No. S212302
Vancouver Registry

IN THE SUMPREME COPURT OF BRITISH COLUMBIA
IN THE MATTER OF THE *COMPANIES' CREDITORS ARRANGEMENT ACT*, R.S.C. 1985, c. C-36, AS AMENDED
AND
IN THE MATTER OF ENCOREFX INC.

AFFIDAVIT OF PUBLICATION

I, Robert Ferguson, of the Town of Pickering, in the Regional Municipality of Durham, in the Province of Ontario, employee of Ernst & Young Inc., make oath and say as follows:

1. THAT, under instructions from the Monitor herein, I did cause to be published in Vancouver Sun, Globe & Mail (National Edition) and Victoria Times Colonist on April 8, 2021 and April 15, 2021, a Notice to Creditors of Appointment of Monitor, annexed hereto and marked as Exhibit "A" to this my affidavit.

2. THAT, under instructions from the Monitor herein, I did cause to be published in Vancouver Sun, Globe & Mail (National Edition) and Victoria Times Colonist on April 15, 2021, a Notice to Creditors re: Claim Process and Meeting of Creditors, annexed hereto and marked as Exhibit "B" to this my affidavit.

SWORN remotely by Donna Hatfull of the City of Brampton, in the Province of Ontario, before me at the City of Mississauga, Province of Ontario, on this 20th day of April, 2021 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely	))))	Robert Ferguson

Donna Hatfull

A Commissioner in and for the Province of Ontario

DONNA MARIE HATFULL, a Commissioner, etc., Province of Ontario, for Ernst & Young Inc.
Expires August 25, 2022.

THIS IS EXHIBIT "A" REFERRED TO IN THE OF ROBERT FERGUSON SWORN REMOTELY BY DONNA HATFULL OF THE CITY OF BRAMPTON, IN THE PROVINCE OF ONTARIO, BEFORE ME AT THE CITY OF MISSISSAUGA, PROVINCE OF ONTARIO, ON THIS 20TH DAY OF APRIL, 2021 IN ACCORDANCE WITH O. REG. 431/20, ADMINISTERING OATH OR DECLARATION REMOTELY

Donna Hatfull

____

Global banks key for booming Canadian M&A deals

JAREN KERR
MERGERS AND ACQUISITIONS REPORTER

Global investment banks played a major role in Canada's biggest merger and acquisition deals in the first quarter this year as two megadeals helped push total deal volumes to their highest level in almost five years.

The total value of takeover deals announced in the quarter hit US$114.9-billion, the most since the third quarter of 2016. That figure is up 44.3 per cent from the fourth quarter of 2020, and stands tall over the US$29.3-billion of deals done in the first quarter of 2020, when the COVID-19 pandemic took hold in North America and shut down much of the economy and the capital markets.

Deal data compiled by Refinitiv show that six of the top 10 takeover advisers – ranked by the value of the deals they advised on – were global brokers, with BofA Securities leading the quarter.

Domestic dealers BMO Capital Markets and TD Securities placed second and third, respectively, with British-based Barclays and Morgan Stanley rounding out the top five.

In the world of initial public offerings, CIBC World Markets led the quarter with US$348.7-million raised, followed by four global investment banks: JPMorgan, Barclays, Morgan Stanley and BofA Securities.

"Particularly when there are a few very large transactions in a period you see U.S. [and] global banks pop into the league tables perhaps more prominently than they do regularly," said Adam Givertz, a partner and head of the Canadian practice group at Paul, Weiss, Rifkind, Wharton & Garrison LLP.

That trend played out this quarter, with Bank of America advising on the quarter's two largest acquisitions: Canadian Pacific Railway Ltd.'s US$28.7-billion offer for Kansas City Southern, and Rogers Communications Inc.'s $26-billion bid for Shaw Communications Inc. Those two transactions made up 45 per cent of the total value of deals announced in the quarter.

Jeff Hamilton, BofA's head of Canadian investment banking, said the company has benefited from its ability to offer global and regional expertise to Canadian clients. "This unique combination is an important differentiator, particularly on larger, more complex transactions and cross-border situations," he said.

Dan Barclay, chief executive officer of BMO Capital Markets, said his firm and many other investment banks don't limit their businesses by borders nowadays.

"When we think about ourselves, we think of ourselves as North American now, not Canadian," Mr. Barclay said. "I actually have more bankers in the U.S. than in Canada, more revenues now in the U.S. than I have in Canada."

The same goes for other Canadian investment banks, according to Mr. Givertz.

"[Some Canadian firms] get more of their investment banking revenue from the U.S. than they do from Canada," he said. "You see them competing in those markets in ways that they didn't 10 years ago."

Special purpose acquisition companies, or SPACs, have not taken off in the Canadian market the way they have in the U.S. in the past year, but Sustainable Opportunities Acquisition Corp.'s acquisition of DeepGreen Metals for 2.9-billion was the sixth-largest deal in the first quarter. Mr. Givertz expects more Canadian SPAC transactions in the near future.

"We have a number of potential SPAC transactions for Canadian companies that we're working on, so there's a lot of activity coming there," he said.

Investment bankers expect the current level of deal flow to be sustained for the rest of the year.

"We expect the current momentum in M&A activity to continue through 2021," said Marc Daniels, head of Canadian M&A at BofA. "Corporates are seeking to enhance growth, scale and efficiency coming out of the pandemic, while overall activity is further supported by strong equity markets, ongoing fiscal stimulus and record amounts of capital available to corporates, private equity and SPACs."

Mr. Barclay expects "a banner couple of years" ahead for takeover activity, in part because of deals that were hard to execute during a pandemic. Mining deals, for example, require physical due diligence, and many bankers are currently eschewing air travel.

"For those of us in Canada, we have trouble thinking about what the future will feel like," Mr. Barclay said. "In my U.S. operations, it's completely different. In New York City, if you're over 30, you can get a vaccine."

TOP BANKS FOR M&A

Rank	Bank	Ranking value* (U.S. billions)	No. of deals
1	BofA Securities	$50.5	2
2	BMO Capital Markets	43.5	8
3	TD Securities	38.3	11
4	Barclays	35.8	9
5	Morgan Stanley	34.3	7

TOP M&A DEALS

Rank	Target	Ranking value* (U.S. billions)
1	Kansas City Southern	$28.7
2	Shaw Communications	21.8
3	Inter Pipeline	9.9
4	Brookfield Property Part.	6.5
5	Seven Generations Energy	3.7

TOP M&A HISTORICAL

Rank	Quarter	Ranking value* (U.S. billions)	No. of deals
1	1st quarter 2021	$114.9	1,097
2	3rd quarter 2016	100.0	609
3	2nd quarter 2015	82.2	658
4	1st quarter 2017	82.2	1,017
5	4th quarter 2020	79.6	1,098

TOP BANKS FOR IPOs

Rank	Bank	Ranking value (millions)	No. of issues
1	CIBC World Markets	$348.7	3
2	JP Morgan	308.6	2
3	Barclays	271.9	1
4	Morgan Stanley	271.9	1
5	BofA Securities	271.9	1

*Including debt of target

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LEGALS

Notice To Creditors of EncoreFX Inc. ("EncoreFX")

RE: NOTICE OF CLAIMS PROCEDURE AND MEETING OF CREDITORS FOR ENCOREFX PURSUANT TO THE COMPANIES' CREDITORS ARRANGEMENT ACT

PLEASE TAKE NOTICE that this notice is being published pursuant to an order of the Supreme Court of British Columbia (the "**Court**") dated April 8, 2021 (the "**Claims Process Order**") establishing a procedure for determining the amount of Claims (as defined in the Claims Process Order) against EncoreFX. The Court has ordered that Ernst & Young Inc, (the "**Monitor**") send Proof of Claim forms to the known creditors of EncoreFX who have not received a Claim Amount Notice (or disputes the Claim Amount Notice) from the Monitor. Any person who has not received a Proof of Claim form or a Claim Amount Notice (or disputes the Claim Amount Notice) and who believes that they have a claim against EncoreFX which claim arose prior to March 30, 2020 should send a completed Proof of Claim to the Monitor to be received by **4:00 p.m. (Pacific Daylight Time)** on **May 5, 2021** (the "**Claims Bar Date**").

CLAIMS WHICH ARE NOT RECEIVED BY THE MONITOR BY THE CLAIMS BAR DATE WILL BE BARRED AND EXTINGUISHED FOREVER.

Creditors who have not received a Proof of Claim from the Monitor should contact Jason Eckford, Ernst & Young Inc., the Court-appointed Monitor of EncoreFX (Telephone: 604.648.3671, Facsimile: 604.899.3530, e-mail: jason.eckford@parthenon.ey.com) to obtain a Proof of Claim package.

PLEASE TAKE NOTICE that the Court granted an order dated April 8, 2021 (the "**Meeting Order**") setting a meeting of the creditors of EncoreFX (the "**Meeting of Creditors**") for the purpose of voting on the plan of compromise or arrangement of EncoreFX (the "**Plan**").

The Meeting of Creditors will take place at 3:00 p.m. (Pacific Daylight Time) on May 11, 2021. The Meeting of Creditors will be held virtually and will be chaired by the Monitor.

Further details regarding the Meeting of Creditors, including copies of the orders, the Claims Package, the Plan, the protocol regarding the virtual Meeting of Creditors, a plan information letter as prepared by the Monitor, and the form of proxy to be used for the purpose of voting on the Plan are all available on the Monitor's website: www.ey.com/ca/EncoreFX/.

DATED at Vancouver, this 9th day of April, 2021

EY

NOTICE TO CREDITORS IN THE MATTER OF THE COMPANIES' CREDITORS ARRANGEMENT ACT, R.S.C. 1985, c. C-36, AS AMENDED AND IN THE MATTER OF A PLAN OF COMPROMISE OR ARRANGEMENT OF ENCOREFX INC. ("EncoreFX")
Court File No. S-212302

Take notice that on March 30, 2021 the Supreme Court of British Columbia granted a conversion order which commenced proceedings under the Companies' Creditors Arrangement Act ("CCAA") for EncoreFX. Ernst & Young Inc. was appointed as Monitor in the CCAA proceedings.

Ernst & Young Inc.
Monitor of EncoreFX
Pacific Centre
P.O. Box 10101,
700 West Georgia Street
Vancouver, BC V7Y 1C7

Contact: Jason Eckford
Telephone: (604) 648-3671
Facsimile: (604) 899-3530
www.ey.com/ca/EncoreFX

EY

MEETING NOTICES

NATIONAL BANK

NATIONAL BANK OF CANADA

Notice of Annual Meeting of the Holders of Common Shares

The Annual Meeting of the Holders of Common Shares of National Bank of Canada will be held at 10:00 a.m. (EDT) on Friday, April 23, 2021, in virtual format only which will be conducted via webcast.

By order of the Board of Directors,

Dominic Paradis
Senior Vice-President, Legal Affairs and Corporate Secretary

Montreal, February 24th, 2021

DIVIDENDS

Dividends

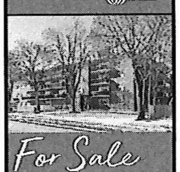
Computershare

Notice is hereby given that the following dividends have been declared.

Issuer	Issue Date	Record Date	Payable	Rate
ADF Group Inc.	Multiple Voting & Subordinate Voting	April 30, 2021	May 17, 2021	$0.01
Bombardier Inc.	Pref. Series 2	April 30, 2021	May 15, 2021	Floating
Keyera Corp.	Common	April 22, 2021	May 17, 2021	$0.16
Pembina Pipeline Corporation	Common	April 23, 2021	May 14, 2021	$0.21
Pembina Pipeline Corporation	Pref. Series 1	May 3, 2021	June 1, 2021	$0.306625
Pembina Pipeline Corporation	Pref. Series 3	May 3, 2021	June 1, 2021	$0.279875
Pembina Pipeline Corporation	Pref. Series 5	May 3, 2021	June 1, 2021	$0.285813
Pembina Pipeline Corporation	Pref. Series 7	May 3, 2021	June 1, 2021	$0.273750
Pembina Pipeline Corporation	Pref. Series 9	May 3, 2021	June 1, 2021	$0.268875
Pembina Pipeline Corporation	Pref. Series 13	May 3, 2021	June 1, 2021	$0.359375
Pembina Pipeline Corporation	Pref. Series 15	June 15, 2021	June 30, 2021	$0.279000
Pembina Pipeline Corporation	Pref. Series 17	June 15, 2021	June 30, 2021	$0.301313
Pembina Pipeline Corporation	Pref. Series 19	June 15, 2021	June 30, 2021	$0.292750
Pembina Pipeline Corporation	Pref. Series 21	May 3, 2021	June 1, 2021	$0.306250
Pembina Pipeline Corporation	Pref. Series 23	April 30, 2021	May 17, 2021	$0.328125
Pembina Pipeline Corporation	Pref. Series 25	April 30, 2021	May 17, 2021	$0.325000

COMMERCIAL REAL ESTATE

JLL



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+1 647 728 0477
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Earl Kufner*
+1 647 728 0463
earl.kufner@am.jll.com

JLL Real Estate Services, Inc. *Sales Representative www.jll.ca

MEETING NOTICES

canada life

Notice of Annual Meeting of Shareholders and Policyholders of The Canada Life Assurance Company

Canada Life's annual meeting will be held online by live webcast on Thursday, May 6, 2021 at 11:00 am (Eastern time). Canada Life encourages shareholders and policyholders to provide voting instructions in advance through one of the methods described in our Management Proxy Circular.

Shareholders and Policyholders may receive the Notice of Meeting and related proxy materials upon written request to 100 Osborne Street N., Winnipeg, Manitoba, R3C 1V3 Attention: Corporate Secretary or by calling 1-888-873-8813.

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COMMERCIAL REAL ESTATE

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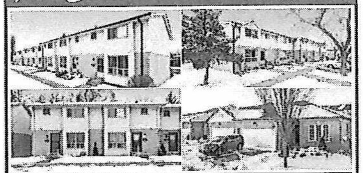

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Michael Betsalel*
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Earl Kufner*
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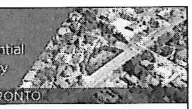
JLL Real Estate Services, Inc., Brokerage *Sales Representative **Broker www.jll.ca

FOR SALE



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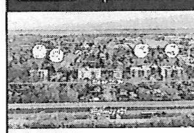

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Avison Young Commercial Real Estate Services, LP, Brokerage

BEST MANAGED COMPANIES

MEETING NOTICES

NOTICE OF ANNUAL MEETING OF MANULIFE FINANCIAL CORPORATION AND THE MANUFACTURERS LIFE INSURANCE COMPANY

The Annual Meeting of Common Shareholders of Manulife Financial Corporation and the Annual Meeting of Policyholders and the Shareholder of The Manufacturers Life Insurance Company (together the "Meeting") will be held virtually on Thursday, May 6, 2021 at 11:00 a.m. Eastern time.

Shareholders and policyholders are invited to view the live broadcast at the following website: https://web.lumiagm.com/463975638. Shareholders, policyholders and their duly appointed proxyholders will be able to ask questions and vote during the Meeting by following the instructions set out in the management information circular dated March 10, 2021 (available at manulife.com).

Shareholders and policyholders are encouraged to vote and submit proxies prior to the Meeting. For more information on the Meeting, including how to vote in advance, please visit manulife.com.

Policyholders of The Manufacturers Life Insurance Company who would like information on how to receive notice of future meetings may write to the Corporate Secretary, The Manufacturers Life Insurance Company, 200 Bloor Street East, Toronto, Ontario, Canada, M4W 1E5.

April 15, 2021
Toronto

By Order of the Board of Directors
Antonella Deo
Corporate Secretary

Manulife

NOTICE OF ANNUAL MEETING OF SHAREHOLDERS AND PARTICIPATING POLICYHOLDERS

When: Thursday, April 29, 2021 at 4:00 p.m. (Eastern Time)
Where: Virtual only meeting via live audio webcast at https://web.lumiagm.com/412114035
Password: "empirelife2021" (case sensitive)

Notice is hereby given that the Annual Meeting of the shareholders and participating policyholders of **The Empire Life Insurance Company** (Company) will be conducted via live audio webcast in order to comply with legal requirements and social distancing best practices in light of the COVID-19 pandemic.

This meeting is to be held for the following purposes:

1. To receive and consider the consolidated financial statements of the Company for the year ended December 31, 2020 together with the report of the auditor thereon;
2. To elect Shareholders' Directors and Policyholders' Directors;
3. To reappoint PricewaterhouseCoopers LLP as auditors and to authorize the directors to fix the auditor's remuneration; and
4. To transact such further or other business as may properly come before the meeting (or any postponement or adjournment thereof).

DATED at Kingston this 9th day of March, 2021
By Order of the Board of Directors
Heather L. Christie, Corporate Secretary

Participating Policyholders may receive a copy of the management information circular by submitting a request to the Corporate Secretary at The Empire Life Insurance Company, 259 King Street East, Kingston, ON K7L 3A8 or by email at secretary@empire.ca.

Online platform helps keep Quebec's sugar shacks afloat

VIRGINIE ANN
The Canadian Press

MONTREAL — Stephanie Laurin slept next to a colossal, simmering pot every night over the last week, supervising the production cycle of pea soup at Chalet des Erables sugar shack, north of Montreal.

Laurin hasn't welcomed a single diner into her business since 2019 because of the pandemic, and yet she spent hours cooking and shipping hundreds of Easter packages across the region, filled with pea soup, meat pies, baked beans, omelettes, maple syrup and a recipe for maple taffy.

Chalet des Erables and more than 70 other sugar shacks across Quebec are taking advantage of an online platform created by their industry association to keep a beloved tradition alive and their businesses afloat during difficult times.

"We will soon reach more than 2,000,000 visits on our platform," said Laurin, who is also the chair of the association that represents the province's sugar shacks, called Association des salles de réception et érablieres du Quebec.

"It's unbelievable," she said in a recent interview, "considering the fact that we are eight million people in Quebec and that the website didn't exist a few weeks ago."

The website, called Ma Cabane à la Maison (my sugar shack at home), was launched Feb. 22 as a way to reinvent the sugar shack experience and prevent more businesses from closing. The COVID-19 pandemic has led to the closure of one-quarter of Quebec's 200 sugar shacks.

Instead of sitting shoulder to shoulder along a cafeteria-style table eating sticky, calorie-loaded meals, Quebecers can bring the experience home — and they ordered from the platform in droves ahead of the Easter weekend.

"Without Ma Cabane, less than 50 sugar shacks would still be standing," Laurin said. "It was a plague, what was happening to the industry."

The province's centuries-old love affair with maple syrup usually generates more than $300 million in annual revenues for sugar shacks, according to Laurin's industry association. The industry suffered a drop in income of more than 90 per cent in 2020 because of the pandemic.

The industry association estimates that the online platform will produce $10 million in revenues for participating companies over a period of eight weeks. The platform offers Quebecers a choice between a variety of menus from 70 sugar shacks; the meals can be picked up at one of 196 participating Metro grocery stores.

Laurin said she was initially unsure of the project but was overwhelmed by how quickly people modified their sugar shack tradition.

"When people go to a sugar shack, it's for the experience, to enjoy a day with your family, we see our uncles, aunts, grandchildren and we all share a meal," Laurin said. "But Quebecers understood the message that if we want to reopen sugar shacks one day, we need to order online this year."

For Eve Masse and her family, Easter typically involves a reservation at a sugar shack. In previous years, the family from Quebec's Montérégie region drove sometimes hours away to spend the day eating and laughing at a "cabane a sucre."

With Ma Cabane à la Maison, the family, like thousands of other Quebecers, was able to satisfy its craving while staying at home — minus the all-you-can-eat option of a standard sugar shack.

"It tasted delicious," Masse said, despite admitting she missed the festive folklore ambience. "If the sugar shacks are still closed next year, of course, we will order again!"

Laurin reported that the Easter weekend was by far the most successful period since the initiative was launched. By April 10, Ma Cabane à la Maison will have collected 100,000 online orders, with an average of three meals per order, Laurin estimated.

Ma Cabane à la Maison has been especially lucrative for owners of smaller businesses, who have found themselves preparing more orders this year than they normally would for in-person dining. Patricia Daoust, owner of Bistro La Dent Sucrée, a sugar shack west of Montreal, said she's finding a second wind with the initiative.

Before the pandemic, Daoust's bistro could sit no more than 100 people per evening, but for the Easter holiday, Daoust and her staff produced more than 300 boxes of a gastronomic, gluten-free feast.

"It brings tears to my eyes to see the support," Daoust said. "We were about to lose a Quebec tradition and we needed this initiative to move forward."

Patricia Daoust, owner of Bistro La dent Sucrée sugar shack, prepares takeout orders in what is normally the facility's dining room in St. Eustache, Que. RYAN REMIORZ, THE CANADIAN PRESS

Biden will compromise on infrastructure, but, 'Inaction, simply, is not an option'

JOSH BOAK
The Associated Press

WASHINGTON — President Joe Biden drew a red line on his $2.3 trillion infrastructure plan Wednesday, saying he is open to compromise on how to pay for the package but inaction is unacceptable.

The president turned fiery in an afternoon speech, saying that the United States is failing to build, invest and research for the future and adding that failure to do so amounts to giving up on "leading the world."

"Compromise is inevitable," Biden said. "We'll be open to good ideas in good faith negotiations. But here's what we won't be open to: We will not be open to doing nothing. Inaction, simply, is not an option."

Biden challenged the idea that low tax rates would do more for growth than investing in care workers, roads, bridges, clean water, broadband, school buildings, the power grid, electric vehicles and veterans hospitals.

The president has taken heat from Republican lawmakers and business groups for proposing that corporate tax increases should finance an infrastructure package that goes far beyond the traditional focus on roads and bridges.

"What the president proposed this week is not an infrastructure bill," Sen. Roger Wicker, R-Miss., said on NBC's "Meet the Press," one of many quotes that Republican congressional aides emailed to reporters before Biden's speech. "It's a huge tax increase, for one thing. And it's a tax increase on small businesses, on job creators in the United States of America."

Biden last week proposed funding his $2.3 trillion infrastructure plan largely through an increase in the corporate tax rate to 28% and an expanded global minimum tax set at 21%. But he said Wednesday he was willing to accept a rate below 28% so long as the projects are financed and taxes are not increased on people making less than $400,000.

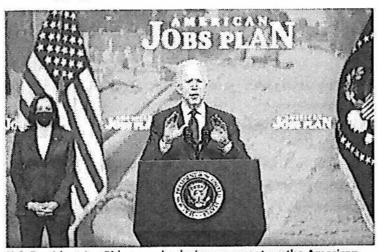
"I'm willing to listen to that," Biden said. "But we gotta pay for this. We gotta pay for this. There's many other ways we can do it. But I am willing to negotiate. I've come forward with the best, most rational way, in my view the fairest way, to pay for it, but there are many other ways as well. And I'm open."

He stressed that he had been open to compromise on his $1.9 trillion coronavirus relief plan, but Republicans never budged beyond their $600 billion counteroffer.

"If they'd come forward with a plan that did the bulk of it and it was $1.3 billion or four ... that allowed me to have pieces of all that was in there, I would have been prepared to compromise," Biden said. "But they didn't. They didn't move an inch. Not an inch."

The president added that America's position in the world was incumbent on taking aggressive action on modern infrastructure that serves a computerized age. Otherwise, the county would lose out to China in what he believes is a fundamental test of democracy. Republican lawmakers counter that higher taxes would make the country less competitive globally.

"You think China is waiting around to invest in this digital infrastructure or on research and development? I promise you. They are not waiting. But they're counting on American democracy, to be too slow, too limited and too divided to keep pace."



U.S. President Joe Biden speaks during an event on the American Jobs Plan in the White House on Wednesday, while Vice-President Kamala Harris looks on. EVAN VUCCI, THE ASSOCIATED PRESS

EXPLAINER: What we know about the Amazon union vote

JOSEPH PISANI
The Associated Press

Amazon is known for quick delivery. But finding out whether Amazon warehouse workers voted for or against unionizing is going to take some more time.

The final day for the nearly 6,000 workers in Bessemer, Alabama, to cast their ballots was more than a week ago. But it could still take a few more days — or longer — to review and tally all the votes before the outcome is known.

The vote itself has garnered national attention because of the potentially wide-reaching implications. Labour organizers hope a win in Bessemer will inspire thousands of workers nationwide — and not just at Amazon — to consider unionizing. For Amazon, it would mean a big blow to its profits and could alter its business operations.

• WHAT DO ORGANIZERS WANT?

Besides higher pay, they want Amazon to give warehouse workers more break time and to be treated with respect. Many complain about their back-breaking 10-hour workdays with only two 30-minute breaks. Workers are on their feet for most of that time, packing boxes, shelving products or unpacking goods that arrive in trucks.

• WHY IS THIS HAPPENING NOW?

Labour historians point to two reasons, the pandemic and the Black Lives Matter movement.

Workers feel betrayed by employers who didn't do enough to protect them from the virus. At the start of the pandemic, for example, Amazon workers held walkouts because they said they weren't given protective gear or told when coworkers tested positive for the virus.

The Black Lives Matter movement, meanwhile, has inspired people to demand to be treated with respect and dignity. Most of the workers in the Bessemer warehouse are Black, according to organizers.

The last time Amazon workers tried to unionize was in 2014, when a small group of mechanics working at a warehouse in Delaware tried to organize. But that effort was ultimately voted down.

• WHAT'S AMAZON'S RESPONSE?

Amazon argues the Bessemer warehouse, which opened about a year ago, created thousands of jobs with an average pay of $15.30 per hour — more than twice the minimum wage in Alabama. Workers also get benefits including health care, vision and dental insurance without paying union dues, the company said.

• HOW ARE THE VOTES BEING TALLIED?

The National Labor Relations Board, which is overseeing the process, is going through the votes with representatives from Amazon and the Retail, Wholesale and Department Store Union. Names and signatures are being reviewed, but not how those workers voted, which will be done afterwards in an anonymous tally.

BMO found AI, diversity opportunities in pandemic: CEO

The Canadian Press

TORONTO — BMO Financial Group's chief executive says the COVID-19 pandemic has pushed his bank to get more serious about artificial intelligence, diversity and climate change.

BMO spent the first year of the health crisis focused on helping customers facing unprecedented challenges, but Darryl White said Wednesday that it also sought opportunities to "grow the good."

"We entered 2020 with strong momentum, we adapted quickly to the changing environment, continued making progress throughout the year and came out of it even stronger," said White, during the bank's annual general meeting, which was held virtually for the second time.

White attributed some of that strength to artificial intelligence, which he said allowed BMO to model more lending scenarios and access deeper and increasingly sophisticated pools of data.

The technology helped customers make quicker and better decisions as they grappled with layoffs, lower investment rates and mortgage deferral needs.

White and the bank didn't just see opportunities in AI. The pandemic also delivered chances to increase the bank's diversity and commitments around climate change.

"Our bank has long believed that sharing the gains of social and economic well-being and that belief has only intensified during the pandemic," White said.

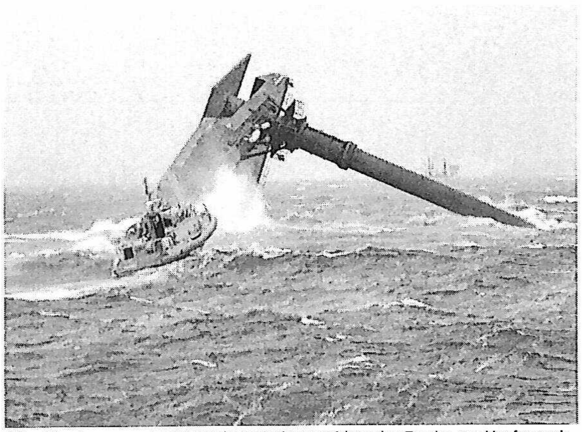
BMO recently introduced a series of targets aimed at increasing the representation of women, employees with disabilities and workers who are Black, Latino, LGBTQ+ or Indigenous by 2025.

The company pledged to raise the representation of Black employees in senior leadership roles to 3.5 per cent in Canada and 7 per cent in the U.S., increase the number of Indigenous workers to 1.6 per cent across the whole company and maintain a gender equity position between 40 and 60 per cent in senior positions.

In its most recent proxy circular, the bank said women make up 54 per cent of the bank's employees and about 41 per cent of its senior leadership roles.

BMO zeroed in on environmental commitments too because of the "urgent" need to address climate change, White said.

"In more and more company boardrooms, climate action is no longer seen as a sustainability pledge," he said. "It is a business imperative."



A Coast Guard rescue crew heads toward a capsized commercial vessel on Tuesday, searching for people in waters off Grand Isle, Louisiana. U.S. COAST GUARD COAST GUARD CUTTER GLENN HARRIS VIA AP

In fierce winds, ship capsizes off Louisiana; 6 rescued, 12 missing

STACEY PLAISANCE, KEVIN MCGILL and JEFF MARTIN
The Associated Press

PORT FOURCHON, Louisiana — The Coast Guard searched for 12 people missing off the coast of Louisiana on Wednesday after finding one person dead and pulling six survivors from rough seas when their commercial vessel capsized in hurricane-force winds.

Coast Guard Capt. Will Watson said winds were 130 to 145 kilometres an hour and seas were 2.1 to 2.7 metres when the Seacor Power lift vessel overturned.

"That's challenging under any circumstance," Watson said. "We don't know the degree to which that contributed to what happened, but we do know those are challenging conditions to be out in the maritime environment."

The bulky vessel that has three long legs it can lower to the sea floor to become an offshore platform flipped over Tuesday afternoon miles south of Port Fourchon, a major base for the U.S. oil and gas industry.

One worker was found dead on the surface of the water, Watson said at a news conference Wednesday.

Asked about the prospects of the missing crew, he said: "We are hopeful. We can't do this work if you're not optimistic, if you're not hopeful."

Divers were heading to the local area Wednesday afternoon, Coast Guard spokesman Petty Officer John Micheli said.

Lafourche Parish President Archie Chaisson III said time was critical in the rescue effort, especially because more rough weather was in the forecast.

"The hope is that we can bring the other 12 home alive," Chaisson said.

Marion Cuyler, the fiancée of crane operator Chaz Morales, was waiting with family of other missing workers at a Port Fourchon fire station near a landing site where helicopters were coming and going. She said she talked to her fiancé before he left Tuesday.

"He said that they were jacking down and they were about to head out, and I'm like: 'The weather's too bad. You need to come home.' And he's like: 'I wish I could.'"

The relationship of those on board to ship owner Seacor Marine was not immediately clear. The ship, which can work in up to 60 metres of water, can carry a crew of 12, two "special personnel" and 36 passengers, according to the company website. An employee who answered the phone Wednesday morning at the Houston-based company said he had no immediate information he could share.

While noting the harsh weather conditions, Watson said its role in the capsizing was under investigation. The vessel left Port Fourchon at 1:30 p.m. Tuesday, bound for Main Pass off the southeast Louisiana coast, he said. "We did have some weather reports yesterday that there would be some challenging weather. But this level of weather was not necessarily anticipated," he said.

The National Weather Service in New Orleans issued a special marine warning before 4 p.m. Tuesday that predicted steep waves and winds greater than 50 knots.

The Coast Guard received a distress message from a good Samaritan at 4:30 p.m. and issued an urgent marine broadcast that prompted multiple private vessels in the area to respond, saving four people, the agency said. Coast Guard crews rescued another two people.

At one point, video showed the massive ship — 39 metres long at its beam — with one leg pointed awkwardly skyward as rescuers searched the heaving water.

Former Minnesota officer charged in shooting of Black motorist

SCOTT BAUER and MIKE HOUSEHOLDER
The Associated Press

BROOKLYN CENTER, Minnsota - A white former suburban Minneapolis police officer was charged Wednesday with second-degree manslaughter for killing 20-year-old Black motorist Daunte Wright in a shooting that ignited days of unrest and clashes between protesters and police.

The charge against former Brooklyn Center police Officer Kim Potter was filed three days after Wright was killed during a traffic stop and as the nearby murder trial progresses for the ex-officer charged with killing George Floyd last May.

The former Brooklyn Center police chief has said that Potter, a 26-year veteran and training officer, intended to use her Taser on Wright but fired her handgun instead. However, protesters and Wright's family members say there's no excuse for the shooting and that it shows how the justice system is tilted against Blacks, noting Wright was stopped for expired car registration and ended up dead.

"Certain occupations carry an immense responsibility and none more so than a sworn police officer," Imran Ali, Washington County assistant criminal division chief, said in a statement announcing the charge against Potter. "[Potter's] action caused the unlawful killing of Mr. Wright and she must be held accountable."

Ali said he and Washington County Attorney Pete Orput met with Wright's family and assured them that no resources would be spared in prosecuting the case.

Intent isn't a necessary component of second-degree manslaughter in Minnesota. The charge — which carries a maximum penalty of 10 years in prison — can be applied in circumstances where a person is suspected of causing a death by "culpable negligence" that creates an unreasonable risk and consciously takes chances to cause the death of a person.

Potter, 48, was arrested Wednesday morning at the Bureau of Criminal Apprehension in St. Paul. Her attorney did not respond to messages from The Associated Press.

Potter and Police Chief Tim Gannon both resigned Tuesday.

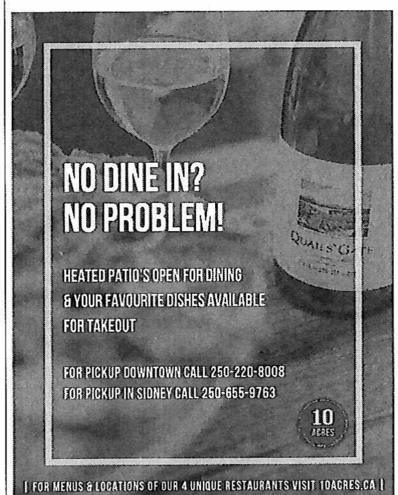
Iran's supreme leader: Vienna offers 'not worth looking at'

DUBAI, United Arab Emirates — Iran's supreme leader on Wednesday dismissed initial offers at talks in Vienna to save Tehran's tattered nuclear deal as "not worth looking at," attempting to pressure world powers after an attack on the country's main nuclear enrichment site.

The comments by Ayatollah Ali Khamenei, who has final say on all matters of state in the Islamic Republic, came after a day that saw Iran's president similarly ratchet up pressure over the accord.

European powers meanwhile warned Tehran its actions were "particularly regrettable" and "dangerous."

— The Associated Press



Call for workers to be bumped up in line for vaccination

Business groups urge Ontario to ramp up schedule as province re-enters lockdown

AVERY MULLEN

Industry and labour groups are calling on the Ontario government to prioritize vaccinating their workers against COVID-19, as a fresh wave of the pandemic hit the country, forcing the province to enforce a four-week lockdown.

The Canadian Federation of Independent Business, which represents 95,000 small businesses across the country, said it's disappointed with Ontario's latest order and urged the province to "ramp up vaccination schedules" and target communities and business sectors that are facing the largest outbreak.

"Many employers are willing and ready to help facilitate vaccines for their workers and to use rapid testing if it means they can avoid another lockdown," Dan Kelly, president of CFIB, said in a statement. "Small businesses are already stretched to a breaking point — shutting them down yet again, while we have better, more precise tools at our disposal, is nothing short of cruel."

The Canadian Manufacturers and Exporters (CME) and the Ontario Chamber of Commerce have also asked the provincial government to move essential workers closer to the front of the vaccine line. Currently, most provinces have been vaccinating people by age group, with only limited numbers of essential workers also eligible.

"As a sector that employs over 750,000 essential workers in the manufacturing sector that continue to go to work every day — we must ensure that Ontario uses every resource available to them to increase vaccination rollout," said CME CEO Dennis Darby in a press release. The group represents 2,500 manufacturers across the country.

"While our sector has retooled entire operations to make essential PPE (personal protective equipment) and other goods necessary for their protection, access to vaccines is imperative for these workers to be adequately protected day in and day out."

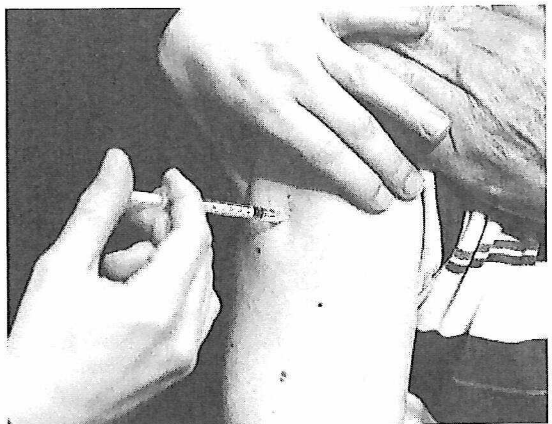
The CME has also offered to make its member companies' industrial sites and resources available to the government to help facilitate a vaccine program for manufacturing workers, and asked Ontario to introduce a rapid-testing program for members' employees.

"As the Government of Ontario proceeds with Phase 2 of the rollout, we would like to see the earlier prioritization of essential workers who cannot work from home and are most vulnerable and at risk,"


Dan Kelly

said Rocco Rossi, CEO of the Ontario chamber, which represents 63,000 companies.

Premier Doug Ford said Wednesday the province plans to start vaccinating people aged 18 and older living in COVID-19 hot spots, including teachers and essential workers.


COVID-19 infections have been rampant in workplaces. Ontario now plans to start vaccinating people aged 18 and older living in COVID hot spots, including essential workers. *DAMIEN MEYER/AFP VIA GETTY IMAGES*

Mobile teams will deliver vaccines in congregate settings, residential buildings, faith-based centres and large employers in areas hit hard by the virus.

Nationally, the United Food and Commercial Workers Association Canada, which represents 1.3 million workers, acknowledged the importance of vaccinating medically vulnerable people and health-care staff, but echoed the call for essential workers to be given priority.

"(Essential workers) are putting themselves in harm's way every day that they show up to work, and they have faced a heightened risk of contracting the coronavirus since day one of the pandemic," said association president Paul Meinema in a statement.

"UFCW members on the frontlines have more than proven the critical nature of their work, and have undoubtedly earned the right to be protected from COVID-19 while steadfastly providing crucial products and services to Canadians in every community across the country — day in, day out."

Chris White, CEO of the Ottawa-based Canadian Meat Council, told The Financial Post that with surging infections in many parts of the country and cases often centring around workplaces from crucial industries, vaccinating essential workers is an important tool for protecting supply chains.

"We've been advocating for that for some time ... particularly to ensure we maintain the supply chain," he said. "It's something that we've been asking for and something that we are fully supportive of, particularly now that they've mostly addressed the needs of health-care workers and seniors in residential care homes."

However, Olivier Bourbeau, vice-president for Quebec and federal affairs of Restaurants Canada, pushed back against that position. "Of course, we would like our workers to be vaccinated as soon as possible, but it is extremely important to respect the priority order, as well," he said in an interview. "Health workers, elderly people, they need to be first, and there is no way that we would like to cut the line. It is important to respect the priority of all the groups."

Bourbeau added that many of his member restaurants have invested tens of thousands of dollars per restaurant in additional training and safety equipment to make staff safer, helping reduce the urgency of vaccinations for workers.

In an open letter to Premier Ford on Thursday, Restaurants Canada called on the province to pay the industry more than $100 million for enforcing "abrupt" shutdowns.

Workplaces have been a major source of COVID-19 infections in Canada. Canada Post, Amazon.com Inc. and meat-processor Cargill Inc. are among the large employers to see triple-digit case counts at their facilities.

Financial Post
With additional reporting by The Canadian Press

Avoid hasty intervention on housing, BMO chief urges policy-makers

GEOFF ZOCHODNE

Bank of Montreal's chief executive officer says policy-makers should be thinking about the ways they could intervene in the scorching-hot housing market, but that they still need to watch and wait a while longer before taking any action.

Darryl White said Wednesday that Canada's housing markets are evolving with each passing week, and they are doing so in the midst of a pandemic and public-health measures that can affect real estate activity.

Demand, White said, is being pulled forward and is still relatively pent up, with some buyers worried about missing their chance to own a home. On the supply side, he said, listings may be up over the past six months, but construction of new homes is not keeping pace with demand.

This week-to-week evolution is set to continue for the next several weeks, according to White.

"If I were a policy-maker, I'd be spending my time assessing alternatives and knowing what they are, but I would be watching the market for a little bit while longer before I actually step in," he told the Financial Post on Wednesday.

White also pointed to a recent report by BMO's economics unit on the housing market, which said that policy-makers should take action and outlined several options they could choose, but did not definitively recommend any. That kind of work, which described options such as a speculation tax, is important, BMO's CEO said.

"If you have it on the shelf, and you're ready to go, you can then react when you have a little bit more clarity as to where these housing markets go, let's say in the July-to-end-of-the-year time frame," White told the Post.

One federal banking regulator already appears to be reviving a plan to tweak a housing-related measure that was delayed by the pandemic.

The Office of the Superintendent of Financial Institutions (OSFI) said on Wednesday that it will resume its policy work on the minimum qualifying rate for mortgages not insured against the borrower defaulting, the so-called "stress test."

OSFI and the Department of Finance said in February 2020 that they would replace the "floor" for the stress tests for both insured and uninsured mortgages with a new benchmark rate, one based on mortgage-insurance applications and an added buffer rather than mortgage rates published by the Big Six banks.

The move was planned for April and was aimed at making the stress tests — which try to determine if borrowers can keep up with their obligations if interest rates rise or their income takes a hit — more responsive to actual market conditions. It may have also made it easier for some borrowers to pass the tests.

However, those plans came screeching to a halt in March 2020 when the pandemic hit and both OSFI and the finance department suspended the proposed change as part of their response to the crisis. As the pandemic dragged on, and the residential real estate market took off, OSFI appeared to be in no rush to start the clock again on the stress-test tweak.

That is apparently no longer the case, a move that comes as the Canadian housing market is at a fever pitch, with prices shooting up amid relatively low interest rates and bids among buyers for more space.

It remains to be seen, however, if OSFI wants to rejig the floor of the stress test in the same fashion it did in 2020, as it will begin its work Thursday by issuing a consultation letter. In February, though, the regulator said that the proportion of mortgages approved for the most highly indebted borrowers has been rising since the second half of 2019.


Darryl White

"OSFI will continue to monitor the performance of these metrics, along with a number of other measures to assess the effectiveness of Guideline B-20," which includes the stress test, the regulator noted at the time.

Canadian Western Bank chief executive Chris Fowler told the Post in a recent interview that he personally didn't think that surging housing prices required a tighter stress test.

"I think there are enough gates in there, in terms of borrower qualifications," he said.

Financial Post
With additional reporting from Kevin Carmichael

How Barrick hopes to win back its 'social licence' in Papua New Guinea

GABRIEL FRIEDMAN

Mining executives often talk about the importance of having a "social licence" to operate, yet it's rare to hear them acknowledge when they don't have one.

Barrick Gold Corp.'s chief executive Mark Bristow says it happened to his company in Papua New Guinea, where its Porgera mine had been pumping out gold for nearly three decades, even as accusations about human rights and environmental abuses in the surrounding communities have festered.

Ultimately, last April, Toronto-based Barrick was forced to put the mine on care and maintenance, essentially ceasing operations, when the government declined to renew its permit. Since then, Bristow has made countless trips to the island nation to meet with Prime Minister James Marape, including four since December. This month, the company announced a new binding deal: It will increase Papua New Guinea's stake in the entity that owns the mine to 51 per cent from five per cent, making Barrick a minority owner in the mine it operates there.

Bristow, who took the helm of Barrick in 2019, acknowledged the company had neglected its relationship with the community — although he never commented on the accusations of abuses — and stressed that he wants to build a mining company "that's acceptable to future generations."

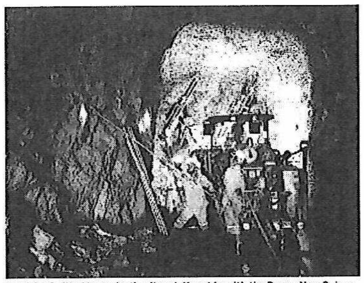
He said the terms of his new partnership framework in Papua New Guinea show the path, even though many people remain skeptical that he or anyone could ever win back trust in the community.

"Generally, you can operate in the majority of mineral-endowed countries in the world, provided that you're prepared to recognize and build a licence to operate," Bristow told the Financial Post.

"And what happened in Papua New Guinea is, we lost that."

Porgera, a high-elevation open pit and underground mine that produced 598,000 ounces of gold in 2019 at an all-in sustaining cost of US$1,002 per ounce, has the potential to continue for another two decades, and is a "world class asset," according to Bristow.

Since Barrick acquired the mine in 2006, it has developed a notorious reputation. In 2009, Norway's sovereign wealth fund said it was divesting its roughly US$184-million position in Barrick because of the environmental problems associated with the mine. For years, activists have shown up at the company's annual meeting to decry the conditions around the mine.



Barrick admitted to neglecting its relationship with the Papua New Guinea community. It announced it will increase the island nation's stake in the entity that owns the Porgera gold mine to 51 per cent. *BARRICK GOLD*

They say the company dumps mine tailings laden with mercury and other toxins into a local tributary, which has contaminated fresh water, destroyed local agriculture, and led to brutal encounters with private and public security forces when impoverished local residents crossed the river, or panned for gold in the tailings.

"This is a wild place," said Bristow, who declined to comment on the accusations, but added, "If we stepped away from this, it would quickly degenerate into something too ghastly to imagine."

His new partnership agreement comes at a time that gold prices are elevated, at US$1,735 per ounce, and governments in many countries with emerging economies are demanding greater returns from foreign extractive companies.

Bristow says Barrick is looking to build back trust, and that the new deal will do that in several ways. In addition to raising Papua New Guinea's ownership stake — which includes various stakeholders including the national and provincial governments, as well as some landowners and others — to a majority, Barrick and its joint venture partner, China's Zijin Mining Group Co Ltd, will see their respective shares decline to 24.5 per cent each, from 47.5 per cent.

As well, Bristow said Papua New Guinea's stakeholders would receive 53 per cent of the economic benefits; and that the government is guaranteed tax payments, even as Barrick and Zijin prepare to invest close to US$1 billion to improve the mine in the next few years.

"There's not many countries that (let) you get away with more than 50 per cent of the economics no matter what you own," said Bristow, adding, "That's a paradigm that the market is going to have to get its head around."

There is some precedent in the gold sector: In 2018, U.S.-based Freeport-McMoran Inc. struck a deal that gives Indonesia a roughly 51-per-cent stake in its Grasberg mine, one of the largest copper and gold mines in the world.

But Bristow insisted that the deal he struck in Papua New Guinea differs as it guarantees that the government would receive tax revenues, regardless of whether the costs of capital improvements to the mine have been recouped.

Too often, he said miners strike deals that allow them to defer paying taxes until they've paid down the capital costs of building or improving a mine.

Not all the details of the economic agreement with Papua New Guinea have been released yet, though, and Bristow said there are still several steps remaining before the mine can be reopened and the deal can be implemented.

Catherine Coumans, research co-ordinator for Mining Watch Canada, who has been an outspoken critic of the company, expressed skepticism about the deal, saying that the landowners she has spoken to were not consulted.

"It doesn't address the groundswell of anger and frustration coming up from the people who have to live with this mine," said Coumans.

Financial Post

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NOTICE TO CREDITORS
IN THE MATTER OF THE COMPANIES' CREDITORS ARRANGEMENT ACT, R.S.C. 1985, c. C-36, AS AMENDED AND IN THE MATTER OF A PLAN OF COMPROMISE OR ARRANGEMENT OF ENCOREFX INC.
("EncoreFX")
Court File No. S-212302

Take notice that on March 30, 2021 the Supreme Court of British Columbia granted a conversion order which commenced proceedings under the Companies' Creditors Arrangement Act ("CCAA") for EncoreFX. Ernst & Young Inc. was appointed as Monitor in the CCAA proceedings.

Ernst & Young Inc.
Monitor of EncoreFX
Pacific Centre
P.O. Box 10101,
700 West Georgia Street
Vancouver, BC V7Y 1C7

Contact: Jason Eckford
Telephone: (604) 648-3671
Facsimile: (604) 899-3530
www.ey.com/ca/EncoreFX

EY

Notice To Creditors of EncoreFX Inc. ("EncoreFX")

RE: NOTICE OF CLAIMS PROCEDURE AND MEETING OF CREDITORS FOR ENCOREFX PURSUANT TO THE COMPANIES' CREDITORS ARRANGEMENT ACT

PLEASE TAKE NOTICE that this notice is being published pursuant to an order of the Supreme Court of British Columbia (the "Court") dated April 8, 2021 (the "Claims Process Order") establishing a procedure for determining the amount of Claims (as defined in the Claims Process Order) against EncoreFX. The Court has ordered that Ernst & Young Inc, (the "Monitor") send Proof of Claim forms to the known creditors of EncoreFX who have not received a Claim Amount Notice (or disputes the Claim Amount Notice) from the Monitor. Any person who has not received a Proof of Claim form or a Claim Amount Notice (or disputes the Claim Amount Notice) and who believes that they have a claim against EncoreFX which claim arose prior to March 30, 2020 should send a completed Proof of Claim to the Monitor to be received by 4:00 p.m. (Pacific Daylight Time) on May 5, 2021 (the "Claims Bar Date").

CLAIMS WHICH ARE NOT RECEIVED BY THE MONITOR BY THE CLAIMS BAR DATE WILL BE BARRED AND EXTINGUISHED FOREVER.

Creditors who have not received a Proof of Claim from the Monitor should contact Jason Eckford, Ernst & Young Inc., the Court-appointed Monitor of EncoreFX (Telephone: 604.648.3671, Facsimile: 604.899.3530, e-mail: jason.eckford@parthenon.ey.com) to obtain a Proof of Claim package.

PLEASE TAKE NOTICE that the Court granted an order dated April 8, 2021 (the "Meeting Order") setting a meeting of the creditors of EncoreFX (the "Meeting of Creditors") for the purpose of voting on the plan of compromise or arrangement of EncoreFX (the "Plan").

The Meeting of Creditors will take place at 3:00 p.m. (Pacific Daylight Time) on May 11, 2021. The Meeting of Creditors will be held virtually and will be chaired by the Monitor.

Further details regarding the Meeting of Creditors, including copies of the orders, the Claims Package, the Plan, the protocol regarding the virtual Meeting of Creditors, a plan information letter as prepared by the Monitor, and the form of proxy to be used for the purpose of voting on the Plan are all available on the Monitor's website: www.ey.com/ca/EncoreFX/.

DATED at Vancouver, this 9th day of April, 2021

EY

SPONSORED BY POSTMEDIA

Support local businesses and snag big savings through Postmedia's online auction

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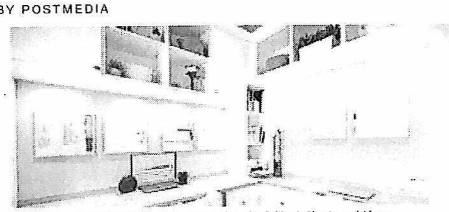
Postmedia Content Works

We're almost at the end of B.C.'s current "circuit breaker lockdown," which means you probably completed your spring cleaning checklist last week, including even the back-breaking task of cleaning the oven. With a sparkling clean home, now's the time to refresh your interior décor, invest in bigger purchases or simply treat yourself. Just in time too, as Support and Buy Local returns this month from April 22 to 27.

Postmedia's online auction allows shoppers to indulge without the buyer's remorse, offering incredible savings on everything from original artworks to golf memberships. Not to mention, the seasonal sale supports local businesses and provides a boost to the economy — when it's needed the most.

"British Columbians and local businesses are still being challenged by the pandemic, more than a year since this all began," says Mark Dowell, director of integrated advertising sales at Postmedia in Vancouver. "Postmedia has been a steadfast supporter of the community and is proud to continue offering local consumers and businesses a platform for exchange. It's our way of boosting the economy while offering well-deserved savings to everyone involved."

The last Black Friday auction offered deep discounts on more than $300,000 worth of goods. The upcoming spring sale will provide even more great deals on a range of quality items. Current items for sale include original art by local artist Mia Weinberg, memberships to Canada Golf, gift cards to California Closets, accessories from Lanka Jewels and much more. Inventory will continue to be added up to the auction's launch and throughout the bidding period.



Renovate your home office with a gift card to California Closets, available on Support and Buy Local Auction. *SUPPLIED*

For local businesses, the auction is an opportunity to invest at a time when cash flow is limited. Items from a business' existing inventory can be put up for sale. In return, Postmedia will provide the full retail value of all items sold toward future advertising, regardless of the winning bids.

The Support and Buy Local Auction will begin on April 22 and close on April 27. Bids will be accepted throughout the duration of the auction.

For keeners who are all ready to move from spring cleaning to spring shopping, account registration is open now. Early registrants can get a head start on their retail therapy by previewing items from today. Check in daily during the preview period to see newly added items and peruse the inventory.

To register and view auction items, visit VancouverSun.com/SupportLocal.

Businesses interested in participating can contact Mark Dowell at mdowell@postmedia.com or visit postmediasolutions.com/contact-us.

THIS STORY WAS CREATED BY CONTENT WORKS, POSTMEDIA'S COMMERCIAL CONTENT DIVISION.

THIS IS EXHIBIT "B" REFERRED TO IN THE OF ROBERT FERGUSON SWORN REMOTELY BY DONNA HATFULL OF THE CITY OF BRAMPTON, IN THE PROVINCE OF ONTARIO, BEFORE ME AT THE CITY OF MISSISSAUGA, PROVINCE OF ONTARIO, ON THIS 20TH DAY OF APRIL, 2021 IN ACCORDANCE WITH O. REG. 431/20, ADMINISTERING OATH OR DECLARATION REMOTELY

Donna Hatfull

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LEGALS

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DATED at Vancouver, this 9th day of April, 2021

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MEETING NOTICES

NATIONAL BANK

NATIONAL BANK OF CANADA

Notice of Annual Meeting of the Holders of Common Shares

The Annual Meeting of the Holders of Common Shares of National Bank of Canada will be held at 10:00 a.m. (EDT) on Friday, April 23, 2021, in virtual format only which will be conducted via webcast.

By order of the Board of Directors,

Dominic Paradis
Senior Vice-President, Legal Affairs and Corporate Secretary

Montreal, February 24th, 2021

MEETING NOTICES

canada life™

Notice of Annual Meeting of Shareholders and Policyholders of The Canada Life Assurance Company

Canada Life's annual meeting will be held online by live webcast on Thursday, May 6, 2021 at 11:00 am (Eastern time). Canada Life encourages shareholders and policyholders to provide voting instructions in advance through one of the methods described in our Management Proxy Circular.

Shareholders and Policyholders may receive the Notice of Meeting and related proxy materials upon written request to 100 Osborne Street N., Winnipeg, Manitoba, R3C 1V3 Attention: Corporate Secretary or by calling 1-888-873-8813.

MEETING NOTICES

NOTICE OF ANNUAL MEETING OF MANULIFE FINANCIAL CORPORATION AND THE MANUFACTURERS LIFE INSURANCE COMPANY

The Annual Meeting of Common Shareholders of Manulife Financial Corporation and the Annual Meeting of Policyholders and the Shareholder of The Manufacturers Life Insurance Company (together the "Meeting") will be held virtually on Thursday, May 6, 2021 at 11:00 a.m. Eastern time.

Shareholders and policyholders are invited to view the live broadcast at the following website: https://web.lumiagm.com/463975638. Shareholders, policyholders and their duly appointed proxyholders will be able to ask questions and vote during the Meeting by following the instructions set out in the management information circular dated March 10, 2021 (available at manulife.com).

Shareholders and policyholders are encouraged to vote and submit proxies prior to the Meeting. For more information on the Meeting, including how to vote in advance, please visit manulife.com.

Policyholders of The Manufacturers Life Insurance Company who would like information on how to receive notice of future meetings may write to the Corporate Secretary, The Manufacturers Life Insurance Company, 200 Bloor Street East, Toronto, Ontario, Canada, M4W 1E5.

April 15, 2021
Toronto

By Order of the Board of Directors
Antonella Deo
Corporate Secretary

Manulife

DIVIDENDS

Dividends

Computershare

Notice is hereby given that the following dividends have been declared.

Issuer	Issue Date	Record Date	Payable	Rate
ADF Group Inc.	Multiple Voting & Subordinate Voting	April 30, 2021	May 17, 2021	$0.01
Bombardier Inc.	Pref. Series 2	April 30, 2021	May 15, 2021	Floating
Keyera Corp.	Common	April 22, 2021	May 17, 2021	$0.16
Pembina Pipeline Corporation	Common	April 23, 2021	May 14, 2021	$0.21
Pembina Pipeline Corporation	Pref. Series 1	May 3, 2021	June 1, 2021	$0.306625
Pembina Pipeline Corporation	Pref. Series 3	May 3, 2021	June 1, 2021	$0.279875
Pembina Pipeline Corporation	Pref. Series 5	May 3, 2021	June 1, 2021	$0.285813
Pembina Pipeline Corporation	Pref. Series 7	May 3, 2021	June 1, 2021	$0.273750
Pembina Pipeline Corporation	Pref. Series 9	May 3, 2021	June 1, 2021	$0.268875
Pembina Pipeline Corporation	Pref. Series 13	May 3, 2021	June 1, 2021	$0.359375
Pembina Pipeline Corporation	Pref. Series 15	June 15, 2021	June 30, 2021	$0.279000
Pembina Pipeline Corporation	Pref. Series 17	June 15, 2021	June 30, 2021	$0.301313
Pembina Pipeline Corporation	Pref. Series 19	June 15, 2021	June 30, 2021	$0.292750
Pembina Pipeline Corporation	Pref. Series 21	May 3, 2021	June 1, 2021	$0.306250
Pembina Pipeline Corporation	Pref. Series 23	April 30, 2021	May 17, 2021	$0.328125
Pembina Pipeline Corporation	Pref. Series 25	April 30, 2021	May 17, 2021	$0.325000

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Learjet, Citations, Falconjet, Challenger, Gulfstream, King Air. Jamie Spears Import/Export Specialist. jspears@jaspears.com, 416-203-0600, www.jaspears.com

BUSINESS OPPORTUNITIES

B2B Physiotherapy Services Business For Sale:
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2) ~$3M Rev; ~$475K EBITDA
3) Growing w/ no leases or capex
4) LT contracts w/ out churn
5) Mgmt avail to stay
6) Passive high % yield opportunity
7) 8yrs+ of positive cash flow
Request Info:
b2bphysiocompanygta@gmail.com
416-366-8869

NOTICE OF ANNUAL MEETING OF SHAREHOLDERS AND PARTICIPATING POLICYHOLDERS

When: Thursday, April 29, 2021 at 4:00 p.m. (Eastern Time)

Where: Virtual only meeting via live audio webcast at https://web.lumiagm.com/412114035

Password: "empirelife2021" (case sensitive)

Notice is hereby given that the Annual Meeting of the shareholders and participating policyholders of **The Empire Life Insurance Company** (Company) will be conducted via live audio webcast in order to comply with legal requirements and social distancing best practices in light of the COVID-19 pandemic.

This meeting is to be held for the following purposes:

1. To receive and consider the consolidated financial statements of the Company for the year ended December 31, 2020 together with the report of the auditor thereon;
2. To elect Shareholders' Directors and Policyholders' Directors;
3. To reappoint PricewaterhouseCoopers LLP as auditors and to authorize the directors to fix the auditor's remuneration; and
4. To transact such further or other business as may properly come before the meeting (or any postponement or adjournment thereof).

DATED at Kingston this 9th day of March, 2021
By Order of the Board of Directors
Heather L. Christie, Corporate Secretary

Participating Policyholders may receive a copy of the management information circular by submitting a request to the Secretary at The Empire Life Insurance Company, 259 King Street East, Kingston, ON K7L 3A8 or by email at secretary@empire.ca.

How Barrick hopes to win back its 'social licence' in Papua New Guinea

GABRIEL FRIEDMAN

Mining executives often talk about the importance of having a "social licence" to operate, yet it's rare to hear them acknowledge when they don't have one.

Barrick Gold Corp.'s chief executive Mark Bristow says it happened to his company in Papua New Guinea, where its Porgera mine had been pumping out gold for nearly three decades, even as accusations about human rights and environmental abuses in the surrounding communities have festered.

Ultimately, last April, Toronto-based Barrick was forced to put the mine on care and maintenance, essentially ceasing operations, when the government declined to renew its permit. Since then, Bristow has made countless trips to the island nation to meet with Prime Minister James Marape, including four since December. This month, the company announced a new binding deal: It will increase Papua New Guinea's stake in the entity that owns the mine to 51 per cent from five per cent, making Barrick a minority owner in the mine it operates there.

Bristow, who took the helm of Barrick in 2019, acknowledged the company had neglected its relationship with the community — although he never commented on the accusations of abuses — and stressed that he wants to build a mining company "that's acceptable to future generations."

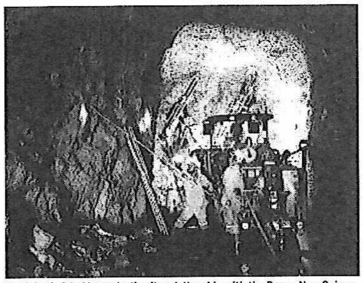
He said the terms of his new partnership framework in Papua New Guinea show the path, even though many people remain skeptical that he or anyone could ever win back trust in the community.

"Generally, you can operate in the majority of mineral-endowed countries in the world, provided that you're prepared to recognize and build a licence to operate," Bristow told the Financial Post.

"And what happened in Papua New Guinea is, we lost that."

Porgera, a high-elevation open pit and underground mine that produced 598,000 ounces of gold in 2019 at an all-in sustaining cost of US$1,002 per ounce, has the potential to continue for another two decades, and is a "world class asset," according to Bristow.

Since Barrick acquired the mine in 2006, it has developed a notorious reputation. In 2009, Norway's sovereign wealth fund said it was divesting its roughly US$184-million position in Barrick because of the environmental problems associated with the mine. For years, activists have shown up at the company's annual meeting to decry the conditions around the mine.



Barrick admitted to neglecting its relationship with the Papua New Guinea community. It announced it will increase the island nation's stake in the entity that owns the Porgera gold mine to 51 per cent. BARRICK GOLD

They say the company dumps mine tailings laden with mercury and other toxins into a local tributary, which has contaminated fresh water, destroyed local agriculture, and led to brutal encounters with private and public security forces when impoverished local residents crossed the river, or panned for gold in the tailings.

"This is a wild place," said Bristow, who declined to comment on the accusations, but added, "If we stepped away from this, it would quickly degenerate into something too ghastly to imagine."

His new partnership agreement comes at a time that gold prices are elevated, at US$1,735 per ounce, and governments in many countries with emerging economies are demanding greater returns from foreign extractive companies.

Bristow says Barrick is looking to build back trust, and that the new deal will do that in several ways. In addition to raising Papua New Guinea's ownership stake — which includes various stakeholders including the national and provincial governments, as well as some landowners and others — to a majority, Barrick and its joint venture partner, China's Zijin Mining Group Co Ltd, will see their respective shares decline to 24.5 per cent each, from 47.5 per cent.

As well, Bristow said Papua New Guinea's stakeholders would receive 53 per cent of the economic benefits; and that the government is guaranteed tax payments, even as Barrick and Zijin prepare to invest close to US$1 billion to improve the mine in the next few years.

"There's not many countries that (let) you get away with more than 50 per cent of the economics no matter what you own," said Bristow, adding, "That's a paradigm that the market is going to have to get its head around."

There is some precedent in the gold sector: In 2018, U.S.-based Freeport-McMoran Inc. struck a deal that gives Indonesia a roughly 51-per-cent stake in its Grasberg mine, one of the largest copper and gold mines in the world.

But Bristow insisted that the deal he struck in Papua New Guinea differs as it guarantees that the government would receive tax revenues, regardless of whether the costs of capital improvements to the mine have been recouped.

Too often, he said miners strike deals that allow them to defer paying taxes until they've paid down the capital costs of building or improving a mine.

Not all the details of the economic agreement with Papua New Guinea have been released yet, though, and Bristow said there are still several steps remaining before the mine can be reopened and the deal can be implemented.

Catherine Coumans, research co-ordinator for Mining Watch Canada, who has been an outspoken critic of the company, expressed skepticism about the deal, saying that the landowners she has spoken to were not consulted.

"It doesn't address the groundswell of anger and frustration coming up from the people who have to live with this mine," said Coumans.

Financial Post

VANCOUVER SUN

Want to have your say on the news? Send us a letter at sunletters@vancouversun.com.

NOTICE TO CREDITORS
IN THE MATTER OF THE COMPANIES' CREDITORS ARRANGEMENT ACT, R.S.C. 1985, c. C-36, AS AMENDED AND IN THE MATTER OF A PLAN OF COMPROMISE OR ARRANGEMENT OF ENCOREFX INC.
("EncoreFX")
Court File No. S-212302

Take notice that on March 30, 2021 the Supreme Court of British Columbia granted a conversion order which commenced proceedings under the Companies' Creditors Arrangement Act ("CCAA") for EncoreFX. Ernst & Young Inc. was appointed as Monitor in the CCAA proceedings.

Ernst & Young Inc.
Monitor of EncoreFX
Pacific Centre
P.O. Box 10101,
700 West Georgia Street
Vancouver, BC V7Y 1C7

Contact: Jason Eckford
Telephone: (604) 648-3671
Facsimile: (604) 899-3530
www.ey.com/ca/EncoreFX

EY

Notice To Creditors of EncoreFX Inc. ("EncoreFX")

RE: NOTICE OF CLAIMS PROCEDURE AND MEETING OF CREDITORS FOR ENCOREFX PURSUANT TO THE COMPANIES' CREDITORS ARRANGEMENT ACT

PLEASE TAKE NOTICE that this notice is being published pursuant to an order of the Supreme Court of British Columbia (the "Court") dated April 8, 2021 (the "**Claims Process Order**") establishing a procedure for determining the amount of Claims (as defined in the Claims Process Order) against EncoreFX. The Court has ordered that Ernst & Young Inc, (the "**Monitor**") send Proof of Claim forms to the known creditors of EncoreFX who have not received a Claim Amount Notice (or disputes the Claim Amount Notice) from the Monitor. Any person who has not received a Proof of Claim form or a Claim Amount Notice (or disputes the Claim Amount Notice) and who believes that they have a claim against EncoreFX which claim arose prior to March 30, 2020 should send a completed Proof of Claim to the Monitor to be received by **4:00 p.m. (Pacific Daylight Time) on May 5, 2021** (the "**Claims Bar Date**").

CLAIMS WHICH ARE NOT RECEIVED BY THE MONITOR BY THE CLAIMS BAR DATE WILL BE BARRED AND EXTINGUISHED FOREVER.

Creditors who have not received a Proof of Claim from the Monitor should contact Jason Eckford, Ernst & Young Inc., the Court-appointed Monitor of EncoreFX (Telephone: 604.648.3671, Facsimile: 604.899.3530, e-mail: jason.eckford@parthenon.ey.com) to obtain a Proof of Claim package.

PLEASE TAKE NOTICE that the Court granted an order dated April 8, 2021 (the "**Meeting Order**") setting a meeting of the creditors of EncoreFX (the "**Meeting of Creditors**") for the purpose of voting on the plan of compromise or arrangement of EncoreFX (the "**Plan**").

The Meeting of Creditors will take place at 3:00 p.m. (Pacific Daylight Time) on May 11, 2021. The Meeting of Creditors will be held virtually and will be chaired by the Monitor.

Further details regarding the Meeting of Creditors, including copies of the orders, the Claims Package, the Plan, the protocol regarding the virtual Meeting of Creditors, a plan information letter as prepared by the Monitor, and the form of proxy to be used for the purpose of voting on the Plan are all available on the Monitor's website: www.ey.com/ca/EncoreFX/.

DATED at Vancouver, this 9th day of April, 2021

EY

SPONSORED BY POSTMEDIA

Support local businesses and snag big savings through Postmedia's online auction

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Postmedia Content Works

We're almost at the end of B.C.'s current "circuit breaker lockdown," which means you probably completed your spring cleaning checklist last week, including even the back-breaking task of cleaning the oven. With a sparkling clean home, now's the time to refresh your interior décor, invest in bigger purchases or simply treat yourself. Just in time too, as Support and Buy Local returns this month from April 22 to 27.

Postmedia's online auction allows shoppers to indulge without the buyer's remorse, offering incredible savings on everything from original artworks to golf memberships. Not to mention, the seasonal sale supports local businesses and provides a boost to the economy — when it's needed the most.

"British Columbians and local businesses are still being challenged by the pandemic, more than a year since this all began," says Mark Dowell, director of integrated advertising sales at Postmedia in Vancouver. "Postmedia has been a steadfast supporter of the community and is proud to continue offering local consumers and businesses a platform for exchange. It's our way of boosting the economy while offering well-deserved savings to everyone involved."

The last Black Friday auction offered deep discounts on more than $300,000 worth of goods. The upcoming spring sale will provide even more great deals on a range of quality items. Current items for sale include original art by local artist Mia Weinberg, memberships to Canada Golf, gift cards to California Closets, accessories from Lanka Jewels and much more. Inventory will continue to be added up to the auction's launch and throughout the bidding period.

Renovate your home office with a gift card to California Closets, available on Support and Buy Local Auction. SUPPLIED

For local businesses, the auction is an opportunity to invest at a time when cash flow is limited. Items from a business' existing inventory can be put up for sale. In return, Postmedia will provide the full retail value of all items sold toward future advertising, regardless of the winning bids.

The Support and Buy Local Auction will begin on April 22 and close on April 27. Bids will be accepted throughout the duration of the auction.

For keeners who are all ready to move from spring cleaning to spring shopping, account registration is open now. Early registrants can get a head start on their retail therapy by previewing items from today. Check in daily during the preview period to see newly added items and peruse the inventory.

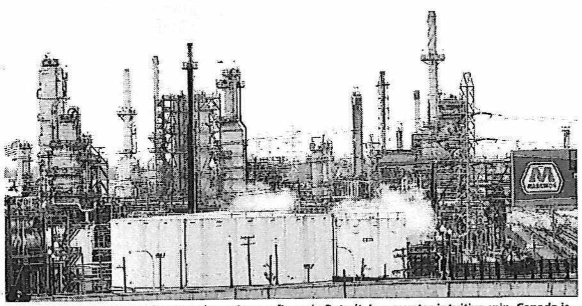
To register and view auction items, visit VancouverSun.com/SupportLocal.

Businesses interested in participating can contact Mark Dowell at mdowell@postmedia.com or visit postmediasolutions.com/contact-us.

THIS STORY WAS CREATED BY CONTENT WORKS, POSTMEDIA'S COMMERCIAL CONTENT DIVISION.

BUSINESS

Editor: Darron Kloster > Telephone: 250-380-5235 > Email: dkloster@timescolonist.com timescolonist.com/business



Storage tanks at the Marathon Petroleum Corp. refinery in Detroit. In a counter-intuitive spin, Canada is growing more dependent on imports of American oil. PAUL SANCYA, THE ASSOCIATED PRESS

U.S. oil made up 77% of Canada's oil imports last year, regulator says

JAMES McCARTEN
The Canadian Press

WASHINGTON — Canada is growing ever more reliant on imported American oil, a new report from the country's energy regulator suggests, putting a counter-intuitive spin on the fierce debate about cross-border pipelines and energy independence.

The United States provided nearly four out of every five barrels of imported crude in 2020, a year when global demand for fossil fuels was badly dented by the COVID-19 pandemic, the latest data from the Canada Energy Regulator.

About 77 per cent of Canadian imports came from the U.S., up from 72 per cent in 2019 and a paltry six per cent in 2010, before a dramatic spike in domestic American oil and gas production over the last decade.

"We do often think of the pipeline relationship between the two countries as being one of, 'Canada produces and exports to the U.S.,'" said Darren Christie, the regulator's chief economist. "This is specifically showing that there is another side to that coin, which is that we also import production from the U.S."

Close observers of Canada-U.S. trade flows, particularly those in the energy sector, might not be overly surprised by how much American crude oil has been travelling north in recent years.

The U.S. absorbed a whopping 96 per cent of Canadian oil exports last year, the bulk of it heavy crude, more than half of it to the U.S. Midwest, which has been ground zero for pipeline disputes for much of the past 15 years.

But a massive surge in U.S. oil and gas production, fuelled in part by new extraction technology like fracking and horizontal drilling, has made it a convenient source of feedstock for refineries in both countries, Christie said. "Their crude oil production has more than doubled in the last 10 years, which is quite a remarkable increase," he said.

"That creates a massive supply push out of the U.S. And if we are just north and had previously been importing some crudes from around the world, it's a natural market for a lot of that increased production out of the U.S."

While foreign oil has long been a part of the Canadian energy mix, the latest numbers — along with the proportion of imports from the U.S. — casts the ongoing controversy over pipeline links between the two countries in a surprising new light.

On his first day in the Oval Office, U.S. President Joe Biden cancelled the Keystone XL pipeline expansion, which would have ferried an additional 800,000 barrels a day of Alberta oilsands bitumen to refineries on the U.S. Gulf Coast.

In market debut, Coinbase valued briefly at $100B US

MICHELLE CHAPMAN
and ALEX VEIGA
The Associated Press

Coinbase made a rousing debut on Wall Street Wednesday, with shares of the digital currency exchange rising as high as $429, briefly giving it a market value over $100 billion US.

Coinbase Global Inc.'s initial public offering happened with cryptocurrency chatter seemingly everywhere, even at the U.S. Federal Reserve. Digital currencies are being incorporated into business plans and accepted for payment by major corporations like Tesla, PayPal and Visa.

The San Francisco-based company's listing on a public stock exchange is seen by some as an inflection point for digital currencies, as Coinbase's fortunes are closely tied to Bitcoin, the most popular cryptocurrency. Bitcoin's price topped $64,000 on Wednesday, up from $29,000 at the start of the year, and Coinbase said recently that first-quarter revenue should total around $1.8 billion, exceeding its revenue for all of 2020.

Shares of Coinbase are listed on the Nasdaq under the ticker "COIN," and closed at $328.28, up 31% from the $250 reference price set by Nasdaq ahead of the first trade. That puts Coinbase's market value at $85.78 billion.

That market value makes Coinbase one of the biggest publicly traded U.S. companies — just 93 companies in the S&P 500 index have a higher market value. Coinbase's value is close to the combined market value of Nasdaq Inc., which runs the Nasdaq Stock Market, and Intercontinental Exchange, which owns the New York Stock Exchange.

Founded in 2012, Coinbase became popular among cryptocurrency fans by providing them with an easier way to exchange shares of Bitcoin and other digital currencies. Unlike many newly public companies Coinbase is profitable — the company estimates it had net income of between $730 million and $800 million in the first quarter.

Dan Ives, analyst at Wedbush Securities, said in a note Wednesday that "Coinbase is a foundational piece of the crypto ecosystem and is a barometer for the growing mainstream adoption of Bitcoin and crypto for the coming years."

Still, even as more companies warm up to digital currencies, there are many doubters. Until recently the major financial institutions avoided cryptocurrencies, and Bitcoin is still viewed more as a store of value than as a method of payment.

Even as Coinbase made its trading debut, Federal Reserve Chair Jerome Powell described cryptocurrencies as "vehicles for speculation" in comments to the Economic Club of Washington. "No one is using them for payments, for example, like the dollar."

And not all investors are buying into the Coinbase hype. David Trainer, CEO of investment research firm New Constructs, said Coinbase has "little-to-no-chance of meeting the future profit expectations that are baked into its ridiculously high valuation."

Trainer last week put a valuation on Coinbase closer to $18.9 billion, arguing it will face more competition as the cryptocurrency market matures.

Coinbase said it had 56 million verified users as of March 31, with 6.1 million making transactions monthly. Trading volume in the first quarter was $335 million.

Coinbase earns 0.5% of the value of every transaction that goes through its system. So if someone buys $100 in Bitcoin, Coinbase earns 50 cents. If Bitcoin or Ethereum prices drop, the commissions Coinbase earns drop as well, giving it some exposure to the digital currencies' rise and fall.

Not enough women in boardrooms despite comply-or-explain rule: study

DENISE PAGLINAWAN
The Canadian Press

Women remain underrepresented in boardrooms of Canadian companies listed on the Toronto Stock Exchange despite the introduction of disclosure requirements intended to boost their numbers, a study by an Ottawa think tank has found.

The Conference Board of Canada said that while there is some progress in the proportion of women on corporate boards, the pace of change remains slow. "More needs to be done if we're going to achieve that goal of parity earlier," said Susan Black, Conference Board CEO and lead author of the study, in an interview.

In 2015, the Ontario Securities Commission and other Canadian regulators implemented a so-called comply-or-explain rule, which requires most publicly traded companies to disclose the number of women in key positions or explain why they have not met their goals.

Women only made up 15 per cent of Canadian boards in 2018 – an increase of just four percentage points from 2015, when seven provinces and two territories introduced the disclosure requirements, the study found.

"[The] improved 'comply or explain' disclosure requirements have failed to accelerate the entry of women into corporate boardrooms," the Conference Board report reads.

The study said there is no compelling evidence that disclosure has accelerated the inclusion of women on boards since a faster pace would have led to a greater increase in representation since 2015.

Black said the numbers demonstrate that requiring organizations to publicly state what they're doing is not sufficient to change behaviours and speed up progress toward gender parity in boardrooms.

The study found more than half of the board seats that became vacant in 2018 went to men and about a quarter were left unfilled or eliminated.

"The good news is women still filled a quarter of the board seats; the bad news is women only fill a quarter of the board seats," said Black.

If men and women were added to boards on a 50:50 ratio, boardrooms would reach parity in five years, she added.

Black said some approaches organizations can take to achieve this is by having specific diversity targets and board term limits, as well as keeping a list of potential board candidates and making sure that list is diverse.

Companies that adopted such diversity practices had consistently higher representation of women on their boards, the study said.

It recommended that companies expand their pool of senior women executives to develop the talent pipeline for women board members.

No. S212302
Vancouver Registry

A.D. 2021

IN THE SUMPREME COURT OF BRITISH COLUMBIA

IN THE MATTER OF THE *COMPANIES' CREDITORS ARRANGEMENT ACT*, R.S.C. 1985, c. C-36, AS AMENDED

AND

IN THE MATTER OF ENCOREFX INC.

AFFIDAVIT OF PUBLICATION

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