

The Mental Health Index™ report

Australia, June 2020

Spotlight on the mental health impact of the COVID-19 pandemic



LifeWorks
by Morneau Shepell

**MORNEAU
SHEPELL** 



Table of contents

Executive summary	1
Mental Health Index™	2
Additional findings	4
Additional data and analyses	6
Overview of the Mental Health Index™	7
Methodology	7
Calculations	8
The Mental Health Index™	9
The Mental Health Index™ (industry)	11
The Mental Stress Change score	12
The Mental Stress Change (cumulative)	13
The Mental Stress Change (industry)	15
Impact of the COVID-19 pandemic on emotional state	16
Employer support during the pandemic	18
Current needs and moving forward after a pandemic	19
Implications	21



Executive summary

As June got underway, life has started to return to normal for many Australians. The country has reported daily case counts of COVID-19 below 20 per day and there has been one COVID-19 related death since early June. The Australian government launched a “Roadmap to COVIDsafe Australia” which outlines three steps to opening up the country and restarting the economy as Australians learn to live with the presence of the COVID-19 virus. Within this framework, each State is continuing to follow its own path with a range of measures aimed at: allowing and increasing the size, type and number of people who can attend social gatherings including weddings and funerals; opening of restaurants and bars with limited access and tight capacity restrictions; reopening of public places such as museums, libraries and access to personal services such as hair salons and spas. Various strategies are in place to return children to the classroom this month.

As life begins under the “new normal”, public health officials continue to advocate for physical distancing measures and COVID-safe hygiene practices. The Australian government has also extended its travel ban until September. For the third consecutive month, the ongoing impacts of the COVID-19 pandemic economically and societally are continuing to have an impact on the mental health of Australians.

The resulting and cumulative effect of the COVID-19 pandemic continues to have a negative impact on the mental health of Australians.

In the first half of the month, unprecedented awareness of anti-Black racism emerged. Outrage and protests were sparked by the high-profile death of a Black American, George Floyd, during arrest in Minneapolis, Minnesota. Australians have marched peacefully in “Black Lives Matter” protests. Significant emotion accompanied the greater awareness of anti-Black racism and events prior to and after the George Floyd incident.



Mental Health Index™

The overall Mental Health Index™ for June 2020 is -12 points. This index represents the deviation from the pre-2020 benchmark. A negative score indicates poorer mental health relative to the benchmark, and a positive score indicates better mental health. The benchmark reflects mental health data from 2017, 2018 and 2019. A 12-point decrease from the pre COVID-19 benchmark¹ reflects a population whose mental health similar to the most distressed 1 per cent of the benchmark population. June is the third consecutive month of an extremely low Mental Health Index™. There is modest change from April 2020 (-17) and May (-15).

The lowest Mental Health Index™ sub-score is for the risk measure of anxiety (-14.1 points), followed by work productivity (-13.6), depression (-13.3), optimism (-12.8), and isolation (-11.7).

- There are modest improvements across all sub-scores in June.
- A decline in the overall Mental Health Index™ is observed only for individuals who have reduced salary when compared to last month.
- Overall, the financial score continues to improve with a score of 0.4 points; an improvement month-over-month since April. This suggests that Australians are continuing to monitor their savings as a result of this crisis. That said, those without emergency savings experience a lower score in mental health (-23.8) than the overall group. As well, people with no emergency fund have uniformly low scores on the Mental Health Index™.

Nine per cent of respondents are unemployed. Of those who participated in the Mental Health Index™ in all three months and were employed in April 2020, 41 per cent had some change in employment (reduced hours, reduced salary, or job loss) between April and June 2020.

- Of those who encountered a change in employment, 27 per cent, are back to full employment.
- Of those that saw a reduction in hours or salary, 69 per cent are still working under those conditions, and none of those individuals ultimately lost their jobs.
- Individuals reporting reduced salary from last month have a significantly lower Mental Health Index™ score than those with a reduction in salary and is also much lower than individuals not employed.

¹ The raw score for the Mental Health Index benchmark is 75/100. The June 2020 score is 63/100.

The overall Mental Health Index™ for June 2020 is -12 points, up three points from the prior month



- Regardless of employment status, there continues to be a lower mental health score for females (-14.5) when compared to males (-9.1). Further, the younger the age group, the lower the Mental Health Index™ score.

The highest mental health scores are observed in Finance and Insurance (-6.9), Other services (except Public Administration) (-8.5), and Wholesale Trade (-9.1).

- The lowest mental health scores are found in Food Services (-17.1), Arts, Entertainment and Recreation (-15.9), and Retail Trade (-14.5).
- Individuals employed in Public Administration, and Construction have had a decline in mental health since last month whereas individuals in Wholesale Trade, Other services (except Public Administration), as well as Finance and Insurance have seen the greatest improvement.
- Individuals in Health Care and Social Assistance show subtle improvement yet again this month (-13.3) when compared to May (-14.7) and April (-16.2) despite the ongoing strain and risk associated with professions in this sector.

For the third consecutive month, the two key drivers of the Mental Health Index™ are financial risk and isolation.

Mental Stress Change

The Mental Stress Change score for June 2020 is 56.5. This indicates that nearly one quarter of the population is experiencing more mental stress compared to the prior month, with a small proportion experiencing less. This is the third consecutive month where the Mental Stress Change score reflects increased mental stress in the population. Considering geography, the greatest increase in stress month over month was for respondents living in South Australia (59.8), followed by New South Wales (59.8), Victoria (56.3), Western Australia (54.9), and Queensland (51.3).

- The greatest increase in mental stress is seen in employed people with reduced salary (63.7), followed closely by employed people with reduced hours (62.6) when compared to employed people with no change to salary or hours (56.7) and unemployed people (56.2).

For three consecutive months, all industries, with the exception of one, have reported an increase in mental stress



- As was reported in prior months, and as evidenced again in June, younger respondents are experiencing a greater increase in mental stress when compared to older respondents.
- Further, over the three-month survey period, females have larger increases in mental stress when compared with males.

Mental Stress Change scores for Administrative and Support Services, Constuction, Retail Trade, as well as Educational Services are less steep when compared to the prior month.

- The least favourable mental stress changes are observed in Arts, Entertainment and Recreation (62.5), and Public Administration (60.9).
- All industries have reported an increase in mental stress in all three months.

Additional findings

Mental health impact and Employer support

After months of social distancing, job losses, and the threat of contracting COVID-19, emotions are high.

- The most commonly reported emotion is calm (25%), followed by worry (20%), and frustration (17%).
- Individuals feeling more positive emotions (i.e. calm, happiness, hopefulness, or gratitude) have more favourable Mental Health Index™ scores than individuals feeling more negative emotions (i.e. anger, disbelief, frustration, helplessness, and worry).
- A deeper examination of the data shows that the profile (e.g. age, gender, household income) of individuals choosing positive emotions are not remarkably different from individuals reporting negative emotions. This suggests that an individual's personal outlook contributes significantly to how well that individual copes with the strain of the pandemic, and this effect is reflected in the Mental Health Index™ scores.

In following the trend of individual scores from April 2020 to June 2020, individuals who report more positive emotions have significantly higher Mental Health Index™ scores and their mental health scores are generally improving.

- Individuals experiencing more negative emotions are not demonstrating an improving mental health trend and have significantly lower scores.



- As well, individuals feeling positive emotions are experiencing a lower curve of mental stress and are also more likely to feel less mental stress when compared to the previous month.
- Individuals who are mainly experiencing negative emotions are more likely to continue to feel more mental stress than the previous month.
- While increases in mental stress continue, the increase has been more gradual for those reporting all emotional states with the exception of individuals feeling anger as the primary emotion. These individuals have a spike in feeling more mental stress in June 2020 over May 2020.

There is a strong correlation between scores on the Mental Health Index™, and the individual's view of how their employer managed health and safety issues during the pandemic. An even stronger correlation is evident between the Mental Health Index™ scores and perception of how well their employer has been supporting the mental health of employees.

- 28 per cent indicate that their employer has been managing health and safety inconsistently, poorly or very poorly during the pandemic. The Mental Health Index™ score for this group ranged from -19.8 for those who indicated inconsistently, to -24.8 for those who indicate health and safety being managed poorly to -33.2 for those who indicate very poorly. This compares to -11.6 for those who indicate health and safety being managed somewhat well and -2.4 for very well.
- 33 per cent indicate that their employer has been supporting mental health inconsistently, poorly or very poorly during the pandemic. The Mental Health Index™ score for this group ranged from -17.7 for those who indicated inconsistently, to -21.3 for those who indicate mental health being supported poorly to -32.9 for those who indicate very poorly. This compares to -11.7 for those who indicate mental health being supported somewhat well, and 0.2 for very well.

As the country begins to move into the next phase of the pandemic, forty-seven per cent of people feel that they have what they need.

- The most commonly reported need for support to deal with anxiety (23 per cent).
- This is followed by the need for clearer guidance on how to prevent spreading/getting the virus (22 per cent).

Respondents who reported that their employer managed pandemic risks better had more favorable Mental Health Index™ scores



With a mix of social distancing, self-isolation, and the closure of some businesses, the data shows that there is likely to be a change in spending habits after the pandemic. Only 25 per cent of respondents are likely to return to their previous spending habits quickly after the pandemic.

- 30 per cent believe that they will be concerned about job security for a while
- 24 per cent are concerned about the risk of infection from being in stores and service areas
- 23 per cent indicate that their income has changed
- 11 per cent do not have the will or energy to do things they did before
- 14 per cent are not sure about whether they will return to former spending or not

Additional data and analyses

Demographic breakdown of sub-scores, and specific cross-correlational and custom analyses are available upon request. Benchmarking against the national results or any sub-group, is available upon request. Contact MHI@morneaushepell.com



Overview of the Mental Health Index™

The mental health and wellbeing of a population is essential to overall health and work productivity. The Mental Health Index™ provides a measure of the current mental health status of employed adults in a given geography, compared to the benchmarks collected in the years of 2017, 2018 and 2019. The increases and decreases in the Index are intended to predict cost and productivity risks, and inform the need for investment in mental health supports by business and government.

The Mental Health Index™ report has three main parts:

1. The overall Mental Health Index™ (MHI), which is a measure of change compared to the benchmark of mental health and risk.
2. A Mental Stress Change (MStressChg) score, which measures the level of reported mental stress, compared to the prior month.
3. A spotlight section that reflects the specific impact of current issues in the community: In the current and prior two reports the measures in this section relate to the mental health impact of the COVID-19 pandemic.

Collected through an online survey of 1,000 Australians

Methodology

The data for this report was collected through an online survey of 1,000 Australians who are living in Australia and are currently employed or who were employed within the prior six months. Participants were selected to be representative of the age, gender, industry and geographic distribution in Australia. The same respondents participate each month to control for changes due to different samples. The respondents were asked to consider the prior two weeks when answering each question. The Mental Health Index™, which launched in April 2020, is published monthly. The benchmark data was collected in 2017, 2018 and 2019. The data for the current report was collected between May 29 to June 9, 2020.



Calculations

To create the Mental Health Index™, the first step leverages a response scoring system turning individual responses to each question into a point value. Higher point values are associated with better mental health and less mental health risk. Each individual's scores are added and then divided by the total number of possible points to get a score out of 100. The raw score is the mathematical mean of the individual scores.

To demonstrate change, the current month's scores are then compared to the benchmark and the prior month. The benchmark is comprised of data from 2017, 2018 and 2019. This was a period of relative social stability and steady economic growth. **The change relative to the benchmark is the Mental Health Index™. A score of zero in the Mental Health Index™ reflects no change, positive scores reflect improvement, and negative scores reflect decline.**

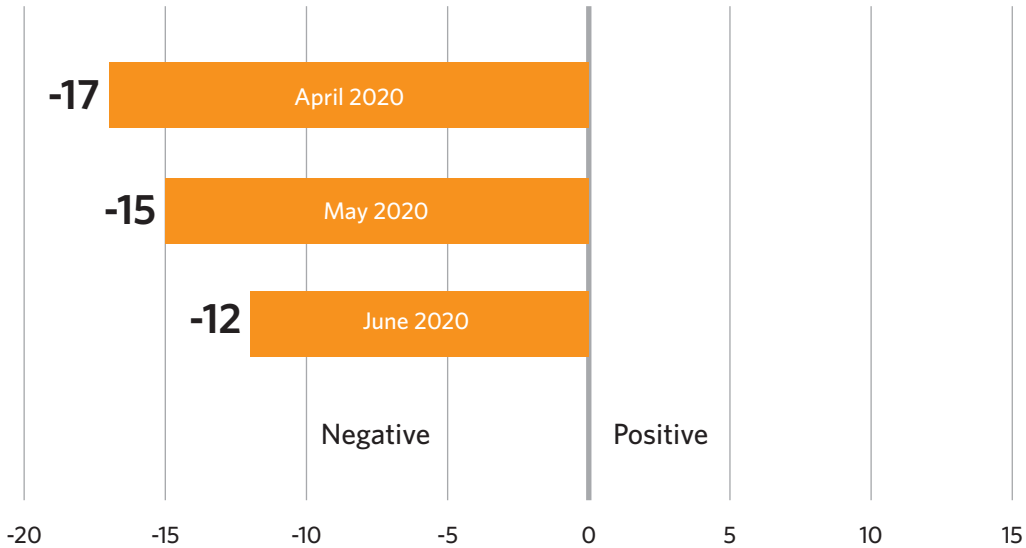
A Mental Stress Change score is also reported given that increasing and prolonged mental stress is a potential contributor to changes in mental health. It is reported separately and is not part of the calculation of the Mental Health Index™. The Mental Stress Change score is $(\text{Percentage reporting less mental stress} + \text{Percentage reporting the same level of mental stress} * 0.5) * -1 + 100$. The data compares the current to the prior month. **A Mental Stress Change score of 50 reflects no change in mental stress from the prior month. Scores above 50 reflect an increase in mental stress, scores below 50 reflect a decrease in mental stress.** The range is from zero to 100. A succession of scores over 50, month over month, reflects high risk.



The Mental Health Index™

The Mental Health Index™ (MHI) is a measure of deviation from the benchmark² of mental health and risk. There are modest improvements in all scores and The Mental Health Index™ is up three points from the prior month.

MHI		
Current month		
June 2020	-12	
May 2020	-15	
MHI sub-scores ³	June	May
Depression	-13.3	-16.6
Anxiety	-14.1	-17.1
Optimism	-12.8	-15.1
Work productivity	-13.6	-15.6
Isolation	-11.7	-13.4
Psychological health	-3.6	-5.7
Financial risk	0.4	-2.9



The overall Mental Health Index™ is 12 points below the benchmark. The current score is equivalent to the first percentile of the benchmark.

² The benchmark reflects data collected in 2017, 2018 and 2019.



Employment status	June	May
Employed (no change in hours/salary)	-9	-10.5
Employed (fewer hours compared to last month)	-15.7	-19.7
Employed (reduced salary compared to last month)	-26.1	-22.4
Not currently employed	-13	-23.2
Age group	June	May
Age 20-29	-18.0	-21.2
Age 30-39	-17.1	-19.3
Age 40-49	-11.1	-12.4
Age 50-59	-9.0	-11.4
Age 60-69	-3.2	-7.9
Number of children	June	May
No children in household	-11.7	-14.0
1 child	-14.4	-16.8
2 children	-11.9	-14.4
3 children or more	-7.8	-14.1
State	June	May
New South Wales	-13.9	-15.1
Victoria	-11.6	-14.1
Queensland	-10.4	-15.0
South Australia	-12.1	-16.5
Western Australia	-11.3	-11.2

Gender	June	May
Male	-9.1	-12.2
Female	-14.5	-16.7
Income	June	May
Household income <\$30K/annum	-22.7	-25.0
\$30K to <\$60K/annum	-16.2	-18.8
\$60K to <\$100K	-14.2	-16.9
\$100K to \$150K	-9.5	-11.6
\$150K and over	-4.1	-7.5
Number of adults in household	June	May
One adult in household	-16.5	-17.9
2 adults	-10.7	-13.2
3 adults	-11.4	-15.4
4 adults	-12.7	-13.3
5 adults or more	-5.7	-16.3

Numbers highlighted in **orange** are the most negative scores in the group. Numbers highlighted in **green** are the least negative scores in the group.

Available upon request:

Specific cross-correlational and custom analyses



The Mental Health Index™ (industry)

The mental health of those in different industries can differ immensely depending upon market and cultural circumstances. The highest mental health scores are observed in Finance and Insurance (-6.9), Other services (except Public Administration) (-8.5), and Wholesale Trade (-9.1). The lowest mental health scores are observed in Food Services (-17.1), Arts, Entertainment and Recreation (-15.9), and Retail Trade (-14.5). Improvements from last month are shown in the table below:

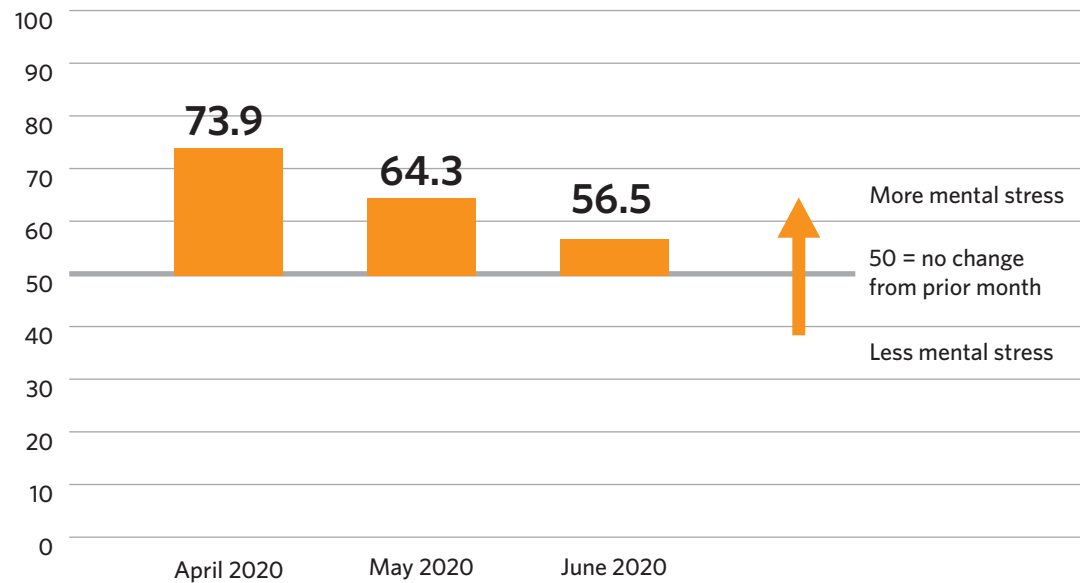
Industry	June 2020 MHI	May 2020 MHI	Improvement
Wholesale Trade	-9.1	-18.8	9.7
Other services (except Public Administration)	-8.5	-16.6	8.1
Finance and Insurance	-6.9	-13.1	6.2
Food Services	-17.1	-22.4	5.3
Educational Services	-12.6	-17.4	4.8
Manufacturing	-13.1	-17.2	4.1
Other	-10.7	-14.2	3.5
Transportation and Warehousing	-9.6	-13.1	3.5
Administrative and Support services	-13.7	-16.9	3.1
Retail Trade	-14.5	-17.0	2.4
Health Care and Social Assistance	-13.3	-14.7	1.4
Arts, Entertainment and Recreation	-15.9	-17.1	1.2
Professional, Scientific and Technical Services	-10.2	-11.1	0.9
Construction	-12.7	-11.1	-1.6
Public Administration	-11.0	-8.1	-2.9

The Mental Stress Change score

The Mental Stress Change Score (MStressChg) is a measure of the level of reported mental stress, compared to the prior month.

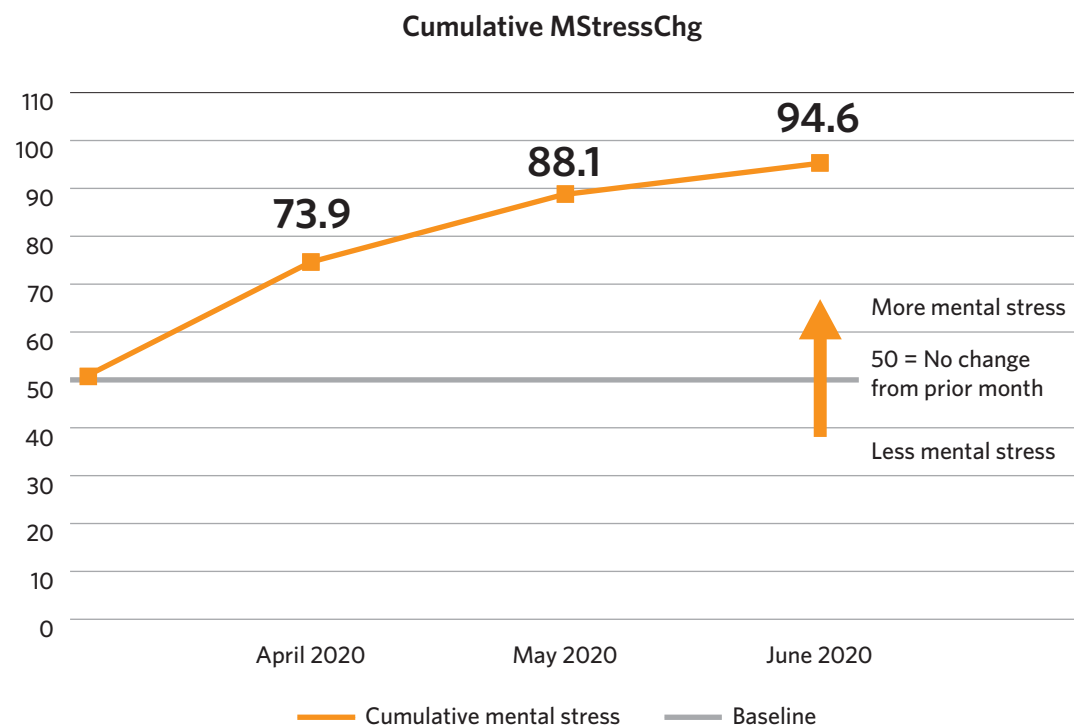
MStress Chg	
Current month June 2020	56.5
May 2020	64.3

The Mental Stress Change score for June 2020 is 56.5. This reflects an increase in mental stress compared to the prior month. The steepness of the increase has, however, been declining month-over-month. The current score indicates that nearly one-quarter of the population is experiencing more mental stress compared to the prior month, with a small proportion experiencing less. An increase in the Mental Stress Change score in the last three months, when compared to the benchmark, indicates a significant accumulation of strain in the population.



The Mental Stress Change (cumulative)

The Mental Stress Change Score (MStressChg) is a measure of the level of reported mental stress compared to the prior month. The change is rooted against a value of 50 implying no net mental stress change from the previous month, while values above 50 indicate a net increase in mental stress and values below 50 indicate a net decrease in mental stress. The cumulative mental stress score is shown in the graph below:





Employment status	June	May
Employed (no change in hours/salary)	54.5	60.0
Employed (fewer hours compared to last month)	56.6	70.7
Employed (reduced salary compared to last month)	72.4	72.9
Not currently employed	55.7	66.9
Age group	June	May
Age 20-29	59.8	67.3
Age 30-39	59.9	67.3
Age 40-49	57.6	62.7
Age 50-59	53.9	61.7
Age 60-69	49.6	63.3
Number of children	June	May
No children in household	55.4	62.5
1 child	59.0	67.0
2 children	59.7	63.6
3 children or more	51.2	78.3
State	June	May
New South Wales	59.8	63.0
Victoria	56.3	65.0
Queensland	51.3	65.4
South Australia	59.8	65.6
Western Australia	54.9	61.7

Gender	June	May
Male	55.3	62.6
Female	57.5	65.6
Income	June	May
Household income <\$30K/annum	60.2	65.9
\$30K to <\$60K/annum	60.3	64.1
\$60K to <\$100K	55.8	65.6
\$100K to \$150K	56.1	64.0
\$150K and over	53.9	62.5
Number of adults in household	June	May
One adult in household	58.9	63.7
2 adults	54.9	63.8
3 adults	58.0	64.4
4 adults	57.6	66.3
5 adults or more	62.0	75.0

Numbers highlighted in **orange** are the most negative scores in the group. Numbers highlighted in **green** are the least negative scores in the group.

Available upon request:

Specific cross-correlational and custom analyses



The Mental Stress Change (industry)

The mental health of individuals in different industries can differ immensely depending upon market and cultural circumstances. The most favourable mental stress changes observed in Other services (except Public Administration) (51.2), Other (52.4), and Retail Trade (52.9). The least favourable mental stress changes are found in Arts, Entertainment and Recreation (62.5), Public Administration (60.9), and Manufacturing (58.8).

All industries have reported an increase in mental stress for three consecutive months.

Mental Stress changes from the last two months are shown in the table below:

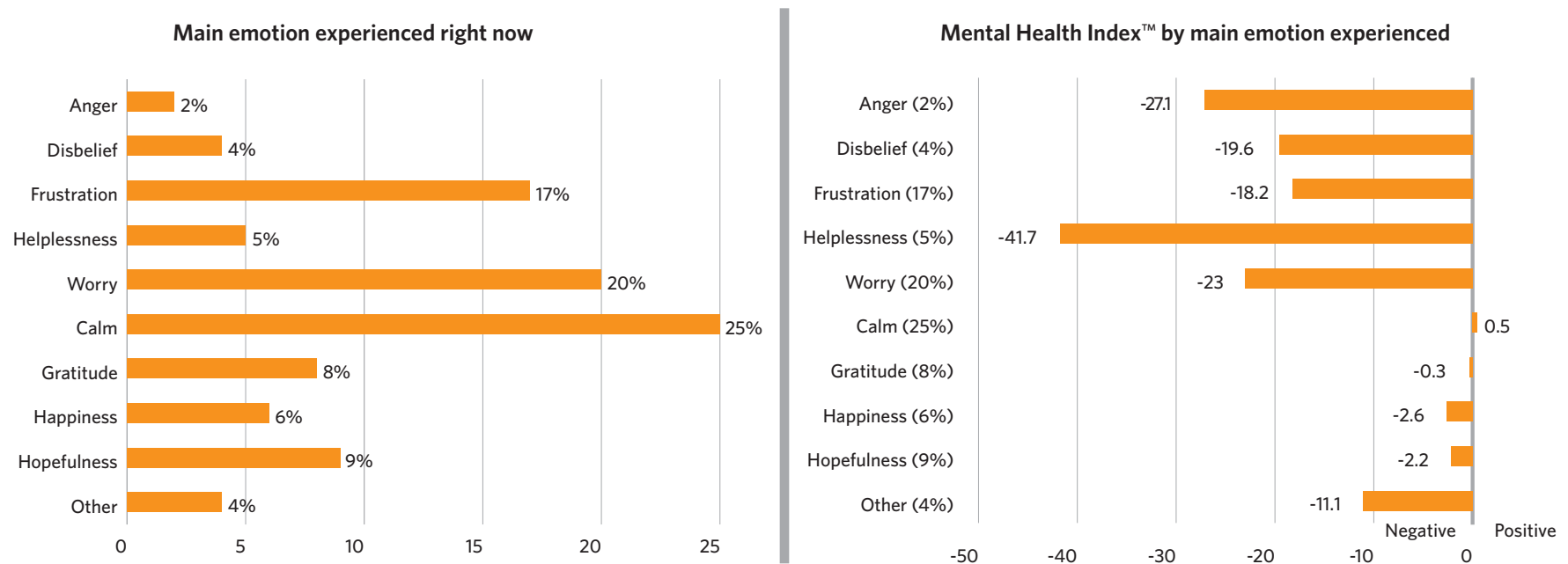
Industry	June 2020 MStress Chg	May 2020 MStress Chg
Other services (except Public Administration)	51.2	61.3
Other	52.4	63.8
Retail Trade	52.9	63.6
Construction	54.5	65.7
Transportation and Warehousing	54.9	61.0
Health Care and Social Assistance	56.6	64.2
Food Services	56.9	64.5
Professional, Scientific and Technical Services	57.2	63.6
Finance and Insurance	57.3	64.6
Educational Services	57.6	67.9
Wholesale Trade	58.5	61.0
Administrative and Support services	58.7	74.5
Manufacturing	58.8	66.9
Public Administration	60.9	59.3
Arts, Entertainment and Recreation	62.5	59.6



Impact of the COVID-19 pandemic on emotional state

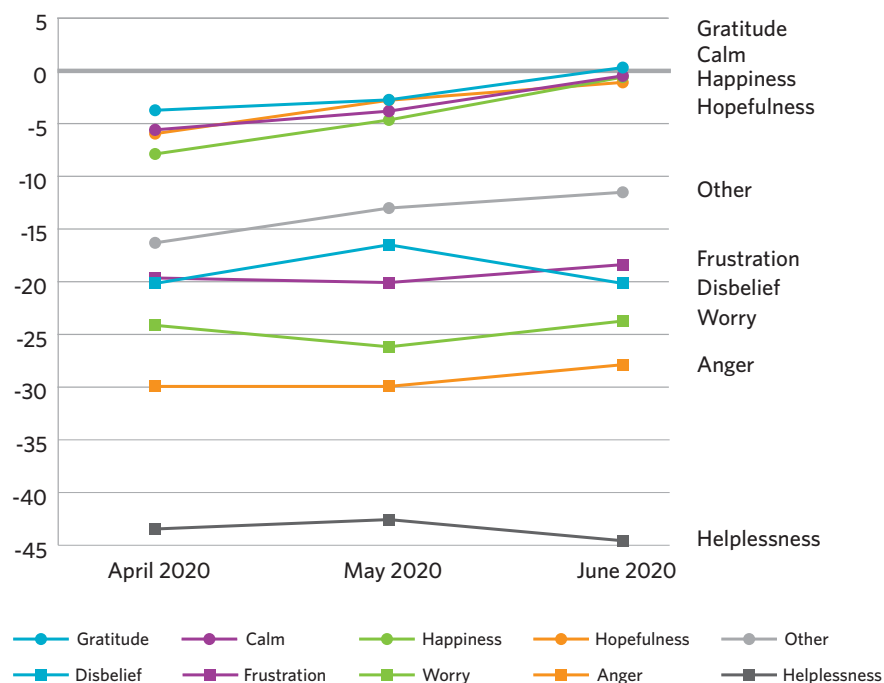
After months of social distancing, job losses, and the threat of contracting COVID-19, emotions are high. The most commonly reported emotion is calm (25%), followed by worry (20%), and frustration (17%). Individuals feeling more positive emotions (i.e. calm, happiness, hopefulness, or gratitude) have more favourable Mental Health Index™ scores than individuals feeling more negative emotions (i.e. anger, disbelief, frustration, helplessness, and worry).

A deeper examination of the data shows that the profile (e.g. age, gender, household income) of individuals choosing positive emotions are not remarkably different from individuals reporting negative emotions. This suggests that an individual's personal outlook contributes significantly to how well that individual copes with the strain of the pandemic, and this effect is reflected in the Mental Health Index™ scores.

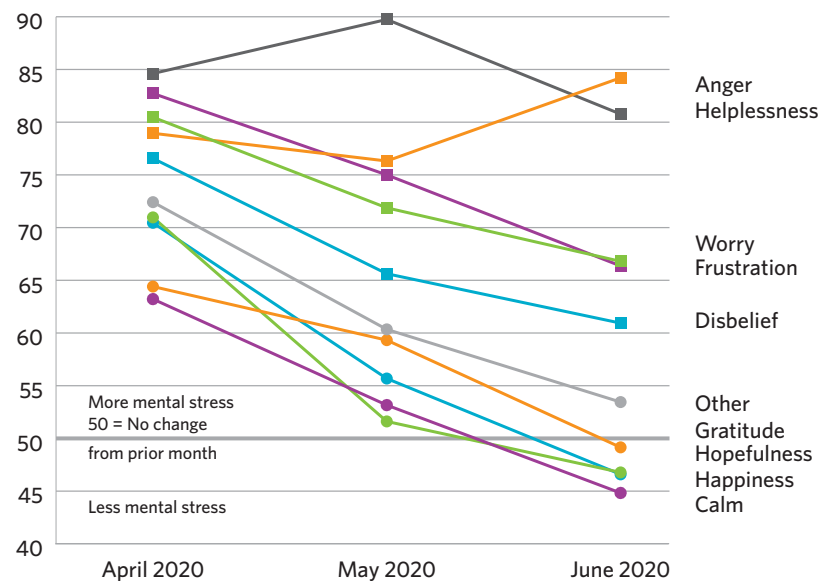




Mental Health Index™ by emotion



Mental Stress Change by emotion



Considering the trend of individual scores, the graph below shows that individuals reporting more positive emotions have significantly higher Mental Health Index™ scores and their mental health scores are generally improving. Individuals experiencing more negative emotions are not demonstrating an improving mental health trend and have significantly lower scores.

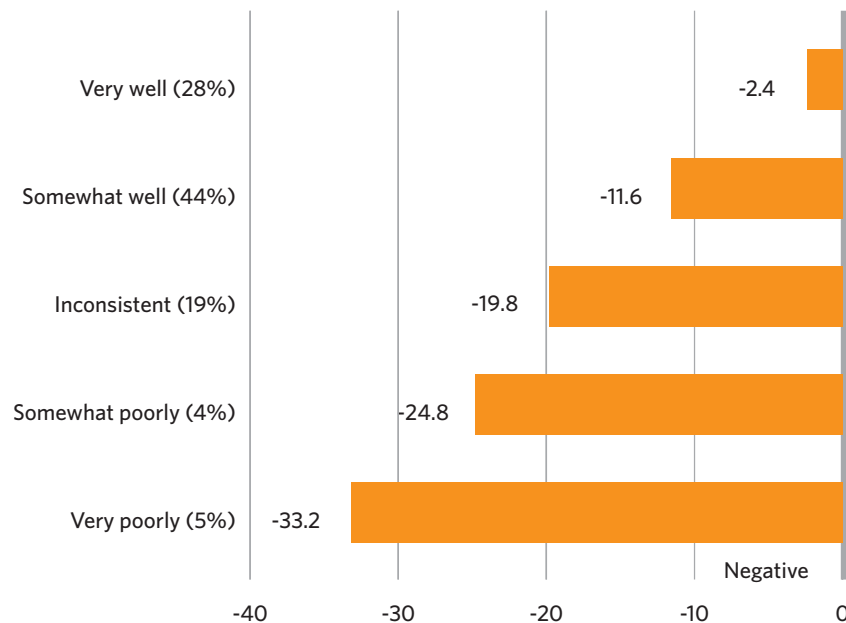
A further examination of mental stress changes, based on the main emotion being felt, shows that individuals feeling positive emotions have continually improved their mental stress and, in the most recent data, these individuals are also more likely to feel less mental stress when compared to the previous month. Individuals who are mainly experiencing negative emotions are more likely to continue to feel more mental stress than the previous month. Mental stress is improved across all emotional states with the exception of individuals feeling anger as the primary emotion. These individuals have experienced a more dramatic increase in mental stress change in June 2020 over May 2020.

Employer support during the pandemic

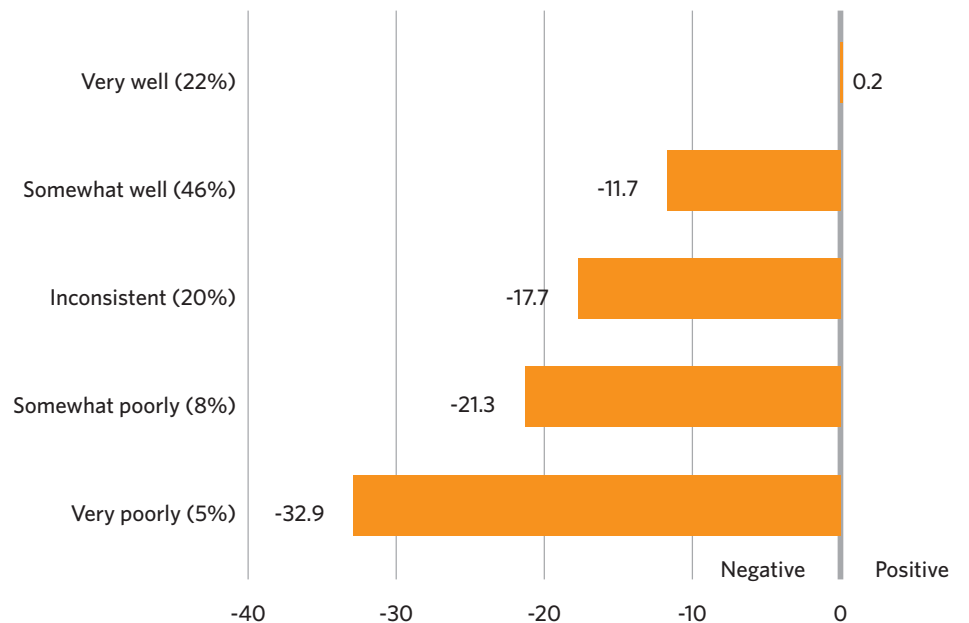
Generally, individuals are satisfied with the manner in which their employers have handled the pandemic. Seventy-three per cent of respondents reporting that their employers managed the health and safety risks “somewhat well” to “very well”. Respondents who reported that their employer managed pandemic risks better had more favourable Mental Health Index™ scores.

Similarly, sixty-eight per cent of respondents reported that their employers supported their mental health needs during the pandemic. A trend of better Mental Health Index™ scores of those working for employers that better supported mental health needs was observed. Significantly, individuals who reported that their employers supported their mental health needs “very well” had an average MH score of 0.2, which is slightly above the benchmark.

Mental Health Index™ by employer management of health & safety risk



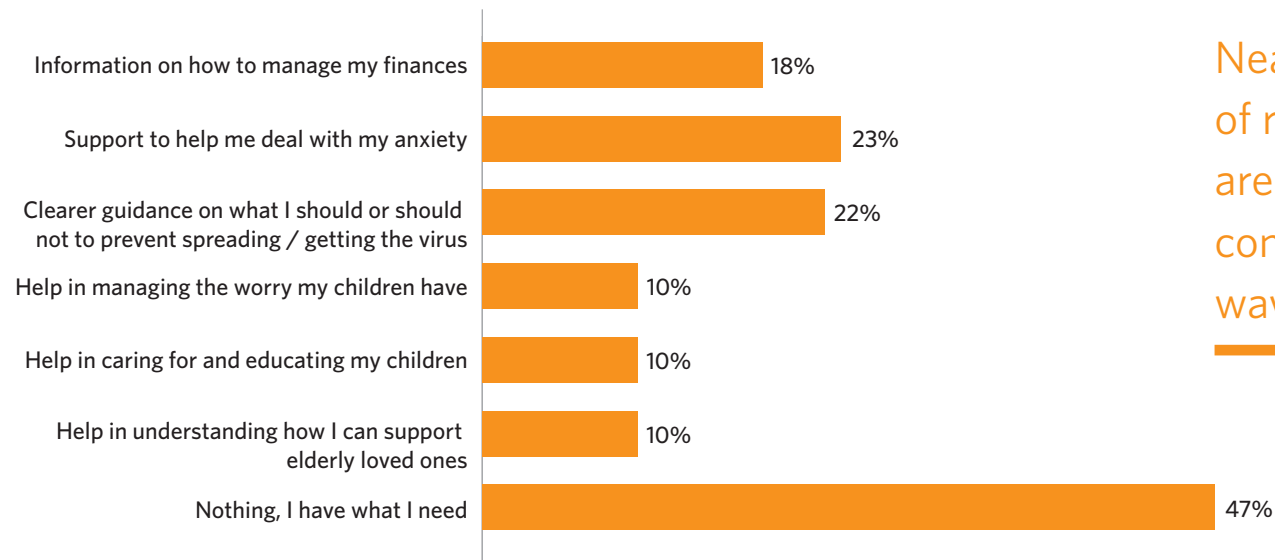
Mental Health Index™ by employer support of mental health needs



Current needs and moving forward after a pandemic

As the country begins to move into the next phase of the pandemic, forty-seven per cent of people feel that they have what they need. For those who did not feel they have what they need, the most commonly reported need is supporting to deal with anxiety (23 per cent), followed by clearer guidance on how to prevent spreading/getting the virus (22 per cent).

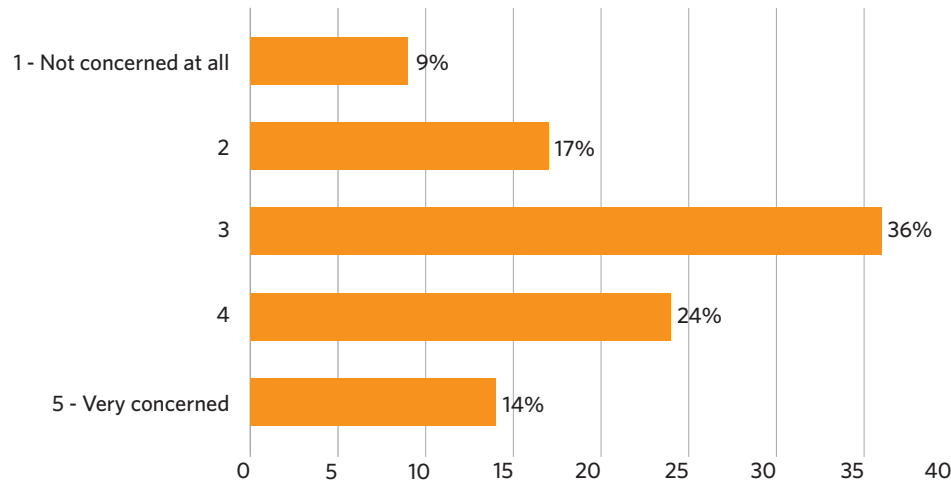
What do you feel you need right now as a result of the pandemic?



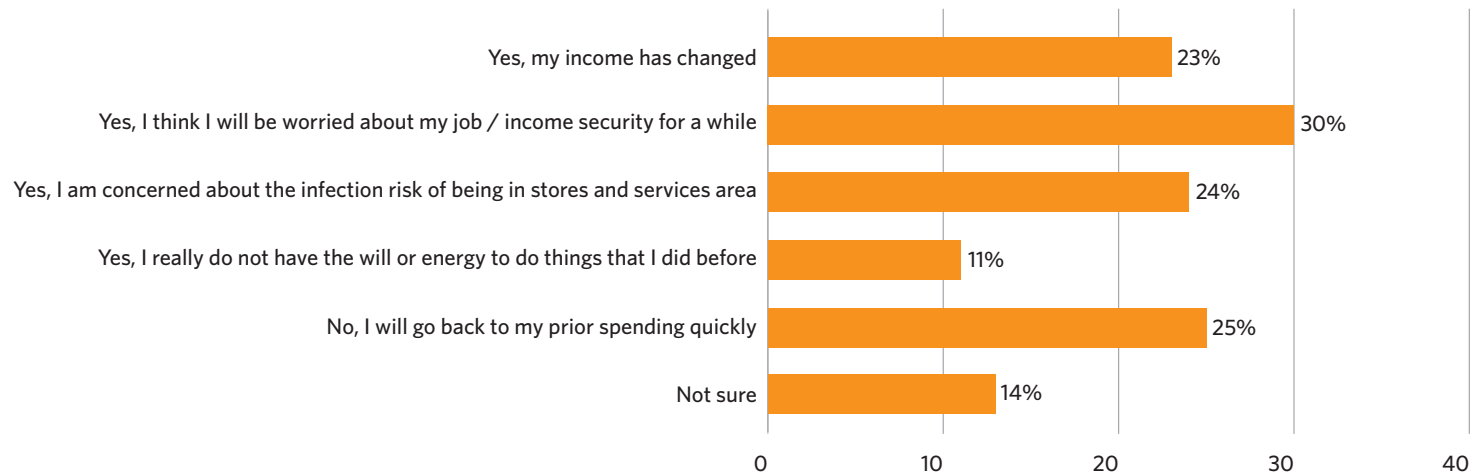
Nearly three-quarters of respondents (74%) are moderately to very concerned about a second wave of COVID-19

With a mix of social distancing, self-isolation, and the closure of some businesses, the data also shows that there is likely to be a change in spending habits after the pandemic. Only twenty-five per cent of respondents are likely to return to their previous spending habits. The main barrier given for not returning to previous spending habits is a concern about job/income security (30%). The second most common barrier is a concern about infection risk of being in stores and service areas (24%), followed by a change in income (23%).

Respondent concern for a second wave of COVID-19



Are there barriers to you returning to your prior spending habits?



Implications

The current scores for The Mental Health Index™ are a clear warning regarding the mental health impact of the pandemic. The Index shows a significant decrease in mental health Australia. We also see a significant increase in mental stress compared to the prior month and a definitive link to issues related to the COVID-19 pandemic. While the physical health risk of COVID-19 is the focus of much attention, the mental health impact requires similar attention and action. Well after the risk of infection reduces, the mental health impact may remain. This has implications for the quality of life of individuals, the stability of families, the risk of health and disability costs for organizations as well as the level of participation in the economy, which is a concern for government, given its impact on the speed of economic recovery.

To address this situation, action is required on at least three levels:

1. **Individuals** need to attend to the impact of the pandemic on their mental health. While some strain would be expected as a result of such a massive change, feeling overwhelmed and unable to cope, or feeling stuck and unable to adapt, are clear warning signs requiring support from a trusted confidant or a counselling professional.
2. **Businesses** need to attend to the risk among employees. The Mental Health Index™ measures the mental health risk and status of the working population. The current scores suggest a risk to the longer-term wellbeing of employees, which may impact business productivity, health costs and disability absence. Business would do well to increase the focus on mental health through communication that increases the awareness of mental health warning signs, campaigns to reduce the stigma of seeking mental health support, and the promotion of health plans and public resources.
3. **Governments** need to attend to the mental health of the population. A population under strain is less likely to participate fully in the economy. The current focus on health and safety needs to expand to include a significant focus on mental health. This should include clear messages regarding coping strategies and the promotion of public resources.

The Mental Health Index™ is published monthly, and measures trends over time.

Morneau Shepell is a leading provider of technology-enabled HR services that deliver an integrated approach to employee wellbeing through our cloud-based platform. Our focus is providing world-class solutions to our clients to support the mental, physical, social and financial wellbeing of their people. By improving lives, we improve business. Our approach spans services in employee and family assistance, health and wellness, recognition, pension and benefits administration, retirement consulting, actuarial and investment services. Morneau Shepell employs approximately 6,000 employees who work with some 24,000 client organizations that use our services in 162 countries. Morneau Shepell inc. is a publicly traded company on the Toronto Stock Exchange (TSX: MSI). For more information, visit morneaushepell.com.



@Morneau_Shepell



Morneau Shepell