complete a COVID-19 screening, provide proof of vaccination and wear masks throughout the space. “For some, we've been doing events just outside the building to coincide with their virtual opening, so there's that option, too, while the weather holds up,” he adds. **FPM**

The data age is here

Good or bad, we're all digitally addicted and there's no recovery in sight

BY THOMAS WATSON

IF MADONNA penned a new pop song for teens growing up in the Zettabyte Era, she could do worse on the lyric front than: "We are living in a data-rich world, and I am a data-rich girl." What is a zettabyte? It equals 1,024 exabytes, which is a billion terabytes, or a trillion gigabytes. Expressed with all the zeros, a zettabyte is 1,000,000,000,000,000,000,000 bytes — phew.

The Zettabyte Era started in either 2012, when the world's collective digital data first exceeded one zettabyte, or 2016, when Donald Trump's tweets helped global IP traffic first surpass the same mark. Either way, the total amount of data created, captured, copied and consumed globally is forecast to grow to more than 180 zettabytes by 2025, up from 2020's estimated 64.2 zettabytes, according to Statista.

There is probably no going back when it comes to data growth. Imagine a member of the zettabyte generation trying to live with your first digital music player, which could store at least seven songs, well, it could once you spent hours installing software to copy CDs to a computer and then transferring selected songs onto the formerly revolutionary device with 64 MB of memory.

Older folks, of course, are also addicted to what the digital world provides. Imagine navigating the pandemic without online services, social media or streaming entertainment. Researching stories as a cub reporter at the *Hamilton Spectator* decades ago,

I had to wait on paper files from a newsroom librarian. Using my iPhone, I started researching this column on my sailboat, and I could get instant transcripts. Need something translated. No problem. Thanks Google. But our data usage can be tracked or hacked, which is not great when dealing with confidential matters.

The dark side of the data explosion is no joke, and it goes well beyond privacy issues. If the Singularity plays out as more than a few tech geniuses predict, all our digital data will only make it easier for computer overlords to eventually control us. As things stand, we are already losing liberties to robotic humanoids such as Meta Platforms Inc. (a.k.a. Facebook) co-founder Mark Zuckerberg.

Estimates vary, but the average daily time an adult spent on social media last year reportedly exceeded three hours, up from 90 minutes in 2012, and much of this time was on Facebook, which collects data on more than two billion users and stores it all in a petabyte-scale data warehouse (one petabyte equals 1,000 terabytes). Facebook then deploys user data along with misinformation to enrage people and manipulate them into staying online, former company product manager Frances Haugen recently warned.

Others have raised similar alarms about the threat posed by big data platforms. Why aren't we listening? Well, part of the problem is data itself, and our addiction to it, which distracts us and weakens decision-mak-

ing, especially about immediate problems, according to *Tickled: A Commonsense Guide to the Present Moment*, a new book by journalist Duff McDonald.

McDonald is an A-list author when it comes to writing about capitalism, known for books about Harvard Business School (*The Golden Passport*), McKinsey and Co. (*The Firm*), and JPMorgan Chase & Co.'s Jamie Dimon (*Last Man Standing*). But while his latest work offers a must-read update on his views about scandal-plagued McKinsey, it isn't a business book.

McDonald's other books were written for money and to further his career. He was supposed to produce an examination of society's obsession with measurements, data and predictions after the pandemic started, but he didn't have it in him. "I was like, Jesus Christ, I'm trapped in a prison of my own design," he says. This revelation led to *Tickled*, which marketing material calls "part self-help, part memoir."

Some readers, especially ones with rigid careers and insurmountable life challenges, might be tempted to dismiss the highly

personal book as a condescending life lecture, the kind you get from a former boozier who has sworn off alcohol (like McDonald admits he has). But the book doesn't tell you how to live. It just advises you to make the best of life by living in the moment and doing more things that "tickle" you.

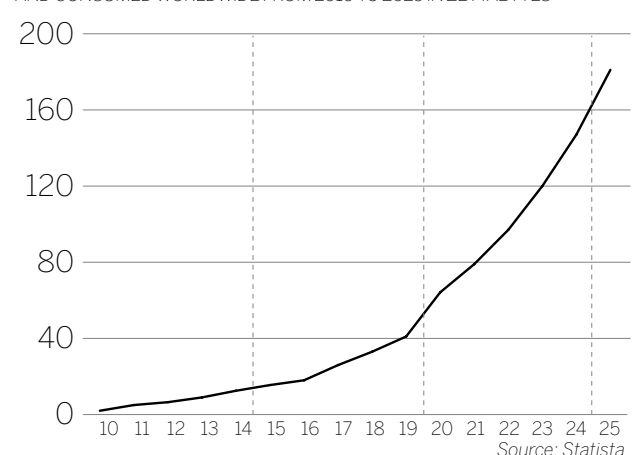
This probably resonated with me because I started the book in hospital, between tests and X-rays related to chest pains that had me thinking of cardiac arrest (speaking of data, about 160,000 Canadians older than 20 are diagnosed with ischemic heart disease annually). Either way, *Tickled* offers an important lesson about living in the Zettabyte Era — when data blinds us to what's possible now.

For organizations, and society in general, focusing too much on a future that will never materialize as planned means missing out on making immediate improvements. For individuals, being distracted from what tickles our souls in the present means missing out on happiness.

McDonald's philosophy of life is heavily influenced by *Harry Potter*, but let's end with a

Big data

VOLUME OF DATA/INFORMATION CREATED, CAPTURED, COPIED AND CONSUMED WORLDWIDE FROM 2010 TO 2025 IN ZETTABYTES



reference to *Star Trek: The Next Generation*. As an android, Starfleet officer Data has impressive computational capabilities, but

he'd trade them for the ability to genuinely laugh. We should learn from that while we still have something to laugh about. **FPM**



Mining profits

Perhaps bitcoin is the saviour your portfolio seeks to combat inflation **BY ARTHUR SALZER**

INFLATION IS UPON us globally. In Canada, the current print of 4.1% hasn't been seen since 2003. Central bankers have fanned the flames with their incredible increase in money supply during the past 20 months. This is in addition to the huge deficits that governments ran in order to fund their pandemic lockdowns of the economy. The recent debt-to-gross-domestic-product numbers from the International Monetary Fund show Canada (352%) in a virtual tie with Greece (343%), only slightly trailing Japan (433%), and leading many other

developed nations such as the United States (281%) and Germany (200%).

This is a catastrophe, to put it mildly. Who will be responsible for servicing this debt? Can the debt be serviced if interest rates increase? Is creating significant inflation the only way forward so that this debt shrinks as a percentage of GDP? Maybe governments will finally be able to get blood from a stone by increasing tax rates?

At the same time, we have an entire generation not wishing to work in skilled trades. Birthrates

in the western world have been on a decline for the past five decades, with the average couple having 1.5 children. Added to this, workers are deciding not to go back to the office after not having to endure the hassles of commuting for more than a year. Resignations are in record numbers. Correspondingly, many employers have increased their pay with some minimum-wage jobs doubling rates due to these market constraints. One thing is for sure, wages tend to be sticky, and it is very likely these new pay levels will last.

Interest rates are still at generational lows of the past 40 years, but how long can that last? Over the past couple of years, the smart money has flocked to growth stocks (due to their long duration) along with residential real estate and digital assets. Bitcoin, now the leader in market cap, rose to \$70,000 recently from less than \$10,000 in the spring of 2020.

Given all that, it's no wonder investors are wondering how to hold on to their returns and trying to protect their portfolios after inflation. We are starting to see some secular trends emerge over these past 20 months that will likely persist over the next decade. Capital, both financial and human, has been flowing away from certain jurisdictions, with the ability to work remotely only compounding this change.

Countries such as the Cayman Islands, Bahamas and Barbados have proven popular over the years for the financial elite, while U.S. states like Florida, Texas, Tennessee and Wyoming are attracting capital from Canada, New York, Illinois, New Jersey, Connecticut and California due to their low-income tax rates and the upholding of each individual's rights and freedoms.

These states are filling with the millennial generation, who are passionate to disrupt the status quo and have dedicated their talents to this end.

Areas such as digital assets with secondary payment layers such as the Lightning network, which is an overlay to the Bitcoin network, allow companies like Square Inc. to potentially process transactions thousands of times faster than traditional payment networks controlled by the banks, Visa Inc. and Mastercard Inc. El Salvador, which made bitcoin legal tender recently, has the ability to reduce transfer fees by Western Union Co. by almost US\$400 million annually.

Millennials and even gen-Xers love their e-sports. The e-sport market expects 26.6 million viewers in the U.S. this year with an increase to 31 million viewers estimated for 2023. The Big 10 universities in the U.S. are offering full science, technology, engineering and mathematics (STEM) scholarships to e-sports athletes who compete for their schools. Economically, this is a force to be reckoned with, since expenditures are in the billions of dollars each year and growing quickly. In addition to the investment opportunities, students are finding lucrative careers in this sector

Environmental, social and corporate governance (ESG) and green investing strategies are viewed by institutional investors as important, but the surprise will likely come from energy producers and even countries that have excess energy but no way to export it profitably. The challenge of transporting electricity has always been the power losses over long distances. These energy producers may utilize hydro, flared natural gas, solar, wind or even volcanoes to generate electricity,

which can be used to power application-specific integrated circuit (ASIC) bitcoin miners. From there, bitcoin, which is a digital store of energy, may be sent anywhere in the world by the internet, satellite or even ham radio without significant transmission costs or infrastructure.

In essence, bitcoin mining will be a way to increase the efficiency of many power-generation stations, subsidize renewables and/or provide a much-needed source of exports to poorer countries that previously could not export energy. At this very moment, the

second-richest man in Norway is funding a large wind project in the North Sea while El Salvador is creating power generation from the unlimited thermal heat from its volcanoes. Over the next decade, so-called have-not countries could become part of the haves. The ways to participate in this could either be done via bitcoin miners (public or private), or simply owning the bitcoin token. **FPM**

Arthur Salzer is CEO and chief investment officer at Northland Wealth Management.

Smash it up

Who better to ask about the rising power of women execs than our boss >BY LUCINDA CHODAN

AS I READ about the accomplished female leaders in the pages coming up in this magazine, I am reminded of how much things have changed since I started my own career nearly four decades ago.

I didn't see a lot of women in business growing up in a small town in north-central Alberta or, for that matter, women in occupations outside the traditional ones: nurses, school teachers, shop clerks, waitresses.

The idea that I would one day be one of the most senior media executives in Canada, managing a multi-million-dollar budget and guiding the work of hundreds of journalists across the country would never have crossed my mind. Or the minds of the people in that small town who thought I was an odd duck, reading my way through the small local library and, thanks to some inappropriate selections from the adult section,

daydreaming about the glamorous and slightly louche lives being lived in New York and Paris.

I was actually headed for a career as a teacher when I got a part-time job typesetting for the student newspaper at the University of Alberta. I saw aspiring journalists of both genders arguing too loudly, smoking too much and writing passionately to produce *The Gateway*. I was hooked on everything but the smoking. I went back to school, taking a handful of courses and working full time as a student journalist.

But the professional newsrooms of the 1980s were not that welcoming for female journalists. The atmosphere is captured in journalist Vivian Smith's 2015 book *Outsiders Still: Why Women Journalists Love — and Leave — Their Newspaper Careers*. Predatory male managers; female leaders relegated to the "soft" sections such as arts and lifestyles,

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As of fall 2021,
five of the 10
members of the
company's senior
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are female



and alcohol-fuelled late-night networking that was hard for young women, particularly young mothers, to partake of.

Still, there were some who had surmounted the challenges, women like *Montreal Gazette* editor in chief (later Senator) Joan Fraser, *Edmonton Journal* publisher Linda Hughes, and, before them, Shirley Sharzer, who made it to the rank of deputy managing editor of the *Globe and Mail* in the 1970s. “Women have to dress like men, act like ladies and work like dogs,” she once said. It wasn't quite that bad when I entered my first major newsroom, but many colleagues remembered when it was.

Those women and a handful of others were beacons of possibility. And many of my colleagues at the *Montreal Gazette* were pioneering female journalists, among them Helen Rochester, one of the first female restaurant critics in Canada, and Doris Giller, legendary books editor, for whom the Giller Prize is named. I worked my way up, transitioning from being a reporter to a copy editor to a manager.

None of that would have been possible without the dogged work that Shirley Sharzer described, as well as the mentorship of women and men along the way who encouraged me to try new things, who opened doors to place me in leadership positions and who coached me about everything from progressive disciplinary action to practical life skills. “Keep a bottle of black shoe polish in your desk drawer at all times for emergency touch-ups,” one of them said.

Along the way, the media industry began to change. Newsrooms became more gender blind and more parent-friendly. More women made their way into leadership positions. And I ended up as editor in chief of metropolitan newspapers in Victoria, Edmonton and Montreal before becoming senior vice-president of Postmedia Network Canada Corp.'s editorial division. As of fall 2021, five of the 10 members of the company's senior leadership team are female.

There is so much more work to do, though. We need to make our newsrooms more diverse and inclusive so they better reflect the demographics of contemporary Canada. And we need to continue to support and mentor young leaders so they can continue to transform our industry.

I began my current job three years ago, and two of my female colleagues presented me with a congratulatory card, a couple of jokes about the “glass cliff” and a slender gold bracelet. On it were these words: “She believed she could, so she did.”

Thanks to all the women along the way who helped me believe. Let's propagate that sentiment as we expand our enterprises to include those who are not represented now. **FPM**

The 2021 Bossies

Our annual salute to strange management decisions and good corporate behaviour

›BY ROSS ANDREWS

The “Truth in Advertising” Award

TIM HORTONS has a long history of terrible commercials. Remember the one where it admitted that it had been serving crappy coffee for seven years? Some would argue it’s been longer than that. Or the one where it implied that it had not been serving fresh eggs in its breakfast sandwiches. Yum. But its campaign for its Cold Brew might be the worst of all, since it asked people to weigh in on possible slogans and the social media floodgates opened. The official ad itself wasn’t great, either, with one woman saying Cold Brew “reminds me of my marriage when it was good.” Gee, bet her husband took that well. The Twitterverse was more damning: “Tasted like piss water,” one person wrote.

The “Making Up Definitions” Award

We all realize the internet will go out at the worst possible moment: when you’re on deadline or seconds before you finish uploading a key document. But we also still expect our telecoms to step up and admit they’ve made a mistake. Rogers Communications Inc. must have missed that memo. It certainly seemed to downplay a countrywide outage on April 19 that left customers fuming and asking for refunds. Instead, @RogersHelps tweeted: “Some wireless customers are experiencing an intermittent service interruption for wireless voice and

data services.” To be fair, “some” means an unspecified number. But since we’re talking hundreds of thousands of customers, if not more, we’ll take “some” refund money from Rogers for the hassle.

The “Oh! Baby” Award

A weekday trip across Highway 407’s 151.4-kilometre expanse, from Bronte Creek in Oakville, west of Toronto, to Highway 35/115, costs \$68.17 during the afternoon rush hour (\$64.62 during the morning commute) if you’re driving a light vehicle, or \$169.95 if you’re driving a semi-truck. Not an insignificant sum if you’re using it every day, but Troy and Erika Campbell don’t have to worry about that. They were given a year of free travel after their baby was born on the side of the highway near Pickering on May 17. That’s almost a \$35,000 baby bonus if they do a daily commute. “Congrats to this beautiful #family!” @407 tweeted.

The “Rap Flap” Award

Loblaw Cos. Ltd.’s No Frills discount banner in 2020 released an album called *Haulin’ State of Mind* filled with grocery-themed hip-hop tunes such as *Bananas*, *Low Bills* and *Bag It Up*. You probably haven’t heard any of them, but Jimmy Fallon eventually did. The late-night television talk show host apparently thought No Frills was an artist and devoted a couple of minutes in June to dissing their album. No Frills then put out a *Bananas Remix* version which pointed



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We’re a grocery
store that just
happens to
make rap

out, “We’re a grocery store that just happens to make rap.”

The “My Way or the Biway” Award

Biway was a prominent discount chain during the latter part of the 20th century, a place to get cheap housewares, clothing and even vinyl records. It closed down in 2001, a victim of the big-box trend, but its original co-founder Mal Coven started making noises in 2018 about bringing it back, much to the excitement of baby boomers and gen-Xers. The plan was to price everything at \$10 and open the first store in August 2019. That date passed by and became August 2020, but that, too, passed. Coven then died that October at the age of 91, and while rumours continued that Biway would see the light in 2021, it sadly never came to be.

The “Don’t Call it a Comeback” Award

Speaking of long-lamented (or lamentable) discount chains, Zellers made a surprise reappearance in the corner of a Hudson’s Bay store in Burlington, Ont. Sure, the store’s distinctive red logo was tucked away on the upper floor and not particularly prominent, and the “lowest price

is the law” marketing schtick no longer applies. But it no doubt brought back memories for those who shopped at the chain, which was founded in 1931 by Walter Zeller and grew to 291 stores after being bought by Hudson’s Bay Co. in 1978. It was shut down in 2013. Hudson’s Bay said the point of the recent pop-up was to generate an emotional response.

The “Suspicious Timing” Award

Bell Canada’s #letstalk campaign has its critics, but you can’t deny that it has brought attention to mental illness in a way few others have been able to. Having a job is also key to many people’s feelings of self-worth, and losing one can be devastating, so perhaps Bell Media should have waited a little longer before laying off 200 people just days after the 2021 #letstalk campaign ended. There’s never a good time to announce layoffs, but a couple of more weeks wouldn’t have made that much of a difference to the corporate bottom line.

The “Go Beyond” Award

No one seems to like Facebook Inc.’s new Meta name (lipstick on a pig, one wag wrote), but Meta Materials Inc. didn’t seem to mind. The Canadian high-tech materials company’s stock rose after Facebook CEO Mark Zuckerberg announced he was changing his company’s name. Why? Aside from the similar name, its stock ticker is Nasdaq: META and shares jumped as much as 9.21% on the news before settling down. “On behalf of @Metamaterialtec I would like to cordially welcome @Facebook to the #metaverse. #GoBeyond \$MMAT #AR #VR Meta, meet META@ :-)” tweeted Meta Materials’ CEO George Palikaras. **FPM**

Balancing
the budgetPlanning
for retirement
and beyondInvesting
with confidencePreparing
for better and
for worse

The ultimate finance guide for women

Some of the smartest people we know share their financial tips that really work

›BY ROSALIND STEFANAC

Women continue to shine in all facets of business, cracking the proverbial glass ceiling once and for all, but they are unfortunately still the weaker sex when it comes to personal finance. Women have a perhaps-unfounded reputation for being less financially literate than men and for being more risk averse when it comes to investing, but they often leave their financial planning to their male counterparts with detrimental long-term results.

A recent analysis of group retirement income balances by asset management giant Mercer LLC showed that women retire with account balances that are 30% lower than men. They also end up working two years longer. Furthermore, a 2021 survey by the Bank of Montreal found that women were 18% less likely than men to know how much money they will need for retirement.



NICOLE SIMONS

Wealth management adviser,
CPN Financial Services Ltd.

“
If you don't know what's going
on with your finances,
it doesn't matter how much
money you're making

Just what is it about finance that eludes women when they're so darn good at everything else? We asked a group of experts experienced in helping women find their footing in the personal finance world to weigh in on what's holding women back, and what they can do better to catch up in terms of accumulating more personal wealth.

BALANCING THE BUDGET

Growing up with a father who started his own brokerage firm 30 years ago, Nicole Simons saw the benefits of good money management firsthand. She wanted a job where she, too, could help guide others, especially black women, towards financial success. Now, she is the N in CPN Financial Services Ltd., a family-run business based in Brampton, Ont., where 90% of her clients are female.

On what's holding women back: Budgeting itself has this stigma

of being negative and restrictive. There's this fear that if you have a budget, you're going to have to give up the things you love. But budgeting is really just a spending plan to help you prioritize what you want to spend on and what you don't. There's also a lot of negative self-talk among women based on previous spending mistakes. If they try a budget and it doesn't work, they may automatically think it's not possible for them. But if you're still living in the past and not open to change, you will hit a roadblock when it comes to budgeting and keep perpetuating the same habits.

Budget tips that work: Create a budget, whether that's a simple Excel sheet or something an adviser develops for you. If you don't know what's going on with your finances, it doesn't matter how much money you're making. A major commonality I see among women is not looking at their statements carefully enough and recognizing where their excess spending is happening. Having a budget and tracking your expenses can help ensure your spending is aligned with the lifestyle that you're trying to create. Too much access all the time can be a problem, too, so part of my strategy is to set up “out of sight, out of mind” automatic savings accounts as a forced way to make sure money is put aside each month.

It's a good idea to have an emergency fund to cover immediate expenses (i.e., rent, car payments, utilities, mortgage) for three to six months for those unexpected surprises. If you're going to invest in a tax-free savings account (TFSA), make sure the money is not sitting in cash, but growing so you're actually saving tax and using the TFSA for its full purpose. There are also those who say you should pay off all your debt before you invest, but I'm an advocate of doing both. Yes, you should tackle high-interest debt first and foremost, but you can also build a small nest egg in the process.

Life insurance is the foundation of any financial plan, too. I'm trying to educate this next generation about the importance of life insurance to create generational wealth. A lot of times, especially in the black community, life insurance wasn't something that was spoken about. But by not having life insurance, you will have an impact on the generation after. I'm a big advocate for making sure people have adequate insurance to not only cover their final expenses and burial, but to ensure whoever is left behind is set up for financial success.

Finally, give yourself permission to change your budget as needed to fit different stages. Your life is going to keep changing and your budget should change along with it. It should also be realistic as to what you can afford based on your disposable income, so you don't get discouraged.

INVESTING WITH CONFIDENCE

Julia Chung, co-founder, CEO and senior financial planner at Spring Planning Inc., based in Surrey, B.C., is inundated with emails and phone calls coming from females in their 20s and 30s eager to learn more about investing and financial planning. So much so, she and a colleague in 2015 published an e-book in collaboration with *Modern Advisor* called *Women & Money*.

On what's holding women back: Women in North America tend to be less aggressive when it comes to how they invest compared to

women in Asian countries, for example. Generally speaking, I think that stems from a negative view of math and numbers. Then you add the complexity of investing, which is an industry that traditionally talks down to its clients, and women in particular, and it's the perfect storm. We have to start by recognizing that these feelings of inadequacy in women didn't come from an internal place, but from societal impacts. Every industry conference I go to includes at least one speaker on "how to talk to women," which is great, but also tells me this is a mystery that it shouldn't be.

Investing tips that work: First off, recognize that you don't need to understand how to calculate bond yields or how to trade to be a good investor. Start by determining what you want to achieve and then how much money you need to save in which kind of account to reach those goals. People often put the cart before the horse and it's difficult to understand what to put in that cart before you know where you're going.

Whether you need an investing platform where you do it all yourself or one where you get some education, support and conversation is another key question. The truth is, both men and women often need the latter.

Remember that your male neighbour, uncle or whoever else is offering investing tips is not trying to reach the same places you are. As males, they will typically live a shorter life and are statistically less likely to spend as much time in long-term care facilities. It's OK to be cautious with your portfolio if you've done the planning ahead of time. Think about what your cash-flow needs will be at various points in your life and how you will draw down from that portfolio along the way. Across the board, there are some old adages about how we should invest, but rules of thumb don't work here. Above

Pandemic pressure
Women continue to take on most household duties



JULIA CHUNG

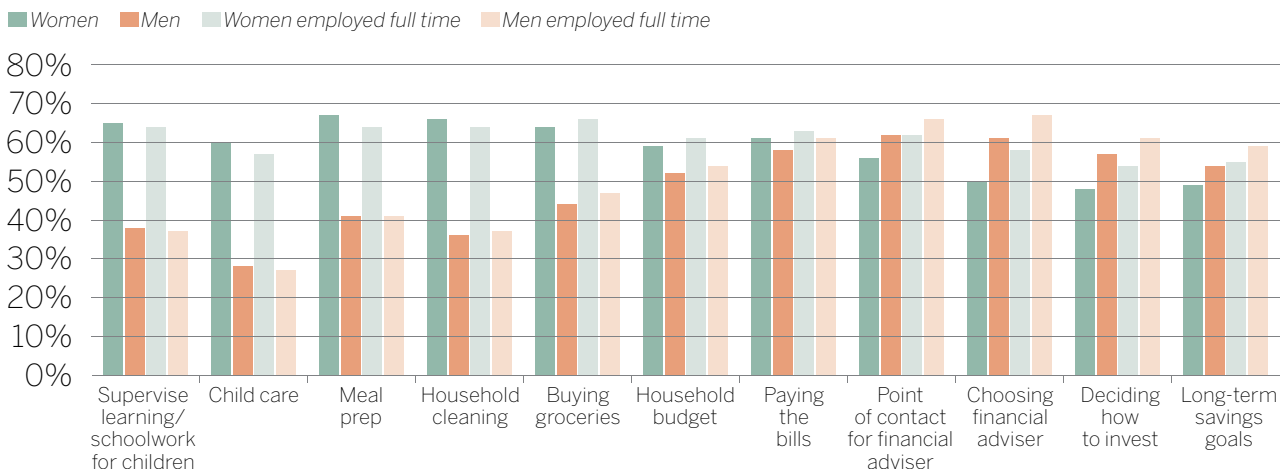
Co-founder and CEO,
Spring Financial Planning Inc.

“
You don't need to understand how to calculate bond yields or how to trade to be a good investor

all else, ask questions of your adviser whenever anything is unclear. You're not a dummy for not understanding someone who is immersed in this language every day.

Household responsibilities of Canadian women and men

"I AM MAINLY RESPONSIBLE FOR ..."



Source: CIBC



PREPARING FOR BETTER OR WORSE

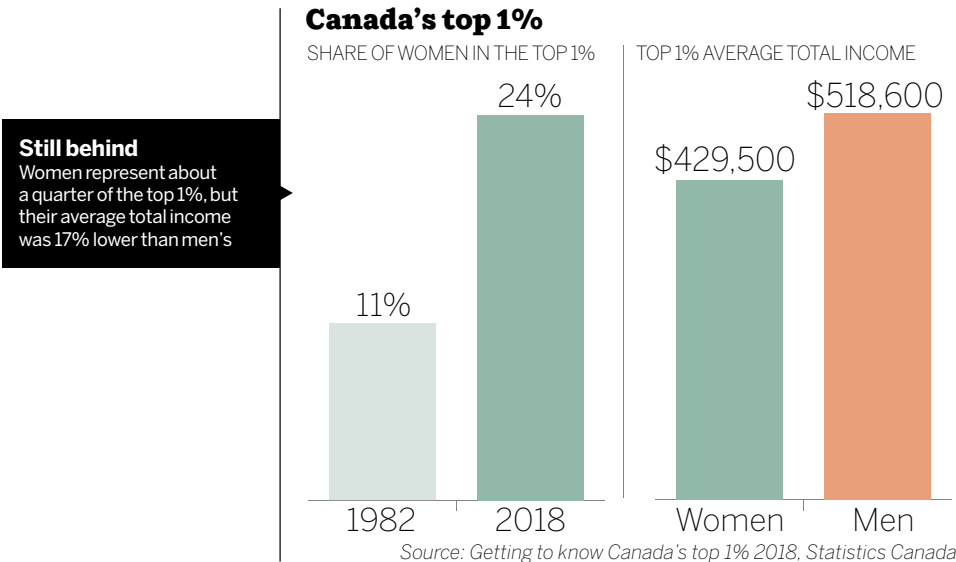
Elke Rubach was 15 years old when her dad suddenly died, leaving her family without insurance or any financial plan. A former lawyer, she founded boutique Toronto firm Rubach Wealth in 2012, where

one of her core missions is to educate women (who make up 70% of her clientele) on the importance of financial literacy so they don't feel "stuck" in bad relationships or dependent on their partners for their financial decisions.

On what's holding women back: While women may be breaking glass ceilings in the corporate world, they aren't putting the same focus on personal relationships when it comes to finances. Perhaps they're more successful than their partners, so they've handed over money control as a way to balance the power dynamic. I have women who come to me contemplating divorce, but are afraid they can't afford to leave, even though they're making \$300,000 to \$500,000 a year. They may have partners who have maxed-out credit cards, have gambling addictions or are otherwise draining them financially because they don't have a firm handle on their finances. Then there are divorced women who carry mountains of guilt and have no idea how much of their finances they're funneling to their children.

Relationship-building (and -breaking) tips that work: Be sure to set the rules from the get-go. In addition to a cohabitation or pre-nuptial agreement, renew your will and be sure both sides are crystal clear on expenses and who will be contributing to what. Make sure you're on the same page on what is considered discretionary spending and who will take maternity/paternity leave and for how long. If you can't talk to your spouse/partner about these things openly at the beginning of a relationship, there are bigger issues at play.

On the other side, when a relationship ends, keep it "human" at all times as no dollar amount will make up for having peace, especially with children involved. When negotiating, remember the small details, too, such as who is keeping what memberships and who gets the loyalty points. Watch the debt on joint accounts, as creditors will consider you both liable regardless of what your divorce agreement



Stressing out
Impacts include health issues, relationship problems, reduced productivity and substance abuse.



ELKE RUBACH

Founder, Rubach Wealth

“
Make sure you’re on the same page on what is considered discretionary spending

says. Always remember to revise your will and check to see how the terms of your divorce may alter your retirement goals. Keeping additional money in your emergency fund is a good idea to prepare yourself for missed alimony or child-support payments.

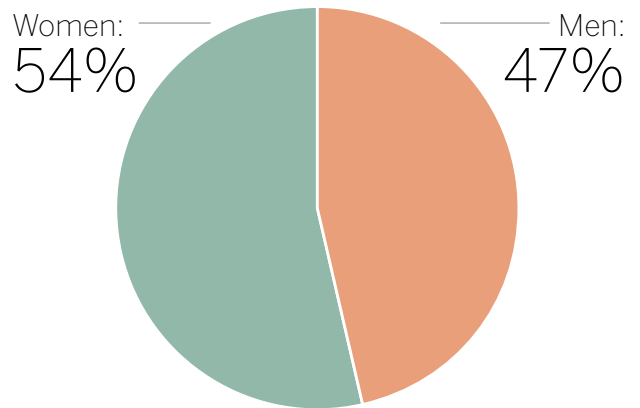
As a woman, I always advise having a purpose so you can stay financially independent regardless of relationship status and wealth. Having a financial plan doesn’t need to be incomprehensible, but you need an adviser you feel comfortable discussing these kinds of issues with openly.

PLANNING FOR RETIREMENT AND BEYOND

Laurie Campbell has more than 30 years of experience helping individuals take control of their finances. As director of Client Financial

Not sleeping on it

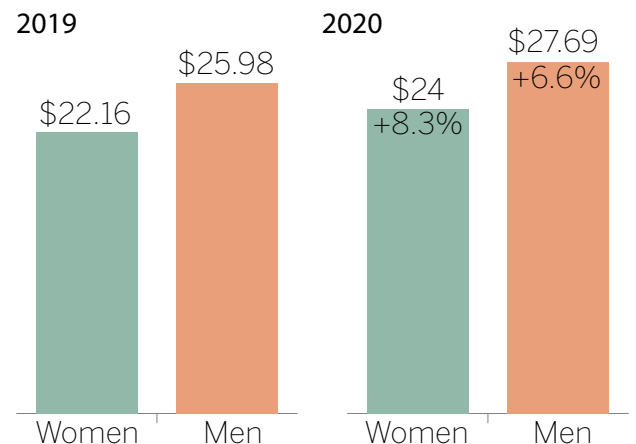
WOMEN ARE MORE LIKELY THAN MEN TO SAY THEY’VE LOST SLEEP BECAUSE OF FINANCIAL WORRIES



Source: Financial Stress Index, FP Canada

Pay gap narrowing, but slowly

MEDIAN HOURLY WAGE



Source: Canada’s Official Poverty Dashboard of Indicators: Trends, March 2021, Statistics Canada



LAURIE CAMPBELL

Director, Client Financial Wellness,
Bromwich + Smith Inc.

“
It’s so important
to have a solid plan before
you stop working

Wellness at Bromwich + Smith Inc., she currently works with a team of licensed insolvency trustees and debt-relief specialists and is always keen to help women prepare for a better retirement.

On what’s holding women back: There is a gender bias in the way females come into adulthood and look at what is financially important. Many of us have seen our mothers struggle with money or leave the money planning to their spouses. There is not enough emphasis on putting aside money at an early age; we don’t realize that the earlier we start a financial plan, the more money we’ll accumulate for retirement.

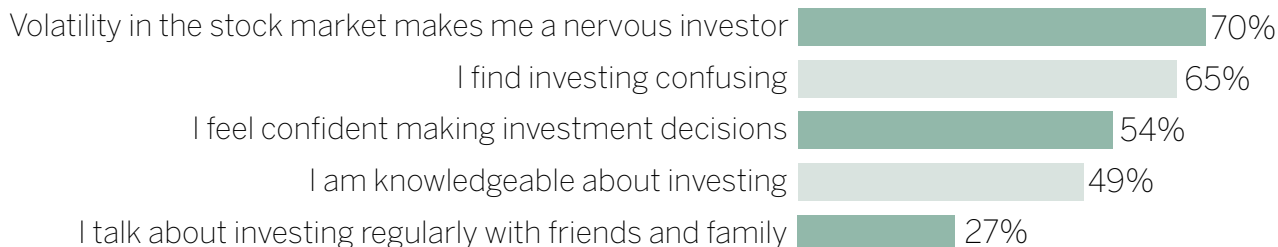
Women still make significantly less than men, so it’s not surprising they have to work longer before they retire. Maternity leave and time spent raising children will also impact wealth accumulation over the years. Plus, as women age, we are always worrying about making sure there is enough to leave to the children. Time and time again, I’ve seen elderly women helping adult children to their own financial detriment.

Retirement tips that work: Five to 10 years before retirement, start minimizing investment risk. Many people have been in situations where they are in high-risk investments and realize upon retirement that the market has fallen, and they have to get back into the workforce or sell their assets. They end up living the retirement life they never expected to. That’s why it’s so important to have a solid plan in place before you stop working. Or, if your company allows it, try a gradual tiered retirement where you’re working a few days a week for a few years. There is much more appetite right now for employers to allow that in order to retain certain skill sets.

Estate planning advice: Go in with your eyes wide open and don’t be afraid to talk about money. If you’re with a partner, discuss what will happen if one spouse dies and the other remarries. Determine your goals together and make provisions for your dependents or your charities of choice after you’re gone. I think there are still far too many people out there nickel and diming their own lives, then passing away and leaving so much to their families. **FPM**

Fear and loathing in the stock market

CANADIAN WOMEN INVESTORS WHO STRONGLY AGREE OR AGREE SOMEWHAT WITH THE FOLLOWING STATEMENTS:



Source: CIBC

Mind the gap
More work needs
to be done to
build financial
confidence



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A LIFE UNINTERRUPTED

It's 1997 and Gillian Stein is at home, but the day is weighing on her. She's already called her mom, who assures her she'll arrive the next day. It's a relief, but that's still hours away after what was the most traumatic experience of her 18-year life at that point.

The details surrounding what happened at the airport earlier that day are hazy, but the shock sticks: Why did she think she was in Arizona when she was in Montreal? "I don't remember very clearly the time after it or the time leading up to it. And that's the part that's hard to talk about," Stein says. "Your mind has betrayed you, and that's a very scary place to be."

The episode led to Stein being diagnosed with bipolar disorder soon after. Mental illness wasn't new to her family, since her father, formerly CEO of camera retail chain Henry's Enterprises Inc., had previously been diagnosed with bipolar disorder. It was something they talked about openly growing up, so when her mind seemed to trick her, she wasn't afraid to call her mother. She knew it was more than just teenage anxiety. "It was normal in our house, because that's how I grew up," she says. "It was something that was always there."

Not everyone is so lucky. Twenty years later, the stigma surrounding mental illness remains despite some high-profile campaigns by corporations and governments alike. Mental illness claims lives every year, something Stein has seen first hand. Yet few want to talk about it personally, especially not the boss of an iconic Canadian retail chain.

Yet that's exactly what Stein, now CEO of Henry's, wanted to do after a family friend died by suicide. At the funeral, she noticed there was

CEO of iconic Canadian retail chain opens up about being bipolar

›BY AMY LEGATE-WOLFE

no mention of how the person died. "We realized, as a family, if we wanted to make a difference then we needed to be open about our own challenges," she says. "If we didn't share our story and open up, then we were only perpetuating the stigma."

Going public with her illness wasn't an easy decision to make, but it's something she's announcing to her company's employees this week. As of press time, Stein was the only Canadian CEO to announce she had a mental illness diagnosis — bipolar disorder or otherwise — according to the Centre for Addiction and Mental Health (CAMH) in Toronto. Some political leaders, celebrities and former business leaders have done so in recent years, but there is still enough stigma surrounding mental illness that there is a risk of losing business by announcing you're affected.

This remains true even though the pandemic and its fallout has opened up the floodgates to demands for mental health services and the recognition that it's real. Social

isolation, lockdowns and financial restraints have all fed into a decrease in positive mental health, says Dr. Ishrat Husain, a clinician scientist at CAMH. “What’s been positive is that we’ve been able to pivot mental health support to provide more accessible care,” he says.

You’ve likely seen the statistics. About one in five Canadians experience a mental health crisis at any given point, according to Statistics Canada. That represents 20% of the Canadian population, or about 7.6 million people — almost the size of the Greater Toronto Area’s population.

The numbers are smaller for bipolar disorder, but no less significant. About 2% of the world has a bipolar disorder diagnosis, and this is slightly higher among younger Canadians between 15 and 35, Husain says. This correlates with the average onset of symptoms, which is usually when someone is around 20 years old. Those symptoms include prolonged periods of mania on both ends of the spectrum, according to CAMH’s description of bipolar disorder.

People can experience hypomania, where the person feels more confident to take on tasks, to be impulsive and even irresponsible. Then they can stabilize, experiencing a tranquil mental state or mood, which is technically called euthymia. But, eventually, a major depressive episode hits, which can be extremely challenging to address. “People with bipolar disorder spend about a third of their life in the midst of a depressive episode,” Husain says.

These symptoms can be devastating, but the hypomania is what has some referring to bipolar disorder as the “CEO disease.” Tesla Inc. founder Elon Musk, for example, has stated he believes he may have the disorder. But Stein believes these comments glorify a real illness. “When you have bipolar disorder, you don’t choose when you have a high, and when you have a low,” she says. “So while the mindset of an entrepreneur and a CEO requires an incredible balance between risk taking and risk management ... it should not be confused with bipolar disorder.”

Even though it may be true that anxiety and depression disorders have become more normalized, broader mental health issues still need to be addressed. Now, with support both medically and psychologically, Stein feels it’s the right time to discuss her own experience.



Gerry Stein (second-generation owner) in 1958 at the Toronto store at 113 Queen St. West. The store is also pictured below in a photo from 1964

“I’m telling
my story
so I can show ...
my community
who I am
in an effort
to break down
the stigma”



It helps that she is a prime example of not letting a bipolar disorder diagnosis hold her back — or her company. Stein’s grandfather opened Henry’s in 1909, and it has since become Canada’s leading camera store chain, according to the company’s website. Before the pandemic, it held the country’s largest market share in the camera sector, which also includes big-box behemoths such as Amazon and Best Buy.

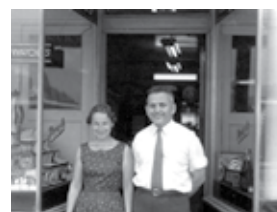
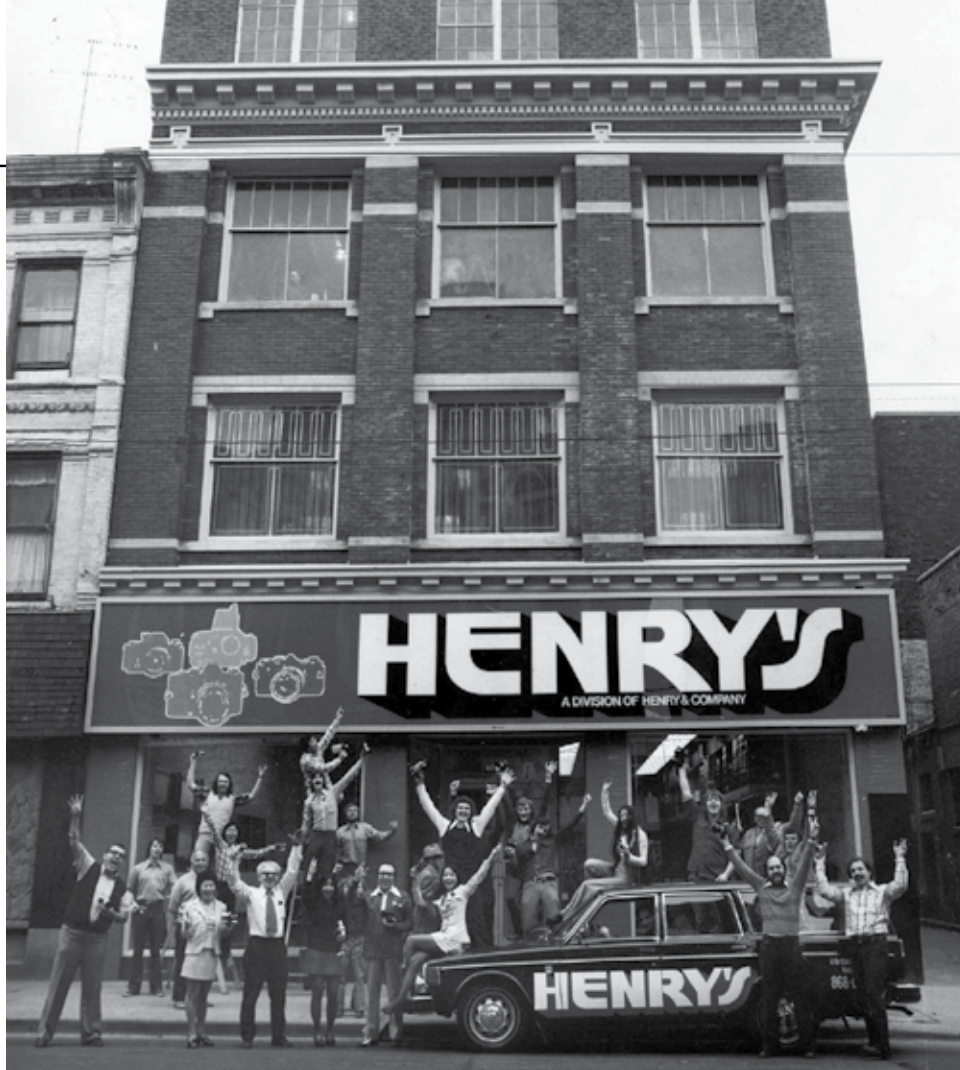
Then the pandemic hit, and the 80% of sales coming from retail locations suddenly dropped to zero. By May 2020, Stein was forced to file a Notice of Intention to Make a Proposal (NOI) to reorganize the business for “future success,” according to a statement. To ensure long-term success, management made the decision to close seven stores, while the other 22 remained temporarily closed under lockdown restrictions.

“Given the current reality, we wanted to act swiftly and decisively to improve efficiencies across our business,” Stein said in the statement at the time. “We’re confident that Henry’s will emerge from this crisis a stronger, well-positioned business and able to save Canadian jobs and support Canada’s creative community.”

A year and a half later, Stein believes the company has done just that. In the past few months, with vaccination rates up and restrictions down, store sales have increased while e-commerce sales remain strong. During the past five years, Henry’s has doubled its online business.

Stein credits the company’s strategy for being flexible enough to survive. It focuses on not just selling cameras, but finding new ways to bring in stable revenue. This includes an online chat through Henry’s website with local Canadian experts. The company also launched a pilot podcast studio in Vancouver, and will soon launch one in Toronto for content creators. “We’ve been really excited about podcasting, because that is a wonderful, exciting, growing market,” she says. “It’s healthy, and there’s nobody out there serving that community well.” And Stein launched Henry’s Ventures Group, an innovation hub whose first offering was a subscription-based protection program that covers gear regardless of where it was purchased or the age of the item.

As the company pivots from having to close several retail outlets to increasing investments



Left: Henry's staff celebrate outside the 119 Church St. opening in 1974 in Toronto with Andrew Stein in the car; Top: Gerry and Adele Stein outside the store at 135 Church St. in 1957

keeping the conversation surrounding mental health alive. “(My father) really struggled when he was younger, but he has succeeded in so many ways,” she says. “My experience as a business leader is no different from any one else’s. Bipolar disorder can be well managed and doesn’t have to define you.”

That can be true for any Canadian with a mental illness, Stein says. In her case, she is completely in tune now with her own mental health needs. After a road through therapy and medication, her bipolar disorder no longer affects her — at work, or otherwise.

It’s this conversation that Husain at CAMH believes is what Canadians need the most, both inside and outside the workplace. Finding someone you can talk to, whether that’s a supporter or through an employee assistance program, can be an excellent way to discuss your own mental health needs. But CEOs need to play a role as well.

“Society needs to be more receptive to these conversations, and if somebody in your workplace is reaching out to you and asking you for support, I think it’s really important that the individual feels validated and reassured,” Husain says. “Rather than feeling embarrassed, because that can lead to more isolation, it’s important to keep the conversation going.”

Stein says she hopes by coming forward with her own early struggles that it will inspire other CEOs to come forward about their mental illnesses and for CEOs to recognize that they are also responsible for their employee’s health, whether physical or mental, to allow them to succeed. “I’m telling my story so I can show ... my community who I am in an effort to break down the stigma and the shame that exists around having a bipolar disorder (diagnosis) or any other mental illness,” she says. “Everyone has to do what’s right for them at the right time. But if you can, if you do have a platform, then use it.” **FPM**

in venture opportunities, Stein now has time to focus on her passion project: Henry’s Foundation, which develops strategies for mental health in the workplace, and provides funding for organizations such as Kids Help Phone, and Jack.org. It first opened in April 2020, and is run by her sister, Amy Stein, but it would have been easy to shelve it given the pandemic. But Stein also realized it was what Canadians needed, when they needed it.

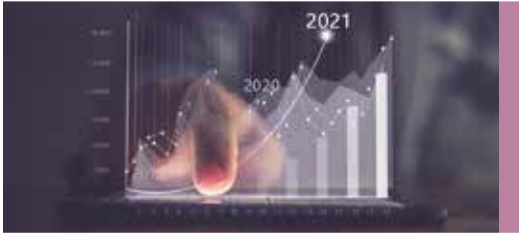
Stein also launched the #uncapturedmoments campaign on social media networks to reduce the stigma around mental health online by showing that “people struggle everyday. And that’s OK.” Posts include photographers opening up about their own struggles with mental health, especially during the pandemic. “I’m no longer afraid of my depression,” one poster says, “and it took a pandemic to realize how important my mental health is.”

Stein has brought Henry’s into the 21st century, but she continues to credit her father, Andrew, both professionally and personally. She’s continued his tradition of personally opening store locations across Canada, while

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FINANCIAL POST

CANADA'S MOST POWERFUL WOMEN TOP 100

Honouring the achievements of 100 strong female leaders across the country in the private, public and not-for-profit sectors.

This section was created by Content Works, Postmedia's Commercial Content Division, on behalf of Women's Executive Network (WXN)



Lea Nicholas-Mackenzie is a champion of human rights for Indigenous peoples around the world. She has provided her expertise to the United Nations, to Canada's federal government, and to the Olympic Games. For her dedication to helping others, she is among the honourees in this year's Inclusion Vanguard Awards. See page 51

IT'S TIME TO REDEFINE WHAT IT MEANS TO BE “COURAGEOUS”

BY SHERRI STEVENS

For generations, we've been told that courage means slaying the dragon.

We've come to believe that it's reserved for heroes who march valiantly into battle, for adventurers who climb the tallest mountains, for astronauts who launch above the stratosphere, for champions who triumph against all odds, and for activists who spark change for those who are suffering.

We admire these people. We quote their words and revere them as role models in our own lives. But because we have yet to slay a dragon, we don't number ourselves among their peers. We don't think we are courageous like they are.

But if there's one thing I've learned from talking with women all across Canada as the Owner and CEO of the Women's Executive Network, it's that courage takes on many forms – whether we recognize it or not.

The courage I see around me is the kind that drives us higher while remaining unapologetically rooted in ourselves as we are. That ignores the naysayers as we follow our passionate hearts. That lives with purpose, not regret.

And I believe, if we all look inside of ourselves, we'll find the same kind of courage, too.

WXN believes this so strongly that we've made it our theme in 2021: Stand in RAW Courage. Throughout the year, we've challenged women from coast to coast to coast to not only step into the courage they recognize within themselves, but also to do so openly and honestly as radically authentic women.

The stories we've heard as a result are powerful proof of what standing in RAW courage means – stories we wouldn't hear if we didn't encourage this new kind of brave dialogue about the experiences, journeys, trials and victories that shape us.

I can't share all of them with you here, but I can tell you about a few from within the WXN community in hopes that you'll see your own courage reflected in them.

- **Dealing with loss – and speaking up about it.** Loss can be a difficult thing to talk about, especially when you've just experienced a miscarriage. But sharing her story led one member to find a path to healing by opening up the dialogue about her experience. The more she tapped into her courage, the more she made herself vulnerable and shared what she was going through, the deeper the relationships she formed with those around her.

- **“Turning it up” instead of “Toning it down.”** If you feel pressure to leave bits and pieces of yourself behind when you walk into that meeting, you aren't alone. One of our members shared with us recently that she felt exactly the same way – in fact, she was even asked by a colleague to “tone it down.” But she went the opposite direction, accepting her individuality and bringing her whole personality – quirks and all – to the table. By doing so, she stopped diminishing herself and developed a thicker skin whenever she didn't feel welcome or appreciated.

- **Speaking up when others can't.** Sometimes the one must stand for the many. During her rise through the healthcare sector – one that took her from remote community to populous city – a leader in Indigenous health decided to do just that. Using her position of privilege and influence, she dedicated herself to bettering the lives of others who didn't have the same access as she did. It takes courage to speak for the silent, but as she puts it, “If not me, then who is going to say the things that need to be said?”

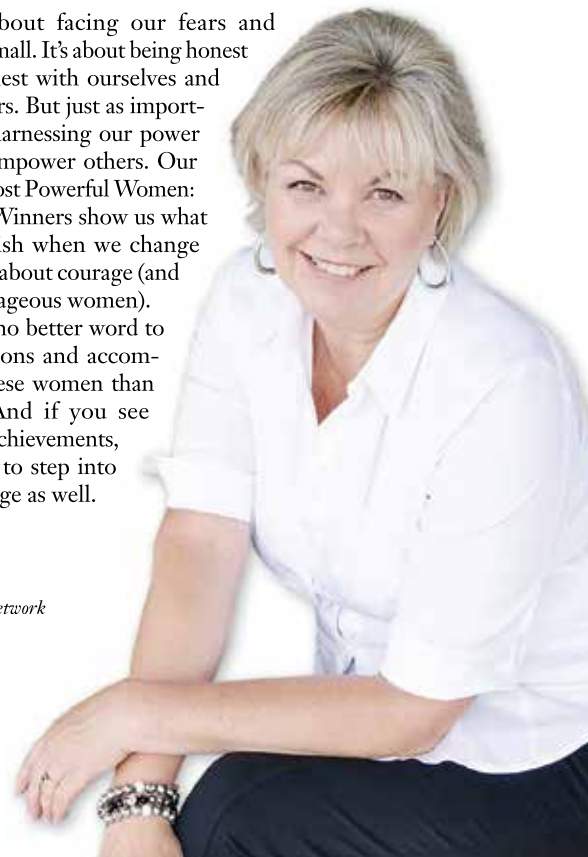
- **Aiming for the small wins.** Fear can be overwhelming – so much so, that even brushing your teeth can seem like a monumental task. But courage isn't about being fearless; it's about marching forward, despite that fear. For one of our members, the little victories are what matter most, embracing even the smallest moments in her day that take a healthy dose of bravery to face. What's more, she's spreading the word, in hopes that more people will do the same.

- **Ignoring those who say, “You can't.”** Imagine being told what you can and can't accomplish. As a person living with disabilities, one member has heard it all her life. But she refuses to let doubters and naysayers deter her from pursuing the path she's passionate about. Rather, she's become a stalwart advocate for others living with disabilities, and a champion for equity, diversity and inclusion in all its shapes and forms.

Courage is about facing our fears and anxieties, big or small. It's about being honest about them, honest with ourselves and honest with others. But just as importantly, it's about harnessing our power and using it to empower others. Our 2021 Canada's Most Powerful Women: Top 100 Award Winners show us what we can accomplish when we change the way we think about courage (and ourselves as courageous women).

I can think of no better word to describe the actions and accomplishments of these women than “courageous.” And if you see yourself in their achievements, I encourage you to step into your RAW courage as well.

*Sherri Stevens is
Owner and CEO of
Women's Executive Network
(WXN).*



Congratulations Tanya Mushynski and Lavanya Hariharan



CIBC Executive Leaders Award

Tanya Mushynski, Vice President, Customer Care

CP Skilled Trades Award

Lavanya Hariharan (Lavi), Team Lead, Technician Services

Congratulations to our two outstanding Enbridge leaders who were recognized as part of this year's WXN Canada's Top 100 Most Powerful Women. Tanya and Lavanya are passionate advocates for workplace diversity and inclusion, whose success affirms that true power is about being yourself, inspiring others and breaking new ground. At Enbridge, diversity and inclusion is integrated into our strategy and decision-making and is inextricably linked to our business success. We are proud of our bold and inclusive leaders who advance this culture.

HOW A MOTHER AND DAUGHTER BOTH BECAME WXN CANADA'S MOST POWERFUL WOMEN: TOP 100 WINNERS

BY MARY TERESA BITTI

Azra Hussain was sitting in her car in the parking lot outside her local grocery store in Surrey, B.C., when she got a three-word text from her daughter, Hebah Hussaina. “Mom, I won.” It was what she had been praying for since both she and Hebah found out they were both being considered for WXN’s Canada’s Most Powerful: Top 100 awards; Hussain, in the category of C-Suite Executives, and Hussaina, in the category of RBC Future Launch Future Leaders.

“I was so happy for her. I really admire her for who she is,” says Hussain. Then, as she was on the phone with her daughter, the proud mother received an email. She had won, too. Hussain immediately conferenced in her husband and son and the family enjoyed the moment together. “It was unreal, and one of the best moments of my life.”

Hussaina was just as thrilled for her mother. “She is the epitome of power because she is so kind. To be able to stand alongside her is wonderful.”

The recognition has strengthened their



Azra Hussain

desire to be role models to others. They have a lot to offer.

Azra Hussain, COO of Surrey Hospitals Foundation, grew up in India, leading a very comfortable and cocooned life until she was

17, when her father’s death changed everything. “Almost overnight, we went into a financial slide. I had to learn to live without my father and everything he had provided,” she says.

What remained was her father’s overarching lessons on the importance of giving to others. “When he died, I became the person who needed support and caring,” says Hussain. “I learned how life can change in a moment.” The experience forged a focus on the importance of lifelong learning, hard work and helping others.

These principles helped Hussain navigate life as a new immigrant to Canada and as a woman building a career in leadership. “I started to get certifications to make myself relevant. I got my accounting designation, certified fundraising executive designation, and continue to focus on professional development.” The goal is always to drive impact and give back. To that end, Hussain joined the Association for Healthcare Philanthropy’s task force to advance the diversity,



Ready to help you
move forward



WXN’s Top
100 Most
Powerful
Women



Women’s Executive Network’s (WXN) Most Powerful Women: Top 100 awards celebrates women making ground-breaking achievements, demonstrating resiliency, influencing change, breaking barriers and leading the way for the next generation of emerging leaders. We’re thrilled that three TD colleagues have won this year.



Women of Courage

Rona Ambrose

Deputy Chairwoman, TD Securities



CIBC Executive Leaders

Ingrid Macintosh

Vice-President, Wealth and Executive Sponsor
TD Wealth for Women



Mercedes-Benz Emerging Leaders

Andreea Amariei

Associate Vice-President,
Wealth Governance and Control

equity, inclusion and belonging movement. “I am learning a lot and sharing that knowledge with my organization and as many people as I can.”

While Hussain is happy today to put herself out there and take a leading role in making change, it wasn't always this way. Her decision to step out of the shadows came one day when she was looking at some photographs. “I've always been confident in what I do and sharing my knowledge in conference rooms, but in these pictures I was always in the back of the crowd. I realized if I want to be seen as a leader in my role, if I truly want to help other women become more confident, I have to demonstrate it.”

Shortly after that realization, she won a community award for her work as a not-for-profit leader and was invited to a South Asian talk show, where she shared her story. “I had a lot of people reach out to me afterwards about how they identified with parts of my journey and how they were sharing my story to inspire their daughters.” The impact led Hussain to add the hashtag “role models in resilience” to her LinkedIn profile, which in turn has led to many more women reaching out for advice and encouragement.

“My mom is a trailblazer. She has taught me to never give up, to have the confidence

and courage to keep trying, to work hard, follow your passion and do what you love,” says Hussaina. “Most importantly, my mom is very kind, and I have learned the power of kindness and the impact it can have on people.”

These lessons have helped Hussaina pursue her own passion for science and her advocacy to ensure equal opportunities for everyone to pursue careers in STEAM (Science Technology Engineering Arts and Maths).

Hussaina's love for science took hold during her family's regular trips via Skytrain from

Surrey to Vancouver's Science

World. “It's magical. As a

child it fills you with wonder and possibilities. I have specific

memories of splashing water

in the water table, watching

movies about

wildlife,

learning

and

discovering,”

she says.

Today, as Science World's co-ordinator for the Future Science Leaders program in Surrey, Hussaina is helping make sure others have the same opportunity to discover their love for science. The hands-on exploratory learning program for high school students in grades 10 and 11 teaches basic science principles and explores different fields of science, bringing in a range of speakers to showcase their passions. “I've worked hard to ensure that anybody can access the program regardless of grades or financial status,” says Hussaina.

Her work with Future Science Leaders is just one aspect of the impact Hussaina wants to have as she builds her career. A research assistant with BC Children's Hospital, Hussaina plans to pursue a career in children's health sciences research. “I want to help support healthy child development in my local community. I'm very excited to see what is to come.”

Together, mother and daughter want to build on the momentum of being recognized as among Canada's Most Powerful Women. “We want to formalize and put structure around ‘role models in resilience’,” says Hussain. “I think as a mother and daughter we can inspire two generations of women. We have this wonderful opportunity to do that.”

Hebab Hussaina



CONGRATULATIONS

JULIA ZHANG

CEO & PRESIDENT OF JD DEVELOPMENT GROUP

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HONOURING AN INDIGENOUS TRAILBLAZER: KLUANE ADAMEK, REGIONAL CHIEF, ASSEMBLY OF FIRST NATIONS-YUKON

BY MARY TERESA BITTI



When she was selected, in 2018, to serve as the Assembly of First Nations Yukon Regional interim Chief, the youngest person to helm the organization, Kluane Adamek's first thought was: "Am I the best person not only to contribute but is this the best way for me to contribute?" And then, "Why not me? We can't always define experience by age."

She was just 31 at the time and had already built a strong résumé of impact in the areas of education, economic development and governance. This included working as adviser to former Assembly of First Nations (AFN) Chief Shawn Atleo and founding Our Voices, a collective of Indigenous emerging leaders.

In June 2018 Adamek was elected the AFN's youngest-ever female regional chief. She submitted her candidacy for re-election in October 2021.

Kluane Adamek

In addition to continuing to advance the priorities and the voice of the Yukon's 14 First Nations at a federal level, she remains focused on making space for women and young people in decision-making forums.

One of this year's WXN Canada's Most Powerful Women: Top 100 honourees in the Mercedes-Benz Emerging Leaders category, Adamek describes her achievements in terms of being able to "bring voice to issues, to bring balance from a place of having Indigenous [Tlingit, Southern Tutchone on her father's side] and non-Indigenous ancestry [German, Irish and Scottish on her mother's side]. My grandmother often said you have to be able to walk with a moccasin and a stiletto or, through COVID, a Nike high top. You have to be able to walk in both worlds."

Adamek is doing just that to drive change. In the Yukon, she and her fellow chiefs have pressed hard for gender equity and ending gender-based violence. They have made huge strides and achievements in addressing climate change, regionally and nationally.

*Breaking barriers and inspiring women leaders
in the finance sector.*

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Allison Taylor, MBA
CEO & Portfolio Manager

WXN Canada's Most Powerful Women: Top 100 2021
BMO Entrepreneur Award Winner

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AFN Yukon hosted the first-ever regional climate gathering in 2019 to bring an Indigenous world view to climate change. All of the First Nations in the Yukon came together to declare a climate state of emergency. It was a powerful moment. One of the outcomes of the gathering was the development of the Youth Climate Action Fellowship, the first of its kind in Canada.

Another first under Adamek's leadership: the launch of the AFN Yukon Leadership Awards. "We see a lot of our people being acknowledged in non-Indigenous spaces for doing amazing things but we need to do it, too." The awards honour women in leadership, rising youth, emerging leaders, climate, culture, wellness and language leaders, and lifetime achievement.

"We have created opportunities for First Nations to directly engage with federal ministers. We held nearly 20 meetings with our chiefs in the last three years because we have to get and provide information," says Adamek. "I am excited to see the legacy of the work we have done supporting youth and women, of bringing our chiefs together on federal matters, of the leadership awards. We have to see ourselves in all places and spaces especially as Indigenous people."

She wants to build on the momentum and continue to press for much-needed change.

Adamek is the third woman to serve as regional chief in the Yukon. In the months following her election, Alberta and Ontario elected their first female regional chiefs. It is

a source of pride for Adamek to know she is not the first woman to serve as regional chief in the Yukon and she is confident she won't stay the youngest.

"We are a matrilineal and matriarchal people in the Yukon. It has always been the women who have traditionally guided." Still, she says, representation matters. "There is an uncomfortable rub with the patriarchal norms

“

We see a lot of our people being acknowledged in non-Indigenous spaces for doing amazing things but we need to do it, too. ”

”

and misogyny that are still very dominant in Western culture and civil society. Having worked at the Assembly of First Nations, having served former national chiefs, I continue to see all the great work the organization is doing and the really important steps that need to be taken as it relates to including women's voices and having women be part of every part of decision making."

The need to continue that work was made clear when she walked into her first meeting as Yukon regional chief and was met with a comment about her personal appearance. "I was like, really? Is this where we are?" Based on her own and other women's experiences, she worked with the other Yukon chiefs, women and men, to push the national organization to be more inclusive, more respectful and a safer place for those who identify as women and the LGBTQ community. This led to Resolution 13, which calls for an end to sexual orientation and gender-based discrimination.

If a common theme runs through Adamek's leadership, it's her authenticity and courage to show up and lead from her values. For Adamek, courage and vulnerability are inextricably linked. "Vulnerability is about putting yourself into a situation and not knowing the outcome. That takes courage. It's speaking up and speaking out, being a truth teller, taking on issues that you may not feel fully equipped to handle but knowing others have entrusted you with their support and trust. I think Jody Wilson-Raybould coined this but I often use it: 'Courage is saying what you want to say even if your voice shakes.'"

Her advice to other young women on embracing their own courage and confidence is advice she received from her grandmother: try. "We have to be okay with our mistakes, to ask for help when we need it, and to keep showing up. We are not alone. Other women before us have been through so much as well."

Congratulations

to **Cora McGuire-Cyrette**,

Executive Director, Ontario Native Women's Association (ONWA),

for winning the **Mercedes-Benz Emerging Leaders Award**

recognizing women between the ages of 30 to 45 years, who have been targeted for successive leadership positions within their organizations and have a proven passion for learning and innovation.



onwa.ca



MLSE Arts, Sports & Entertainment Awards

Recognizing women who have shaped Canadian thinking, communications and culture



JACQUELINE BECKFORD HENRIQUES

Head Varsity Coach Men's and Women's Swimming, **UNIVERSITY OF WATERLOO**

BIO: Jacqueline Beckford Henriques is Head Varsity Swim Coach for Men's and Women's Swimming at the University of Waterloo, and Co-Founder of The Alliance – Anti Racism Group at the University. Jacqueline is the first female National Swimming Head Coach and Technical Director in Jamaica and has attended three Olympic Games. In 2019 she achieved the Ontario University Athletic Coach of the Year for Men's Swimming.

ON MOTIVATION: The young people I work with each day who challenge me to be innovative so that I can create an environment of learning for them.

MY RAW COURAGE: I AM True to Myself!!

POWER SONG: "Fight Song", Rachel Platten.



SHREYA PATEL

Filmmaker, Actress, Mental Health Advocate, **WINDOW DREAMS PRODUCTIONS**

BIO: Shreya Patel is a model-turned-actress, filmmaker and mental health advocate. She's the leading actress in Layla Is Relevant, Strangers In A Room, and Vivid. Her debut documentary, 'Girl Up', about domestic human trafficking, was partnered with TIFF and the Civic Action Summit. Her music video directorial debut, Freedom Dance, has over 12 million views on YouTube. She's one of the faces for Bell Let's Talk.

MY RAW COURAGE: I AM rare and I am accepting and basking in this mere fact that there's only one me and that's unique.

ON WHAT MAKES A LEADER: When someone uses their privilege to empower those who are voiceless and encourages and guides them to do better is a true leader.



MELISSA BUBB-CLARKE

Senior Vice President, Music and Live Events, **MLSE**

BIO: Melissa Bubb-Clarke runs the live entertainment division at MLSE, including over 100 live events annually at venues including Scotiabank Arena, one of North America's top-grossing arenas. Melissa oversees Live Nation Canada's corporate partnerships agency, whose marketing programs have garnered awards from the Sponsorship Marketing Council of Canada and Canadian Marketing Association. Melissa is on the board of CARAS/ The Juno Awards/Musiccounts, the Canadian Live Music Association and the Toronto Music Advisory Council.

MOST IMPORTANT CAREER LESSON: Over the years I have learned to trust my gut, surround myself with great people and know my numbers.

ON WHAT POWERFUL MEANS: Finding the strength to keep going in times of uncertainty and adversity. Normalizing failure as part of the process is powerful.



CHARLIE WALL-ANDREWS

MA, MBA, CCIP Executive Director, **SOCAN FOUNDATION**; Lecturer, **UNIVERSITY OF TORONTO**; Trudeau Scholar and PHD in Management Candidate, **TED ROGERS SCHOOL OF MANAGEMENT**

BIO: Charlie Wall-Andrews is an entertainment industry executive and faculty member at the University of Toronto. Her work has helped countless artists turn their passion and talent into sustainable careers. She is a Ph.D. candidate at Ted Rogers School of Management, specializing in strategy, innovation and entrepreneurship. She is on the Board of Directors of WorkInCulture, and TELUS Community Investment Board, and is the inaugural Vice-Chair of Music Canada's Advisory Council.

ON MOTIVATION: Arts, sports, and entertainment enhance the quality of life and provide an excellent source of inspiration and motivation in my research, teaching, and community work.

ON WHAT POWERFUL MEANS: Following your pursuit of happiness and being exemplary to others is a form of being powerful, especially when exercising resiliency when faced with obstacles and systemic barriers.



ANGELYN FRANCIS

Equity Reporter, **TORONTO STAR**

BIO: Angelyn Francis is a multimedia journalist with the Toronto Star, covering equity and inequality. Angelyn has many skills to shine a light on marginalized communities — producing, photography, reporting, editing and hosting. Francis previously hosted the award-winning HuffPost's podcast "Born and Raised". As an independent digital producer through Angelyn Francis Media, she created videos for CBC Arts, Daily VICE, Atkinson Foundation, HuffPost Canada and Rainbow Railroad.

ON MOTIVATION: I have a strong desire to help others and get to know people, and in a way, I think both play a role in my day to day reporting and storytelling.

MY RAW COURAGE: I AM more than capable. It's a needed reminder every time I take on new challenges and it is always true.

POWER SONG: "Raggamuffin", by Koffee.

"I have a strong desire to help others and get to know people"

~ Angelyn Francis

"Following your pursuit of happiness and being exemplary to others is a form of being powerful"

~ Charlie Wall-Andrews

#WXNTop100

Canada's Most Powerful CEOs

Recognizing three Canadian Female CEOs who are the compelling force behind their organizations



ANGELA BROWN
MBA
President and Chief Executive Officer,
MONERIS SOLUTIONS
Board Director,
ALTUS GROUP

BIO: Angela Brown leads Moneris Solutions, a leader in payments solutions for Canadian businesses. Angela became Moneris CEO in 2013 after more than 25 years in the Canadian and U.S. payments industry. Angela is a Board Director of Altus Group (AIF.TO) and on the advisory boards of several non-profits: TechNation.ca, Elevate.ca, the Electronic Transactions Association, and the NHL Coaches Association.



CORINA MOORE
President and Chief Executive Officer,
ONTARIO NORTHLAND

BIO: As Canada's first woman CEO of a railway, Corina has built a reputation as a courageous leader who challenges the status quo and inspires change. She successfully transformed Ontario Northland to a continuous improvement culture with modern technology, data-driven decision-making and efficient processes. The 120-year-old company is now thriving, and expanding services to improve Ontario's transportation network. Corina is also an Armed Forces Honorary Colonel and hockey mom of three children.

ON WHAT POWERFUL MEANS: Power isn't simply handed to you with your new title. It has to come from within. From knowing who you are and who each member of your team is, caring and applauding their unique attributes, and inspiring them to achieve their highest potential.



JILL NYKOLIATION
Chief Executive Officer,
JUNIPER PARK\TBWA

BIO: Jill Nykoliation is CEO of Juniper Park\TBWA, an award-winning strategy, communications and branding agency. Their North American clients include prestigious brands such as Apple, CIBC, Nissan and PepsiCo. When Jill launched the agency in 2007, she was one of the first female leaders in a predominantly male industry. Since launch, Juniper Park\TBWA is consistently ranked among the top Canadian agencies, receiving hundreds of creative and strategy awards at internationally acclaimed shows.

ON MOTIVATION: Creating an environment where people feel capable, safe, and inspired to do extraordinary things.

ON WHAT MAKES A LEADER: True leaders engage people through compassion, high trust, and an innovative mindset.

POWER SONG: "Human", The Killers.

TRUE
POWER
IS WHEN
YOU
EMPOWER
OTHERS



Congratulations, Jill Nykoliation, on being named one of Canada's most powerful CEOs.

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C-SUITE Executives Awards

Recognizing women at the C-Suite level who play a significant strategic role within their organizations



**HELENA
GOTTSCHLING**
Chief Human Resources
Officer, **RBC**

BIO: Helena Gottschling oversees human resources for RBC's more than 85,000 employees in 36 countries. In 35 years with RBC, Helena has distinguished herself as a strategic and inclusive leader, trusted adviser and devoted employee advocate. Her leadership has supported an engaged culture, for which RBC has received several top employer awards. Helena is a board member of JDRF Canada, Plan International Canada and on the Human Capital Policy Council, C.D. Howe Institute.

MY RAW COURAGE: I AM grateful. I am forever grateful to have had the opportunity to build a career that's so meaningful; to work with colleagues who are innovative and supportive; and of course to have family and friends who keep me grounded and inspired.

ON WHAT MAKES A LEADER: Inclusive, human-centric leadership is what really matters. I believe we're stronger when we show we care; when we listen to better understand; and when we support one another. And you don't actually need to lead people to be a leader!



AZRA HUSSAIN
CPA, CGA, CFRE
Chief Operating Officer,
**SURREY HOSPITALS
FOUNDATION**

BIO: Azra Hussain is a gifted leader, bringing more than 20 years of executive experience to her position as COO at Surrey Hospitals Foundation. Azra sits on the Board of Directors of the Elizabeth Fry Society of Greater Vancouver and the Association of Fundraising Professionals, Vancouver Chapter. Azra believes that utilizing the power of community is the catalyst that will help women flourish in their careers and their personal development.

MY RAW COURAGE: I AM "resilient." Some people search for their "I AM" in life. I feel like I have been groomed for my "I AM" my whole life.

ON WHAT MAKES A LEADER: Some of the very best leaders I have encountered have been the ones with deep listening skills.

ON WHAT POWERFUL MEANS: To be "confident in your competence." What I mean by this is having the confidence to know you have the ability to do something really well.



SOPHIE PERREAULT
Executive Vice-President and
Chief Operating Officer,
Vice-President Agribusiness
and Venture Capital,
Vice-President Enterprise
Integration and Innovation,
FARM CREDIT CANADA

BIO: Sophie Perreault leads Farm Credit Canada's operations team and its 99 field offices nationwide, and business-to-business alliance partnerships. She started with FCC 27 years ago, working on the front line with customers. Always with an eye on building relationships, developing her own skills and those of others, she has held several leadership positions. Sophie is an active board member and is currently Vice-Chair of the Food Banks Canada board.

MOST IMPORTANT CAREER LESSON: Be present for the people around me and listen to understand rather than respond.

MY RAW COURAGE: I'm strong and good enough. That said, we're definitely stronger together, so let's lean in on one another.

ON WHAT POWERFUL MEANS: It means to not be afraid to ask for help, show vulnerability, and admit we're not perfect.



The future of women in business is the future of our business.

At RBC, our commitment to accelerating full inclusion remains a priority. We're proud to recognize these inspirational women who have helped lead and champion an inclusive workplace.

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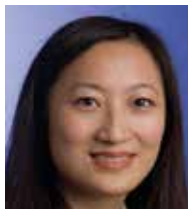
Helena Gottschling
Chief Human
Resources Officer

Sara Son Hing
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Role Strategy

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for Inclusion™**

C-SUITE EXECUTIVES AWARDS
CONTINUED

WINNIE SHI
CPA, CA, CFA, M.Acc.
Co-President and Chief
Financial Officer,
INTRANSIT BC

BIO: Winnie Shi is the Co-President and CFO of In-Transit BC, which manages the \$2 billion Canada Line transit line in Vancouver. Previously, Winnie was partner at KPMG, advising on significant infrastructure projects in Canada and internationally. She is also a Co-Founder and Chair of the BC Women's Infrastructure Network (WIN). Winnie is passionate about supporting women in the workplace and contributes time leading WIN's networking, development and National Award Programs.

MOST IMPORTANT CAREER LESSON: Be willing to be vulnerable... willing to make mistakes, be wrong, be rejected ... and still carry on. You will be amazed at what you can achieve by moving beyond your "Comfort Zone".

MY RAW COURAGE: "I AM Inspired." I am inspired by the amazing women, young and old, around me. I am amazed at what can be accomplished by a single individual. I inspired by my daughters who see the world as one with endless possibilities and strive to be a role model for them.



ANJU VIRMANI
M.BA, C.Dir
Board Member,
ONTARIO HEALTH and
**ONTARIO POWER
GENERATION;**
Former CIO, **CARGOJET INC.**

BIO: Anju Virmani has an exemplary career in a technology leadership role at Cargojet Inc. during its digital transformation and establishing Cargojet as a leader in the air cargo industry. Anju is an advocate for women in STEM, ESG and D&I. She provides technology risk oversight on the boards of Ontario Power Generation and Ontario Health. She served on the Advisory Council for National Security and the Cross Cultural Roundtable on National Security.

ON MOTIVATION: Gratitude. Every morning that I wake up is a day of gratitude and counting my blessings.

MY RAW COURAGE: I AM authentic.

ON WHAT POWERFUL MEANS: To be powerful means to me to use my knowledge, integrity, principles and privilege to bring about change and inspire others to be powerful.



Celebrating emerging leaders.

At Interac, we believe our success as a leader in Canadian technology and payments is far greater when we harness the power of our team – because when diversity of thought and experience thrive, innovation thrives. We are proud of all of the women at Interac who are pushing the boundaries of FinTech every day, and especially our own Canada's Most Powerful Women: Top 100 Winner.

Kashmera Self,
AVP, Strategy & Emerging Solutions Delivery



MERCEDES-BENZ Emerging Leaders Awards

Recognizing women between the ages of 30 to 45 years, who have been targeted for successive leadership positions within their organizations and have a proven passion for learning and innovation



**REGIONAL CHIEF
KLUANE ADAMEK**
B.A., MBA
Yukon Regional Chief,
**ASSEMBLY OF
FIRST NATIONS**

BIO: Regional Chief Kluane Adamek (Aagé) is a proud northerner and citizen of Kluane First Nation. The youngest-ever woman AFN Regional Chief, Kluane is passionate about supporting and creating spaces for the voices of youth and women in leadership, and committed to climate action and nourishing and protecting mother earth. Kluane has advised federal leaders and represented First Nations perspectives on the environment regionally and globally.

ON MOTIVATION: I am constantly inspired by the many Indigenous women that have come before me who have blazed the trail for myself and other young Indigenous women to step into our power.

MY RAW COURAGE: I AM unapologetically an Indigenous Woman. I am Fearless. I am me.



ANDREEA AMARIEI
MSc, PRM
Associate Vice-President,
Wealth Governance and
Control **TD BANK GROUP,
TD WEALTH;** Nominated
as: Associate Vice-President,
Trading Business Management,
**TD BANK GROUP,
TD SECURITIES**

BIO: Andreea Amariei is a banking executive with more than 20 years' experience and a successful track record leading regulatory and industry change. Andreea strives for better outcomes for women and minorities in finance. She established development opportunities and strategic partnerships throughout TD. Andreea is on ACCES Employment's Leadership Advisory Committee and has built programs for job seekers from diverse backgrounds to overcome barriers and integrate into the Canadian job market.

MY RAW COURAGE: Who am I? I AM RESILIENT. I am an immigrant and proud Canadian, someone who took calculated risks and overcame many obstacles, and the working mother of an amazing five-year-old daughter.

POWER SONG: "Under Pressure", Queen with David Bowie.



DR. TRACIE AFIFI
PhD
Professor,
UNIVERSITY OF MANITOBA

BIO: Dr. Tracie Afifi is a Tier 1 Canada Research Chair in Childhood Adversity and Resilience and a Professor in the Departments of Community Health Sciences and Psychiatry at University of Manitoba. She is Director of the Childhood Adversity and Resilience (CARe) Research Team. Dr. Afifi's primary research interests are in child maltreatment, mental health, intervention and prevention. She has received \$33.18 million in research funding and published 160 peer-reviewed journal publications.

MY RAW COURAGE: Determined. I am determined to do the work even when it is hard. I am determined to find the answers even when there are barriers. I am determined to help children live their lives free from violence.

ON WHAT MAKES A LEADER: A leader is someone who recognizes the potential in the people around them and provides individuals with the opportunities to foster success.

POWER SONG: "Rebellion", Arcade Fire.



LENA AZZOU
Chief of Staff,
METROLINX

BIO: Lena Azzou is the Chief of Staff at Metrolinx and on a multidisciplinary team leading the largest transportation investment in Canada's history. She helps keep the complicated worlds of \$80 billion in construction projects, the operations of GO Transit, UP Express and PRESTO, and corporate management in balance. Lena's passionate about advocating and celebrating women's accomplishments in the transportation and infrastructure industry as Executive Sponsor of the Metrolinx Women's Network.

MOST IMPORTANT CAREER LESSON: That you don't have to be the loudest voice in the room in order to make an impact. As a leader, it is critical to create an environment where people are able to bring their authentic selves and diverse voices to the table.

ON WHAT POWERFUL MEANS: Being powerful is about influencing decisions, and doing good with the voice you have. Regardless of your role or where you are in your personal life or career path, using your time and voice to influence and make a positive change, makes someone powerful.



ONOME AKO
B.A, Msc
Chief Executive Officer,
**ACTION AGAINST
HUNGER CANADA;**
Executive Director
**AMREF HEALTH AFRICA
IN CANADA**

BIO: Onome Ako leads Action Against Hunger Canada, which fights hunger worldwide. Onome brings her passion for community-led approaches for the human right to food through fighting hunger and malnutrition. She is Chair of the Board of Directors of the Canadian Partnership for Women and Children's Health (CanWaCh) and on the advisory committee for Centennial College International Development program. She was named to the 2020 Canadian Women in Global Health list.

ON MOTIVATION: Seeing life through the eyes of my five-year-old daughter.

MY RAW COURAGE: I AM Bold because I take risks.

POWER SONG: "We are the Champions", Queen.



LINDSAY BARBER
Director Product Management
and Product Knowledge,
MASCO CANADA LIMITED;
President,
BELIEVE ARMY

BIO: Lindsay Barber began her career at Masco Canada in customer service, and held roles in forecasting, analytics, sales, and is the Director of Product Management, overseeing Masco Canada's plumbing portfolio. With her late husband, Steve Barber, they founded "Believe Army" in 2011. Steve was diagnosed with ALS at the age of 24 and Believe Army was built to raise awareness about ALS, and raise funds for patient care and research.

ON MOTIVATION: Steve, my husband who passed away two years ago this month. He lived every single day to the fullest and never, ever gave up. Any time I feel down, or think about how difficult things are, I remember how he lived and how I want to live as well.

POWER SONG: "Firework", Katy Perry.

MERCEDES-BENZ EMERGING LEADERS AWARDS
CONTINUED**DR. SUZANNE KEARNS**

FRAeS
Associate Professor,
UNIVERSITY OF WATERLOO;
Founding Director,
**WATERLOO INSTITUTE
FOR SUSTAINABLE
AERONAUTICS**

BIO: Dr. Kearns is an aviation professor who teaches and conducts research at the University of Waterloo. A former airplane and helicopter pilot, she is an internationally recognized thought leader within the aviation industry. She founded and leads the new Waterloo Institute for Sustainable Aeronautics (WISA) as its Director, with a mission to be the world's leading hub for sustainable aeronautical research, technology, and education.

MOST IMPORTANT CAREER LESSON: Work hard, but stay true to your own personal integrity.

ON MOTIVATION: Impact - knowing that the work I do is of service to the people and industry that I am passionate about.

ON WHAT POWERFUL MEANS: To be the pebble that starts a ripple effect, mobilizing people and ideas to build on that foundation with their own creativity and energy.

**CHELISIE MCKNIGHT**

Director, Channel Strategy
and Programs, TELUS Small
Business, **TELUS**

BIO: Chelsie has led large teams across diverse job functions at TELUS. As Director, Channel Strategy & Programs, she oversaw a massive transformation of the sales channels to meet post-pandemic reality, while raising over \$90,000 for her hometown hospital. She is the recipient of a TELUS Leadership award from the CEO, a Community Champion award for her dedication to volunteerism, and an Emerging Leader Award from Victoria University, at the University of Toronto.

MOST IMPORTANT CAREER LESSON: When you stop learning it's time to move on.

MY RAW COURAGE: I AM resilient. I excelled at work, raised money for a hospital, cared for my two-year-old, then gave birth to my second child during a pandemic and I'm still standing!

POWER SONG: "Back in Black", AC/DC.

**DR. CAROL LIAO**

Associate Professor and
Director of the Centre for
Business Law,
**PETER A. ALLARD SCHOOL
OF LAW, UBC**; UBC Sauder
Distinguished Scholar,
**DHILLON CENTRE FOR
BUSINESS ETHICS, UBC**;
Principal Co-Investigator

CANADA CLIMATE LAW INITIATIVE

BIO: Dr. Carol Liao is a renowned leader in corporate law and sustainability. As Director of the Centre for Business Law, she provides thousands of professionals with cutting-edge legal education. She is UBC Sauder Distinguished Scholar of the Dhillon Centre for Business Ethics and Principal Co-Investigator of the Canada Climate Law Initiative, mobilizing efforts towards sustainable business and decarbonization. Committed to diversity in leadership, she is winner of the Influential Women in Business Award.

ON MOTIVATION: My three daughters and envisioning the world I want for them and future generations.

MY RAW COURAGE: Undaunted.

**DR. MELANIE MORRIS**

M.D., FRCSC
Pediatric Surgeon and
Pediatric Urologist, **WINNIPEG
CHILDREN HOSPITAL**;
Associate Professor,
UNIVERSITY OF MANITOBA

BIO: Dr. Melanie Morris is the first Indigenous pediatric surgeon/urologist in Canada and pioneered a state-of-the-art program in pediatric urology in Winnipeg. An anti-racist activist, she was appointed Lead of Indigenous Health at the Children's Hospital, the first academic leadership role of its kind in Canada. Recognized nationally as a leader in child health, her passion for creating equity and justice is evident in her life as a mother, wife, runner and environmentalist.

MOST IMPORTANT CAREER LESSON: Always make new mistakes, be empathetic and kind, never be satisfied with the status quo, and do the hard work even when you are tired.

ON WHAT MAKES A LEADER: Bravery.

ON WHAT POWERFUL MEANS: Leveraging your own unique self to create a better planet.

**CORA MCGUIRE-CYRETTE**

B.A., M.B.A.
Executive Director,
**ONTARIO NATIVE
WOMEN'S ASSOCIATION**

BIO: Cora McGuire-Cyrette is dedicated to reclaiming Indigenous women's leadership. She led provincial Summits to End Violence Against Aboriginal Women, counselled the Provincial Anti-Human Trafficking Strategy & participated in the National Inquiry into Missing and Murdered Indigenous Women & Girls. She is an Ojichidaa-Kwe from her community and a wife, mother and grandmother removing barriers for future generations. She is dedicated to amplifying Indigenous Women's voices with programs, policies and international forums.

ON MOTIVATION: Indigenous women standing together in the fight for reclaiming ourselves, our families and our communities.

MY RAW COURAGE: My Ancestors. I come from strong Indigenous women who have created a path before me that has allowed me to be who I am today.

**SADAF PARVAIZ**

CPA, CA
Global Inclusion and Diversity
Leader, **GHD**

BIO: Sadaf is the Global Enterprise Inclusion & Diversity Leader at GHD. Sadaf sits on the Executive People Leadership Team and is also a part of the Strategy and Transformation Leadership Team. Sadaf is leading the I&D strategy across GHD with over 200 offices globally and over 10,000 employees with presence across the US, Canada, UK, Chile, Australia, New Zealand, Middle East, Philippines and Singapore.

MOST IMPORTANT CAREER LESSON: Your career isn't a race but a journey. There will be pitstops, detours and even dead ends so it's important to surround yourself with a strong support network. And everyone's journey will be different so you shouldn't compare your journey to someone else's and it's never too late to choose a different path.

POWER SONG: "Survivor", Destiny's Child.

MERCEDES-BENZ EMERGING LEADERS AWARDS
CONTINUED

VÉRONIQUE PROULX
EMBA
Senior Vice-President,
**CANADIAN MANUFACTURERS
AND EXPORTERS**; Chief
Executive Officer, **QUEBEC
MANUFACTURERS
AND EXPORTERS**

BIO: Véronique Proulx joined Québec Manufacturers and Exporters (MEQ), a division of Canadian Manufacturers & Exporters (CME), in 2015. She was appointed Vice-President Corporate Affairs and Strategy in January 2016 and ultimately assumed the role of President and Chief Executive Officer in September 2017- becoming the first woman to hold this position. Véronique has also been appointed to CME's national leadership team as Vice-President National Communications & Marketing.

MY RAW COURAGE: "I AM strong" : I have the courage to challenge status-quo, I believe we can do things differently and do more good.

ON WHAT MAKES A LEADER: Someone who inspires to do the right things while looking out for the others.

ON WHAT POWERFUL MEANS: Influence in order to bring positive changes.



CLARICE WARD
Project Manager, Specialty
Contracts Division, **MELLOUL-
BLAMEY CONSTRUCTION
INC.**; Board Director, **SKILLS
ONTARIO**; Board Director,
**WINSETT - CANADIAN
CENTRE FOR WOMEN IN
SCIENCE, ENGINEERING,
TRADES AND TECHNOLOGY**

BIO: Clarice Ward is a Project Manager, Specialty Contracts at Melloul-Blamey Construction. An advocate for the extensive opportunities within the construction industry, and a powerful voice for equity, diversity and inclusion, she serves on the Board of Directors for Skills Ontario and WinSETT (Women in Science, Engineering, Trades and Technology). Clarice was the first woman to receive the prestigious Premier's Award in 2019 for the Apprenticeship category; Colleges Ontario's highest honour.

ON WHAT POWERFUL MEANS: Being powerful means having the confidence and ability to make a meaningful impact on one's surroundings and to relentlessly pursue self-actualization.

POWER SONG: "The Times They Are A-Changin' ", Bob Dylan.



KASHMERA SELF
AVP, Strategy & Emerging
Solutions Delivery,
INTERAC CORP.

BIO: Kashmera is a financial services leader championing diversity and collaboration. She leads strategy and go-to-market on emerging solutions for Interac and within the innovation ecosystem in Canada. Her focus is on digital/social commerce, open banking, data sharing and blockchain, leveraging her 20 years of experience across industry-leading brands. Kashmera's passion is to innovate for social good. She is a transformative thought leader, in Canada and abroad, who drives impactful change.

MOST IMPORTANT CAREER LESSON: The art of never giving up. Nothing should ever hold any of us back from exploring opportunities. When you knock on a door and no one answers, learn, adapt and move to the next door until one opens.

MY RAW COURAGE: I AM ENOUGH and because it took me introducing this book to my children for me to realize and be able to admit to myself that I too am enough.

POWER SONG: "Time for Livin'", Sly and the Family Stone.



SARA SON HING
BSc, MBA
VP, Retail Delivery Model &
Advisor Role Strategy,
RBC

BIO: Sara is leading the advancement of RBC's retail banking delivery model, advisor role strategy and conduct operating model. Since joining RBC in 2004, she has held progressively senior roles in client-facing, sales management, operations, risk management and strategic teams. Sara is passionate about volunteering, mentoring and making an impact.

MY RAW COURAGE:

I AM flawed and learning. Recognizing that you can be flawed and wrong opens up opportunities to explore new ideas and continuously learn. This is especially important when we think about recognizing and addressing our biases; it's life-long work that has potential to make a huge impact.

ON WHAT MAKES A LEADER: A true leader has the creativity and vision to imagine a better world for others, and the courage to make it happen, especially when it gets hard.



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FATEN ALSHAZLY
BSc., MFA
Co-Founder and Chief Creative Officer, **WEUSTHEM INC.**

BIO: Faten is one of Atlantic Canada's Top 25 Most Powerful Women, one of five honourees by Women Get On Board, Executive of the Year, Entrepreneur of the Year, one of five Women of Inspiration, a Woman of Influence, a Woman of Excellence and a Diva of Color. Faten represents Canada at the Gerety Awards and serves on the boards of Efficiency One and is Vice-Chair of the Chamber of Commerce.

MOST IMPORTANT CAREER LESSON: Tenacity pays off. Too often we are discouraged by the barriers and the mountains we need to climb, but tenacity to reach the goals we set for ourselves can reap numerous rewards.

ON WHAT POWERFUL MEANS: Being powerful should be related to how one empowers others. Individual power is a fallacy, no such thing exists. It is one that you gain by giving those who do not have power, true power.



JENN DENOUDEN
Chief Executive Officer and President,
AVANA DEVELOPMENTS INC.

BIO: Jenn Denouden is the President and CEO of Avana, a female-led real estate company ranked one of Canada's Fastest-Growing Companies. She is dedicated to fighting for equality and is passionate about engaging on topics like pay equity, female leadership, the right to affordable housing and re-inventing yourself beyond your wildest dreams.

MOST IMPORTANT CAREER LESSON: The most important lesson I have learned in my career is to focus on your purpose. There will always be people who have something negative to say, but put your head down, work hard, and allow your purpose to lead you.

ON MOTIVATION: My family. I want to create not only a better economic future for my kids but a brighter environmental future as well. The impact we have today will forever affect future generations. I want to leave the world a better place than I came into it.



ANU BIDANI
B.Sc, MBA
Founder and Chief Executive Officer,
STEM MINDS CORP

BIO: Anu Bidani is the founder and CEO of STEM Minds, a social enterprise that empowers youth to develop a love of learning through STEM (Science, Technology, Engineering & Math) education. Prior to starting STEM Minds, Anu worked as an executive in Capital Markets. She is an award-winning entrepreneur who is passionate about empowering the next generation of global leaders and innovator.

ON MOTIVATION: I am inspired and motivated by how the "power of our voices" can have an impact. We all can do our part by standing up for our beliefs and values and never give-up.

MY RAW COURAGE: I AM authentic in my #standin-rawcourage as I believe that authentic conversations, no matter how hard they are, will ultimately have a positive impact to our society as a whole.

POWER SONG: "I Believe In You", Amanda Marshall.



SUZAN GALLUZZO
B.A.
Chief Executive Officer,
SUZAN GALLUZZO FITNESS

BIO: Suzan Galluzzo is a nutrition specialist, fitness expert and innovator behind Best of You — an online transformation program born from her passion for health and commitment to help others. Through food and fitness, Galluzzo transforms celebrities, politicians, working professionals and stay-at-home moms by teaching them how to heal their bodies from the inside out. Best of You celebrates 8,000-plus client success stories and currently serves over 1,000 active clients worldwide.

MOST IMPORTANT CAREER LESSON: Nothing can disqualify people from living the way they want faster than their own beliefs, and to achieve the outcomes they want, they must unapologetically defend what they believe in.

MY RAW COURAGE: "I AM UNSTOPPABLE" — and this is because I believe if you love something, you cannot fail.

ON WHAT POWERFUL MEANS: To harness the ability to connect to people emotionally, and use it to ignite momentum towards positive change.



LÉONIE CÔTÉ-MARTIN
BSN
President, **SERENIS**

BIO: With a bachelor's degree in nursing (2016), Léonie Côté-Martin acquired Serenis's first franchise in 2017 and bought the company in 2018. Léonie stands out for her sense of entrepreneurship, her daring to innovate in the health sector and her great human and interpersonal qualities. A natural leader, unifier and recognized negotiator, she is a source of inspiration for nurses wishing to improve their working conditions and an example for many entrepreneurs.

MY RAW COURAGE: I AM empowered. I take action, I find solutions and we solve problems as a team.

ON WHAT MAKES A LEADER: Communicate transparently and know how to trust.

POWER SONG: "Seven Nation Army", The White Stripes.



ROBIN KOVITZ
President and Chief Executive Officer,
BASKITS INC.

BIO: Robin Kovitz leads Baskits Inc., which designs, manufactures and delivers unique and luxurious gifts across Canada and the U.S. Baskits has been featured in publications including: Forbes, House & Home, Elle Canada and Canadian Business. Robin lives in Toronto with her husband and two children. She is a frequent guest lecturer at the Yale School of Management and the Harvard Business School on the topic of "Entrepreneurship through Acquisition".

ON WHAT POWERFUL MEANS: Being powerful, to me, means having control over or influence over people or things. To me, being powerful comes with a tremendous responsibility - to use your power for good and not evil!

POWER SONG: "Fighter", Christina Aguilera AND "Stronger", Britney Spears. I think I just gave away my age!

**LISE LAPOINTE**BA
Chief Executive Officer,
TERRANOVA SECURITY

BIO: Lise Lapointe is a visionary and entrepreneur dedicated to cyber security awareness. Her team's mission is to effectively counter all cyber threats. Making her home in Laval, Que., Lise plans to scale up her company to continue to support all organizations and security leaders in their security awareness journey. July 2020, Lise was named One of Canada's Top 20 Women in Cyber Security by IT World Canada.

MOST IMPORTANT CAREER LESSON: You have to focus on what you want to achieve and this will make you unstoppable.

ON WHAT MAKES A LEADER: Their ability to bring people together toward a united goal.

ON WHAT POWERFUL MEANS: It's a very strong word and it comes with the responsibility to do good and help others achieve their goals, objectives and dreams.

**ALLISON TAYLOR**MBA
Chief Executive Officer,
Co-Founder,
Portfolio Manager,
INVICO CAPITAL CORPORATION

BIO: Allison Taylor leads Invico, providing strategic oversight on all investment, compliance and accounting functions. Since 2005, she's helped grow the firm's assets under management to over \$1.2 billion whilst setting inclusivity standards industry-wide, employing a diverse workforce that is majority female. In 2019, Allison was named 'Female Executive of the Year' at the Wealth Professional Women in Wealth Management Awards. She's also an avid runner and completed over 50 marathons.

POWER SONG: "Ordinary Day", by Great Big Sea.

**DEBORAH ROSATI**FCPA, FCA, ICD.D
Founder and Chief Executive
Officer,
WOMEN GET ON BOARD INC.

BIO: Deborah Rosati has spent more than 35 years growing businesses from ground up. Early on, Deborah realized that entrepreneurship is one of the best ways to make a positive impact on the world, so she spent her career advising and building companies in both a leadership and corporate governance capacity. In 2015, Deborah founded Women Get On Board Inc. (WGOB) her social purpose company with a simple goal: get more women on boards.

ON MOTIVATION: My passion to get more women on corporate boards — it is my social purpose.

MY RAW COURAGE: I AM Fearless. I have the courage to stand up for what I believe in, do the right thing and be independent-minded.

ON WHAT POWERFUL MEANS: "Power is like being a lady...if you have to tell people you are, you aren't" - Margaret Thatcher.

**DR. POOJA VISWANATHAN**BMath, Ph.D
Chief Executive Officer
and Founder,
BRAZE MOBILITY INC.

BIO: Following her passion to address accessibility issues after a visit to a long-term care facility, Pooja completed trans-disciplinary doctoral and post-doctoral research, publishing several peer-reviewed conference and journal articles on "smart" wheelchairs, and received many prestigious awards. She is Founder and CEO of Braze Mobility, which commercialized the world's first blind spot sensors for wheelchairs. Pooja leads important conversations around diversity and inclusion, and the role of clinical research and evidence in assistive technology development.

MOST IMPORTANT CAREER LESSON: Listen with empathy and compassion, lead with kindness and conviction.

MY RAW COURAGE: I AM resilient because "life is not about how many times you fall down. It's about how many times you get back up."

**ANNA SINCLAIR**Founder and Chief Executive
Officer, **TOTAL MOM INC;**
Founder and Chief Executive
Officer, **SINCLAIR CREATIVE AGENCY INC.;** VP Strategic
Partnerships, **BRIDGING THE GAP VENTURES;** Council
Member, **FORBES BUSINESS**

BIO: Anna Sinclair is an award-winning entrepreneur who is building transformational programs with her startup Total Mom Inc. The network is supporting 20,000-plus women and is becoming Canada's fastest-growing business community for moms with services, products and programs including a national Pitch competition & business conference and a digital network. Her extensive portfolio features working alongside celebrity clients & North America's largest brands spanning the public, private, and non-profit sectors.

MOST IMPORTANT CAREER LESSON: That when you stand for the transformation of others, everything in your life aligns. Having a strong sense of purpose and impact is the wind beneath my wings.

ON MOTIVATION: Connecting and working alongside entrepreneurs through a diverse lens to solve the world's biggest problems.

**CYNTHIA WEEDEN**President and Founder,
FUTURESHIELD INC.

BIO: Cynthia Weeden is a passionate business leader with over 30 years of strategic experience, including senior management roles at global companies. Cynthia works directly with leaders in public safety and brings the best technology solutions to Canada from around the world to make our communities safer. Cynthia assists key players in Canadian security and emergency management as they work to integrate innovative technology into their daily operations.

MOST IMPORTANT CAREER LESSON: Every day can bring a new opportunity so keep eyes wide open, listen to others, communicate readily, and bounce don't break when it all doesn't go the way you planned.

MY RAW COURAGE: I AM strong. People describe me as that most often, so yah, I am strong. Very strong.

ON WHAT MAKES A LEADER: Inspiration. Drive. Dedication. Lead others to find their path to power.

BMO ENTREPRENEURS AWARDS
CONTINUED

ANNE WHELAN
B.A, MBA, ICD.D
Chief Executive Officer,
SEAFAIR CAPITAL

BIO: Anne is principal shareholder and CEO of Seafair Capital, a social purpose in community and behavioural health, social services, safety and health technology. Employing over 1,000 individuals, Anne brings a socio-entrepreneurial passion to the businesses and cultivates them to 'do well while doing good'. Anne brings her authentic self to national boards including CSA and the Bank of Canada and contributes her time and talent to various other community organizations.

MOST IMPORTANT CAREER LESSON: Put people first. If you don't have the right people with you, nothing else matters.

ON MOTIVATION: Doing well while doing good - it's our mantra.

MY RAW COURAGE: I AM tenacious. I can keep my eyes on the goal through pretty challenging circumstances.



JULIA ZHANG
President and Chief Executive
Officer, **JD DEVELOPMENT
GROUP** and **REZ-ONE
MANAGEMENT CORP.**;
President, **JEFFERSON
HOMES LIMITED**

BIO: Julia Zhang established JD Development Group in 2010, maintaining her role as CEO since. With her ownership, the company's student residences are home to over 3,000 students, serviced under a property management arm. The property portfolio further includes nine residential projects across Ontario, with three coming. A female entrepreneur in a male-dominated industry, Julia has built a residential development company that converts sites with high potential into thriving communities.

ON WHAT MAKES A LEADER: Real leadership is a combination of vision, integrity and knowledge, to let others thrive.

ON WHAT POWERFUL MEANS: Stepping into your power and leading the change you want to see in your organization, community and the world.

POWER SONG: "Hero" by Mariah Carey.

*Put people first. If you
don't have the right
people with you,
nothing else matters*

~ Anne Whelan

*You have to focus on
what you want
to achieve and this
will make you
unstoppable*

~ Lise Lapointe

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HELPING WOMEN TAKE COMMAND

Suzan Galluzzo is a reformer in the way women treat health. When we suffer physically, we cannot perform. When we suffer mentally, we are not at peace. By putting health first and taking command of it holistically, young girls and women can empower themselves and discover a confidence that will serve them for the rest of their lives.

Suzan is a celebrated member of
Canada's Top 100 Most Powerful Women.

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Suzan Galluzzo
CEO & Founder
of Best of You



CP Skilled Trades Awards

Recognizing outstanding women who contribute immense value and demonstrate excellence in skilled trades, product or service innovation and community involvement



LAVANYA HARIHARAN

M.Eng, CSM
Supervisor Electrical Controls and Energy Systems, Team Lead Technician Services Storage Transmission and Compressor operations, **ENBRIDGE GAS INC.;** Systems Integration Manager, **TYCO SAFETY PRODUCTS**

BIO: Lavanya Hariharan has experience working in operational, engineering and safety leadership roles within Enbridge inc. Prior to joining Enbridge, she worked as a systems integration manager, managing engineering support for security, rail signaling and automotive industry. She is part of Enbridge's Diversity & Inclusion committee and remote teacher as part of her volunteering efforts. Lavanya is accustomed to managing multimillion-dollar projects, consistently ensuring compliance with safety regulations while exhibiting outstanding leadership.

MOST IMPORTANT CAREER LESSON: Never stop sharing learning! Leadership is not a title but a journey to make a path for others to help travel with you!

ON WHAT POWERFUL MEANS: To me power is compassion and resiliency, it's not staying down and refusing to get back up but it is power to influence others to persuade their aspirations and goals even there is a fall.



STEPHANIE THOMPSON

P. Eng
Engineering Team Leader, **GENERAL MOTORS OF CANADA;** Chief Executive Officer and Founder, **STEM BY STEPH**

BIO: Stephanie Thompson is a passionate engineering leader who promotes science and technology innovation in the Niagara area. With an extensive 21-year career at General Motors, she leads engineering teams on capital investment projects and lean manufacturing. In 2018, she created a community social enterprise to break down all barriers for women in STEM. She and her husband raise their daughter to love STEM by exploring the unique ecosystems of Niagara.

MOST IMPORTANT CAREER LESSON: Ignoring the nay-sayers is a very powerful skill to have. Many people will tell you all the reasons you can't be something or shouldn't be something.

ON WHAT POWERFUL MEANS: Power is the ability to override the self-doubt when faced with uncertain times and problems, and to help bring teams of people together to resolve the toughest of challenges — both personally and professionally.



MIRIAM JORDI

Project Coordinator,
CHANDOS CONSTRUCTION

BIO: Miriam Jordi, a Red Seal Journeyman sheet metal worker since 2017, faced many challenges in her career path and knew she needed a support system to remain in the trade. She created the Alberta Women in Trades Facebook group to provide support to women in similar jobs. She is now working toward creating a non-profit that will support tradeswomen, increasing recruitment and retention through resources and community support.

MOST IMPORTANT CAREER LESSON: If you fail, try again. Persistence is key.

ON MOTIVATION: I'm inspired by the changes I've seen when women stand together and encourage each other. The difference women have made in Construction in 10 years blows my mind. We still have a ways to go, but remembering how far we've come already, keeps me going.

ON WHAT MAKES A LEADER: A leader is someone who supports others in being the best they can be.



KELLY WATERMAN

Director Dispatching,
CANADIAN PACIFIC RAILWAY

BIO: Kelly Waterman is a Director of Dispatching at Canadian Pacific Railway. She is a leader in a fast-paced industry that requires creative thinking and collaborative efforts across various departments to ensure a safe and fluid railway. Kelly is passionate about a mentorship program created with a fellow female director within the operations centre to encourage women to pursue leadership roles and develop the skills necessary to get them there.

ON MOTIVATION: Focusing on the positive outcomes. Optimism is the foundation of progress.

MY RAW COURAGE: "I AM worth it" — I think often women feel that when recognized in their field, they're more likely to use terms such as "I'm just doing my job" instead of owning that they did a great job and deserve recognition.



KEELEY PROCKIW

Welder, Rope Access
Supervisor, **ACUREN**

BIO: Keeley is a welder and rope access supervisor currently working in the oil sands of Northern Alberta. She is one of only 25 female level-three rope access technicians in North America and Mexico and only 120 within the world. She has made a name for herself within the industry creating an environment of acceptance, inclusion and openness within the teams she works with.

MOST IMPORTANT CAREER LESSON: The most important lesson I have learned so far in my career is understanding. Understanding that everyone has a story and experiences unique to themselves but together those unique experiences and people can make a fantastic team.

MY RAW COURAGE: I AM a trailblazer. A trailblazer because I am among few in an entirely male dominated industry. I make up 1 of 0.001% females worldwide!

POWER SONG: "Champion", Barns Courtney.

*"If you fail,
try again.
Persistence is key"*

~ Miriam Jordi

*"I AM determined to
leverage my
knowledge and
position to lift
other women"*

~ Ingrid Macintosh

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CIBC Executive Leaders Awards

Recognizing women, aged 46 plus, who not only exemplify what it means to be a great leader, but also build confidence and champion others



NICOLLE BUTCHER
MBA, CBV, ICDD
Senior Vice-President,
Renewable Generation and
Power Markets, **ONTARIO
POWER GENERATION**

BIO: Nicolle Butcher is accountable for operations of 10,000 MW of hydro and thermal generation in Ontario, as well as overseeing Atura Power and Eagle Creek Renewable Energy. Nicolle currently sits on the Advisory Board of MaRS-Advanced Energy Centre and on the Board of WaterPower Canada. She holds an MBA from McGill University and has earned an ICDD designation from the Institute of Corporate Directors.

ON MOTIVATION: Knowing that I can personally impact the team around me to change the course of our company's future.

MY RAW COURAGE: I AM empowered - take on new challenges, do things I never thought I could do, empower others to do the same!

ON WHAT MAKES A LEADER: A leader is someone who makes those around them better - more confident and energized.



INGRID MACINTOSH
BA Econ.
VP Wealth, Head of
Marketing, Enablement and
Digital Strategy, **TD ASSET
MANAGEMENT**; Executive
Sponsor, **TD WEALTH FOR
WOMEN, TD BANK**

BIO: Ingrid Macintosh is a proven investment management executive, leading the marketing, enablement and digital strategy for TD Asset Management. As Executive Sponsor of TD's Wealth for Women Program she is focused on helping women achieve financial confidence, and growing the number of women represented in financial services. An advocate for the financial well-being of women, Ingrid is committed to change in how the financial services industry can better serve women.

ON MOTIVATION: The courage, confidence and authenticity of the next generation inspires me to pour energy into mentorship, all while listening to what they can teach me.

MY RAW COURAGE: I AM determined to leverage my knowledge and position to lift other women, through a focus on financial literacy, financial confidence and disruptive mentorship.



DR. JOANNE EMBREE
MD, FRCPC
Professor,
UNIVERSITY OF MANITOBA;
Pediatric Infectious Diseases
Specialist,
**CHILDREN'S HOSPITAL OF
WINNIPEG**

BIO: Dr. Joanne Embree joined the Department of Pediatrics and Child Health and the Department of Medical Microbiology at the University of Manitoba and the Children's Hospital of Winnipeg in 1989. She is medical lead for infection prevention/control at Children's Hospital, and on the National Certifying Committee for Vaccine Preventable Diseases in Canada for Health Canada. She chairs the Infection Prevention and Control Expert Working Group for the Public Health Agency of Canada.

MOST IMPORTANT CAREER LESSON: To trust my instincts.

ON MOTIVATION: As a pediatric infectious diseases doctor, what keeps me motivated is seeing the children I care for either not get ill from an infection after they have been exposed to it or if they do, recover from it completely.

ON WHAT POWERFUL MEANS: To have the ability to influence decision makers.



STACEY MADGE
Bcom, MBA
President and Country
Manager, **VISA CANADA
CORPORATION**

BIO: Stacey champions women and has a passion for making Canada a better country. A former McKinsey partner and Scotiabank executive, Stacey joined Visa in 2017 with the vision to set Canada apart on the global stage as a payments leader. Since joining, Visa has won over 30 awards from innovation to inclusion. In the community, Stacey is actively involved with Princess Margaret Cancer Foundation, BCC, CILAR, UCC and Queen's University.

MOST IMPORTANT CAREER LESSON: You need to have grit - be able to "bounce back" in the face of upsets and learn from them.

ON WHAT MAKES A LEADER: Empowering people to take risks, building their courage to speak up and creating an environment where people can bring their authentic self to work.

POWER SONG: "Wind of Change", The Scorpions. Anything vintage rock really.



MARY FEDERAU
Executive Vice President,
**MATTAMY ASSET
MANAGEMENT**;
Board Chair, **PETER GILGAN
FOUNDATION**;
Board of Directors,
SICKKIDS FOUNDATION

BIO: Mary Federau is the Executive Vice President, Mattamy Asset Management, playing an integral role in the organization's strategies for growth, investment and operations. She was appointed in 2018 after serving for eight years as Chief HR Officer for Mattamy Homes. Mary is also Chair of the Peter Gilgan Foundation, which has donated \$300 million to worthy causes.

MOST IMPORTANT CAREER LESSON: Be humble, be kind.

ON WHAT MAKES A LEADER: The motivation to do what is right, regardless of where it will get you!

POWER SONG: "Nothing Stays the Same", Luke Sital-Singh.



ZAINUL MAWJI
Executive Vice-President,
Home Solutions, **TELUS**

BIO: Zainul Mawji spearheads the design and delivery of TELUS's suite of consumer wireline products and services, including residential, security, automation and consumer health lines of business. Her expertise in scaling new technology has been foundational to how she champions her team to drive innovative experiences and solutions, focused on improving the lives of Canadians. She is known as a visionary leader who challenges the status quo, champions innovation and drives transformation.

ON MOTIVATION: My family continues to be my biggest inspiration. My parents immigrated to Canada with so little, built a family business from the ground up, and set an incredible example for what it means to dream big, develop yourself, have ambitions to succeed and most importantly to continue giving back to your community.

MY RAW COURAGE: I AM dynamic.

POWER SONG: "Pride in the Name of Love", U2.



**DR. ANANYA
MUKHERJEE REED**
Provost and Vice-President
Academic, **UBC OKANAGAN,
UNIVERSITY OF BRITISH
COLUMBIA (UBC)**

BIO: A scholar of international development, Ananya is currently the Editor-in-Chief of the Canadian Journal of Development Studies. Prior to joining UBC, Ananya was at York University, Toronto, where she undertook many leadership roles. She is also involved in several initiatives for anti-racism and inclusive education in Canada. Ananya obtained her PhD in Political Economy & Public Policy from the University of Southern California, USA.

MOST IMPORTANT CAREER LESSON: Speak. Our voice matters.

MY RAW COURAGE: I AM outspoken. I believe in the power of words – because we can use it to amplify the voices of those who are fighting for change.

ON WHAT POWERFUL MEANS: Being powerful is the ability to pursue principles with passion, humility and reason.



DR. JANICE RISTOCK
FRSC
Professor, Women and Gender
Studies Program, Nominated
as: Provost and Vice-President
(Academic), **UNIVERSITY OF
MANITOBA**

BIO: Dr. Janice Ristock's scholarly work focuses on community well-being and social justice, with an emphasis on the intersecting areas of gender and sexuality. She served as Provost and Vice-President (Academic) for five years until mid-2021. In this role, she enhanced teaching excellence, advanced student supports for well-being and mental health, and furthered the UM's commitments to equity, diversity and inclusion and to Indigenous engagement.

ON MOTIVATION: When I feel like I am making a difference in ways that align with my core values--social justice, equity and inclusion, academic freedom.

MY RAW COURAGE: I AM deeply committed to defending Higher Education because of the importance of critical thinking and science to our society.

POWER SONG: "All that you have is your soul", Tracy Chapman.



TANYA MUSHYNSKI
B.A., LL.B., B.C.L., M.B.A.,
M.Ed.
Vice-President Customer Care
ENBRIDGE GAS

BIO: Tanya Mushynski is Vice President, Customer Care for Enbridge Gas. Previously, Tanya led the legal and regulatory affairs functions for Union Gas and Enbridge's Western Canadian gas operations. She was Vice-President, General Counsel – Canada for Spectra Energy until its 2017 merger with Enbridge. Tanya holds economics, political science, law and MBA degrees from McGill University, and a master's degree in adult education and counselling psychology from the University of Toronto. Tanya, her husband and two sons live in Etobicoke.

ON MOTIVATION: The alignment between the best interests of my team, our customers and our organization.

MY RAW COURAGE: "I AM authentic"; learn from as many sponsors and mentors as possible but identify and adhere to your own leadership style and values to be successful and to inspire others to be their authentic selves.



**KERRI-ANN
SANTAGUIDA**
Vice-President and General
Manager, Merchant Services,
**AMERICAN EXPRESS
CANADA**

BIO: A seasoned executive with a passion for partnerships and collaboration, Kerri-Ann Santaguida helps Canadian businesses more effectively manage their payments and drive. A powerful advocate for women in the workplace, Kerri-Ann is the Executive Sponsor for the Women's Interest Network, a Colleague Network at Amex, where her contributions have helped cultivate one of the most diverse and inclusive corporate environments in Canada.

MOST IMPORTANT CAREER LESSON: To champion other women. I've been fortunate enough to have some incredible mentors and sponsors throughout my career that have helped me get to where I am today. It is my honour and my responsibility to pay it forward.



SENIA RAPISARDA
LL.M, CIM
Managing Director, Head of
Canada,
HARBOURVEST PARTNERS;
Chair of Government
Relations Committee,
**CANADIAN VENTURE
CAPITAL ASSOCIATION**

BIO: Senia joined HarbourVest in 2014 to focus on partnership and direct co-investments in Canada and to expand HarbourVest's local presence in the market. Her experience includes positions at BDC Venture Capital, London Business School, Nomura International and Salomon Brothers. Senia received a JD (summa cum laude) from LUISS University in Rome and a Master's in Law and Economics (Fulbright Scholar) from Columbia University. Senia speaks fluent Italian, French and Spanish.

MOST IMPORTANT CAREER LESSON: People are not mind-readers. You have to ask and clearly explain your value proposition. And persist, persist, persist!

POWER SONG: "Stronger", Kanye West



JOSIE SCIOLI
Deputy City Manager,
CITY OF TORONTO;
Vice President,
BELL CANADA

BIO: Providing strategic leadership to the City's Corporate Real Estate Management, Fleet, 311, Technology Services, Environment & Energy and Chief Information Security divisions, Josie is a leader who builds high-performance cultures. She creates a customer first culture amongst diverse teams and is known for her passion and commitment beyond the work environment and into the community. She champions the TPS Women's Network and is Co-Chair of the City's United Way Campaign.

MY RAW COURAGE: I AM resilient. It's not about winning or losing but about having courage to put yourself out there.

ON WHAT POWERFUL MEANS: Is a driving force inside all of us that, once unleashed, can make dreams possible.

POWER SONG: "Respect", Aretha Franklin.

CIBC EXECUTIVE LEADERS AWARDS
CONTINUED**JUGGY SIHOTA**Vice-President Consumer Health, **TELUS**

BIO: Juggy is passionate about social capitalism. She is known for building new businesses and high-performing teams. She is revolutionizing access to health care in Canada with important products she has launched. She is a dedicated community leader: Vice-Chair for the VGH & UBC Hospital Foundation Board and a Director for the Vancouver International Airport Authority (YVR) and more. Juggy also advises the City of Vancouver on racial and social justice issues.

MOST IMPORTANT CAREER LESSON: Think hard about where (and with who) you are spending your time. It's the most precious resource you won't get back in life.

ON WHAT MAKES A LEADER: Leading equally with head and heart. At work, at home, and in the community.

POWER SONG: "I Want To Break Free", by Queen.

**TRACEY TAYLOR-O'REILLY**M.A.Sc., C.Dir.
Assistant Vice-President
YORK UNIVERSITY,
Board Director & Committee Chair, **ACHÉV**

BIO: Tracey Taylor-O'Reilly is the founding leader of the School of Continuing Studies at York University, a global community of ambitious individuals seeking change in themselves and the world. She scaled the start-up into one of the largest schools in North America within five years. Tracey is a thought leader and is an active board director, currently on the Board of Achēv, one of Canada's leaders in developing human capital.

MOST IMPORTANT CAREER LESSON: The setbacks are part of the journey.

MY RAW COURAGE: I AM bold. I have a vision and will move mountains to make it reality.

POWER SONG: "Roar", Katy Perry.

**EMMANUELLE TOUSSAINT**C. Adm., LL.B
Vice-President, Legal,
Regulatory and Public Affairs
NOVA BUS AND PREVOST,
PART OF VOLVO GROUP

BIO: Emmanuelle has over 20 years of management experience in legal and public affairs. She joined Nova Bus and Prevost, part of the Volvo Group, in 2013 and is a member of the executive team. Toussaint sits on several Canadian and American boards and committees. She also chairs the board of Propulsion Quebec and served as a director with CUTRIC. She has been named one of Canada's Clean50 for 2022.

MY RAW COURAGE: I AM strong! This is one of the most common comments I've heard about me since I was a teenager. I'm able to persevere through adversity and face difficult situations with resilience. I don't fear to do or say what I believe to be right.

ON WHAT MAKES A LEADER: Being genuine and sincere. I was fortunate to work with many authentic leaders in my career.

POWER SONG: What a difficult question to answer! I have many... but right now, I would say "She's so High" by Tal Bachman.

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FINANCIAL POST

**ULA UBANI**Ombudsperson & Chief Ethics
and Conduct Officer
BMO FINANCIAL GROUP

BIO: Ula is responsible for ensuring that BMO's expectations around ethical business conduct are clear and well understood by employees. She also handles the bank's whistleblower process and provides an impartial review of unresolved customer complaints. Ula is recognized for her expertise in ethics, conduct and ESG and is a frequent speaker and contributor on these topics. Ula is an experienced not-for-profit board member and Chair of the Ethics Centre.

MY RAW COURAGE: I AM optimistic. Society has been through so much upheaval these past few years and I'm optimistic that we can learn from it and do better. We have to.

ON WHAT POWERFUL MEANS: Being able to influence outcomes while leaving everyone involved with a positive perspective of the experience.

POWER SONG: "Optimistic" by Sounds of Blackness. I love the line: "you can win as long as you keep your head to the sky"

MANULIFE Science & Technology Awards

Recognizing women in STEM roles who are challenging the status quo for knowledge and female empowerment



DANA COLLINS
FIT
Corporate Executive Officer
(CEO), **THE JUNIPER
COLLECTIVE**

BIO: Dana Collins is a trained forest professional dedicated to the sustainable management of Canada's forests. Dana's held various leadership positions, including the Executive Director of the Canadian Institute of Forestry where she spearheaded sustainability initiatives and a national program to support the recruitment, retention and advancement of women in Canada's forest sector. She is CEO of The Juniper Collective – a group that drives change via inclusion, equity and diversity in forestry.

MOST IMPORTANT CAREER LESSON: Setting healthy boundaries is critical to your success, happiness and well-being.

MY RAW COURAGE: I AM a change maker because I champion inclusion, diversity and gender equality in a male-dominated industry.



**PROF. PEARL
LEE-SULLIVAN**
PhD
In Memoriam
Dean of Engineering,
UNIVERSITY OF WATERLOO

BIO: Professor Sullivan held faculty positions at Nanyang Technological University (Singapore), the University of New Brunswick and the University of Waterloo, where she was soon voted Chair of the Department of Mechanical and Mechatronics Engineering and then Dean of Engineering. Professor Sullivan's enthusiastic and determined leadership inspired engineering students and faculty and she was known for taking on every potential opportunity for students and Canada.



JENNIFER FLANAGAN
BSc, MBA, DSc (Honoris
Causa) President and Chief
Executive Officer,
ACTUA

BIO: Jennifer Flanagan is a leader and advocate for inclusive STEM education and skill-building in Canada. As the Co-Founder, President and CEO of Actua, Jennifer leads a national network of 43 organizations engaging 400,000 youth each year. Actua works extensively with girls and young women, Indigenous youth, rural and Arctic communities and youth facing socio-economic challenges. Jennifer lives in Ottawa and is active on several boards.

MY RAW COURAGE: I AM a FORCE. I know that whatever I put my mind to doing, I get done. I set and achieve goals. I also LOVE helping other people achieve their goals.

ON WHAT POWERFUL MEANS: Unapologetically pursuing your goals.

POWER SONG: "Jenny from the Block", Jennifer Lopez.



JANET LIN
Sr. Director, Customer
Engagement Technology,
**LOBLAW COMPANIES
LIMITED**

BIO: With a background in computer science, Janet Lin has spent 18 years leading technology transformation in Canadian retail, loyalty, beauty, health care and banking. She helps Canadians live well with innovative, secure and scalable technology platforms. She has launched industry-breaking initiatives in North America; with Global Innovation Award recognition. An advocate in diversity and inclusion, Janet leads Loblaw's Women in Technology and Networking events at Loblaw's gender diversity committee, Go Further Women.

MY RAW COURAGE: I AM resilient. As a newcomer to Canada, I overcame challenges in communication, culture and self-confidence. When I trip or fall, I take a mental break to reflect. I get back up, learn from the experience and keep going. The more one learns from the past, the less trips for the future!

POWER SONG: "Strength of a Woman", Mary J. Blige.



PROF. ANITA LAYTON
Ph.D.
Canada 150 Research Chair
in Mathematical Biology and
Medicine,
UNIVERSITY OF WATERLOO

BIO: Prof. Anita Layton received her Ph.D. in computer science from the University of Toronto in 2001. Her research lab receives Canadian and international funding. Her main research interest is application of mathematics to biological systems. Her lab, with physiologists and clinicians, formulates computational models of kidney function that are then used to better understand the impacts of diabetes and hypertension on kidney function, and the effectiveness of novel therapeutic treatments.

ON MOTIVATION: I love my job and people around me, so no need for extra motivation.

MY RAW COURAGE: I AM Strong. Leading one of the top research programs in the field, serving as associate dean and spearheading EDI initiatives at the university while raising two awesome children with husband's health rapidly declining due to Alzheimer's disease. Hey, no mental breakdown for me.

“Setting healthy
boundaries is critical to
your success, happiness
and well-being”

~ Dana Collins

“The biggest lesson
I've learned has
been that success is
not achievable
without failure”

~ Naila Moloo

#WXNTop100

MANULIFE SCIENCE & TECHNOLOGY AWARDS
CONTINUED**SOPHIE MARTEL**

MEng, CD,
Integral Master Coach™
Director General Information
Management Technology
and Strategic Planning,
**DEPARTMENT OF
NATIONAL DEFENCE**

BIO: Sophie Martel leads the Information Technology division in the Department of National Defence. In a career spanning more than 32 years, she has accomplished much both as a military officer and public servant. She is a forward-thinking leader blending a dynamic style with an empathic ear. Sophie is a certified coach, and modified her career pattern to support human development and women in STEM (Science, Technology, Engineering, Mathematics).

MOST IMPORTANT CAREER LESSON: Ask questions and listen. 'Listen to understand not to respond'. Old habits and traditions can get in the way; questioning allows fresh thinking.

POWER SONG: "You Raise Me Up", Josh Groban.

**DOINA ONCEL**

Founder/Chief Executive
Officer,
HER VOLU-TION

BIO: Doina Oncel is the Founder and CEO of hEr VOLU-TION, an award-winning charitable organization assisting young women from diverse backgrounds with access to STEM-based education and employment opportunities in Canada. A trailblazer, a role model and strong advocate for diversity in the workforce, Doina's leadership has forged hEr VOLU-TION into an award-winning organization recognized for the Advancement of Young Women in STEM by ImpactAI.

ON WHAT POWERFUL MEANS: Powerful is someone who can make a difference in everyone's life without taking advantage or minimizing the strength in others.

POWER SONG: "I Was Here", Beyonce.

**NAILA MOLOO**

Innovator, **THE KNOWLEDGE
SOCIETY**; Intern,
POND BIOMATERIALS

BIO: Naila is a 15-year-old passionate about impacting the sustainability sector. She is developing a bioplastic from duckweed through interning at Pond Biomaterials, and building transparent and flexible solar cells in a lab where she is experimenting with graphene quantum dots, silver nanowires, and tandem Perovskites. Her debut novel, "Chronicles of Illusions: The Blue Wild", published at age 14, is available around the world and was a bestseller in magical realism.

MOST IMPORTANT CAREER LESSON: The biggest lesson I've learned has been that success is not achievable without failure. We as humans tend to think of failure as a bad thing, but it's key to growth.

**PROF. RITA ORJI**

Canada Research Chair,
**FACULTY OF COMPUTER
SCIENCE, DALHOUSIE
UNIVERSITY**

BIO: Prof. Rita Orji is a member of the Royal Society of Canada College, and a globally recognized researcher in persuasive technology and behaviour change systems. She has been recognized with Outstanding Researcher awards, Top 150 Canadian Women in STEM; Top 60 African Women in STEM; and Canada Top 100 Black Women. She regularly gives keynotes nationally and internationally. She is passionate about designing technologies to tackle issues facing the under-served.

MY RAW COURAGE: I AM Resilient. Although I may stumble and fall, I never actually fail — I either win or learn. #StandInRAWCourage.

ON WHAT MAKES A LEADER: A leader is someone who is able to use their power to empower others and lift them up.

**DR. KAREN
MOSSMAN**

PhD, FCAHS
Vice-President Research
MCMMASTER UNIVERSITY

BIO: Dr. Karen Mossman is a Professor in the Department of Medicine and Vice-President Research at McMaster University. One of Canada's preeminent virologists, she is a member of the Michael G. DeGroot Institute for Infectious Disease Research and the McMaster Immunology Research Center. Her program researches interactions between viruses and their hosts, both in healthy cells and cancer cells. The goal: develop novel therapeutic approaches for emerging viral infections and cancer.

MOST IMPORTANT CAREER LESSON: Everything happens for a reason, whether we understand that reason or not. Thus, embrace change and challenges and use them as opportunities.

ON MOTIVATION: Knowing that I'm making a difference, whether in a small or large way, and working to make today slightly better than yesterday. I am motivated by all of those around me who work, often under challenging situations, towards the same goal.

POWER SONG: "I Will Survive", Gloria Gaynor.

**PROF. CAROLYN REN**

PhD
Professor, **UNIVERSITY OF
WATERLOO**, Co-Founder,
VP and CTO, **QUANTWAVE
TECHNOLOGY**, Co-Founder
and Co-Director, **AIR
MICROFLUIDIC SYSTEMS**

BIO: Dr. Ren is specialized in microfluidics for a wide range of applications, from material synthesis to life science research, drug screening, environmental monitoring and wearable assistive devices. Dr. Ren is also an entrepreneur and has co-founded several start-up companies based on her team's work on protein separation, to microwave sensing for water quality and infectious disease, and soft robotic assistive wearable systems.

MOST IMPORTANT CAREER LESSON: Don't be afraid of failure. I repeated Grade 9 and was going to stop my education at that point, but was encouraged by my father to repeat Grade 9 and pursue higher education. I did it and came this far.

POWER SONG: Part of Kelly Clarkson's "Stronger": "What doesn't kill you makes you stronger, Stand a little taller".

**ALICE THOMAS**

BSc, MBA
Chief Digital Technology
Officer, **SUN LIFE**

BIO: Alice Thomas is a trailblazing champion for advancement of women in tech. She helped lead Sun Life's digital transformation and made significant contributions within the insurance industry, developing best-in-class digital client experiences. Alice leads an Enterprise Services wide innovation program, including the launch of several labs to deliver client-centric digital solutions. She is a passionate supporter of diversity, equity and inclusion and carves out inroads for future tech talent.

ON MOTIVATION: I have an innate desire to always do better and be a better person, which pushes me to stick to my goals when things don't go well as I planned.

MY RAW COURAGE: I AM Resilient and Brave. Despite the many challenges I've faced in my career, I have kept a positive attitude and moved forward, learning new skills along the way.

POWER SONG: "Girl on Fire", Alicia Keys.

**DR. NICOLE WOODS**

PhD
Director, **THE INSTITUTE
FOR EDUCATION RESEARCH
(TIER), UNIVERSITY HEALTH
NETWORK**

BIO: Dr. Nicole Woods's research program at UHN explores the development of expertise in the health professions. As a cognitive psychologist, her research is to fundamentally change how teachers and education researchers think about knowledge across the health profession in order to transform healthcare practice through education.

ON MOTIVATION: My patients, those in my clinical care and my research program, inspire me with their strength and motivate me to try harder to find better solutions to the illnesses they have. And always, my partner and my two little boys.

ON MOTIVATION: My family, my friends and my community are constant sources of inspiration.

ON WHAT MAKES A LEADER: A leader has the capacity to elevate those around them and chooses to do so at every turn.

POWER SONG: "Brown Skin Girl", Beyonce.

"A leader has the capacity to elevate those around them and chooses to do so at every turn"

~ Dr. Nicole Woods

"The people you meet are invaluable. They inspire you, challenge you, and support you"

~ Habon Ali

#WXNTop100

The world needs STEM, and STEM needs women.

As Co-founder and CEO of Canada's largest STEM youth outreach organization, **Jennifer Flanagan** is unapologetically breaking down barriers for girls and young women in STEM.

Actua engages over 300,000 youth every year in inclusive high-impact STEM learning experiences that build critical skills and confidence and create a strong culture of innovation and entrepreneurship among tomorrow's leaders.



Jennifer Flanagan, CEO, Actua

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HABON ALI

HBSc, MSc

Youth Futures Leader,
**OPPORTUNITY FOR ALL
YOUTH - MARS DISCOVERY
DISTRICT**

BIO: Habon Ali is a Somali-Canadian completing her MSc in Global Health at McMaster University. As an alumna of the Prime Ministers Youth Council, Habon has advised Prime Minister Justin Trudeau and the federal government. She helped create Canada's first National Youth Policy and Canada's Service Corps. She is passionate about removing systemic barriers for youth, especially from marginalized communities, assisting MaRS Discovery District, Opportunity for All Youth and Grand Challenges Canada

MOST IMPORTANT CAREER LESSON: The people you meet are invaluable. They inspire you, challenge you, and support you. Never do anything alone and uplift those around you when you get a chance. Change is collective.

MY RAW COURAGE: I AM the future. Youth are pushing the envelope of what is possible and we aren't settling for the world we've inherited!

ON WHAT MAKES A LEADER: Compassion makes a leader.



HEBAH HUSSAINA

B.Sc.

Research Assistant,
BC CHILDREN'S HOSPITAL;
Community Engagement
Coordinator,
SCIENCE WORLD

BIO: Community leader, advocate, TEDx speaker, Hebah Hussaina is passionate about supporting youth STEAM education. A resident of Surrey, B.C., Hebah has led initiatives to encourage youth participation in STEAM activities through partnerships with Science World, Surrey Memorial Hospital, the City of Surrey, and the University of British Columbia. Hebah is a strong believer in investing in the future generation, and advocates for equal opportunities for youth to pursue STEAM careers.

ON WHAT POWERFUL MEANS: Being 'powerful' means to recognize the privilege that you hold. Actively working and listening to create safe, inclusive spaces for community building in positions of power is integral.

POWER SONG: "Girl on Fire", Alicia Keys.



ALISHBA IMRAN

Co-founder, **VOLTIX;**
AI Engineer, **KINDRED.AI;**
ML Developer,
HANSON ROBOTICS

BIO: Alishba Imran is a developer working at the intersection of AI, rehabilitation tech, humanoids and medical devices to create smarter machines. She's developed a generative neural network and 3D printed prosthetic material that reduced patient costs from \$10,000 to \$700, led neuro-symbolic AI research for Sophia the Robot at Hanson Robotics, and helped build a portable, low-cost, soft robotic glove with Q-learning using the SRT by the Harvard Biodesign lab.

MOST IMPORTANT CAREER LESSON: The importance of maximizing serendipity and creating novel situations for yourself to learn new things and meet new people.

MY RAW COURAGE: I AM passionate!

ON WHAT POWERFUL MEANS: A powerful person is someone able to have agency over their life and create circumstances where they have control over the narrative and life that they want to live.

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This Waterloo innovator has been recognized for her vision to create a sustainable future for aerospace and aviation.

Suzanne Kearns is a renowned professor and founding director of the Waterloo Institute for Sustainable Aeronautics, the world's leading hub for sustainable aeronautics research, technology, and education.



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WATERLOO



DR. CLAUDEL PÉTRIN-DESROSIERS

Clinical Lecturer, Faculty of Medicine, **UNIVERSITÉ DE MONTRÉAL**, Board Member and Chair of Québec Chapter, **CANADIAN ASSOCIATION OF PHYSICIANS FOR THE ENVIRONMENT**, Family Doctor at **CLSC DE HOCHELAGA-MAISONNEUVE, CIUSSS DE L'EST-DE-L'ÎLE-DE-MONTRÉAL**

HOCHELAGA-MAISONNEUVE, CIUSSS DE L'EST-DE-L'ÎLE-DE-MONTRÉAL

BIO: Recognizing the ecological crisis as the greatest threat to health of the 21st century, Dr. Claudel Pétrin-Desrosiers is completing her medical training with a master in environment. A great communicator, she's frequently featured on several media, and more regularly, on Noovo Info's Le Fil. She sits on the board of the Canadian Association of Physicians for the Environment (CAPE) and chairs its Québec's chapter.

MY RAW COURAGE: I AM bold - because I'm willing to go the extra mile to make sure that human health is protected in the face of ecological disruption; I saw there was not only a gap, but a very important need and I decided to answer "present".

POWER SONG: "My Heart Will Go On", Céline Dion.



BHANVI SACHDEVA

Founder/President, **ARTICULATE YOUTH ACTIVISM INITIATIVE**; Editor-in-chief, **MARGINS MAGAZINE**; Youth Ambassador, **PLAN INTERNATIONAL CANADA**

BIO: Bhanvi's interests are rooted in the intersections of behaviour, psychology, artificial intelligence and public health. She was born in India and raised in Calgary, where she developed her passion for gender-equality rights, women's education and health. In 2020, she founded an organization premised on giving an artistic platform to youth from marginalized communities, and more recently, distributing feminine hygiene products in the community.

ON MOTIVATION: The people around me, as well as the happiness that comes along with helping others, keeps me inspired and motivated each day.

MY RAW COURAGE: I AM Bhanvi because being myself means to be authentic, strong, brave, confident, intelligent, resilient and beautiful in my own unique way, regardless of all my imperfections.

ON WHAT MAKES A LEADER: A leader is able to inspire themselves and others around them and is not ashamed to flaunt their imperfections.

Embrace change and the opportunities it affords

~ Dr. Patricia Birk

I AM always my authentic self no matter what society may expect of me as a woman

~ Dr. Jayna Holroyd-Leduc

#WXNTop100



CONGRATULATIONS CHARLIE WALL-ANDREWS

PROFESSIONALS Awards

Recognizing women who are professionals in practice and play a leadership role within their organizations



DR. PATRICIA BIRK

MD, FRCPC, ELAM '21
Professor and Head,
**DEPARTMENT OF
PEDIATRICS AND CHILD
HEALTH, COLLEGE OF
MEDICINE, UNIVERSITY
OF MANITOBA**; Provincial
Specialty Lead-Child Health,
SHARED HEALTH

MANITOBA; Medical Director-Pediatric Kidney Program,
TRANSPLANT MANITOBA;
Executive Leadership in Academic Medicine (ELAM '21)

BIO: Dr. Patricia Birk is a Professor and Department Head of Pediatrics and Child Health, College of Medicine, University of Manitoba, Provincial Specialty Lead-Child Health, Shared Health Manitoba and Medical Director-Pediatric Kidney Program, Transplant Manitoba. She has led transformational change at every level of her career and is renowned for promotion of equity and diversity in health care. Her leadership is based on inclusivity and inter-professional collaboration for empowerment and systems change.

MOST IMPORTANT CAREER LESSON: Embrace change and the opportunities it affords.

MY RAW COURAGE: I AM visionary because I see through obstacles.

POWER SONG: "Rise Up", Andra Day.



MARNIE DAWSON

B.Comm, CPA, CA
Assistant Vice President
and Controller
**CANADIAN PACIFIC
RAILWAY**

BIO: As Assistant Vice-President and Controller at Canadian Pacific Railway, Marnie leads a high-performing team of finance and accounting professionals utilizing a coaching mindset and a collaborative approach. She fosters an inclusive culture where diversity of opinion and accountability work hand-in-hand in delivering both service and actionable insights to drive results. Marnie is a strong supporter of women at CP as a mentor and member of CP's Women's Leadership Network.

MOST IMPORTANT CAREER LESSON: Always challenge yourself on what is possible and actively embrace opportunities to challenge the status quo to deliver results.

MY RAW COURAGE: I AM resilient, open to embracing new perspectives, learning from setbacks and pushing past false summits to achieve goals.

POWER SONG: "Believer", Imagine Dragons.



TAMMY BROWN

FCCA, FCA
National Industry Leader,
Industrial Markets and Deputy
Chair of the Board at **KPMG
CANADA, KPMG LLP**

BIO: Tammy Brown is a National Industry Leader of Industrial Markets and Deputy Chair of KPMG's board of directors. A member of the Shawanaga First Nation, Tammy is sponsor of KPMG's National Indigenous People's Network. She is past Chair at Women's College Hospital Board of Directors and Ovarian Cancer Canada. She serves on the board of WCH, the World Ovarian Cancer Coalition, Aspen Valley Wildlife Sanctuary, and is Emeritus Director of Ovarian Cancer Canada.

MOST IMPORTANT CAREER LESSON: The toughest situations are often the best opportunities to strengthen relationships.

MY RAW COURAGE: I AM a champion of inclusion - I say this because I feel incredibly fortunate to be a strong, healthy, successful indigenous woman and I want to pay it forward.

ON WHAT POWERFUL MEANS: The ability to influence others by what you say, what you do, and more importantly how and why is powerful.



DR. JAYNA HOLROYD-LEDUC

MD
Professor & Head, Department
of Medicine, **UNIVERSITY
OF CALGARY**; Clinical
Head, Department of
Medicine, **ALBERTA HEALTH
SERVICES**; Brenda Strafford
Foundation Chair in Geriatric

Medicine, **UNIVERSITY OF CALGARY**

BIO: Dr. Holroyd-Leduc is the first woman to lead the Department of Medicine at the University of Calgary/ Alberta Health Services Calgary zone, one of the largest departments in Calgary with nearly 500 physician members. As Department Head she is working to improve equity and inclusion within medicine, and promote physician wellness and patient-centered care. Her nationally-recognized geriatric research in knowledge translation science is improving the health and wellness of older Canadians.

MY RAW COURAGE: I AM always my authentic self no matter what society may expect of me as a woman. I lead using my strengths as a woman and mother, as well as a scholar, physician and collaborator. I don't let stereotypes or societal expectations get in my way of leading in an inclusive, innovative and authentic manner.



DR. TINA CHEN

Distinguished Professor,
UNIVERSITY OF MANITOBA

BIO: Dr. Tina Mai Chen has earned international recognition for research and teaching in feminism, anti-colonial movements and cultural politics in modern Chinese and world history. She is equally known for her visionary administrative leadership at UManitoba and community-based activism. Passionate about collaborative learning and empowerment for social justice, she works with various organizations promoting action for anti-racism, equity, access, diversity and cross-cultural understanding in sport (figure skating), post-secondary education, and within/amongst Asian communities.

ON WHAT MAKES A LEADER: Centering anti-oppression and equity in the every day, and collaboratively working toward systemic change, while knowing actions are always imperfect and critique will follow.

ON WHAT POWERFUL MEANS: Power is about who holds it and who doesn't. Having power means having privilege, and this means using your power for systemic change and to empower those who have been disempowered.



CATHY LOGUE

FCCA, FCA
Managing Director and Global
Practice Leader,
STANTON CHASE

BIO: Cathy is a founding Managing Director of the Toronto office and Global Leader of the CFO Practice with Stanton Chase, a global executive search firm. She started in finance with Ernst & Young and was awarded the CPA Fellow designation in 2017. As a female founder, entrepreneur, adviser, sponsor and mentor, Cathy is a passionate advocate for advancing women leaders, using her voice to promote diversity on management teams and boards.

MY RAW COURAGE: I AM thankful for all the amazing women who have inspired me - my mother, my daughter, sister and friends - and the opportunity to pay it forward.

PROFESSIONALS AWARDS
CONTINUED**MELANIE
MACKINNON**

BN
Head and Executive Director,
**INDIGENOUS INSTITUTE
OF HEALTH AND HEALING,
RADY FACULTY OF HEALTH
SCIENCES, UNIVERSITY OF
MANITOBA**

BIO: Melanie MacKinnon is a member of Misipawistik Cree Nation (Grand Rapids, Man.) with paternal roots in Pimicikamak Cree Nation and Wabowden, Man. She is Executive Director of Ongomizwin Health Services, and Head of the Indigenous Institute of Health and Healing, Rady Faculty of Health Sciences, University of Manitoba. She is co-lead of the Manitoba First Nation Pandemic Response and Coordination Team for the Assembly of Manitoba Chiefs

MOST IMPORTANT CAREER LESSON: That you have to show up as your whole and authentic self.

ON WHAT MAKES A LEADER: The ability to share space and power.

**DR. SARAH SASKA**

Ph.D., MA, BAH
Co-Founder and Chief
Executive Officer,
FEMINUIITY

BIO: Dr. Sarah Saska's Feminuity is a global strategy firm partnering with start-ups through Fortune 500 companies to build diverse teams, equitable systems and inclusive products and company cultures. Previously, Sarah led research highlighting the need for ethical and equitable approaches to designing new technologies. She speaks internationally and is a TEDx speaker, and she's featured on CBC's The National and Fast Company for her straightforward and actionable approach to the work.

ON WHAT MAKES A LEADER: A firm understanding of the difference between patience (waiting for something to happen) and persistence (making something happen).

POWER SONG: "Say Something", Karen Harding.

**ATOUSSA
MAHMOUDPOUR**

LLB, JD
Chief Legal Officer,
**WELL HEALTH
TECHNOLOGIES CORP.**

BIO: Atoussa is WELL's Chief Legal Officer. Before WELL, she held senior positions at top-tier international law firms working on multiple complex transactions spanning the globe. She is recognized as a Rising Star in the Legal 500 International, a Next Generation Lawyer in the Legal 500 International and "an expert in her field" by Chambers and Partners. To her, family comes first. Her goal: teach her daughter strength, compassion and resilience.

ON MOTIVATION: Seeing my mom stand strong, and watching my daughter grow every day inspires me to learn and teach every day.

ON WHAT POWERFUL MEANS: To be resilient - considering failure as a learning curve and confidence - not being afraid to shine through.

POWER SONG: "My Way", Frank Sinatra.

**EMILY TARLE**

P. Eng
Vice President Station
Engineering, **ONTARIO
POWER GENERATION**

BIO: Emily Tarle is proud to support clean energy in Ontario by fostering a culture of excellence for a talented team of engineers and leaders supporting safe, reliable operation of OPG facilities across the province. Emily has over 20 years of experience in design, construction and operation of power generation facilities and is passionate about building engaged, inclusive and diverse teams, and supporting each person to achieve their potential.

MOST IMPORTANT CAREER LESSON: Not to dwell on your mistakes. Learn from them and move on.

ON WHAT POWERFUL MEANS: To have the confidence to do what you believe is right based on your beliefs and values and to influence others to do the same.

POWER SONG: "I'm Still Standing", Elton John.

**DR. GILLIAN MANDICH**

PhD
Founder,
**THE INTERNATIONAL
HAPPINESS INSTITUTE
OF HEALTH SCIENCE
RESEARCH**

BIO: Dr. Gillian Mandich's primary areas of research are happiness and health. She founded The International Happiness Institute of Health Science Research; Research Associate at The World Database of Happiness, based out of Erasmus University Rotterdam, Netherlands; co-lead investigator of The Canadian Happiness At Work Study; part of the Meant2Prevent research team at SickKids; appears regularly in the media; and is a top-rated keynote and TEDx speaker.

MOST IMPORTANT CAREER LESSON: The most important lesson is to ask myself HOW. Especially when faced with challenges, I always think about HOW I can figure it out or create a solution (not IF I can).

MY RAW COURAGE: I stand in RAW courage because I am brave, courageous, and I don't let fear limit me. Even when things are hard, uncertain, or I don't know where the path is leading, I let my strength and grace guide me, knowing I will always take my next step with conviction.

**SUSANNA ZAGAR**

B.A., ICD.D
Chief Executive Officer,
ONTARIO ENERGY BOARD;
Chief Strategy, Analytics and
People Officer, **WORKPLACE
SAFETY & INSURANCE
BOARD;** Associate Deputy
Minister, Infrastructure,
ONTARIO MINISTRY OF

ENERGY & INFRASTRUCTURE

BIO: Susanna Zagar is an accomplished and agile executive with a commitment to public service, a drive for strategic transformation and a bias towards practical, enduring solutions. Over three decades, Susanna has held progressively senior roles across diverse sectors of the economy, leading with authenticity and integrity. Susanna thrives in challenging environments and brings passion, resourcefulness and clarity of purpose to all that she does personally, professionally and as a volunteer.

MOST IMPORTANT CAREER LESSON: Relationships matter. Cultivate and nurture them throughout your career. Grow them into networks from which you can learn and lead.

MY RAW COURAGE: I AM driven. I believe that if you can drive change, you can change lives.



WELL Health
TECHNOLOGIES CORP

Congratulations to our
Chief Legal Officer,
Atoussa Mahmoudpour
for being recognized by
Women's Executive Network
as one of Canada's 100
Most Powerful Women!

With over 14 years of international legal experience, Atoussa's skills and determination have made her a key contributor to the growth and continued success of WELL Health. She is an accomplished professional, a fierce community leader and a champion for development, enhancement, and recognition for women across the world.

"We are proud to see this well-deserved recognition of Atoussa amongst a group of exemplary leaders. Atoussa is an important leader and contributor to our purpose-driven mission and mandate to positively impact health outcomes by leveraging technology to empower healthcare practitioners."

Hamed Shahbazi

Chairman and CEO,
WELL Health Technologies Corp.



I am honored to be recognized amongst this group of inspiring women who are agents of positive change and empowerment in their industries and communities. I wouldn't be here without the sacrifices and unconditional support of my family. I am so grateful for all the ongoing love and encouragements from my support network, including the WELL team. My journey continues with the goal to do all I can to uplift and empower individuals who aspire to make the world better.

Atoussa Mahmoudpour

Chief Legal Officer,
WELL Health Technologies Corp.



INCLUSION VANGUARD AWARD



BY MARY TERESA BITTI

The disproportionate impact of the COVID-19 pandemic turned the spotlight on societal inequalities in a way that makes them impossible to ignore. Now, as the world works toward recovery, a clear question has emerged: How do we build back better? This year's Inclusion Vanguard winners have the conviction, courage, and track record of impact to show what it takes to drive societal change. They champion others to advance diversity, inclusion and human rights. Their actions are paving the way for an inclusive recovery and a more equitable way forward.

Here are their stories*.

JUDY FAIRBURN, *co-founder and co-CEO of The51, a Financial Feminist platform and venture fund where 90 percent of investors are women*

A fourth-generation farm owner, Fairburn credits her high school guidance counsellor with encouraging her to play to her strengths and become an engineer. That was 40 years ago. Since then, she has served in executive leadership roles in the energy sector, co-founded a \$100 million cleantech/digital venture fund, served as the first executive from the private sector seconded to the Privy Council Office, and was the first female board chair of Alberta Innovates. In 2019, together with co-founders Alice Reimer and Shelley Kuipers, she launched The51 to “create the flywheel of women-led capital investing in women-led businesses to help shape the future we want to see.” In 2020, she was recognized with a Calgary Influential Women in Business Lifetime Achievement Award.

On courage and being radically authentic

“Courage is listening to your inner voice and what it's telling you. It's not easy. I find that journaling about the purpose and impacts I want to have and aligning that with the skills I need to have to make it happen helps. Often for women, rising in our career is not just a straight climb up a tree. You need to grab that first branch, build more skills and courage, be opportunistic and take that leap to another branch. In late 2017, prompted by

the potential I saw when I was board chair of Alberta Innovates, I intentionally pivoted, leaving my C-suite role to focus on enabling the new economy. I wanted to tap into my passion for bolstering women tech/science entrepreneurs and advancing the financial acumen of women ... so critical to enable them to be successful leaders and entrepreneurs.”

On inclusion

“When you fearlessly look forward, your mind goes to what's possible. I believe you have to listen and learn from all those around you. When I think of The51 and the tremendous opportunity we have in our country to unlock the potential of the under-estimated, the under-represented, that's what we are focused on. As co-CEO, I am just half of The51's CEO leadership. The51 is led by Shelley Kuipers and myself, two women with diverse backgrounds that complement each other. As co-founders and co-CEOs, we recognize that 1+1 = 10.”



LORIN MACDONALD, *Principal of MacDonald Human Rights Law; founder & CEO of HearVue*

Born with profound hearing loss, Lorin MacDonald has dedicated herself to fighting for disabilities rights. Her advocacy led to captioning in post-secondary institutions, the courts, and helped pave the way for the Accessibility for Ontarians with Disabilities Act (AODA), the AODA Customer Service Standard, the Health Care Standard and the Accessible Canada Act. In 2019, MacDonald launched HearVue, a social enterprise to educate event planners about captioning at live events. This year she was named one of Canada's Top 25 Most Influential Lawyers.

On courage and being radically authentic

“Courage means doing the thing that terrifies you the most and moving forward. In 2019, I received an award for perseverance in my pursuit of a law career from the Women's Law Association of Ontario. In my speech, I told them what it took. My mother had to get permission from Public Health to enroll me in public school because my hearing loss was viewed as a health threat. Throughout school I had to be better than other students without disabilities to prove I was able to handle it. When I started at Western University's law school, I was 41 and the first person with hearing loss to attend. I requested captioning but was told ‘No, we don't think you need it, because you talk well.’ I had to fight for it and as I did that I was advocating the provincial government to strengthen the Disabilities Act. Just as that work was being realized, I was diagnosed with cancer. When I graduated from law school, I was told I would never have a career in the profession because of my disability. That led me to start my own human rights firm. If you focus on progress and just start, you will find that your fears have always been much larger than what really lies ahead.”

On inclusion

“Inclusion is a safe space for everyone to be at the table. Disability is at every level of employment. Inclusion requires a whole shift in mindset and it starts at the top. For years, disabled people have been begging to

work remote from home but were told ‘No, it can’t be done.’ The minute the broader employment sector needed to work from home, it happened pretty fast.”

LEA NICHOLAS-MACKENZIE,
founder of LNM Indigenous Consulting

For 30 years, Lea Nicholas-MacKenzie has worked to advance the human rights of Indigenous peoples in Canada and internationally. From roles with Canada’s federal Department of Justice, the Assembly of First Nations, the United Nations, Global Affairs Canada’s Canadian Mission to the United Nations, and now with her consulting firm, she has done the hard work of what’s right rather than what’s easy. Nicholas-MacKenzie credits her parents and seeing their fight to uphold the rights of Indigenous peoples with her conviction, her activism and her career choices. “I always measure what I do against their example.”

On courage and being radically authentic

“I’ve earned the nickname Warrior Princess because I insist the human rights of

Indigenous peoples must be respected and implemented. I do not shy away from using the term genocide in the work I do to share the Indigenous perspective on the colonial history of this country and the modern-day manifestations of that history. Almost 50 per cent of First Nations children live in poverty. Despite being only about four per cent of the population, Indigenous women and girls make up almost 30 per cent of homicide victims. Their murders go unsolved 50 per cent of the time. Over 50 per cent of the children in the child welfare system are Indigenous. These numbers are not a mistake. They are not accidental. I underscore this even though I know it makes people uncomfortable, but it’s necessary if we are going to have reconciliation. When I need to draw strength, I think of my ancestors who persevered in the face of the most daunting efforts to eliminate them. I think about my grandmother, who wanted an education but the school on the reserve only went up to grade four and the Indian agent denied her the right to leave the reserve. I am the dream my grandmother had, the dream she was denied.”

On inclusion

“If you recognize my rights as a human being, then you recognize my right to be included and fully involved. We have a long way to go.”

The Inclusion Vanguard Award is sponsored by KPMG. “We are pleased to celebrate the profound impact Judy Fairburn, Lorin MacDonald and Lea Nicholas-MacKenzie have made in the workplace and in their communities through their commitment to equality, inclusion and diversity,” says Rob Davis, board chair and chief inclusion, diversity and equity officer, KPMG in Canada.

“Like these inspiring champions of change, KPMG is passionate about embedding a culture that respects and reflects the diverse experiences and perspectives of all our people. We believe this enriches our firm, strengthens our business, and enables us to deepen relationships with our people, clients, and communities.”

**Note: Responses have been edited for length.*

KPMG Inclusion Vanguard Awards

Recognizing individuals, regardless of their gender identity, who have made a profound, thoughtful and measurable impact on diversity within their organization and in Canada.



JUDY FAIRBURN
MSc, PEng, MBA, ICD.D
Co-Founder and Co-Chief
Executive Officer,
THE51 VENTURES INC.

BIO: Judy excels at building collaborative, cutting-edge business ventures. Together with Shelley Kuipers (Co-CEO) and an amazing team, The51 has built a democratized Financial Feminist platform and venture fund with a global community of 15,500-plus and 100-plus investors (90% women). She is also a corporate board director, an award-winning Creative Destruction Lab mentor, Canadian Academy of Engineering Fellow, and recipient of the 2020 Calgary Influential Women in Business Lifetime Achievement Award.

ON WHAT MAKES A LEADER: Leadership is courageously tackling challenges, often behind the scenes and by enabling others.

POWER SONG: “Confident”, by Demi Lovato.



LORIN MACDONALD
J.D.
Founder and Chief Executive
Officer,
HEARVUE INC.; Founder and
Chief Executive Officer,
**LORIN MACDONALD
CONSULTANCY;**
Principal, **MACDONALD
HUMAN RIGHTS LAW**

BIO: Human rights lawyer and consultant Lorin MacDonald of Toronto continually demonstrates her leadership and passion for disability inclusion, drawing on her experience as a woman born with profound hearing loss. As a writer, trainer and professional speaker, Lorin highlights the challenges Canadians with disabilities face. One of Canada’s top disability inclusion leaders stemming from her decades-long pioneering and transformative work, Lorin has been the recipient of several well-deserved accolades.

MY RAW COURAGE: I AM resilient. I have survived many personal and professional challenges. Every triumph and every failure provided me with powerful tools for my toolbox – what worked, what didn’t work, and the lessons learned from the experience.



LEA NICHOLAS-MACKENZIE
B.A., M.A.
Founder, **LNM INDIGENOUS
CONSULTING INC.;**
Founding Member, Honouring
Nations Canada Circle of
Advisors at **FULBRIGHT
CANADA**

BIO: Lea is a trailblazer, mentor for Indigenous youth and member of the Włastakwey (Maliseet) Nation. She is experienced in international relations focused on the human rights of Indigenous peoples. She has served as Special Adviser for Indigenous Issues at the Permanent Mission of Canada to the UN; Chief of Staff to the Minister of Justice and Attorney General of Canada; and Chief of Protocol for the Four Host First Nations during the 2010 Olympic and Paralympic Winter Games.

MY RAW COURAGE: I AM a Warrior Princess. I was raised to fight for our rights as Indigenous Peoples.

ON WHAT POWERFUL MEANS: To refuse to compromise your values and principles in the face of unrelenting pressure. No matter the consequences.

WOMEN *of* COURAGE

Recognizing women who champion our country and its values across a diverse range of causes, with courage and compassion, even as it means risking their careers, reputations and, sometimes, their lives.



HON. RONA AMBROSE
Deputy Chairwoman,
TD SECURITIES;
Corporate Director,
Several Boards

BIO: Rona Ambrose is a dynamic national leader and former leader of the Conservative Party of Canada, and a champion for the rights of women and girls. Her dedication helped create the "International Day of the Girl" at the United Nations. Rona serves on the board of directors for Plan International Canada and is co-author of a best-selling children's book, "International Day of the Girl: Celebrating Girls Around the World".

MY RAW COURAGE: Fearless. When I'm nervous or scared I ask myself "what is the worst thing that can happen?" And the answer is: "you may fail"... I've learned that failure is a good thing. Those are the times I've grown the most.

ON WHAT MAKES A LEADER: Someone who also lifts while they climb. Someone who looks beyond themselves to make space for and encourage others to become even better future leaders.



CPO1 ALENA MONDELLI
M.M.M., M.S.M., C.D., B.A.,
M.A.,
Base Chief Petty Officer **CFB HALIFAX, ROYAL CANADIAN NAVY**

BIO: CPO1 Alena Mondelli is in her 30th year with the Royal Canadian Navy. Originally a Naval Communicator, she has sailed all over the world on almost every class of ship within the RCN and held many shore-based positions. A transformational, values-based leader, she incorporates education and mentorship as influencers of cultural change in her leadership style. She is the first woman to achieve Base Chief Petty Officer within the RCN.

ON MOTIVATION: The importance of modeling "what right looks like" and watching how it can transform culture and inspire others to do the same.

MY RAW COURAGE: I AM authentic and speak my truth with integrity and courage.

ON WHAT POWERFUL MEANS: To firmly stand in your truth despite what comes your way, and to know when to walk away when you need to.



NATHALIE FAGNAN
CPA, CA, IC.D.D
President and Chief Executive Officer, **HÉMA-QUÉBEC;** VP, Chief of Operations, **PUBLICIS GROUP NORTH AMERICA;** VP, Chief of Operations, **RAYMOND CHABOT GRANT THORNTON;** VP, Chief Financial Officer, **PUBLICIS CANADA**

BIO: Nathalie Fagnan is the President and CEO of Héma-Québec, a Québec Government Corporation, where she leads a team of 1,500 people in carrying out an extraordinary mission: to help save lives by providing biological products of human origin (blood, plasma, stem cells, cord blood, human tissues and breast milk) to hospitals, primarily in Québec but also across Canada and around the world. She's also active on various boards of directors.

ON MOTIVATION: Move forward, always moving forward: each challenge brings reflections. And in each reflection, there are possible solutions. The WE, colleagues and collaborators, is essential.

MY RAW COURAGE: I AM Nathalie, a woman who is very humbled and proudly supported by the courage of all those who believe in Héma-Québec's extraordinary mission to save lives.

POWER SONG: "Respect", Aretha Franklin.



SAMRA ZAFAR
Speaker, Author, Educator,

BIO: Samra Zafar is an award-winning, internationally renowned speaker and educator for inclusion and mental health, and author of the book *A Good Wife: Escaping The Life I Never Chose* - a national bestseller based on her journey of escaping an abusive child marriage. Her work has impacted millions and has been extensively featured in global media. Samra is currently pursuing an MD at McMaster's DeGroote School of Medicine.

MOST IMPORTANT CAREER LESSON: True power lies in empowering others.

ON WHAT MAKES A LEADER: Cultivating a safe space to enable others to shine in their authentic light.

POWER SONG: "The Champion", Carrie Underwood.



LCOL TANIA MAURICE
C.D., MDS, MSc
Commanding Officer Air Staff Headquarters, **ROYAL CANADIAN AIR FORCE, CANADIAN ARMED FORCES, DEPARTMENT OF NATIONAL DEFENCE,** National Military Co-Chair, **DEFENCE WOMEN'S ADVISORY ORGANIZATION**

BIO: Lieutenant-Colonel Tania Maurice has 22 years in the Canadian military as an Aerospace Engineer, is the proud mother of two girls and the spouse of a military officer. Appointed to a senior leadership position in Air Force, she holds two master's degrees on retention of women in the CAF. She serves as National Military Co-Chair for DWAO, where she champions the voices of women for greater equity, diversity and inclusion.

MOST IMPORTANT CAREER LESSON: Be yourself. Trying to fit into what others believe or perceive you should be will only take you so far. You need to be yourself to truly succeed.

ON WHAT MAKES A LEADER: Having the moral courage to make the right decision even when these are hard, and the willingness to take personal risk to effect the change required.

“
True power
lies in
empowering
others
”

~ Samra Zafar

“
I AM authentic
and speak my truth
with integrity and
courage
”

~ Alena Mondelli

#WXNTop100

Celebrating inspiring leaders who are making the future friendly.



Zainul Mawji

Executive Vice President
of Home Solutions



Juggy Sihota

Vice President of
Consumer Health



Chelsie McKnight

Marketing Director for
Small Business Solutions

TELUS is honoured to congratulate Zainul, Juggy and Chelsie – three incredible leaders recognized as WXN's 2021 Canada's Most Powerful Women: Top 100.

Every day, these leaders inspire their teams and colleagues to bring our social purpose to life, driving positive change and remarkable outcomes for our customers and communities.

Zainul, Juggy and Chelsie continue to break down barriers and raise the bar for our next generation of leaders. TELUS is incredibly proud to have such talented leaders as part of our team.

Together, let's make the future friendly.



2021 HALL^{of} FAME

RECOGNIZING WOMEN WHO HAVE WON THE TOP 100 AWARD FOR THE FOURTH TIME

JULIA HANIGSBERG

ICD.D.
PRESIDENT AND CHIEF EXECUTIVE OFFICER
HOLLAND BLOORVIEW KIDS REHABILITATION HOSPITAL

BIO: Julia has served on numerous volunteer boards and is Chair of the Council of Academic Hospitals of Ontario, and on the boards of the Holland Bloorview Kids Rehabilitation Hospital Foundation, the Kids Health Alliance, Children's Healthcare Canada, Kids Brain Health Network, the Solutions for Kids in Pain network, the CEO Committee of the Toronto Academic Health Science Network, the Executive Advisory Board of FIRST Robotics Canada, and the McGill University Women, Leadership and Philanthropy committee.

ON MOTIVATION: Seeing the potential for a better future through the eyes of the children and the youth cared for at Holland Bloorview Kids Rehabilitation Hospital and through the eyes of my own three children, of whom I'm incredibly proud.

MY RAW COURAGE: I AM READY. Why? So often women underestimate themselves rather than standing up and saying "I'm good enough just the way I am. Give me my chance."

POWER SONG: "Stronger", Kelly Clarkson.



VENI IOZZO

MBA, ICD.D
EXECUTIVE VICE PRESIDENT,
ENTERPRISE REAL ESTATE AND WORKPLACE TRANSFORMATION, CIBC

BIO: Veni Iozzo is Executive Vice-President, CIBC. Her experience spans a variety of disciplines including real-estate, marketing, communications, sales, product development, public affairs and cultural transformation Veni proudly extends her leadership to supporting women's issues. She is a Top 100 mentor and a member of the International Women's Forum. Given her passion,

Veni has joined forces with other strong women leaders as a founding visionary of The Prosperity Project, with a mission to mitigate the impact of COVID-19 on women.

MY RAW COURAGE: I AM Genuine. When I achieved my first executive appointment a number of years ago, my then president gave me the best advice – take care of your values. He said, "Don't let your title change you because who you are is what got you here."

I often speak to the values instilled by my parents who, like many, had the courage to leave everything they knew behind to make a better life for their children. They were never afraid of hard work and taught me the importance of humility, as well as to view everything that comes my way as a gift not to be taken for granted. I am proud of being authentic, true to my values and always grateful to the support system that shaped me into who I am today.

ON WHAT MAKES A LEADER: A leader is someone who leaves room for the pride of others because great leaders are never standing alone. They ensure that every voice on their team is heard and valued. A leader knows how to give their team members a sense of belonging by fully considering their ideas and opinions.

POWER SONG: "Shout to the Top", The Style Council.





Driven by purpose, connected by courage

We are thrilled to congratulate **Veni Iozzo**, one of this year's Hall of Fame recipients of WXN Canada's Most Powerful Women: Top 100!

Veni joins this prestigious group of talented women by consistently leading with purpose, authenticity and courage, while bringing an exceptionally strong client focus to her work each and every day. She is an incredible role model, inspiring not only her team, but all of us at CIBC and beyond.

Veni joins her CIBC colleagues **Laura Dottori-Attanasio**, **Christina Kramer** and **Sandy Sharman** who have received these awards in previous years and who are current members of the WXN Hall of Fame.

At CIBC, we're here to help make our clients' ambitions a reality as we foster a purpose-driven culture that embraces inclusivity and celebrates modern and innovative ideas.



Veni Iozzo, Executive Vice-President, Enterprise Real-Estate & Workplace Transformation, CIBC

Three trailblazers. One great reason to celebrate them.

Congrats to Zainul Mawji, Juggy Sihota and Chelsie McKnight from TELUS for being recognized by the Women's Executive Network as three of Canada's top 100 powerful women.

From your extended family at The Greenhouse, The&Partnership, Cossette and Cossette Media.



Zainul Mawji
*Executive Vice President
of Home Solutions*



Chelsie McKnight
*Marketing Director for
Small Business Solutions*



Juggy Sihota
*Vice President of
Consumer Health*



People's Pint
taproom manager
Angie Billson
pours a Brave Noise

TOAST

LAST
CALL



Make some noise

Changing the beer industry's attitude one can at a time >BY ANDY HOLLOWAY

An interesting-looking can of pale ale called Brave Noise was sitting on the bar during a recent trip to People's Pint Brewing Co. in Toronto's trendy Junction neighbourhood. Not interesting because it was a pale ale, a near-ubiquitous product on the craft beer scene, but because it looked quite similar to a beer produced by nearby Bellwoods Brewing Inc. Turns out, the beer was more than just similar, an oddity in an industry whose members pride themselves on being unique.

Appearances can be deceiving, however, and there's a lot more in this beer than just barley. The recipe and label for Brave Noise were created by Brienne Allan, a brewer at Notch Brewing in Salem, Mass., and she's sharing both with breweries around the

world with the goal of bringing attention to sexism in the industry. As of November, 158 breweries — including 25 in Canada, from Herald Street Brew Works in Victoria to Truro Brewing Co. in Nova Scotia — have made their own version, plus hundreds of homebrewers.

"A safe and discrimination-free industry is our big goal," Allen says. "We feel this is a step in that direction for change to actually happen. It's recognizing there's an issue, developing plans and having open dialogue, which is ultimately what we want." She adds that the open collaboration was inspired by "the brave voices who have shared their stories about sexism, sexual harassment, assault and discrimination while working in the beer industry."

Participating brewers agree to be transparent about their policies and values by publicly posting a code of conduct, committing to the long-term goal of fostering inclusivity, and supporting a non-profit that aligns with the mission of creating safe and inclusive environments. In short, Brave Noise is a recipe, a brand and, most importantly, a cause.

People's Pint signed on because it was the right thing to do, says owner and master beer sommelier Doug Appeldoorn. The brewery is donating a portion of Brave Noise sales to Diversity in Brewing, a grassroots initiative that celebrates and supports diversity in the craft beer industry. "That is very much in sync with what we are trying to do with our brewery, and by supporting them,

we feel we can help transform our industry one brewery at a time," Appeldoorn says. "Our industry isn't as inclusive and safe for everyone as it could be. We wanted to call attention to the fact that we are a safe space and want people to know that. Our motto of 'Beer by the People for the People' encompasses much more than just beer."

Participating brewers are allowed to put their own spin on the recipe, and, of course, the different equipment they use and maybe even the local water source will change the finished product, but Allen is more concerned with the bigger picture. "It's less about the actual beer and more about the message and actions we want to see in the industry," she says. "I also think the community has been vocal in reaching out to their local brewery and asking them to get involved, which has helped with participation."

Allen had actually brewed Brave Noise prior to launching the campaign, but thought the name really reflected the moment and the type of beer was very approachable. "I knew it would make for a great collaboration beer," she says.

The beer, at least the ones made by People's Pint and Bellwoods, is tasty, but Allen says success will ultimately be measured by the actions the companies and the industry take, not by taste. "We knew this collab would be different than others, and participation may be less because you have to actually do the work to be part of the collab." **FPM**



SEVEN+ WONDERS OF THE ROAD

Time to get your motor running with seven of the best automobiles on the street now (or soon to be), plus a bonus for all you motorheads **BY** David Booth

So much has happened since we last had a chance to round up all the hot cars hitting the road. In the course of 20 short months, we've had one wearying pandemic, a global chip shortage — not to mention the dearth of new cars it has engendered — and, most importantly, the ascendance of the electric vehicle (EV) from California-centric novelty to mainstream powertrain of the future.

That's not to say that the good, old petrol engine doesn't have some gas left. Indeed, if some of the recent auto superstars are any indication, we're a long way from having heard the last of internal combustion. But with the paradigm shifted, let's look at a few highlights from the past 12 months as well as some speedsters we're looking to drive in the next 12.

1 THE VERY BEST HANDLING FOUR- DOOR SEDAN: PORSCHE TAYCAN TURBO S

Yes, EVs are supposed to be all about reduced emissions and blinding acceleration — both of which this electrified Porsche boasts in spades — but the truly amazing thing about the Taycan is how adroitly it takes to the twisted road. We recently had a chance to hammer a Turbo S

around Canadian Tire Motorsport Park (a.k.a. Mosport) in Bowmanville, Ont., in a direct comparison with Porsche's evergreen 911 Carrera 2S. We weren't surprised that the electrified torque made a mockery of the turbocharged six, but the way the big four-door throttled the iconic sportster through high-speed corners was truly shocking. Credit Porsche's chassis magic and/or the hyper-low centre of gravity enabled by

PORSCHE CARS CANADA LTD.



1

building all those battery cells into the floor, but whatever the source of Taycan's phenomenal road-holding ability, the 911 didn't stand a chance. Oh, and with 750 horsepower, the Taycan is incredibly fast, too.

2 SUPERCAR ON A BUDGET: CHEVROLET CORVETTE

Chevrolet's new mid-engine



2



3

Corvette has (not yet, at least) turned into the Ferrari-stomping monster many predicted. Nonetheless, it's nothing short of amazing. Exotic without being pricey, Corvette technology is no longer second-rate. A wonderful blending of the new (the engine to the rear, magnetorheological — saying magnetically adjustable simply doesn't do it justice — suspension all around) and the proven (a cost-saving, yet powerful small-block 6.2-litre V8), the C8 is American ingenuity at its craftiest. It rides better than Corvettes of yore and it finally boasts an interior worthy of its performance. The recently announced 670-horsepower, 8,600-rpm Z06 looks set to face mighty Ferrari head-on.

3 MONEY IS NO OBJECT: FERRARI SF90 STRADALE

If hybridization is the compromise that supercars have to make for environmental consciousness, then Ferrari's SF90 is proof the future need not be bleak. It's perfectly capable of being environmentally conscious, since it's able to motor silently along at 135 km/h, powered by two 88-kilowatt electric motors driving the front wheels. Yes, an electrically-powered front-wheel-drive Ferrari.

Then the twin turboed 4.0-litre V8 kicks in and all not-socially-conscious hell breaks loose: 986 horses pummel you forward, eight screaming Italian pistons sound like Jimi Hendrix's *Voodoo Child* on overdrive and Pirelli PZeros start doing their whole defying-the-laws-of-gravity thing. This is the best Ferrari since the 458, electrified or not.

4 MONEY REALLY IS NO OBJECT: PAGANI HUAYRA ROADSTER BC

Even among the wealthy, there's the rich and then there's Jeff Bezos and Elon Musk space-is-my-playground rich. If you fall into the latter category, take a look at Pagani's latest Huayra, the Roadster BC. Where the aforementioned Ferrari will set you back a cool million, you'll need at least \$4.5 mil to get even a sniff of a Roadster BC. For that money, you'll not get a hint of lithium ions or electric motors. But there will be a dozen Mercedes-AMG pistons underfoot, all force fed by two turbochargers.

A little slower off the line than the frantic Ferrari, the Pagani turns into an unstoppable force as speeds increase. Throw in automatically deploying air brakes, an interior that belongs in the Guggenheim and exclusivity that sees only one Pagani being sold in Canada per year and you have the most desirable supercar on the planet.

5 BEST FOR MY OWN MONEY: TOYOTA RAV4 PRIME

Toyota's latest hybrid is nothing short of miraculous. On one hand, it can motor along emissions-free for up to 68 kilometres thanks to its onboard 18.1-kilowatt-hour battery. Even in pure gasoline mode, it'll average a perfectly frugal 6.4 l/100 km on the highway. Overall, Natural Resources rates it at 2.5 l/100 km.

On the other hand, mat the throttle and the Prime is the second-fastest vehicle in Toyota's lineup. Its six-second scoot



4



5

to 100 km/h is only behind the company's top-of-the-line Supra ... which, if we're being completely fair, doesn't really count 'cause it's built by BMW. Were I shopping for a new car today, this is the one I'd buy: 302 horsepower and fuel-sipping frugality all wrapped up in Toyota's legendary reliability and RAV4 practicality.

6 THE ONE WE'RE ALL WAITING FOR: FORD F-150 LIGHTNING

Never mind the Tesla Cybertruck. And the Rivian R1T? Just a distraction. The real harbinger of the EV's future is Ford's F-150. Dearborn, Mich.'s pickup is the most pop-

ular vehicle in North America, perennially topping sales charts in both Canada and the United States. Now there's a battery-powered plug-in version. Its range is claimed to be as much as 480 kilometres and, unless you've been living in a cave and missed the TV spot, the darned thing can pull a train — literally.

All that said, it'll be significantly more expensive than its gas-powered sibling and we have no idea what its real range will be (when it's towing something a little more reasonable than a train). Nonetheless, as goes the Lightning, so goes the mainstream market for zero-emissions vehicles. Ford says it's already received deposits for 130,000 of them, so you'd better put some money down if you want one within the next year.



6

7 IT'S BEEN SUCH A LONG TIME: ACURA INTEGRA

Acura's Integra was once the dominant player in the compact luxury segment, beloved of both family haulers and sporty drivers alike. Then some MBA-convinced company management that the only thing that stood between it and BMW was that its cars had names and not alphanumeric designations. Thus, the popular Legend became the

RL and the best-selling Integra turned into the poor-selling and long-defunct RSX.

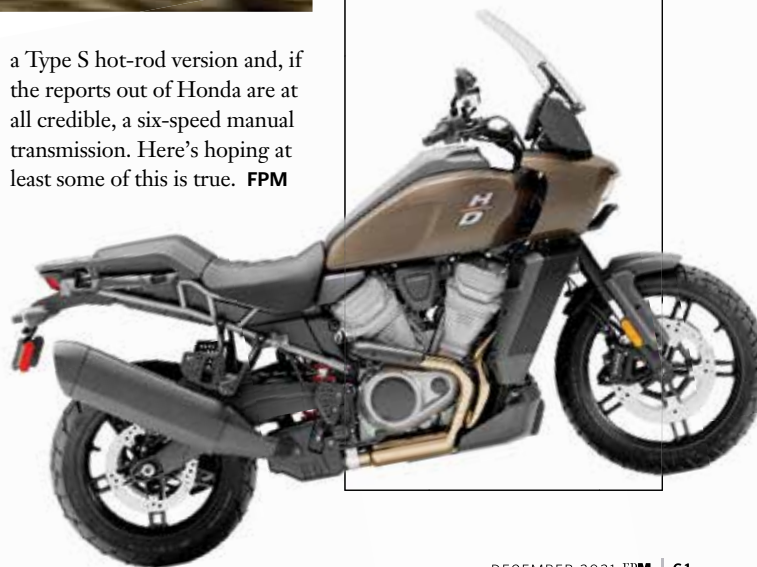
Twenty years later, the Integra returns. We don't know much about it, other than it will be based on the current Civic platform and have a sloped-roof hatchback. Nonetheless, rumours persist of a powerful turbocharged four-cylinder putting power through, if the blogosphere is to be believed, a performance-oriented all-wheel-drive system. There will even be

a Type S hot-rod version and, if the reports out of Honda are at all credible, a six-speed manual transmission. Here's hoping at least some of this is true. **FPM**

A Milwaukee revolution: Harley-Davidson Pan America 1250

Every time Harley-Davidson has tried to spread its wings, it's been thoroughly clipped. In its long, storied history, Milwaukee has tried to hawk two-stroke dirt bikes built in Italy, Buell sportbikes and, in one fit of particularly unimaginable stupidity, it even owned the exotic MV Agusta for a short while. Every outreach to a clientele beyond its classic cruisers has been a miserable failure... Until the Pan America 1250, the hottest-selling bike in North America's hottest-selling segment: big-bore adventure touring.

Despite being a completely clean-sheet design, the 1,252-cc Revolution Max V-twin is the best engine in motorcycling, its user interface — yes, motorcycles have those, too — is extremely sophisticated and it may be the most comfortable bike in all adventuring. It even has a killer app: a suspension that lowers itself at a stop — like some Fancy Dan luxury SUVs — so shorter riders can place both feet securely on the ground while waiting for the light to turn green. It's such a hit that it's virtually sold out for the year. Congratulations, Harley-Davidson, the 17th — or is it the 18th? — time's the charm.



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* Represents the net gains on Canadian equities for all mandates under management from January 1, 1988 to October 31, 2021.

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Canada Goose's
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Canada Goose's
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Satin fabric
\$1,195

Sentaler's
Technical Baby
Alpaca classic
overcoat
\$1,995

BE COOL WHEN COOL

Time to upgrade that ratty old parka >BY ROSS ANDREWS

Good heavens, is it winter already? Sure is and we're all out and about a lot more than we were last year when the pandemic was still biting down hard. Shops in Toronto, for instance, were closed to in-person shopping last December, which was great for online retailers, but not so good for spreading some holiday season money, er, cheer, around.

This December is shaping up to be different, at least it looked that way at press time in mid-November. As a result, you're going to need a good-looking winter coat to go shopping, dining or even, dare we say it, out on the town. It's probably been a while since your ratty old parka or crinkly leather jacket had a public outing, so it's time for a refresh and a couple

of Canadian companies might just have what you need.

Canada Goose Holdings Inc., of course, is celebrated worldwide for knowing a thing or two about cold weather coats, but they have become more stylish while maintaining their versatility. "We are seeing a trend towards more versatile all-weather products, as people have increasingly moved away from occasion dressing and want a wardrobe that can adapt to whatever life throws at them," says Niamh McManus, senior design director at Canada Goose.

For example, she highlights the McKenna and the Mystique coats as ones that feature performance satin, a lustrous, highly functional and durable material with a soft hand feel.

Of course, the famous puffers are still around and they're here to stay.

"They offer great versatility, as they are lightweight and packable, can be dressed up or dressed down, layered over or under, and provide maximum warmth for winter adventures," McManus says. The Crofton and Cypress Puffers are made with recycled feather-light Rip-stop using 100% recycled nylon, part of the company's commitment to transition 90% of its materials to preferred fibres and materials by 2025, something announced in its 2020 Sustainability Report.

Need something a bit fancier? Perhaps Sentaler Studio Ltd. has the answer. The luxury outerwear brand was launched in 2009 by

Bojana Sentaler, who moved to Toronto from Serbia at the age of eight, later graduating from the Schulich School of Business before eventually pursuing her passion for fashion and design, something her first menswear collection clearly shows.

"I designed this collection with the modern man in mind; a man with an appreciation for high-quality fashion who seeks functional statement outerwear, without compromising style," Sentaler says. "By introducing new technical features to our rare alpaca fabrics, Sentaler Men is the epitome of fashion-forward coats that offer its wearer superior protection from winter weather elements."

One of Sentaler's more striking offerings is a blue overcoat that has a contemporary notched collar and signature ribbed detail on the upper arm. It's made from soft, warm and lightweight baby alpaca fabric containing microscopic air pockets that act like a natural thermal insulator. Or perhaps you want to go all winter wonderland and stand out with the ivory Signature Robe Coat. It's made of plush-feel and textured bouclé alpaca, the heaviest fabric in the collection and also one of the warmest.

Of course, being on point fashion-wise these days means paying attention to trends outside the industry, so it makes sense that Sentaler has teamed up with renowned digital artist Frédéric Duquette to create a limited-edition collectible digital art piece as a non-fungible token (NFT) with proceeds benefiting the Forests for the Future charitable initiative.

The NFT is a cool little add-on, but, let's face it, it's always better to look cool and stay warm in winter. **FPM**

Italy, the United States and Mexico are the top international destinations, according to Google Canada



The only travel guide you need

Your desire to get away is real, but so are the threats. Here's how to get ready >BY ALISON KENT

As temperatures drop, our thoughts swivel to brighter days ahead, hopefully with a return to some semblance of safe travel. Yet for some, the mere thought of planning a trip is proving so overwhelming that the prospect of an escape has been put in an indefinite holding pattern.

Little wonder, since current travel logistics, especially internationally, are serious next-level stressful. There are health forms to complete, negative COVID-19 test results to submit, proof-of-vaccination status, plus further challenges regarding how those who received mixed vaccinations will be handled. All this, along with each country having its own unique mandates and ever-changing entry or exit policies. Phew.

In other words, we could all

likely use a getaway to unwind, but leisure travel right now is fraught with uncertainty — and is a sizable undertaking. Three-quarters of Canadians said health and safety concerns amidst the pandemic have made them less interested in travelling internationally, according to a recent survey by fintech Wise Payments Canada Inc.

But in case you need a little inspiration and guidance on where to go and how to do it, keep these safety strategies top of mind to help minimize the risk, however and whenever you choose to travel, and wherever your journeys take you.

Check list: The basics of packing should include face masks, tissues, travel-safe disinfectant wipes, alcohol-based hand sanitizer and a thermometer in your

carry-on bag, along with any needed medications.

Plan ahead: Limit contact by checking in and printing out boarding passes in advance whenever possible. Choose and keep a carry-on bag instead of checking in luggage to avoid multiple handlers being in contact with your suitcase. This will also allow you to avoid having to gather with other passengers at the baggage carousel.

PPE it up: Wear a face mask. If it's disposable, discard after each use and wash your hands. Avoid touching your mouth, nose and eyes, even with a mask on. Safety glasses (along with anti-fog spray) or a face shield add another layer of protection. Donning layers of protective disposable gloves can be helpful when at the airport, especially since you're contending with various points of contact on the way to your in-flight seat. Peel off a layer after each interaction. Sanitize the surfaces surrounding your seat.

Clean and pristine: Clean and sanitize often. Wash hands with soap and water for at least 20

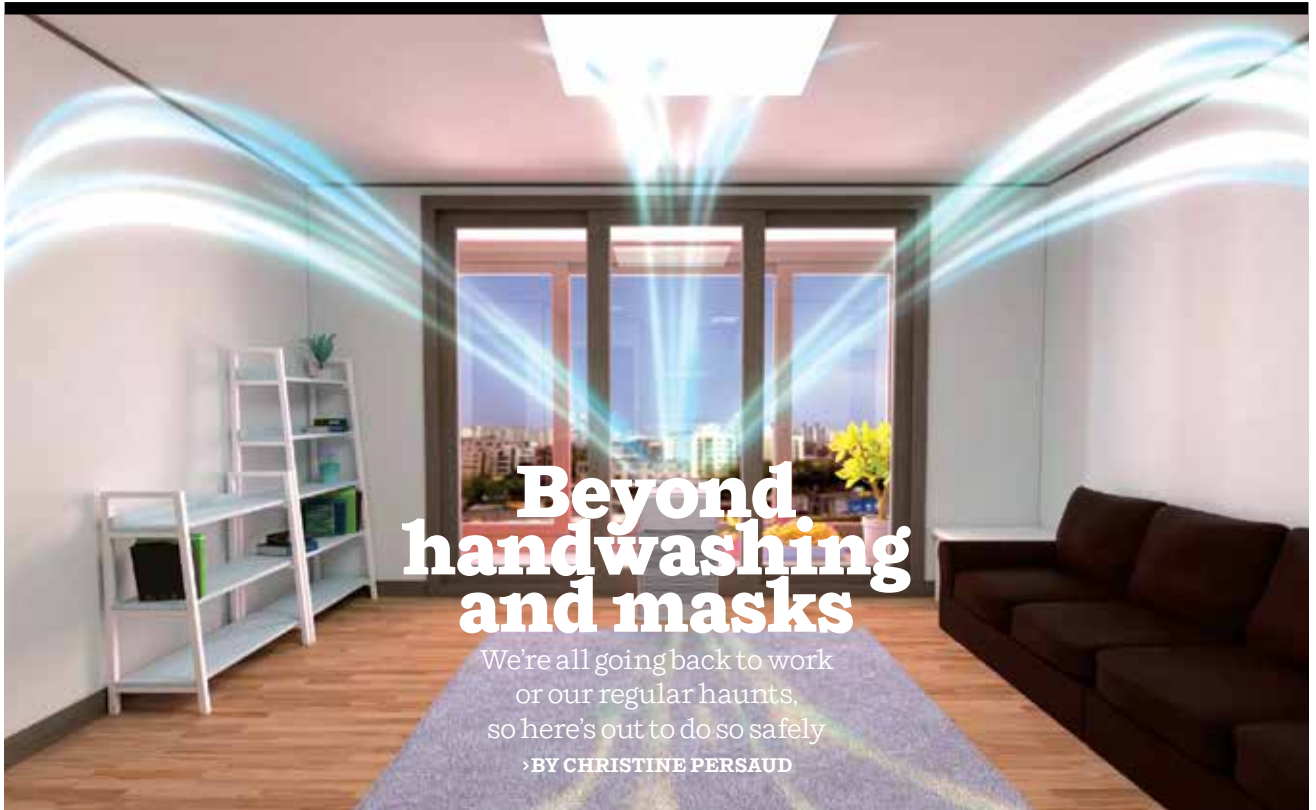
seconds (or use an alcohol-based hand sanitizer with at least 60% alcohol). Wipe down all frequently touched surfaces with disinfectant wipes.

Be mindful: Some of us feel ready to resume globetrotting, while others, whether due to a preexisting condition or other reason, deem it too risky. Consider and keep the possible threat of exposure and transmission, especially to higher-risk individuals, top of mind. Take every precaution, including maintaining a minimum physical distance of two metres at all times.

Tune out: Meditation is a proven technique to help combat and contain stress levels. In-flight, a pair of noise-cancelling headphones can help passengers settle in and zone out. Decompress and de-stress while listening to audio books, music or the comforting sounds of anxiety-busting autonomous sensory meridian response (ASMR) recordings, which include sounds such as rain falling and people whispering.

Rest, insured: Travel insurance during a pandemic comes with its own unique and oft-times baffling baggage. If diagnosed with COVID-19 while travelling, do you have emergency medical coverage? How about costs related to trip interruptions, flight cancellations, quarantine accommodations or evacuation costs? Bottom line, it's imperative to check with your travel insurer and purchase the right coverage. Read and understand all that is — or, more importantly, what isn't — covered during your time out of province or country.

The desire for travel is real, but support and guidance is more important than ever. Travelling during a pandemic may be not be a day at the beach, but doing so cautiously is your first step to the proverbial sand. **FPM**



Beyond handwashing and masks

We're all going back to work or our regular haunts, so here's out to do so safely

BY CHRISTINE PERSAUD

If you have ventured out of your house over the past few months, chances are you have been asked to wear a mask when entering an indoor public facility. It's also strongly suggested that you keep your hands sufficiently washed and/or sanitized. The latter is a good, simple tip on any day of the week, but there are other tech-based things you can do to keep yourself safe, and help prevent the spread of illnesses, bacteria and viruses, both at home and the office.

Get an air purifier: It's no surprise that air purifiers have had an uptick in sales, with the category projected to grow at an annual growth rate of 6.9% from 2020 to 2026 in Canada, according to 6wresearch. Air purifiers tackle airborne particles, including viruses, germs and bacteria, cleaning the air so you can breathe better. A 2020 Vital Vio survey of Americans found that more than half

said they were looking for new sanitization tools for their homes, and 64% were willing to pay more to either rent or live in homes with automated cleaning technology. Along with full-sized air purifiers such as the highly rated Winix 5500-2 that are designed to handle large rooms or spaces, small desktop models like the Dyson Pure Cool Me are perfect for the home or remote office. Handheld personal air purifiers, such as the LG PuriCare and Wynd Essential smart personal air purifier, can accompany you to a restaurant or park, and there are even ones for the car, like the Scosche FrescheAir Pro, that fit into a standard cup holder and also deodorize. Investing in a purifier provides some reassurance that you're breathing cleaner air.

Air quality monitors: Typically wall-mounted or placed on a flat surface, these devices monitor oxygen content, carbon

dioxide, carbon monoxide and other volatile gasses, then provide a particulate matter (PM) number that tells you the level of pollution in the air. AirThings is one of the leaders in this space, with devices such as its Wave Plus.

Every day sanitizers: Phone-soap's handy portable UV-C sanitizers help clean what is likely one of the dirtiest devices you own: your cellphone. That brand and others such as HoMedics have products that sanitize phones as well as other small items that could be harbouring germs, like car keys and credit cards. Pop everything in when you arrive home, let it run a cycle (usually anywhere from 10 to 30 minutes), and it's done. Some UV-C sanitizers even double as wireless chargers with compatible phones, so you can kill two birds with one stone.

Tap to pay when possible: If you don't already have a tap-enabled

credit or debit card, now is the time to upgrade. It's a simple way to pay for small denomination purchases (usually less than \$100) at participating shops or cafes without having to punch in your four-digit PIN. A mobile wallet is also handy for paying directly from a smartphone app such as Apple Wallet; even some smartwatches can load your card information via services like Fitbit Pay and Samsung Pay for a quick tap to complete a transaction.

Antimicrobial phone case: There are cases that protect your expensive phone against drops, bumps and scuffs, and have antimicrobial coatings to prevent the accumulation of bacteria on the surface. For example, Tech21 has a line of cases that use a unique formula that it claims can reduce harmful microbes by up to 99.99%. You'll pay a premium over other cases, but it's worth it for the peace of mind. **FPM**

DILYS D'CRUZ

The vice-president and head of Wealth Management, Meridian Credit Union, on the power of dance and finance

»BY ANDY HOLLOWAY



Is there a big goal you want to achieve in dance?

It's an interesting question. We have a year-end performance, which I have to perform in. I've been doing it for many years, so it's not a big deal, but when you go to dance every week, you're learning choreography. You do all these warm-ups and everything else beforehand, and then you maybe spend 15, 20 minutes working on choreography, and then it's a build. And then every week, it's a build, a build, a build, until you put a whole routine together and then you're going to perfect it and you're going to perform it. There's always new stuff, so it's never stagnant

Does dance help with your day-to-day working life?

Oh yeah, so much translates. No. 1, how not to take yourself too seriously. You have to be able to laugh at yourself, because when you're learning stuff, you're going to look pretty stupid doing it, and you're going to have to keep trying. Learning how to fail over and over and over and pushing through it is a big life lesson.

What's your management style?

Definitely, my go-to is inspirational, in the sense that I really want to inspire people to feel good about what they're doing and the impact that they're making. You've gotta work hard, but I like to say you gotta play hard, in the sense that it's all about the laughter, the banter, the openness and just having that authenticity. If I was to put it in kind of a frame, it would be authentic and inspirational.

We often see stories about women not being in control of their finances. Is that overblown?

Oh, no. A second passion of mine is really getting women to take control of their financial future. It's been a personal mission and I built it into our whole business model and strategy. Over and over and over, we're seeing that women don't have the financial knowledge they should. It's so important because the stats reveal that nine out of 10 women will have to manage their money at some point in time.

Did you start dancing as a kid?

No, I didn't. I started in my mid-20s. I always had this passion for music and I came from an immigrant family and dance was not on the radar. I think when I was growing up, dance wasn't a big deal. Now, it's everywhere, but it wasn't something that my friends did. When I graduated from university and moved home, I was going to the gym and then I just thought, "I would really like to learn how to dance."

What do you get out of dancing?

I love music, so this gives me an opportunity to express myself in music and learn something. It's definitely taxing on the brain, all the choreography, and it's just a release. It's a passion, it's a release and it really helps me focus, too, because I have a very busy life. When I'm there, I'm there mentally and I come out feeling amazing.

If there was one thing women don't typically understand about financials, what is it?

There's not just one thing, but it's the day-to-day, really understanding your financial position is critical, really having a handle on your financial position as simple as: what do we own in assets, what do we owe and what's our cash flow? Because that at least puts you in a position of knowledge.



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