

Grant Us Humility

Miijishinaam Manaadjiiwewin

Algonquin

Claudette Commanda

Elder, Professor, and Chancellor of the University of Ottawa
Kitigan Zibi Anishinabeg First Nation, Quebec
Indigenous Advisory Council Member

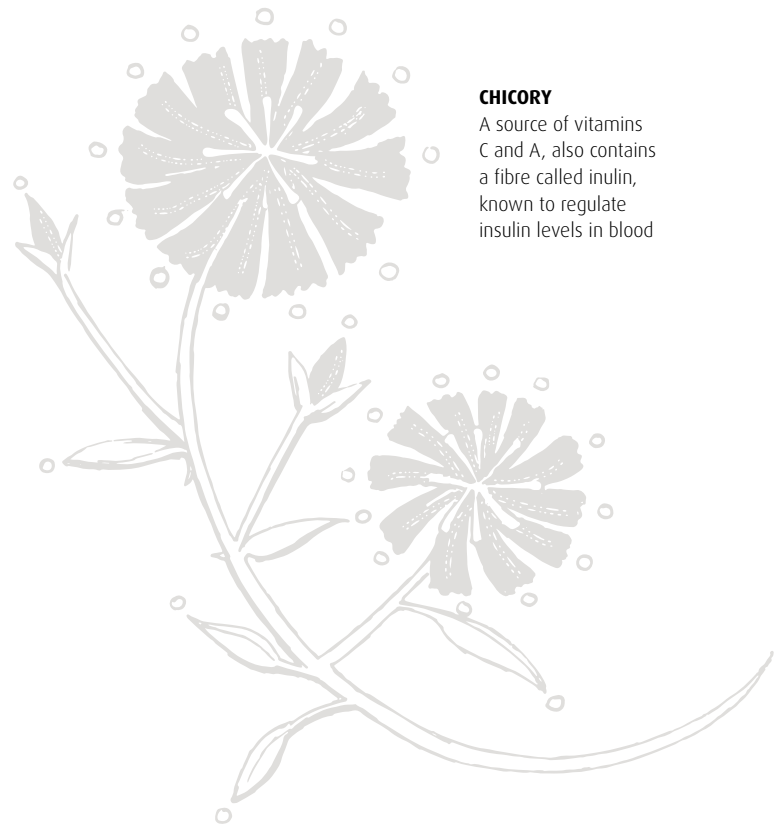


We work together for the benefit of all creation, for the sustainability of Mother Earth, and for the futures of those not yet born into our world

This year's report is delivered to you with respect, in recognition of our place within creation to treat the earth, and all that dwell upon it, accordingly. It is our hope to instill with our readers highlights of the authentic progress BMO is committed to, in working with Indigenous communities, as we continue genuinely striving for Truth and Reconciliation. We acknowledge that we exist as equals in relation to all living things, showing respect for our fellow beings. Helping each other whenever needed is the foundation of healthy, progressive partnerships dedicated to the greater good. We continue to share the wisdom of our ancestors, as it is our responsibility to pass it on to future generations so we may continue to treat the earth, and all that dwell upon it, with respect.

We ask the Creator to provide us with a good mind so we can continue the journey toward Reconciliation. We ask the Creator to provide us honesty to be always truthful, humility to give assistance and kindness whenever needed, respect for all creations, courage to take responsibility for our actions, wisdom to dedicate a share of our efforts to the greater good, truth to do what we know is right, and to provide our hearts with love so that we will remain close to the Creator. We ask the Creator to allow us to be open-minded with an open heart of our self-awareness and understanding of others.

Helping each other whenever needed is the foundation of healthy, progressive partnerships dedicated to the greater good.



CHICORY

A source of vitamins C and A, also contains a fibre called inulin, known to regulate insulin levels in blood

Indigenous Innovators Are Transforming Canada

Indigene Oneekawneewak
Kwayshkoochinaakoohtawak Kenadaw

Michif (Métis)



Mike Bonner

Head, Canadian Business Banking and Head of BMO Enterprise Indigenous Banking Strategy
Executive Sponsor, Sharing Circle, Employee Resource Group
Co-Chair, Indigenous Advisory Council

In this Indigenous Partnerships and Progress Report, you will meet Indigenous innovators.

We are proud to dedicate these pages to the transformational impact of Indigenous businesses, community leaders, governments, entrepreneurs and collaborators. Their vision is fortifying a path to sustainable equity, inclusion and economic self-determination for First Nation, Inuit and Métis communities in Canada.

The Indigenous voices on these pages are breaking down barriers in food sovereignty, greenhouse farming, affordable housing, clean drinking water, college-readiness and empowering the growth of women-led economic development. These stories speak to the diversity of innovation currently in motion across Canada – all grounded in a connection to the resilience, traditions and self-determination that defines Indigenous Peoples.

For more than 30 years, BMO has been working in partnership with Indigenous communities to build trusted relationships, demonstrating our shared urgency to dismantle a legacy of systemic barriers. In 1992, BMO introduced Indigenous-focused customer programs and the following year opened the first of what would become a network of branches located in First Nations communities. The goal then was to empower economic self-determination by building relationships and improving access to financial products and services

From that day forward, the Indigenous Banking Unit has collaborated with the best of BMO internally – our partners in Trust, Wealth, Personal & Business Banking, Capital Markets, People & Culture and Diversity, Equity & Inclusion – to create sustainable progress that honours the innovation and achievements of Indigenous communities.

Through the Indigenous Advisory Council (IAC), BMO receives valuable advice, guidance and wisdom from Indigenous perspectives. BMO was the first bank to seek council through this formalized external panel of Indigenous leaders. We have always understood the value of listening, partnering and working together. In this report, we thank founding members for their leadership and guidance, honour retiring members and welcome new

For more than 30 years, BMO has been working in partnership with Indigenous communities to build trusted relationships, demonstrating our shared urgency to dismantle a legacy of systemic barriers.

members. Together, we will continue the work to drive outcomes in education, employment and economic empowerment. I know our impact has been exponentially stronger in every part of our bank because of the recommendations put forward by IAC members.

Moving forward, we are determined to remain bold about our shared future, working to create progress that builds on BMO's response to the Truth and Reconciliation Commission of Canada's Calls to Action. At the core of BMO's Purpose – to Boldly Grow the Good *in business and life* – is a commitment to activate collaborative efforts and partnerships leading to an inclusive society with zero barriers. Supporting the socio-economic progress of Indigenous communities is foundational to BMO's Purpose.

I started my message focusing on Indigenous innovators. We are proud to partner with you. I also want to express my gratitude to my colleagues who are part of BMO's Sharing Circle employee resource group – Indigenous colleagues and allies who lead our internal engagement with events and education that raise awareness of Indigenous history, celebrate Indigenous culture and build a culture of active allyship. We couldn't be more thankful. BMO's Indigenous Banking Strategy is built on all these partnerships.

The opportunity to Boldly Grow the Good **together** only continues! We are ready to unite with Indigenous innovators and collaborators everywhere on the path to Reconciliation. We commit to sustain this work with pace and Purpose toward an inclusive tomorrow.

Indigenous Advisory Council

Onkwehón:we Ronwanaten'nikonhrá:wis Kentióhkwa

Mohawk

Growing the path as we progress toward meaningful Reconciliation

Three years ago, BMO was the first major Canadian financial institution to establish and formalize the role of an Indigenous Advisory Council (IAC) including First Nation, Inuit and Métis representatives from across Canada. The IAC brings invaluable Indigenous perspectives, insights and wisdom to the Indigenous Strategy at BMO.

The mandate of the IAC is to provide guidance and feedback to BMO on the creation of new policies and practices that respond to Call to Action 92 of the Truth and Reconciliation Commission of Canada.

The mandate of the IAC is to provide guidance and feedback to BMO on the creation of new policies and practices that respond to Call to Action 92 of the Truth and Reconciliation Commission of Canada. This mandate builds on the three pillars of BMO's commitment to Reconciliation and progress for Indigenous Peoples – education, employment and economic empowerment.

Membership

The IAC consists of 12 external members. It is co-chaired by Mike Bonner, BMO's Head of Canadian Business Banking and Head of BMO's Enterprise Indigenous Banking Strategy, and is sponsored by Sharon Haward-Laird, BMO's Group Head, General Counsel, Executive Champion of Diversity, Equity and Inclusion and Co-chair of the Leadership Committee for DE&I. The IAC is refreshed every three years; this year BMO welcomed six new members to the council, and we thank the six retiring members for their guidance, wisdom and dedication. The IAC members share their unique Indigenous experiences and wisdom to guide BMO's initiatives and practices across the enterprise, and build upon BMO's commitment to listening, learning and working collaboratively with Indigenous Peoples.



[Learn more about the IAC](#)



Chief Willie Sellars
Williams Lake First Nation, BC



Carol Anne Hilton
CEO, The Indigenomics Institute
Hesquiaht Nation, BC



Deborah Anne Baker (K'ana)
Squamish First Nation, BC



Chief Roy Whitney-Onespot
Tsuut'ina Nation, AB

On behalf of all our BMO colleagues, we express our gratitude to the past, current and future members of the Indigenous Advisory Council (IAC). Created three years ago, the IAC continues to provide important guidance and advice advancing BMO's progress towards Reconciliation. In this third Indigenous Partnerships and Progress Report, we acknowledge the six retiring founding members: Chief Roger Augustine, Chief Terrance Paul, Chief Darcy Bear, Chief Ouray Crowfoot, former Chief Patrick Michell and Hereditary Chief Frank Brown. This year we welcome newly appointed members: former Assembly of First Nations Chief Ovide Mercredi, Chief Willie Sellars, Carol Anne Hilton, Tabatha Bull, Nadir André and Denis Carignan.

The IAC's vision is fundamental to BMO's Indigenous Strategy. And our partnership is essential to driving progress for economic and social empowerment for Indigenous communities and customers. Within our BMO community, initiatives like the BMO Indigenous Enterprise Resource Group (the Sharing Circle) encourage understanding, recognition and celebration of Indigenous Peoples and cultures. The IAC continues to inspire our teams as we work together to live our Purpose, to Boldly Grow the Good *in business and life*.

Darryl White

Chief Executive Officer, BMO Financial Group



Internal IAC members



Clio Straram
Head, Indigenous Banking Unit



Sharon Haward-Laird
Group Head, General Counsel
Executive Champion of Diversity, Equity and Inclusion and Co-chair of the Leadership Committee for DE&I



Dan Adams
Interim Head, Indigenous Banking Unit



Mike Bonner
Head, Canadian Business Banking,
Head, Enterprise Indigenous Banking Strategy
Co-Chair, Indigenous Advisory Council



Amanda Ens
Head of BMO Indigenous Talent Strategy



Sarah Leo
COO, Nunatsiavut Group of Companies
Nain, Nunatsiavut



Ovide Mercredi
First Nation Leader
Mispawistik Cree Nation, MB



Denis Carignan
EVP, Indigenous Impact and Innovation
Co-Founder, PLATO
Pasqua First Nation, SK



Kevin Chief
Principal, Chief Partnerships
Manitoba Inc
Pine Creek First Nation, MB



Nadir André
Partner/Lawyer
Borden Ladner Gervais LLP (BLG)
Innu Nation of Matimekush-Lac John, QC



Professor Claudette Commanda
Chancellor of the University of Ottawa
Kitigan Zibi Anishinabeg First Nation, QC



Chief Donald Maracle
Mohawks of the Bay of Quinte, ON



Tabatha Bull
President & CEO, Canadian Council for Aboriginal Business
Nipissing First Nation, ON



Three Pillars to Boldly Grow the Good

Nisto Sîtwâskwahikana ta-Sôhki-Ohpikihtahk Miywâsiwin
Cree (Plains, Y-dialect)

Our engagement with Indigenous customers, colleagues and communities is framed by three pillars – Education, Employment and Economic Empowerment – which are supported by our commitment to Zero Barriers to Inclusion. We are dedicated to a transformative partnership with Indigenous Peoples, responding to the calls to action by the Truth and Reconciliation Commission of Canada to advance reconciliation across the country.



Education

10,000+
downloads

BMO is providing free access to the public to Nisitohtamowin (see p.8) – more than 90% of BMO employees have completed the course, as have more than 10,000 individuals outside the bank.

\$5.1 million

contributed to awards and scholarships, out of a total of \$19 million in donations and pledges in support of Indigenous causes across Canada.

67%

of Indigenous leaders at BMO participated in a full-day Professional Development workshop created exclusively for Indigenous-identifying employees to design their professional career development goals.



Employment

95% retention

among Indigenous employees enrolled in BMO's Miikana Career Pathways Program. Indigenous employees are now much more likely to self-identify to gain access to programs like Miikana – the number has grown 29% since 2019 when Miikana was introduced.

37%

of last year's new hires in Technology & Operations identify as Indigenous – the result of BMO's intentional commitment to increase representation of Indigenous employees.

12 new hires

following a 6-month internship – a unique partnership with Amazon Web Services and PLATO to provide training, leading to full-time employment.



Economic Empowerment

\$63.7 million

In 2021, we committed to procure \$10 million from certified Indigenous-owned businesses by the end of 2023. We've exceeded that commitment six-fold – and the year isn't over.

\$8.1 billion

in Indigenous banking services to advance economic self-determination in partnership with Indigenous communities nationwide, maintaining momentum achieved in previous years.

\$237 million

in authorized loans for housing in Indigenous communities through BMO's On-Reserve Home Loan Program. More than 260 Indigenous communities in Canada have a banking relationship with BMO.

Indigenous Talent Strategy and Bridging the Divide

Amanda Ens

Head of BMO Indigenous Talent Strategy



A recent addition to the BMO People & Culture team, based in the Tsuut'ina Nation, in Alberta, Amanda Ens is a bridge-builder between Indigenous Peoples and non-Indigenous systems.

As the Head of BMO's Indigenous Talent Strategy, Amanda's unwavering commitment to equity, inclusion and cultural diversity has propelled her on a transformative journey. Her mixed settler and nehiyaw (Cree) ancestry serves as a guiding force, fueling her passion to amplify Indigenous voices and advocate for Indigenous equity within corporate systems.

Amanda leads the Indigenous Equity and Inclusion Team at BMO, which is a driving force behind the bank's commitment to create an inclusive workplace that supports the career aspirations of Indigenous employees. "Throughout my life and my career, I've had the privilege to witness the immense potential, talent and drive within Indigenous people," she says. "My journey is driven by a deep commitment to empower Indigenous voices and create opportunities for meaningful change. Every day, my team and I challenge stereotypes while striving to build a future where Indigenous talent has equitable opportunities to thrive." For colleagues, customers and communities facing systemic barriers, BMO has implemented a [Zero Barriers to Inclusion](#) strategy. The strategy focuses on providing access to opportunities and enabling growth, both within the company and beyond, through career advancement, customer products and building strong relationships in communities.

Committed to inclusion and belonging

BMO's Indigenous Talent Strategy challenges traditional notions of hiring criteria, recognizing that Indigenous candidates, regardless of their educational background, possess a wealth of transferable skills that can thrive in the banking industry. By providing an inclusive workplace and embracing the multitude of skills and talents of Indigenous individuals, we pave the way for a more diverse, equitable and inclusive workforce.

Through the employment pillar of our Indigenous Strategy, we have established the expectation that the day-to-day experiences of Indigenous employees reflect BMO's overarching commitments to inclusion and belonging. All Indigenous employees should feel

valued, supported and empowered to thrive in their roles and pursue their professional goals. We bring this commitment to life through our educational resources and the Miikana program.

"I'm proud to be part of a team focused on enabling the career advancement of Indigenous Peoples across the country."

The bank's commitment to the Truth and Reconciliation Commission of Canada's Call to Action 92 attracted Amanda to join the organization. Ensuring that Indigenous Peoples have equitable access to employment, training and educational opportunities within the corporate sector is a key differentiator of BMO's Indigenous Talent Strategy. Amanda believes reconciliation is about fostering healthy relationships between Indigenous and non-Indigenous Peoples. "By listening to the unique needs of Indigenous employees across the country and implementing the specific actions they recommend, we can create an environment where Indigenous cultures are celebrated, and everyone feels empowered to bring their whole selves to an equitable workplace."

Economic empowerment encompasses investing in Indigenous-led community organizations and businesses, and Indigenous talent. BMO's dedication to hiring Indigenous employees and supporting the career advancement of Indigenous Peoples underscores the bank's commitment to breaking down employment barriers. Through partnerships with Indigenous-led organizations and upholding policies established by the federal [Employment Equity Act](#), which aims to address and minimize disadvantages experienced by Indigenous Peoples, BMO is driving meaningful change and shaping a future of equity and inclusion. "Indigenous talent is the norm in the banking industry," says Amanda. "I'm proud to be part of a team focused on enabling the career advancement of Indigenous Peoples across the country."

For this fiscal year, more than 90% of BMO Canada employees have completed the program.

“A society with zero barriers to inclusion begins with education, because we can only begin to eliminate barriers when we have strong awareness of them. When we co-developed the Nisitohtamowin course with First Nations University of Canada, it was with the objective of advancing the important journey of understanding and learning from Indigenous cultures and worldviews,” says BMO’s CEO, Darryl White. “I encourage everyone to take the course to deepen our understanding and raise awareness toward reconciliation in Canada.”

Invitation to all

The eLearning program is now available, free of charge, to any individual simply by using the QR code on the facing page. BMO invites all companies, teams and organizations to incorporate the program into their own training modules.

One of BMO’s key suppliers, GardaWorld, which provides security services at BMO locations across the country, has become an enthusiastic supporter of Nisitohtamowin and now makes it available to all employees.

Katherine Podolas, GardaWorld’s National Director of Training & Campus, says Nisitohtamowin resonated with Garda employees. “The piece that was most exciting and interesting was the way that it touched from coast to coast on Indigenous Peoples’ experiences in Canada,” she says. “The work that was put into that program, the content that was developed, the way it was laid out and delivered was meaningful and impactful. It is a good fit for our front-line employees working with customers.”

Garda is now exploring the possibility of making Nisitohtamowin a mandatory course for all employees – as it is already required for Garda employees who work with BMO.

Being able to offer the program free of charge to Garda employees “felt too good to be true,” Katherine admitted. “Making Nisitohtamowin available like that and having it be free? There’s virtually no reason to say no. What I love about BMO is when you talk about diversity, equity and inclusion, you’re making the world a better place.”

More education required

While Nisitohtamowin has successfully educated many Canadians on shared history, it is just the beginning. There are other critical areas of Indigenous rights and engagement that are important for BMO employees and stakeholders to understand. To help inform how we conduct our business every day, an additional area of focus has been on the free, prior and informed consent of Indigenous Peoples (FPIC). This concept is set out in various international standards

While *Nisitohtamowin* has successfully educated many Canadians on shared history, it is just the beginning.

and frameworks, including the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP). In 2021, the Canadian Parliament passed the *United Nations Declaration on the Rights of Indigenous Peoples Act*, committing governments to make Canadian law consistent with UNDRIP through consultation and cooperation with Indigenous Peoples.

BMO recognizes the importance of FPIC, along with the rights of Indigenous Peoples to participate in decision-making where their rights and interests are affected, and we are committed to embed these important issues in our risk management approach.

To do so, we have integrated this topic into our risk management policies and processes, which now:

- expressly reference Indigenous rights in our Environmental and Social Risk Corporate Policy;
- require enhanced due diligence for heightened risk sectors where impacts on Indigenous rights are identified; and
- integrate the expectations of the Equator Principles framework (which expressly incorporates FPIC) for financings within its scope.

We also recognize the need to invest in education programs for our employees to deepen their understanding of FPIC and Indigenous Rights in the context of our commitments to human rights and Indigenous partnerships. In 2023, we are developing a training plan to ensure that BMO employees understand FPIC and take the appropriate steps to respect the rights of Indigenous customers and the communities affected by third-party projects.

BALSAM FIR

Prepared as a paste, needles and resin can treat cuts and burns; as a tea, can be used as a cold remedy





Employment

Ēghēlada

Dene

BMO recognizes the impact of sustained employment opportunities in advancing economic autonomy for Indigenous Peoples, and in Indigenous communities. We are proud to be an employer of choice for Indigenous talent across North America as we work to enhance the representation of Indigenous Peoples across all lines of business while ensuring career advancement opportunities for First Nation, Inuit and Métis employees.

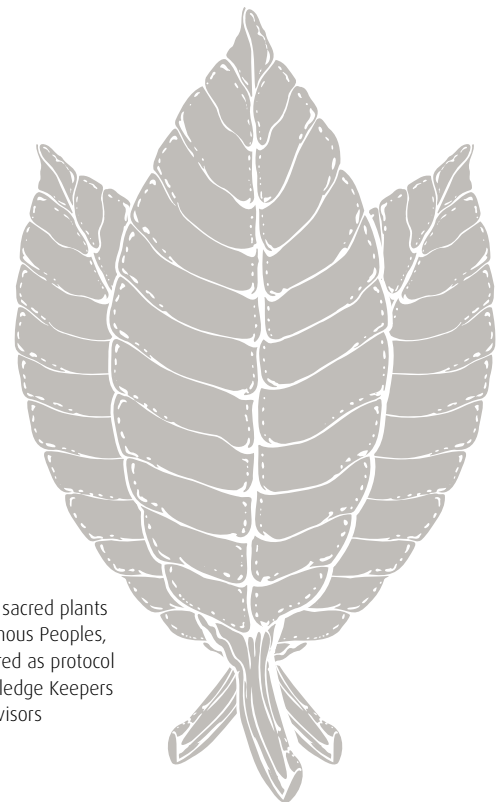
Attracting and retaining talented employees is a priority for BMO. We recognize that employees feel a stronger sense of belonging when their needs are acknowledged and met. Indigenous employees at BMO contributed to the bank's decision to build the Miikana Career Pathways Program. Miikana is a name derived from the Ojibwe word for "path." The Miikana Career Pathways Program provides a variety of tailored supports, at the heart of which is mentorship and one-on-one career coaching and guidance. Currently, 48% of Indigenous staff are engaged in Miikana, and our target is to engage all Indigenous employees. Through such initiatives as co-creating career development plans and seeking out senior leaders as sponsors for Indigenous employees, Miikana has helped to advance Indigenous employees' career aspirations.

BMO has further expanded our benefits coverage to include traditional Indigenous healing practices and ceremonies. Employees at BMO can use any of their excess 'flex dollars' deposited in their wellness account to claim expenses or fees for services including:

- Life coaching and spiritual or healing retreats
- Ceremonies including (but not limited to) sweat lodges
- Traditional/herbal medicines and alternative therapies
- Gifts for Elders

BMO also recognizes that time off each year to observe traditional Indigenous practices, including hunting, fishing and harvesting – a right provided for in the Canada Labour Code – should not come at a cost to employees. BMO adopted the policy that five days should be available as paid leave from the bank to observe traditional practices.

All Indigenous employees at BMO should expect to be able to work in a welcoming, inclusive and safe environment that is responsive to their cultural practices.



TOBACCO

One of the four sacred plants of many Indigenous Peoples, commonly offered as protocol to Elders, Knowledge Keepers and Cultural Advisors



[Learn more about Indigenous careers at BMO](#)



Karen McMahon Finding My Spirit

In May of this year, Karen McMahon, a Senior Advisor on BMO's People & Culture team from the Deninu Kye' First Nation, attended the Mashkawizi Gathering (Strong Women Gathering) on Beausoleil Island in Georgian Bay Islands National Park. The Indigenous Women's retreat featured cultural teachings, reflection, sharing, as well as a sweat lodge ceremony; the week ended with both a Full Moon Ceremony and a Sunrise Ceremony.

"The animals came out in droves," Karen recalls. "We had turtles, Gar Pike fish (not one, but five together!) and two rattlesnakes, who appeared before both sweat lodges."

Karen describes the experience as 'life-changing' - "It was like a rebirth," she says.

"I found my spirit which had been missing," Karen offers. "This retreat opened my eyes to new things and was an important step on a lifelong journey to explore my culture.

"All of a sudden I found my true self again," she continues. "This experience has changed me, which means I'm going to be much better at work now that I have my spirit back."

While she wishes that all companies would recognize the importance of providing paid time off for such a meaningful purpose, they don't - and many women who could benefit from the experience may not be in a position to take unpaid leave to attend.

"I realize that I am fortunate. Some changes needed to happen in my life, and now I am feeling happy," she says, noting that she was able to attend the retreat on a paid leave from BMO. "Now, I'm feeling like I can be the best version of myself ... and my employer is supporting that."

Karen McMahon, Senior Advisor on BMO's People & Culture team, visiting BMO's Healing Garden at First Canadian Place, Toronto.

Photography: Sheena White/BMO



Enabling Equitable Access to Banking Services in Indigenous Communities

The citizens of Tsuut'ina Nation welcomed the newly built BMO branch on Buffalo Run Boulevard in March 2023. The branch was operating and serving clients out of the Nation's administration building since 1995, and the new Buffalo Run branch is now situated in the newest retail district at Taza Exchange, South of Calgary.



Jermaine Kootenay, Branch Manager,
Buffalo Run and Siksika, Alberta

Photography: Alanna Bluebird-Onespot



It is here that Jermaine Kootenay, a proud Stoney Nakoda and the Branch Manager, leads a team of 11 dedicated Indigenous employees from diverse backgrounds including Nakoda Sioux, Tsuut'ina, Blackfoot, Cree, Nisga'a, Anishinaabe and Métis. Together, this all-Indigenous team is rewriting the narrative of Indigenous Peoples' experiences at financial institutions while creating an atmosphere of understanding and empathy for Indigenous customers.

Jermaine's journey to become the Branch Manager of the Buffalo Run branch is a testament to his perseverance. Inspired by his brother's guidance and his mother's unwavering support, while single parenting his young son, Jermaine pursued a Bachelor of Business Administration and Management at Mount Royal University. Jermaine proudly proclaims, "I am the first person in my family to earn a degree," thus breaking barriers and setting a powerful example for future generations.

To further his career, Jermaine tapped into employment services provided by [Aboriginal Futures](#) and successfully applied for the Indigenous Internship Program at BMO. Starting as a summer intern at a branch in Calgary, Jermaine's determination propelled him from a Customer Service Representative role to becoming a qualified Financial Services Manager and, eventually, a Branch Manager. This year Jermaine celebrates his ten-year anniversary with BMO. "I want up-and-coming Indigenous talent interested in banking to see themselves in me," he says. "The struggles I had as a young father and facing adversity as an Indigenous person - my experience has taught me how to be patient and understanding with people and myself."

Over the years Jermaine has mentored several Indigenous students and staff joining the Calgary market.

"I have a deep understanding of the unique challenges Indigenous Peoples face," says Jermaine, who has collaborated with the

Through mentorship and role changes, he nurtures Indigenous potential, retaining valuable talent and cultivating leaders from within.

BMO People & Culture team to implement an inclusive work environment. His leadership approach is personal and empathetic. Through his leadership role, Jermaine demonstrates a proactive approach by attentively listening to his staff and collaborating with them to identify learning gaps and individual needs and works with them to create meaningful career advancement plans. Through mentorship and role changes, he nurtures Indigenous potential, retaining valuable talent and cultivating leaders from within.

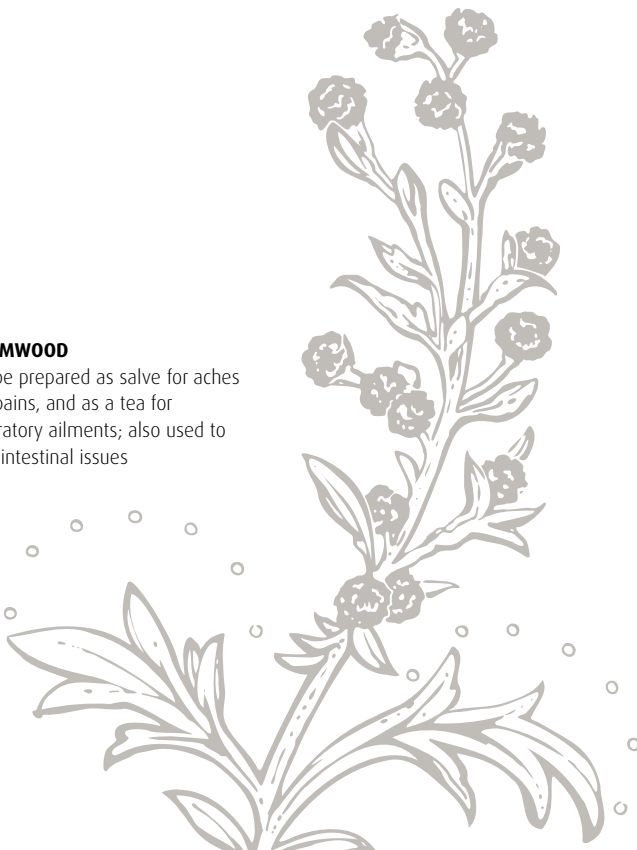
With Jermaine's support, Indigenous staff in the two branches he manages (Buffalo Run and Siksika) have advanced their careers at BMO. His journey is not only about professional success; it is rooted in a passion for providing financial education and advice to Indigenous Peoples. Through establishing authentic relationships and providing appropriate financial literacy and education, BMO is positively impacting the generational wealth of Indigenous customers.

In Tsuut'ina, Jermaine's impact extends beyond the walls of the Buffalo Run Branch - he and his team actively collaborate with the Tsuut'ina Nation's administration. Today, there are 14 branches located in or around communities serving Indigenous Peoples across Canada. Former Tsuut'ina Nation Councillor and BMO customer, Dean Manywounds, states that "Jermaine's appointment as the branch manager for our new site fills me with immense pride. He brings a wealth of knowledge, drawing from both our traditional teachings and the non-Indigenous perspectives. This location holds great potential for thriving business and supporting the financial well-being of First Nation community members." Jermaine and his team are dedicated to bridging the gap and empowering Indigenous Peoples by sharing the benefits of building personal wealth within the banking industry.

Looking to the future, Jermaine envisions a banking industry where Indigenous representation is no longer the exception but the norm. By advocating for Indigenous recruitment, supporting Indigenous employees to build their skill sets and increasing access to leadership roles for Indigenous Peoples, he hopes to inspire Indigenous people across the country to see themselves building fulfilling careers in banking.

WORMWOOD

Can be prepared as salve for aches and pains, and as a tea for respiratory ailments; also used to treat intestinal issues





Photography: Brendin Kelly

Otis Hiltz Our Ancestors Are In Us

Otis Hiltz joined BMO in 2007. Employed at first in a financial planning role, Otis moved to BMO's trust company as Vice-President, Indigenous Trust Services for Western Canada, a role that allows him to work exclusively for Indigenous communities and governments.

Otis cites two First Nation ideals that have always guided him in his work: respect for elders and their knowledge and wisdom, and humility.

"I've always enjoyed working with older clients and listening and learning from them," he says, "and something my mom taught me was that it's very important to be a listener and be humble. You don't win friends and influence people by telling them what you know, it's by trying to learn what they know."

While Otis has known about his Indigenous roots since he was young, things changed when Otis entered his 30s.

"Honestly," he says, "it was having children and getting my status that made it important for me to embrace my heritage – to make it more a part of who I was and make it part of my children's lives, as well."

Otis began engaging more with his cousins, many of whom were living on reserve, were involved with cultural practices and had roles in band leadership and government.

"My family taught me that it's the family, it's the joy, it's the belonging, it's the traditions and the history – that's where the value is," he says. The First Nations governments he works with have reaffirmed this idea in Otis' mind.

"They're looking after themselves, looking after their members. They're professionals, experts in their fields," he says. "There's a lot to learn from them."

BMO makes available a range of services and benefits to Indigenous employees – but the first step is to count yourself in and self-identify as Indigenous through a company questionnaire available anytime.

To any Indigenous employee who has not yet come forward to self-identify, Otis has a word of advice:

"You should self-identify. We're stronger together. BMO is waiting there with these resources, with this support, with this welcome hand," he says. "If you don't self-identify, then it just doesn't happen. My experience has only been good, providing me with opportunities that may not have been available otherwise."

Rhonda Hordiuk

Help Us Be Strong

Rhonda Hordiuk describes her role at BMO as a dream job: her client portfolio is drawn from a list of approximately 50 First Nation communities in British Columbia, which she serves from her base in Williams Lake, BC, located between Kamloops and Prince George.

“Roles in our Indigenous Banking Unit (IBU) don’t come up very often,” says Rhonda. “So, having this opportunity, not necessarily to work within the IBU itself, and still to support First Nation communities – it’s pretty cool.”

The role has its challenges, given that the communities she serves are widely dispersed – many in remote locations – and travelling to meet her clients can be difficult, especially in the winter months.

“Nothing is better than face-to-face conversations,” Rhonda believes. “When we get invited to a community, it is quite an honour, so we try to visit each community at least once a year, if not a couple of times.”

As a Senior Relationship Manager, Rhonda feels several qualities she embraced from her First Nation heritage help her achieve success.

“Being authentic. Honest. Transparent. Listening,” she says. “I also recognize that being able to tell this story, in my role, is highly important, and I need to let people know how important it is.”

Storytelling extends to her role as an advocate for her clients when, for example, putting a loan proposal before the bank’s credit committee that finalizes the approval of the loan.

“I’ve read historical credit presentations on some of the communities, and I don’t believe we have always captured their story. We need to make sure that we capture the story – not just analytically,” she emphasizes. “The stories told by Indigenous communities matter to me, and they matter to BMO.”

Like many Indigenous employees of the bank, Rhonda didn’t, at first, identify herself within the bank as a First Nation woman. However, “as time progressed, my family progressed, and we became more focused on learning our culture,” she explains. Rhonda now argues that it’s extremely important to self-identify. “It opens resources and opportunities to have interactions with individuals that support your employee experience overall,” she says.

“BMO has given me the opportunity to discover who I am – and it’s beyond discovering who I am as a people leader. It’s Who I am,” she stresses. “I don’t think I would have had the avenue, the time or the energy to do that otherwise.”



Photography: Julie Elizabeth Photography



Economic Empowerment

Oyaṭe woyuha oṅ aiçaga

Dakota

For Indigenous communities – their residents and their businesses – to flourish economically, they need the right policies and tools, as well as access to the right financial products and services. BMO supports efforts to remove the legislative barriers that have slowed economic development for the First Nations, Inuit and Métis, and the bank’s Indigenous Banking Unit is committed to finding ways to foster growth and prosperity for its clients.

At BMO, Diversity is a core value, and Supplier Diversity is a key component of our overall diversity strategy. As part of that, BMO is committed to seeking out and working with Indigenous businesses that can provide the goods and services BMO needs.

Sometimes it’s hard for smaller companies to get the attention of large organizations – like a bank. Shawn Rivers, president of Anish Branding, admits that when he and his business partner, John Chabot, launched their business in 2006, they faced some lean and frustrating years as an Indigenous-owned business.

When they started their business, Shawn and John shopped around for a financial partner, “and to be honest, support wasn’t great,” says Shawn.

“But BMO was interested right away – in the company, what it had been doing, the types of clients, the services. I feel like they really took initiative to work with us and made it pretty easy, to be honest.”

Shawn isn’t shy about wanting reciprocity in his business dealings. “Every time we do business with somebody, we try and get business from them,” he says. “If we’re spending or paying for a service, then we want to be able to offer them our services.”

So, members of the Indigenous Banking team began looking to Anish for branded merchandise for their own purposes and then referred Anish to the bank’s procurement department as a potential supplier. “It starts with one or two orders,” says Shawn. “That has just grown over time – some of the projects are getting a little bit bigger, a little bit deeper. There is a higher

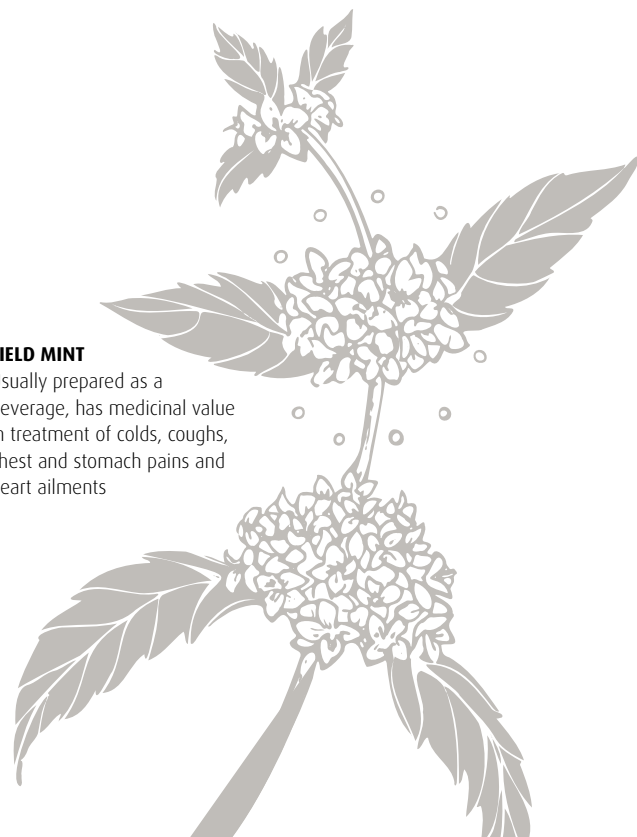
level of trust now, between the bank and us, more than ever, and we look forward to it continuing.”

Anish was one of BMO’s first Indigenous suppliers. In the years since Anish became a supplier, BMO has gone on to establish BMO Elevate, a formal procurement program enabling Indigenous-owned businesses to succeed as suppliers. The bank helps new companies perfect their pitches, provides one-on-one mentoring for the business owners and offers them ongoing educational and networking opportunities.

“When you first start out, it’s really tough to know where to put your energy and your time,” says Shawn. “When larger organizations develop programs or opportunities to guide you or help you, that’s invaluable.”

FIELD MINT

Usually prepared as a beverage, has medicinal value in treatment of colds, coughs, chest and stomach pains and heart ailments





Shawn Rivers Building Relationships for the Long Term

A unique aspect of Anish Branding's business model is its commitment to donate 2% of its total revenue to First Assist, an Indigenous-run organization committed to advancing educational achievement in Indigenous communities through sports.

Both Shawn and his business partner, John Chabot, understand the value of sports in promoting self-esteem and teamwork. They were both professional athletes in the National Hockey League.

The 'give back' program has been well-received by clients, who are delighted to see a percentage of their spending go towards an Indigenous-led organization.

"When I talk about where money is going and what's happening and the good that's going on, it feels a lot more real," says Shawn. "That's how I introduce the company now. The benefit is, we can do these other things for you, but the story itself is what's great."

Shawn and John are also role models to the Indigenous youth they meet when visiting northern Indigenous communities as part of their support for First Assist.

"I've been retired for 25 years and I'm still getting people who look up to me for having made it that far," Shawn marvels. "When I'm signing my autograph, it's a privilege and I'm honoured. I'm just still blown away that I have that impact on people."



Photography: Matthew Liteplo



Westbank First Nation: Continuing to Break New Ground

Restrictions on private land ownership imposed by the *Indian Act* have been a longstanding challenge faced by Indigenous communities in the pursuit of financing homes and businesses on First Nation lands. BMO has worked diligently with Indigenous partners over the years to address these restrictions while an ever-increasing number of communities are achieving self-government. Nowhere is this more evident than in Westbank First Nation.



Since the Government of Canada passed the *First Nations Land Management Act* in 1999, 109 First Nations from coast to coast have had their land codes recognized, and the Nations themselves are now controlling how their lands are used and developed. It was in 2005 that the *Westbank First Nation Self-Government Act* came into effect, and the process to take on more responsibilities continues under the guidance of Chief Robert Louie and Council.

“While we have one of the more advanced self-government systems in Canada,” the Chief says, “it can be even more advanced.”

Chief Louie, who has been involved in negotiating for many First Nations’ hard-fought gains over the past 25+ years, has his vision set on having increased jurisdictional decision-making authority including health and healthcare, labour powers and gaming jurisdiction. As one of 52 First Nation communities that have self-government agreements that are not tied to land claims, he expects those discussions with the federal government will begin shortly.

“Our exercise of jurisdiction can’t be limited to reserve lands,” he says. “We have traditional lands as well.” The syilx traditional territories comprise approximately 69,000 km², extending from the south-central interior of B.C. to north-central Washington State.

“It all boils down to reconciliation and recognition by Canada, and each of the provinces and territories, that they need to deal with First Nations directly and partnerships are needed,” Chief Louie says. “Empowering the First Nations to look after their own affairs has proven in study after study that those who have those governing powers are much more advanced and will move ahead that much more quickly. That’s what economic empowerment means.”



Photography: Darren Hull

Location, location, location

Self-government opened a major opportunity for economic development, as Westbank First Nation is situated around Kelowna, in British Columbia’s spectacular Okanagan Valley. Its enviable location makes it an enormously desirable place to live and do business.

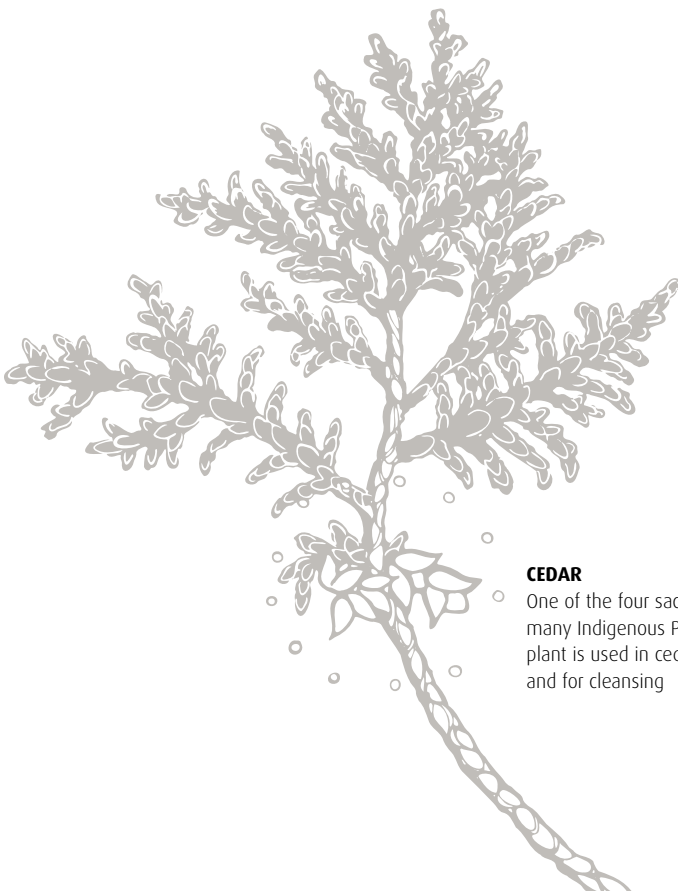
“Our exercise of jurisdiction can’t be limited to reserve lands,” he says. “We have traditional lands as well.”

“Our ancestors chose well!” says Chief Louie.

Promoting the community’s location was an important part of the Nation’s approach, but the centrepiece of its economic development strategy was to emphasize its attractive business framework. The combination proved to be an exceptional catalyst for growth. Under Chief Louie’s leadership, the community has acquired a reputation as a great place to live and do business, and BMO has proudly played a partner role in facilitating the community’s economic growth.

“Westbank has more than 600 businesses and one of the largest populations on a reserve in Canada, with over 12,000 residents,” says Chief Louie, “and only 900 are band members; the majority are non-Indigenous.”

The result has been an inspiring success story. Westbank is flourishing economically, providing educational opportunities to its people that have created a growing class of high-earning professionals. It serves as a role model for how Indigenous and non-Indigenous communities can work together for a better future.



CEDAR

One of the four sacred plants of many Indigenous Peoples, this healing plant is used in cedar brushing ceremonies and for cleansing



Jenn Harper: Next Level

It was in 2015 that Jenn Harper founded Cheekbone Beauty, the very first Indigenous cosmetics company. Like the products she sells, Jenn is bold, vibrant and colourful. She has taken her company from success to repeated success – and now she’s ready to take Cheekbone Beauty to the next level. As her financial partner, BMO will be at Jenn’s side at every step along the way.



Photography: Sheena White/BMO

Since founding Cheekbone Beauty eight years ago, Jenn Harper has built the business rapidly. Her company's beauty products are featured in more than 50 Sephora stores across Canada. JC Penney, one of the largest fashion retailers in the U.S., has also begun selling Cheekbone products. Jenn's goal is ambitious: to increase revenues ten-fold.

But more important to Jenn is keeping her company true to her Anishinaabe values. In an industry often criticized for wasteful packaging, Cheekbone Beauty is a certified "B Corp" – one of approximately 6,000 companies worldwide that seeks not only profit, but to make the world a better place by stressing sustainability and ethical business practices.

"Business can be done for good, and I fully believe that," says Jenn. "That's why we built in line with the B Corp value system."

Her company spends a lot on research and development, having gone as far as to build a proprietary laboratory to develop environmentally friendly new products and sustainable packaging.

"Hiring scientists to help us work on these things along with incorporating Indigenous wisdom into our work is what separates us not only from other beauty brands, but all brands," Jenn says.

The success of Cheekbone Beauty means even more to the people who are following her journey.

"I call our brand a seed for next generations of Indigenous entrepreneurs," Jenn says, "because if they see that someone can do and build something like this, who comes from a community like



they do, I believe it will inspire them to believe in the power of entrepreneurship and its ability to change our communities in drastic ways."

She recounts a recent meeting at a Sephora store with a young Anishinaabe girl "whose confidence about who she was and where she came from was at a level nothing like what I had when I was younger," says Jenn. "And I thought in that moment: 'Wow, they're so much further ahead!'"

"Business can be done for good, and I fully believe that," says Jenn. "That's why we built in line with the B Corp value system."

Driving home from that meeting, Jenn reflected on the power of the encounter and why Indigenous representation truly matters.

"She had so much confidence and now she just met a woman who's Anishinaabe like her who's built a successful company! So, that young girl will now never think she couldn't be anything she wants to be. The sky's the limit for her, because she sees someone like her doing something that is of value."

SWEETGRASS

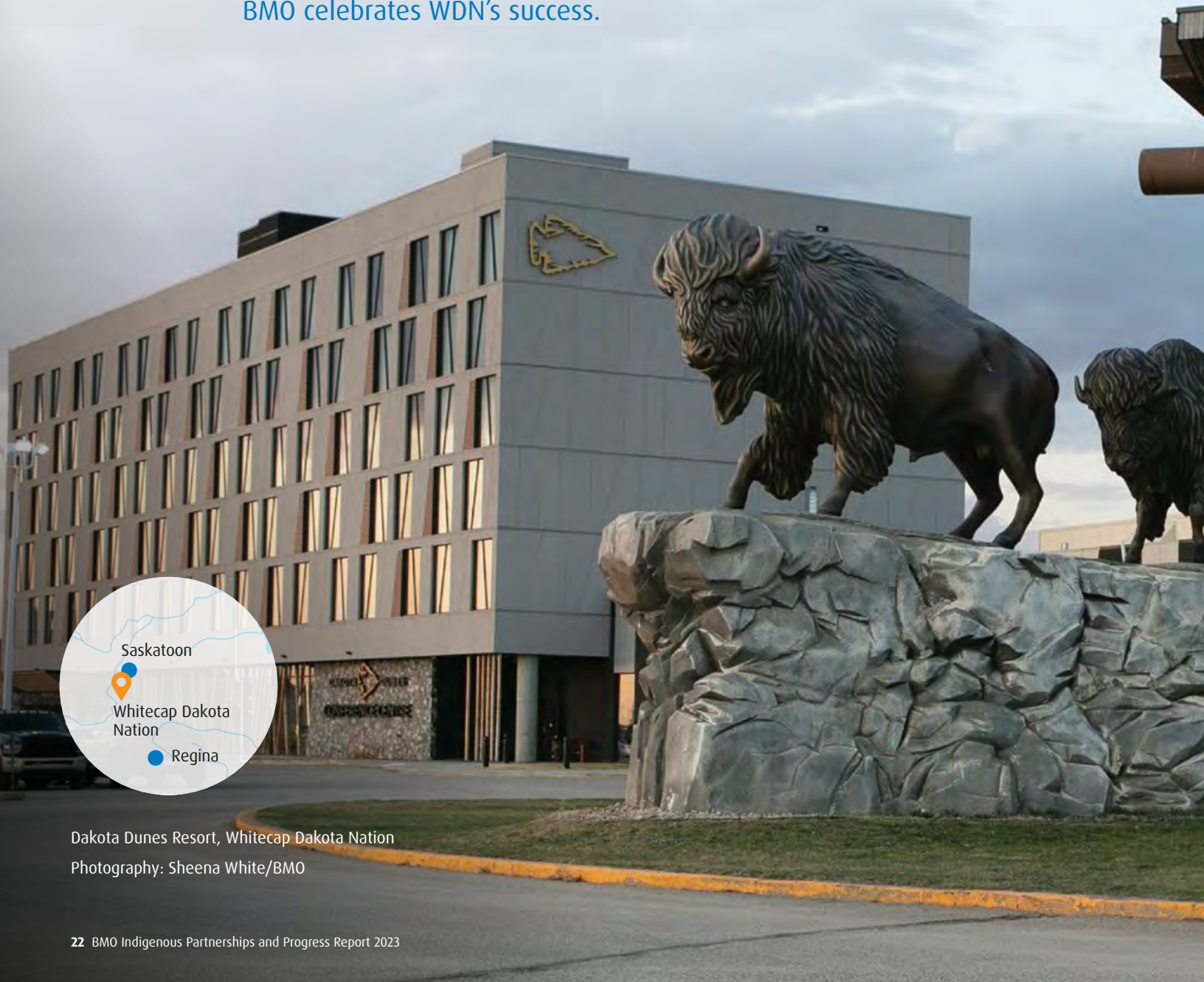
One of four sacred plants of many Indigenous Peoples, it is gathered, dried, and braided, and one use is in smudging ceremonies to purify and protect





Whitecap Dakota Nation: Building for the Future

This year, 2023, marks another important milestone in the long history of the Whitecap Dakota Nation (WDN), as its self-government Treaty with Canada’s federal government comes into effect. The word “Dakota” translates to “friend” or “ally.” This Spirit of Alliance has resulted in hundreds of millions of dollars of investment in the community, steady job creation that has reduced community unemployment from 67% to 6% in 30 years, and an improved quality of life for all residents. BMO celebrates WDN’s success.



Dakota Dunes Resort, Whitecap Dakota Nation
Photography: Sheena White/BMO

The beautiful Dakota Dunes Resort, which opened in 2020, is a thoughtfully designed building, surrounded by natural sand dune formations and grasslands, flooded with natural light, and it inspires serenity in its guests.

BMO is proud to work with the Whitecap Dakota Nation (WDN) to help the community realize its economic goals. The community has identified many projects to build socio-economic opportunities for its members, and the surrounding region.

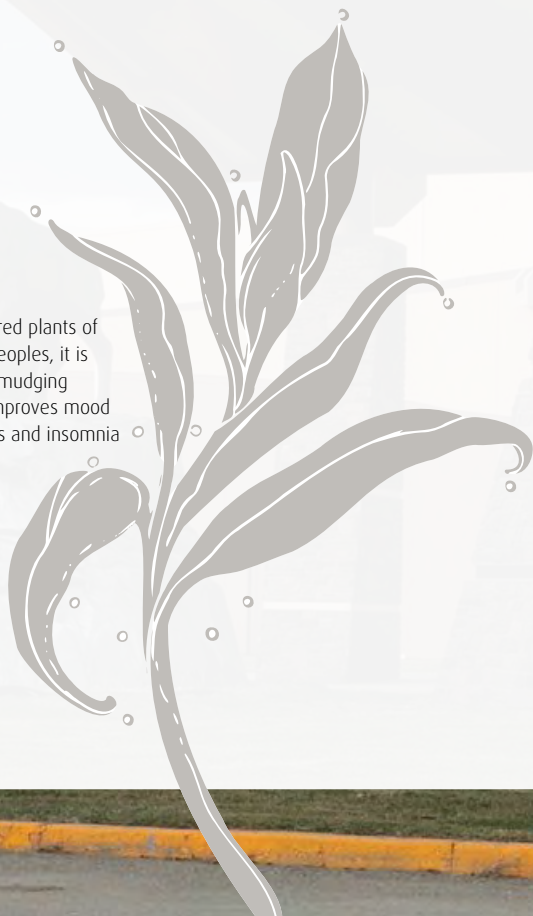
Steeped in their Dakota culture and confident in their role as stewards of their lands, the WDN leadership is building infrastructure that will serve the community for generations to come.

“If you’re going down the pathway of self-government and recognized as a government,” says Chief Darcy Bear, “you need to have an economy, as well. Economic development and employment opportunities are all part of nation-building.”

Unburdened by the constraints of the *Indian Act*, through its own land code, WDN has strategically developed its lands and welcomed dozens of businesses to the community – businesses that provide employment for Indigenous and non-Indigenous residents alike. “Now, we can move at the speed of business,” says Chief Bear, reminding us that non-Indigenous businesses have enjoyed the privilege of generational head-starts to invest and acquire assets, generate wealth and re-invest their profits. These same privileges have not always been accessible to Indigenous communities. “We’re just catching up.”

SAGE

One of the four sacred plants of many Indigenous Peoples, it is dried and used in smudging ceremonies; also improves mood and alleviates stress and insomnia



A story of firsts

The Whitecap Dakota story is a story of firsts. It is the first First Nation to access the *Investing in Canada Infrastructure Program*, which helped it become the first Indigenous community in Saskatchewan to bring fibre optic broadband Internet service to its residents – and with it, access to improved eHealth, eLearning and community programming, and a competitive advantage in attracting new business to the community.

Other infrastructure funding has helped the community expand its water treatment facilities to the extent that WDN’s water quality is “better than bottled water,” according to Chief Darcy Bear. As a self-governing community, WDN also works closely with neighbouring municipalities on large infrastructure projects, such as the highway to Lake Diefenbaker, a tourism corridor that runs through Whitecap Dakota Nation. WDN managed three of five phases of the project – the first time a First Nation had managed a highway project on a province’s behalf, according to Chief Darcy Bear.

Steeped in their Dakota culture and confident in their role as stewards of their lands, the WDN leadership is building infrastructure that will serve the community for generations to come.

“It’s about working together and sharing,” says Chief Bear. “We have a great relationship with the province – they see us as a regional employer. That’s the way our ancestors operated: always building alliances.”

On a smaller scale, the community has invested in giving its young band members the skills to build houses for local residents – skills that will also provide them employment in the future.

“Indigenous Services Canada hasn’t built a subdivision in any First Nation in a decade,” Chief Bear points out, “so we’re pushing ISC to build a new 200-lot subdivision for the community. And we want our members to be building our homes.”

And it seems as if they’ll need a lot of new housing to meet growing demand.

“It’s a very attractive place to live,” concludes Chief Bear, “and just 20 minutes from Saskatoon.” It wasn’t a coincidence, then, that in May 2023, BMO held its Indigenous Banking Conference at the Dakota Dunes Resort.



Angela Sandy: Building a Home for Grace

If a home is one's castle, then Angela Sandy and Sam Sunday have decided to build theirs from the ground up. And when construction was completed this summer, Princess Grace was ready to settle in to her palace.



Grace arrived unexpectedly.

Angela Sandy and Sam Sunday were empty nesters – another child, probably the last thing they expected. But Grace needed a home, and Angela and Sam were there to answer the call.

“I went and met her, fell in love, and here we are,” says Angela, who stayed with Grace in the neonatal unit after she was born at 25 weeks, and later adopted Grace.

Grace was born four years ago and was diagnosed with cerebral palsy, which will require special attention and accommodation as she grows up, including a ‘gait trainer,’ a kind of mobility device that will allow Grace to get around.

The problem was, Angela and Sam lived in a multi-storey log cabin, where Angela had grown up, and it was in no way suitable for their new arrival.

They considered a rental, but the prices were out of reach. They considered renovating, but it seemed impractical. Coincidentally, Angela’s mother had just given them a nearby building lot on her property, and they began to think about building a home.

Angela and Sam chose to apply for a loan from BMO’s On-Reserve Housing Loan Program (ORHLP) and build the house on their own. Through the program, BMO works directly with First Nations members to provide funding for housing loans, without the need for Federal Government assistance. With the help of Angela’s father and Sam’s first major foray into carpentry, they planned, managed and built their dream home from the ground up – and at every step along the way, the space was designed to match Grace’s mobility needs.



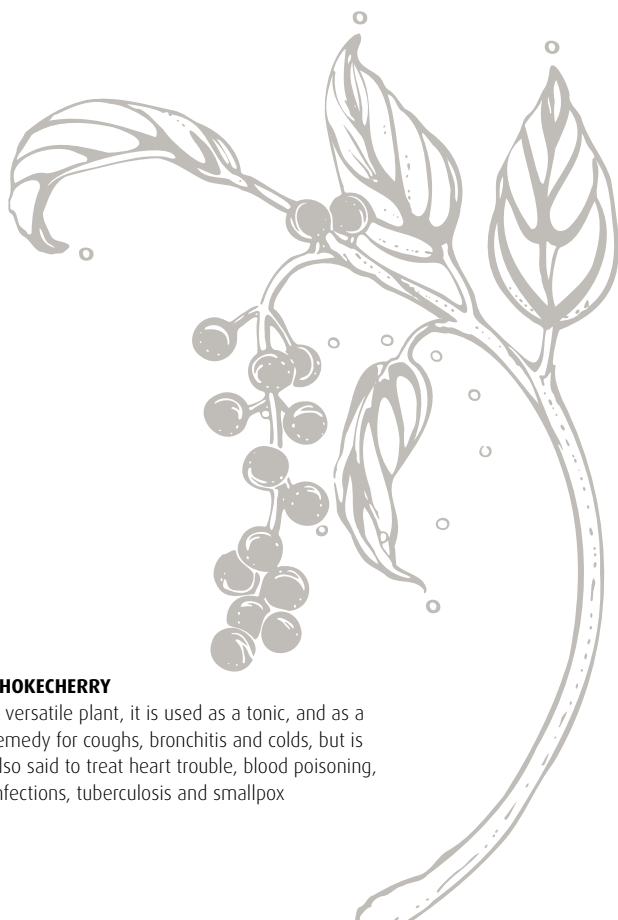
“We hope to motivate other families to do the same,” she says, “to take some power and some ownership of their story and build their own houses.”

While Angela concedes she was occasionally over her head dealing with contractors, permitting, fluctuating prices and shipment delays – “[Home renovation shows] make it look really simple,” she quips – her BMO Relationship Manager, Trevor Reid, was always there to help along the way. Angela persevered and this summer the family moved in.

“Everything Grace needs is on one level – her bedroom, her bathroom. The kitchen is very wide open, so she’ll be able to get through, no problem, with her gait trainer. All the door spaces are accommodating, and we maintain the same flooring all the way through so there aren’t any transition issues,” Angela proudly reports. “I love it all. It’s such a beautiful house, right on the water, a beautiful spot. I love that everything is what we wanted, we picked it all.”

Angela adds she and Sam take great pride in the whole experience.

“We hope to motivate other families to do the same,” she says, “to take some power and some ownership of their story and build their own houses.”



CHOCHECHERRY

A versatile plant, it is used as a tonic, and as a remedy for coughs, bronchitis and colds, but is also said to treat heart trouble, blood poisoning, infections, tuberculosis and smallpox



AgriTech North: Supporting Food Sovereignty of Northern Indigenous Communities

A conversation with Benjamin Feagin Jr. can quickly turn into a crash course in the economics of the food industry and, specifically, the challenges of bringing food security (and, ultimately, food *sovereignty*) to rural and remote communities. BMO is proud to help AgriTech North pursue its important mission.



Benjamin Feagin Jr. and team wear masks and gowns to keep the “clean room” clean at AgriTech North’s facility in Dryden

Photography: Tony McGuire/Theymedia

After completing graduate studies in the United States and building a successful career, Ben Feagin says he and his fiancé, Fabian Velez, had time to reflect during the pandemic and started thinking about the challenges his family faced in Northwestern Ontario.

A member of the Northwestern Ontario Métis Community, Ben grew up in Dryden, ON, and says they “realized how bad the food insecurity crisis had become in this area.”

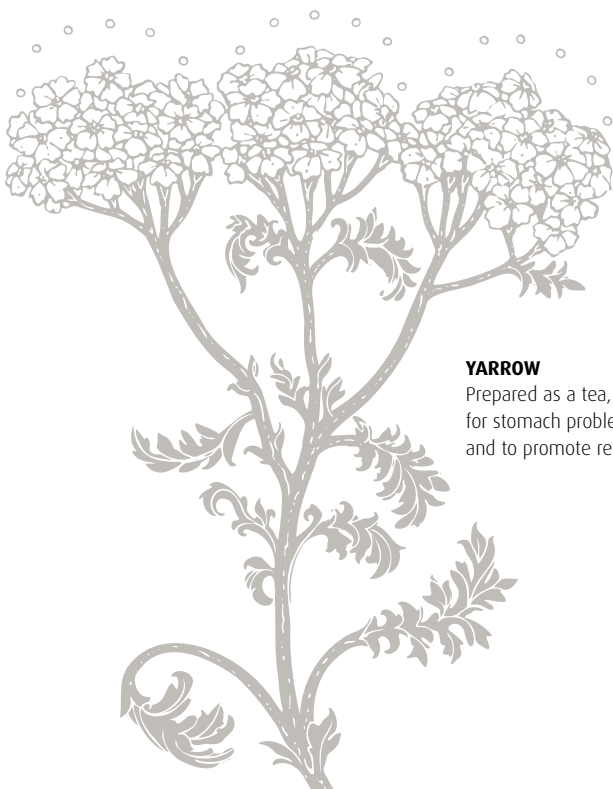
And so, they moved back to Dryden from Portland, OR, and AgriTech North was born – with a mission, as Ben describes it, “to reduce fresh food costs in far north Indigenous communities by at least 25%.” As Chief Executive Officer, Ben is now a self-styled ‘Food Security Champion’ at AgriTech North.

Food costs in small Northern communities are typically significantly higher than in urban centres – and in the more remote communities of Northwestern Ontario sometimes even “two to eight times higher,” Ben notes. “The population in the region is spread thinly over an area the size of France,” Ben explains. “As a result, the costs to establish a distribution centre and distribution network to reach all the residents are extremely high.”

To have access to fresh products is even more challenging. “We get what’s left over from the cities,” he explains. “Even in Dryden, if you buy something from the grocery store and bring it home, you better use it that night, because it will be bad tomorrow.” Worse still is the situation in more remote communities that are not on the highway or served only by airplanes or ice roads in winter. “People have to eat out of boxes or cans out of necessity.”

Net zero and energy independent

AgriTech North is trying to remedy the situation. The company is seeking ways to make it possible for rural and remote Indigenous communities to achieve year-round growing that has net-zero emissions and is energy independent, combining technologies in ways that address the unique challenges that small communities



YARROW

Prepared as a tea, is taken for stomach problems, fever and to promote restful sleep

face. “We’re trying to innovate around existing technologies,” he says, “to find lower-tech ways to do the same job, but that are more sustainable and less energy-intensive.”

Noting, for example, that most greenhouse or vertical farming systems use refrigerant-based technologies, Ben says if you don’t have an air-conditioning technician in your community, which few northern communities do, “as soon as the AC fails, the system is useless.”

The company is seeking ways to make it possible for rural and remote Indigenous communities to achieve year-round growing that has net-zero emissions and is energy independent, combining technologies in ways that address the unique challenges that small communities face.

Instead, Ben is exploring ways, for example, to combine vertical farming – which generates heat – with greenhouse production – which requires heat. “People don’t generally think about taking extra heat from something like a server farm or a vertical farm and using it to heat a greenhouse in the winter,” he marvels. Ben has also applied his ‘outside-the-box’ thinking to distribution, customizing existing refrigeration units to convert ordinary pick-up trucks into versatile delivery vehicles – lighter vehicles that don’t require a commercial license to drive.

He sees his operation as ‘proof of concept.’ The facility produces leafy greens and cherry tomatoes that are consumed locally, but at this point he is not focused on achieving economies of scale. “We want to make sure it works first at small scale before we move onto large-scale infrastructure,” Ben explains. Once the concept is demonstrated, AgriTech will work with Indigenous governments to help them establish food sovereignty in their own communities. “We want to help other regions, other Treaty regional governments, implement in their area, the successes we have in ours,” he says.

For BMO’s Seleen Mostow, Ben’s Relationship Manager in Kenora, ON, her role, working to support a business “created out of a need that’s very important,” has been exciting. “To work with Ben has been fulfilling in so many ways – just being a small part of it,” says Seleen. “Ben’s definitely the right guy to be doing it.”

Ben says it’s about paying respect to his ancestors, and the community that raised him and made him who he is. “I want to leave behind a system that we know will leave a positive impact for the next seven generations.”

A Gift from the Creator

No one knows for sure when the Manitou Stone fell to earth near present-day Hardisty, AB. For centuries, Indigenous Peoples on the plains, including the Dene, Blackfoot, Ojibway, Cree and Assiniboine Peoples, made pilgrimages to the hillside where the 145-kg meteorite landed.

It is known by many names to Indigenous Peoples, including 'Manitou Asiniy' – the Creator's Stone – and was venerated by all the Nations as a gift from the Creator, 'a sacred ancient being,' overseeing the place where the Creator had provided the greatest gift of all, the buffalo.

In 1866, a Methodist minister felt the Stone's presence was interfering with his missionary work and had it removed from the land and eventually sent to Ontario, where it stayed until the 1970s.

"George McDougall stole it," says Blaine Favel, bluntly, about the crime committed against First Nations more than 150 years ago.

The former Chief of the Poundmaker Cree Nation and former Piikani Nation Chief Leonard Bastien are committed to a project that would bring the sacred Stone back to its rightful home. Together, they are leading a group of volunteers to raise the funds to bring Manitou Stone home to the land, among its peoples. BMO, along with the Government of Alberta, was an early donor to the project.

The group are exercising their rights as outlined by the United Nations Declaration on the Rights of Indigenous Peoples, by practicing and revitalizing their cultural traditions and customs through plans to care for the sacred Stone.

Since 1972, the Manitou Stone has been at the Royal Alberta Museum in Edmonton, where it is currently housed in a special facility.

"We lift up the museum for incorporating Indigenous knowledge and design into the facility," says Blaine, "but its home shouldn't be in a city. The Elders say it has to be on the land, open to the sky."

With the money they raise, the group will be acquiring seven sections of land (about 4,500 acres or 1,800 hectares) to build a centre where the Stone can be cared for by Indigenous Peoples, and its healing powers shared with all peoples. Designed by prominent Indigenous architect Douglas Cardinal, the prayer centre planned to host the Manitou Stone will feature a geodesic dome open to the sky.

"This centre will be a place for young people to go to learn about their language, their culture, their traditions," Blaine explains. "We view it as very important to keeping what's unique about our indigeneity and preserving our cultures and our ways."

While the site for the centre has not yet been announced, the group has been guided in its search by the Elders who say it must be a site that can be preserved in its natural state, be on a hill and be close to water. It must also have the trees and plants required for the different lodges, such as silver willows.

"It's a funny thing," Blaine muses. "The Elders say the Stone is in control and deciding where it goes and when it comes – and it wants to come now. I believe it. Working on this project, we literally met the next person, when we needed to meet that person. It's been astonishing. It's hugely powerful!"

When the dollars are raised and the structure is completed, the centre will become a congregating place for all Indigenous Peoples, and Elders have advised it must be centrally located amongst First Nation communities and close to centres where the people live who are going to care for the centre and protect the Stone.

"The main message from the Elders is that this is not just for Indigenous Peoples, it's for everyone," says Blaine, "so, there is lots of goodness that will come. I believe, personally, it is going to become one of the destination places for people in the whole world, because there is no place like it."





North American Indigenous Games come to Mi'kma'ki

More than 5,000 Indigenous athletes, coaches and team staff, along with their families and fans from across Turtle Island, came this summer to Mi'kma'ki – the traditional and ancestral territory of the Mi'kmaq people – for the North American Indigenous Games (NAIG).



Photography: Dean Casavechia

Held every four years, the Games attract participation from more than 750 Indigenous Nations across the continent.

Because of the scale of the Games and their celebration of Indigenous accomplishment, BMO wanted to help ensure the Games were a success by making a financial contribution and becoming an official sponsor.

“Supporting Indigenous customers and communities is a key component of BMO’s Indigenous Strategy,” said Mike Bonner, the Head of BMO’s Enterprise Indigenous Banking Strategy, when the sponsorship was announced.

NAIG 2023 featured competitions in 16 sports hosted at 21 venues across Kijipuktuk (Halifax), Dartmouth, Millbrook First Nation and Sipekne’katik First Nation – including a soccer competition for youth 16 & Under and 19 & Under, which took place at the BMO Soccer Centre, the year-round, world-class facility that serves the region’s thriving soccer community.

“We have incredibly deep and important relationships with Indigenous communities across the country,” says Justin Scully, BMO’s Regional President for Personal Banking, Atlantic Provinces, “and we are the Bank of Soccer.” So, when NAIG announced plans to come to Halifax, “It very quickly became easy for us to become a sponsor,” Justin says, “and meet at the intersection of two significant priorities for BMO.”

“It was wonderful to see so many young athletes from the Indigenous communities we serve enjoying their sport and healthy lifestyles,” says Dan Adams, the interim Head of BMO’s Indigenous Banking Unit, who attended the Games.

As important as the sporting events – which included competitions in the three traditional Indigenous sports of Canoe/Kayak, Lacrosse and 3D Archery – were the cultural aspects of the Games.

Halifax Common became the beating heart of the Cultural Village during the week-long event in July, and people flocked to the Village, the waterfront and Dartmouth Crossing to enjoy cultural demonstrations, performances, interactive activities and a marketplace.

BLUEBERRY

Known for its anti-inflammatory properties, is used to treat rheumatism and other inflammations



As important as the sporting events – which included competitions in the three traditional Indigenous sports of Canoe/Kayak, Lacrosse and 3D Archery – were the cultural aspects of the Games.

For Cathy Eisan-McPhee, a Personal Banking Associate at BMO’s Russell Lake Branch in Dartmouth, NAIG 2023 was an exciting culmination of a summer-long celebration of Indigenous culture that began with a powwow in May. Cathy’s mother is an Elder with the Halifax Aboriginal Peoples Network, and both are members of the Batchewana First Nation of Ojibways in Ontario. Cathy volunteers with the Mi’kmaw Native Friendship Centre in Halifax and is particularly involved in the annual Mawita’jik Competition Pow Wow, the largest competitive powwow east of Montreal.

What struck both Cathy and Justin was the way Halifax embraced the experience and took the opportunity to learn from Indigenous Peoples. “I was incredibly proud at how welcoming and engaged the city of Halifax was,” says Justin.

“The Games opened things up for people who wanted to ask questions,” adds Cathy. “It put our culture right on the forefront,” she says with pride.

“It was a fantastic week,” says Justin. “It was an incredible sporting event – yet the sporting event was actually the least important thing that happened over the course of the week. It all speaks to what a special experience it was for athletes, for families and for people of the city. I’m so pleased that BMO got to play a role in helping make this happen.”

We're Humbled

BMO earns CCAB's Gold level status for Progressive Aboriginal Relations (PAR) for seventh time



Canadian Council for
Aboriginal Business 

Earlier this month, the Canadian Council for Aboriginal Business announced that BMO had again been awarded CCAB's coveted Gold level certification for its embrace of Progressive Aboriginal Relations. BMO has retained its PAR certification now for more than 20 years.

CCAB's mission is to "build bridges between Indigenous and non-Indigenous Peoples, businesses and communities" and its certification program is the de facto national standard, whether recognizing which companies are Indigenous-owned or -led (Certified Aboriginal-led Business - CAB) or certifying which companies demonstrate progressive policies in their relations with Indigenous Peoples and communities (PAR).

"We have awarded Gold status to fewer than 25 companies in Canada," says Tabatha Bull, President and CEO, CCAB. "Companies like BMO are role models for their approach to Indigenous relations. Their introduction of innovative programs and engagement of Indigenous people have made an enduring impact on Indigenous businesses and communities."

We are dedicated to working toward the economic self-sufficiency of Indigenous communities across Canada on the path to Reconciliation.

PAR's certification program provides a high level of assurance to communities because the designation is supported by independent and third-party verification of company reports. The final company level is determined by a jury comprised of Indigenous business people.

"We are committed to sustaining this level of commitment in our relations with Indigenous Peoples, businesses and communities," said Mike Bonner, Head of BMO Enterprise Indigenous Banking Strategy, "and we are dedicated to working toward the economic self-sufficiency of Indigenous communities across Canada on the path to Reconciliation. Being recognized for our actions with PAR Gold certification is a great source of pride for all of us."



About BMO

litápítsstápi BMO

Blackfoot

Purpose-driven and progress-focused

BMO is a leading North American bank driven by our Purpose to **Boldly Grow the Good in business and life**. Our Purpose informs our strategy, drives our ambition, and reinforces our commitments to progress for a thriving economy, a sustainable future and an inclusive society. We're committed to serving the needs of First Nation, Inuit and Métis customers, and to supporting Indigenous talent to build meaningful careers at BMO. Since 1992, we have worked with Indigenous communities to support economic self-determination through our dedicated Indigenous Banking Unit, with its 14 in-community branches across the country. We are committed to following the path toward Truth and Reconciliation.



Left to right: Dan Adams, Jeffrey A. McAulay, Cloyd Bathan, Clio Straram, Joel Neustaeter, Roddy Nardeo, Mark Shadeed, D. K. (Doug) Bourque

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* Clio Straram will be on parental
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We are dedicated to work toward the economic self-sufficiency of Indigenous communities across Canada.

We are in your communities. A business partnership with us creates better options and outcomes.



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