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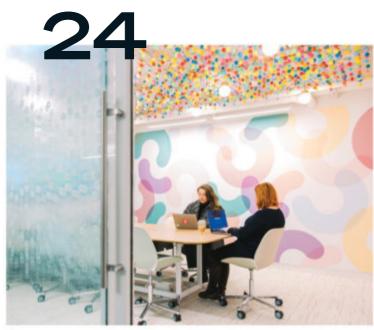
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Warren Steven Scott started his career making earrings inspired by Indigenous motifs and has since branched into clothing and eyewear



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Photographer Kyle Jeffers lugged a headstone to a grassy field to capture a shot for "From Here to Eternity" (p. 44). The location happened to be an elementary-school playground—but luckily it was the weekend. No children were traumatized in the making of this image.

### **CONTRIBUTORS**

### **Kyle Jeffers**

Toronto-based
Jeffers specializes in still-life and product photography, cleverly juxtaposing disparate objects—the wackier, the better, he says. "I'm always looking for weirdness and oddities." Sometimes that's things like fruits and vegetables alongside tools you'd find in a hardware store. For CB, it was the above headstone in an idyllic field.

### **Andrea Yu**

As a freelance journalist and contributing editor to *Maclean's* and *Toronto Life*, Yu is a self-described generalist who loves writing human-interest stories. In "The New Hires" (p. 38), she profiles five Canadians who started working remotely for international companies during the pandemic. "It made me realize that remote working is here to stay," says Yu.

### Vanessa Hill Inspired by he

Inspired by her
Mohawk heritage,
Hill specializes
in photography
that shines a light
on Indigenous perspectives.
For CB, she turned her lens on
Nlaka'pamux designer Warren
Steven Scott ("Simply Adornable,"
p. 12). "This shoot combined
the things I love most," Hill says.
"Meeting new friends, making
connections and creating art."

### **Christina Frangou**

Calgary-based
Frangou writes
about health-care
disparities and other
social issues. Last
year, the veteran
journalist won the Landsberg
Award for her character-driven
stories that revealed discrimination
in Canada's medical and legal
systems. In this issue, she looks
at the new wave of digital-healthcare start-ups in "The Doctor

Will See You Now" (p. 30).



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In our cover story, "The Doctor Will See You Now" (p. 30), journalist Christina Frangou describes the double-edged

sword of a new industry in which privately owned companies like Maple and Telus Health are filling the gaping hole in our public-health system—but frequently at a cost to patients. Because these services take place on mobile devices, there are also security concerns. Further up in this issue, Kelsey Rolfe digs into the ethics of consumer-data collection in "Private Practice" (p. 9), tapping two experts to discuss last year's federal investigation into the Tim Hortons app security breach as well as the government's forthcoming privacy legislation, which will limit how companies collect, store and use consumer

data. The push and pull that comes with government regulation of a free market is nothing new, but the technologies it is trying to regulate are, and ensuring that they benefit both consumers and businesses is an ever-moving target.

Also in this issue: a look at how startups are modernizing the funeral industry ("From Here to Eternity," p. 44), five Canadians on the perks of working remotely for international companies ("The New Hires," p. 38) and—the latest instalment in our series The Evolution—a comprehensive history of how psychedelic drugs are on their way to becoming a mainstream mental-health treatment ("High Times," p. 20). We've brought this series online in a weekly newsletter that you can receive to your inbox every Tuesday by subscribing at canadianbusiness.com/newsletter. It's one of our favourite projects to work on right now, and I hope you find it as fun and insightful as we do.



Hemeed **CHARLOTTE HERROLD** 

Editor-in-Chief

Write us at letters@canadianbusiness.com

### Getting Technical Private start-ups are modernizing

our public health care



### Agents of Change: How BMO for Black Entrepreneurs Is Helping Six Cinquième Pay It Forward

A Q&A with Mike Bonner, head of Canadian business banking, BMO and Entrepreneurs-in-Residence, Ash Phillips and Miro LaFlaga



Miro LaFlaga and Ash Phillips, co-founders, Six Cinquième. Photo: Noire Mouliom



Mike Bonner, head of Canadian business banking, BMO

anada's rich tapestry of independently owned businesses is a huge point of pride. Independent businesses create opportunities, visibility and contribute in countless ways to the diversity of culture that's an essential part of our national character.

Here at BMO, we're focused on championing entrepreneurs, one business at a time. That means helping to remove systemic barriers and improve access to support—including financing, educational resources and partnerships.

Tailored to the needs of Black entrepreneurs, Business Within Reach: BMO for Black Entrepreneurs is specifically designed to propel Black businesses. More than a banking solution, for Ash Phillips and Miro LaFlaga, co-founders of the Montreal creative branding agency Six Cinquième, the program has provided a vital network that is helping them pay their success forward.

Ash and Miro talk about their challenges, taking chances and the benefits of the BMO for Black Entrepreneurs initiative.

### Mike Bonner: What motivated you two to start your own creative agency?

**Miro LaFlaga:** When I started out, I always felt kind of overlooked. I don't fit the specific mold of people who work with agencies here in Québec. I speak mostly English; I'm a Black man and I have tattoos on my head and face. Ash and I talked about it and we thought we should start our own thing.

**Ash Phillips:** We created Six Cinquième because it didn't exist for us. It was a necessity. We looked at

what we needed to grow and thrive as creatives and we built it ourselves. There are so many people like us who need that space and opportunity to work in an organization that really prioritizes them and uplifts their ideas, values and creativity. We wanted to provide that to others who are on the same journey as we are.

### MB: What are some of the challenges you've faced?

**ML:** The reality for people from our background is we have to put ourselves in debt to launch a business. We don't have the same support systems or family who can lend us money. That means personal lines of credit or using your credit card. And then when you're trying to get business financing, your personal debt ends up working against you.

### MB: How did BMO for Black Entrepreneurs help?

ML: It feels like a lot of institutions make pledges about helping diverse businesses, but then nothing happens. It was refreshing to see a financial institution do the action. BMO was actually willing to listen to our story and understand our reality. They provided us with a \$75,000 line of credit that we've been able to put toward operating expenses—like paying freelancers. It's a safety net that gives us peace of mind. AP: It's not just a transactional relationship, it's very personal. We work with one dedicated relationship manager, and she has our back. We can reach out to her for anything. I've never experienced that before in a banking relationship.

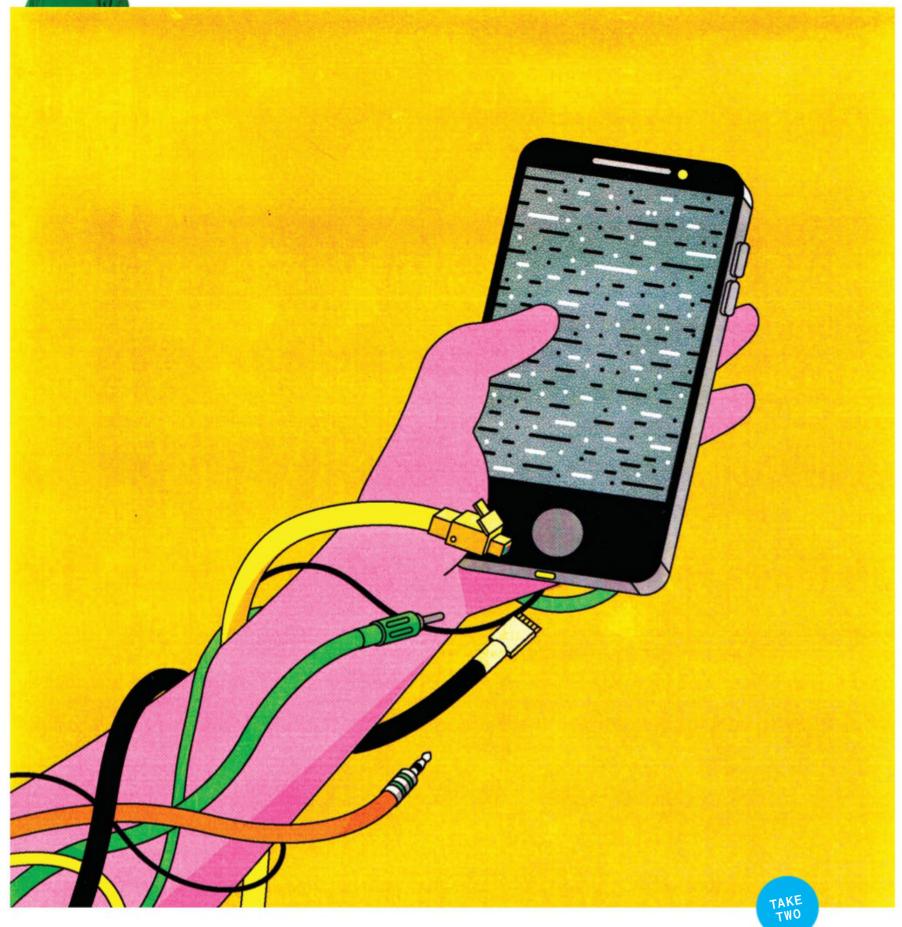
MB: Six Cinquième provides creative services to many Black-owned businesses, but that's not the only way you support Black entrepreneurs. Tell me more.

**AP:** We intentionally and actively try to support creatives in our community. One of the ways we do that is with workshops, where we share the ups and downs of our journey or teach BIPOC entrepreneurs about branding. We take chances on people and mentor them and give them space to learn. Because that's how we got where we are.

To learn more about Business Within Reach and how BMO is supporting Black entrepreneurs, visit bmo.com/blackbusinesses.



### The Brief



### Private Practice

Last year, a federal investigation found that Tim Hortons had collected information from a million users of its app without their permission. Here, two experts discuss the ethics of consumer data collection, how to get customer consent and how to keep it.

by Kelsey Rolfe / illustration by George Wylesol



ILLUSTRATIONS BY

n 2020, more than one million Canadians used Tim Hortons' mobile app to order their morning coffee. What they didn't know was that the app was collecting their location data, even after they'd closed it. The federal privacy commissioner's report from June 2022 found that the coffee chain had violated privacy laws, and the whole mess put a spotlight on the thorny issue of consumer-data collection. Here, Sharon Bauer, founder of Bamboo Data Consulting, and Oshoma Momoh, chief technical adviser at MaRS Discovery District, discuss how consumer data can help businesses—and how it can be collected responsibly.

> **SHARON BAUER** There's nothing wrong with gathering location data for marketing and discounts if you get permission to do so. But Tim Hortons gave the impression that its app only collected data when customers were using it. If a user had known that the app would track them wherever they went, they might have felt differently about whether that value exchange was worth it.

> **OSHOMA MOMOH** Companies are realizing that they have to focus on privacy and ethical data collection. If a business collects data, it should be to improve



"If you do a good job of data collection, you can get much better customer engagement"

> **OSHOMA MOMOH** CHIEF TECHNICAL ADVISER, MARS DISCOVERY **DISTRICT**

customer experience over time. They might ask questions like "What products do my customers like best? Are there customer segments that are underserved or new customers I could reach through targeted advertising?" There's also data collection that personalizes the experience, like how Amazon remembers that you looked at a certain product. We're seeing more applications of machine learning and artificial intelligence to tailor the experience to the consumer.

S.B. Consumers are often willing to give up their data in exchange for something, like a personalized experience or discounts. Privacy can be a perk as opposed to something that hinders the bottom line. Companies can design their products and services with privacy in

mind. Just-in-time consent, where companies ask the user for their information at the moment it's needed, is a good example of this. The user can make a decision in context.

**O.M.** One app that does privacy right is 1Password, a password-manager app I've been using for years. It can check to see if any of the websites you use have been breached. But it only does this when and if you give it permission to do so. When it comes to long-term services, check-ins and reminders are necessary. For example, I appreciate hearing from Google once in a while to learn what it's doing with my Gmail data. But the experience isn't perfect. A lot of times, you get a pop-up asking for your permission with an escape hatch to the privacy policy—"for more information, go to this link." If you're not okay with the five-second prompt, you're signing up for a 15-minute legal read.

**S.B.** Companies should make their privacy policy more user-friendly, with video, infographics or other

creative ways of displaying their practices. August, a digital marketing company, has a brilliant one—it's attractive and easy to understand. It's like a story, and you just want to keep scrolling down the page.

**O.M.** If a company does a good job of data collection, it can get better customer engagement, generate more revenue and have more repeat business. For example, if you're signing up for a service that has a geographic component, the experience is better because the app knows your location. Conversely, if a company doesn't do those things well, it'll get all the opposites.

**S.B.** In order to collect meaningful consent, whether explicit or implied, a company must be transparent about what they're

"Consumers are often willing to give

a personalized experience or discounts" SHARON BAUER

FOUNDER OF BAMBOO

DATA CONSULTING

up their data

in exchange for

collecting, how they intend to use it and whether they intend to disclose that data to a third party. The federal government's forthcoming privacy legislation, Bill C-27, will have a lot more teeth to it. Regulators will have more power, and a new tribunal will be able to levy hefty fines. If you have a good program that's already compliant with Europe's general data and protection regulations, I don't think it's going to be a significant change. But for companies that have no privacy program, it's going to be a heavy lift. They're going to have to demonstrate that they have both the policies and a culture where their employees comply with them.

### A BREACH TOO FAR

According to Cisco, 92 per cent of organizations say they need to do more to reassure customers about how data is being used



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Nlaka'pamux accessories designer
Warren Steven Scott talks about his origins,
his inspirations and why he's branching into eyewear

### SIMPLY ADORNABLE

as told to Rachel Heinrichs

grew up in Cobble Hill on Vancouver Island. It was the '90s, so Fashion File and Fashion Television were always on. I was fascinated by these models walking down the runway in otherworldly looks. I ended up studying general sciences at college, but after my second year, I told my parents I wanted to try fashion design. They were excited for me, and my mom even helped me find a bridal seamstress on Craigslist to teach me how to sew. I applied to fashion school at Toronto Metropolitan University (formerly Ryerson). I made a pleated hourglass dress, but because I was a beginner, I cut the fabric along the weft for the grain line, so the stretch was vertical rather than crossways. Despite this mistake, I still managed to get in.

I'm a member of the Nlaka'pamux nation, and my band sponsored my studies. After I graduated in 2014, I did two internships with Toronto designers—Comrags and Jeremy Laing—which is how I learned about running a fashion label. Independent designers wear all the hats, so you need a range of skills, from sewing to managing supply chains.

In 2018, I was working retail at Comrags and thinking about what I should do next. I saw an announcement about the first-ever Indigenous Fashion Week Toronto. My band pitched in to buy me my first sewing machine, a computerized Juki. My debut collection, Sissy, included floral silk dresses and high-collar prairie blouses. I needed accessories to go with

them, so I created a series of oversized earrings using motifs from my Nlaka'pamux and Sts'ailes roots—ovoids, feathers, crescents and trigons. Indigenous jewellery is traditionally beaded or made with silver and turquoise. I liked the idea of rendering traditional shapes in an unexpected artificial material: brightly coloured acrylic (which also happens to be fairly affordable). I had the shapes laser-cut, and I assembled the earrings by hand in my apartment.

After that show, I couldn't afford to produce a full collection, but I did have the capital to make 30 pairs of the earrings, which I displayed at a pop-up inside Comrags. They sold out in a single weekend, which made me think I could make a viable business out of the earrings alone. I created an e-commerce site, shot a lookbook and rented space in a shared studio in





igspace Despite his success, Scott's business is still a small operation



The earrings caught on during the pandemic, when people were really making an effort to support Canadian and BIPOC businesses. My clients would recognize earrings on each other—once, it even happened on a patio in Florence, Italy. And then *Vogue*, *Cosmo* and *New York* magazine covered them. People would tag me to let me know that celebrities like Reservation Dogs' Devery Jacobs or the comedian Benny Drama had worn them. That's how the earrings took off: through word of mouth.

pairs in 2019.

Last year, I moved into a bigger studio and produced a small run of clothes and art that I called Cedar in Sec-he Sky. Sec-he is the traditional name for Palm Springs—it's on Cahuilla territory, where I went hiking in 2021. Palm Springs is aesthetically frozen in the '50s, and I mixed the retro colours and silhouettes of that era with the idea of cedar.

On some of the dresses I used ruching, which imitates the weave of cedar baskets—and weaving is a skill that has been passed down in my family for generations. But the fabric is contemporary: polyester in luxe shades of purple, pink and blue.

Recently, the founders of New Look in Montreal asked if I'd like to design a line of eyewear. We launched in October of 2022 with 19 retro-inspired frames. I wanted to offer a bunch of sizes and colours so that anyone can find themselves in a pair. Each one is tipped with a vibrant pop of colour and named after someone who played a role in my success.

That sense of personal connection motivates everything I do. About 20 North American retailers carry my line, but it's still a small operation. My studio assistant handles the earring production, and I still do all of the sewing, much of it on the computerized Juki machine my band helped me buy years ago. I've never raised the prices of the earrings—they're all under \$100—because I want them to remain accessible. I like being the local place around the corner. Maybe that's what a sustainable fashion brand can be.

### **FIVE THINGS HE LOVES**

Here are Scott's essential sources of inspiration

### 01 **Under the** Influence "I listen to this podcast, hosted by Terry O'Reilly, while

drafting and sewing

in the studio."



### 02 **Mexico City**

"It's on my list of places to travel for 2023. I'd like to try a jewellery or cooking class while I'm there."

### 03 A silk blouse "I love the idea of throwing on

a special-occasion blouse with jeans to go to the grocery store or even under an apron to cook."

### 04 Jann Arden "The 25th anniversary of Arden's



Happy? has me listening to the new acoustic version of 'Ode to a Friend' on repeat."

### 05 The work of **Audie Murray** "Murray, a Metis artist from Saskatchewan, adorns everyday objects like toilet paper rolls, socks and teabags with glass beads as a way to question what is held sacred."

# Newcomer Entrepreneurship Program

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### Running Hot and Cold

Nordic-style thermal spas are opening across the country—a boon for Canada's wellness industry

by Ingrie Williams

candinavians have touted the relaxing and detoxifying benefits of hydrotherapy for hundreds of years, but thermal spas were relatively uncommon in Canada until quite recently. Over the past decade, dozens of Nordic spas—where guests cycle between hot and cold pools, saunas and steam rooms—have opened in Canada, several in the past year alone. While some

of these projects were delayed by the pandemic, others were born out of our newfound focus on mental health and self-care. These businesses, which promise a tranquil escape from the grind of everyday living, are primed to cash in—the global spa industry is expected to reach US\$118 billion by 2028. Here, five new Nordic spas across Canada.





The rate at
which the global
spa industry
is expected to
grow in the next
10 years





PHOTOGRAPH BY (NATURE FOLK) JUSTINE BARNHAR' (MYSA) AL DOUGLAS; COURTESY OF 124 ON QUEEN HOTEL & SPA; (RITUAL) DASHA ARMSTRONG; COURTESY OF ECLIPSE NORDIC HOT SPRINGS



**1. NATURE FOLK**, the brainchild of partners Ashley Cluett, Kristen Morse and Anna Tremblay, is located in a renovated former city-hall building in Dartmouth, N.S. The 465-square-metre space was unveiled last August and is an expansion of their previous spa, which opened in 2019. Anchored by a communal bathing facility, the new space also includes two large Finnish saunas, warm and cold plunge pools and a movement studio. It was designed by the team at Halifax firm Hewn + Barter, who incorporated a mix of rugged and refined elements in stony hues. Further expansion plans include an outdoor space for yoga and lounging. naturefolk.ca

**2.** A new 1,115-square-metre luxury spa opened in March 2022 in Niagara-on-the-Lake's historic 124 on Queen Hotel. THE SPA AT Q features a dry sauna, eucalyptus steam room, cold and hot pools and sensory showers, but its most distinctive attraction is its "snow room"—a frosty indoor space with an imported Austrian snow machine mounted on the ceiling. Software pros turned hospitality entrepreneurs David Jones and Nick Capasso aim to combine the benefits of Scandi-inspired spa services with Niagara's natural bounty: They are currently constructing a massive outdoor garden where local wines can be enjoyed. 124queen.com/spa

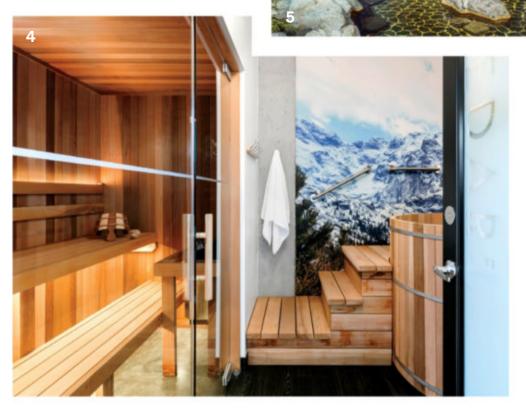
3. MYSA NORDIC SPA
& RESORT, in St. Peter's Bay,
P.E.I., was designed to showcase
waterfront views. Opened
in December, it features an
85-person thermal bath, a
spacious mezzanine dedicated

to meditation classes and a restaurant led by award-winning chef Seth Shaw. This year, it will add German Aufguss sauna ceremonies to its offerings—the ritual involves rhythmic towel waving that circulates essential oils in the air. Owner-operator Isaac Murphy grew up in the family-run Murphy Hospitality Group, which oversees multiple restaurants, boutique hotels and the Prince Edward Island Brewing Company. His goal is to provide an oasis for local islanders while also promoting tourism in the province. mysanordicspa.com

4. Inspired by her Finnish grandmother, who had a sauna at her lake house in Ontario, Marci Hotsenpiller had the idea to bring the benefits of Scandi spa culture to Victoria. After being turned down by three lenders, Hotsenpiller secured funding to bring her \$1.5-million vision to life and opened RITUAL in February 2022. The spa focuses on the communal aspect of Finnish sauna culture and welcomes all genders to its circuit, which is made up of

a steam room, a sauna, a cold plunge pool, a Himalayan salt lounge and a Nordic bucket shower. ritualnordicspa.com

**5.** At Whitehorse's **ECLIPSE NORDIC HOT SPRINGS** guests can gaze at the northern lights while lounging in geothermal-heated pools. Blending Scandinavian and Japanese self-care practices, the saunas, steam rooms and cold plunges sit next to Onsen-style mineral-water pools built using hundreds of stone boulders. Originally set to open mid-2020, the \$8-million project, which was a decade in the making, welcomed its first guests last June and will soon be joined by a hotel and restaurant. eclipsenordichotsprings.ca



# PHOTOGRAPH COURTESY OF LEV

### Good Jeans

Levi's is reimagining its iconic 501s in a push for more sustainable fashion

by Tracey Lindeman

very second of every day, a garbage truck's worth of textiles find their way into global landfills. Garments made of natural fabrics like cotton biodegrade in a few weeks or months, but synthetic fabrics such as polyester—a plastic derived from petroleum—might take two or more centuries to break down.

To keep its jeans out of the trash, Levi's has spent the past decade developing clothing made of recycled fibres that can be recycled again at the end of its life. The Circular 501 jeans, unveiled last year, are a reimagining of the brand's iconic 501s—worn by John Wayne, Marilyn Monroe and Rollins alike. Made from organic cotton

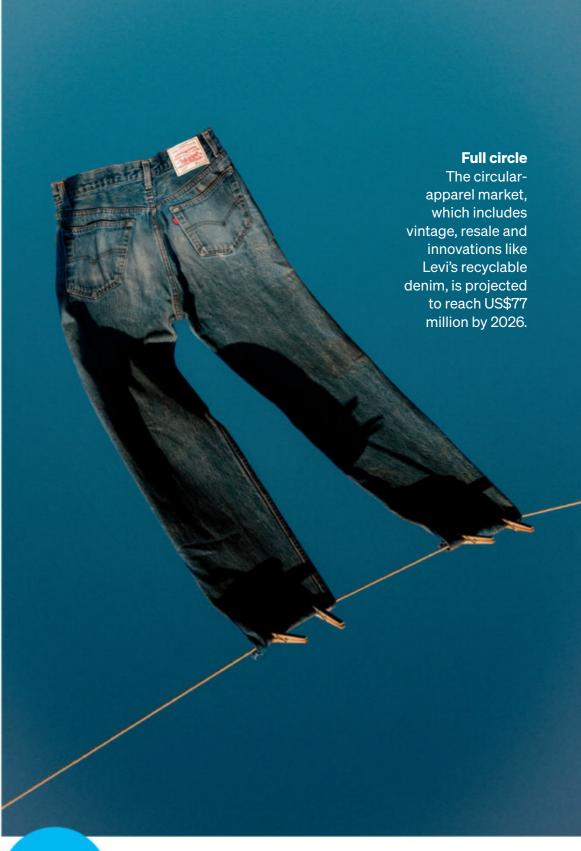
Henry Rollins alike. Made from organic cotton, wood pulp and repurposed textiles, the jeans are 100 per cent recyclable.

To achieve this, Levi's worked with Swedish textile-recycling company Renewcell. Its process involves stripping out zippers, buttons, garment labels and other non-recyclables from clothing and mechanically shredding the remaining material. Then comes chemical recycling, in which cotton and cellulose fibres are dissolved into a pulp proprietarily named Circulose. That product can be blended with other fibres to create things like, say, 501 jeans.

Only certain fibres can be recycled—namely, cotton and types of cellulose, like lyocell and modal. Herein lies a major hurdle: blended fabrics. "One of the challenges with circularity is that you can't have it all," says Paul Dillinger, the head of global product innovation at Levi Strauss & Co. For example, Levi's

still makes some styles with stretchy elastane, which destroys their circularity. "I wish they didn't exist, but the customer loves them," Dillinger says.

Even 100 per cent recyclable cotton garments have significant environmental impacts: Much of the world's cotton is produced in places battling water scarcity. In India—the world's top cotton producer—



100 billion

### The number

of clothing items the global fashion industry pumps out each year;

less than one per cent of them gets recycled into new clothing it takes 22,500 litres of water to make one kilogram of cotton, and the denim dyeing and washing process consumes thousands more. Then there are the impacts of the pesticides used to grow cotton. Also in India, two in five cotton farmers have experienced pesticide poisoning in the past year.

Nora Eslander, head of communications at Renewcell, says improving circularity in the fashion industry depends on a few key factors: brands committing to better materials and designing for end-of-life; governments stepping up efforts to fund and promote textile recycling; and clothing-recycling initiatives getting adequate support to scale rapidly.

Consumers also need to be invested in buying clothing that is worth keeping for longer, says Levi's Dillinger. Achieving that takes the willpower to resist a good sale and the resolve to invest in better-quality items. "501s should be in your wardrobe for about 10 years—and they're probably still good even longer."

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### Times

How the development of a migraine treatment sparked a psychedelics boom

by Sarah Laing

Over the past several decades, hundreds of clinical trials have made a case for the theraputic benefits of psychedelics such as MDMA, LSD, ayahuasca and psilocybin. Recently, several cities in North America have taken steps to decriminalize the drugs, leading clinicians and entrepreneurs alike to hail these mindaltering substances as the "new cannabis." The global market for psychedelics could be worth more than US\$6.85 billion by 2027. But did you know it has roots at a hospital in Saskatchewan? Here, the highs and lows of psychedelics' journey to the mainstream.



**1943** MODERN PSYCHEDELIC RESEARCH BEGINS In the late 1930s, Swiss chemist Albert Hofmann was developing a medicine to treat migraines. What he came up with was lysergic acid diethylamide, a.k.a. LSD. On April 19, 1943, he ingested 250 micrograms as a test and experienced hallucinations that made for a very trippy bicycle ride home. Now, April 19 is known by psychedelics enthusiasts as Bicycle Day to commemorate his discovery.

### ↑ High

1950 LSD THERAPY **BECOMES THE NEXT BIG THING** IN PSYCHIATRIC **TREATMENT** 

The term "psychedelic" was coined by psychiatrist Humphry Osmond, one of a small group of practitioners at a Saskatchewan hospital who were experimenting with LSD as a way to treat addiction and mental illness. (Notable patients include Aldous Huxley.) Osmond and his colleague Abram Hoffer began treating alcohol-dependent patients with doses of LSD as an adjunct to psychotherapy.

### **↓ Low**

1957 LIFE MAGAZINE **PUBLISHES** "SEEKING THE MAGIC MUSHROOM" J. P. Morgan executive R. Gordon Wasson persuaded a curandera in Mexico named María Sabina to lead him through a Mazatec healing ceremony using psychedelic mushrooms. After his experience appeared in a landmark Life article, it sparked a wave of "psychedelic tourism," leading Sabina's community to turn against her, believing she had

poverty in 1985.

### ↑ High

1960S TO 1970S **PSYCHEDELICS DEFINE A GROOVY CULTURAL ERA** 

The prevalence of psychedelic experimentation in the '60s and '70s influenced a generation's cultural output, from The Beatles' "Lucy in the Sky with Diamonds" (the title spells out LSD, duh) to mind-bending graphic design. Some musical genres, like psychedelic rock, owe their existence to drug-induced trips, while the accompanying groovy aesthetic inspired fashion and home

### ↑ High

**1999 RESEARCHERS GIVE PSYCHEDELICS** ANOTHER CHANCE

After a decadeslong hiatus in reaction to psychedelics becoming street drugs, research into their therapeutic potential began afresh. In 1999, Dr. Roland Griffiths started a research program at Johns Hopkins University, exploring psilocybin's use in easing distress in cancer patients and treating major depression. In 2006, he published a study concluding that 'shrooms can result in meaningful "mystical experiences."







The number of countries where possession of psilocybin is legal





2020 THE FIRST **PSYCHEDELICS COMPANY GOES PUBLIC** 

With a post-IPO valuation of over US\$1 billion, Compass Pathways, based in London, U.K., received seed funding from billionaire Peter Thiel and became the first psychedelics company to be publicly listed. Its initial clinical trial involving crystalline psilocybin reported positive results for treatment-resistant depression in 2022. However, researchers have pushed for wider-scale studies.

### ↑ High

2021 WELLNESS HOTELS HOST MIND-ALTERING **RETREATS** 

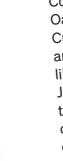
Nine Perfect Strangers—the 2021 show about guests who attend a wellness retreat only to learn they've been part of an experimental drug treatment—wasn't entirely fictional. There's a growing demand for luxury trips that incorporate guided psychedelics use as part of broader wellness offerings. MycoMeditations in Jamaica charges over \$15,000 for its most deluxe option, which includes a private villa, a personal chef and your own stretch of white-sand beach.



### **↓Low**

**2022** A GREY-MARKET BOOM IN 'SHROOMS

Although they remain illegal, mushroom dispensaries operate openly in tolerant jurisdictions like Vancouver. (One such business, Coca Leaf Café, claims to sell \$5,000 worth a day.) Online, there is also a thriving unregulated market, partially fuelled by a growing interest in microdosing, where low-dose psilocybin capsules are used for their reported (but not yet scientifically proven) benefits, like increased creativity and relief from chronic depression.





### High

2023 B.C. DECRIMINALIZES MDMA

British Columbia became the first province to decriminalize the possession of hard drugs, including MDMA, for personal use, effective in 2023. The province joins a growing number of U.S. cities, like Denver, Colorado, and Oakland and Santa Cruz in California, and other countries, like Portugal and Jamaica, where the personal and/ or therapeutic use of psychedelics is decriminalized. More broadly in Canada, they remain illegal, although certain exemptions are made for clinical trials or for when they're administered by medical practitioners for end-of-life patients.



Americans polled say they have tried at least one psychedelic drug

### **ASK THE EXPERTS**

How will psychedelics be used in the next decade?



**RONAN LEVY** CO-FOUNDER, FIELD TRIP HEALTH AND WELLNESS "Right now, these treatments are largely used for existing mentalhealth conditions, but in five to 10 years, people will be going to regular 'mental hygiene' appointments with psychedelics the way we go for dental checkups now. Psychedelic therapy is going to go from something that's reactive to something that's proactive."



DAVID CLEMENTS EXECUTIVE DIRECTOR, DIMENSIONS HEALTH RESEARCH COLLABORATIVE "There will be growth in the development of synthetic psychedelics that have fewer side effects than drugs like MDMA and LSD. I also foresee more studies on the effects of psychedelics in non-clinical settings, such as microdosing for improving creativity and communication. MDMA has already been studied for its effectiveness in couples therapy, so wider applications of it are not far off."

### Break a Sweat

The fitness industry has
gone through a major shift—
from the gym to the home and
back again—and this shiny
new gear is keeping pace

by Emily MacCulloch

Sales for fitness paraphernalia boomed during the pandemic: In 2020, Canadians increased their spending on dumbbells, resistance bands and stationary bikes by more than 40 per cent—and it's hardly slowed down since folks have gotten out of their living rooms and back to the gym. Innovations in wearable trackers, tech accessories and high-performance clothing are driving sales, which are expected to reach US\$16.56 billion by the end of the decade. Here, we rounded up the slickest new fitness products to hit the market.

### 1. On Cloudneo runners

These low-profile
runners are part
of a subscriptionbased program
through which you
receive shoes on
loan, wear them
until you're done,
then send them back
to the company's
HQ, where they
are recycled into
something entirely
new. \$35/month,
on-running.com

### 2. Peloton Guide

The company's newest
device plugs into
your TV to serve up
customized classes
with a side-by-side
view of you and the
instructor, which makes
it easier to mirror
form and technique.
\$395 + \$30/month,
onepeloton.ca

### 3. Ultimate Ears UE Fits

These wireless buds have 20 hours of battery life. They mould to the unique shape of your ears, so the chances of losing one during a high-impact workout are pretty much zilch. \$250, ultimateears.com



### READY, SET, GO!

Five Canadian fitness brands to wear

### 6. Duer

Sport this moisture-wicking antimicrobial T-shirt from Vancouver brand Duer both in and out of the gym. \$59, duer.ca

### 7. Carmel

Designed in P.E.I. by a team of avid cyclists, these padded shorts with breathable bib straps are built for comfort during both outdoor rides and stationary-bike workouts. \$195, carmelcycling.com

### 8. Lululemon

The \$56-billion activewear giant from B.C. has combined 20 years of fabric innovation with feedback from athletes to develop SenseKnit, a lightweight line of running apparel, like this natty one-piece. \$198, lululemon.com

### 9. Michi

The right bra can make or break a workout. This one, from Toronto-based Michi, has a supportive chest band, eight-way stretch, removable cups and a mesh insert for breathability. \$130, michiny.com

### 10. MEC

A modern spin on the Vancouver brand's classic '90s duffle, this roomy recycled-nylon bag is durable enough to haul around all of the above in style. \$79.99, mec.ca Pinterest's newly unveiled

Toronto office brings the colourful platform to life

with plenty of local love

CREATIVE MINDS

by Laura Hensley

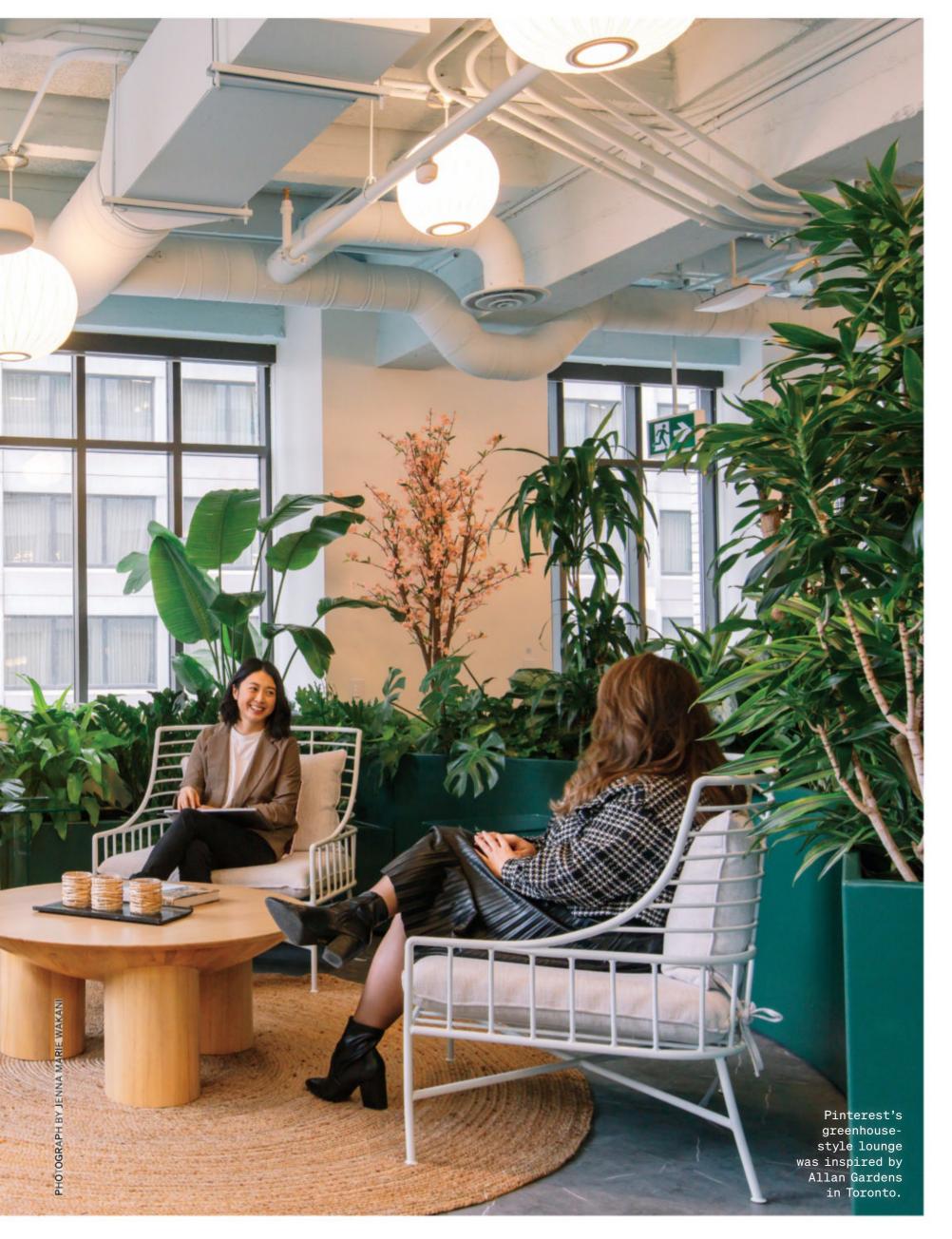
he team behind Pinterest's newest office in Canada had a clear goal in mind when designing the space: Embrace all things local. Since opening its first Toronto office in 2018, the San Francisco-based imagesharing site has grown its Canadian team from about 10 employees to more than 150. By 2021, they needed a larger space to accommodate teams across engineering, sales, marketing and communications. Kathy Aberin, head of workplace and design at Pinterest, surveyed the Toronto staff. They overwhelmingly said they wanted their office to draw from nearby landmarks—

like Allan Gardens, which was the inspiration for the in-office greenhouse, where workers can recharge amid leafy plants. The various seating options—including a lounger—encourage people to change their postures throughout the day.

Located in a renovated 1920s office building in the city's financial district, Pinterest's space spans three floors and more than 4,600 square metres. The local theme is carried over into Canadianainspired meeting rooms that are decorated in plaid, maple syrup and poutine motifs. Conference rooms, used for large board meetings and client events, are designed like modern Canadian cabins and feature locally sourced wood. Pinterest's design team reused about 75 per cent of the materials left by the previous tenants (a financial-services firm), including lighting, carpet and millwork.

Other spaces reflect popular boards on Pinterest. The "doughnut room" is designed





to look like the colourful desserts found on the site, with hundreds of ping-pong balls hung from the ceiling to represent sprinkles. Each room has a "pin code" that, when scanned with the Pinterest app, takes visitors to the relevant board.

Throughout the day, employees can move around as they see fit. There are 188 hot desks to choose from, but team members can also sit in the café and enjoy refreshments from Pinterest's coffee bar (which also serves wine and beer) or get cozy in a booth fitted with power outlets and USB ports for laptops and other tech tools.

Because Pinterest has a flexible work policy, meeting rooms are designed to allow for both in-person and video experiences; chairs are arranged in a semi-circle facing large video screens so that at-home employees feel as if they're in the room.

And for those in the office, it's not all work and no play. Pinterest has a library with a speakeasy-style lounge tucked behind a hidden door as well as a video-games centre. Says Aberin, "We set out to design a space where Pinterest could come to life and our employees would be inspired to do their best work."

The in-house coffee bar also serves wine and beer for when teams host events.



"We set out to design a space where Pinterest could come to life and our employees would be inspired to do their best work"



26





Aberin and her team decorated walls with works from local visual artists like Avleen Kaur, Emily May Rose and Curtia Wright.





Meeting rooms are designed to look like Pinterest boards come to life. The colourful "doughnut room" is a staff favourite.

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# HOW TALK Future of Entrepreneurship MADE SERIES IT

n celebration of the Fall 2022 issue of Canadian Business, CB Insider hosted its inaugural How I Made It talk series in October. With the support of Signature Partner, Amazon Canada, as well as Microsoft Canada and the Business Development Bank of Canada, the full-day summit attracted some of the country's best and brightest entrepreneurs for a deep-dive into Canada's business landscape.

With industry knowledge spanning commerce, technology, restaurants and more, the roster of speakers joined more than 100 attendees at Microsoft Canada's headquarters in downtown Toronto for a series of engaging Q&As and intimate networking sessions. Here, topics of discussion included corporate beliefs, intrapreneurship and rebuilding a business struck by unprecedented setbacks.

Guests mingled in Microsoft's cozy lounge areas over lunch and drinks courtesy of Elle Cuisine before gathering for the summit's main panel discussion on the future of entrepreneurship. In the evening, guests were welcomed to Oliver & Bonacini's Sap restaurant for a closing-night dinner and fireside chat. For the entrepreneurial savvy and curious alike, the How I Made It talk series was an opportunity to pull up a seat at the table and join the conversations shaping the future of business in Canada.

To learn more about upcoming events as well as CB Insider membership opportunities, visit canadianbusiness.com/corporate-memberships





















From right: How I Made It talk series panelists Derrick Fung, founder & CEO, Drop; Tamir Bar Haim, managing director & head of global expansion, Amazon Ads; Jenn Harper, founder, Cheekbone Beauty; Elke Rubach, president, Rubach Wealth; Robin Goodfellow, owner of VELA, founder of Little Bones Beverage Company; and Saad Siddiqui, founder & CEO, Bonsai.



Microsoft Canada president Chris Barry joined Jason Maghanoy, associate publisher of *Canadian Business*, for a Q&A covering trends within Canada's tech sector.





The full-day summit wrapped up with a closing-night dinner at Sap and fireside chat with Wealthsimple founder and CEO Michael Katchen.









### IN

NOVEMBER OF 2021, Michael Mort's doctor in Victoria retired without finding anyone to take over his practice. Michael, 82, has complex medical needs and requires nine prescriptions to manage his health. He and his wife, Janet, worried about what this change would mean for him. By the time his doctor stopped practising, Michael was regularly overcome with crippling pain in his lower belly. He needed to urinate so frequently that the couple no longer felt comfortable driving 15 minutes from their home. They worried he might have cancer.

Janet is a former superintendent of innovation for B.C.'s ministry of education. With the focus of someone accustomed to cutting through bureaucratic red tape, she took on the task of finding her husband a new doctor. She coldcalled 20 clinics across Victoria and then broadened her search to include rural communities. No one had room for Michael. Clinic staff advised her to try urgent-care centres, which are designed for patients who lack a family doctor. Every morning, at 8:45, she would sit down with a coffee and her phone and dial urgent-care centres in the hope of getting Michael on a wait list. Each time, she would get a busy signal. After 30 minutes, her call would go through to a recording saying that the centre was fully booked for the day.

Before Michael's doctor retired, he told the couple that if they were ever in a bind, they could get medical care through online walk-in clinics. Telus Health, a division of Canada's privately owned telecom giant, connects patients to doctors affiliated with the company, but the visits are funded by the provincial health-care system. With nowhere else to turn, the couple signed up for an appointment to see a physician over a phone screen.

A doctor appeared immediately, agreed that something seemed off with Michael's health and ordered blood tests. Two weeks later, the Morts got a message saying that the results were in.



At their next Telus Health appointment, a different physician came up on screen. She asked what she could do to help, and they told her that they'd come for Michael's results. The doctor seemed surprised. She told them there were no results available for them. After keeping the couple on hold for 20 minutes, the doctor finally located Michael's results, which showed high levels of prostate-specific antigen—a finding that can indicate a number of health problems, including prostate cancer. The doctor ordered an ultrasound. Eventually, a third Telus Health physician told them that the results were inconclusive.

By this point, Janet couldn't sleep. She'd pace at night, convinced that her husband needed to be examined by a physician. She'd been searching for eight months, and the only doctors she could find—the ones on a screen—couldn't help her.



IN EVERY PROVINCE and territory, health systems are hanging on by a thread. Nearly six million Canadians do not have a family physician. Even people with life-threatening diseases can't access timely care. In December, a man in his 70s died of a heart attack in the waiting room of a hospital in Edmundston, N.B., while the ER was overrun with patients. At Calgary's Children's Hospital, families wait up to 18 hours to see a doctor, while, outside, others receive care in a heated trailer. In 2021, Canadians experienced the longest-ever emergency-room wait times—a record that's likely to be broken when 2022 data is available.

Meanwhile, the federal and provincial governments have spent years locked in a showdown over health funding: The provinces are demanding money with no strings attached, while the feds insist on guarantees about how funds will be used. The parties are moving toward a new health-care funding deal, but not with the urgency required.

In the midst of this chaos, private virtual clinics have become a booming business, offering care via phone, text and screen. At least two dozen companies have set up shop in the virtual-care space in Canada over the past few years; major players include Maple, Telus Health, Dialogue, PC Health, Felix, Rocket Doctor, MD Connected, KixCare and Cura. They offer services in primary care, mental health and specialty medicine. Some will probably start popping up on your social-media feeds as soon as you read this story—the advertising is aggressive.

Virtual walk-in clinics are the easiest way for many Canadians to access immediate non-urgent medical care. The attraction is the guaranteed visit, no waiting required—a luxury unheard of in a country where waits are typically measured in hours, months or even years. Most of these companies have a hybrid business model where publicly covered services are billed to the province while all other care is paid out of pocket. What's covered in virtual care depends on where a patient lives and what they need. In some provinces, the public system includes all virtual walk-in care for residents without a family physician. In Ontario, the provincial reimbursements for physicians who

"EVERY TIME GOVERNMENTS SAY 'NO, THAT'S NOT COVERED,' GUESS WHAT HAPPENS? PRIVATE BUSINESS STEPS IN AND OFFERS THAT THING,"

says Will Falk, an executive-in-residence at Rotman School of Management



Brett Belchetz founded Maple in 2016 as a way for patients to get quick and easy medical treatment over text or phone. His business exploded once the pandemic hit. In 2020, Loblaw invested \$75 million in the company.

provide these services were recently cut so dramatically that companies are shifting to a business model where patients pay privately to be seen by nurse practitioners. Meanwhile, many third-party insurers cover virtual visits as part of employee benefits.

At virtual clinics, patients can get last-minute prescription refills or have unusual rashes assessed. They offer fast appointments for people who want to talk to a doctor but don't want to wait to see one. When Alison Forde, a biologist in Mississauga, Ont., developed intense shoulder pain in January of 2022, she couldn't get time with her family physician, even over the phone, within two weeks. She got a same-day appointment at Telus Health, during which the doctor referred her for an X-ray. In a time frame shorter than what it would take to get a phone appointment with her own physician, Forde had talked to a doctor, had imaging done and received the results. "I thought, 'Wow, that's fantastic," she says.

**THERE IS NO** single Canadian health system: The provinces and feds have shared jurisdiction. As a result, rules vary from province to province. However, the federal government has huge sway when it comes to health delivery. The Canada Health Act sets out what the feds are responsible for funding, and a foundation of the act is that medical care covered within the public system cannot be offered as a private-pay service.

For public services, like ER visits, the act requires provinces and territories to meet a number of criteria—including universality and accessibility—in order to receive their full federal funding. There must be no extra billing or user charges for patients who are insured for these services.

But there are massive and contentious grey areas. For instance, some primary-care clinics charge new patients a membership fee, which, ostensibly, is meant for non-insured services but also provides faster access to a family doctor. Some surgical centres offer orthopaedic operations that patients can pay for privately to circumvent long waits in the public system.

At the same time, there's a host of medical care that the public system clearly does not cover. This is where Canadians are expected to pay themselves or where their insurance can step in. Nearly 30 per cent of health-care spending in this country is paid privately. This includes services like sick notes, eye care and, until Covid, many kinds of virtual care. Pre-pandemic,

medical care by app or text was not listed by any province as a service that would be publicly funded. It was wide open to the private market.

In 2016, Brett Belchetz, an Ontario ER physician, launched Maple, one of the country's first virtual-health-care clinics. The idea came to him one weekend after he diagnosed illnesses for three friends and family members via text; they'd all messaged him rather than going to see a physician in person. People craved rapid medical advice for simple things, he realized.

From its launch, Maple provided a service that no one in the public system could match, offering consults via an app. It charged \$49 for a weekday virtual visit, \$99 for an overnight call and \$79 for a weekend appointment and offered memberships ranging between \$359 and \$579. After paying, patients could record their symptoms on the app, which would match them in five minutes or less to a physician or nurse practitioner who could address their concerns. The first months were slow going. Canadians were not clamouring to text with a doctor, especially when the cost for it was coming out of their own pocket. A physician colleague told Belchetz: "Keep dreaming—nobody will ever pay for this."

After the sluggish start, Belchetz hired a PR firm and ramped up advertising. The company gained steam, helped along by corporations that signed on to provide coverage en masse for their employees. By March of 2018, Maple had approximately 100 licensed Canadian doctors on the platform who'd cared for nearly 20,000 patients. A year and a half later, it had raised \$14.5 million from investors like VC firm Acton Capital and the Royal Bank of Canada.

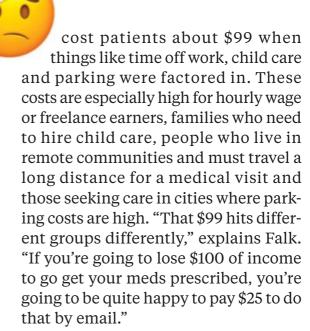
Once Canadians got used to the idea of virtual care, they liked having a doctor at the press of a few keys, says Belchetz. They didn't have to wait for an appointment or take time off work. But virtual walk-in care was still just a drop in the bucket of health care in Canada. By 2018, as little as two per cent of all physician visits in Canada were conducted remotely.



**WHEN IT COMES** to modernizing health care in Canada, there is always plenty of heel dragging. Faxes, for example, bizarrely remained a primary means of communication for two-thirds of Canadian doctors as late as 2018, and many clinics still kept medical records in hard copy. By this point, in the real world, the general population was relying on cellphones for almost everything; there were more Canadians with cellphones than with landlines. And yet governments continued to preferentially cover in-person medical care rather than visits over the phone or computer.

This left the door wide open for private companies to step in, says Will Falk, an executive-in-residence at Rotman School of Management at the University of Toronto and a senior fellow at the C.D. Howe Institute. "Every time governments say 'No, that's not covered,' guess what happens?" says Falk. "Private business steps in and offers that thing."

Despite the government's predilections, there was a healthy appetite for virtual visits, even paid ones. After all, the hours that patients spend in hospitals and clinics waiting to see a health provider come at a cost, even if they never get a bill for it. A study from Canada Health Infoway, a federal-government-funded corporation tasked with moving health care into a more digital realm, found that the average in-person medical visit in Canada



Falk doesn't understand why patients should have to come to an office if their medical needs can be addressed virtually. In a world that's increasingly reliant on phones and computers, the requirement that provider and patient be in the same room for an act of medical care to occur is outdated, he says. "Care is care."

Falk is an investor in and board member at multiple virtual-health-care companies. Even so, he says he'd like all virtual health care to fall under the public system, even if it's privately delivered. "I worry that the public system isn't moving fast enough to expand coverage for stuff Canadians clearly want," he says.



IN 2020, A new virus made governments quickly scramble to adopt telemedicine within the public system. Covid-19 was a watershed moment for virtual health care around the world. Globally, investment in the industry skyrocketed almost overnight, with three times the level of venture-capital investment in 2020 compared to 2017. In the U.S., virtual visits grew by more than 3,000 per cent during the first waves of the pandemic, with 150 million telehealth claims in less than two years. Physicians who'd long said that they couldn't provide care remotely suddenly found themselves "seeing" patients via phone and computer.

The pattern was the same in Canada. As the country shut down in the spring of 2020, provinces finally adjusted physician-fee schedules so that doctors would be reimbursed for phone calls and video visits. In a matter of weeks, virtual visits in Canada—via either private apps like Maple or family clinics accounted for 70 per cent of primary health care. (It has now stabilized at closer to 30 per cent.) Two months after the pandemic started, Justin Trudeau announced investments of \$240.5 million into expanding virtual and mental health care to Canadians through the public system.

The private virtual-care system, meanwhile, after years of trucking along, exploded. Many visits were suddenly publicly funded, even if the services were provided through private companies like Maple. Days after the WHO declared a pandemic, new players jumped into the telemedicine market.

One of them was William Cherniak, an emergency physician who worked in Toronto and northern Ontario. After finishing his medical training, Cherniak set his sights on improving global health outcomes, first completing a master's in public health at Johns Hopkins and then a fellowship in global cancer at the National Institutes of Health. He founded a charity, Bridge to Health Medical and Dental, to improve health services in villages in sub-Saharan Africa.

He returned to Canada in 2019, just in time for an unusually rough flu season. In the ER, Cherniak treated many children with respiratory illnesses. Some were sick but not sick enough to be in the hospital; they came because their parents were worried and had nowhere else to turn. He thought that a virtual-care clinic would help keep people out of the emergency room. Patients could be assessed remotely, and parents could be advised to bring them in or treat them at home. And yet pre-pandemic, there was no way to make a virtual clinic available as a publicly funded service.

That changed in 2020, when governments revised their policies. Cherniak started a virtual walk-in clinic called Rocket Doctor, which connects patients with family doctors, pediatricians, substance-use specialists and other physicians through video consultation or text chat and operates in Ontario, Alberta and British Columbia as well as California. He wanted to operate within the publicly funded system—physicians would see patients online and bill the visit to the province using new virtual billing codes. Even Rocket Doctor's California branch functions in the American public system as a virtual-care service through the government insurers Medicare and Medi-Cal. Cherniak says he wants to provide good care without charging patients. Revenues come mostly from physicians,





William Cherniak, the founder of Rocket Doctor, says Ontario's reduced fees for virtual visits have prompted many physicians to depart the company, leaving patients without access to doctors.

clinics or payers who choose to license Rocket Doctor's software, he says.

For companies that were already offering telemedicine prior to the pandemic, Covid kicked off a massive growth spurt. "It was all hands on deck, really, just to keep the lights on and be able to fulfill the level of demand that was coming in," says Maple's Belchetz. In the fall of 2020, Loblaw, through its subsidiary Shoppers Drug Mart, invested \$75 million in Maple, which was by then facilitating prescriptions for more than 160 pharmacies in B.C. Over the next two years, the governments of Prince Edward Island, Nova Scotia and New Brunswick contracted Maple to provide publicly funded online visits for residents without a family physician. In Nova Scotia alone, that covers more than 10 per cent of the population. By the end of 2022, about 100,000 people were using Maple each month—90 per cent more than pre-pandemic levels.



Dialogue, a publicly traded telemedicine company founded in 2016, grew by 1,596 per cent over the pandemic, earning it a spot as one of Canada's fastest-growing companies in 2022. "I would say the pandemic accelerated our growth by five years," says Dialogue's COO Jean-Nicolas Guillemette. The group, based in Montreal, sells its services directly to employers, who can then send their workers to an app where they will be connected to a multidisciplinary team of doctors, nurses and psychologists. "It's the first time in decades that there's been a new money injection into the health-care system, and that is coming from employers,"

Telecom giant Telus, which consistently ranks among Canada's 30 largest companies, had been making inroads into e-health since 2008. Its long-time CEO Darren Entwistle has said that his grief over the loss of his father—who died from an allergic reaction after receiving penicillin for an infection—inspired him to expand into the space. By 2018, Telus had developed a \$2-billion unit focused on health-related technology.

said Guillemette.

The spending spree continued into the pandemic: Telus Health partnered with Babylon Health, a provider in the U.K., to launch a virtual-care mobile app. It eventually bought Babylon's Canadian operation, rebranding it as Telus Health MyCare after Babylon garnered negative press in the U.K. for providing expensive care within the cash-strapped National Health Service. Telus declined interview requests for this story, but the company's communications department often cites the stats that someone in Canada downloads the Telus MyCare app every 30 seconds, and a patient sees a doctor via the app every 90 seconds.

Three years into the pandemic, the global digital-heath industry, of which virtual walk-in care is only a small part, has reached \$20 billion. Many Canadians appreciate that they can finally get long-sought health care at the touch of a button. Noah Richardson, a 26-year-old television news producer in Ottawa, has ongoing medical issues. Despite putting their names on a wait list for a physician and calling around to a dozen local clinics, he and his partner

BY THE END OF 2022, ABOUT 100,000 PEOPLE WERE USING MAPLE EACH MONTH—90 PER CENT MORE THAN PRE-PANDEMIC LEVELS



ended up paying an unspecified ransom to retrieve 60,000 clients' personal information

after a data breach in the summer of 2020. The next year, Alberta's privacy commissioner found that Telus had ignored health-information privacy laws when it launched the Babylon app in 2020. "There's no active oversight," says Sheryl Spithoff, an assistant professor of family medicine at the University of Toronto. She says her research indicates that digital-health companies also share de-identified user information with third parties like Google or Facebook.

Many virtual clinics specialize in walkin-style care—which means there's no long-term follow-up, preventive care or ongoing management of chronic disease. Cherniak says that Rocket Doctor patients can request to see doctors they've seen previously, thereby maintaining some continuity of care. But physicians and nurses at virtual clinics do not always have access to a patient's medical records outside the virtual system. This raises the possibility of inappropriate care. Patients could receive a prescription for a drug that interacts dangerously with something they've been prescribed elsewhere, or a vital part of their medical history could be missed. Critics argue that these clinics order tests unnecessarily and bill them to the public system in lieu of being able to examine the patient.

Lauren Lapointe-Shaw, an assistant professor of medicine and an internal-medicine doctor at the University of Toronto, argues that there will be times when it's dangerous for someone not to have an in-person assessment. She studied patients and physicians at 13

have been without doctors since they finished university and graduated out of the student health-care system. Richardson has used Rocket Doctor 20 to 30 times since March of 2020. "Having access to telemedicine was a godsend, especially during the pandemic," he says.



### **DESPITE ITS LIGHTNING-QUICK**

expansion, the virtual-health-care system remains plagued by criticisms. Some have voiced concerns about Canadians being asked to pay privately for services that are supposed to be covered in the public system. Telus, for example, is under investigation for fees it allegedly charged patients at one of its in-person clinics.

Lorian Hardcastle, an associate professor in law and medicine at the University of Calgary, signed up for the Telus app two years ago for research purposes. "I still get emails all the time trying to sell me stuff," she says. Users are invited to sync their accounts to their wearable health-tech devices. "These companies are in the business of big data in a way that your walk-in clinic down the street is not."

Two of Telus Health's medical-service providers (the Medisys Health Group and Copeman Healthcare, which operate in-person clinics and telemedicine) virtual-care walk-in clinics in Ontario during the pandemic and found that patients who saw a physician at a virtual walk-in clinic were more likely to return within a month, compared to patients who had virtual visits with their own family physician. They were also more likely than other patients to go to the emergency department within a month. But despite her own reservations about virtual walk-in care, Lapointe-Shaw knows why patients turn to these clinics. "It's hard to resist how easy it is," she says.

One argument against these services is that they can exacerbate workforce shortages by drawing physicians and nurses out of real-life practice—where they have to deal with high overhead costs, such as office space, staff and equipment—and into the virtual stream. Lapointe-Shaw's work has shown that in Ontario, online walk-in clinics tend to be staffed by younger physicians who are billing fee-for-service, which could indicate that these physicians do not have large patient panels at comprehensive bricks-and-mortar family practices. Virtual-care companies are big employers; on average, Telus lists job openings for nurses every other day.

People who run virtual walk-in services say they're adding capacity, not taking away. At Dialogue, Guillemette says the services offered are "complementary" to the public health system—designed to provide help that people can't readily get elsewhere. Most doctors in Dialogue's physician workforce also work in the public system, putting in, on average, eight hours per week for the private company. At KixCare, a virtual clinic offering pediatric care, the physicians and nurses who work with the clinic do so in their free time, says CEO Darren Sacks. And some physicians interviewed for this story said they are working at in-person clinics and providing virtual walk-in care.



**AFTER NEARLY THREE** years of rapid growth in virtual walk-in care, the Ontario government is now testing the brakes in a move that will dramatically affect the smaller players in the market. In December, the Ontario government chopped fees for physicians at virtual walk-in clinics. Reimbursements for first-time visits dropped to \$15 for phone calls and \$20 for video sessions, down from \$37 and \$60, respectively. And physicians are leaving in droves. Rocket Doctor's physician count is down to 15 per cent of what it was in November. As a result, only 50 patients a day—down from 500—can see a doctor, says Cherniak. Patients like Noah Richardson have once again found themselves without access to a physician. In December, he spent seven hours in an urgent-care clinic waiting for a prescription refill. Next time, he says, he'll just pay out of pocket to see someone virtually. "It just boggles the mind. This was a system that I and many other people benefited from."

KixCare, where visits used to be fully covered by the public system, switched to a private model in which families pay a \$29 monthly subscription to connect with pediatric nurses and pediatric nurse practitioners. Parents and caregivers are furious. In Ottawa, new mom Leah Littlepage used the service last year after waiting 30 hours for a callback from the provincial telemedicine line when her infant daughter, who has allergies and respiratory issues, was struggling. She came to rely on it for medical care. "I'm so angry," she says. "It's fundamentally wrong that this

service would disappear." When she visited a hospital with her daughter in early December, she saw the staff being hammered with patients, some of whom were struggling to breathe. Others might have been taken care of virtually, but instead they were waiting in the hospital.

Aviva Lowe, a pediatrician who worked one four-hour shift a week for KixCare before the fee change took effect, says the new rules have created two classes of patients. Those who have a primary-care doctor will continue to have a virtual option with their physician. Those who don't have a family doctor, however, will have trouble accessing virtual care because so many doctors have left the private space. "It's baffling," she says. Will Falk, too, says the cuts are the wrong decision at the wrong time. "Anything that takes capacity out of the system right now, when our emergency departments are full, is probably a policy mistake," he says.



IN MEDICINE, DOCTORS often talk about the gold standard—the benchmark for the best care under reasonable conditions. In Canada, the gold standard for primary care ought to be a properly funded full-service system where patients can see doctors in person or virtually without a wait. But patients are experiencing care that is the opposite of that standard. They don't have family doctors; even when they do, they have to wait. Private virtual-health-care companies have stepped in and remain one of the most efficient ways for Canadians to access medical care. As long as governments continue to downplay the value of virtual health care, they leave it open for private pay.

Janet Mort decided to take matters into her own hands when she couldn't find a doctor for her husband and turned to a medium that predates the internet. She took out a large ad in the local paper saying she was looking for a physician for Michael. A doctor responded and accepted him as a patient. Examinations revealed that Michael has a bleeding lesion as well as an enlarged prostate and irregularities in his bladder. He underwent multiple biopsies in late 2022. As of January, the couple were still waiting for results.

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### HELEN CHEN

when I was in high school, I moved from my hometown of Nanjing, China, to Seattle, where I lived with a host family. I went to university for early-childhood education and teaching and later moved to Canada, where I did my master's in curriculum studies at the University of Toronto. I graduated in May 2020, and by September, I'd found a job at a tutoring company training teachers and developing learning materials. The company implemented a hybrid schedule in 2021, so I was in the office three days a week. It was a 30-minute drive from my house

in Markham, and since I hate taking public transit, my husband would drive me.

During the pandemic, I became interested in instructional design, which is self-directed e-learning. I asked my tutoring company if I could try developing new e-learning materials, but they weren't interested.

I started job searching in March 2022. Instructional-design jobs are hard to find. It's not a big market, and as a newbie, I didn't have a lot of experience. I only applied to three jobs. Two were with Canadian companies—one in HR and the

other in health care. The third was with a project-management software company called Teamwork, which is based out of Cork, Ireland. They were looking for someone to develop instructional materials for their software.

I had four interviews at Teamwork between April and May. The HR talent head was based in England and my prospective manager was in Sacramento, Calif. The job was a permanent, fully remote position. I didn't really care where the company was located. What I valued more was the company's philosophy and the ability to work remotely. At the end of May, Teamwork offered me a job with 10 per cent more pay than my salary expectation. The company has a Canadian entity, so my salary is paid in Canadian dollars. We have 10 public holidays a year in addition to six weeks of paid vacation.

The onboarding process was smooth. I was sent a laptop, a mouse, a keyboard and AirPods. I also had a one-time work-from-home allowance of €400, which I spent on a desk chair. I expected to have a lot of one-on-one training, but it was mostly self-directed learning—watching videos, doing

JOB TITLE Instructional designer

**EMPLOYER** Teamwork

**INDUSTRY**Technology

**HEAD OFFICE**Cork, Ireland

BASED IN Markham, Ont.

**START DATE**May 2022



readings and working through courses. I work from 9 a.m. to 5 p.m. eastern time, and so does my manager. I have about four hours of overlap with our European teammates, so we have most of our meetings in my morning, their afternoon.

The one thing I miss about working in-person is getting to know people outside of my team through office interactions, but I have developed a strong connection with my direct peers. There are five of us working in customer education—my manager in the U.S., me in Canada and three people in Ireland. We do weekly video calls, use a project-management platform and use our own form of Slack called Teamwork Chat.

We have a chat channel for all the Canadian employees—there are five of us now based in the

Toronto area—and we plan to meet up soon. We also have access to a WeWork space through the company in case we want to work in a shared office. Every year in July, the whole company gets together at the headquarters in Cork. Since I have a Chinese passport, I need a visa to go to Ireland, but it didn't come through in time in 2022. I'll be going this year though.

Working for an international company has given me the chance to learn from people around the world. I've learned how to schedule my time better, taking time zones into consideration, and become more organized. I also love the comfort and convenience of working from home—and my husband is thrilled that he doesn't have to drive me to the office anymore.

### ALISSA CLAYTON

I WAS LIVING in a Toronto condo with my fiancé when we both started working from home. We'd always wanted to move away from downtown—our dream was to live on a lake no further than 90 minutes from the city—and the pandemic was the push we needed.

In January 2021, we bought a place in Little Britain, on Lake Scugog, which is an hour and a half from Toronto. We each got our employer's okay to continue working remotely. But I still worried that there would be a mandate to return to the office, at least part-time. I decided to look for a remote job to remove that risk.

In February 2021, a former client referred me to Jennifer Tramontana, founder of the Fletcher

Group, a PR and content-marketing agency based in Austin, Tex. The firm has been remote since Jennifer started it in 2005.

In my interview, I learned that I'd be a freelance contractor. I'd need to start my own freelance company and bill the Fletcher Group every month for the equivalent of 40 hours of work a week. I'd be responsible for paying taxes and remitting my own CPP and EI contributions. It was a change from what I was used to, but I'd be earning about 30 per cent more than my previous salary. The firm also has a bonus structure. Jennifer offered me the job in March, but I needed time, both to

JOB TITLE
Account director

**EMPLOYER**The Fletcher Group

INDUSTRY
Public relations

**HEAD OFFICE**Austin, Tex.

BASED IN Little Britain, Ont.

START DATE May 2021 give my employer adequate notice and figure out how to register my business and set up my home office. I started my new role in May.

I suddenly had U.S. clients that wanted coverage in the American market. I had to learn a new media landscape. In Canada, I would pitch a story to 10 people. In the U.S., the industry is 10 times bigger. I made extra effort to learn what was happening in U.S. news and did

things like change my location and search settings to ensure relevant items popped up on my feeds.

I do independent work in the mornings and reserve afternoons for meetings, since most of my teammates and clients are on mountain or central time. There are times when I have to take a call in the evening, but I'll start work a bit later to offset it. Jennifer made the agency remote so that people can have challenging, fast-paced careers while maintaining work-life balance.

The company wants to grow its business in Canada, and we've hired two new Toronto team members. Most of the others are located in Denver, Austin and Chicago. We all met in October 2021 at the company's annual retreat in Denver. There were team-building and social activities, like a visit to a spa.

Remote work opened up a new world for me. I don't have to sacrifice personal aspirations, like living outside of Toronto and focusing on my home life, just to climb the corporate ladder.

"Remote work opened up a new world for me. I don't have to sacrifice personal aspirations to climb the corporate ladder."



### MADHAYI KULKARNI

as an HR business partner for a non-profit in Toronto. Non-profits often have lower pay rates and higher attrition, and a lot of people left the organization during the pandemic. I was feeling burned out. So, in 2021, I decided to try something new. I had always been interested in tech companies: They attract a younger workforce, plus they have higher budgets, more options for remote work, better benefits and room for growth. While I looked for a new job, I found part-time work as an HR specialist for a different non-profit organization in Toronto. Then I found part-time remote work as a people and culture manager for a Vancouver-based software company.

Around the end of 2021, I felt like I had gained enough experience to enter a full-time HR role at a tech company. I have a young daughter and didn't want to miss out on the time I could spend

with her, so I purposely looked for remote roles. (At my previous job, my commute from Brampton to downtown Toronto would take nearly two hours on public transit.)

I interviewed with three companies at the same time—two Canadian start-ups and one American

JOB TITLE
Director of people
operations and
culture

**EMPLOYER** Zenfolio

INDUSTRY Human resources

**HEAD OFFICE**Menlo Park, Calif.

BASED IN Brampton, Ont.

**START DATE**March 2022

company, Zenfolio, which helps photographers create portfolio websites. It had just acquired a Canadian competitor called Format. Zenfolio was an established company, which I appreciated, and it was offering salaries that were about 60 per cent higher than what some of their competitors were offering. I would be paid in Canadian dollars, and the benefits were good. Aside from the usual dental and optical, there was a wellness spending account to cover expenses like fertility treat-

ments, a fund to help set up an at-home workspace and extra pay for parental leave on top of the normal EI subsidies.

I was hired as the director of people operations and culture. Zenfolio still had a Canadian entity, so I was technically hired by the Canadian LLC. The company has about 25 staff in Canada (some of whom are former employees of Format) and 50 people, including most of my team members, in the U.S. I spent the first three months setting up calls with every employee. I can't be an HR person and not know how to speak to people.

It's been great having exposure to the U.S. market. I see the differences in the way Canadians and Americans communicate: Americans are more direct. At the same time, they tend to avoid topics like politics and current events at work. Canadians discuss these issues more openly. I see teammates trying to work around this difference.

The company has hired nine more people in Canada since I started. The executive team meets in person one or two times a year. In October 2022, I flew down to California to meet up with them. We booked a co-working space, and afterward, a dozen local team members joined us for happy hour nearby.

Working remotely has allowed me to explore more career options, but I don't know if I'll do it forever. Once my kid grows up I might start feeling like I should be out meeting people in person. But I don't think I would want to ever commute two hours each way again in my life.



### SANJA SPARICA

A LAYOFF SPARKED my job hunt. I was working as a marketing manager for a Canadian vacation-rental company that was bought out in 2019. Then, in August 2020, I lost my job due to restructuring. I started applying for jobs while most organizations were still fully remote. I wasn't focused solely on remote jobs, but if a posting said there would be a return to the office, I thought twice about it. I had a 90-minute commute at my previous job. I also got a dog during the

pandemic, so working from home would be easier than hiring a walker.

I hadn't posted on my LinkedIn that I was looking—it was a fluke that someone from Vista reached out to me in October 2020. Vista offers design, digital and print services for small businesses. Cimpress, its parent company, is based in Ireland, but there's a North American team headquartered in Boston. Vista wanted

JOB TITLE
Senior marketing
manager, Canada

**EMPLOYER** Vista

INDUSTRY
Marketing

**HEAD OFFICE**Dundalk, Ireland

BASED IN Toronto

START DATE
December 2020

to increase its presence in the Canadian market and were hiring a senior marketing manager to do that.

I'd report to a director based in Boston and would collaborate with other teams based in places like Barcelona and Paris. The role would be permanently remote, which was a big selling point. I'd also make a lot more money than I had at my previous job. They offered RRSP matching, pension contributions and better health and dental coverage. Vista even had a printing plant in Windsor, so they could hire me as a Canadian employee and pay me in Canadian dollars. I started in December.

Onboarding remotely was an adjustment. I was given a lot of tools and information to review. I had to be proactive about reaching out to people on Slack and asking questions. The company set up about 20 meet-andgreets with different team members who I would be working with, from PR to product. That was a helpful exercise.

I started work around 10 a.m. at my

old job, but now I have meetings with people in Europe at around 8 or 8:30 a.m. I'm slowly becoming a morning person. My schedule is pretty flexible, so I might pop out for a dentist appointment and catch up on work in the evening.

I like that I can work from anywhere for periods of time. In the spring of 2022, all of Vista's global remote-first team members received company-paid access to any WeWork location around the globe so we could get out of the house or go meet co-workers. I go into a Toronto WeWork a few times a month, and I worked from Vancouver, which is where I'm from, for a few weeks around the holidays.

My team has grown from four to 10 people since I was hired, including an additional Canadian employee. I met these colleagues at a three-day on-site in Boston in May 2022. It was amazing. The energy was through the roof. We all couldn't stop talking to one another.

International companies became much more open to working with remote employees during the pandemic. There are now opportunities to join teams that you couldn't before because you were based in Canada. The scope of my role has been great for my professional growth. I'm getting experience that I wouldn't have had at a Canadian company, like working on global marketing campaigns. I'm happy with where I am today.

### SIDHARTH IYER

Montreal on a work trip in 2016, I decided I wanted to move to Canada. I emigrated from Mumbai to Toronto in 2017. I have a master's degree in journalism and communications, but it was difficult for me to find a job in my industry. I worked a few contracts, then I rebranded as an SEO expert and landed a role at a Toronto software-as-a-service—or SaaS—company.

I wanted a more senior role, so I started job hunting in the summer of 2020. I noticed a lot of companies were posting permanent remote positions. In August I was hired for a remote role at another Toronto SaaS company, then in April 2021, I started a new remote job at an affiliate market-

**JOB TITLE** 

marketing

**EMPLOYER** 

**INDUSTRY** 

**HEAD OFFICE** 

Palo Alto, Calif.

February 2022

SaaS

Head of web and

organic growth

A software as a

service company

ing company in Halifax. In January 2022, a former client connected me with the VP of product management and marketing at a SaaS company based in Palo Alto, Calif. They were open to hiring remote workers in Canada, including a lead SEO position. I interviewed with the VP, then had a phone call with the CEO. He conducted our interview while walking his dog.

I was hired as the lead of organic growth, and I would work as a full-time freelancer. A digital marketing manager

is dog.

I was hired as the lead of rganic growth, and I would

START DATE

job in Canada pays about \$100,000 to \$120,000, whereas a similar role in the U.S. pays US\$170,000 to \$180,000. I was able to double my salary and was given stock options. (My last Canadian employer only gave those to senior staff.) The bonuses are

also about 30 per cent higher.

I incorporated as a freelance business, and I now bill the company for my monthly hours. I don't get benefits, and tax time is a bit more complicated. I'm paid in U.S. dollars, so I opened a USD bank account. I've had to shift my mindset to become a freelancer, but it was a worthwhile decision. It's fairly common for U.S.-based tech companies to

hire international employees for contract work. It's advantageous: They don't have to worry about benefits or deducting taxes.

Most staff are on west coast hours, so I log on from 10 a.m. to 7 p.m. eastern time. Occasionally, I hop on calls at 8:30 p.m. because that's when senior leadership has time to catch up. But I don't mind; I can run errands between meetings.

I have the best of both worlds living in Toronto and earning a higher salary at a U.S. company. I've been able to purchase a condo and an investment property. I want to be financially independent by age 40 so I can do consulting or write books and movie scripts.

If not for the pandemic, I might not have had exposure to a Silicon Valley start-up. As long as I see growth for myself and create value for the organization, geography doesn't matter.



"I have the best of both worlds living in Toronto and earning a higher salary at a U.S. company. I've been able to purchase a condo and an investment property."



### A WAVE OF DEATH-

# From Here to Eternity



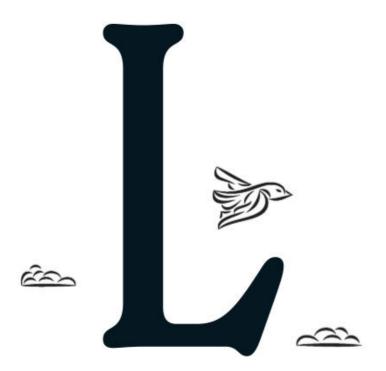
BY **ROSEMARY** COUNTER

PHOTOGRAPHS BY **KYLE JEFFERS** 

END-OE-LIFE PLANNING

INDUSTRY UPSTARTS

ARE



Like many tech-savvy Millennials, Mallory Greene always knew she wanted to launch her own start-up. She mulled over ideas and options while building up her resumé at the investment company Wealthsimple, where she was the head of corporate social responsibility. For several years, she just had no idea what kind of business she might want to run. "Then I realized it was in front of me the whole time," she says. "I grew up around death."

Greene's mom is a hospice nurse. Her dad is a funeral director—the Dan Aykroyd to her Anna Chlumsky from *My Girl*. "My school friends ridiculed me because they thought it was so disturbing," she says. "People constantly ask if my life was just like that movie."

In 2019, at the age of 26, Greene founded Eirene, a direct-to-consumer cremation (and aquamation—more on this later) service that lets users bypass archaic and expensive funeral homes in favour of a streamlined all-digital process, where the body of a loved one can be ferried away within hours of dying and their ashes delivered to your door within the week. "Right now, we cater mostly to Gen Xers who are planning memorials for their parents," says Greene.

Greene is oddly comfortable with difficult conversations. "I think people have a sense of relief when they meet me," she says. "They think I'll be like Morticia Addams, so when I show up all perky and happy, they're pleasantly surprised."

An ease around touchy subjects, a matter-of-fact approach to death, disruptor tendencies—Greene has all these qualities. Being an upstart in the new death economy is about subverting a largely antiquated industry at a time when the very nature of death is changing. The idea of making the end of life easier, less expensive and less emotionally taxing reflects not just a new set of values but also a changing mindset about mortality itself. "We're not doing the steely-silence thing anymore when it comes to dealing with death," says Greene. She's also seeking better alternatives to a century-old model, which involves securing a lawyer for the will, a wood-panelled funeral home for services and a cemetery plot for burial. The new frontier of death is anything but traditional, offering 20-minute online wills, coffinless green interments and private doulas to prepare you for the ultimate transition.

AN ADIANS ARE NOT dying like we used to. More than 30,000 people have chosen medically assisted death since June 2016, when Bill C-14 paved the way for the legalization of medical assistance in dying (MAID) for terminal patients. In March 2021, an amendment to the bill no longer required "reasonable foreseeability of natural death" as a qualifier. More recently, a special joint committee on MAID was formed to review the eligibility of people with mental illnesses. MAID cases represent only three per cent of Canadian deaths, but their implications are vast: Death now feels negotiable and controllable.

These changes reflect a massive shift in mindset. There's no longer a prescribed way to die or plan for a loved one's funeral. "A few generations ago, if you were, say, Catholic, you always knew you'd have a Catholic funeral and burial and it would be very much like every other Catholic ceremony you'd ever been to," explains Jennifer Mallmes, a long-time palliative caregiver who founded the End of Life Doula certification program at Douglas College in New Westminster, B.C.—part of a new profession (also known as death doulas) that has sprung up in the past few years. In the 1971 Canadian census, only four per cent of Canadians reported that they had no religious affiliation; by 2021, that group had ballooned to about a third of the population. The trend toward greater secularization has been largely influenced by patterns of immigration

from all over the world, which in turn has contributed to a greater personalization of rites of passage, from weddings to funerals. "So many of us customize our beliefs and create our own rituals," says Mallmes. A bit of Christianity, a smattering of Buddhism, a sprinkle of mystic poetry—for many, an à-lacarte spirituality has replaced observant formality.

More than 7 million Canadians, or nearly one-fifth of the population, are now over the age of 65. The next 10 years will bring the highest death rates of all time, and they'll be brought to us by the Baby Boomers. This generation isn't keen to quietly grow old and die in a retirement home, instead prioritizing (and paying handsomely for) a so-called "good" death unlike so many they've seen before. "Death has been seen as sad and gross, but we're trying to change the narrative," says Mallmes. "If the new death start-ups are cute and upbeat, that's great. They're changing the conversation."

In fact, they're trying to subvert the entire business model. The Canadian funeral industry, which employs more than 9,000 individuals across nearly 1,700 businesses and has a market size of \$1.6 billion in revenue, has changed remarkably little in its entire history.

Prior to the turn of the 20th century, funerals were largely a community undertaking.

People would die at home, be administered bedside embalming by an undertaker and receive backyard or church-plot burials in a process governed primarily by families, neighbours and clergy. As populations grew, so too did the need for real estate: Cemeteries proliferated and the professional services of funeral homes (founded in the 1880s in Canada) took precedence over home memorials. A new status symbol emerged. Living-room funerals gave way to public gatherings at appointed venues. Pine boxes gave way to fancier caskets in a variety of grains and finishes.

Today, a handful of publicly traded companies dominate the industry, which is equal parts about death services (funerals and cremations), manufacturing (coffins, urns, headstones) and real estate. The major companies providing goods and services to Canadians are as old as the hills: Indiana-based Hillenbrand, a maker of caskets and other funeral products with nearly US\$3 billion in revenue, dates back to 1906. Its competitor, the US\$1.6-billion manufacturing company Matthews Corporation in Pennsylvania, was founded in 1850. Texas-based Service Corporation International, the largest funeral-home and cemetery operator in North America, with 1,900 locations and more than US\$4 billion in revenue, is the spring chicken of the group at 61 years old. Then there's the Canadian player: Founded in Toronto, Park Lawn Corporation started out in 1892 with one facility and has since expanded to 1,500 funeral homes and 400 cemeteries across eight provinces and 43 American states. It has a revenue of more than \$360 million.

In all, the traditional funeral-home industry in Canada has remained fairly solid, declining by only 2.2 per cent per year, on average, between 2017 and 2022. This is largely because for decades the market has faced only modest challenges. One is the decline of family-owned funeral homes as they've

been bought up by large chains and corporations. Another is Covid, which made Zoom funerals and lower-key services more accepted by the masses. E-commerce vendors sell caskets and urns with massive discounts, but most people in the midst of grief lack the time and motivation to get resourceful.

Unless you plan it in advance, that is. Lucille Gora is 73 and lives alone on the outskirts of Amherst, N.S. According to StatsCan, single-person households like hers are now the most common in the country—it's a demographic that has more than doubled in the past 35 years. Since she doesn't have children, Gora has been taking on end-of-life planning on her own. "I don't want anyone else to have to do it, and I certainly don't want them to do it in a way I don't like," she says. Gora, who's retired from a career in health care, is very familiar with

issues of death and dying and adamant that she doesn't want to "be put in a hole in the ground."

"Cemeteries are polluting," she says. "They put all sorts of chemicals like formaldehyde into the "If the ground, and we're running out of space anyway." new death Some studies estimate the carbon emissions of start-ups are a typical funeral—from chopping down trees to manufacturing a casket to transporting said cute and upbeat, casket to the cemetery—to be upwards of 245 great. They're kilograms of CO<sub>2</sub>, which is akin to driving changing the 4,000 kilometres. Then there's the cost. Like most real estate, cemetery burials in Canada

alone costs up to \$10,000; a plot in Toronto's Mount Pleasant Cemetery starts at \$31,000. Caskets range from \$1,000 to \$10,000. Opening and closing up a grave for burial is about \$1,500, and a grave marker or headstone can run up to \$3,000. Fees for the ceremonies themselves vary widely based on location, size, required staff and even

have skyrocketed in price: In Amherst, a plot

season, but the average funeral bill—obituary, church rental, flowers, reception—is between \$5,000 and \$10,000. Beyond her ethical concerns, a traditional burial exceeded Gora's budget. So she took to Google to explore alternatives.

Online, Gora found a plethora of options for the eco-minded, including natural-decomposition or mushroom suits—biodegradable shrouds made from spores meant to help break down the body and filter toxins—all for a fraction of the price of a traditional burial. Better Place Forests—founded by Torontonian Sandy Gibson and based in California—will take you on a virtual or in-person forest tour to choose the tree where your ashes will be mixed with soil and planted at the roots. In Washington state, Recompose sells a US\$7,000 "human composting" service that will turn your body into soil. For a price starting from US\$3,000, Texas-based Eterneva will use carbon pressure to transform a half-cup of ashes (or hair) into a diamond. And Florida-based Eternal Reefs will deposit your "cremains" onto the ocean floor. On the opposite end of the environmental-impact spectrum, Beyond Burials sells a Moon Memorial, in which your ashes are blasted to the moon for US\$7,500.

Last summer, after her extensive research, Gora signed on with Eirene. She was initially interested in the aquamation option, in which the body is gradually dissolved in a mixture of water and alkali, but at \$3,000, it was still outside her budget. She opted for the \$2,500 cremation package and is

leaving instructions for a friend to take her ashes to a beach in Brazil. In addition to arranging for cremation and delivery of ashes to loved ones, the company also completes all required permits and paperwork, including a death certificate and an online obituary. Eirene's team of digital funeral directors are available via phone or online chat—24 hours a day, seven days a week—to help users with their plans. Since Eirene doesn't have a physical building with overhead costs to maintain—the biggest difference between Mallory Greene's business and her father's—the service costs about half of the price of a usual cremation in Canada. Greene reports

that "pre-need" sales were up by 600 per cent in 2022, almost twice the "at-need" sales jump of 323 per cent, proving her clientele are making their arrangements early.

coach helps Planning your own funeral is among the services offered by Megan Sheldon's company you live your Be Ceremonial, a web app that sells customized best life, a death rituals for everything from housewarmings doula helps you to breakups to pregnancy loss. During Covid die your best lockdowns, people were suddenly hosting funerals at home, or they had ashes to scatter death and wanted to find ways to make it meaningful. For \$5, Be Ceremonial clients can use an online platform to customize their ceremony, selecting from dozens of options of welcome songs, words of gratitude and even sparklers and confetti. "This might have been taboo before, but it's becoming more and more common to plan and attend your own funeral," says Sheldon. "People want their friends and family to come together and celebrate before they die." Be Ceremonial's online templates have facilitated thousands of ceremonies in 14 countries since its official launch in March 2020.

Making ceremonial arrangements is just one part of the equation. Planning where your assets and estate will go after you die can be far more consequential. Only about half of adult Canadians have a will, probably because it's an easily procastinatable drag of expensive in-person appointments and excessive paperwork. In every province but British Columbia and Saskatchewan, a will needs to be in hard copy and have physical signatures from present witnesses. "The process of getting a will in 2022 is the same as it was to get one in 1922," says Erin Bury. "Why would my will sit in a basement cabinet somewhere when I could just email a PDF to everyone involved?"

In 2017, Bury and her husband founded Willful, an online platform that caters to people in simple situations just like her. "I'm 37, I am a parent, I own a home and I don't want to pay a thousand dollars to see a lawyer," she says. In December 2021, Willful appeared on *Dragon's Den*, landing a \$750,000 investment deal partially funded by Clearco cofounder Michele Romanow and later a partnership with DocuSign. Willful customers can go online and make a completely legal will—no lawyer required—then print, sign, witness and store a hard copy themselves. "It's like Turbo Tax for wills," she says, and just as accountants don't love Turbo Tax, lawyers don't love Willful either. Initially, there was pushback from the legal community, who saw the company as a competitor. "The alternative to Willful is not a lawyer," counters Bury. "It's

not having a will at all." Things evolve quickly, however. This past November, the Law Society of Canada promoted Willful in its Access to Innovation project, a five-year pilot aimed at supporting brave new ideas in the industry.

While an increasingly digitized world lets Bury and Greene modernize old industries, entirely new additions to Big Funeral are popping up in death tech for clients both alive and dead. Montrealer Mandy Benoualid was strolling through a graveyard with her dad when inspiration struck. "We discussed how cool it would be if gravestones had a QR code so

Just

as a life

you could scan it with your phone and be taken to a page to learn all about that person," she says. Her

company, Keeper, launched in 2013. It's a digital platform that allows clients to share the story of their loved ones. "We don't call it an obituary, because it's not about death; we like to use 'biography' instead," says Benoualid.

Keeper holds several-hundred-thousand clients' memorial pages. The arrival of Covid impacted the makeup of its clientele. "We've had a big spike in business from people planning their own memorial page. They upload the photos they want and write their own obituaries. They then choose someone to be their 'keeper,' and when they die, that person posts the tribute,"

she says. Daily registrations of new users on Keeper increased by 300 per cent during Covid, and the company expanded its offerings to include virtual memorials for a cost ranging from US\$500 to \$2,300. It has since arranged more than 100 virtual events with personalized "legacy activities" like yoga, gardening and even cooking classes. "We did one event where everyone made the matriarch's famous lasagna," Benoualid says. "It was so beautiful."

AMD THE MONEY-SAVING start-ups and techenabled services, the new death economy has also given rise to a new type of consultant. In the fall of 2019, Adrianna Prosser—a theatre-school grad turned social-media marketer—accompanied a good friend on a trip from Toronto to Disney World. The friend had stage-four cancer, which had metastasized from her breast to her liver and into her spinal cord, but she didn't want to spend the few months she had left in a hospital bed. Armed with a list of practical matters to tend to, Prosser found herself in the middle of Epcot Center in the role of on-the-go caregiver. "I was boiling water in the hotel coffee maker, MacGyvering a makeshift hot-water bottle for her pain and making sure she got all the right meds," Prosser says.

After she came home, Prosser recounted the details to her therapist, saying how much the experience had shaped her and how adept she was at even the tough, messy aspects. "Have you ever heard of a death doula?" the therapist asked her. "Because I think you already are one."

The previous decade suddenly all made sense. When Prosser's brother died by suicide in 2010, she coped by training in suicide prevention and intervention counselling. Later, she wrote and performed a one-woman play about loss. She became a self-described "grief-support geek," constantly



unpacking the process of bereavement. "Somewhere in there, finding I really resonated with the community, I started to play with the idea of being a death doula proper," she says. Prosser completed an End of Life Doula certification program at Douglas College and now runs her own death doula business, serving private clients.

Just as a life coach helps you live your best life, a death doula helps you die your best death. What exactly this entails is always changing. "The public tends to assume we're mostly sitting bedside," says Sue Phillips, who's based in Hamilton, Ont., and is vice-president of Canada's End of Life Doula Association. "We're here to educate you about your options and make a plan before you're in a vulnerable stage." Doulas guide clients through all the usual things, such as how to obtain legal advice on wills and power of attorney. They provide counsel on the options that exist outside of burial. "I can facilitate conversations with your family. I can help you with legacy work, like an art or music project," says Phillips.

Roughly 2,500 students have gone through the Douglas College program since its creation in 2016—the same year that MAID became legal. Death doulas charge an hourly rate of anywhere from \$30 to \$130 or an all-in flat flee (\$1,000 to \$1,500). Most have other sources of income: They're personal-support workers, nurses, social workers.

Whatever their gig from Monday to Friday, about 100 colleagues find time to meet on a Slack channel called Death & Co. It's a venue for discussing, among other things, how to do their soul work and still make ends meet. They're committed to challenging the way Canadians treat death and dying fostering a tonal shift away from the dark and sombre. This new generation of death doulas is part and parcel of a chipper new pragmatism—in the same spirit as an app that lets you e-sign a will in an hour or plan a virtual funeral with hardly a fuss. At the end of the day, they're all helping families deal with the formalities of death in novel ways.

Recently, Sheldon invited her "death crew" from Death & Co. to a retreat on B.C.'s Bowen Island. There, a large group of Canadian doulas—ranging in age from 20s to 60s—spent a three-day weekend sitting in candlelit circles, setting intentions, swapping stories and sharing business tips.

"At the end, we brought in a cardboard coffin and we painted it with hopeful messages about the new story of death," recalls Sheldon. Then they all took turns lying in the closed coffin to help face any lingering fears they had about dying. The night before, they'd had a raucous dance party.

Death, as it turns out, isn't what it used to be.

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→ Real-world workplace advice from today's brightest and boldest business leaders

by Liza Agrba, Sarah Laing and Mathew Silver / illustrations by Aysha Tengiz

# PHOTOGRAPHS COURTI

### How to Take a Non-cheesy Headshot

Crypto firm Ledn wanted its company portraits to showcase staff personalities

he people at Ledn, a Torontobased Bitcoin-financial-services provider, know that their industry can be intimidating. "When cryptocurrency companies ask people to turn over their most precious assets in the form of digital cash, trust and credibility are extremely important," says Andrew Rapsey, the firm's chief marketing officer. "If you look at our competitors' websites, you'll see lots of flashy graphics and not many human faces. We wanted our website to clearly communicate that we're a peoplefirst company worth trusting." And yet they didn't want to look stuffy. Crypto is all about shattering the norms of finance so it was important that Ledn's site didn't remind customers of a bank. (Read: no stern-looking men in three-piece suits.) To that end, Ledn commissioned new employee headshots. "We wanted the personalities of our executive team to shine through," says Rapsey.

The company enlisted the services of Natalia Dolan, a Toronto-based portrait photographer whose past clients include

Google and Meta. Last fall, Dolan brought her equipment and crew of helpers to Ledn's office to shoot 10 employees.

Dolan's first piece of advice for Ledn's staff: Wear what you feel good in, not what you think people want to see. "Pull the things in your wardrobe that best represent you. If you don't wear ties, don't bring one," she says. "I always recommend that people have two or three options, both casual and dressier." Keep it









simple, she advised the team, but don't be afraid to show your personality—or wear colour. "Even when the goal is highly polished and professional, pops of personality and candid expressions can convey authenticity in your portraits," Dolan says.

When it comes to posing, Dolan says it's generally best to avoid predictable business stances, like arms folded across the chest. At her Ledn shoot, she played music and had the team try fun poses to loosen them up. She often recommends some movement, like walking toward the camera instead of sitting in a chair. This leads to more natural, candid-looking shots. "We had so much fun that

The team at Ledn:
Their headshots,
by Toronto-based
photographer
Natalia Dolan,
emphasized
personality and
relatability

some employees asked if they could have some of the unretouched, sillier photos for themselves," says Rapsey. Dolan happily obliged. "I love catching a moment or gesture that feels captured in real time," she says.

When it comes to touchups, Dolan says it's best to keep things natural. She doesn't believe in major retouching or digital filters. Instead, she uses highquality lights and diffusers and often works with a makeup artist to help cover darkness under clients' eyes or shine from the lights. Dolan also recommends an old Hollywood film trick to appear more fresh: ice. "Dunk your face in ice water for 15 seconds the morning of the shoot

to reduce puffiness and tighten the skin."
Ledn's team couldn't be happier with the resulting shots, and Rapsey is convinced

they help the company effectively communicate its brand. "The headshots look natural and authentic," he says. "That's exactly the tone we were looking for."

Dolan's number one tip for anyone getting a headshot? Leave your inner critic at home. "No one else notices the things we are fixated on," she says. "That one thing you're insecure about is probably among the most captivating things about you."



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nine times more
connection
requests than
those without
a picture

21×

# HOW TO BUILD BACK BRAND TRUST

After a string of controversies,
Subway Canada launched
a campaign to refresh its image



ubway was aiming to establish itself as a healthier alternative in a fast-food landscape of greasy burgers and sugary sodas by offering sandwich options with fresh-baked bread and vegetables; its slogan has been "Eat Fresh" since 2000. But in the past decade, Subway—especially in the U.S.—has experienced its fair share of bad press, including allegations about everything from the quality of its ingredients to its disgraced spokesperson, Jared Fogle. These incidents threatened to undermine Subway's cross-border image as a wholesome food spot.

In 2014, sales started to decline due to competition from other chains that introduced healthier items, and a year later, Subway parted ways with Fogle—who famously lost more than 90 kilograms by eating Subway and exercising—

after he pleaded guilty to engaging in sexual conduct with a minor and distributing child pornography. In 2016, Subway started closing locations; between 2018 and 2019, it shut more than 2,000 storefronts in the U.S.

And there was another issue: Questions about the quality of Subway's chicken arose after a 2017 CBC investigation claimed the meat was actually only 50 per cent chicken and the rest was soy. Subway said the claims were "absolutely false" and sued the CBC for defamation.

The company wanted to make some changes, according to Lisa Mazurkewich, the head of marketing for Subway Canada. "There were some trust issues," says Mazurkewich, explaining that "misinformation and unreliable studies" called into question the integrity of Subway's ingredients. "We took it upon ourselves as an organization to

refresh, looking at a lot of things, from the quality of our ingredients to our customer service."

In October 2021, Subway Canada launched focus groups to learn what consumers thought of the brand. They found that while customers still had a lot of warmth and nostalgia for the chain, it was time for a new campaign to create some excitement and highlight the quality of its offerings.

So, in early 2022, Subway Canada launched its "Eat Fresh Refresh" campaign. It introduced new brand ambassadors, revamped menu items, like rice bowls, and upgraded ingredients, adding Canadian cheddar cheese and smashed avocado. For spokespeople, Subway selected a diverse group of athletes from across the country, including tennis star Leylah 81% Fernandez, NHL player Mark Messier and Olympic sprinter Andre De Grasse.

of buyers need "We were looking for to trust a partners who embody a brand in order healthy, balanced lifestyle," says Mazurkewich. All the spokespeople, except Messier, who is 62, are in their 20s, as the brand's intention is to target a younger Canadian audience.

As part of the campaign, to emphasize the quality of its new products, Subway is aiming its messaging toward Gen Z through Instagram, Twitch and experiential pop-ups. It is also

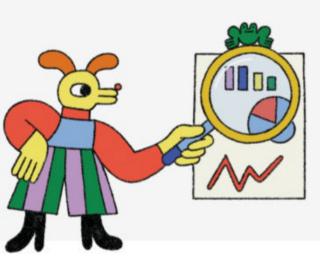
"We took it upon ourselves as an organization to refresh, looking at the quality of our ingredients and our customer service

using commercials and in-store menu boards. "We're using as many proprietary platforms as possible to build back that trust," says Mazurkewich, pointing to a 2022 ad with Messier.

In the 30-second spot, Messier, stationed in front of a refrigerator stuffed with colourful veggies in a squeaky-clean restaurant, says "fresh," "refresh" and "refreshing" a total of seven times. Subway

> worked with four agencies—including ad firm dentsuMB and Veritas Communications for social media and PR-to make sure the idea of freshness came through in the commercial. Mazurkewich says the campaign has been a success, both in terms of sales and customer reaction.

For companies that experience similar damage to their public image, Mazurkewich recommends they invest in consumer research to thoroughly understand the customer and their needs. Once they identify areas of improvement, they can make changes. Then they can use the right medium which might include brand ambassadors—to connect with their target demographic. "We tapped top Canadian athletes, who helped us authentically tell our story," Mazurkewich says. "Their love for the brand helped us connect with consumers."



### How to Stay Relevant on Social Media

Fine-jewellery brand Mejuri pivots its online strategy when trends change

f social media has one constant, it's change. Platforms come (BeReal, anybody?) and go (rest in peace, Vine). Algorithms are as capricious as influencers' sponsored-post rates, and the churn of content is so rapid that it's practically guaranteed that a trend will be stale by the time key stakeholders approve a brand's attempt to catch the viral bandwagon.

At the same time, social media is where customers are—and where they are making purchasing decisions. According to a 2022 study by Sprout Social, two-thirds of consumers have purchased directly through social media. For brands, getting left behind—lingering too long on a platform that's past its prime or losing followers because content isn't fresh—could make the difference between whether the business lives or dies.

Most brands recognize the importance of social media for bottom lines: Shopping directly on social is expected to double in the United States by 2025 and reach US\$99 billion. That's why Mejuri, a Canadian fine-jewellery brand, employs three fulltime employees whose job is to ensure that the company retains its strong social presence. (Mejuri has a million followers on Instagram alone.) Launched online in 2015 before later opening bricks-andmortar stores, the company has prioritized social media since day one; its target demo—women aged 20 to 40 with disposable income—tend to be among the most active social-media users.

Staying relevant on social media is a never-ending task, says Majed Masad,

to buy

from them



Majed Masad, president and co-founder of Mejuri

president and co-founder of Mejuri, explaining that the social team logs a minimum of six hours of screen time daily, consuming content from other brands and creators in order to identify trends. Within the team, everyone has a specialization—one person is more focused on TikTok, for example—but staff pitches in across platforms as needed. This constant monitoring means Mejuri is attuned to changes in its audience's tastes.

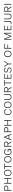
"In the past year, we felt like we needed to shift toward content that was less curated and more 'real' and 'in the moment,'" says Masad. Previously, Mejuri would post more professionally shot product photos. The brand's feed now features photos of customers and staff sporting Mejuri goods in unfiltered images that look like they were shot on an iPhone.

Mejuri also introduced more video, knowing that this is what younger social-media users are gravitating toward, regardless of the platform. (Eighty-eight per cent of social-media users want more video from brands, according to Sprout Social.) Keeping up with the less curated aesthetic, this means lo-fi Reels instead of the professionally shot campaign videos that once pulled in the likes. Now, the team produce a lot more "on the fly" video content, like footage of staff opening a new store or talking about their favourite items.

"There is purpose behind everything we post," says Masad. The goal might be attracting new customers or promoting a holiday sale. Sometimes, this looks

like an in-depth product explainer for a new drop. Other times, it's hopping on a trending TikTok sound, which helps content land on users' "For You Page," leading to a massive boost in the number of people who see the post. One of Mejuri's most successful TikTok posts from December—a short video of sparkly rings accompanied by a clip of the popular song "Miracles Happen" from the movie *The Princess Diaries*—got more than 835,000 views.

Mejuri also uses a tool from Dash Hudson that generates analytics, which can be used to inform





future posts. Reach—the number of people who see a post—is a key metric for Mejuri, but so are things like comments or how successfully something leads to a conversion—that is, a sale either directly through a platform like Instagram or a click-through to their e-commerce site.

"Our social strategy is driven primarily by what we predict our target demo is looking for and wants to engage with based on our data analysis," says Masad. He says the company also draws intel from its in-house consumer-insights team, which tracks purchasing patterns and broader market trends. But it works both ways: "Understanding the type of content our demo interacts with on social

\$1.2 tn

By 2025, social media is set to become a US\$1.2trillion shopping channel media provides insights into their shopping behaviours and decisionmaking processes."

Brands often make the mistake of using the same strategy across all social platforms. Content has to make sense for the nuances and particularities of each channel. "TikTok tends to skew younger,

and there is more freedom to experiment," says Masad. "Instagram, on the other hand, tends to be more aesthetics-driven." The brand's team tailors its approaches based on what each platform is used for and what the audience likes.

The one thing brands can't afford to do is just sit back and pray that the algorithm will smile on them. "Similar to any marketing strategy, we constantly have to revisit our approach," says Masad. "And we have to evolve as platforms and consumers evolve."



### HOW TO FIGHT PROXIMITY BIAS

The social-media company Later introduced policies that equalize the playing field



ater, a Vancouver-based social-media-management firm, operates on a hub model where staff are mostly stationed in major cities. The company doesn't have a permanent office, and most of its 230 employees—who've been almost fully remote since the start of the pandemic—are spread throughout Canada, with a smaller proportion in the United States, Mexico and Europe. They are mainly concentrated in Vancouver, Toronto and London, England, but a small number of employees are stationed outside these centres.

A hub model can be damaging for certain employees. People in major cities might get together in rented spaces for meetings, which can exclude remote staff and creates the potential for proximity bias—the tendency to favour co-workers who are physically close. That can be in the form of overlooking virtual attendees in a hybrid meeting or unfairly favouring closer team members in broader decision-making around promotions.

"We want to make sure people have a fair and consistent employee experience no matter where they are," says Robin de Pelham, Later's chief people officer, who is based in Vancouver. One key strategy is Later's training around proximity bias. De Pelham says educating the team around processes and policies that mitigate bias is fundamental to

their work. "If you don't understand the different kinds of biases that can arise during decision-making, you're not going to mitigate it."

Another is Later's approach to salaries. The company calculates wages according to a formula that takes into account industry standards as well as the employee's performance and experience. That way, there's no negotiation or bias.

As anyone who's attended a hybrid meeting knows, it's difficult for virtual attendees to participate in conversations. Later deploys technology to equalize the experience. When possible, the leadership team uses portable Meeting Owls—cameras that render a 360-degree view of a room—to create an immersive experience for virtual staff. When it's not possible, the company uses a "one person, one screen" approach, in which everyone in the meeting attends virtually, whether or not they're physically in the room together. Remote participants are intentionally asked for feedback so their voices are heard.

Later's team also uses regular asynchronous communication. General updates are almost always disseminated via Slack, de Pelham says. "One of our leaders just posted a video of walking through the results of an employee survey, instead of getting people in multiple time zones into a room—which could take weeks to organize."

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### Goodbye to...

## Business Jargon



ntil the mid-20th century, the way people in business spoke to each other was fairly uncomplicated—do this, make that. Then in the 1950s and '60s, when centralized corporate offices became common, upper management started using puffed-up language to distinguish themselves from lower-ranking staff. As new industries developed, so did their specific buzzwords—marketing gave us "value propositions" and "360 campaigns"; tech is responsible for "bandwidth" and "disruption." As much as these phrases were mocked and maligned by modern workers, they spread through offices like a January flu. In the past 20 years, everyone from the C-suite to the mailroom was "finding synergies." Then the pandemic decentralized workspaces, and video meetings and messaging apps prone to misinterpretations required more straightforward language. Research confirmed that silly jargon impedes productivity and profit margins. Simultaneously, Gen Z workers, with their subversive informality,

started infiltrating workplaces with TikTok slang, congratulating co-workers for "slaying" a presentation. All of it amounts to an unbuttoning we can rejoice in. So send that direct email. Tell your reports what you really need from them. Don't be afraid of sounding unsophisticated. It's 2023 and we're closing the loop on corporate gobbledygook.

90%

of workers think people use jargon to mask shortcomings









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