

## **CAFII ALERTS WEEKLY DIGEST: December 3 to December 10, 2021**

December 10, 2021

### TABLE OF CONTENTS

<b>Regulator/Policy-Maker News .....</b>	<b>3</b>
Barbara Palace Churchill Steps Down As Executive Director Of Insurance Council Of Manitoba .....	3
<b>CAFII Member and/or Parent Company-Specific News .....</b>	<b>3</b>
TD Bank Group Reports \$3.8B Fourth-Quarter Profit, Raises Quarterly Dividend .....	3
CIBC Sees Revenue And Expenses Rise As It Focuses On Growth, Raises Dividend .....	5
Banks And Insurance Companies Obtain Court Order To Allow Virtual AGMs In 2022 .....	6
Why Confidence In Canada's Banks Won't Fade Soon .....	7
<b>COVID-19 Pandemic Response, Resilience and Recovery News .....</b>	<b>9</b>
Omicron And Delta Spell Return Of Unpopular Restrictions Around The World .....	9
Canada Faces Growing Global Criticism Of Its African Travel Bans .....	12
New Canadian COVID-19 Travel Rules Spark Turmoil At Airports And Criticism From WHO .....	14
Chaos And Confusion At Canadian Airports Over New COVID-19 Testing Rules .....	16
Confusion Abounds As Ottawa Introduces New Pandemic Travel Measures With Few Details .....	18
Vaccinated Air Passengers Should Be Ready For On-Arrival Testing And Isolation, Health Minister Says .....	20
Travellers Returning From Africa Say Conditions Are Wretched In Quarantine Hotels .....	22
Canadian Traveller Forced To Stay In Quarantine Facility After Negative COVID-19 Test .....	24
Canada Border Services Agency Reminds Travellers To Use Mandatory ArriveCan App When Entering Canada .....	26
Border Officials Told Travellers No Longer Have To Use ArriveCan App: Minister .....	27
U.S. To Require All Inbound Foreign Air Passengers To Get COVID-19 Test The Day Before .....	28
Flying To The U.S.? Joe Biden's About To Make COVID-19 Testing A Lot Stricter For You .....	31
U.S. Border Businesses Optimistic As Some Restrictions Ease .....	33
Will COVID-19 Boosters Be Required To Be Considered 'Fully Vaccinated'? Expert Weighs In .....	34
Vaccine Makers Racing To Update COVID-19 Shots, Just In Case .....	36
Sweet Vindication For Chapman's Ice Cream .....	38
A Full Investigation Into Canada's COVID-19 Response Is Needed Now .....	40
Britain Unveils Tighter COVID-19 Restrictions As Omicron Spreads .....	41
International Border Restrictions Stop Australian Families From Reuniting At Christmas Despite Prime Minister Morrison's Intention .....	43

A Sleeper Train From Scotland To London Offers A Chance To Ponder The Rise Of Eco-Conscious Travel .....	45
Lockdown-Free Florida Top Vacation Spot For Holidays .....	47
Passenger Numbers Expected To Skyrocket At Waterloo Region Airport .....	48
Flair Airlines Offers \$49 Flights To Newfoundland From Waterloo Region .....	50
The US Is Getting Another Start-Up Airline, California-Based Airbahn .....	51
The World's First Ultra-Low-Cost International Airline Alliance Is On The Horizon As Two Budget Carriers Team Up To Bring Cheap Fares Between Mexico And The United States .....	52
<b>Other CAFII Member-Relevant News/Issues .....</b>	<b>54</b>
Changes To Regulatory Framework Could Help Insurers Innovate .....	54
Critical Illness Insurance Global Market Report 2021.....	55
<b>Research/Thought Leadership/Technology/Digitization News .....</b>	<b>57</b>
The Dangerous Downsides Of Perfectionism .....	57
<b>Upcoming Webinars and Events .....</b>	<b>63</b>
Webinar: Three Strategies To Deliver Customer-Centric Digital Experiences .....	63
The Osgoode Certificate in Regulatory Compliance and Legal Risk Management for Financial Institutions .....	64

## REGULATOR/POLICY-MAKER NEWS

### Barbara Palace Churchill Steps Down As Executive Director Of Insurance Council Of Manitoba

By Brendan Wycks, CAFII, November 19, 2021

On November 18/21, Barbara Palace Churchill sent CAFII Co-Executive Directors Brendan Wycks and Keith Martin the following message to advise of some personal and ICM news:

*I've been reaching out to ICM stakeholders with a bit of news – I will be leaving ICM as of December 31<sup>st</sup>. I will be relocating to southern Ontario in early January to be closer to my family who live out there and to help with my elderly mom's care. I will be working in Chatham, Ontario as the CEO of the United Way of Chatham-Kent as of January 10<sup>th</sup>, so I look forward to the new and exciting challenges there. I will miss the important work that ICM does, but I am completely confident in our team's continued strength going forward.*

*I've enjoyed the open and candid communications we've had over the years I've been at ICM, and I know that ICM will continue to appreciate CAFII's input as an industry stakeholder. Our Council will be announcing the changes shortly, but I wanted to reach out myself to let you know.*

The Insurance Council of Manitoba's announcement of Ms. Palace Churchill's departure has been published in the Fall/Winter issue of its Update newsletter, found here:

[https://www.icm.mb.ca/files/Bulletin/Council%20Reports/ICM\\_Report\\_Fall\\_Winter\\_2021\\_for\\_distribution.pdf](https://www.icm.mb.ca/files/Bulletin/Council%20Reports/ICM_Report_Fall_Winter_2021_for_distribution.pdf)

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## CAFII MEMBER AND/OR PARENT COMPANY-SPECIFIC NEWS

### TD Bank Group Reports \$3.8B Fourth-Quarter Profit, Raises Quarterly Dividend

By Ian Bickis, The Canadian Press, December 2, 2021

<https://www.ctvnews.ca/business/td-bank-group-reports-3-8b-fourth-quarter-profit-raises-quarterly-dividend-1.5690675>

TD Bank Group beat expectations as it reported a fourth-quarter profit of \$3.8 billion and raised its quarterly dividend by 13 per cent.

The bank said on Thursday, December 2 that it will now pay a quarterly dividend of 89 cents per share, up from 79 cents per share. TD also says it plans to buy back up to 50 million of its shares.

The decision came after the federal banking regulator lifted restrictions last month on dividend increases, share buybacks, and increases in executive compensation that were put in place at the start of the pandemic.

TD said its profit amounted to \$2.04 per diluted share for the quarter ended October 31 compared with a profit of \$5.1 billion or \$2.80 per diluted share a year ago when its results were boosted by a gain on the sale of its investment in TD Ameritrade. Revenue totalled \$10.9 billion, up from \$10.7 billion.

On an adjusted basis, TD says it earned \$2.09 per diluted share, up from an adjusted profit of \$1.60 per diluted share in the same quarter last year.

Analysts on average had expected an adjusted profit of \$1.96 per share, according to financial markets data firm Refinitiv.

"Forward-focused investments in new capabilities and innovation drove higher loan and deposit volumes in our retail businesses, increased revenues in wealth and insurance, and strong results in our wholesale business in the fourth quarter of 2021," TD chief executive Bharat Masrani said in a statement.

"We ended the year in a position of strength, with a growing base of customers across highly competitive and diversified businesses and a robust capital position, enabling us to increase our dividend and providing us with a strong foundation upon which to continue building our business in 2022."

The results came as TD reported a \$123-million reversal of its provisions for credit losses in its latest quarter, compared with \$917 million it set aside for bad loans last year.

TD said its Canadian retail business earned \$2.1 billion, up from a profit of \$1.8 billion in the same quarter last year, while its U.S. retail business earned nearly \$1.4 billion, up from \$871 million a year ago.

Wholesale banking at TD, which includes its capital markets and investment banking business, earned \$420 million, down from a profit of \$486 million in the same quarter last year.

For its full year, TD said it earned \$14.3 billion or \$7.72 per diluted share on \$42.7 billion in revenue, compared with a profit of \$11.9 billion or \$6.43 per diluted share on \$43.6 billion in revenue a year earlier.

## CIBC Sees Revenue And Expenses Rise As It Focuses On Growth, Raises Dividend

*By Ian Bickis, The Canadian Press, December 2, 2021*

<https://www.ctvnews.ca/business/cibc-sees-revenue-and-expenses-rise-as-it-focuses-on-growth-raises-dividend-1.5690680>

CIBC has been investing in growth opportunities like its corporate rebrand and buying the Costco credit card portfolio, and both the costs and payoffs are starting to show up on its balance sheet.

The bank reported on Thursday, December 2 that revenue was up 10 per cent in the fourth quarter from a year ago to \$5.06 billion thanks to volume growth in lending, growth in transaction fees, and adding clients in its capital markets division.

Costs, however, have also been rising, up seven per cent from the previous quarter and eight per cent from a year ago, mostly related to higher employee compensation but also from strategic initiatives.

CIBC chief executive Victor Dodig emphasized on a conference call that the bank was investing for future growth across the organization, from its new headquarters in Toronto down to bank branches and new technologies.

"The overarching theme at our bank, and our strategic focus as a leadership team is to continue to invest to grow market share at the expense of our competition."

The bank reported a fourth-quarter profit of \$1.4 billion, or \$3.07 per diluted share for the quarter ended October 31, up from a profit of \$1 billion or \$2.20 per diluted share in the same quarter last year.

On an adjusted basis, CIBC says it earned \$3.37 per diluted share, up from an adjusted profit of \$2.79 per diluted share in the same quarter last year.

Analysts on average had expected the bank to report an adjusted profit of \$3.53 per share, according to financial markets data firm Refinitiv.

The earnings miss came in part from higher-than-expected expenses, as well as a \$78 million increase in provisions for credit losses when analysts had expected a reversal.

Scotiabank analyst Meny Grauman said in a note that the details were better than the headline figures, as the credit provision increase was related to a change in bank parameters rather than the risk environment, while the expenses were elevated in part from the bank rebrand.

"The message on expenses from this bank continues to emphasize further reinvestment in the business, but despite an inflation headwind in F2022, management continues to expect positive operating leverage for the year as a whole thanks to continued strong revenue growth."

Barclays analyst John Aiken said in a note that loan growth at the bank was solid in both Canada and the U.S., and that operating leverage could remain positive even as the bank invests in growth.

The bank said on Thursday, December 2 that it will now pay a quarterly dividend of \$1.61 per share, up from \$1.46. CIBC also says it plans to buy back up to 10 million of its shares.

The increased payment to shareholders and share buyback follow moves by several other large Canadian banks this week after the federal banking regulator lifted restrictions last month on dividend increases, share buybacks, and increases in executive compensation that were put in place at the start of the pandemic.

CIBC said its Canadian personal and business banking business earned \$597 million, up from \$590 million a year ago, while Canadian commercial banking and wealth management earned \$442 million, up from \$340 million in the same quarter last year.

In the U.S., CIBC says commercial banking and wealth management earned \$256 million, up from \$135 million a year ago.

CIBC's capital markets business earned \$378 million, up from \$310 million in the same quarter last year.

For its full year, CIBC says it earned \$6.4 billion or \$13.93 per diluted share, up from a profit of \$3.8 billion or \$8.22 per diluted share a year earlier. Revenue totalled \$20 billion, up from \$18.7 billion.

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## Banks And Insurance Companies Obtain Court Order To Allow Virtual AGMs In 2022

*By The Canadian Press, December 6, 2021*

<https://www.ctvnews.ca/business/banks-and-insurance-companies-obtain-court-order-to-allow-virtual-agms-in-2022-1.5695329>

Canada's big banks and insurance companies say they have obtained a court order that will allow them to hold their annual general meetings next year as electronic-only or as hybrid meetings.

The order was announced in a joint statement by BMO, CIBC, Canadian Western Bank, Laurentian Bank, National Bank, RBC, Scotiabank, TD Bank Group, Great-West Lifeco, Canada Life, Manulife and Sun Life.

It follows similar orders obtained by the companies in March 2020 and December 2020.

The banks and insurance companies says they are not allowed to hold electronic annual meetings in lieu of an in-person meeting without a court order.

The institutions say they are considering ways to improve the meetings based on their experience from their 2020 and 2021 annual meetings.

The specific arrangements for each meeting will be announced separately.

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## Why Confidence In Canada's Banks Won't Fade Soon

*Financial Sector Specialist Says Earnings Announcements Contained Few Surprises, Though Headwinds And Uncertainties Remain*

*By Leo Almazora, Wealth Professional, December 9, 2021*

[https://www.wealthprofessional.ca/news/features/why-confidence-in-canadas-banks-wont-fade-soon/362482?utm\\_source=GA&utm\\_medium=20211209&utm\\_campaign=WPCW-Newsletter-20211209&utm\\_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8](https://www.wealthprofessional.ca/news/features/why-confidence-in-canadas-banks-wont-fade-soon/362482?utm_source=GA&utm_medium=20211209&utm_campaign=WPCW-Newsletter-20211209&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8)

Given the historical stability of Canada's financial sector as well as the outperformance of bank stocks over the course of 2021, there was a lot of expectation preceding last week's earnings announcements. By and large, investors got what they expected.

"There weren't many surprises from the big banks during earnings results last week," Carl De Souza, senior vice president of the Banking, North American Financial Institutions Group at DBRS Morningstar, told Wealth Professional.

As De Souza noted, the continued moderation of capital markets activities from their highs in Q1 2021 weighed somewhat on the banks' results. They also faced margin pressures from increased costs, primarily from higher variable compensation costs; all together, Canada's six largest lenders set aside nearly \$20 billion for performance-based compensation in their 2021 fiscal year. Aside from that, there was the spending on strategic and business growth initiatives, which increased their efficiency ratios by 390 basis points on average during the most recent quarter.

On the positive side, continued reversals on provisions for credit losses due to improving macroeconomic outlooks brought a boost to earnings. The other story of the quarter centred around capital management activities, particularly as the Office of the Superintendent of Financial Institutions (OSFI) lifted restrictions on dividends and share buybacks that were put in place at the onset of the pandemic.

"The banks were very active in this area, as everyone expected," De Souza said. "They raised dividends by an average of 15%, and announced planned share buybacks ranging from about 2% to 3.5% of their common shares outstanding."

From a bottom-up perspective, he said Canadian banks' diversified platforms have been a valuable source of strength. Aside from having strong positions in the domestic market, they tend to have strong businesses internationally, whether in the Caribbean, the U.S., or Latin America. TD and BMO, he noted, have both seen higher yields on their large business presence in the U.S.

With the persistently high and record levels of headline inflation seen in recent months, the impact of rising rates represented a burning question for many bank watchers. Generally, De Souza said banks do well when rates rise as their balance sheets are asset-sensitive.

“However, they’ll want to avoid shocks from large and rapid interest rate increases,” he cautioned. “That’s particularly true in Canada, considering the high household debt levels and elevated housing market.”

A recent trend of consumers piling into variable-rate mortgages has raised the stakes on that front. With the widened spreads on borrowing costs between variable and fixed mortgages, consumers have been taking advantage of much lower rates at the variable level. But as some economists at the big banks themselves have warned, those borrowers may be in for a painful reckoning four to five years down the line when their rates have to be renewed.

The still-evolving situation from COVID-19 represents another risk. The recent emergence of the Omicron variant stirred up considerable volatility in the markets, which has since settled somewhat as the symptoms presenting among the infected appeared to be on the milder side.

“The banks are cautiously optimistic. However, there’s definitely headwinds and uncertainties presented by the emergence of this new variant and others that may come down the pipeline in the future,” De Souza said.

A look at the large lenders’ asset quality shows how they’re navigating between confidence and pessimism going into 2022. While their provisions for credit losses and gross impairments are at a low level following the recent declining trend, they’re still just shy of 30% higher than they were pre-pandemic on aggregate. But given the aforementioned risks from rising interest rates and margin pressures, De Souza would like to see the Big Six take the extra step of diversifying their lending portfolios away from residential mortgages.

“Residential mortgage lending volumes have been strong, so it’s to be expected that those volumes will moderate somewhat,” he said. “We’ve seen a bit of a turn in the most recent Q4 results, but non-residential mortgage lending volumes are still far below pre-pandemic levels.”

One lingering question mark hanging over financial institutions comes from an election pledge by Prime Minister Justin Trudeau to impose a tax on Canada’s large financial institutions, which have weathered the pandemic crisis better than many other economic sectors.

Now on his third term and faced with large deficits from pandemic spending, there’s a chance he’ll follow through on his promise. Still, some have raised concerns over whether it’s fair to target a tax toward one specific sector, as well as its potential ramifications with respect to foreign investment into the country.

“The details and timing of that are still not finalized, so it would be hard to predict its impact on fiscal 2022 earnings at this point,” De Souza said. “If the federal government does end up implementing it in Q2 or Q3 and when all the details come out, I’m sure the banks will look at all the strategies they have available.”



## COVID-19 PANDEMIC RESPONSE, RESILIENCE AND RECOVERY NEWS

### Omicron And Delta Spell Return Of Unpopular Restrictions Around The World

*By Lori Hinnant, The Associated Press, December 2, 2021*

<https://www.ctvnews.ca/health/coronavirus/omicron-and-delta-spell-return-of-unpopular-restrictions-1.5690780>

Greeks over 60 who refuse coronavirus vaccinations could be hit with monthly fines of more than one-quarter of their minimum pensions -- a get-tough policy that the country's politicians say will cost votes but save lives.

Weekly protests in the Netherlands over the country's 5 p.m. lockdown and other new restrictions have descended into violence, despite what appears to be overwhelming acceptance of the rules.

In Israel, the government on Thursday, December 2 halted the use of a controversial phone-tracking technology to trace possible cases of the new coronavirus variant after a public uproar.

With the delta variant of COVID-19 pushing up cases in Europe and growing fears over the omicron variant, governments around the world are weighing new measures for populations tired of hearing about restrictions and vaccines.

It's a thorny calculus made more difficult by the prospect of backlash, increased social divisions and, for many politicians, the fear of being voted out of office.

"I know the frustration that we all feel with this omicron variant, the sense of exhaustion that we could be going through this all over again," British Prime Minister Boris Johnson said on Tuesday, November 30, two days after the government announced that masks would be mandatory again in stores and on public transportation and required all visitors from abroad to undergo a COVID-19 test and quarantine. "We're trying to take a balanced and proportioned approach."

New restrictions, or variations on the old ones, are cropping up around the world, especially in Europe, where leaders are at pains to explain what looks like a failed promise: that mass vaccinations would mean an end to widely loathed limitations.

"People need normality. They need families, they need to see people, obviously safely, socially distancing, but I really think, this Christmas now, people have had enough," said Belinda Storey, who runs a stall at a Christmas market in Nottingham, England.

In the Netherlands, where the lockdown went into effect last week, mounted police patrol the streets to break up demonstrations. But most people appeared resigned to rush through errands and head home.

"The only thing we can do is to listen to the rules, follow them, and hope it's not getting worse. For me it's no problem. I'm a nurse. I know how sick people get," said Wilma van Kampen.

Hubert Bruls, who as mayor of the Dutch city of Nijmegen banned a protest last weekend, said he sympathized with the frustration but was prepared to carry out the national rules.

"There was a lot of disappointment in the effects of vaccination. Everybody did their best, we had one of the highest rates of vaccinations, and it wasn't enough. Infections are higher than ever. I myself was a little disappointed, but we have to look ahead," he said.

In Greece, residents over 60 face fines of 100 euros (\$113) a month if they fail to get vaccinated. The fines will be tacked onto tax bills in January. About 17% of Greeks over 60 are unvaccinated despite various efforts to prod them to get their shots, and nine in 10 Greeks now dying of COVID-19 are over 60.

"I don't care whether the measure will cost me some extra votes in the elections," Prime Minister Kyriakos Mitsotakis said on Wednesday, December 1 after lawmakers passed the measure. "I am convinced that we are doing the right thing, and I am convinced that this policy will save lives."

Employing a carrot instead of a stick, Slovakia's government is proposing to give people 60 and older a 500-euro (\$568) bonus if they get vaccinated.

In Israel, the government this week briefly resumed using a phone-monitoring technology to perform contact tracing of people confirmed to have the omicron variant, only to halt its use on Thursday, December 2.

"From the beginning I noted that use of this tool would be limited and brief -- for a few days, in order to get urgent information to halt infection with the new, unknown variant," Health Minister Nitzan Horowitz said on Twitter.

In South Africa, which alerted the World Health Organization to the omicron variant, previous restrictions included curfews and a ban on alcohol sales. This time, President Cyril Ramaphosa is simply calling on more people to get vaccines "to help restore the social freedoms we all yearn for."

Germany on Thursday, December 2 imposed strict new limitations on the unvaccinated, excluding them from non-essential stores, restaurants, and other major public venues. They can go to work only with a negative test.

The legislature is expected to take up a general vaccine mandate in coming weeks.

German Chancellor Angela Merkel said the measures were necessary because hospitals risked becoming overloaded: "The situation in our country is serious."

In the U.S., there is little appetite in either political party for a return to lockdowns or strict contact tracing. Enforcing even simple measures such as mask-wearing has become a political flashpoint. And Republicans are suing to block the Biden administration's new get-vaccinated-or-get-tested requirement for large employers.

On Thursday, December 2, President Joe Biden, whose political fate may well hinge on controlling the pandemic, moved to tighten testing requirements for people entering the U.S., and recommended Americans wear masks indoors in public. But he said his new strategy "doesn't include shutdowns and lockdowns," and he hoped for bipartisan backing.

"It's a plan that I think should unite us," he said.

The rise of the new variant makes little difference to Mark Christensen, a grain buyer for an ethanol plant in Nebraska. He rejects any vaccination mandate and doesn't understand why it would be needed. In any event, he said, most businesses in his corner of the state are too small to fall under the regulations.

"If they were just encouraging me to take it, that's one thing," Christensen said. "But I believe in freedom of choice, not decisions by force."

Chile has taken a harder line since the emergence of omicron: people over 18 must receive a booster dose every six months to keep their pass that allows access to restaurants, hotels, and public gatherings.

Dr. Madhukar Pai, of McGill University's School of Population and Public Health, said that masks are an easy and pain-free way of keeping transmission down, but that cheap, at-home tests need to be much more widespread, in both rich and poor countries.

He said both approaches give people a sense of control over their own behavior that is lost with a lockdown and make it easier to accept the need to do things like cancel a party or stay inside.

Pai said requiring boosters universally, as is essentially the case in Israel, Chile, and many countries in Europe, including France, will only prolong the pandemic by making it harder to get first doses to the developing world. That raises the odds of still more variants.

Lockdowns, he said, should be the very last choice.

"Lockdowns only come up when a system is failing," he said. "We do it when the hospital system is about to collapse. It's a last resort that indicates you have failed to do all the right things."

## Canada Faces Growing Global Criticism Of Its African Travel Bans

*By Geoffrey York and Marieke Walsh, The Globe and Mail, December 8, 2021*

[https://www.theglobeandmail.com/world/article-canada-faces-growing-global-criticism-of-its-african-travel-bans/?utm\\_medium=email&utm\\_source=Morning%20Update&utm\\_content=2021-12-9\\_7&utm\\_term=Morning%20Update:%20B.C.%20hits%20grim%20new%20milestone%20in%20overdoses%20deaths&utm\\_campaign=newsletter&utm\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/world/article-canada-faces-growing-global-criticism-of-its-african-travel-bans/?utm_medium=email&utm_source=Morning%20Update&utm_content=2021-12-9_7&utm_term=Morning%20Update:%20B.C.%20hits%20grim%20new%20milestone%20in%20overdoses%20deaths&utm_campaign=newsletter&utm_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

The federal government is facing mounting global pressure to reverse its new Canadian border rules that are widely seen as discriminatory and unscientific for their ban on foreign visitors from 10 African countries and their rejection of coronavirus tests from those countries.

With the Omicron variant now detected in at least 57 countries worldwide and already spreading locally in many of these countries, the travel bans by Canada and other Western governments are increasingly being denounced as a form of segregation that unfairly punishes African countries.

United Nations Secretary-General Antonio Guterres and other critics have described the Western bans as “travel apartheid.”

Canada’s requirement for third-country testing – refusing to let travellers use COVID-19 tests from the banned African countries – has compounded the controversy. It has become a major issue in one of the banned countries, South Africa, which was the first to detect and report Omicron last month. World Health Organization officials have also condemned the Canadian rule.

Health experts say South Africa’s PCR testing network is as good or better than that of Canada, because it has two decades of mass-scale experience in a similar technique, HIV viral load testing. Many experts say the Canadian policy is racially discriminatory in implying that African laboratories are inferior.

Canada is the only country among the Group of Seven that requires third-country testing for its own citizens who are returning from the banned African countries. Travel rules from Germany, the United States, France, Britain, Italy and Japan make no mention of out-of-country testing requirements, making Canada’s rules the most cumbersome for citizens trying to return home. (Japan though, has a much broader ban on foreign nationals, and last week suspended all entries, except for exceptional circumstances, until December 31.)

The Canadian government announced a temporary exemption last weekend to allow hundreds of Canadians to return home on Lufthansa flights from Africa, but the exemption was only for eight days.

Health Minister Jean-Yves Duclos said this week that the third-country testing rule was required because COVID-19 tests are “imperfect” and because there is a need for “unusual and strict conditions” in the current Omicron situation.

“Not all tests detect both COVID-19 and the new variant, and also because of the time it takes for people to be sufficiently viral-charged for those tests to be effective, and these are long journeys,” Mr. Duclos told The Globe and Mail.

“So we believe, at least that’s what public-health officials say, we believe that this third-country test measure, however difficult it may be for some to follow it, is necessary in the current context.”

He has also defended Canada’s decision to ban travel from only the 10 African countries, despite Omicron’s presence in dozens of other countries in Europe and North America. At a recent media briefing, he said there was a “significant level of exportation” of the Omicron variant from those 10 countries, although he did not provide data on this.

NDP Leader Jagmeet Singh said the government should focus its travel rules on dealing with people once they arrive in Canada. “We think the best approach is what experts have said is testing on arrival in Canada and a good quarantining system,” he said. “That’s what experts are saying is the most effective way to keep Canadians safe. We agree.”

Last week, one of the co-chairs of the Canadian government’s own COVID-19 Testing and Screening Expert Advisory Panel, Irfan Dhalla, said the “science does not support one approach for travellers from Africa and another approach for travellers from other continents.” He said the government should have “a single, coherent framework” for all travellers.

The panel has not released updated testing and quarantining advice for Canada’s borders since its May report – which the government never fully followed.

The travel bans by Canada and other Western countries have had disastrous consequences for the tourism industry in many African countries in what is normally a crucial tourism month.

African leaders have intensified their criticism this week. The African Union said the travel bans will discourage countries from sharing their data in the future, “potentially posing a threat to health security on the continent and globally.” It called for the “urgent rescinding of selective travel bans” imposed on African countries.

South African President Cyril Ramaphosa, in a tour of four African countries this week, criticized the travel bans in each of his stops. He was applauded in Senegal when he attacked Western governments for imposing the bans without any consultation or discussion with African countries.

“Where is the science?” Mr. Ramaphosa asked during his Senegal visit. “These countries have always said to us that we should base our decisions on science. But when the time comes for them to apply it to themselves, they do not, but they resort to their own self-interest.”

The travel bans are “hypocrisy of the worst order” and a complete contradiction of promises by Group of 20 countries at their October summit, in which they pledged to support the recovery of the badly damaged tourism sector in the developing world, Mr. Ramaphosa said.

In an earlier speech in Ghana, he described the travel bans as “a slap in the face” to African excellence in science. “It was African scientists who detected this variant first. It was African scientific expertise, particularly in genomic sequencing, that brought it to the world’s attention.”

In addition to devastating the African tourism sector, the travel bans have wreaked havoc on the plans of many Canadians, some of whom were stranded in southern Africa until the temporary exemption was granted.

In some cases, family reunification has been blocked. Hannah Woolaver, a Canadian law professor at the University of Cape Town who is currently in Ontario, has been told that her husband cannot enter Canada to spend Christmas with her and their seven-month-old son.

Her husband, a dual citizen of South Africa and Britain, is currently in South Africa. Because of ambiguities in the travel rules, airlines have told him he needs written authorization to enter Canada, and the Canadian high commission in Pretoria has declined to provide it.

“As a young family, it is incredibly distressing to be separated during the pandemic,” Prof. Woolaver told The Globe. “We are very frustrated by the confusion and contradictory information from different parts of the government. As a Canadian, I feel that the government has failed us.”

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## New Canadian COVID-19 Travel Rules Spark Turmoil At Airports And Criticism From WHO

*By Geoffrey York, Africa Bureau Chief, The Globe And Mail, December 5, 2021*

<https://www.theglobeandmail.com/world/article-new-canadian-COVID-19-travel-rules-spark-turmoil-at-airports-and/>

New federal travel rules, criticized by many scientists and health experts, have left some Canadians stranded in southern Africa while forcing others to spend unexpected time in a war-torn country on their way home.

Under a rule imposed last month, Canadians are prohibited from using a COVID-19 test from any southern African country if they are returning to Canada from one of those countries. Instead, they must obtain a molecular test from a third country. This has forced some Canadians to stop in Ethiopia on their way home, despite federal advisories against travel to the country because of its civil war.

On the weekend, the federal government announced a temporary exemption but only for one airline, Germany's Lufthansa, and only for a week. The exemption allows transit through Frankfurt's airport.

Scientists and other experts have sharply criticized the Canadian refusal to accept southern African tests. South African laboratories are considered world class and they detected the new Omicron variant before any other country did, they noted.

Canada is one of the few countries in the world to insist on third-country tests for its travellers after imposing a travel ban on southern African countries. It now faces condemnation from the Director-General of the World Health Organization, Tedros Adhanom Ghebreyesus. On Twitter on Sunday, December 5, he said it was “dismaying that some countries aren't accepting negative COVID-19 tests from countries of origin and instead require tests only from third countries.”

One of South Africa's top scientists, vaccinology professor Shabir Madhi, said on Saturday, December 4 that he is "lost for words" at Canada's refusal to accept South African tests.

Mosa Moshabela, a public health expert who is deputy vice-chancellor of the University of KwaZulu-Natal, said the Canadian rule was "unbelievable." Clayson Monyela, the head of public diplomacy in South Africa's international relations department, demanded an explanation from Canada and asked why it "doubted our testing capacity" after trusting the South African scientists who first detected the Omicron variant.

Canada is already facing strong criticism from many African leaders and scientists for including only African countries on its travel ban list, even though Omicron has now been detected in at least 44 countries worldwide and has been spreading in the community in some European countries without any connections to travel.

The temporary exemption for the Lufthansa flights will allow many stranded Canadians to return home – including the Canadian junior national women's field hockey team, which had been in South Africa to compete in the now-cancelled Junior World Cup. The team will be able to return home on Lufthansa this week. But the exemption came too late to prevent travel nightmares for some Canadians.

There are no direct flights from southern Africa to Canada, so Canadians normally transit through European cities or the Ethiopian capital Addis Ababa, the biggest flight hub on the African continent. All of those routes were blocked by the new rules, leaving many Canadians stranded.

A large number of Canadians were turned away from scheduled flights on Lufthansa and other airlines last week. In a bureaucratic Catch-22, they were required to get their tests in transit, but there wasn't enough time in transit to get the test results.

Some Canadians found that their only route home was through Addis Ababa, where they had to leave the airport to seek a COVID-19 test in the city.

Robyn Jones, a Canadian living in South Africa, said she and her husband and three children were obliged to spend 26 hours in Addis Ababa last week to get the required test. After being barred from their scheduled Ethiopian Airlines flight from Johannesburg to Toronto last Monday, November 29, they managed to get onto a flight the following day, but then had to leave the Addis Ababa airport to get their COVID-19 tests. She said the family felt very unsafe in their unplanned Ethiopia visit.

"We had to overnight in Addis for a test at great expense and in a dangerous country with a travel advisory," she told The Globe and Mail. "Feel very let down by Canadian government. It has been a trip from hell!"

In total, 16 Canadians were barred from their flight on the Ethiopian airline last Monday, November 29 because of the new rule, she said.

In its latest message on Sunday, December 5, the Canadian government told Canadian citizens in South Africa that they should not take any flights that transit through Addis Ababa because Canadians are being urged to "avoid all travel" to Ethiopia.



Richard Saunders, a York University political science professor who was stranded in South Africa last week, said Canadian officials at first advised him to fly through Addis Ababa – while also cautioning him that he could be placed in quarantine for 14 days in Ethiopia if his test was positive and he could not expect any Canadian embassy help because of their reduced staff levels owing to the civil war.

Mr. Saunders was eventually able to fly out of South Africa on a Lufthansa flight on Sunday evening, November 28, but remains critical of the third-country rule. “It smacks of panic and politics infused with a distinct anti-African bias,” he told The Globe. “It doesn’t appear to be based on science.”

Mr. Saunders, who has been living and working in southern Africa since the 1980s, said he wondered if the Canadian government realized how much damage it had inflicted on its reputation by imposing discriminatory rules on the region.

Francis Moran, a Canadian whose two sisters were stranded in South Africa for more than a week because of the third-country test rule, said Canada was effectively denying its citizens their fundamental right of return. The rule was “unnecessary and redundant,” he said.

Belinda Dodson, an Ottawa-based academic expert on Africa migration issues, said the Canadian third-country rule was based on “ignorance and political posturing” and “racist ideas about Africa.”

Global Affairs Canada, asked for a response to the criticism, told The Globe that it would not be able to comment until Monday, December 6.

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## Chaos And Confusion At Canadian Airports Over New COVID-19 Testing Rules

*'If I Knew It Was Going To Be Like This, (We Would Not Have Taken) This Trip'*

*By Fakiha Baig, The Canadian Press, December 2, 2021*

<https://nationalpost.com/news/canada/confusion-at-canadian-airports-few-details-on-COVID-19-testing-rules-for-travellers>

Confusion has been growing at some Canadian airports that say they want more direction from the federal government since it changed COVID-19 testing rules for travellers.

As health officials from around the world warned about the new Omicron variant, Ottawa announced earlier this week that all air passengers entering Canada, except those from the United States, need to be tested upon arrival and isolate until they get their results.

The rule also applies to those who are fully vaccinated against the virus.

But there have been few details on when testing will start.



Giovanni Taboylilson said he was tired and puzzled after arriving on Thursday, December 2 at Edmonton International Airport from Jamaica. He said he was told by airport officials during his layover in Toronto that new rules were kicking in at midnight.

He said he was randomly selected for a test in Toronto, was told his results would be available in three days, and was allowed to continue to Edmonton.

“They stamped my passport and let me go through, so that’s what made no sense,” the 25-year-old DJ said after visiting his family in Jamaica for eight months.

Taboylilson, who is fully vaccinated, said he tested negative in Jamaica before boarding his flight and wasn’t told to get tested again or to quarantine once he arrived in Edmonton while waiting for his results.

Toronto’s Pearson International Airport was telling travellers on Twitter that it was still waiting for more details on the new requirements.

“This new mandate has not yet been made official by our Federal Government,” the airport said on Twitter in response to a person’s question about whether her husband would undergo testing and have to isolate after arriving in Canada.

“We are awaiting information as to when and how this will be executed.”

In Edmonton, an airport spokesman said staff are in talks with Transport Canada, which is working to bring in testing for all travellers as soon as possible.

“We don’t have a set date for when testing will start, but we anticipate it will begin in the next several days,” Steve Maybee said in an email.

Lumturiye Hijrullahu, who was travelling to Los Angeles from Edmonton, said she was confused because of changing regulations and unclear directions from the government.

“I’m not sure what we have to do when I’m back,” said Hijrullahu.

She said she’s frustrated because she doesn’t know what she will do when she returns in a week.

“If I knew it was going to be like this, (we would not have taken) this trip.”

A spokesperson for Calgary International Airport said it has been testing its international travellers since fall 2020.

“We have already started working with all of our partners to scale up operations to meet the new requirements announced on Tuesday,” said Krista Ouellette.

“We look forward to more details from federal officials with guidance on some outstanding questions.”

The president of the Canadian Airports Council urged the government to work with airports to make sure the measures — “which haven’t been seen in detail” — are brought in.

“The only operationally feasible way to test 100 per cent of international arriving travellers — from all countries except the U.S. — is to provide off-site tests, such as those that travellers can take at their home or other point of self-isolation,” Daniel-Robert Gooch suggested.

“We also must ensure there is sufficient testing capacity to implement this across all of the traveller groups that now will be required.”

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## Confusion Abounds As Ottawa Introduces New Pandemic Travel Measures With Few Details

*Canada's Airports 'Have No New Information On How Or When The New Testing Requirements Will Be Implemented'*

*By John Paul Tasker, CBC News, December 2, 2021*

<https://www.cbc.ca/news/politics/ottawa-confusion-new-travel-measures-1.6271297>

A hastily assembled plan to test all non-American international travellers to Canada for COVID-19 has prompted confusion among passengers and airport operators alike — because the federal government has released few details about how the new rules will be implemented.

With the omicron variant in circulation, the federal government announced on Tuesday, November 30 that it would make all incoming passengers from non-U.S. foreign destinations get another COVID-19 test when they arrive in Canada. This new test is in addition to the pre-departure molecular test that all travellers must undergo before leaving for Canada.

Health Minister Jean-Yves Duclos said on Wednesday, December 1 that the new arrival testing program will take effect immediately. “That is starting today,” the minister told reporters. But there are no signs today, a day later, that the program is actually up and running.

### Where? When? Airports Want To Know

“One concern is just when this goes into effect ... something even Air Canada and WestJet appear not to know,” Cameron Turner, a traveller from Victoria, B.C., told CBC News. “Another concern is just where travellers are expected to self-isolate while waiting for their test results.”

The federal government's COVID-19 travel website still relays information about the old arrival testing requirements. Under that outgoing program, fully vaccinated travellers were exempt from arrival testing but some were randomly selected for take-home tests.

Those travellers self-administered the test while on a video link with a nurse from a private company, such as Dynacare, LifeLabs or Switch Health, to make sure it was done right. The specimen was then sent via courier to a laboratory.

That randomized program is being replaced with mandatory arrival testing for all passengers, regardless of vaccination status. Federal health officials have not said who will administer the arrival tests or whether the tests will be administered on-site or through take-home kits.

Duclos has said only that some passengers may have to wait for up to three days in self-isolation before they get their results. Where those passengers will wait is still unclear.

"Once they enter through a Canadian airport, they need to be tested on arrival, either directly at the airport or, if that is not possible, they take a home test and do that home test at home. While they wait for the result of that test to be known, they isolate themselves. And when they get a negative test, they can exit out of their isolation period," Duclos told reporters on Wednesday, December 1.

CBC News has asked Health Canada to clarify when the arrival testing program will start and what form it will take when it's operational.

Asked on Thursday, December 2 if airports are ready to hand out tests or arrange for on-site testing, the president of the Canadian Airports Council, the organization that represents many of the country's airports, said he's still not sure how the program will work.

"Unfortunately, we have no new information on how or when the new testing requirements will be implemented," Daniel-Robert Gooch told CBC News.

Gooch said it's simply not feasible to test all incoming passengers in the arrival halls of the country's largest airports.

"The use of off-site tests, such as take-home tests, will be essential to making it work. Our members have told us it would not be possible to process 100 per cent of all non-U.S. international travellers on-site," he said.

### **Safety Concerns**

Gooch said Canada's airports are questioning just how safe it is to cram thousands of passengers into a confined area of an airport not purpose-built for health procedures. He said their preference is for travellers to take these tests "in the safety and comfort of their own home or other destination."

Tori Gass, a spokesperson for Toronto's Pearson International Airport, said in an email that "a combination of onsite and off-airport testing must be considered to accommodate the volume of tests contemplated."

Speaking in question period, NDP Leader Jagmeet Singh said the ongoing confusion over when this new program comes into effect is unacceptable.

"Canadians understand that it's important to take precautions for travel with appropriate safety measures but these safety measures and precautions have to be clear and consistent. And that's the ongoing critique of this government. Canadians don't know what the rules are and when they'll apply," Singh said.

Deputy Prime Minister Chrystia Freeland ducked the question.

"I would really like to thank Canada's public health authorities for responding with such swift action and I want to say to all Canadians — this is a circuit breaker to give us time to be careful," she said.

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## Vaccinated Air Passengers Should Be Ready For On-Arrival Testing And Isolation, Health Minister Says

*By Marieke Walsh, The Globe and Mail, December 3, 2021*

<https://www.theglobeandmail.com/politics/article-vaccinated-air-travellers-should-be-prepared-now-for-on-arrival/>

Air travellers returning to Canada from countries other than the United States should be ready to isolate pending a negative on-arrival COVID-19 test result, Health Minister Jean-Yves Duclos has warned, even though it remains unclear when the new rule will apply at all airports.

"All travellers should expect to be tested upon arrival and should be ready to isolate," Mr. Duclos said at a news conference in Ottawa on Friday, December 3. "It will take a few days before we are able to test all targeted travellers. But we are ramping up our capacity quickly and testing more and more travellers every day."

He said the new rule is already being put in place, but neither he nor Chief Public Health Officer Theresa Tam were able to say which airports are already asking travellers to isolate while they await their test results. Airports have been randomly testing passengers upon arrival for months, and Mr. Duclos said the testing capacity at airports has increased 60 per cent since Wednesday, December 1.

The new rule was announced on Tuesday, November 30 and immediately created confusion for travellers. It was released with few details regarding the timing of the rollout or how it would apply to travellers who have layovers in the U.S. or Canada before reaching their final destination.

"It's quite complicated, and I think we're going to have to put up some tools on the website," Dr. Tam said. "So that travellers can actually figure this out."

As of Friday, December 3, the government's travel website for vaccinated air travellers still did not say to expect to isolate nor that on-arrival tests would be mandatory.

Mr. Duclos said the government is focused on travellers arriving by air, so if Canadians land in the U.S. from a third country and then drive into Canada, they may be tested and asked to isolate, but the rule won't be universally applied.

He also said that fully vaccinated travellers returning to Canada with a layover in this country before heading to their final destination will be allowed to continue to their final stop to isolate and wait for their on-arrival test result. Mr. Duclos said the test would be administered at the first airport travellers arrive at in Canada.

Additionally, he said, passengers who have been in a third country other than the U.S. but who fly through the U.S. on their way to Canada will still need to follow requirements for on-arrival testing and isolation.

The Canadian Airports Council said on Friday, December 3 that its members, which include all of Canada's major airports, remain largely in the dark about how the government plans to roll out its mandatory on-arrival testing and isolation rule for all air travellers from countries other than the U.S.

"It's been a campaign to understand what the announcement that was made on Tuesday will actually look like and what it will entail from an operational perspective," council president Daniel-Robert Gooch said. He added that airports were on track to see their busiest month yet since the pandemic, but that's now in question.

While cabinet ministers have been saying that the on-arrival tests will be take-home tests, Mr. Gooch said conversations with officials at the Public Health Agency of Canada have suggested they want on-site testing at the airport. Logistically, he said, that is not possible for all travellers.

"It will make the difference between whether people are flowing through an airport or whether they're missing their connections and waiting hours," he said.

The on-arrival test and isolate rule was part of a third change to international travel rules all unveiled in the past two weeks that both eased and tightened restrictions. The rules are also different depending on the region you're travelling from. For travellers from the U.S. the rules are less strict, while they are much more restrictive for travellers coming from Botswana, Egypt, Eswatini, Lesotho, Malawi, Mozambique, Namibia, Nigeria, South Africa, and Zimbabwe.

The government says this is based on science, but one of the government's own advisers told The Globe and Mail on Friday, December 3 that while the risks posed by the new Omicron variant mean that "ramping up travel-related testing and quarantine is supported by the science," different rules for different regions are not.

"With Omicron present in so many countries, we should have a single, coherent framework for international travel," said Irfan Dhalla, a co-chair of the government's COVID-19 Testing and Screening Expert Advisory Panel and vice-president of physician quality at Unity Health Toronto.

"The science does not support one approach for travellers from Africa and another approach for travellers from other continents."

Dr. Tam and Mr. Duclos both defended the government's approach. Canada's top doctor said the rules take into account elements such as the spread of the virus in different countries, a country's vaccination rate, and the test positivity rate for travellers from different countries when they arrive in Canada.

Regarding the exemption for air travellers from the U.S., Mr. Duclos said the government is monitoring Omicron's spread in that country but the harsher rules aren't yet warranted.

"There will be community spread in the U.S. at some point, but there is none which is of significant magnitude at this time," he said.

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## Travellers Returning From Africa Say Conditions Are Wretched In Quarantine Hotels

*By Janice Dickson and Marieke Walsh, The Globe And Mail, December 6, 2021*

<https://www.theglobeandmail.com/politics/article-canadians-returning-from-africa-in-quarantine-hotels-say-conditions/>

Travellers returning from Africa say Canadian quarantine hotels have no laundry service, so they sit in dirty clothes eating bad food as they wait to hear when they can leave, even after getting the negative COVID-19 test result that is supposed to set them free.

In the past two weeks, the Liberal government announced new restrictions in response to the Omicron variant of the coronavirus. The World Health Organization, public health experts, and scientists say the policy unfairly singles out African countries, while Omicron has been identified in dozens of others, including 18 in Europe.

In Canada, business and tourism groups and federal opposition parties say the rules have been poorly executed. They include requiring travellers from 10 African countries to isolate in a federally managed hotel near the airport until they get a negative result from their on-arrival test.

But travellers in quarantine hotels said even after they received their negative result, they waited days for the Public Health Agency of Canada (PHAC) officials to discharge them. And many are still waiting. At the hotels, they said they struggled to get diapers for babies, were served subpar food and were not provided laundry services. Some, after negative results, left without the go-ahead, fed up with waiting.

Mary Ellen Havlik, a humanitarian consultant in Nigeria, said she spent four days at the hotel without her luggage, and is relieved to be free. She arrived in Toronto on Friday, December 3; and received her negative test result on Saturday, December 4 but was not allowed to leave until Monday, December 6.

"These measures feel draconian, and I think that it's really surprising that the Liberal government would react so poorly," Ms. Havlik, 55, told The Globe and Mail.

She said when she arrived at the Hilton hotel, she was met by people in hazmat suits, and the lobby was covered in plastic. She and the others were given a pamphlet, she said, that warned against taking photos or videos or identifying the location. "It was just dystopian."

Ms. Havlik and others in quarantine created a WhatsApp group to share information. Everyone was vaccinated, she said, and all were prepared to isolate. But the poor management at the facility left people “irate.”

She said the woman in the room next to her, a breast cancer survivor, ran out of medication and was in pain for days, with no one helping her. A couple with young children ran out of diapers, Ms. Havlik said.

“People were starting to get really belligerent. Some people were throwing their food out the window.”

In the meantime, they were desperately trying to find out from Public Health when they could leave.

In response to questions from The Globe, PHAC laid out the quarantine process in a statement, but did not address the travellers’ concerns. Mark Johnson, a spokesperson, said every person staying at a quarantine hotel has access to 24-hour support and medical monitoring.

Larry and Liezel Kennedy and their two boys, who are 6 and 13 months old, were still in the hotel late on Monday, December 6.

Mr. Kennedy said his family arrived in Toronto on Friday, December 3 from Johannesburg. Like Ms. Havlik, they arrived at the hotel without their luggage. “We’ve had the same two sets of clothes since last Wednesday.”

He said he’s watched people leave after their negative test result without waiting for permission. His family doesn’t have that option. Even though they tested negative, they need approval from a public health officer to book their plane tickets to Calgary. He said the food brought to the rooms is “stone cold,” and there is no menu for kids, so his baby was given a giant burger.

Mr. Kennedy said the Red Cross brought milk for the baby. But he also requested diapers, and they were out of his son’s size.

In a statement, Kirsten Long, a spokesperson for the Canadian Red Cross, said her organization is working “in support” of PHAC to “provide comfort and care to returning travellers.”

Laura Ford, a spokesperson for Hilton Toronto Airport Hotel & Suites, said a third party is running all of the hotel’s operations and services.

At the Vancouver airport, a similar scenario played out for 34-year-old Sara Sagaii, who was brought to the Pacific Gateway hotel on Thursday, December 2; and received her negative test result on Friday, December 3 but had to wait a day before getting approval to be released. Ms. Sagaii was in Egypt when Canada put the country under its travel ban, but she managed to get a flight through Turkey. People in hazmat suits greeted her in the plastic-draped lobby of the Vancouver hotel, and during her three-day stay she said she was served a “basically rotten” salad and was unable to access clean laundry.

She said it would be easier to accept the restrictions if she thought the policy would protect Canadians, but it feels like she was “punished for coming from Egypt.”



“There are cases all over Europe, and the only two people who got pulled out of that arrival from Istanbul was me and another guy from Nigeria. Honestly, the racism aspect of it is huge.”

In Question Period, cabinet ministers fielded questions about the new rules. Both inside and outside the House of Commons, Public Safety Minister Marco Mendicino defended the rules as “a necessary and fair trade-off to make sure that we are appropriately managing this new variant of concern.”

“We put the measures in place to protect Canadians,” Mr. Mendicino told reporters. “The expectation would be that when travellers are going to isolate ... where they’re coming from one of the countries of concern, that they get access to appropriate food and accommodation.”

Colin Furness, an infection control epidemiologist at the University of Toronto, said the government’s policies are not defensible purely from a public-health standpoint because the inconsistency “sticks out like a sore thumb.” But he said the government is also making policy based on economic and political considerations. For example, the importance of trade with the United States makes imposing harsh travel restrictions on Americans difficult.

He urged people not to travel, and said he supports restrictions given the concerns about new and possibly more serious variants. “We need to throw what we can at this,” Prof. Furness said, adding that means making travel more difficult and expensive, and less attractive. Still, he said the inequities poorer countries face are “hugely problematic.”

He said he agrees with critiques that “we deny vaccines to the global south and then we turn them into pariahs,” but he added, “I’m not sure that’s a good reason to open borders and accelerate the spread of Omicron here.”

The NDP called on the government to make clear expectations for the care Canadians should expect, and the Conservatives called the circumstances “inexcusable.”

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## Canadian Traveller Forced To Stay In Quarantine Facility After Negative COVID-19 Test

*By Jacob Serebrin, The Canadian Press, December 6, 2021*

<https://www.theglobeandmail.com/canada/article-canadian-traveller-forced-to-stay-in-quarantine-facility-after/>

Lennard Skead says he felt like he’d been put in jail for a crime he didn’t commit when he returned to Canada from South Africa on Thursday, December 2.

Skead, who lives in Brandon, Manitoba, said he wasn’t allowed to leave a Toronto quarantine hotel until the day after he received a negative result on the COVID-19 test he completed when he arrived in Canada.



“Our negative results came out on Saturday, but we are not allowed to leave until the quarantine officer calls us and tells us you can leave now. Nobody called us. Nobody called us until Sunday,” said Skead, who was travelling with his wife, Charlotte.

Skead, who is fully vaccinated against COVID-19, said in an interview on Monday, December 6 that by the time he was told he could leave, he had already cancelled a flight back to Manitoba, keeping him in the hotel for another day. It was Skead’s third negative COVID-19 test of the trip.

Canadians travelling from one of 10 African countries, including South Africa and Egypt, are required to obtain a COVID-19 test in the country they’re travelling from, obtain a second test while in transit and get a third after arrival in Canada. They are required to stay at a designated facility on arrival.

Health Canada said in an e-mail on Monday, December 6 that the requirement for testing in transit “is in place so that the risk of the traveller being exposed to the virus and its variants between the time of testing and boarding the plane, which can take up to 72 hours, is reduced.”

Tiffany Gaura, who returned to Calgary from Cairo on Saturday, December 4 said she felt after landing in Canada that she was being punished for travelling to Africa.

“From the time you give them your passport, they call somebody immediately who then stays with you, takes you through to a separate secondary screening area where they question you extensively, read you your rights, tell you have a right to a lawyer and you’re being transported by the federal government to an isolation facility,” she said in an interview on Monday, December 6.

While the quarantine facility is in a hotel, she said, it doesn’t have any of the usual hotel services, like a restaurant, cleaning, or room service.

Gaura, who was travelling with her two children, aged five and eight, said she doesn’t understand why she had to stay in a quarantine hotel instead of returning to her nearby home to isolate there.

“This is absurd for a family with a solid quarantine plan, who has no history of not following public health directives, who’s fully vaccinated, who’s following all the rules, who has done all the PCR tests,” she said.

Asked about reports of poor conditions in federal quarantine facilities, Public Safety Minister Marco Mendicino said on Monday, December 6 that the requirement is “a necessary and fair trade-off.”

“We’re not going to spare any expense or resources when it comes to protecting Canadians, including at the border. We’re going to continue to provide clear travel guidance to all Canadians and others who are travelling to Canada,” he told reporters in Ottawa.

Gaura said she thinks Canada’s decision to place additional restrictions only on African nations at a time when the Omicron variant of the novel coronavirus is present in Europe and the United States is “opportunistic and xenophobic.”

She said she was lucky she was able to clear German customs and get a PCR test while transiting in Frankfurt, because while Canada has put restrictions on Egypt, Germany has not.

Epidemiologist Dr. Prabhat Jha of St. Michael's Hospital in Toronto says Canada's travel restrictions are counter-productive.

"They're not fully informed by what we know about the science. We've known that it didn't really help slow the introduction of Delta."

Jha says testing before boarding a plane and on arrival is reasonable and should be done at a larger and more rapid scale.

He adds the only other way to prevent new variants from spreading across the world is to accelerate vaccines for everyone.

"We can't keep playing Whac-A-Mole with different variants and travel restrictions. Vaccinating the world would fully protect us. "

On Saturday, December 4, the federal government announced that travellers coming from South Africa and transiting through Frankfurt would be exempt from the in-transit testing requirement until December 13.

Tasha-ann Bussell of Rossland, B.C., whose husband was in South Africa for his brother's wedding, said he was able to use that new exemption to get on a flight home, due to land in Calgary on Monday, December 6.

"He's exhausted and stressed," Bussell said in an interview on Monday, December 6. "We have three small children and my youngest and the middle child have birthdays in December so he'll miss that ... at least he's gonna be home for Christmas."

She adds she's not angry with the government for implementing the regulations because one of her children is immune-compromised.

"I really appreciate the fact that they are trying their best," she said. "It's just hard. That's all it is."

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## Canada Border Services Agency Reminds Travellers To Use Mandatory ArriveCan App When Entering Canada

By Taya Fast Global News, December 2, 2021

<https://globalnews.ca/news/8422052/cbsa-arrivecan-canada/>

Fully-vaccinated Canadian travellers can cross over the U.S. border for up to 72 hours and return without a PCR test, provided they have submitted proof of vaccination and a quarantine plan in the ArriveCAN app.

Osoyoos, B.C. resident Edward Philips, however, did not have the app when he returned to Canada and was given a 14-day quarantine notice.

"I went across the border for 45 minutes to do grocery shopping, drove around and came back, and got nailed," Phillips said.

"I manage a business and I have a doctor's appointment that I need to go to — I would never have gone over if I knew it meant this much trouble."

Just like Philips, many travellers coming back into Canada are unaware that ArriveCAN is mandatory. That is something Osoyoos duty-free shop owner Cameron Bissonnette has been asked to help with.

"A Canadian Border Services officer came over to my shop and wanted us to help any customers that came through and to impress upon them how important it is to have the ArriveCAN app," Bissonnette said.

The Canada Border Services Agency (CBSA) issued a reminder on Wednesday, December 1 to Canadians returning to the country.

"That ArriveCAN remains mandatory for everyone, regardless if travellers enter by land, air, marine or how long they were away from Canada," the CBSA press release said.

If Canadian citizens, permanent residents, or a person registered under the Indian Act do not use the app, CBSA says "they won't be turned around but could face fines or enforcement action."

However, Bissonnette says he has had people in his shop who don't have access to a phone and are unsure how to upload their information.

"We are still trying to figure out what happens if you don't have access to a phone or computer to access the app. Apparently you can call ArriveCAN to get more information," Bissonnette said.

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## Border Officials Told Travellers No Longer Have To Use ArriveCan App: Minister

*By Laura Osman, The Canadian Press, December 6, 2021*

<https://globalnews.ca/news/8429508/arrivecan-app-border/>

Travellers who can't access the government's ArriveCan app, or simply forget to fill it out, may start to receive some clemency at the border after Canada's public safety minister gave new instructions to border officials to allow people to provide their travel details in-person.

Checking in on the app has become a mandatory part of crossing into Canada, regardless of how long the traveller has been out of the country.

It collects information about where the traveller has been, the purpose of their trip, their contact information, vaccination information, pre-travel COVID-19 test results, and their quarantine plan once they are in Canada.

Foreign nationals who fail to give their information have until now been barred from boarding planes into the country. Canadians, permanent residents, and others with right of entry have so far been subject to two weeks of quarantine if they fail to offer their information to the app.

Members of Parliament have received hundreds of complaints about the policy, over inaccessibility and unreliability, said Conservative public safety critic Raquel Dancho said on Monday, December 6 during question period in the House of Commons.

“The ArriveCan app has crashed for some users. Many can’t access it from poor cell service. Many seniors don’t have smartphones. For others, costly data plans are out of reach for them,” she said. of ArriveCAN app applies to all travellers returning to Canada

Public Safety Minister Marco Mendicino told the House of Commons that the government will never hesitate to put measures in place to protect Canadians at the border, particularly in light of the emergence of the new Omicron variant of COVID-19.

“With regards to ArriveCan, I want to assure my colleagues that I’ve spoken with the (Canada Border Services Agency) so that there’s additional guidance to provide the opportunity for travellers to provide the information that is necessary on ArriveCan in-person at the borders,” he said.

The government created several new border restrictions in response to the spread of the Omicron variant, including closing borders to foreign nationals who spent time in 10 African countries, and instituted new testing and quarantine requirements for all incoming travellers.

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## U.S. To Require All Inbound Foreign Air Passengers To Get COVID-19 Test The Day Before

*By James McCarten, The Canadian Press, December 2, 2021*

<https://www.theglobeandmail.com/world/article-us-to-require-all-inbound-foreign-air-passengers-to-get-COVID-19-test/>

President Joe Biden set out to turn the tables on the COVID-19 pandemic on Thursday, December 2 with a 10-point winter offensive against the Omicron variant that further complicates flying from Canada to the United States on the eve of the holiday travel season.

As early as Monday, December 6, Canadians and all other foreign visitors who travel to the U.S. by air will need to get a COVID-19 test no earlier than 24 hours before their departure.

Biden is slashing the testing window – currently 72 hours for fully vaccinated travellers – as part of a suite of public health measures aimed at slowing and limiting the spread of a highly mutated variant about which there are more questions than answers.

“All inbound international travellers must test within one day of departure, regardless of their vaccination status or nationality,” Biden said as he outlined the plan at the National Institutes of Health headquarters in Bethesda, just north of D.C.

“This tighter testing timeline provides an added degree of protection and scientists continue to study the Omicron variant.”

The plan also extends into March a rule requiring domestic and international passengers by air, rail, and public transportation to wear a face mask, including inside airports, train stations and bus terminals.

The White House is also ramping up access and outreach to encourage eligible U.S. residents to get a COVID-19 vaccine or booster shot, accelerating research into vaccinating kids under the age of five, expanding access to at-home tests, and donating 200 million more vaccine doses around the world within the next 100 days.

It’s a plan that “pulls no punches,” and is as much about bringing a fractured country back together as it is about staving off yet another deadly wave of infection, Biden said.

“I know COVID-19 has been very divisive in this country; it’s become a political issue, which is a sad, sad commentary,” he said.

“This is a moment we can put the divisiveness behind us, I hope. This is a moment when we can do what we haven’t been able to do enough of throughout this whole pandemic: get the nation to come together, unite the nation in a common purpose.”

Currently, fully vaccinated travellers do not need to show a test result to drive into the U.S. Neither Biden, White House press secretary Jen Psaki, nor a background briefing the day before made any mention of whether that could change in the coming days or weeks.

Martin Firestone, a travel insurance broker in Toronto, said he’s been run off his feet in recent weeks as clients seek clarity on the ever-changing constellation of travel rules – and he expects that to continue given the latest pivots.

Firestone said he’s already heard from clients who say they’re having trouble finding an affordable antigen test that has a turnaround time of less than 24 hours, forcing them to pay a premium for quicker testing options.

“They called Shoppers (Drug Mart) and they say they can’t get it back to you quick enough that you’ll have it guaranteed for sure before you hop on an 8 a.m. flight,” Firestone said.

“So they’re being forced to go to private health clinics where the cost of a rapid test, to get it back in 15 minutes, is \$350, if you can believe it.”

Psaki was asked on Thursday, December 2 about the potential challenges of getting tested within a 24-hour window and said the White House is taking the issue under consideration, but couldn't say immediately whether there would be any exceptions.

She also pointed out that there are still too many unknowns surrounding Omicron to predict any future changes to international travel restrictions.

"I wouldn't expect the lifting of restrictions before we know more about the variant," Psaki said.

"We will continue to evaluate if additional restrictions need to be put in place. None of these are meant to be permanent. None of them are meant to be a punishment. They're all put in place to protect the American people, to hopefully save more lives."

The rise of Omicron marks only the latest twist in the long road back to some semblance of normality for people who routinely travel back and forth between the two countries.

Prior to the advent of the latest variant, there was a growing din of dissent around U.S. restrictions at the Canada-U.S. land border, which lasted nearly 20 months until they were eased in early November.

This time, however, the reaction has been decidedly more muted.

"It has long been known that measures to combat the virus and its variants would evolve and require us to be nimble and adapt," said Tori Emerson Barnes, the U.S. Travel Association's vice-president of public affairs and policy.

"It is critically important that we communicate these policy changes clearly to global travellers and continue to welcome all qualified visitors to the United States."

Canada, meanwhile, has for now exempted U.S. visitors from its own stringent new rules, which require all other foreign air travellers to get tested upon arrival and self-isolate while awaiting the results.

Fully vaccinated U.S. and Canadian citizens and permanent residents are still required to provide proof of a recent negative COVID-19 test along with proof of vaccination in order to enter Canada.

Travellers are developing a severe case of travel-rule whiplash, Firestone said.

"They are mentally fatigued. It plays mind games with you," he said.

"The bottom line is we've taken two steps back in the last little while. We were really on a nice trajectory, and I think the combination of the variant, along with new rules being put in place, has really put us behind the 8-ball."

The Canadian government has so far remained mum on whether it expects the exemption for air passengers from the U.S. to change before Monday.

Health Minister Jean-Yves Duclos had said the government would consult with provinces and territories on whether to impose similar measures on visitors from the U.S., but it remained unclear on Thursday, December 2 if such changes were imminent.

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## Flying To The U.S.? Joe Biden's About To Make COVID-19 Testing A Lot Stricter For You

*By Edward Keenan, Toronto Star, December 2, 2021*

<https://www.thestar.com/news/world/2021/12/02/flying-to-the-us-joe-bidens-about-to-make-COVID-19-testing-a-lot-stricter-for-you.html>

Regarding President Joe Biden's announcement on Thursday, December 2 of new COVID-19 measures in the face of the Omicron variant that has created a tidal wave of global anxiety over the past week, a lot of Toronto Star readers will wonder: what does this mean for Canadians?

So let's start there: Any Canadians planning to fly to the U.S. for a visit this winter will need to show proof of a negative COVID-19 antigen test taken within one day of their arrival (rather than within three days as was previously required).

That's about it, unless you had somehow booked a flight with a stopover in Botswana, or one of the other southern African countries from which travel into the U.S. is now banned (though you'd have wanted to rethink that anyhow, since Canada has banned travel from those who've visited the same countries, and more).

A senior White House official confirmed to the Star on background that no immediate changes to land border travel are being implemented. So if you're fully vaccinated, your road trip to the U.S. — to visit relatives, or do some cross-border outlet mall Christmas shopping, or to see the Rockettes annual Christmas spectacular on Broadway — remains unaffected, for now.

Of course, in the broader picture, Canadians are affected by more than just the implications for their own travel plans. Sleeping in a bed next to an elephant, as Canada proverbially does in sharing a continent and an economy with 300 million residents of a global superpower, the health precautions the elephant takes to prevent itself from being ravaged by communicable disease are always a matter of keen interest. And most of the measures Biden announced were aimed at boosting the protections offered to Americans while the global science community figures out just how dangerous the new pandemic variant will turn out to be.

"We're going to fight this variant with science and speed, not chaos and confusion," Biden said on Thursday afternoon, December 2 in unveiling his plan. "This is a moment we can do what we haven't been able to do enough of through this whole pandemic: get the nation to come together, unite the nation in a common purpose to fight this virus, to protect one another, to protect our economic recovery."



Despite his plea, unity still seemed a ways off: around the same time he was speaking, Republicans in Congress were threatening a government shutdown as soon as this week if the Biden administration didn't roll back its vaccine mandate on some workers.

Biden emphasized two elements of his new approach: booster shots, and at-home testing.

All American adults are now eligible for free vaccine boosters, and Biden's administration is launching wider walk-in booster availability through drugstores and clinics and a series of outreach and education measures — especially to seniors — to encourage people to get shots. Approximately 60 per cent of Americans are fully vaccinated, while about 12.7 per cent have received a booster shot. Biden also announced measures to try to bump up the number of children getting vaccinated.

Biden also announced that at-home rapid COVID-19 test kits would be fully reimbursable for all Americans who have private health insurance, and that kits would also be provided to community health groups to distribute free to the millions of Americans who are uninsured. A senior administration official said during a press briefing that the government had invested \$3 billion this year in ramping up the supply of at-home tests, and expected that by this month the availability would be four times what it was in the summer. The official said the goal is to ensure testing is “free and easy for all.”

There are some other measures — speeding up vaccine sharing with underdeveloped countries, including in southern Africa, rapid response teams to battle Omicron and other breakouts, preparing distribution plans for treatment options that may be approved by the FDA — but one that is not among them is any widespread return to mask mandates (except on public transportation facilities such as planes and trains, where a mandate was extended until spring).

Right now, only six U.S. states have mask mandates for indoor public places for vaccinated people. Some experts have suggested that especially since the vaccine resistance of the apparently super-spreading Omicron variant remains unknown, masks might be a particularly important early health measure.

A White House official said the administration agrees with Centers for Disease Control guidance recommending masks indoors even for vaccinated people. “That’s certainly what we’re practising in the federal government, practising in the White House, and we hope that state and local authorities do the same,” the official said. But there was no action on that among the president’s new measures. And anyone who has travelled in the United States recently will have observed that outside major cities in most places, mask usage has been almost entirely abandoned.

Earlier on Thursday, December 2, the second confirmed case of the Omicron variant in the U.S. was discovered, this one in Minnesota after an earlier case in California. It is likely only a matter of hours or days before there are more. Perhaps many more. There may be more measures in the U.S. — Biden’s press secretary said Thursday “nothing is off the table” in further measures being considered. Dr. Antony Fauci said the U.S. is working with drug companies to develop a potential “variant-specific boost.”

It’s hard to know just what Omicron will turn out to be, and so it’s hard to know whether the measures Biden announced on Thursday, December 2 will be adequate to deal with it.



Immediately, the effect on Canadians is limited to tighter testing timelines for air travel. Longer term, our fate is, as always, intimately tied to the U.S. effectiveness in fighting off more waves of infection, and illness, and death.

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## U.S. Border Businesses Optimistic As Some Restrictions Ease

*By Jeff Walters, CBC News, December 1, 2021*

[U.S. border businesses optimistic as some restrictions ease \(msn.com\)](#)

The pandemic meant quite a few changes for Ryden's Border Store, a popular shop and parcel delivery warehouse located in northern Minnesota — just across the Canada-U.S. border crossing at Pigeon River.

Normally, the store in Cook County, Minnesota, was busy with travellers stopping for gas, snacks, or picking up parcels — since Ryden's accepts deliveries for Canadians looking to save on international shipping costs. The border crossing is about 60 kilometres south of Thunder Bay, Ontario.

But it's been a long time since Lori Boomer has seen any of those scenes at her store as the pandemic, and border restrictions between Canada and the United States, dragged on for the past two years.

"We had a few tourists coming. The duty free shop closed, the gas station closed," she said. "It's kind of been a ghost town."

But through it all, the parcels never stopped coming.

"We received deliveries every day," Boomer said. "We've got them in every garage, every old apartment, every old motel room."

She thinks it's going to be "very busy" when Canadians, who no longer require a COVID-19 test if travelling to the U.S. for less than 72 hours, return.

Things at the Pigeon River crossing were slow Tuesday morning, November 30, the first day the new rules came into effect. A few cars were crossing into the U.S., but there was no rush, no lineup of vehicles.

Brian Sherburne, an administrator at Grand Portage Lodge and Casino, located down the highway from Ryden's, wasn't too concerned with the lack of traffic.

"It's not going to be a floodgate of people coming down," he said. "I think we have to be real, and realize that there's still a lot of nervousness in this world about various variants in light of the newest one that's just been announced."

That variant, omicron, prompted Canada last week to restrict travel from several countries around the world.

"I think people will ... make calculated decisions on when to travel and how to travel, and where to travel to."

The casino had a good summer, Sherburne said, with visitors from elsewhere in the U.S.

Minnesota remains a hotspot for COVID-19 cases and Thunder Bay's top health official, Dr. Janet DeMille, has warned people to take precautions if they cross into the U.S.

Sherburne says it will take "a huge confidence change" before people in Canada and the U.S. feel "confident that they can get out and travel safely and get into groups."

"A lot of the talking heads are saying don't congregate in crowded areas, and a lot of people are afraid of that."

"It'll be a sigh of relief when we can see faces ... we haven't seen," he said. "We had a guest that arrived yesterday that we haven't seen in a year and a half, and it was so nice to be able to welcome them and say 'Hi' again."

"That's a good feeling."

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## Will COVID-19 Boosters Be Required To Be Considered 'Fully Vaccinated'? Expert Weighs In

*By Hannah Jackson, CTVNews.ca, December 8, 2021*

<https://www.ctvnews.ca/health/coronavirus/will-COVID-19-boosters-be-required-to-be-considered-fully-vaccinated-expert-weighs-in-1.5698400>

As provinces and territories work to inoculate their populations against COVID-19, questions are swirling over whether booster shots will soon be required for individuals to be considered "fully vaccinated."

In October, Israel announced that those with two doses of a COVID-19 shot would not be considered "fully vaccinated" unless they got a third jab.

What's more, last month, French President Emmanuel Macron announced people 65 and over would need to present proof of a COVID-19 booster shot by mid-December in order to receive their vaccination passport.

Currently, booster shots are not required in Canada to receive a vaccination passport, but campaigns are underway across the country to offer third doses to those most vulnerable to the disease.

Dr. Nazeem Muhajarine is an epidemiologist in Saskatoon, Saskatchewan.

Asked by CTV's Your Morning whether booster shots could become a requirement in Canada in order to be considered fully vaccinated, Muhajarine said it is an "evolving situation."

He said the reason both Israel and France are now requiring booster shots in order for residents to considered fully vaccinated is because they began offering the third doses earlier than Canada.

“So they have had a long experience in boosting their population compared to Canada,” he explained. “That being said, I think, you know, give it two, three months, I can’t see how we will not follow a similar approach to Israel, and that is people who are eligible to get a third shot and completed that would be considered fully vaccinated at that time.”

However, Muhajarine said that won’t happen for a while.

“I think because there is a wide variety of ways that provinces [are] introducing their booster eligibility,” he said.

Muhajarine pointed to Saskatchewan which lowered its booster eligibility age to 50 on Tuesday, December 7.

Officials in the province announced that COVID-19 boosters would be available for healthcare workers and residents 50 and older in Saskatchewan, and to anyone 18 or older who is living in the far north or in First Nations communities.

Researchers have found that the immunity from two doses of a COVID-19 vaccine wanes over time, meaning Canadians will require another dose to “boost” their immunity to the virus.

Asked whether the public will need booster shots every six months for the foreseeable future, Muhajarine said “I would think so.”

He said the growing consensus is that COVID-19 is “here to stay with us for a while.”

“And it will, kind of evolve into an endemic situation -- meaning low incidence or prevalence of this COVID-19 - and it will become like a seasonal flu, hopefully,” he said. “And so, in order to actually protect ourselves, we would probably need to boost our immune system, seasonally speaking, even from time to time.”

He said that is “probably the direction we are headed right now.”

### **What Has NACI Said?**

The National Advisory Committee for Immunization (NACI) released updated guidance last week, outlining several segments of the Canadian population that it said should receive a booster shot at least six months after having had their primary vaccine series.

NACI said it “strongly recommends” an mRNA booster shot be offered to those over 50, seniors living in long-term care homes and other congregate living facilities, and those who received a viral vector COVID-19 vaccine series such as AstraZeneca or Johnson & Johnson.

The committee also said it strongly recommends First Nations, Inuit, and Metis peoples and frontline healthcare workers should also be provided a booster shot.

NACI has also recommended booster doses for those between the ages of 18 and 49, at least six months after they received their primary vaccine series.

While NACI issues guidance and recommendations, it is ultimately up to provinces and territories to decide how vaccine rollout will work within their jurisdiction.

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## Vaccine Makers Racing To Update COVID-19 Shots, Just In Case

*By Lauran Neergaard, The Associated Press, December 9, 2021*

[Vaccine makers racing to update COVID-19 shots, just in case \(msn.com\)](#)

Vaccine makers are racing to update their COVID-19 shots against the newest coronavirus threat even before it's clear a change is needed, just in case.

Experts doubt today's shots will become useless but say it's critical to see how fast companies could produce a reformulated dose and prove it works -- because whatever happens with omicron, this newest mutant won't be the last.

Omicron "is pulling the fire alarm. Whether it turns out to be a false alarm, it would be really good to know if we can actually do this -- get a new vaccine rolled out and be ready," said immunologist E. John Wherry of the University of Pennsylvania.

It's too soon to know how vaccines will hold up against omicron. The first hints this week were mixed: preliminary lab tests suggest two Pfizer doses may not prevent an omicron infection but they could protect against severe illness. And a booster shot may rev up immunity enough to do both.

Better answers are expected in the coming weeks and regulators in the U.S. and other countries are keeping a close watch. The World Health Organization has appointed an independent scientific panel to advise on whether the shots need reformulating because of omicron or any other mutant.

But authorities haven't laid out what would trigger such a drastic step: if vaccine immunity against serious illness drops, or if a new mutant merely spreads faster?

"This is not trivial," BioNTech CEO Ugur Sahin, Pfizer's vaccine partner, said shortly before omicron's discovery. A company could apply to market a new formula "but what happens if another company makes another proposal with another variant? We don't have an agreed strategy."

It's a tough decision — and the virus moves faster than science. Just this fall, the U.S. government's vaccine advisers wondered why boosters weren't retooled to target the extra-contagious delta variant — only to have the next scary mutant, omicron, be neither a delta descendant nor a very close cousin.

If vaccines do need tweaking, there's still another question: should there be a separate omicron booster or a combination shot? And if it's a combo, should it target the original strain along with omicron, or the currently dominant delta variant plus omicron? Here's what we know.

### **Companies Aren't Starting From Scratch**

COVID-19 vaccines work by triggering production of antibodies that recognize and attack the spike protein that coats the coronavirus, and many are made with new technology flexible enough for easy updating. The Pfizer and Moderna vaccines are fastest to tweak, made with genetic instructions that tell the body to make harmless copies of the spike protein — and that messenger RNA can be swapped to match new mutations.

Pfizer expects to have an omicron-specific candidate ready for the Food and Drug Administration to consider in March, with some initial batches ready to ship around the same time, chief scientific officer Dr. Mikael Dolsten told The Associated Press.

Moderna is predicting 60 to 90 days to have an omicron-specific candidate ready for testing. Other manufacturers that make COVID-19 vaccines using different technology, including Johnson & Johnson, are also pursuing possible updates.

Pfizer and Moderna already have successfully brewed experimental doses to match delta and another variant named beta, shots that haven't been needed but offered valuable practice.

### **Not Clear If Tweaks Are Needed**

So far, the original vaccines have offered at least some cross-protection against prior variants. Even if immunity against omicron isn't as good, Dr. Anthony Fauci, the top U.S. infectious disease expert, hopes the big antibody jump triggered by booster doses will compensate.

Pfizer's preliminary lab testing, released on Wednesday, December 8, hint that might be the case but antibodies aren't the only layer of defense. Vaccines also spur T-cells that can prevent serious illness if someone does get infected, and Pfizer's first tests showed, as expected, those don't seem to be affected by omicron.

Also, memory cells that can create new and somewhat different antibodies form with each dose.

"You're really training your immune system not just to deal better with existing variants, but it actually prepares a broader repertoire to deal with new variants," Dolsten said.

How aggressive a mutant is also plays a role in whether to reformulate the vaccine. Omicron appears to spread easily but early reports from South African scientists hint that it might cause milder infections than previous variants.

## How To Tell If Updates Work

The FDA has said companies won't need massive studies of tweaked vaccines but small ones to measure if people given the updated shot have immune responses comparable to the original, highly effective shots.

Wherry doesn't expect data from volunteers testing experimental omicron-targeted shots until at least February.

## What About Combination Shots?

Flu vaccines protect against three or four different strains of influenza in one shot. If a vaccine tweak is needed for omicron, authorities will have to decide to whether to make a separate omicron booster or add it to the original vaccine -- or maybe even follow the flu model and try another combination.

There's some evidence that a COVID-19 combo shot could work. In a small Moderna study, a so-called bivalent booster containing the original vaccine and a beta-specific dose caused a bigger antibody jump than either an original Moderna booster or its experimental beta-specific shot.

And scientists already are working on next-generation vaccines that target parts of the virus less prone to mutate.

Omicron brings "another important wake-up call," Wherry said -- not just to vaccinate the world but create more versatile options to get that job done.

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## Sweet Vindication For Chapman's Ice Cream

*Opinion By Waterloo Region Record Editorial, December 2, 2021*

[https://www.therecord.com/opinion/editorials/2021/12/02/sweet-vindication-for-chapmans-ice-cream.html?source=newsletter&utm\\_content=a05&utm\\_source=ml\\_nl&utm\\_medium=email&utm\\_email=6D73923380F292A40DC042B455F0FDE3&utm\\_campaign=wrhp\\_112880](https://www.therecord.com/opinion/editorials/2021/12/02/sweet-vindication-for-chapmans-ice-cream.html?source=newsletter&utm_content=a05&utm_source=ml_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=wrhp_112880)

If you have the good fortune to visit Markdale, Ontario, you will appreciate just how different Grey County is when compared to Ontario's hectic urban environment overall. It's a slower, gentle, more tranquil pace and place.

How odd, then, that the community — home to the admirably benevolent Chapman's Ice Cream, purveyor of soothing frozen treats since 1973 — has emerged as an unlikely, though certainly flavourful, flashpoint of the COVID-19 civil war.

The family-run Chapman's, one of Canada's largest ice-cream producers, an employer of about 850 people, recently took the praiseworthy step of rewarding its vaccinated workers with a \$1-an-hour pay raise.

This was not the first time the company had supported the local community in the battle against COVID-19.

At the end of 2020, when it became known that the first vaccines developed against coronavirus required sub-zero storage, Chapman's was quick to offer up two medical-grade deep freezers.

It turns out the Markdale mainstay — which has donated millions of dollars to local hospitals, schools and sports facilities — had been approached decades earlier about emergency use of its cold-storage facilities in case of a public health emergency and it was more than ready when the call came.

And grit? You want to see grit?

In 2009, the company's century-old wooden creamery building was destroyed after a spark from welding work caught in the rafters.

Where some might have called it quits, Chapman's built back, recovered and expanded to employ about twice the workers it once did.

This is not an age, however, in which decades of reputation, generosity, local history or context won't be incinerated in a firestorm of toxic online recrimination.

After the raise became public, when a photo of the bulletin announcing it was posted online, Chapman's became the target of chronically aggrieved anti-vaccine groups who were outraged at the very thought.

Local divisions of the small and tattered anti-vax army were inflamed at this outrageous assault by Chapman's on their right to be fools and mounted an online campaign to boycott the company's products.

The company said it received 1,000 or more emails and attacks on its Facebook group. Much of it was despicable. Inevitably, absurd analogies to Naziism were tossed about.

But, in addition to being rather stoutly anti-science, it appears the anti-vaxxers have no particular flair for numeracy or imagination.

A quick glance at public opinion surveys or published vaccination rates should have made clear that in the boycott battle they would be hugely outnumbered and were charging off to near-certain defeat.

At Chapman's itself, fewer than a dozen employees had chosen to remain unvaccinated and been required to go on unpaid leave.

Well, the entirely predictable result soon came to pass.

Voices of reason pushed back, lavishly praising and thanking the company, which saw sales jump and inquiries arrive from far and wide as to where its ice cream could be purchased.

The hashtag #IStandWithChapmans became the call to arms, and seldom was such a thing so delicious.

On its website, Chapman's is now promoting its "Holiday Moments Collection," urging the sweet-toothed to "Enjoy a taste of the holiday in each and every bite."

So, let's add a tip of the old double-scoop ice-cream cone — waffle, if you please — to Chapman's for its good corporate citizenship, community-minded initiatives and delightful products.

Long may you prosper.

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## A Full Investigation Into Canada's COVID-19 Response Is Needed Now

*By Adrian Levy, Special To The Globe and Mail, November 25, 2021. Adrian Levy is a professor in the department of community health and epidemiology at Dalhousie University in Halifax and a contributing author for the Centre for International Governance Innovation.*

<https://www.theglobeandmail.com/opinion/article-a-full-investigation-into-canadas-COVID-19-response-is-needed-now/>

Canadian officials first became aware of SARS-CoV-2, the virus responsible for COVID-19, on December 31, 2019. Yet, as late as January 29, 2020, the chief public health officer, Theresa Tam, was telling parliamentarians in Ottawa that "Canada's risk is much, much lower than that of many countries." It wasn't until March 21, 2020 — 10 days after the World Health Organization declared a global pandemic — that the federal government adopted international border controls, including screening, advisories, restrictions banning non-essential travel, and quarantine and isolation orders.

And even as the machinery of public health and safety ground ponderously into action, deficiencies in preparedness were glaring. Public inquiries — among them the Auditor-General of Canada's report on pandemic preparedness; the Independent Review Panel on the Global Public Health Intelligence Network (GPHIN); and the report from the Ontario Long-Term Care COVID-19 Commission — have, or are, documenting serious deficiencies, including lapses in the risk assessment process, lack of integration of surveillance information, inadequate supplies of personal protective equipment, faulty logistics for amassing and distributing laboratory supplies, capacity shortages, problems with data quality and sharing, and untested emergency plans.

In the aftermath, two questions are uppermost: first, why was Canada so unprepared? Second, Auditor-General Karen Hogan stated, "when the public service must, the public service can," referring to programs that "were rolled out in record time." Why were officials able to respond quickly when faced with a crisis yet unable to fix weaknesses that were known for decades?

Predictably, Public Health Agency of Canada officials have said they will address identified shortcomings by incorporating "learnings from the pandemic into its plans and test them as appropriate." In response to the Auditor-General's report, Public Health Agency of Canada has promised to update its plans within two years of the end of the pandemic.



Even setting aside the obvious problem that pandemics do not have clearly defined end dates, the two-year timeline is problematic. Essentially, it kicks this issue down the road to an inter-pandemic period when intense scrutiny has abated, creating the same conditions that left us ill-prepared for COVID-19. Canadians rightly expect better from the public officials charged with keeping them safe than a tardy and reactive approach to fast-moving biological threats.

Given that reforms in the aftermath of the 2003 SARS crisis, including the creation of the Public Health Agency of Canada, were clearly inadequate, is it realistic to expect that applying the same old approaches will yield a different result next time?

In April of this year, the health minister at the time, Patty Hajdu, asserted that a “full investigation” was warranted and required at an “appropriate time.”

The appropriate time is now.

Canadians have a right to a full, fair, independent, and public inquiry into the whole-of-government response to this pandemic and to the lessons and practical reforms such an inquiry will yield.

The inquiry must identify specific inadequacies – and consider how elements within the public health and safety apparatus can work better together. This includes provisions, communications, supply lines, operations, and execution – all in the context of Canada’s provincially-administered health care system and constitutional division of powers.

Such an exercise is bound to reflect negatively, in some respects, on the current federal and provincial governments. That is the point of examining what we did wrong, in hopes of doing things better. But it is the government’s duty to muster the courage to suffer short-term political pain in the interests of long-term national gain.

Without a full, fair, and public inquiry, painful though the process may be, Canada remains at risk of being blindsided by the next zoonotic threat. And that is a risk Canadians can ill afford.

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## Britain Unveils Tighter COVID-19 Restrictions As Omicron Spreads

*By Paul Waldie, Europe Correspondent, The Globe and Mail, December 8, 2021*

<https://www.theglobeandmail.com/world/article-britain-to-announce-tighter-COVID-19-restrictions-as-omicron-spreads/>

The British government has dropped its light-touch approach to COVID-19 and introduced new measures in an attempt to slow the spread of the Omicron variant, which health officials say is on course to becoming the dominant version of the virus in the U.K. by the end of the month.

For months, Prime Minister Boris Johnson has resisted calls to impose vaccine passports in England or encourage people to work from home. Even mask requirements, though tightened recently, have been scant and limited mainly to public transport.

Instead, Mr. Johnson has been banking on vaccines and booster shots to get the country through the winter, in defiance of many health experts who have urged the government to go further.

With the number of Omicron cases increasing by roughly 100 per day this week to 568 in total, Mr. Johnson announced tougher measures on Wednesday, December 8. Masks will now be mandatory in most indoor settings, and vaccine passports will be required for nightclubs in England and venues that hold large crowds, such as soccer stadiums. Similar rules are already in place in Scotland, Wales, and Northern Ireland.

“While the picture may get better, and I sincerely hope that it will, we know that the remorseless logic of exponential growth could lead to a big rise in hospitalizations and therefore, sadly, in deaths,” Mr. Johnson said during a news conference. “We must be humble in the face of this virus.”

He added that the measures were still far less restrictive than actions taken by other European governments, many of which recently imposed national lockdowns and curfews. He also said the measures would be reviewed in a month and that the government remained committed to offering a booster shot to every adult by the end of January.

The Omicron variant has been detected in 57 countries so far, according to the World Health Organization, and scientists believe it is more transmissible than its predecessor the Delta variant. Researchers in Britain have calculated that Omicron infections have been doubling every two to three days. On Wednesday, November 8, the UK Health Security Agency said that if that doubling time continued, the country could “expect to see at least 50 per cent of COVID-19 cases to be caused by the Omicron variant in the next two to four weeks.”

The vast majority of COVID-19 cases in Britain continue to be caused by the Delta variant, and the number of infections has been rising slowly in recent days. The daily total topped 51,000 on Wednesday, November 8.

The government’s scientific advisers have warned that rising numbers of infections caused by Omicron could lead to as many as 2,000 hospitalizations per day by the end of the month. That’s up from the current level of about 700 but far less than the roughly 3,800 during the peak of the pandemic this past January.

Chris Whitty, the government’s chief medical adviser, said there was some evidence that hospitalizations in South Africa, where the new variant was first detected, had increased 300 per cent over the past week. However, he and other scientists have cautioned that comparisons among countries can be deceiving given varying rates of vaccination.

There is some hope from early research that vaccines provide good protection against severe illness from Omicron. On Wednesday, November 8, Pfizer Inc. and BioNTech SE released preliminary findings of a study that showed that while Omicron can evade some protection against infection, their vaccine remained effective at preventing severe illness – especially after three doses.

Teresa Lambe, a lead scientific investigator at the University of Oxford, which developed the Oxford-AstraZeneca jab, said vaccines have held up well against all variants so far. “We have yet to come across a variant where we’ve seen an impact on protection against hospitalization and death,” she told a news briefing on Wednesday, November 8.

Health experts largely welcomed Mr. Johnson’s announcement. “We are relieved the government has finally listened and hope these precautionary measures have not come too late,” said Matthew Taylor, the chief executive of the NHS Confederation, which represents National Health Service hospitals in England.

Some experts questioned the usefulness of vaccine passports, especially given the transmissibility of Omicron. Simon Williams, a senior lecturer in people and organization at Swansea University, said there was “no clear evidence that they have worked to significantly reduce transmission or drive up vaccine uptake.”

Mr. Johnson’s announcement also proved to be something of a diversion from a growing scandal over reports that his office held a Christmas party this past December in violation of pandemic rules that prohibited social gatherings. For days, Mr. Johnson denied that a party had taken place.

However, on Wednesday, November 8, a video emerged showing senior staff members, including government spokeswoman Allegra Stratton, joking about the party during the taping of a mock news conference at Downing Street the past year. The video ramped up criticism of Mr. Johnson, even from fellow Conservative MPs.

By late Wednesday, November 8, Ms. Stratton had resigned and Mr. Johnson had expressed outrage at the comments in the video. He also ordered the Cabinet Secretary to investigate the alleged festivities but insisted that no rules had been broken. “All the evidence I can see is that people in this building have stayed within the rules,” he said.

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## International Border Restrictions Stop Australian Families From Reuniting At Christmas Despite Prime Minister Morrison’s Intention

*Australian Citizens Are Unhappy Their Adult Children Living Overseas Don’t Count As ‘Immediate Family’ Under Travel Rules*

*By Christopher Knaus, The Guardian Australia, November 30, 2021*

[https://www.theguardian.com/australia-news/2021/dec/01/international-border-restrictions-stop-families-reuniting-at-christmas-despite-morrison-intention?utm\\_term=61a683a37418cc71a975d3192a3551d8&utm\\_campaign=MorningMailAUS&utm\\_source=esp&utm\\_medium=Email&CMP=morningmailau\\_email](https://www.theguardian.com/australia-news/2021/dec/01/international-border-restrictions-stop-families-reuniting-at-christmas-despite-morrison-intention?utm_term=61a683a37418cc71a975d3192a3551d8&utm_campaign=MorningMailAUS&utm_source=esp&utm_medium=Email&CMP=morningmailau_email)

Australians with adult sons and daughters living overseas are being told their children don’t count as “immediate family” and don’t warrant exemption for entry into the country in the lead-up to Christmas.

In October, the prime minister, Scott Morrison, announced changes to allow parents of Australian citizens to be classified as immediate family, allowing them to travel to Australian jurisdictions with 80% double-dose vaccination rates.

"I know that will be very welcome news to Australians right across the country who were hoping to be reunited with their family members, their parents who are overseas," Morrison said at the time.

But the same change has not been applied to adult sons and daughters of Australian citizens, who are non-citizens, live abroad, and are no longer considered dependent on their parents.

Ken Galbraith, of Kyneton, Victoria, had been looking forward to seeing his daughter, who lives in the UK and is a British citizen, for Christmas. She had intended to bring Galbraith's four grandchildren with her.

But when she went to apply for the usual tourist visa, she realised she was not eligible for an exemption to the current border restrictions because she was no longer dependent on her father and was therefore not considered his "immediate family."

Galbraith told the Guardian the rule would prevent his family coming together for Christmas, despite Morrison's stated desire to reunite families of Australian citizens.

The government currently defines an immediate family member as a parent, spouse, de facto partner, dependent child, or legal guardian.

Galbraith said it was bizarre that the changes announced last month gave vaccinated parents of Australian citizens the ability to travel to Australia, but the same exemption was not afforded to the children of citizens.

"The stupid thing is that if we were in England, and our daughter was here, we could come in as a parent of an Australian citizen, but when it's the other way around, she can't," Galbraith said.

Galbraith wrote to the minister for home affairs, Karen Andrews, complaining of the absurdity of a system that does not recognise his daughter as his immediate family.

He was referred to the department, who directed him to a range of visas and exemptions that can be applied for. Exemptions are given to people on compassionate grounds, but that does not apply to Galbraith's circumstances.

"No one in the department or in the minister's office is prepared to even consider the fact that there's a massive anomaly here," he said.

He could also conceivably travel to the UK to see his daughter, but the trip there would be fraught.

Galbraith said his family could simply not afford the cost of accommodation, should they be shut out of returning home to Australia by the new variant.

“With all the lockdown, my wife hasn’t seen our daughter and our grandkids since December 2018. I did one trip over in 2019, and then of course COVID-19 hit,” he said.

Comment from the Department of Home Affairs has been sought.

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## A Sleeper Train From Scotland To London Offers A Chance To Ponder The Rise Of Eco-Conscious Travel

By J.R. Paterson, *Special To The Globe and Mail*, November 30, 2021

<https://www.theglobeandmail.com/life/travel/article-a-sleeper-train-from-scotland-to-london-offers-a-chance-to-ponder-the/>

Bad weather had scoured northern Scotland all day, and in the smoky golden light of Inverness Rail Station, the platform alongside the Caledonian Sleeper hummed with an air of relief and anticipation. Dense fog and stormy skies. circumstances that would ground an airplane, only add a layer of mystique to a train journey. With a steward in a tweed vest and scarf pointing the way, I boarded carriage L and spilled into my sleeping compartment, my home for the night.

Since February 1873, there has been a night train carrying passengers between London and Scotland. The Caledonian Sleeper is today the only train making the journey, and has been running almost continuously since 1996, chuntering back and forth between London’s Euston Station and the Scottish Highlands each evening except Saturday, covering the distance over a leisurely 12 hours.

Low cost airlines were meant to mark the end of the sleeper, and for a time that seemed true – night trains in Spain, Germany, and France all saw termination within the last 10 years. But the impact of all those cheap flights exacted its environmental cost in tons of released carbon, which can no longer be ignored.

Flygskam, or “flight shame,” is an anti-flight movement started in Sweden in 2018 that has since taken hold of Europe, turning more and more travellers away from the skies and back onto the rails. Accordingly, tågskryt, a Swedish term for “train brag” was born in 2019.

For my journey, I had brought with me a bottle of chianti and oatcakes from the Orkney Isles, where I’d started my day. But I soon found myself in the club car.

Trains attract perhaps the most diverse passengers of all; you know because you see them living and talking beyond the confines of airline-style chairs. All sorts of people had boarded with me, and most of us made for the club car – a vacationing French family, a businessman who set up camp with his laptop and a quartet of boisterous Scotswomen, who over pink gins and Aperol spritzes created a united front against an absent and intolerable somebody named Eileen.

A flushed young couple arrived and ordered a bottle of Champagne with their cheese board. The popping of the cork was like a signal to begin, and the car filled with chatter and laughter. The maître d' brought the menu, and looking trounced, said there would unfortunately be no haggis available that evening. Being unable to choose haggis – organ meat boiled inside a sheep's stomach – was a mixed blessing, but out of a sense of Highland solidarity, I chose the next offal thing on the menu, a black pudding skirlie served with chicken breast under a tarragon sauce. It arrived piping hot, and I cut into it with a steel blade the size of a dagger.

The rise of the eco-conscious traveller has pushed several European countries, including Austria and the Netherlands, to enact bans on short haul flights where a train alternative is available. In France, short distance flights over distances that can be covered by train in two and a half hours or less are now prohibited. It's easy to see why: had I flown, the journey from Inverness to London would have released nearly 200 kilograms of carbon dioxide into the atmosphere. Instead, the train released only five. If one must brag (or shame, depending on the setting), that's not a bad place to start.

The Caledonian Sleeper is newly refurbished, and now more akin to a moving hotel than a train, with key-card access, room service, upgraded Wi-Fi, ensuite showers, and double beds with mattresses from the supplier of Buckingham Palace. And the disturbance of late night carriage shunting is out, with "kissing" Dellner couplers preventing any unwanted bumps in the night.

After supper, I retreated to my cabin for the night. I freshened up in the shower (a tight fit it has to be said, with chillingly cold water, and a self-closing tap that needed to be continually depressed, adding an element of self-torture to it all). And then, it was off to sleep.

I awoke at dawn, the blue light rising and lightening from the horizon, revealing slate-roofed farm houses, thickets of plump trees and wet, green fields dotted with sheep. Through the sleeping towns of Tamworth and Atherstone, I drank coffee and counted the few lit windows in sight.

North of London, we stopped a few moments at Rugby. In 1866, on the platform just beyond the window, Charles Dickens drank bad coffee while waiting for a fire in the train he'd been riding to be extinguished. Dickens wrote about the station in his story *The Boy at Mugby*, which begins, "I am the boy at what is called The Refreshment Room at Mugby Junction, and what's proudest boast is that it never yet refreshed a mortal being."

In those latter years of the 19th century, trains were still exotic and mysterious, and contained an essence of the magical. In another story, *The Signal-Man*, Dickens suggests that a train can move beyond time itself. Arthur Conan Doyle put a disappearing train into his *The Story of the Lost Special*. Something similar happens, albeit to a person, in Alfred Hitchcock's *The Lady Vanishes*.

That feeling of removal, that the world is something happening out there, is still alive in the sleeping carriage. It's a chance to disappear for a night, to slip along the invisible tracks like a strand of necklace lost at dusk only to emerge in the morning looking buffed and polished, and all the more exotic and mysterious for it. Had my fellow bushy-tailed travellers and I undergone such a transformation? As we pulled into Euston Station, and joined the throng of grey-faced commuters starting the workday, I knew we had.

## Lockdown-Free Florida Top Vacation Spot For Holidays

*By Kelli Kennedy And Cody Jackson, The Associated Press, November 29, 2021*

[Lockdown-free Florida top vacation spot for holidays \(msn.com\)](#)

Cooped-up tourists eager for a taste of Florida's sandy beaches, swaying palm trees, and warmer climates are visiting the Sunshine State in droves, topping pre-pandemic levels in recent months.

Miami is one of the top search destinations on travel websites and, statewide, Florida had 32.5 million travelers from July to September of this year, exceeding the number of visitors during that period in pre-pandemic 2019, Governor Ron DeSantis said recently.

The state was boosted by the Republican governor's pro-business, anti-lockdown, and anti-mask restrictions all year, allowing one of Florida's main economic engines to flourish, even as tourism dipped in other parts of the country.

Now, as snowbirds have returned and others are making holiday travel plans, hotels and tourism experts report a noticeable bump. Miami — and Florida — have grown even more popular since borders were opened earlier this month to international travels, though plans and logistics could be upset by the emergence of the new COVID-19 omicron variant.

"The moment the borders and the flights were re-opened in November, we started to see bookings from Europe and South America," said Milton Sgarbi, a vice president at 1 Hotel South Beach, one of Miami's most luxe oceanfront resorts.

"We had bachelorette parties, we had reunions, we had weddings, not as big as we used to have in the past, but small weddings almost every weekend. Last weekend, we had three weddings."

Despite the pandemic, the high-end hotel flourished in 2021 with leisure travelers. Normally, they see an even mix of business and leisure, but he expects the business market will pick up in 2022, along with the international tourists

Karen Aguilar came to Miami in November — just weeks after the borders re-opened — to enjoy the sun from Bucaramanga, Colombia.

"You have to come and enjoy the views, the beaches, the people. It's very friendly and yeah, I'll be back," she said.

Miami and Florida typically have an even mix of domestic and international tourism, but with the borders closed because of COVID-19 in 2021, cities launched massive marketing campaigns courting U.S. tourists who were tired of being cooped up.

"Domestic tourism came back like gangbusters," said Rolando Aedo, of the Greater Miami Convention & Visitors Bureau. "We expanded our market share of domestic visitors driven partially by the fact that Florida and Miami were open when others weren't and there was a lot of pent-up demand."



While much of the country was shut down, several new hotels opened up in Miami; airlines including Southwest and JetBlue added Miami routes for the first time; and Aedo said the nation's cruise capital of Miami broke ground on new port terminals to meet demand as several cruise lines, including Virgin, recently came onboard here.

Miami is also expanding as a destination: in addition to perennially popular South Beach, the burgeoning art district known as Wynwood has become a top draw. Wynwood officials estimate nearly 6 million visitors will have checked out the trendy area in 2021, up from roughly 5 million in 2020.

Chic new restaurants and boutique shops opened all year long in Wynwood, where most of the buildings and sidewalks are covered in grand technicolor murals. TripAdvisor even named Wynwood one of the coolest hipster destinations in the U.S.

Andrew Cronin, a resident of Orlando, Florida, has visited South Beach several times, but now says, "I do like coming a little bit more to Wynwood and Brickell because you really get to feel the real experience of Miami, like the heart of Miami."

The theme-park home of Orlando is always popular during tourist season, and now has big draws such as Disney's 50th anniversary celebration; new attractions including Peppa Pig Theme Park, which opens in February; and several new hotels.

"The holiday season is going to be strong for our destination," said Casandra Matej, president and CEO of Visit Orlando.

Advance bookings for Christmas and New Years in Orlando are at roughly 95% what they were during the holidays in 2019.

"As we look ahead, bookings for January and February are triple the volume we saw at this time last year," Matej said.

Across Florida, vacation rentals through the end of the year are trending over 42% higher than 2019, and seat capacity on domestic flights is nearly 4% higher, according to VISIT FLORIDA.

And 50 new hotels are slated to open throughout the Sunshine State by March.

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## Passenger Numbers Expected To Skyrocket At Waterloo Region Airport

*By Catherine Thompson, Waterloo Region Record, November 26, 2021*

<https://www.therecord.com/news/waterloo-region/2021/11/25/passenger-numbers-expected-to-skyrocket-at-waterloo-region-airport.html>

Waterloo Region's airport will see a tenfold increase in passengers next year, compared to pre-pandemic levels, airport officials are predicting.

They are expecting 782,000 passengers to go through the Region of Waterloo International Airport in 2022. If those numbers prove true, it will be by far the largest numbers ever at the airport.

If flights increase as predicted, the subsidy that regional taxpayers give the airport each year will be slashed.

The subsidy, which was \$20 per household this year, would shrink to \$6 per household, the smallest subsidy in at least two decades.

Passenger numbers at the airport peaked in 2015, with nearly 154,000 passengers. Since then, numbers have steadily dwindled, with fewer than 77,000 passengers in 2018 and 2019, and just under 29,000 in 2020, when the COVID-19 pandemic severely affected air travel around the world.

But things began to change this year, when ultra-low-cost Flair Airlines began regular commercial flights from Waterloo Region to several Canadian cities, including Victoria, Vancouver, Calgary, Edmonton, Winnipeg, and Halifax. It has since announced flights to Florida starting in December, and flights to Mexico starting in February.

Pivot Airlines, with small planes catering to the business market, says it will offer flights to Ottawa and Montreal early next year.

Flair's arrival has made all the difference, says airport general manager Chris Wood. The airport is projecting it will see a record 204,000 passengers by the end of this year.

"We're seeing it everywhere where low-cost carriers go. It's exponential. Instead of adding one flight a year, they'll add 10."

"We were expecting that kind of growth," Wood said in an interview. "We knew it wouldn't be five per cent growth. We knew, once an airline kind of commits to us, it's going to be explosive."

The Region provides a ready market for airlines such as Flair, Wood said. "We have something here that Flair wants: access to a large, very affluent community that's ready to travel.

"People don't want to drive to Pearson (International airport in Toronto) to get on a plane. Flair is providing that choice, and people are responding."

Ultra low-cost airlines offer bare-bones discount fares and charge extra for services such as checked bags and cancellations, and that's creating new demand, Wood said.

"Are you planning to go to Vegas this weekend?" he said. "Probably not, but if there was a \$99 fare, you might say, 'Hey honey, let's go to Vegas this weekend.'"

The increase in traffic will significantly increase revenues at the Breslau airport — they're expected to quintuple from \$2.1 million this year to \$10.4 million next year.

“The fixed cost to run an airport is very high,” Wood said. “Whether I have one passenger or 800,000, I still need to keep the runways clear. I need emergency services. I need insurance. I need to keep the lights on.”

More traffic means more money for the airport: it collects a per-passenger fee that’s built into the ticket price, as well as a fee from every plane that lands. More traffic also means more sales of aircraft fuel, more money from food concessions and parking, and from advertising space.

The expected growth in passenger volumes does entail some added costs. The Region plans to spend \$44.4 million over the next two years to double the size of the airport terminal, add airport equipment and a new baggage-handling system, as well as more parking.

Day-to-day operating costs would also increase, but not nearly as quickly as revenues — costs are expected to jump from \$5 million a year today to \$9.5 million by 2023. The airport is hiring, going from about 22 full-time employees at the start of the year to 31 at the end of 2021, and to about 50 by the end of next year.

At a recent budget meeting, Councillor Tom Galloway said he welcomed the news, but asked staff how solid the predictions were.

The predicted increases “are based on known flight commitments,” said Rod Regier, the Region’s commissioner of planning and economic development. “We have not been speculating in the airport-related budget, whatsoever.”

He did caution that the predictions are only a best guess. “There’s always some risk, of course, that market conditions will change, particularly with regard to conditions related to the pandemic or economic conditions across the country.”

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## Flair Airlines Offers \$49 Flights To Newfoundland From Waterloo Region

*By Waterloo Region Record, December 3, 2021*

<https://www.therecord.com/news/waterloo-region/2021/12/03/flair-offers-49-flights-to-newfoundland-from-waterloo-region.html>

Waterloo Region residents will be able to fly to Newfoundland for as little as \$49, starting next June.

Low-cost airline Flair announced on Friday, December 3 that it will begin flying from the Region of Waterloo International Airport to Deer Lake, a town of about 5,200 people in western Newfoundland that is the closest major community to Gros Morne National Park. It’s also close to two other World UNESCO Heritage sites, the 1,000-year-old Viking settlement of L’Anse aux Meadows and Red Bay, site of a 16th-century Basque whaling village.

The twice-weekly flight from Waterloo Region will be the company’s first foray into Newfoundland, said Flair chief executive Stephen Jones in a news release.

One-way fares, including taxes and fees, begin at \$49.

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## The US Is Getting Another Start-Up Airline, California-Based Airbahn

### *New Airline Will Also Serve Western Canada*

*By Taylor Rains, Business Insider, November 27, 2021*

<https://www.msn.com/en-ca/lifestyle/travel/news/the-us-is-getting-another-startup-airline-california-based-airbahn/ar-AARccMB?ocid=msedgdhp&pc=U531>

While the pandemic has been a challenge for established air carriers across the US, it has provided an opportunity for start-up airlines.

Since April 2021, three all-new airlines have launched in the US, including Avelo Airlines, Breeze Airways, and Aha!, ExpressJet's new low-cost venture. Now, after years of preparation, the new California-based private airline Airbahn received its first Airbus A320 on November 24, according to its official Facebook page. The airline has been teasing its launch for months on its social media.

Airbahn was founded in 2018 by aviation entrepreneur Tariq M. Chaudhary who is also the chief executive officer of Pakistan's second-largest airline, Airblue. Airbahn's first jet, registered N786PB, used to operate for Airblue and has been in Istanbul, Turkey for nearly a year being prepped to serve the new California carrier, according to Planespotters.

Not much information has been released about the new airline. In October 2018, the company filed an application with the Department of Transportation to operate in the US, requesting permission to operate flights along the West Coast of the US to cities in Northern California, Nevada, and Western Canada from its hub at either John Wayne Airport in Orange County or Long Beach Airport. The company will be headquartered in Irvine, California.

According to the filing, the company envisions a fleet of Airbus A320 aircraft configured in a single-class cabin with 174 seats. The airline will serve mid-tier markets in a point-to-point network, following the business models of other start-ups such as Avelo and Breeze. The carrier also explained that it wants to operate a schedule in which pilots are home every night, mimicking Allegiant Air's model.

As far as fares, Airbahn's executive vice-president, Scott Hale, told Simply Flying in May that it plans to have a low-cost model.

"This is a very price-sensitive market. It's also value-orientated, and we want to make sure that when you buy a ticket, you know what you're getting," Hale told Simple Flying.

The company has job openings on its website for corporate positions at its headquarters in Irvine, as well as ground operations jobs at airports in Oakland, San Jose, and Sacramento, suggesting it plans to operate out of those California cities.

Airbahn is the latest start-up carrier to plan to launch during the pandemic. While the airline industry as a whole is expected to see losses of over 200 billion between 2020 and 2022, according to Bloomberg, new carriers see the pandemic as an opportunity to acquire cheap used planes and employ laid-off pilots and flight attendants at lower salaries. Moreover, these leisure-focused carriers are targeting tourists as business travel continues to have a slow recovery, according to Bloomberg.

An aviation consultant at New York-based R.W. Mann & Co. told Bloomberg that these airlines can get cheap labor during its "year one" labor costs, but retaining them during the pandemic will be difficult especially since legacy carriers continue to call back their crewmembers to tackle the travel surge and labor shortage.

## The World's First Ultra-Low-Cost International Airline Alliance Is On The Horizon As Two Budget Carriers Team Up To Bring Cheap Fares Between Mexico And The United States

*By Taylor Rains, Business Insider, December 4, 2021*

<https://www.businessinsider.in/thelife/news/the-worlds-first-ultra-low-cost-international-airline-alliance-is-on-the-horizon-as-2-budget-carriers-team-up-to-bring-cheap-fares-between-mexico-and-the-us/articleshow/88092873.cms#:~:text=and%20the%20US-,The%20world's%20first%20ultra%20low%20cost%20international%20airline%20alliance%20is,between%20Mexico%20and%20the%20US&text=Allegiant%20Air%20and%20Viva%20Aerobus%20announced%20plans%20to%20enter%20into,%20low%20cost%20international%20alliance.>

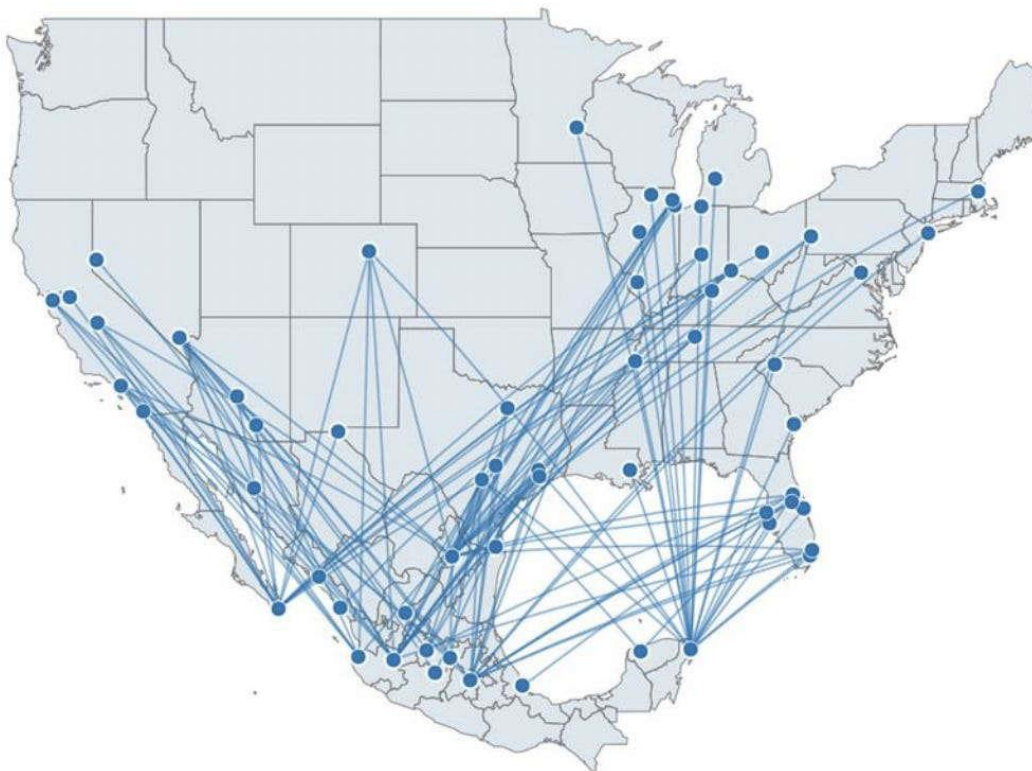
On Thursday, December 2, Las Vegas-based Allegiant Air and Mexico-based Viva Aerobus announced they have filed a joint application with the US Department of Transportation (DOT) to create an international alliance.

In a press release from Allegiant, the pair shared their plans to enter into a "fully-integrated Commercial Alliance Agreement," pending permission from the DOT and approval for antitrust immunity.

Antitrust immunity allows carriers in a joint venture to collude on routes included in the agreement, meaning they can modify prices and earn profits, according to the Department of Justice. Currently, there are 14 active antitrust alliances approved by the DOT, such as United Airlines and Germany-based Lufthansa; Delta and UK-based Virgin Atlantic; and American and Australia-based Qantas.

Joining as a team, the duo will be able to co-ordinate their airline operations, including their data systems, loyalty programs, marketing, scheduling, and routes. The alliance will enable Allegiant, which does not currently fly to Mexico, to offer flights to Mexican leisure hotspots.

Meanwhile, Viva Aerobus will be able to add several routes to popular destinations in the US where Allegiant has a strong presence, such as Las Vegas and Orlando. According to Allegiant, Viva Aerobus will have access to the Las Vegas-based airline's distribution network and point-of-sale process.



© Allegiant Air Allegiant Air and Viva Aerobus' prospective 5-year route map. Allegiant Air

Allegiant said in a press release that the pair intends for the alliance to start in the first quarter of 2023, offering non-stop flights on routes that currently only have connecting service. However, there is one caveat. In May 2021, the Federal Aviation Administration downgraded Mexico to a Category 2 country, meaning airlines cannot create new service or routes, though that is still subject to change by the time the alliance begins.

According to Allegiant, there are over 250 potential routes that have been identified in the DOT application. Allegiant and Viva Aerobus are two individual ultra-low-cost carriers that, according to Allegiant, cannot independently create the network or meet the same level of customer benefit that the alliance will offer.

"Allegiant and Viva Aerobus operating together will be a tremendous win for consumers seeking affordable, non-stop travel between the US and Mexico," Allegiant CEO Maurice Gallagher said. "This groundbreaking alliance should reduce fares, stimulate traffic, and ultimately link many new trans-border cities with nonstop service. In short, it will bring meaningful ULCC competition to the US-Mexico market for the first time in history."



Allegiant said in a statement that it has invested \$50 million into Viva Aerobus and Gallagher is planning to join the Mexican carrier's Board of Directors, subject to the approval of the Mexican Federal Economic Competition Commission.

"This unique ULCC alliance will create new non-stop connectivity and more competition, strengthening the immense Hispanic VFR market and offering amazing holiday get-aways for residents of both nations," Viva Aerobus CEO Juan Carlos Zuazua said.

According to Allegiant, the agreement between it and Viva Aerobus will, if approved, be the first ultra-low-cost international alliance in the airline industry. There are two low-cost alliances currently operating in the world, including U-Fly, a collection of airlines from Hong Kong, Mainland China, and South Korea, and the Value Alliance that consists of five Asia-Pacific airlines.

Low-cost and ultra-low-cost airlines differ because ULCCs provide fewer amenities and charge more fees than traditional low-cost carriers, therefore offering even lower fares, according to airline pilot Spencer Marker.

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## **OTHER CAFII MEMBER-RELEVANT NEWS/ISSUES**

### **Changes To Regulatory Framework Could Help Insurers Innovate**

*By Insurance Portal Staff, December 6, 2021*

[https://insurance-portal.ca/life/changes-to-regulatory-framework-could-help-insurers-innovate/?utm\\_source=sendinblue&utm\\_campaign=daily\\_complete\\_202112-09&utm\\_medium=email](https://insurance-portal.ca/life/changes-to-regulatory-framework-could-help-insurers-innovate/?utm_source=sendinblue&utm_campaign=daily_complete_202112-09&utm_medium=email)

The Canadian Life and Health Insurance Association (CLHIA) says it's encouraged the Financial Services Regulatory Authority of Ontario (FSRA) wants to make Ontario the go-to place for financial innovation in Canada, but wants the current process in working with FSRA on new opportunities to change.

In a consultation paper response to FSRA, the CLHIA says the life and health insurance industry has been a leader in offering innovative products to Ontarians. For example, the industry has developed innovative solutions to help Ontarians with access to mental health supports and other virtual care services, particularly important during the pandemic.

#### **Policies Need To Be Well-Developed**

The ability to innovate enables insurers to better provide clients with affordable and convenient services, but they want there to be well-developed policies and regulations.

"Any regulatory framework must ensure that businesses are able to innovate and offer customized products and services while at the same time ensuring consumer protections are in place," states the paper.



## CLHIA Says More Clarity Required

The CLHIA goes on to say that the current process in working with FSRA on new opportunities has been relatively ad hoc. "It has not been clear where or how to bring innovative ideas to FSRA. Our experience throughout the pandemic has been that even small changes require going through a lengthy process before changes can be made. We believe that improvements can be made by creating a framework that does not slow innovation and is not overly prescriptive."

The CLHIA says under the proposed process, it doesn't seem that companies can modify their proposals or offerings. The paper points out that innovation is an iterative process and FSRA should let companies adjust their offerings as needed without having to go through the application process all over again.

Most companies will be looking to launch innovations that are proprietary, adds the CLHIA. It is important that details on these new innovations are kept confidential during the test and learn process to ensure proprietary innovation is not made public before launch.

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## Critical Illness Insurance Global Market Report 2021

### COVID-19 Impact And Recovery To 2030

By Marie Nolan, Research and Markets, December 9, 2021

[https://www.researchandmarkets.com/reports/5359469/critical-illness-insurance-global-market-report?utm\\_source=MC&utm\\_medium=Email&utm\\_code=mzrobl5td&utm\\_ss=17&utm\\_campaign=1629389+-+Critical+Illness+Insurance+Global+Market+Report+2021%3a+COVID-19+Impact+and+Recovery+to+2030&utm\\_exec=doma300mtd](https://www.researchandmarkets.com/reports/5359469/critical-illness-insurance-global-market-report?utm_source=MC&utm_medium=Email&utm_code=mzrobl5td&utm_ss=17&utm_campaign=1629389+-+Critical+Illness+Insurance+Global+Market+Report+2021%3a+COVID-19+Impact+and+Recovery+to+2030&utm_exec=doma300mtd)

The global critical illness insurance market is expected to grow from \$119.41 billion in 2020 to \$120.9 billion in 2021 at a compound annual growth rate (CAGR) of 1.2%. The growth is mainly due to the companies rearranging their operations and recovering from the COVID-19 impact. The market is expected to reach \$201.1 billion in 2025 at a CAGR of 13.6%.

The critical illness insurance market consists of sales of critical illness insurance by entities that are engaged in directly underwriting critical illness cover or a dread disease policy, which is an additional insurance coverage to cover those overruns where traditional health insurance may fall short.

Lack of awareness about critical illness insurance is hindering the growth of the global critical insurance market. Most of the critical illness insurances are included with term plans. Most people are aware of the life insurance plans but are not much aware of the term plans. A term plan is a type of life insurance plan for a fixed tenure that includes critical illness cover as an inbuilt feature in the actual base plan.

Besides being economical, benefits provided on the demise of the policyholder are more in the case of term plan when compared to the maturity benefits offered by life insurance plans. For instance, a research study in Economic Times in 2020 says that only 1 out of 5 insurance holders have term insurance in urban India which is 65% population of the urban India.

The increased prevalence of critical diseases is driving the global critical illness insurance market. Treatment for critical illness such as cancer incurs huge amount and therefore having critical illness insurance can be beneficial to lower the burden of the treatment cost.

The insurance service providers provide a lump-sum payment to the policyholder upon diagnosis of the critical disease. Some other types of common critical illnesses include heart attack, stroke, and coronary artery bypass.

An increase in the range of critical illnesses covered in the critical illness insurance policies is a major trend shaping the critical insurance market. Major insurance companies are focusing on adding coverage for many new diseases such as Alzheimer's disease, multiple sclerosis, Parkinson's disease, and motor neuron diseases besides cancer, stroke, coronary artery bypass, and heart attack.

#### Companies Mentioned:

- China Life Insurance
- Allianz
- Ping An Insurance
- Aviva
- Legal & General
- China Pacific Insurance
- Prudential plc
- New China Life Insurance
- Aegon
- AXA
- AIG
- Sun Life Financial
- Aflac
- Huaxia life Insurance
- MetLife
- Zurich
- HCF
- Dai-ichi Life Group
- UnitedHealthcare
- Liberty Mutual

## RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

### The Dangerous Downsides Of Perfectionism

*Many Of Us Believe Perfectionism Is A Positive. But Researchers Are Finding That It Is Nothing Short Of Dangerous, Leading To A Long List Of Health Problems – And That It's On The Rise*

*By Amanda Ruggeri, Special Projects Editor, BBC.com, November 21, 2021*

[https://getpocket.com/explore/item/the-dangerous-downsides-of-perfectionism?utm\\_source=pocket-newtab](https://getpocket.com/explore/item/the-dangerous-downsides-of-perfectionism?utm_source=pocket-newtab)

In one of my earliest memories, I'm drawing. I don't remember what the picture is supposed to be, but I remember the mistake. My marker slips, an unintentional line appears and my lip trembles. The picture has long since disappeared. But that feeling of deep frustration, even shame, stays with me.

More often than I'd like to admit, something seemingly inconsequential will cause the same feeling to rear its head again. Something as small as accidentally squashing the panettone I was bringing my boyfriend's family for Christmas can tumble around in my mind for several days, accompanied by occasional voices like "How stupid!" and "You should have known better". Falling short of a bigger goal, even when I know achieving it would be near-impossible, can temporarily flatten me. When an agent told me that she knew I was going to write a book someday but that the particular idea I'd pitched her didn't suit the market, I felt deflated in a gut-punching way that went beyond disappointment. The negative drowned out the positive. "You're never going to write a book," my internal voice said. "You're not good enough." That voice didn't care that this directly contradicted what the agent actually said.

That's the thing about perfectionism. It takes no prisoners.

If I've struggled with perfectionism, I'm far from alone. The tendency starts young – and it's becoming more common. Thomas Curran and Andrew Hill's meta-analysis of rates of perfectionism from 1989 to 2016, the first study to compare perfectionism across generations, found significant increases among more recent undergraduates in the US, UK and Canada. In other words, the average college student last year was much more likely to have perfectionistic tendencies than a student in the 1990s or early 2000s.

"As many as two in five kids and adolescents are perfectionists," says Katie Rasmussen, who researches child development and perfectionism at West Virginia University. "We're starting to talk about how it's heading toward an epidemic and public health issue."

The rise in perfectionism doesn't mean each generation is becoming more accomplished. It means we're getting sicker, sadder and even undermining our own potential.

'My life has been nothing but a failure,' perfectionist Claude Monet once said. He often destroyed paintings in a temper – including 15 meant to open an exhibition. Credit: Getty Images.

Perfectionism, after all, is an ultimately self-defeating way to move through the world. It is built on an excruciating irony: making, and admitting, mistakes is a necessary part of growing and learning and being human. It also makes you better at your career and relationships and life in general. By avoiding mistakes at any cost, a perfectionist can make it harder to reach their own lofty goals.

But the drawback of perfectionism isn't just that it holds you back from being your most successful, productive self. Perfectionistic tendencies have been linked to a laundry list of clinical issues: depression and anxiety (even in children), self-harm, social anxiety disorder and agoraphobia, obsessive-compulsive disorder, binge eating, anorexia, bulimia, and other eating disorders, post-traumatic stress disorder, chronic fatigue syndrome, insomnia, hoarding, dyspepsia, chronic headaches, and, most damning of all, even early mortality and suicide.

"It's something that cuts across everything, in terms of psychological problems," says Sarah Egan, a senior research fellow at the Curtin University in Perth who specialises in perfectionism, eating disorders and anxiety. "There aren't that many other things that do that.

"There are studies that suggest that the higher the perfectionism is, the more psychological disorders you're going to suffer."

Culturally, we often see perfectionism as a positive. Even saying you have perfectionistic tendencies can come off as a coy compliment to yourself; it's practically a stock answer to the "What's your worst trait?" question in job interviews. (Past employers, now you know! I wasn't just being cute).

This is where perfectionism gets complicated – and controversial. Some researchers say there is adaptive, or 'healthy' perfectionism (characterised by having high standards, motivation and discipline) versus a maladaptive, or 'unhealthy' version (when your best never seems good enough and not meeting goals frustrates you). In one study of more than 1,000 Chinese students, researchers found that gifted students were more perfectionistic in the adaptive ways. (Maladaptive perfectionists, on the other hand, were more likely to be non-gifted). And while research shows that maladaptive attributes like beating yourself up for mistakes or feeling like you can't live up to parental expectations make you more vulnerable to depression, some other studies have shown that 'adaptive' aspects like striving for achievement have no effect at all or may even protect you.

But that isn't always the case. Simply having high personal standards has been linked to suicide ideation, for example. And even if there sometimes may be upsides to perfectionist thinking, they are minor – and, researchers argue, misunderstood.

In a 2016 meta-analysis of 43 studies on perfectionism and burnout, for example, Hill and Curran found that athletes, employees and students experienced either a tiny or no benefit from aspects like having very high personal standards, compared to people who didn't have them. People who expressed more 'maladaptive' perfectionism, on the other hand, experienced significantly more burnout.

"There has been some suggestion that, in some cases, perfectionism might be healthy and desirable. Based upon the 60-odd studies that we've done, we think that's a misunderstanding," says York St John University's Hill. "Working hard, being committed, diligent, and so on – these are all desirable features.

But for a perfectionist, those are really a symptom, or a side product, of what perfectionism is. Perfectionism isn't about high standards. It's about unrealistic standards.

"Perfectionism isn't a behaviour. It's a way of thinking about yourself."

In fact, many researchers say that factors often dubbed 'healthy' perfectionism, like striving for excellence, aren't actually perfectionism at all. They're just conscientiousness – which explains why people with those tendencies often have different outcomes in studies. Perfectionism, they argue, isn't defined by working hard or setting high goals. It's that critical inner voice.

Take the student who works hard and gets a poor mark. If she tells herself: "I'm disappointed, but it's okay; I'm still a good person overall," that's healthy. If the message is: "I'm a failure. I'm not good enough," that's perfectionism.

That inner voice criticises different things for different people – work, relationships, tidiness, fitness. My own tendencies may differ greatly from somebody else's. It can take someone who knows me well to pick up on them. (When I messaged my partner I was writing this story, he immediately sent back a long line of laughing emojis).

As a result, perfectionists and non-perfectionists "might look the same for a short period of time from a distance. But when you get up close and observe them over time, conscientious people have more adaptive ways of coping with things when things go wrong," Hill says. "Perfectionists feel every bump in the road. They're quite stress-sensitive."

Perfectionists can make smooth sailing into a storm, a brief ill wind into a category-five hurricane. At the very least, they perceive it that way. And, because the ironies never end, the behaviours perfectionists adapt ultimately, actually, do make them more likely to fail.

In one lab experiment, for example, Hill gave both perfectionists and non-perfectionists specific goals. What he didn't tell them was that the test was rigged: none of them would succeed. Interestingly, both groups kept putting in the same amount of effort. But one group felt much unhappier about the whole thing – and gave up earlier. Guess which.

Faced with failure, "perfectionists tend to respond more harshly in terms of emotions. They experience more guilt, more shame," says Hill. They also experience more anger.

"They give up more easily. They have quite avoidant coping tendencies when things can't be perfect."

That, of course, hinders them from the very success that they want to achieve. In his 60-plus studies focusing on athletes, for example, Hill has found that the single biggest predictor of success in sports is simply practice. But if practice isn't going well, perfectionists might stop.

It makes me think of my own childhood peppered with avoiding (or starting and quitting) almost every sport there was. If I wasn't adept at something almost from the get-go, I didn't want to continue – especially if there was an audience watching. In fact, multiple studies have found a correlation between perfectionism and performance anxiety even in children as young as 10.

The trouble is that, for perfectionists, performance is intertwined with their sense of self. When they don't succeed, they don't just feel disappointment about how they did. They feel shame about who they are. Ironically, perfectionism then becomes a defence tactic to keep shame at bay: if you're perfect, you never fail, and if you never fail, there's no shame.

As a result, the pursuit of perfection becomes a vicious cycle – and, because it's impossible to be perfect, a fruitless one.

Perfectionism is also dangerous. Record numbers of young people are experiencing mental illness, according to the World Health Organisation. Depression, anxiety and suicide ideation are more common in the US, Canada and the UK now than a decade ago. Research shows that perfectionistic tendencies predict issues like depression, anxiety and stress – even when researchers controlled for traits like neuroticism. Worsening matters, being self-critical might lead to depressive symptoms but those symptoms then can make self-criticism worse, closing a distressing loop.

Mental health problems aren't just caused by perfectionism; some of these problems can lead to perfectionism, too. One recent study, for example, found that over a one-year period, college students who had social anxiety were more likely to become perfectionists – but not vice versa.

It's also been shown that one of the most robust protections against anxiety and depression is self-compassion – the very thing that perfectionists lack. And self-criticism, which perfectionists are so good at, predicts depression.

When it comes to the most dramatic example, suicide, numerous studies also have found that perfectionism is a lethal contributor all on its own. One found that perfectionism made depressed patients more likely to think about suicide even above and beyond feelings of hopelessness. A recent meta-analysis, the most complete on the suicide-perfectionism link to date, found that nearly every perfectionistic tendency – including being concerned over mistakes, feeling like you are never good enough, having critical parents, or simply having high personal standards – was correlated with thinking about suicide more frequently. (The two exceptions: being organised or demanding of others).

Some of those criteria, particularly pressure from parents and perfectionistic concerns, also were correlated with more suicide attempts.

“Black-and-white thinking can lead perfectionists to interpret failures as catastrophes that, in extreme circumstances, are seen as warranting death,” the researchers wrote. “Our findings also join a wider literature suggesting that when people experience their social world as pressure-filled, judgmental, and hypercritical, they think about and/or engage in various potential means of escape (eg, alcohol misuse and binge eating), including suicide.”

And while conscientious people tend to live longer, perfectionists die earlier.

In many ways, poorer health outcomes for perfectionists aren't that surprising. “Perfectionists are pretty much awash with stress. Even when it's not stressful, they'll typically find a way to make it stressful,” says Gordon Flett, who has studied perfectionism for more than 30 years and whose assessment scale developed with Paul Hewitt is considered a gold standard.

Plus, he says, if your perfectionism finds an outlet in, say, workaholism, it's unlikely you'll take many breaks to relax – which we now know both our bodies and brains require for healthy functioning.

No matter how self-defeating perfectionism may seem, it's a tendency being shared by more and more people. The meta-analysis by Hill and Curran is the first to comprehensively look at rates of perfectionism over a long period of time. (There are so many ways of measuring perfectionism out there, researchers had to wait until a solid one – in this case, Flett's and Hewitt's – had been around long enough and been used across enough studies). In all, the studies added up to a pool of more than 40,000 US, UK and Canadian undergraduate students.

There were increases across the board from 1989 to 2016. But the largest rise was in 'socially prescribed perfectionism', characterised by the feeling that others have high demands: 32%. "The reason that's so problematic is that's the dimension most strongly correlated with serious mental illness," says Curran.

The findings align with what's been reported previously. One 2015 study of gifted suburban adolescents, for example, found "significantly higher scores of perfectionism (especially unhealthy dimensions) than previous studies". A decade-long look at adolescent Czech math whizzes found the same.

In her clinical practice, where she often works with patients with eating disorders, Egan has seen it too. "I'm constantly shocked by the age ranges. We're seeing younger and younger presentations of girls: seven years old, eight years old," she says. "That's often driven by perfectionism. So, I think, yes: each generation probably is getting more perfectionistic."

Where is this increase coming from? When you keep in mind the idea that perfectionism stems from marrying your identity with your achievements, the question might become: where isn't it coming from?

After all, many of us live in societies where the first question when you meet someone is what you do for a living. Where we are so literally valued for the quality and extent of our accomplishments that those achievements often correlate, directly, to our ability to pay rent or put food on the table. Where complete strangers weigh these on-paper values to determine everything from whether we can rent that flat or buy that car or receive that loan. Where we then signal our access to those resources with our appearance – these shoes, that physique – and other people weigh that, in turn, to see if we're the right person for a job interview or dinner invitation.

Curran and Hill have a similar hunch. "Failure is so severe in a market-based society," points out Curran, adding that that has been intensified as governments have chipped away at social safety nets. Competition even has been embedded in schools: take standardised testing and high-pressure university entrances. As a result, Curran says, it's no wonder that parents are putting more pressure on themselves – and on their children – to achieve more and more.

"If the focus is on achievement, then kids become very averse to mistakes," Curran says. "If children come to internalise that – the idea that we only can define ourselves in strict, narrow terms of achievement – then you see perfectionistic tendencies start to come in." One longitudinal study, for example, found that a focus on academic achievement predicts a later increase in perfectionism.



Similarly, the gold-star method of parenting and schooling may have had an effect. If you get praised whenever you do something well and not praised when you don't, you can learn that you're only really worth something when you've had others' approval.

If other strategies, like making children feel guilty for making a mistake, come in, it can get even more problematic. Research has found that these types of parental tactics make children more likely to be perfectionists – and, later, to develop depression.

Fear of failure is getting magnified in other ways, too. Take social media: make a mistake today and your fear that it might be broadcast, even globally, is hardly irrational. At the same time, all of those glossy feeds reinforce unrealistic standards.

Some perfectionism is inheritable. But it also arises because of environment (after all, if it were just genetic, it seems unlikely it would be increasing so much). So how can parents counteract it? Model good behaviour by watching their own perfectionistic tendencies, researchers say. And exhibit unconditional love and affection.

"It's saying things like 'You really tried hard at that. I'm proud of the effort you put in.' It's about creating an environment where imperfection isn't just accepted but is celebrated – because it means we're human," says Rasmussen, who co-authored an analysis on how family systems can breed perfectionism. "Or communicating to the child that love and care aren't conditional on performance.

"It's the idea that you don't have to be perfect to be lovable or to be loved."

Perfectionism can be a particular challenge to treat. You can train someone to be more self-compassionate in a therapeutic setting. But if they go back to the office, say, with the same demanding boss and same deep-seated behaviours, a lot of that can go out the door.

Then, of course, there is that widespread (if erroneous) belief that being a perfectionist makes us better workers (or parents, or athletes, or whatever the task is at hand).

"The difficult part of it, and what makes it different than depression or anxiety, is that the person often values it," says Egan. "If we have anxiety or depression, we don't value those symptoms. We want to get rid of them. When we see a person with perfectionism, they can often be ambivalent towards change. People say it brings them benefits."

She's helped her patients by helping them prove to themselves that's not the case. If someone says, for example, they need to do three extra hours of work at home each night to be good at their job, they might experiment with not doing that for a week. Usually the patient not only finds that it makes no difference – but that the extra rest might even improve their performance.

I've experimented with some of that letting go myself. It's gone hand-in-hand with becoming aware when I'm taking on too much and exhausting myself in my attempt to do 'enough' (an amount, I've realised, that for me doesn't actually exist).

The bigger piece, though, is replacing that critical ticker-tape with kinder messages – toward both myself and others. I've started (with varying success) consciously stopping myself from overreacting to other people's mistakes. More difficult, but also important, has been stopping myself from overreacting to my own. Ironically, that includes trying not to criticise myself when I fall short of that goal in itself.

It's a work in progress. But what I've noticed is that, each time I'm able to replace criticising and perfecting with compassion, I feel not only less stressed, but freer. Apparently, that's not unusual.

"It can be liberating, allowing imperfection to happen and accepting it and celebrating it," Rasmussen says. "Because it's exhausting, maintaining all of that."

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## UPCOMING WEBINARS AND EVENTS

### Webinar: Three Strategies To Deliver Customer-Centric Digital Experiences

**Dates:** Thursday, December 16, 2021

**Time:** 2:00 p.m. – 2:45 p.m. EST

When delivering a great digital experience, it's not just about filling your company's technology gaps, but identifying, addressing, and anticipating the needs of your customers. For insurers, where low-touch interaction is the norm, the stakes to provide customers with supportive and personalized experiences are higher than ever. Those that prioritize this are pulling away from the competition.

Today's customers don't just compare you to other insurers, they compare you to every great digital experience. So, if you're being compared to Amazon or Netflix, wouldn't you want to evaluate and elevate your digital experience so that every touchpoint is customer-centric and transformative? Here we will discuss three strategies you can implement to achieve a best-in-class digital experience.

Join Kristina Leach, former Digital Adoption Team Lead at MassMutual and current Director of Industry Marketing, FSI at Quantum Metric as we discuss:

- The challenges insurers are facing today
- What customers expect from a digital experience
- 3 strategies for customer-centricity

[Register Here](#)

## The Osgoode Certificate in Regulatory Compliance and Legal Risk Management for Financial Institutions

**Dates:** January 27, February 10 & 24, March 10 & 31, 2022

**Time:** 9:00 a.m. – 5:00 p.m. EST

This event for financial services features live access to interact with and learn from regulators, industry leaders and peers. Get crucial updates, insights and strategic guidance for navigating key legal and operational risks impacting compliance professionals. Key areas of focus include:

- Critical updates for financial institutions and views into regulators' pipelines of priorities, current and anticipated
- Top tips on managing data, privacy and technology
- Practical guidance to navigate the 'fair treatment of customers' and escalating demands for ethics and integrity
- Strategies to manage changes to regulatory frameworks and supervision

[Register Here](#)