

ERIC BOLES: Hello, and welcome to Expert Conversations, a part of BMO's series on the Road to Recovery. I'm your host, Eric Boles. To say 2020 has been a challenging year would be a major understatement. The COVID-19 pandemic and economic downturn, unprecedented unemployment and heightened racial tensions have made it more important than ever for leaders to keep a pulse on their employees' mental wellbeing. Joining me today are 3 experts who can offer insights into how people are feeling right now, how to understand what they need to help them through these troubling times and some tools employers can offer to help. My guests today are Paula Allen, Senior Vice-President of Research, Analytics and Innovation at Morneau-Shepell, Karen Collins, Chief Talent Officer at BMO and Emily Deacon, Managing Director, Workforce and Mental Health at BMO. Welcome all, I'm really looking forward to our conversation. Now, to start off, let's rewind to the last, actually, to less than 9 months ago, and that topic is going to be on prior to the pandemic. So, number one, Paula, prior to 2020, what were some the main stresses that people were feeling, especially as it pertained to work?

PAULA ALLEN: I'm glad that you ask that question because with everything that we've been through, very often we're thinking that prior to 2020 was perfect, there was no stress and that this is the first time in our lives, which was not the case. We did find that there has been an escalation of work stress like we've been seeing it over the past 5 years, that's the period that we mentioned and people are basically saying that the pace of change in the workplace, mental demands for work, all of those things were impacting individuals. And then a few other things that are impacting individuals as well from a stress point of view and those showed up in work as well. So, one thing that we looked at was isolation, a sense of isolation that's been increasing in our community, it's increasing in our personal lives, we have a minister of loneliness in the U.K., it's a public health issue according to the Surgeon General in the U.S., and Canada is looking at it as well, but people are also feeling isolation in the workplace which is a bit of a stress and certainly something that's impacting people's mental health. Another thing that we were finding is financial strain was increasing, so people's perception of their ability to manage their finances. So, all of those things, workforce stress, mental demands, change in the workplace, isolation, finances and ironically how all of those things are exacerbated as a result of the pandemic as well.

ERIC BOLES: Gotcha, gotcha. So, none of those problems went away just because we have another problem that showed up.

PAULA ALLEN: None of those problems, however with everything that we're facing right now, the need to be assertive, the need to take action and deal with them directly has never been more important. So, a lot of things in our lives that we were just living with are now kind of escalated in terms of the importance and certainly work stress and personal stress and isolation and financial issues are in that group.

ERIC BOLES: Thank you so much, Paula. Emily, this question is for you. What are some ways that business leaders were helping employees manage their mental health, and how much focus was put on mental health compared to all H.R. functions, like career advancement?

EMILY DEACON: Sure, thanks Eric, that's a great question. As Paula mentioned, this has been an issue that's been building for many, many years, and I think that organizations across all geographies, all industries and of all sizes have been grappling

with how to move forward and how to support their employees. You know, I would talk about 3 sort of tactics or areas of focus, and again, we could go on and on and on on this. I think the first and foremost that I would flag is that leadership commitment and ongoing communication, and it's about acknowledging the mental health of our workforce, acknowledging the challenges that they may be facing and opening up a dialogue to create that psychologically safe workforce where you can ask for help when you need it. You can be supportive for others when they're looking for help, and so really role modeling and opening up a dialogue across your organization is critical for our leaders. It's not an H.R. issue, this is a leadership issue, and continuing that is so critical. You get into the nuts and bolts, which is sort of my second point, which is really the support tools that you provide for your employees, and this can be a range of things, whether it's the benefits you provide for you programs, you're providing coverage for visits to mental health practitioners, providing Employee Assistance Programs. At BMO, ours is for both our employees and their families, recognizing that this impacts the whole family unit and then potentially through different providers, looking at tips, tools, resources that our employees can access to learn more, to educate, to find resources to support them. At BMO, and you know, I'll speak a little bit about the partnership we have at Morneau-Shepell, we have Paula, who is joining us from today, we utilize their life work's platform for our Employee Assistance Program and it's a critical part of our employee strategy, but it really bleeds into my third point, which is about that partnership aspect. It's leveraging the knowledge of subject matter experts so finding those partners who can help you on the journey, who know what they're talking about, who have done the research and finding ways to bring them in, big or small, to support your organization because we cannot do it alone and there's great resources and tools and research out there. You know, one other thing I would flag to the group who are joining us today is in January 2020, BMO had the opportunity to sponsor some work and partner with the Center for Addiction and Mental Health, CAMH, and we developed through them a playbook and it is a workforce mental health playbook that provides some really tactical tools and tips for leaders and organizations on how to tackle mental health in the workplace. There are resources like this out there available to everyone, and so if you haven't seen the CAMH playbook as a leader, I strongly encourage you to take the time and find it. You know, tackling in our own workplaces can then draw in sort of our focus on how as a society we're going to address the mental health crisis that is on us right now and is only growing through the course of the pandemic.

ERIC BOLES: Thank you so much for that, Emily. Emily, I wanted to, before we leave this topic about what things take part to the pandemic, you really emphasized that this isn't just an H.R. issue, it's a leadership issue. Clearly, at BMO, it seems like you guys are kind of ahead of the curve in that but there are a lot of companies out there, a lot of leaders out there who are trying to react to what is taking place. I know this is a little offset, but what are some of the methods, some of the tactics used to shift it from just maybe an H.R. focus and make it truly a company or organization wide or leadership focus?

EMILY DEACON: Sure, and you know, I don't want to pretend like we've solved this. It is something that we continue to learn and grow as I think most organizations do. I would flag a few things. It's leadership, advocacy, and putting themselves in front of the issue. And so we have a number of leaders across BMO who have shared messages with our workforce, who have stood behind our actions and put up their hand, not to say we solved, but that we are aware and we want to be part of the solution and I think that that opens a level of trust and dialogue across the organization that I would encourage

all leaders to do is you do not need to come to the table with an answer, but coming to the table with an understanding and an openness to discuss the issues with employees and then find out what is going to work, going forward.

ERIC BOLES: Thank you so much, Emily. If Karen or Paula has anything to add to that very question about H.R. focus, truly a leadership focus, please chime in.

PAULA ALLEN: The only thing that I would add is really just to amplify what Emily said. In our experience, we deal with a number of different organizations, a number of different situations, and that focus on leadership really wraps around the world twice in terms of the meaningful of the impact on employees. And one thing that I didn't mention that I should have mentioned was very much part of our pre-2020 experience, was stigma, stigma about mental health issues in the workplace. And even though that had been going down, it's still very significant, is and was pre-2020, and having open communication about the importance of mental health, doing things as an organization that really makes it meaningful for employees to realize how important it is for individuals to take care of their mental health, investment and managers in their ability to have those productive conversations step in when needed in a very appropriate way, not becoming counsellors, but really showing people that one cares and that there are steps to take that can make things better. Those are really fundamental and very, very important in any kind of strategy, so it's the basics of people's experience and certainly something that I would amplify a thousand percent.

ERIC BOLES: Thank you, Paula. Okay, so moving from topic number one, talking about what took place prior to the pandemic, topic number 2 talks about the first half of 2020. So, this first question is for you, Paula. How did the spread of the pandemic, combined with escalating racial tensions, affect the stress people were already feeling and what are the common fears that people have today?

PAULA ALLEN: Well, I'm going to give you this for an answer, and then I'm going to give you the long answer. So, for an answer is it affected people's mental health in an extremely significant and unfortunately negative way. We, at Morneau-Shepell, launched a mental health index, which was something that we had actually been preparing for and collecting benchmark information and researching for 3 years and our plan was to launch it in 2020 without the foresight that there would be a pandemic in 2020, but that's when we launched. And what we found is that we had a massive decline in indicators of mental health for the Canadian population, so increased anxiety, decreased optimism, increased sense of isolation, which I mentioned to you before was a problem. Decreased work productivity, and that was related to just ability to focus and concentrate. People might not be working longer hours, but they're hard hours. So, all of that actually had our population looking like the most distressed 1% of the population prior to 2020, so that's how much of a decline that we've experienced. The longer part of that answer is really number one why, and what does it mean and also the addition of heightened awareness of anti-black racism and other racial tensions. So, if you look at what the pandemic has brought to us, it has brought change everywhere in everything, and most of us would know that change is stressful, even the most positive changes, having a child, getting married, buying a home, all of that is stressful. Any change is stressful, but when you have a change in the way you work, a change in where you work, a change in how you spend your social time, a change in the dynamics because of, you know, different things that happen in terms of families and how they interact, a change in perhaps your expectations of yourself financially. Everything changed almost

overnight, so the change upon change upon change upon change is very, very stressful. It kind of takes away a sense of our control, it takes away a sense of our predictability and that does have a mental health impact. There's really no way to avoid it. The other part of this is that the change was not particularly positive in most people's view, and it was also very unpredictable. So, a few people might have thought that we were going to have a pandemic, but truly, very few people understood the global impact and the impact on day-to-day lives of so many. So, you know, just to give you a sense of just being not predictable as a strain. If you were to lose a loved one, if I were to hear that my grandmother had passed, I know she's elderly, she's not well, of course I would feel sadness, of course I would feel grief, it would certainly not just pass over me, it would have an impact. If I were to hear that my teenage son took my car and was killed in a car accident, that's a totally different level, that's trauma, right. So, not having that sense of predictability or fairness, that added a whole other dimension. So, you know, we have people who went through normal stages of shock and denial, everybody kind of goes through that then you start to feel, you know, angry or frustrated or anxious. You know, most of us feel that as well, that's normal, you know, emotions aren't bad, it's when they take over you, that's when it gets bad. And right now, some people are in a very difficult place, like they're starting to become that angry person or that frustrated person or that anxious person, and that's when we need to reach out and make sure that we get help because, you know, this situation is not insignificant, it's impacted all of us and all of us need to take some action, some more than others. So, that's the backdrop just as a pandemic. You also asked about racial tension, increased awareness of anti-black racism, and that adds another level, particularly for some. So, if I were to speak about people who are black. You know, seeing what happened and it was kind of triggered with George Floyd, that was unfair, you know, you're seeing videos that have made it particularly cruel. There was a sense of helplessness that this is happening and there's other situations. There's so many elements that create trauma, another way of creating trauma. And also you know, once history has had, you know, different and varying levels of racist experience, each of those is traumatic. It's unfair, one feels somewhat powerless in most situations. Having that all come up and having it resurge and having it be reminded of you with media, all of that is quite stressful, all of that is quite painful, and we have that on top of the backdrop of the pandemic. So, you know, there's a fair bit of anxiety about how this is going to turn out, is this going to be better, is it going to be the same, are things going to get worse, so another level of anxiousness. The one thing that I would say, though, is what has been very positive around everything that has happened since George Floyd is that there's a level of transparency and there's a level of dialogue and there's a level of openness to listen that has really never beenprecedented, and that is extraordinary and that is positive. And organizations taking a lead with listening sessions and taking action, and that is so important. So, you know, having any kind of a traumatic situation, any kind of trauma and I mentioned focusing now on the anti-black racism, when you experience trauma, think about the first thing that needs to happen: the need to be able to speak, the need to be able to feel like you're heard. That's the beginning of problem solving, but that's also extremely critical from a psychological point of view and we're starting to see that happen, which is positive.

ERIC BOLES: Paula, thank you so much for that. I'm going to ask you in just a second what some things we can do to overcome some of the things that are there, but you brought up something around not only the pandemic, I am just personally still amazed how something can change social construct so quickly, like just like that. And not only that, I know for myself, I've said many times, sometimes I will prefer unhappiness over

uncertainty. We have received uncertainties surrounded by uncertainties surrounded by uncertainties, so, you know, I have a high level of empathy for so many leaders right now having to lead in an environment of uncertainty. You know, not only are you being asked what to do, but in some cases, those being asked what to do don't know what to do, you know, and so to empathize with each other is something significant. Any thought from any of the experts here on the panel in regards to this, what we're describing or talking about?

PAULA ALLEN: Maybe what I'll do is I'll pick up on a word that you used, which I want to use as, which is empathy. So, this is at any point and time empathetic leaders, which is important, never more critical than when you are going through a crisis. When you are being empathetic, you're also being as clear and as honest as possible. You know, we are working through this together as a society, each of us as individuals with the individual beside you who is thankful who is wearing a mask, with your work colleague who you're thankful is communicating with you so effectively on the video call, with your organization who you're thankful is there for you as well, but we're working it out together. So, it's one of these things like in every sphere organizations have had to really look at themselves, how they function, how they support their people and essentially reshape some of the things that they are doing, build on some of the great things that they were doing before. Look at gaps, you know, do things that are for the moment because you don't know what the moments later are going to be like and you'll have to just deal with them at that point. And it actually parallels what can be strong for people, as well, because if you recall what I said, you know, this pandemic has taken away a sense of control, a sense of predictability. What we can do as individuals is take some of that back by being very active in how you shape your day, you know, as simple as that, your routine. How you structure it, so you have your sense of accomplishment, you have some fun, you have some activity, you have all of these things that are needed. How you manage your emotions, because you will have them and making sure that you reach out and speak to people, that's our natural response and reach out for professional help if you feel that kind of sense of being overwhelmed. A lot of people, regardless of their financial situation, are quite anxious about the economy and just taking control or taking stock of what you can do, using the resources that the organization has to help you understand how you can manage through, you know, any kind of contingency, that takes back some control and it's the same thing organizations are doing for people. Everything was blown up, but being there, being solid, being empathetic, communicating well and making sure that we are building one step at a time, not taking one step at a time, but building the best organizations have done that very well and have actually seen some tremendous benefit in their people as a result.

ERIC BOLES: Thank you, thank you so much, Paula. Karen, I have a question for you, and Karen, the question is what can a leadership team do to monitor employees' changing needs and ensure they are getting the support they need to maintain their mental and physical wellness. And I'm going to include on that question how do you do this while continuing to serve customers. There's that healthy tension.

KAREN COLLINS: Thanks for the question. Emily talked about a few things we're doing at BMO that may be helpful to others. We have a well established culture of leadership listening, and as Paula just noted, as the pandemic and racial injustice issues emerged, we know this is even more important than it's ever been before. As Emily said, as you said, they're stressed, they're trying to navigate unsettling times and many of us are doing that with reduced social contact and everyone is doing that 6 feet apart and

through a mask. And so with social cues limited, it's harder for leaders to check in with their people. I'm probably stating the obvious, but I've heard from a lot of our leaders that as we round into month 5 without the impromptu coffee or after work drinks or hallway check-ins or staff meetings, they're feeling like they're losing touch with their people's needs and their people need them even more than they ever have before. So, as Paula mentioned, one of the key things we're doing is increasing our communications. That's been one of our edicts since the pandemic started. More frequent, less formal communications and we've also been increasing our listening. And so we're a big company and so we need to think of ways to listen at scale and we're doing that by doing shorter, more focused and frequent employee surveys. Some of those surveys go out to the whole company and some go to a smaller group, such as a geography just maybe to the U.S. business or to a business group. And the surveys that we ask, they're very short, they can be turned around quickly, which is key so leaders get real time results. It gives them insights into what their employees are feeling or what they need. And so our last survey, 86% of our employees told us we're working from home, they felt pretty good about their productivity, as good or better than it was pre-pandemic, so that helped us know we're getting it right and then we also got a lot of constructive feedback, some critical feedback, particularly through the verbatim questions we asked. We asked what would lower your stress level of making you more productive, and our people told us, and now we have a short list of things that we're actioning to help our people and support their mental and physical health. One thing we're doing, and Emily mentioned this a little bit, we're sharing communications about mental health and managing stress and we're offering opportunities for employees to call in to "ask me anything" sessions with physicians, mental health professionals and parenting experts, and those sessions are open to people's families as well. And so they're recorded, so if someone is working during the way and they can't access the call, they can listen to it with their family at night and it encourages dialogue with families, and we know families are part of the equation. And then as part of our health and safety focus, my colleagues on the call mentioned we know our leaders are great anchors, but we're not doctors and we're not social justice experts, but we can share knowledge from those who are. And so our online learning platform at BMO allows us to post resources, so our employees if they have a break during their day working at a branch or at home or if they're on their iPad anytime, have resources to help with some of the pandemic-related issues we've talked about, like social isolation, parenting challenges associated with having kids at home while you're trying to work. And then we also have resources about racial injustice and combatting racism. And so what I'm encouraging our leaders to do, and what I'd encourage our listeners to do, is use those resources as a prompt to check in with people and encourage open, authentic, empathetic dialogue about how they're doing and ask the question: how are you doing physically, how are you doing mentally, and as we're doing that, we're getting really good feedback from our people that are leaders are understanding how they're doing even if they're not physically together.

ERIC BOLES: That is fantastic, Karen. Not only do I just want to acknowledge the level of increased communication that you all are having, but recognizing it's a bi-open world. That dilemma right now I'm hearing from a lot of leaders who are struggling with that tension and the very practical steps you just gave are going to be extremely helpful for many. One last question for you Karen, in relationship to that especially with people working from home. If you can tell us what are some of the things that you heard that would help with lowering stress levels for some of the folk. There may be a leader out there right now going: I wonder what are some of those things we can help, especially

with the folks working from home, those increased stresses, almost everyone has a Zoom meeting adjacent to another Zoom meeting, so what were some of the things that you were able to discover?

KAREN COLLINS: Yeah, it's such a good question and what we've learned is there isn't one size fits all. As we were prepping for the call, I was stressed that my puppies were going to come running in here and my kids are going to come down and ask me to make them lunch. And so I think it's just that authenticity that as we're all at home, we all have stresses and there are things that are infringing on our personal lives. And so really, one having a bit of a sense of, as you said, we're all in this together, we're all dealing with these things, so let's let down a veneer, let's talk about it a little bit, let's express when we're feeling stressed out. And so I think it's that, and Paula used the word earlier, empathy that we can share with one another that is so important. We also talked about, and I think this is so key, is creating routines. When you work from home, you and I learned this very early in the pandemic, you can burn out doing something you love, so how do you create a routine so that at the end of the day, you actually end your day and you're not working well into the evening, cutting down on sleep, you're getting out, you're walking, you're getting exercise. So, really, as we started to realize this wasn't a temporary situation, we're thinking about how do we thrive during the pandemic, and we do that by creating good and healthy routines that are good for us and good for our loved ones and making sure that we stick to those routines, and as leaders, we talk with our teams about the importance of doing that so they do the same thing.

ERIC BOLES: Thank you Karen, love it. I love the question you guys had, how do we strive through this pandemic, not just survive it, right. I like it. I'm going to move us to topic number 3, and I know we're getting of the time, but this content is so powerful. Thank you, experts for these comments. This conversation is about moving forward, topic number 3 is about moving forward. Paula, this third question is for you. How are people feeling about returning to a post-pandemic workplace, and what are the long-term psychological effects that 2020 may cause employees that employers need to watch out for?

PAULA ALLEN: It's really a mixed bag, and I think the best way to actually look at it is that we're not really sure what that post-pandemic workplace looks like, so we have continued anxiety. So, you know, we actually did a poll in April, the majority of people felt that the disruption as a result of the pandemic was going to be over in June. Well, June has come and June has gone, so we're looking at a very much longer horizon, but we're also looking at, you know, perhaps some permanent changes. So, I think overall, you know, there is that kind of tentative hopefulness. There is a tremendous amount of anxiety in some because people are fearing, again, another change. So, is it going to go back to the way it was before, probably not exactly. Is it going to go back at all, you know, in some situations, not. In some situations some people are going to continue to work from home, which might be a good thing for many, it might not be such a good thing for some. There is a portion of our population that has a high anxiety about returning because they're worried about bringing infection back into their home, particularly if they have children or elderly adults living at home. So, that kind of assurance, or that view to the fact that your workplace is not going to put you into a position of harm, you know, we're working out how it's going to look, it might look different, it might change, it might need to be flexible, but the number one message needs to be that your employer cares about your wellbeing, that is your mental wellbeing, that's your physical health and safety and that there's a lot of very smart

people putting a lot of energy in making sure that when you do return, it will be safe. Just a continuation of the flexibility and, you know, it was mentioned taking down that formal veneer, you know, like it or not, that formal veneer takes up energy. It's not a lot of energy that people have to spare right now, so just being authentic in that ongoing communication, just continuing that flexibility to the extent that you can because organizations are going to be asking flexibility of their people, all of that is important. In terms of a long-term mental health, it's still a bit wait and see. What we've seen in our mental health access, you know, there's some people who are continuing to adapt and we are in that short-term adaptation phase. What we need to see is how people respond if there is a massive second wave. You know, if there is a return to the way it was in March, before you've really gotten into a groove of your short-term adaptation, you know, seeming to move forward, so that's a little bit of an unknown. We are seeing people who are adapting well and building skills and building strength, which is great. We are also seeing some people who are continuing to decline, so, you know, even as we're moving to reopen, even with everything that is going on that is positive, there are people who this has triggered some major risk and they're continuing to decline. So, it's important to sort of make sure that even as everyone needs to have an action plan, no matter how well you think you're doing, you are at risk in this period of high uncertainty, and there is going to be continuing risk, so having your plan, having your routine, knowing where to go, feeling comfortable getting professional support, that's for everyone. But for others, people decide the need to step in as well, so if you see a colleague, if you see a family member, if you see your boss, anyone, any other human being who is not themselves, who doesn't seem to be thriving in any way, shape or form, who seems to have had, you know, that behavior change where they're becoming their anger, becoming their frustration or seeing signs of hopelessness, the best that we can do is to show human concern, to show that you care, to show that you've noticed something different, to recommend that they get some professional support because not everybody can do it on their own and having that hand out to just say: listen, I care and let's walk through this next step together because I want you to get the help that you need and not walk around the world twice in terms of changing the course of someone's life.

ERIC BOLES: Thank you so much, Paula for that. Emily, I want to close this with you. What are we, and we talk about BMO, observing as we start getting employees back into the office and what does this tell us about how we need to navigate workplace 2.0?

EMILY DEACON: Sure, and let me start by saying first we had many employees who remained working on our worksites throughout the pandemic. We had core roles where the flexibility to work from home wasn't there and then we had a large part of our population that did and quickly moved to a work-from-home environment exclusively. And so that dynamic is, as we are very slowly and carefully thinking about adding more people to the workplace, that dynamic of these different groups and how they're going to intersect in the short, medium and long term is so much a part of our planning. And, you know, I'll share a few things that we've seen is you know, the group that we had working from work throughout these many months got into that comfort routine, the predictability that Paula talked about. They knew who they were working beside, there was a common set of values about the health and safety practices in the office, and there was a comfort level. They were almost their own work bubble that they were comfortable that they were all abiding by the same rules, and introducing new faces to that creates its own level of anxiety. It's more change when you were feeling that you were on the same playing field as everybody else and everyone was following the same rules, and so

being very thoughtful about that dynamic has been critical for us and will continue to be and you deal with that and you help manage that through really thoughtfully and slow introduction of new people to the workforce. Communication about expectations and about the health and safety practices continuing and why they're there. And then being able to pivot and learn as things evolve, so to the point of there may be surges, there may be things that we need to be prepared to move people back home. And so not being tied to our plan, we have a plan, but not being fully tied to it because we're going to need to be able to be flexible and pivot in many different ways. I think for the people who are returning to the workplace after working from home after many, many months, there was a sense that finally things are getting back to normal, I'm getting back to the office, I can't wait for it, but the reality is not that. They don't return to the workforce, not necessarily at the same desk because of the social distancing. There are signs everywhere, people are wearing face coverings. It's not the same and so there's a bit of a re-learning and we're seeing more people choose to remain at home because their role allows it, because, one, they're seeing they can be productive, and two, they're not going back to normal, everything has changed. And so when I think about how this guides us in a very unknown future of the workplace because so much is going on, it's about thinking about how these different dynamics come together, being thoughtful of the people who continue to work from our offices being aware of those who would like to come back, but it's going to feel different and engaging in dialogue. There's a flexibility that we're starting to understand is available to a good portion of our employees to hybrid between home and work, but that also comes with a dynamic in the workplace that can create tension, and so we need to be mindful of that so that people continue to feel safe, they feel productive. And I think you had said earlier, the customer remains at the centre of all we do and so being thoughtful, being managed, not moving too quickly and being willing to take a right or a left turn as we go is going to be critical for us.

ERIC BOLES: You know, Emily, you just helped me a whole lot. My assumption and my expectations, you helped a lot of others as well. I have one particular client who had some of their folks who were essential, so they always remained in the work environment, but their actual leaders worked from home. Now they're re-entering the atmosphere and there is a real healthy tension taking place with that dynamic as well. I mean, there's so many different aspects and parts of this that are fascinating. As we look ahead to 2020, from what Paula just shared, what you just got through sharing, what Karen shared a little earlier, I just personally want to thank you all three of you experts, Paula, Karen and Emily for your great conversation today. I know the audience who had a chance to hear it enjoyed it as well. I do want to make this last statement in closing. I want those who are listening to remember to join us next Wednesday at this same time where we'll discuss the rise of virtual learning and visit bmo.com/expertconversations for more details, as well as the schedule of other upcoming events. Thank you all so much for joining us today.