

## **CAFII ALERTS WEEKLY DIGEST: February 11 to February 18, 2022**

February 18, 2022

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## GOVERNMENT LEGISLATION AND STRATEGY NEWS

### Feds Go After Blockade Financing With Expanded Fintrac Powers, Directions To Banks

*By The Canadian Press, February 14, 2022*

<https://www.thepeterboroughexaminer.com/ts/business/2022/02/14/feds-go-after-blockade-financing-with-expanded-fintrac-powers-directions-to-banks.html>

The federal government is broadening the scope of anti-money laundering rules and directing banks to cut off services to those suspected of aiding the trucker protesters as it looks to put an end to what it says are illegal blockades.

Finance Minister Chrystia Freeland also said in a late afternoon news conference on Monday, February 14 that crowdfunding sites, some of which are being used to channel money to the protesters, will now be required to report to the Financial Transactions and Reports Analysis Centre of Canada (Fintrac).

The move, to be made permanent, will allow Fintrac to make more information available to police and other enforcement agencies, she said.

“We are making these changes because we know that these platforms are being used to support illegal blockades and illegal activity, which is damaging the Canadian economy,” she said.

Freeland said that under the Emergencies Act, the government has also authorized banks to cut off services to both individual and business clients who they suspect are aiding the blockades.

She said the banks would be protected against civil liability in doing so.

The government has directed financial institutions to review their relationship with anyone involved in the blockades and to report findings to the RCMP or CSIS, she said.

“This is about following the money. This is about stopping financing of these illegal blockades.”

The measures allow for such actions as an insurer suspending coverage and a bank freezing a truck owner’s corporate or personal accounts.

As well as chartered banks and credit unions, Fintrac requires reporting from institutions such as insurers and securities dealers, and from professionals such as accountants and real estate brokers.

Freeland said federal institutions have broad new authority to share information with the banks and work to end funding for the groups behind the blockades.

Canada’s big banks did not immediately respond to a request for comment. The Canadian Bankers Association declined to comment.

Prime Minister Justin Trudeau invoked the Emergencies Act to bring to an end to anti-government blockades which he says are illegal and not about peaceful protest.

## Banks Have Begun To Freeze Protestors' Accounts

### *A Small Number Of Accounts Have Been Frozen By Canadian Financial Institutions Under The Emergency Act*

*By Kevin Orland and Brian Platt, Bloomberg News, February 18, 2022*

[https://www.wealthprofessional.ca/business-news/banks-have-begun-to-freeze-protestors-accounts/364154?utm\\_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm\\_medium=20220218&utm\\_campaign=WPCW-MorningBriefing-20220218&utm\\_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8](https://www.wealthprofessional.ca/business-news/banks-have-begun-to-freeze-protestors-accounts/364154?utm_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm_medium=20220218&utm_campaign=WPCW-MorningBriefing-20220218&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8)

Canadian banks have started to freeze a small number of accounts connected to people whom police say have been involved in illegal protests, acting on orders from Prime Minister Justin Trudeau's government.

But the banks won't be going after donors who collectively gathered millions of dollars to help the truckers and demonstrators who've blockaded downtown Ottawa and other sites.

Trudeau invoked an emergency law on Monday, February 14 that requires financial institutions in Canada to examine customer records and take action against people involved with the protest, or those aiding them.

The law also grants the government other extraordinary powers, such as the right to ban public assembly in certain locations. The Canadian Civil Liberties Association said it plans to challenge the government's decision in court.

The emergency orders won't apply to actions that took place before 9 p.m. Ottawa time on Tuesday, February 15, according to a Canadian government official who asked not to be named. That's when the emergency rules were published in government documents.

Most of the donations to truckers were made prior to that time. Much of the money was raised on crowdfunding sites and includes thousands of small donations as well as some larger ones, such as a \$90,000 donation made by Tom Siebel, a billionaire Silicon Valley entrepreneur.

### **Banks Acting Cautiously**

For Canada's cautious financial institutions, the rollout of the government's emergency orders has been marked by questions about how to execute the crackdown without running afoul of the law or upsetting customers. The orders do require banks to seek out the names of customers who have been involved in supporting the blockades, the government official said. But the firms have been reluctant to take that step in the absence of clearer guidance.

Banks are investigating or freezing the accounts of people whose names were provided by the Royal Canadian Mounted Police, but they have balked at taking action against anyone who isn't on the list, according to a person familiar with the situation.

At a news conference on Thursday, February 17, Finance Minister Chrystia Freeland confirmed that some accounts have already been frozen. "It is happening -- I do have the numbers in front of me." But she declined to give details.

The emergency orders require virtually every participant in the Canadian financial system -- banks, investment firms, credit unions, loan companies, securities dealers, fundraising platforms and payment and clearing services -- to determine whether they possess or control property of a person who's attending an illegal protest or providing supplies to demonstrators.

If they find such a person in their customer list, they must freeze the accounts and report it to the RCMP or Canada's intelligence service, the regulations say. Any suspicious transactions must also be reported to the country's anti-money-laundering agency, known as Fintrac.

Trudeau formally kicked off parliamentary debate on his use of emergency powers on Thursday, February 17 by saying the situation "could not be dealt with under any other law in Canada."

He said the blockades are "a threat to our economy and relationship with trading partners. They're threats to supply chains and the availability of essential goods like food and medicine. They're a threat to public safety."

Noa Mendelsohn Aviv, executive director of the Canadian Civil Liberties Association, said the emergency orders on the financial system are remarkably broad -- and could encompass people providing almost any help to protesters after the orders came into effect.

"If somebody else does agree with it and wants to bring coffee to the protesters, are they now indirectly involved? And you can turn their information over to the financial institutions who will turn to their information over to the security services, and freeze their assets?" Mendelsohn Aviv said in an interview. "There is nothing that I've seen so far on my understanding of the orders that limits it. They are very broad in scope."

## REGULATOR/POLICY-MAKER NEWS

### The AMF Backs Down In The Face Of Student Discontent

By Hugo Pilon Larose, La Presse, February 9, 2022

<https://www.lapresse.ca/affaires/2022-02-09/assurance-maladie-sur-les-campus/l-amf-recule-face-a-la-grogne-etudiante.php>

Faced with student associations that promise to fight on all fronts to protect their health insurance, the Autorité des marchés financiers (AMF) is suspending the application of measures that would have had the effect of depriving, from the next school year, hundreds of thousands of students of insurance coverage offered for a quarter of a century.

La Presse revealed on Wednesday, from the pen of its columnist Marie-Eve Fournier, that Desjardins – which covers approximately 95% of the student group insurance market in Quebec – was not going to renew the contracts it holds with 57 student associations due to the application of measures required by the AMF.

Among other things, the AMF asked that membership in a group insurance plan no longer be automatically collected through the school bill. The regulatory and supervisory body for the financial sector in Quebec says that this way of doing things is not fair and does not comply with the Insurers Act .

However, in a rare reversal of the situation, on Wednesday, the AMF announced in a press release "a re-examination of the entire file". It states that it is setting up "a process of consultation and review of the legal framework setting out the obligations of insurers with regard to the insurance products offered by student associations" and asks "all interested parties [to] participate in this counseling".

But above all, the AMF asks that "insurers [suspend] any decision until this exercise is completed". In a written exchange with La Presse , the Autorité affirms that it has not been under political pressure to suspend the new measures and ensures that it does so "in the light of the concerns raised".

Students pay a certain amount each semester to have access to an insurance plan that covers health, dental and vision care, as well as travel, in some cases.

#### **Desjardins Ready To Reassess Its Position**

As for the main insurer of students in Quebec, Desjardins, we said we were ready to collaborate with the AMF and even to reassess the decision not to renew the contracts in September.

"We will sit down with our regulator to fully understand his wishes. We will obviously work closely with the AMF and [the insurer] and we will review our position according to the evolution of the file," said his spokesman Jean-Benoît Turcotti to La Presse .

In a written statement, the Chairman and CEO of the Authority, Louis Morisset, for his part affirmed that there were in this dispute "two valid objectives which collide".

[It is about] the protection of students who must not be enrolled without their knowledge or against their will in insurance products which they do not know exist or which they do not need, and the accessibility to insurance products that also meet the real needs of students who wish to be able to continue to benefit from them Louis Morisset, Chairman and CEO of the Autorité des Marchés Financiers

The AMF says it wants to “identify possible solutions to reconcile these two objectives as best as possible”. A report will then be presented to the Minister of Finance, Eric Girard.

### **Students On A War Footing**

Ten years after the Maple Spring protests, student associations are on a war footing. They are meeting this Thursday to discuss the next steps of a mobilization plan that they wish to put in place so that "the conflict is resolved definitively".

The president of the Confederation of Student Associations of Laval University (CADEUL), Cyndelle Gagnon, deplores the fact that the associations have been “picossed” for more than five years by the AMF concerning their group insurance.

We want the conflict to be resolved definitively. We'll make sure the problem is resolved and we don't hear about it anymore Cyndelle Gagnon, President of the Confederation of Student Associations of Laval University

In a letter sent earlier this week to the management of the AMF and which was sent to ministers of the Legault government, the student associations write that “their patience has limits”. They summon the Authority to “stop interfering in the internal affairs of student associations”.

"The AMF must back down on these directives or the government must legislate to put an end to this interference", they believe.

According to the associations, "the rate of use of the plan can go up to 125% on university campuses, [and] it is therefore more than 200,000 students across Quebec who have benefited from the coverage of insurance in 2020-2021”.

## Conflict With The AMF: Students Demand The Intervention Of Minister McCann

*By Jonathan Custeau, Le Soleil, February 11, 2022*

<https://www.lesoleil.com/2022/02/11/Conflit-Avec-Lamf-Les-Etudiants-Demandent-Lintervention-De-La-Ministre-Mccann-A762afd9849e8c21b43dd48f8f3581ac>

The 57 student associations affiliated with the Alliance for Student Health in Quebec (ASEQ) are asking for the intervention of the Minister of Higher Education, Danielle McCann, in the matter of group insurance for students. At the same time, they refuse to hold discussions that would be led by the Autorité des marchés financiers (AMF) and demand that Quebec set up a neutral consultation method.

In a press briefing on Friday morning, February 11, three spokespersons for the associations, which represent more than 300,000 students, said they were relieved that the AMF had put on ice its desire to end compulsory membership in student insurance (opt-out) and to replace it with opt-in.

“The good news ends here. We are worried for all the following years. It just pushes the sword of Damocles over our heads. For six years, the AMF has tried in every way to attack our insurance coverage. It has to stop now,” said Cyndelle Gagnon, president of the Confederation of Student Associations at Laval University.

President of the General Association of Students of the Cégep de Rimouski, Xavier Gravel, believes that the file is above all political. “The response must therefore be political. We are asking Minister Danielle McCann to take up this file and listen to us on our demands.”

The students justify this request because they say they are governed by the Student Associations Funding and Accreditation Act. “It is Danielle McCann who can enforce this law, adds Mr. Gravel. Basically, it is she who has authority over us. It is more relevant to speak to her than to the AMF.”

At Ms. McCann's office, students are invited to sit down with the AMF. “We invite all associations to participate in the consultation process and to dialogue. The AMF being independent, we are going to let them re-examine the file and we are going to follow the situation carefully,” declares the minister's press attaché, Valérie Chamula.

According to Félix-Antoine Michaud, associate lawyer at Trivium Avocats, the law on the accreditation of student associations completely gives associations the right to offer group insurance. “There is even an article that says that if this law conflicts with another, the accreditation law prevails. In my opinion, the legal position of the associations is stronger than that of the AMF.”

Mr. Michaud represents some of the student associations involved in contesting the AMF's demands.



The vice-president of finance at the Student Union of McGill University, Eric Sader, indicated that the student associations did not want to sit down with the AMF under the current conditions. "It's almost giving them the right to interfere in our group insurance and our rights. It is clear to us that the conversation that the AMF wants to have seems to have already been settled on their side.

Mr. Sader asserts that there can be no middle ground. The insurance will be collective or it will be individual.

For Cyndelle Gagnon, the ball is in the court of the AMF and the Minister of Higher Education. "The associations are able to mobilize quickly to get things done. We will wait for the response to our request before planning the rest. We want this to be settled before the fall. It is not true that we are going to wait a year and fall back into the same uncertainties.

For the moment, the student associations are not advancing on the possibility of pressure tactics or on a deadline for obtaining a response to their requests.

The AMF does not comment on the comments of student associations. However, it recalls that its decision to postpone its decision to apply new measures to regulate student plans is a move in good faith and a sincere search for lasting solutions. "We invite all the players involved in this file to participate in the consultation that we are going to put in place."

Dissension?

Asked about a possible dissension among the student associations, Cyndelle Gagnon limited herself to saying that no association is happy to manage a conflict with the AMF and that it is impossible for everyone to be in perfect agreement. She did not comment directly on the allegations of lack of transparency and rigor made by the Federation of Students of the University of Sherbrooke (FEUS), contenting herself with saying that each association is sovereign.

In a press release, the FEUS dissociated itself from Friday, February 11's press briefing and reported that it does not wish to accentuate social division while a door is open to discussion and judges that it is not constructive to undermine the credibility of the AMF. "Rather than protesting in the streets and in the public space by generating social division and concern among our members, we believe it is time to sit down with the AMF and discuss to find a happy solution," writes the association.

Cyndelle Gagnon also offers a short answer about the ongoing discussions with the associations affiliated with Plan Major, which must also deal with the demands of the AMF. "Nobody is happy to manage this conflict. We will be the spokespersons for the maximum number of students who rally to the cause."

According to Xavier Gravel, between 80% and 90% of insured students claim reimbursements for medical consultations. Eric Sader adds that the number of claims has increased since the start of the pandemic, particularly for mental health and sexual health needs. As proof, among undergraduate students at Laval University, health care reimbursements currently represent 110% of the amount of premiums collected.

Mr. Sader also asserts that student associations do not receive any amount from ASEQ for the sale of this insurance. All amounts collected are paid to Desjardins, the insurer. “At no time do we use this money to pay the salaries of our employees. If the insurance ends, that will not prevent the existence of the associations. We do not receive any incentive for the sale of insurance.

How far are students willing to go to be heard? If some already evoke comparisons with the student strike of 2012, there would be no question for the moment of using this kind of leverage. “We are here to ensure that our students have access to medical care. We will take the hits necessary for students to retain this access,” summarizes Cyndelle Gagnon.

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## Insurance Regulators Step Up On DSCs

*Editorial: Closing the gap between insurance and securities rules removes a tangible risk for clients  
by Investment Executive Staff, February 14, 2022*

[https://www.investmentexecutive.com/newspaper /comment-insight/insurance-regulators-step-up-on-dscs/?utm\\_source=newsletter&utm\\_medium=nl&utm\\_content=investmentexecutive&utm\\_campaign=I NT-EN](https://www.investmentexecutive.com/newspaper /comment-insight/insurance-regulators-step-up-on-dscs/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=I NT-EN)

Insurance regulators’ move to scrap deferred sales charges (DSCs) on segregated funds — and to consider a possible ban on seg funds’ upfront commissions — is a good step toward closing the yawning gap between insurance and securities regulation.

For too long, that gap was permitted to widen. While securities regulators took long overdue action to enhance investor protection, such as banning DSCs, insurance clients remained vulnerable.

Now, with the demise of DSCs on the horizon, insurance regulators are stepping up to ensure that seg funds don’t become a refuge for unscrupulous reps who can no longer sell investment funds under toxic fee structures. Investor advocates flagged this risk when securities regulators finally banned investment fund DSCs.

By warning firms against selling DSC seg funds after the investment fund ban kicks in on June 1 — and planning for a formal ban of their own by mid-2023 — insurance regulators are taking an important stand.

Closing the gap between insurance and securities rules removes a tangible risk for clients and avoids a potential reputational threat for firms while curbing the temptation of regulatory arbitrage.

The move also demonstrates welcome resolve from the insurance regulators, which have often failed to stand up for retail consumers in the face of powerful commercial interests.

In addition to outlawing DSCs, insurance industry authorities signalled they will examine seg fund commissions with an eye to confronting the conflicts of interest and investor-protection issues that arise from embedded fee structures.

Hopefully, this represents the start of more harmonized standards for clients across the insurance and the securities sectors when it comes to obvious substitute products such as seg funds and investment funds.

One day, the insurance regulators might even lead the way in advancing consumer protection rather than playing catch-up with their counterparts in the securities sector.

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## FSRA Submits Unfair Or Deceptive Acts Or Practices (UDAP) Rule For Approval

*By Darcy Ammerman and Ricki-Lee Williams (Articling Student), McMillan, February 9, 2022*

[https://mcmillan.ca/insights/fsra-submits-unfair-or-deceptive-acts-or-practices-udap-rule-for-approval/?utm\\_source=email](https://mcmillan.ca/insights/fsra-submits-unfair-or-deceptive-acts-or-practices-udap-rule-for-approval/?utm_source=email)

On December 21, 2021, the Financial Services Regulatory Authority of Ontario submitted its Unfair or Deceptive Acts or Practices (UDAP) Rule to the province's Minister of Finance for final approval, after making revisions and receiving positive feedback during two public consultations conducted throughout 2021.

The Rule will replace the current UDAP Regulation[1] and will prescribe prohibited UDAPs for purposes of Part XVIII of Ontario's Insurance Act (the "Act").[2]

The intent of the Rule is to strengthen the supervision of insurance industry conduct and better protect consumers by clearly defining the outcomes that are unfair or otherwise harmful to consumers. The Rule, if adopted, will provide FSRA with discretion to determine whether a UDAP has occurred based on clear legal tests and a consideration of the circumstances.

The Rule will apply to acts or omissions of insurance agents, brokers, adjusters, and insurers, and to any person who provides goods or services that are fully or partially expected to be paid for through the proceeds of insurance including, for example, automotive repair, towing, or storage services.

While the current UDAP Regulation defines UDAPs by virtue of a list of prohibited conduct (which has been criticized as being too prescriptive), the proposed Rule provides for an outcomes-based approach. A UDAP is "conduct, including inaction or omission, which results in, or could reasonably be expected to result in the outcomes, events or circumstances set out" under the following categories:

- non-compliance with law
  - for example, the commission of any act prohibited under the Act, or under any regulation or FSRA rule.
- unfair discrimination
  - for example, any unlawful or unfair discrimination in any rate or schedule of rates between risks in Ontario of essentially the same physical hazards in the same territorial classification.

- unfair claims practices
  - for example, any adjuster or insurer not providing a claimant with timely, clear, comprehensive and accurate information about the status of a claim, the process for settling a claim or reasons for a decision made respecting a claim.
- fraudulent or abusive conduct related to goods and services provided to a claimant
  - for example, a referral fee being solicited, demanded, paid or accepted in connection with goods or services provided to a claimant
- incentives
  - for example, the payment, rebate, consideration, allowance, gift or thing of value being offered or provided, directly or indirectly, to an insured or person applying for insurance in relation to auto insurance which is based, in whole or in part, on, or is calculated by reference to, prohibited factors
- misrepresentation
  - for example, a person being charged for any premium or fee other than as stipulated in a contract of insurance.
- prohibited conduct in automobile insurance quotations, applications or renewals
  - for example, credit information about a person being collected, used or disclosed in any manner in connection with automobile insurance, other than in accordance with the consent obtained in compliance with applicable privacy laws.
- affiliated insurers
  - for example, an agent, broker or insurer providing a quote or renewal for automobile insurance from an insurer, and not offering the lowest rate available from amongst that insurer and its affiliated insurers.

An outcome, event or circumstance will be reasonably expected if a reasonable person in the person's business or profession with full knowledge of the facts and circumstances that were known or ought to have been known, would have expected it. For an insurer, the reasonable person will be deemed to have a level of knowledge and expertise comparable to the insurer's nature, size, complexity, operations, and risk profile.

Of particular note, the Rule adds that any contravention of the Ontario Human Rights Code[3] in the provision or administration of insurance, or goods or services related to insurance, is an unfair act, thereby expanding the scope of unfair acts currently prescribed by the UDAP Regulation.

The UDAP Rule also purports to remove barriers to innovative consumer incentives and encourage competition. Generally, innovative incentives may be offered if they do not involve unlawful acts, unfair discrimination, or anti-competitive practices, and adhere to additional requirements set out under the Rule including, for example, clear and transparent communication.

The Rule reflects FSRA's ongoing commitment to strengthening consumer protections and adapting to the evolving market through a principles-based approach. If approved, the Rule will take effect once other consequential amendments are proclaimed into force. Stakeholders who will be subject to the new Rule should review it closely to ensure that their current practices would not constitute UDAPs and to update their processes and procedures, as needed.

## DIVERSITY/INCLUSION/FIGHTING SYSTEMIC RACISM NEWS

### CIBC's Loan Program For Black Entrepreneurs Launched

*In Its First Two Weeks The Program Has Attracted More Than 600 Inquiries*

*By Melissa Shin, Investment Executive, February 11, 2022*

[https://www.investmentexecutive.com/news/industry-news/cibcs-loan-program-for-black-entrepreneurs-launched/?utm\\_source=newsletter&utm\\_medium=nl&utm\\_content=investmentexecutive&utm\\_campaign=INT-EN-All-afternoon](https://www.investmentexecutive.com/news/industry-news/cibcs-loan-program-for-black-entrepreneurs-launched/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-All-afternoon)

CIBC has launched a \$15-million business loan program for Black entrepreneurs, joining other banks in offering a specific program for the demographic.

The Black Entrepreneurship Program (BEP) offers loans of between \$5,000 to \$250,000 to Black business owners, and is supported by a team of 39 specialists.

David Leuty, senior vice-president of business banking with CIBC, said the BEP has attracted inquiries from more than 625 business owners since it launched on January 31.

Loan terms will vary by applicant, but the BEP is “designed to err on the side of being generous,” Leuty said. “Some of the parameters around risk appetite and the like are going to be more relaxed for a program like this, because the spirit is to get money out the door and to help folks.”

For example, he said debt-service coverage could be more generous, and that equipment loans could go up to 10 years, which is longer than the traditional amortization. Further, loans will not require collateral, but may require a personal guarantee from the business owner and/or a general security agreement from the business.

If an entrepreneur's business or application is not yet ready for the loan program, CIBC would refer them to the Canadian Black Chamber of Commerce for mentoring and education to either bolster their loan application or prepare for a future one.

Unsuccessful loan candidates who would benefit from seed money instead will be eligible for grants from the Black Opportunity Fund, to which CIBC donated \$2 million for that purpose.

In addition to that seed money, the BEP has earmarked \$13 million for CIBC loans. Leuty doesn't rule out renewing the program in future if demand warrants.

Research has shown that anti-Black systemic racism, particularly at banks, creates widespread barriers.

A survey of 342 Black entrepreneurs released in May 2021 found that only 19% of Black entrepreneurs said they trust banks to do what is right for them and their community. Another report released in April 2021 found that 78.5% of Black female entrepreneurs had trouble accessing financing.

Leuty said BEP specialists have been directed to “take as wide a view as possible” when considering businesses for the program, acknowledging that banks have traditionally underserved the Black community.

“Part of our journey is to expand our mindset and appetite around what type of businesses we’ll support,” he said. “Where that represents new ground for a bank, change can be a bit bumpy, but that’s where we need to move to.”

Leuty said he hopes lessons learned from the BEP will inform the bank as a whole: “We learn and benefit from these types of initiatives as much as our target audience.”

CIBC’s initiative follows the launch of a similar loan program by Royal Bank of Canada in October 2021. That same month, Toronto-Dominion Bank announced a new strategy aimed at improving the experiences of Black customers.

The BEP is separate from the Black Entrepreneurship Loan Fund announced in May 2021 by the federal government. A spokesperson for CIBC said that the bank continues “to engage with a number of organizations and government on previously announced programs.”

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## Discrimination, Stereotypes, Systemic Barriers — The Davis Brothers Shattered Them All On Their Climb To Bay Street’s Top

*Paul And Rob Davis Arrived In Canada From Jamaica With Their Parents In The 1970s And Faced An Uphill Battle To Success. Now Paul Is Chair Of Mcmillan, Rob Is Chair Of KPMG Canada, And They’re Breaking New Ground.*

*By Christine Dobby, Toronto Star, February 12, 2022*

<https://www.wellandtribune.ca/ts/business/2022/02/12/discrimination-stereotypes-systemic-barriers-the-davis-brothers-shattered-them-all-on-their-climb-to-bay-streets-top.html>

Call it an outsized first-generation Canadian success story. Times two.

Paul Davis, already one of the country’s top corporate lawyers, was elected to the prestigious position of chair at the Bay Street law firm McMillan last month. That came less than a year after his younger brother Rob Davis, a chartered accountant and tax and finance expert, was named chair of accounting firm giant KPMG Canada.

Almost five decades earlier, their parents, Louis and Dorcas Davis, were on the verge of changing their lives forever. Dorcas had visited Canada on holiday with Rob and liked it so much that the Davises applied for Canadian work visas. When the papers came through on Christmas Eve of 1974, they had just two months to make a call.

“It was a big decision, economically and socially,” says Louis, recalling the conversations he had with his wife about leaving a comfortable, upper-middle-class life in Jamaica behind and bringing their four boys to Toronto where they felt education and new opportunities awaited.

“As parents, we thought the kids were more important than anything, because they were coming up and we were going down.”

Louis laughs, but he’s serious, too. “If there’s anything beyond the ceiling, they can go through that ceiling.”

Paul and Rob are matter of fact when they say that failing to make good was never an option. It wasn’t explicit pressure from their parents, but something they just understood about the sacrifice that was made. What it was all for.

Their latest achievements don’t come as a surprise to their parents — though make no mistake, Louis and Dorcas are fiercely proud of their sons — but as Black men in high-profile roles at prominent professional firms, the brothers are breaking new ground.

It’s not always the most comfortable feeling, they say. The pair doesn’t want to be in the spotlight just because they’re Black men, but they’ve also seen what it means to others, to a younger generation of Black professionals, to have them in these roles.

“It would be great if the story had nothing to do with us being Black but just being two brothers who are chairs of large organizations,” says Paul. “And when those type of conversations become the norm, then things will have changed.”

Legal and accounting firms have not traditionally collected or published numbers on Black representation among partnership ranks, but the public data that is available suggests the picture has been dismal for years.

There are numerous reasons why, including anti-Black racism, systemic barriers to education that contribute to lower levels of recruitment, and a failure by firms to assign good files to Black lawyers or accountants. In professional service businesses, you can’t make partner without face time with important clients.

“I have mentored students who are now senior associates at several law firms and some of those law firms still don’t have a Black partner,” Paul says.

In 2018, just 1 per cent of law firm partners in Ontario were Black, compared to 4.2 per cent of the province’s overall population, according to the Law Society of Ontario.

In the U.S., where a greater proportion of the population identifies as Black than in Canada, the picture is similar for accountants. Black people accounted for 2 per cent of partners at accounting firms in 2018, according to the Association of International Certified Public Accountants.



If making partner is rare for Black lawyers and accountants, breaking into the highest ranks of CEO or chair is another story altogether.

“Their success is bigger than them,” Charlene Theodore says of the Davis brothers. Theodore, who has been chief inclusion officer at McCarthy Tétrault since January, broke barriers herself when she became the first Black president of the Ontario Bar Association in 2020.

“There is a collective sense of joy and celebration that comes with recognizing the power of seeing someone like yourself in places you might not have been even four or five years ago,” says Theodore, who is also the child of parents who came to Canada from the Caribbean.

“There’s joy in that because there’s progress. But I also see it as a call to action. It reminds us we have more work to do.”

When the Davises moved to Canada, they spent the first six months in Scarborough before settling in a condo in Pickering. In the late 1970s, the city was more rural than it is today, and the four boys were often the only Black kids in their late-elementary and high school classes.

That was a new experience, Rob says, after spending their early childhood years in Jamaica, where they never thought about their skin colour. There were challenges here, he says — name-calling, kids touching his hair — but he also made good friends who stood up for him. “I certainly saw both sides of it.”

Paul recalls some teachers making assumptions about him, taking it for granted that he was good at basketball, for instance, when he had never played the game in his life. The straight-A student (his younger brother interrupts to say that’s an understatement, that to be precise, Paul was top of his high school class) did end up playing for the varsity team.

He studied economics at Carleton University and went on to the University of Toronto for law school, overlapping with Rob, who was pursuing a bachelor of commerce at U of T around the same time. Paul, the only Black student in his law class, was focused and disciplined, says his former classmate Tim Murphy, who was named CEO of McMillan last month, and he ended up at the top of his class yet again.

The brothers ventured into the buttoned-up worlds of law and accounting in the late 1980s. About to begin his first week as a summer student at Davies Ward Phillips & Vineberg, a friend told Paul he had to take him shopping, saying, “People can tell you’re poor, you cannot wear that suit.”

Deals were closed in person back in those days, and a few years later, Paul often found himself redirected to the mail room when he turned up at the reception desks of other law firms for the closings. “I was kind of insulted, because remember, I’d gotten better suits by then,” he jokes now.

The Davis brothers had no Black partners in their firms to look up to, but both say they had mentors — “obviously all white,” says Paul — who genuinely helped them advance.

Still, neither had a straight climb to the top of the corporate ladder.



Rob left KPMG to work in-house for a tech company and jobs at other companies followed. He told the Star last year that while his mentors assured him he was partner material, “when I looked to leadership, I didn’t see people who looked like me.” By the time he returned to the firm in 2005, he says KPMG was putting more emphasis on inclusion and diversity, and he himself became a mentor.

He’s a calm leader who cares about his colleagues, says Anthony Brown, a transfer pricing partner at KPMG who’s looked to Rob as a mentor. Over the years, Rob has hosted countless team dinners at the Toronto home he shares with his husband of 17 years, focused on “making sure people were fed and happy,” Brown says, adding, “it underlines that as a leader you don’t have to change your inherent personality.”

Paul left his first firm Davies in the mid 1990s when his three children were young and the self-professed “workaholic” was looking for more balance in his life. After stints at private and public companies and an investment firm, he returned to law-firm life in 2010, and played a key role in building McMillan’s capital markets practice, which he now leads.

“It’s now one of our most successful groups, and Paul had a lot to do with that,” says McMillan CEO Murphy, who adds that Paul’s leadership attracted others to the group and was one factor that made him a natural fit for chair.

Both brothers have had a long-standing interest in improving diversity at their firms, efforts that intensified after the police murder of George Floyd in the U.S. in 2020 and Canada’s own reckoning with its mistreatment of Black and Indigenous people.

McMillan faced its own controversy in June 2020, when Stockwell Day, then a strategic adviser to the firm, suggested that systemic racism doesn’t exist in Canada. He stepped down from the role after the comments.

“Events like that bring home the point that you need to be consistent,” says Murphy. “People can smell hypocrisy pretty quickly, so you need to ensure that you are living up to the principles you’re articulating.”

Under a new management team that includes Paul’s leadership as chair, Murphy says diversity is part of the firm’s strategic plan.

“We have to change the system, because unconscious bias training alone simply does not work,” says Paul, referencing the now-ubiquitous corporate-led sessions meant to expose employees’ inherent biases and prompt them to understand how that influences their actions.

Instead, he says, while recruiting people from more diverse backgrounds is a priority for McMillan, there is also great emphasis on promoting and retaining those people, which “is the hard work.”

Many clients are demanding more diversity on the legal teams they hire and the old boys’ club of corporate Canada is less of a factor than it was in the past, Paul says.

But it still exists. “At the end of the day, advisory businesses are about relationships.”

Addressing that in part means thinking differently about how the firm spends money earmarked for business development. If a networking event only appeals to a certain demographic, for example, he questions why the firm is going at all.

At the end of an hour-long interview, the brothers reflect on the flurry of recent efforts by firms to attract and promote Black professionals.

"I'm optimistic," says Rob. "I try to be a glass-half-full kind of guy. But we're not seeing the results yet," he says. "We're not seeing enough people like Paul and I in leadership positions yet. I'm pretty confident that that will happen over time. But it's only going to happen if we continue the conversation."

Paul says he shares the family trait of optimism, and while some of the momentum has waned in the past two years, he, too, believes keeping the conversation going can create pressure for change.

"I long for the day when this is no longer a story."

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## Breaking Into The Boys' Club: How Three Women Succeeded In Male-Dominated Professions

*By Waheeda Harris, Special To The Globe and Mail, February 11, 2022*

[https://www.theglobeandmail.com/business/article-breaking-into-the-boys-club-how-three-women-succeeded-in-male/?utm\\_medium=email&utm\\_source=Top%20Business%20Headlines&utm\\_content=2022-2-12\\_7&utm\\_term=Breaking%20into%20the%20boys%e2%80%99%20club:%20How%20three%20women%20succeeded%20in%20male-dominated%20professions&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/business/article-breaking-into-the-boys-club-how-three-women-succeeded-in-male/?utm_medium=email&utm_source=Top%20Business%20Headlines&utm_content=2022-2-12_7&utm_term=Breaking%20into%20the%20boys%e2%80%99%20club:%20How%20three%20women%20succeeded%20in%20male-dominated%20professions&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

The road to success can be long and bumpy for anyone striving to advance in their chosen profession. But what happens when you're a woman trying to make your mark in an industry that's traditionally male-dominated?

These three women chose environments where women leaders are rare – in construction, hotel management, and spirits – leading with determination and perseverance to realize their career goals. Having flourished themselves, they're now working to encourage more women to join their ranks.

### **Making Inroads In The Construction Business**

"I didn't have time or money for trade school," says Mandy Rennehan of getting into the construction industry as a teenager. She says her early motivation was to make life easier for her hardworking parents in their hometown of Yarmouth, Nova Scotia.

"I'm ambitious and I learned quickly," she says. "It never dawned on me that I shouldn't be in this industry."

Ms. Rennehan is the founder and CEO of Freshco, a retail maintenance provider offering 24/7, on-call service across Canada and the eastern United States. With three divisions encompassing construction projects, maintenance, and millwork services, clients include retail giants such as Lululemon, H&M, Indigo, Anthropologie, Nike, and Restoration Hardware.

She says the first hurdle she faced was her age when she launched her company at 19.

"I was constantly told, 'You're not old enough,' but I saw many young men being offered opportunities," Ms. Rennehan says. Working on job sites, she had no female role models. "The only women I would see were doing the books."

Noticing inefficiencies in the industry's antiquated systems, Ms. Rennehan set out to do it better. Yet even as her company grew, her success didn't erase the prejudice, she says.

"I remember going to purchase two new trucks for my business and the salesperson asked me where my brother or husband was," she says. "I told him, 'I'm buying two new trucks by the end of the day, but not here.'"

Now, Ms. Rennehan has become the role model she never had, for others looking to build a future in the trades. She oversees an internal staff made up of 80 per cent women.

"I beat down the doors, now it's time to open the windows and let the stank air out," says the author of the forthcoming book, *The Blue Collar CEO*. This spring, Ms. Rennehan will debut on HGTV Canada as the host of *Trading Up*, where she will mentor a diverse group of trade apprentices.

When asked by industry colleagues how to make their companies more diverse and inclusive, she responds with questions: "Do you have a diversity team within your human resources? Do you provide washrooms for everyone's use? Are your uniforms suitable for a variety of people?"

Ms. Rennehan says that one key learning through her career was understanding that the industry's inability to recognize a woman's capability was a societal issue, not hers. "I had to learn to be patient with ignorance," she says.

### **Opening Up The Hotel Industry**

Breaking into the upper echelon of hotel management was no easy feat for Shaileen Shah, general manager of The Drake Hotel in Toronto.

Although 60.3 per cent of the Canadian hotel industry is made up of women, a fraction of those workers are in management. According to a 2020 report out of the University of Massachusetts Amherst called "The Persistent Gender Gap in Canadian Hotel Operations," female representation in executive positions is only 14 per cent on average.

Ms. Shah says that moving from Toronto to Kenya at the beginning of her career resulted in opportunity, but also challenge. "I jumped into IT," she says of an early job working at an internet start-up. "They were all men and I worked endless hours, but I learned everything about servers."

She returned to Canada and took a job as financial controller for a new hotel, surrounded by a management team of mainly white men. “I felt very intimidated. My employers would look for reconfirmation [elsewhere] about any information I provided,” she says.

Dismayed by the environment, Ms. Shah says she came to two realizations: “I realized I had to move downwards to learn, and I realized I had to stand up for myself.”

Back in Kenya for another hotel position, Ms. Shah jumped at the opportunity to manage the opening of a new operation, but was passed over by the owners for a man. Three months later, the man had left, and Ms. Shah was asked to lead the opening of The Trademark Hotel.

“I opened a 215-room boutique hotel which continues to thrive,” she says. “It features one of the top 50 hotel bars in the world.”

In January 2017, Ms. Shah was promoted to general manager, the first woman in Nairobi to hold that title. While there, she instituted a training program to increase access for Kenyans to enter hotel management, an area traditionally dominated by out of country candidates.

In 2021, Ms. Shah became the general manager at The Drake Hotel.

“I’ve worked in so many different aspects of a hotel – food and beverage, rooms, finance, sales – I’ve done it all. But some men will still judge you for being a woman,” she says.

At The Drake, Ms. Shah has instituted daily staff meals and a break room with books, snacks, and lockers, as well as supporting individuality in an industry often rooted in conformity.

“Show me great attitude and I’m ready to teach you the skills,” she says.

### **Bringing Competitive Spirit To The Liquor Market**

When she created Green Owl Vodka, Carmen Sandor knew she had a good product. But as a newcomer to the spirits industry, she says she constantly heard the word, “No,” while trying to get her company off the ground.

“I created a separate folder in my inbox where I would file away the no’s,” says the Toronto-based entrepreneur.

Ms. Sandor was told she wouldn’t be able to raise equity for her company, and that she shouldn’t even bother approaching the Liquor Control Board of Ontario (LCBO) with her new vodka. But her competitive spirit was ignited early as a professional tennis player.

“I regularly practiced with the boys,” she says.

Post-tennis, Ms. Sandor worked in broadcast journalism, then finance, taking a position at an investment management firm. She says it was a supportive environment. “The company made an effort to hire women in management roles, which benefitted me.”

Yet, Ms. Sandor says she still dealt with negative assumptions from some male peers. “It wasn’t uncommon for me to deliver pitches to men [but also] to deal with unwanted advances and presumptions about my role in the company,” she says.

On vacation in Mexico, Ms. Sandor discovered Noble Coyote, an artisanal maker of mezcal. After learning about the process of making the agave-based liquor, she inquired about bringing the product to her home country. Distributing the brand in Canada became her side hustle, and she learned about the liquor industry while visiting bars and restaurants to get Noble Coyote on the menu.

“I was working from 7 a.m. to 7 p.m., then spending every evening talking to restaurant and bar managers,” she says. “I loved the sales, but realized I wanted to create my own brand.”

Ms. Sandor spent two years developing Green Owl Vodka, a green tea-flavoured vodka. Having learned that only two per cent of spirit brands in Canada are owned by women, she submitted her product for consideration by the LCBO. They accepted her vodka on her first attempt, and she officially launched her company in May 2021. (She quit her day job at the investment management firm in September 2021.)

Now, Ms. Sandor leads an 85 per cent female team at Green Owl Vodka, which is available in Ontario, Quebec, Alberta, and B.C.

“It’s not easy. I have overwhelming moments of self-doubt,” she says. “But truthfully, I love the no’s. It drives me and my team to do better.”

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## The Number One Reason White Men Give For Not Getting Involved With Diversity And Inclusion

*A Survey From The Center For Talent Innovation Sheds Light On The Problem.*

*By Sarah Todd, Quartz, August 10, 2020*

[https://getpocket.com/explore/item/the-number-one-reason-white-men-give-for-not-getting-involved-with-diversity-and-inclusion?utm\\_source=pocket-newtab](https://getpocket.com/explore/item/the-number-one-reason-white-men-give-for-not-getting-involved-with-diversity-and-inclusion?utm_source=pocket-newtab)

A few years ago at a company picnic, I joined a handful of colleagues helping to haul boxes of sandwiches and soft drinks through the park. All of us had signed up for this manual labor a few days prior, back at the office. And all of us, it turned out, were women.

The gender imbalance of the picnic crew felt representative of a larger dynamic that I’d seen play out throughout my career. When a request for volunteers went out, women often seemed to be the ones who shuffled their schedules accordingly.

Out of sheer curiosity, I asked a couple of male co-workers why they hadn’t helped carry items for the picnic or responded to some other recent calls for volunteers. None of them had anything against the idea of helping in theory, they said. They’d just thought, I’m too busy.

I'm too busy. It's a seemingly innocuous thought that can wind up having major consequences for equality in the workplace, as a report from the non-profit Center for Talent Innovation shows.

Researchers from the non-profit think tank asked white, straight, cisgender men with white-collar jobs in the US about their views on diversity, equity, and inclusion (DEI) in the workplace. Only 10% of the respondents thought DEI wasn't important at all; the most common reason those men gave for not being involved with such efforts was that they "don't benefit me."

Far more white men thought that DEI was at least somewhat important (48%), and 42% thought it was very important. Yet even in the latter group, dubbed the "True Believers" by the researchers, only 56% said they were actively supporting DEI at their jobs. The most common reason both groups gave for not being involved? "I'm too busy."

The report drew from a national survey of more than 2,000 men conducted in February 2020, as well as focus groups with more than 500 participants and one-on-one interviews with 40 people.

"I don't want to perpetuate bias, but I'm focused more on accomplishing what is asked of me and my team to achieve," one white man in senior management told researchers.

"The ability to just get regular work done is so hard that there's rarely interest or time to work on the 'higher order' tasks that promote a healthy culture," another respondent said.

According to the researchers, the readiness with which white men cite their lack of time points to an underlying issue in how many companies treat diversity and inclusion.

It's "still seen as kind of extracurricular," says Julia Taylor Kennedy, the lead researcher on the project and executive vice-president at the Center for Talent Innovation. "It hasn't been positioned as a core competency to driving business or individual leaders' careers forward."

And when white men, who continue to hold a disproportionate amount of senior-level positions, believe that they're too busy to help with something as important as equality in the workplace, it's no wonder that little progress gets made.

### **How To Get White Men On Board**

In order to get white men truly on board with DEI, the report argues that companies need to show them that building diverse, inclusive teams isn't something that takes time away from their "real" work, and is instead a fundamental part of their jobs, as essential as hitting sales targets or bringing on new clients.

Companies can demonstrate the weight that DEI efforts carry through any number of practices, from tying compensation to leaders' ability to recruit, retain, and promote people of color to giving weight to inclusive leadership behaviors during performance reviews.

Kennedy says that senior executives can serve as role models in changing the perception that supporting DEI has no personal benefit for white men. During town halls and other internal events, she says, they should “include what they learned from teams that were diverse, how it helped them to identify previously overlooked markets, or what they gained as leaders by sponsoring women or people of color.” They should take advantage of opportunities to boast about individual teams or leaders who are highly involved with DEI efforts, the better to signal to the organization as a whole that people who support DEI get noticed.

The goal is to create an environment where it’s clear that DEI is a core value—one that no one who cares about their professional success could claim to be too busy to support.

There is, however, one thing that it’s perfectly fine to be too busy for: Changing the minds of the 10% of white men who don’t care about diversity at all. “Not all men will join the movement,” the report notes.

If an employee is being discriminatory or bullying others, they need to be held accountable. Otherwise, Kennedy says, “you can waste a lot of energy trying to change their minds”—and research suggests that a hard sell on diversity can actually entrench bias rather than mitigate it.

The unspoken part of the knee-jerk response I’m too busy is, I’m too busy to help someone else—meaning, My main responsibility is to myself. Privileged people are often brought up to think that way. Rather than trying to convince others to be more selfless, a more effective route to equality in the workplace may be for corporations to take a look at what behaviors they incentivize, and alter their practices accordingly.

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## We Must Take Action To Stop Environmental Racism

### *No One Should Have To Pay With Their Health For The Sins Of Polluting Industries And Irresponsible Land-Use Planning*

*Opinion by Susan Koswan, Contributing Columnist, Waterloo Region Record, February 16, 2022*

[https://www.therecord.com/opinion/2022/02/16/we-must-take-action-to-stop-environmental-racism.html?source=newsletter&utm\\_content=a02&utm\\_source=ml\\_nl&utm\\_medium=email&utm\\_email=6D73923380F292A40DC042B455F0FDE3&utm\\_campaign=wrop\\_118666](https://www.therecord.com/opinion/2022/02/16/we-must-take-action-to-stop-environmental-racism.html?source=newsletter&utm_content=a02&utm_source=ml_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=wrop_118666)

Can you imagine what it’s like to find out that your health issues were caused by decades of drinking water contaminated by mercury and other industrial chemicals? Or that your home was built on or near an abandoned garbage dump that is releasing methane? Would you be surprised to know that the chances of either happening are greater if you’re Black, Indigenous, or poor?

The Sierra Club’s Hop Hopkins calls them “sacrifice zones” and “cancer alleys.” In Canada, Dr. Ingrid Waldron is shining a light on this issue with the ENRICH Project and her 2018 book and documentary “There’s Something in the Water: Environmental Racism in Indigenous and Black Communities.”



Informed by Waldron's work, the Green party's Elizabeth May introduced private member's Bill C-226 in early February for the "development of a national strategy to assess, prevent, and address environmental racism and to advance environmental justice." Moving private member's Bills forward to a vote is determined by lottery. This Bill has a good chance sitting at 21 out of 338.

Kitchener Centre MP Mike Morrice adds, "Across Canada, Indigenous, Black, and racialized communities are disproportionately affected by toxic dumps, risky pipelines, and tainted drinking water. We must take action to address systemic injustice. These groups also have less power, and decisions have been made without their involvement that puts the burden on them."

The numbers don't lie. An Auditor General of Canada report found that of the 60 long-term drinking water advisories that remained in effect as of November 1, 2020, almost half (28) had been in place for more than a decade.

As well, Morrice said there is still a \$138-million gap in investment to ensure the water systems are maintained and have trained operators.

Resolving long-standing environmental hazards is painfully slow, requiring extraordinary effort, time, and expense to address — never mind to resolve.

You need look no further than Sarnia.

The area is known as Chemical Valley because of hazardous waste and petrochemical plants. An episode of David Suzuki's "The Nature of Things" looked at the plight of the Aamjiwnaang people living near there. Besides the multiple health horrors of chronic respiratory diseases and cancer, a 2005 study confirmed their observation of a "significant ongoing decrease in the proportion of male live births" over a 20-year period. The can be many causes. The reserve has been included in ongoing health studies dating back to 2008 that morphed into the Sarnia Area Environmental Health Project in 2020, with a full report expected this winter.

When our laws and regulations fail to protect and prevent harm, legal action can often be the only way to get needed attention and resolution. Two members of the Aamjiwnaang community did just that by engaging the environmental legal aid firm Ecojustice to launch a charter challenge defending their right to a clean environment.

Other First Nations peoples launched a class-action suit. The law firms representing them report that on July 30, 2021, the Government of Canada agreed to settle this action for approximately \$8 billion in response to prolonged drinking-water advisories on First Nations reserves across the country.

Since MP May introduced her bill, the federal government has also tabled Bill S-5 before the Senate to update and re-introduce amendments to the Canadian Environmental Protection Act. The amendments include a commitment to the rights of Indigenous Peoples and the importance of considering vulnerable populations.



Resolving prolonged drinking water advisories has to be a priority. Bill C-226, with its deeper dive into creating a federal strategy on environmental racism, can help us understand and prevent future land-use practices that threaten vulnerable populations. No one should have to pay with their health for the sins of polluting industries and irresponsible land-use planning.

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## NEWS ABOUT/FROM CAFII MEMBERS AND/OR PARENT COMPANIES

### Manulife Welcomes Global CFO To Its Board Of Directors

*By Lyle Adriano, Insurance Business Canada, February 16, 2022*

[https://www.insurancebusinessmag.com/ca/news/breaking-news/manulife-welcomes-global-cfo-to-board-of-directors-325695.aspx?utm\\_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm\\_medium=20220216&utm\\_campaign=IBCW-MorningBriefing-20220216&utm\\_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8](https://www.insurancebusinessmag.com/ca/news/breaking-news/manulife-welcomes-global-cfo-to-board-of-directors-325695.aspx?utm_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm_medium=20220216&utm_campaign=IBCW-MorningBriefing-20220216&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8)

Manulife has appointed Vanessa Kanu to its board of directors.

As part of her appointment, Kanu will join the board's audit committee and corporate governance and nominating committee.

Kanu, whose appointment is effective February 28, 2022, is currently serving as the global CFO of TELUS International. She has more than 20 years of business experience, and is a Chartered Accountant in Canada (CICA), a Certified Public Accountant in the United States (Illinois), and a member of the Institute of Chartered Accountants of England and Wales (ICAEW). Kanu is also serving on the board of directors of the Ottawa Hospital Foundation.

"Vanessa Kanu's expertise in public company finance and her extensive leadership experience will be extremely valuable in supporting the effective oversight of Manulife's strategy and operations," said Manulife chair of the board of directors John Cassaday. "We are delighted to welcome her to our board."

For the fourth quarter of 2021, Manulife posted strong financial performance with a record net income of CA\$7.1 billion – up from CA\$1.2 billion in Q3 2021. Manulife president and CEO Roy Gori also revealed in a release that the company is looking to scale up its business in Asia.

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

### Police Make Arrests As Blockade Members Defy Orders To Leave

By Mia Rabson, Laura Osman, Erika Ibrahim and Stephanie Taylor, The Canadian Press, February 18, 2022

[https://www.insurancebusinessmag.com/ca/business-news/police-make-arrests-as-blockade-members-defy-orders-to-leave-325998.aspx?utm\\_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm\\_medium=20220218&utm\\_campaign=IBCW-MorningBriefing-20220218&utm\\_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8](https://www.insurancebusinessmag.com/ca/business-news/police-make-arrests-as-blockade-members-defy-orders-to-leave-325998.aspx?utm_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm_medium=20220218&utm_campaign=IBCW-MorningBriefing-20220218&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8)

Police arrested two of the main organizers behind an anti-government demonstration on Parliament Hill late on Thursday, February 17, as large trucks continued to ignore demands they leave an ongoing blockade that has antagonized residents for weeks.

Keith Wilson, a lawyer for the so-called Freedom Convoy, confirmed to The Canadian Press that Tamara Lich was arrested after Chris Barber had been earlier.

“Tamara told me she is not afraid. She said she will continue to fight for the restoration of our rights and freedoms for all Canadians,” he said in a statement.

The Freedom Convoy 2022 said on Twitter that Lich has been charged with one count of counselling to commit mischief. Barber is charged with counselling to commit mischief, obstruction, and counselling to commit obstruction.

Earlier in the evening, Lich said she was resigned to the fact that she might be arrested and that her personal bank account had been frozen.

Lich and Barber’s arrests were among several on Thursday, February 17. One man sporting an orange hat was put in handcuffs near Parliament Hill. About two dozen officers escorted him into a nearby police vehicle as a crowd of protesters followed, with some shouting “shame.”

As he was placed inside the police vehicle the song “The Final Countdown” blared from the convoy’s makeshift sound stage. When the vehicle began to drive away, with a circle of police surrounding it, several people began shouting “Freedom!”

Another man was wrestled to the ground and carried to a waiting police car by more than six officers, while at least a dozen others formed a barricade around them.

A woman in the crowd shouted, “Come on, let him go” as the arrest took place.

Earlier on Thursday, February 17, Interim Ottawa police Chief Steve Bell warned protesters it was their last chance to go.

"If you want to leave under your own terms, now is the time to do it," Bell said during a news briefing.

By around 8:45 p.m., the crowds dwindled as the wind whipped wet snow around the protest site and the police presence in the area appeared to lessen.

Jean-Phillip Alyotte shovelled snow up against his truck parked near the parliamentary buildings to make it harder to tow away, singing "we're not going anywhere."

He said if the police came that evening, he would hide in his truck and hope.

Police established a perimeter with about 100 checkpoints covering Ottawa's downtown to keep out anyone intent on joining the protest, a move to contain the convoy demonstration that has swollen with large crowds each weekend since late January.

"What I can tell you is this weekend will look very different than the past three weekends," Bell said.

The approximately 30,000 residents who live in the newly cordoned area, and those who work downtown or have another legitimate reason to be there, will have to navigate the checkpoints when moving about.

"I know that these are measures that our community is not used to, they will be in place only as long as necessary to remove the unlawful protests," Bell said.

On Wednesday, February 16, police began issuing written warnings to demonstrators to leave or risk being arrested and more warnings were made throughout the day on Thursday, February 17, though many participants remained openly defiant of the potential consequences for staying.

Some still partied in a hot tub on one street. Others pushed gas cans full of fuel toward the dozens of heavy trucks and RVs that have blocked off streets in the parliamentary district for three weeks now.

Bell said the Emergencies Act, invoked on Monday, February 14 by Prime Minister Justin Trudeau, is among the tools helping police manage what he called an "unprecedented, unlawful demonstration."

"All of those pieces of legislation and supports we've got from different levels of government have directly and actively contributed to our ability to ultimately say we are in a position to move forward and look to end this demonstration," he said.

Use of the federal emergencies law, being debated in the House of Commons, is expected to receive approval in a vote next Monday, February 21, with the Liberals and NDP supporting the plan. The Conservatives and Bloc Quebecois do not.

The new temporary powers under the Act include the ability to freeze bank accounts of people involved in illegal blockades, as well as ban any public assembly that blocks trade routes or critical infrastructure or threatens public safety. It also empowers insurance companies to cancel policies for commercial or personal vehicles involved in the blockades.

A truck with the Calgary-based freight firm Load Safe pulled out late on Thursday, February 17, after his former employer warned that the driver was risking the entire company's future.

Load Safe owner Rich Russell said in an interview that the driver, an independent owner-operator on contract, had been advised repeatedly to leave the protest.

"I have been encouraging him to leave for at least a week. I was getting threats from all over the place," he said.

The driver refused to be interviewed as he readied his truck to depart on Thursday, February 17. He pulled out to applause from a nearby crowd.

Russell said while the driver owned the truck himself he had company insurance, which was putting the entire fleet of 35 owner-operators in jeopardy.

"The only way you can get affordable insurance is for through a fleet program so he is on our insurance policy and his truck has to be plated and registered to us as well," Russell said.

"We actually got notice from our insurance company this morning that they had been notified by the government that our policy could be potentially suspended and our bank accounts frozen. That would put me out of business. I have about 35 owner drivers and 25 employees. I have spent 45 years building this company."

Glen Harris, a mechanic from Melbourne, Ontario, said there was an agreement to kneel and allow police officers to do their jobs if they began moving to clear the area.

"We have to keep this non-violent," said Harris. "We have to keep this peaceful because the minute we cross that line, we become the issue."

Harris said the hope was that any children in the group would be moved to a safe place, such as a truck, or removed completely from the area if the police began making arrests.

Police estimated last week that as many as 100 children were part of the convoy with their parents, though it was unclear on Thursday, February 17 how many remained. The Children's Aid Society of Ottawa has told parents who have children with them to make alternate care arrangements for the period "following potential police action."

One of the new orders under the Emergencies Act makes it an offence to bring a minor to an illegal blockade or even within 500 metres of one.

Breaching orders imposed through the Emergencies Act can result in penalties of up to five years in prison and a \$5,000 fine.

The City of Ottawa also warned protesters that their dogs would be impounded.

Police services in Waterloo, Ontario, Quebec, and as far away as Vancouver have confirmed they are sending officers to Ottawa to help this weekend.

The Ottawa occupation was the largest remaining blockade after four border crossings re-opened following police actions. A small demonstration also continued outside the Manitoba legislature in Winnipeg.

Some demonstrators said they were in Ottawa simply to end COVID-19 restrictions, but others, including those who claim to be leading the convoy in Ottawa, have demanded the Liberal government be ousted. They have offered to work with opposition parties to make this happen.

The Liberal government has characterized the border blockades and the Ottawa protest as events driven by a highly co-ordinated, targeted, and partly foreign-funded criminal attack on Canadian interests.

Officials point to the arrest of 13 individuals and seizure of multiple weapons at a convoy in Coutts, Alberta, earlier this week, as evidence of the involvement of a dangerous, criminal element. Public Safety Minister Marco Mendicino said on Wednesday, February 16 that some of those arrested have ties to people known to be participating in the occupation in Ottawa.

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## It's Time To Stop Attacking Democracy – And Go Home

*As The Charter Provides, Our Rights Are Subject To “Reasonable Limits.” One Limit Is To Do No Harm.*

*By Geoffrey Stevens, Contributing Columnist, Toronto Star, February 13, 2022*

<https://www.stcatharinesstandard.ca/opinion/contributors/2022/02/14/its-time-to-stop-attacking-democracy-and-go-home.html>

Do the protesters who have been holding Ottawa hostage, blockading the border, and staging angry demonstrations across the country understand how fortunate they are?

They are blessed to live in a liberal democracy that is the envy of people – yes, truckers, too – everywhere in the world. Their country, our country, is a nation that offers its citizens both “peace, order and good government” and “life, liberty and the pursuit of happiness” – an offer that precious few countries can match. Do the demonstrators with their blaring horns, obscene signs, Confederate flags, anti-Semitic symbols, and calls to overthrow the government realize that they are threatening the survival of a democracy that millions from other lands would die – literally, in some instances – to share.

The issue is not, as the insurgents would have it, freedom from vaccine mandates; everyone wants to be freed from all these mandates, and we know we will be the moment it is safe to get rid of them. The true issue is acceptance of the reality that rights have limits. Among the rights we enjoy under the Charter of Rights and Freedoms, are freedom of expression, opinion, and “peaceful assembly” (note the adjective).

But democracy is not a blank cheque. As the Charter provides, our rights are subject to “reasonable limits.” One limit is to do no harm. We are free to exercise our rights, so long as we do not hurt others in the process or deny them the use of their own rights.

We all have a right to refuse the government’s offer of a free vaccine, but not the right to spread COVID-19 to anyone else. If we can’t respect the right of others to safe living and working conditions, we should go home and stay there until it is safe for us to emerge.

Democracy was taking a beating in Canada before the “Freedom Convoy” came along to disparage, demean, and diminish it. Every year, The Economist takes the pulse of democracy around the world and publishes its findings in its annual “Democracy Index.” Canada is one of just 21 countries classified as a “full” democracy; the 21 account for a mere 6.4 per cent of the world’s population. We usually rank near the top of the index, a bit behind the Scandinavian countries and New Zealand.

In 2020, Canada stood fifth, behind New Zealand and ahead of Finland. In 2021, however, we tumbled to 12th place among 167 countries, behind the likes of Iceland, Ireland, Taiwan, Australia, and the Netherlands. (The United States, post-Trump, is rated a “flawed” democracy. It placed 26th, just ahead of Estonia.)

The Economist picked up warning signs of COVID-19 frustration – with recurring lockdowns and overall federal and provincial management of the pandemic, along with a loss of confidence in all political parties. This research was done last summer, before Omicron, and its portrait of wrung-out nation would surely be even bleaker today.

Canada’s continuing inability to crack the very top tier of democracies can be traced to the treatment of minorities, especially Indigenous Canadians – our failure to ensure their communities all have such essentials as safe drinking water, adequate health and medical facilities, and a sufficient supply of decent housing.

The extremists who embrace violence and call for overthrowing the Trudeau government are delusional. They are free to choose the way they live and work, a choice not open to many of their Indigenous compatriots. Compared to them, they have nothing to complain about. They should stow their perfervid rhetoric, go home, and count their blessings.

## The Border Closings Have Done Enormous Damage To Canada's Reputation At The Worst Possible Time

*Opinion By Edward Alden, Contributed To The Globe and Mail, February 14, 2022. Edward Alden is a visiting professor of U.S.-Canada economic relations at Western Washington University and the author of The Closing of the American Border: Terrorism, Immigration and Security Since 9/11.*

[https://www.theglobeandmail.com/opinion/article-the-border-closings-have-done-enormous-damage-to-canadas-reputation-at/?utm\\_medium=email&utm\\_source=Globe%20Opinion&utm\\_content=2022-2-14\\_17&utm\\_term=The%20border%20closings%20have%20done%20enormous%20damage%20to%20Canada%e2%80%99s%20reputation%20at%20the%20worst%20possible%20time&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/opinion/article-the-border-closings-have-done-enormous-damage-to-canadas-reputation-at/?utm_medium=email&utm_source=Globe%20Opinion&utm_content=2022-2-14_17&utm_term=The%20border%20closings%20have%20done%20enormous%20damage%20to%20Canada%e2%80%99s%20reputation%20at%20the%20worst%20possible%20time&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

If Canadians wanted to let a few truckers and their friends clog the streets of downtown Ottawa and blow horns in the name of free speech, that was their business. But the moment protesters blocked the U.S. border crossing at Coutts, Alberta, on January 29, the RCMP should have hauled them away and ensured that the \$44-million in daily trade there, much of it in perishable animal products, kept flowing unimpeded.

The failure to do so has done enormous damage to Canada's reputation at the worst possible time, when some in the United States are more than happy to start cutting Canadian companies out of critical supply chains. As Flavio Volpe, the energetic lobbyist for Canadian auto parts firms, correctly put it, the border disruptions have "caused potentially irreparable harm to Canada's reputation as a reliable trading partner."

The Trudeau government, and most of Canada, paid little attention to faraway Coutts. It wasn't until protesters decided to try out the same tactic at the Ambassador Bridge between Windsor, Ontario, and Detroit, where some \$400-million in goods cross each day, that the threat became too big to ignore.

Within days, auto plants on both sides of the border were cutting production as parts failed to arrive on time. That prompted U.S. President Joe Biden to get on the phone with Prime Minister Justin Trudeau to plead with America's closest ally and biggest trading partner to re-open the border.

Last Friday, February 11, Ontario Premier Doug Ford finally declared a state of emergency, won a court injunction, and over the weekend police began towing vehicles and removing protesters. The bridge has now re-opened.

But the long-term damage will be harder to repair. Canadians have not quite woken up to how perilous their position in the world has become, caught between a hostile Russia, a hostile China, and an increasingly unsympathetic United States. As uncomfortable as it may be, Canada needs the United States more than ever, and should be doing everything it can to strengthen the relationship.

The good news is Canada-U.S. co-operation has improved considerably since Mr. Biden replaced the extremely unreliable and occasionally aggressive Donald Trump. But Mr. Biden is no Barack Obama or Bill Clinton. He is the most union-friendly president in decades, and a strong supporter of Buy American laws that discriminate against Canada and other trading partners.



Before Senator Joe Manchin pulled the plug on a larger bill, Mr. Biden was all-in on massive subsidies for buyers of U.S.-made electric vehicles, which would have cut Canadian firms out of much of the supply chain for the next generation of vehicles. His administration is still actively looking for ways to get that measure through Congress.

This month, the White House is also wrapping up its year-long investigation into the security of U.S. supply chains. The interim report last June acknowledged that, even as the U.S. is trying to “re-shore” production to reduce dependence on China, it will need to work closely with allies; it even coined a new term “friend-shoring” for countries the U.S. trusts to be part of vital supply chains. Canada should be at the top of that list, but the disruptions of the past week have cast that into doubt.

Some American politicians are more than happy to take advantage. Democratic Congresswoman Debbie Dingell of Michigan warned in a CBC interview that if the closings continue for “an extended period of time, it is going to make all of us use this as further evidence that we shouldn’t be reliant on another country.”

Nor will Canada find any friends among Republicans. Mr. Trump and his supporters have become the most enthusiastic supporters of what protest organizers have called the freedom convoy, urging similar actions in the U.S. and other countries. Mr. Trump has criticized Mr. Trudeau as a “far-left lunatic [who] has destroyed Canada with insane COVID-19 mandates.”

Canada and the U.S. desperately need to rebuild the deeper co-operation at the border that was lost during the pandemic, when both countries turned inward and enacted a series of inconsistent border and travel rules. While communication has improved under Mr. Biden, the two countries still somehow failed to co-ordinate the timing of new vaccine mandates for cross-border truckers, the proximate cause of the protests.

Any threat to an open and efficient border should be treated with utmost urgency on both sides, and they should start with getting the crossing at Coutts open immediately, and ensuring other vulnerable crossings, such as those in Surrey, British Columbia, and Fort Erie, Ontario, remain open.



## Border Blockades Show Canadian Incompetence Is The Biggest Threat, Not Insurrection

### *Ontario Declares State Of Emergency To Deal With What Is Clearly A Federal Problem*

*By Carson Jerema, National Post, February 11, 2022*

<https://nationalpost.com/opinion/carson-jerema-border-blockades-show-canadian-incompetence-is-the-biggest-threat-not-insurrection>

The ongoing blockade at the Ambassador Bridge is nothing short of a colossal failure of the Canadian state to assert its authority over one of its most basic functions: securing the border. That the federal Liberal government has so far refused to take full responsibility, declaring it a local policing issue, is an incredible embarrassment. The greatest threat to Canada right now is not insurrection or foreign interference, but the incompetency baked into the country.

The ease with which this was allowed to happen at a crossing responsible for a quarter of all physical trade between Canada and the United States, threatening the livelihoods of thousands, exposes just how vulnerable Canada is. Resolving the blockade has been largely left to Ontario, which has declared a state of emergency, and the Windsor municipal government, which was granted an injunction against the protesters that will come into effect Friday evening, despite the issue being clearly a federal concern.

Adding to the demoralization, on Thursday, February 10, U.S. President Joe Biden's administration publicly encouraged Canada to use its federal authority to end the blockade and has offered to help. Michigan Governor Gretchen Whitmer similarly offered to send heavy equipment, while some commentators have begun making the case for the United States to deploy troops to clear the bridge.

Much of this was avoidable, as it was telegraphed by Freedom Convoy leaders ahead of time. One of them said in the lead up to the initial protest in Ottawa that there was a plan to disrupt supply chains "later on."

If police didn't take it seriously then, they most certainly should have when the Coutts, Alberta border crossing was impeded, which happened at least a week before the Windsor-Detroit blockade. Then, incredibly, two days after that, a third blockade began in Manitoba, showing that no one was paying attention.

Is there anyone in Ottawa with enough self-respect to at least try to stop being mocked like this over and over? Why even have a federal government if it can't control its borders?

Therein, of course, lies Canada's greatest weaknesses: the division of powers and the unashamed buck-passing that goes along with it. Because the protest is blocking an intersection just ahead of the border, and so is technically within the city limits of Windsor, Ontario, the Liberals have absolved themselves of having to do anything that might appear remotely like they care about the country.

Hours after the Windsor blockade first started, Transportation Minister Omar Alghabra lectured other levels of government. “I would (encourage) the Province of Ontario to draw on lessons from other provinces on how to use their road safety authority to contain unlawful activities by commercial trucks,” he said. In other words, “Come on, Doug Ford, why have you allowed Canada to descend into hooliganism?”

Public Safety Minister Marco Mendicino dismissed the notion that the Liberals would file for a court order to grant police greater powers to make arrests and seize vehicles. “The existing authorities are in place in the law so that law enforcement can do the job,” he said.

As for Prime Minister Justin Trudeau, on Wednesday, February 9, he appeared to forget he was the actual head of the government. “I’m calling on the Conservatives to ask for an end to the blockade,” he said.

The Opposition has certainly behaved poorly by lending both tacit and overt support to the convoy protesters, reversing supposedly strongly held conservative convictions about the rule of law. But, again, the federal government is responsible for the border, not provincial governments, and certainly not the Opposition.

Leaving provinces to manage policing within their own boundaries is entirely appropriate, but when one of those boundaries doubles as an international border, leaving it all to local police is obviously negligent. I spoke with multiple border security experts on Thursday, February 10, all of whom were bewildered by the government’s reaction, though not exactly surprised.

Royal Military College Professor Christian Leuprecht said that, “Anytime you see a Windsor police officer there, it’s Windsor’s taxpayers picking up the tab for something that is the federal government’s problem.”

It’s true that the protests are not happening on the bridge or the border plaza, but they are obviously intended to block access to the border, Leuprecht added. “It’s a little bit rich for the federal government to pass the buck to the province and the local government and say ‘it’s not our problem.’ ”

For Leuprecht, the threat posed by the blockade is “incalculable.” There are six border crossings, with the Ambassador Bridge being the largest, which account for 80 per cent of all trade between Canada and the United States, he said. “It’s long been known that if you take any of those six bridges out of commission, it’s going to do serious harm to the Canadian economy.”

Reports of assault and harassment notwithstanding, the relative lack of violence among the convoy appears to have been a chief strategy, rather than a lucky turn of fate. Very little that has happened has crossed over into outright criminality. The Windsor blockaders and Ottawa protesters are mostly guilty of bylaw and highway safety violations, though that may change with Ontario’s state of emergency. The convoy organizers understood exactly what they needed to do in order to delay arrest, and they exploited the division of powers in order to achieve it.

The nuisance rebellion motors on.

## Who Supports The 'Freedom' Protesters And Why

*Alarming, 65 Per Cent Of Canadians Believe That If The Concentration Of Wealth At The Top Continues, Canadians May See "Violent Class Conflict."*

*By Frank Graves and Michael Valpy, Contributors, Toronto Star, February 16, 2022*

<https://www.therecord.com/ts/opinion/contributors/2022/02/16/who-supports-the-freedom-protesters-and-why.html>

In the turbulent 1960s, American journalist Hunter S. Thompson spent nearly a year following around the Hells Angels outlaw motorcycle gang. His most striking conclusion was not their violent hedonism but their "ethic of total retaliation" against a technologically advanced and economically changing America in which they felt they'd been left behind.

As he wrote in an article for The Nation, that kind of politics is "nearly impossible to deal with" using reason or empathy or awareness-raising or any of the other favourite tools of the left.

And in 2016, political scientist Susan McWilliams Barndt, also writing in The Nation, borrowed Thompson's language to describe her fellow citizens who elected Donald Trump, introducing a new, deeply polarized right-wing politics into her country's civic life.

Which brings us to the occupation of Ottawa and the blockading of border-crossings and Prime Minister Justin Trudeau's invocation of the federal Emergencies Act — in Canada, for heaven's sake.

"Thompson was the only American writer to warn coastal, left-liberal elites about their disconnection from poor and working-class white voters," wrote McWilliams Barndt.

"Thompson's Angels were mostly working-class white men who felt, not incorrectly, that they had been relegated to the sewer of American society. The manual-labor skills that they had learned and cultivated were in declining demand.

"Though most had made it through high school, they did not have the more advanced levels of training that might lead to economic or professional security," wrote McWilliams Barndt.

"Their lack of education," Thompson wrote of the Angels, "rendered them completely useless in a highly technical economy."

Looking at the American future, they saw no place for themselves in it — the "white trash" or "deplorables" of Trump Trump Trump, who felt like strangers in their own land.

This is Canada, after all, and talk of social class differences traverses sensitive turf. But the survey work of EKOS Research suggests that what is taking place in Ottawa and other locales is not the behaviour of fringe Canadians but rather evidence of significant general discontent and unhappiness.

Sympathy with the protests, and their objectives, is felt by a third of Canadians — and by no means a random third but a third defined by clear demographic and attitudinal factors.

The most important driver is generational. Half of under-50 Canadians are sympathetic to the protests and their cause. Other key drivers include education, with college graduates more sympathetic and university graduates more opposed. Social class is also a key factor with working class drawn to the protesters and middle and upper classes opposed.

Moreover, it may be that economic anxieties are driving these protests as much as the named issues of vaccines and mask mandates. Those most adamantly opposed to masks and mandates have (by far) the bleakest economic outlook, resulting in a generational resentment toward an economy that has seen younger Canada faring much worse than their parents or grandparents at a similar stage of life cycle. Wage stagnation exacerbated by inflation and affordability is a key force expressing itself in housing and many other pocketbook issues.

Nation-wide, stress has been well above normal levels for more than two years. Stress is much higher in poor people and declines with upward movement in self-defined social class. Under-50 Canada is experiencing much more stress than over-50 Canada. There is also a striking interaction between age and gender with under 35-women registering 25 per cent higher levels of stress than comparably aged males.

Most alarming, 65 per cent of Canadians believe — and have believed for more than a decade — that if the present trend in the concentration of wealth at the very top continues, Canadians may well see “violent class conflict.”

For under-35 Canada, this number rises to 78 per cent agreement and 81 per cent for those who identify as working class. These groups are also being fuelled by disinformation, which is clearly a critical factor and closely resembles the disinformation patterns in the U.S.

What would Hunter S. Thompson have discovered, walking along Wellington Street?

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## The Trucker Convoy Shows How Canadians Are Being Sucked Into Larger Conspiratorial Narratives

*Opinion By Daniel Panneton, Special To The Globe And Mail, February 11, 2022. Daniel Panneton Is A Writer, Educator And Online Hate Researcher Based In Toronto.*

<https://www.theglobeandmail.com/opinion/article-the-trucker-convoy-shows-how-canadians-are-being-sucked-into-larger/>

In their 2021 book *You Are Here: A Field Guide for Navigating Polarized Speech, Conspiracy Theories, and Our Polluted Media Landscape*, scholars Whitney Phillips and Ryan M. Milner use hurricanes as a metaphor to explain an important dynamic of the QAnon meta-conspiracy theory.

Similar to how a hurricane can grow by consuming smaller storms, QAnon absorbed and rerouted existing conspiratorial narratives around Pizzagate and the murder of Democratic National Committee employee Seth Rich.

Although each narrative was destructive in its own right, their absorption into a larger “storm” produced more devastating results than they would have alone. The power of a hurricane depends in part on the shape of the landscape that it hits, and in QAnon’s case, the COVID-19 pandemic helped shape an environment particularly vulnerable to radicalization and social fragmentation.

The United States is not the only country where the pandemic has frayed the shared sense of community and reality; Canadians are similarly vulnerable to radicalization. As with QAnon, the recent Freedom Convoy to Ottawa demonstrates how existing economic and political concerns are converging around and being sucked into larger conspiratorial narratives. Nominally protesting against vaccine mandates, the Freedom Convoy represented a medley of real, imagined, and exaggerated issues bound together by a common sense of alienation and grievance. It created a context in which mainstream and fringe concerns could meld, merge, and reinforce each other, and where extreme symbols and rhetoric could be normalized by association and adjacency with legitimate issues.

Marked by threats against journalists and lawmakers, the Freedom Convoy included a motley array of Western separatists, anti-vaxxers, conspiracy theorists, anti-semites, Islamophobes, and other extremists. This wasn’t a surprise to anyone who’d been paying attention: several of the convoy organizers have a history of white nationalist and racist activism, a fact that extremism experts such as the Canadian Anti-Hate Network emphasized repeatedly prior to the convoy’s arrival in Ottawa.

The Freedom Convoy was organized largely online, and within relevant Facebook groups there is meme after meme articulating the idea that Canada is suffering under a tyrannical government. The memes are evocative of a similar “Canada is collapsing” narrative that has existed for several years on the infamous 4chan, a fringe website whose cultural and political impact outweighs its relative size, and which often functions as a workshop and crucible for extremist propagandizing.

Since early 2018, there have been regular threads posted on the site’s “Politically Incorrect” board promoting the accelerationist narrative aimed at undermining trust in existing institutions in service of societal collapse. Threads follow a similar sequence: the original poster shares images of astronomical food prices from fly-in communities or high-end grocery stores, often with comparisons to prices in other countries. Many of these images are made into memes with text such as, “Canada under Trudeau.” In response, other users post photographs of in-store prices from their own local stores to disprove the disinformation, often – in typical online absurdist fashion – alongside memes. Accusations and speculation about who is posting the fake information fly freely until people lose interest and move on to other threads. Rinse and repeat every few weeks. Repetition is key to normalization, and while a single grocery meme won’t radicalize, it can contribute to a growing perception that drastic, even violent measures may be called for.

The threads have developed two functions: spread the narrative that a collapse is imminent and promote conspiratorial speculation over who is to blame for it. Despite how often these misleading posts are disproven, such disinformation threads have been a consistent presence on 4chan for several years. They are common enough that users developed anti-semitic conspiracy theories about their origins, claiming that propagandists were spreading lies to distract from imagined Jewish political machinations in Canada.

The anti-semitic conspiracies were then met with further anti-semitism: users posting accurate prices were accused of being part of the (made-up) Canadian Grocery Defense Force, a reference to the (very real) Jewish Internet Defense Force, implying yet again Jewish control.

There is an inherent risk in writing about hateful disinformation in a mainstream publication as it can amplify corrosive accelerationist narratives. However, when we look at existing discourse around food prices and inflation in Canada, we find that elements of the “Canada is collapsing” theory were already being normalized in the lead-up to the Freedom Convoy.

In December, we saw a mainstream iteration of the meme on Reddit, which received a write up in the Toronto Star: a person posted a sparse grocery haul with the caption, “This was \$95.” As with the debunking on 4chan threads, users quickly pointed out that the total had been inflated by relatively expensive items and an undisclosed delivery fee.

Elected officials have also posted similar content. Alberta Premier Jason Kenney recently tweeted photographs of empty shelves and described the situation as a crisis – a move that a distribution expert said weaponized the unrepresentative images.

Although none of these examples have the same explicitly accelerationist intent as the material on 4chan, they reinforce a radicalizing narrative that is already prevalent in darker corners of the web and being normalized with troubling speed. The fact that these grievances appeared alongside other more extreme symbols at the convoy is cause for concern. The “Canada is collapsing” narrative has bled into the mainstream, and events such as the Freedom Convoy provide environments in which it can flourish among other conspiratorial and accelerationist theories.

Rising food costs and supply chain issues were among the legitimate issues highlighted during the protests, but panic-shopping in the early days of the pandemic demonstrated how the prospect of empty shelves can easily induce irrational behaviour. Already, right-wing extremist activity has surged and increasing numbers of Canadians are thinking conspiratorially. Trust in institutions is failing, and it’s vital that journalists and particularly lawmakers recognize how extremists can opportunistically redefine and hijack existing issues, and hold their peers accountable when they amplify or normalize accelerationist narratives. Failure to do so, or worse, attempting to harness and manipulate them for political gain, will only pull Canada deeper into our present quagmire.

## Trudeau Cannot Continue To Stand By As The Capital And The Economy Are Taken Hostage

### *What We Are Witnessing Is The Total Failure Of All Levels Of Government*

*By Andrew Richter, Special to National Post, February 11, 2022. Andrew Richter is an associate professor of political science at the University of Windsor.*

<https://nationalpost.com/opinion/andrew-richter-trudeau-cannot-continue-to-stand-by-as-the-capital-and-the-economy-are-taken-hostage>

What has been going on in Ottawa for two weeks now (and increasingly spreading around the country) is not only enormously distressing, but rather terrifying as well. What we are witnessing is the total failure of all levels of government, along with some of our most prized institutions. Perhaps most concerning is that people are realizing that when they most need assistance, they are effectively on their own.

Hopefully, the situation will be resolved soon, although there is still no clear path forward. All levels of government seem to be hiding behind jurisdictional walls, with the result being that none of them seem prepared to take firm action. But even if some positive signs are now visible (like Friday's declaration of a state of emergency in Ontario), we cannot erase what the past two weeks have already revealed.

It's hard to even fathom how this situation was allowed to happen. For days before the first trucks arrived in Ottawa, it was clear that this would not be like most protests. It was evident that the truckers were very well-financed. They had a list of demands that could not possibly be realized — including the mass resignation of the federal government — and they repeatedly said that they were prepared to stay for days or weeks, until their demands were met.

And yet, the local authorities in Ottawa clearly had no clue what they were up against. While you could perhaps give the police the benefit of the doubt in the first few days for being too passive, it soon became obvious that their hands-off approach was not working, and a more assertive strategy was called for. But it appeared to take an additional week for Ottawa Police Chief Peter Sloly to begin formulating one.

While it would be unfair to lay the blame for this mess on Sloly alone, it is not unreasonable to expect that when citizens and local officials turned to the police chief for some reassurance that the city would reassert control and begin taking more active measures, he should have been able to offer it.

Instead, for anyone who witnessed one of the city's initial live-streamed meetings, what they saw was an official who has a habit of speaking in various shades of legalese. This was unfortunate, as all Sloly had to say was, "I recognize our failures, and we are determined to do better." Watching some of the meetings, one could literally feel the frustration of local councillors.

Part of that was the seeming unwillingness of the police to enforce existing laws. For example, despite horns going off at all hours of the day and night, the police did not enforce noise bylaws (rather, it fell to private citizens to launch a successful lawsuit).



Similarly, there is a vast thicket of parking, obstruction, and engine idling rules and regulations — which every Canadian driver knows all too well — and yet they too have been largely ignored. There are also scores of residents who claim that they have been harassed and threatened on the street, often within earshot of the police, who generally stood idly by. All of which has fed a perception of a police force that seems incapable of handling the situation.

The sight of downtown Ottawa being overtaken by hundreds of truckers and their supporters is one that has certainly been noticed outside of Canada. One can only imagine what our enemies are thinking.

Here at home, it is precisely because of the sheer scale of Ottawa's failure that the protests have escalated across the country. Several additional protests have taken place in cities from coast to coast, and protesters have been blocking border crossings in Alberta, Manitoba and Ontario.

At the Ambassador Bridge, which connects Windsor, Ontario and Detroit, a group of protesters — this one far smaller than the original group in Ottawa — essentially just moved in and took over, as local authorities largely stood by and watched.

Unlike the situation in the capital, which has inconvenienced tens of thousands of people in the downtown core but has had a limited impact outside of the city, this protest has closed off Canada's most important trade route. Hundreds of millions of dollars in revenue is being lost daily. It is this protest that seems to have galvanized the province into taking action on Friday, February 11.

So where do we go from here? Assuming that the protesters do not suddenly accept the endlessly repeated advice to leave, much stronger police action is called for, along with better political leadership at all levels.

But even with the Ontario government declaring a state of emergency, this remains a situation where the federal government, with its far larger powers, will have to play the primary role in bringing the various protests to an end (likely through some combination of carrots and sticks).

Prime Minister Justin Trudeau has to realize that he cannot be a bystander as both the capital city and now the Canadian economy itself is held hostage. What has happened in Ottawa is nothing less than a travesty, as is the situation at the Windsor-Detroit border. A more aggressive posture by the police, along with a much more substantive and assertive role from the federal government, will hopefully persuade the truckers to leave town in the coming days — hopefully.



## 'This Could Cost Him His Job': A Blockaded Canada Turning On Trudeau, Poll Finds

*'The Last Time I've Seen Numbers Close To This Were In The Final Days Of Brian Mulroney,' Says Maru Pollster*

By Tristin Hopper, National Post, February 12, 2022

<https://nationalpost.com/news/politics/this-could-cost-him-his-job-a-blockaded-canada-turning-on-trudeau-poll-finds>

As Freedom Convoy marks its second week entrenched in the Canadian capital, a new poll is providing some of the clearest evidence yet that this affair could end up dealing a catastrophic blow to the leadership of Prime Minister Justin Trudeau.

Although Canadians sympathize with the anti-mandate demands of Freedom Convoy, they increasingly hate the protests themselves. A new Maru Public Opinion poll found that 56 per cent of Canadians don't have an iota of sympathy for Freedom Convoy — and two thirds wouldn't mind seeing their blockades cleared by military force.

But Canadians are also turning their ire on a “weak” government response and an intransigent prime minister whom they blame for “inflaming” the situation. The Maru poll, which was conducted from February 9 to 10, found that only 16 per cent of Canadians would vote for Trudeau based on his actions of the last two weeks.

“The last time I’ve seen numbers even close to this were in the final days of Brian Mulroney,” said John Wright, executive vice-president of Maru Public Opinion and a 32-year industry veteran. “I think this could cost him his job.”

Before the first anti-mandate protesters had even rolled into the capital, Trudeau was branding the protest as a “fringe” and “unacceptable” minority with whom he refused to meet. Following the convoy's arrival in Ottawa, Trudeau stayed the course, saying he was “disgusted” with demonstrators, who he charged with being in the thrall of “conspiracy theories.”

At the same time, the prime minister has largely avoided any direct role in countering the blockades.

For the protest's first weekend, Canadians didn't even know where Trudeau was. In the days since, blockades in Ottawa, the Ambassador Bridge in Windsor, Ontario, and at border crossings in Alberta and Manitoba have been left in the hands of local law enforcement. Tellingly, it was Ontario Premier Doug Ford — not the federal government — who declared a state of emergency on Friday to counter blockades in Ottawa and Windsor.

Wright says poll numbers point to a misjudgment on both counts. Forty-four per cent of respondents believed that Trudeau's statements had “inflamed” the situation. While 53 per cent have said he “looked weak in the face of threats to the country.”

“On the ground, at least, the Canadian public sees that our democracy is at threat and the very institutions that are supposed to be doing things about it are largely impotent,” said Wright. “I don’t think the prime minister gets it.”

### **The Canadian Public Sees That Our Democracy Is At Threat**

The Americans would seem to agree. Both Homeland Security Secretary Alejandro Mayorkas and Transportation Secretary Pete Buttigieg this week urged Trudeau to “use federal powers to resolve this situation.”

Trudeau’s uncompromising stance on the Freedom Convoy has also drawn criticism from the Bloc Québécois, itself no fan of the protest. Earlier this month, Bloc Leader Yves-François Blanchet urged Trudeau to “put on his prime minister suit” and refrain from “provocation” in the face of a growing national crisis.

A theme among Maru poll respondents was that whatever Trudeau’s actions these last weeks, they haven’t looked particularly prime ministerial. Only 29 per cent of respondents said Trudeau “has acted like a Prime Minister should” in dealing with the truckers, while 48 per cent thought Trudeau was “not up to the job of being Prime Minister.”

In the background of all this is a simmering frustration that the Trudeau government continues to hang onto harsh COVID-19 restrictions even as governments around the world declare an end to the pandemic.

While Canadians are breaking faith with the Freedom Convoy as a movement, they’re increasingly on board with the protest’s demands to end COVID-19 strictures across Canada. A new Angus Reid Institute poll has found that 54 per cent of Canadians now support an immediate end to all COVID-19 restrictions in favour of treating the disease more like the flu.

It’s a stunning turnaround for a population that has been quite supportive of COVID-19 strictures thus far. Just last summer, an incredible 69 per cent of Canadians still favoured lockdowns as an appropriate response to rising COVID-19 cases.

Recent days have seen COVID-19 strictures lifted across the country, with premiers and provincial health officials now openly saying that many restrictions have lost their utility in the face of mass-vaccination and the Omicron variant, which has been less deadly.

“Proof of vaccination has been an effective policy, but its effectiveness has run its course,” Saskatchewan Premier Scott Moe said this week in a statement announcing the immediate suspension of all extraordinary COVID-19 restrictions.

Nevertheless, the Trudeau government has resolutely refused to offer anything but minor relaxations to federal strictures. Health Minister Jean-Yves Duclos signalled on Friday, February 11 that mandatory PCR testing at the border could soon be abolished for vaccinated Canadians. But Canada’s 3.7 million unvaccinated remain banned from air travel, rail travel, and government employment, with no hint from Ottawa on when those strictures might end.

Blockades aside, Trudeau is now facing a joint House of Commons motion from the Conservative Party and the Bloc Québécois calling for an end to COVID-19 restrictions by the end of this month. He is also facing opposition to COVID-19 strictures from within his own caucus. Quebec Liberal MP Joël Lightbound said in remarks this week that he “profoundly despises” the Freedom Convoy, but that amidst ongoing lockdowns, “I’ve heard from parents worried to see their kids sink into depression and slowly lose their joy of living.”

But in a Friday, February 11 press conference, Trudeau did not mention any plan to end COVID-19 strictures. “We’re fighting a virus, we’re not fighting each other,” he said.

The Maru poll was conducted among a random selection of 1,506 Canadian adults who are Maru Voice Canada online panelists. A comparable probability survey of this size would have a margin of error of plus or minus 2.5 per cent, 19 times out of 20.

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## Does Testing All Incoming Travellers For COVID-19 At Canada’s Airports Still Make Sense?

*By Andrea Woo, The Globe and Mail, February 13, 2022*

<https://www.theglobeandmail.com/canada/article-does-testing-all-incoming-travellers-for-COVID-19-at-canadas-airports/>

Testing all incoming air travellers for COVID-19 is of low value with the disease now widely circulating in the community, and Canada’s limited PCR testing resources should instead be used on random sampling to identify variants, say medical experts calling for and supporting a shift in strategy.

Among those recommending a change is Canada’s Chief Public Health Officer, Theresa Tam, who signalled that an announcement on measures at the border would come this week.

“We do have to adapt our border stance because we know it’s pretty impossible to reduce every single case of importation; it’s already in Canada and it’s transmitted widely throughout our communities,” Dr. Tam said at a news conference on Friday, February 11.

“But we still do have to look out for other variants, and new variants, and try to detect them as early as possible and reduce their potential impacts to at least slow them down so that we can understand them better.”

The expected change comes as some provincial governments begin lifting local COVID-19 restrictions, and the transportation and tourism sectors prepare for the third spring break of the pandemic. In January, the chief medical officers of Air Canada, WestJet, and Toronto Pearson International Airport penned an open letter to Ontario and federal health officials noting that their organizations have achieved a positivity rate that is a fraction of that in the community, and that PCR tests would be better used in long-term care, hospitals, and schools rather than at airports.

Between November 28 and January 22, 5 per cent of 719,678 vaccinated air travellers, and 6.5 per cent of 145,357 partly or unvaccinated air travellers, tested positive for COVID-19 as they were entering Canada, according to federal data. This peaked during the Omicron-driven wave in early January, with about 8.5 per cent positive and 10.8 per cent positive for vaccinated, and partly or unvaccinated air travellers, respectively.

In comparison, the average daily positivity rate across Canada, from the past seven days, is 15.8 per cent positive.

Meanwhile, 0.8 per cent of infections were contracted during international travel, and 0.5 per cent from contact with a traveller, according to millions of case reports submitted to the Public Health Agency of Canada by provinces and territories.

(People are required to be COVID-19 vaccinated to board planes and trains, something that Prime Minister Justin Trudeau said will not be changing any time soon.)

Zain Chagla, an infectious diseases physician and associate professor at McMaster University, is among those calling for an end to PCR testing for air travellers.

At a news conference on Friday, February 11, Dr. Chagla noted that many people who recently contracted COVID-19 during the Omicron surge were unable to access testing and therefore could not receive confirmation of a previous positive. Meanwhile, studies have shown people who have recovered can continue to test positive on PCR tests for several months, despite no longer being infectious.

This could mean that a traveller tests positive from a prior infection and is stuck in a foreign location left to deal with travel delays and financial penalties with no meaningful benefit, Dr. Chagla said.

“It’s going to lead to a lot of disruptions of travellers who, again, did the right thing and essentially could not get tested and have a molecular test to document it before they return,” he said.

Currently, all travellers aged 5 and up returning to Canada by air must provide a negative molecular test, such as a PCR test, taken within 72 hours of their scheduled flights, or a positive test result taken between 10 and 180 days before entering the country. (The quicker, cheaper rapid antigen tests are not permitted.) Upon landing, some may be selected for randomized arrival testing.

In January, Dr. Tam noted that tracking every case was both unnecessary for surveillance and a “capacity drain on the system as a whole.”

“What is really important for the border is a really good random sample, where you are not just following Omicron, but following the other variants,” she said.

In the fall of 2020, researchers from the University of Toronto and McMaster University conducted a study involving more than 16,000 international passengers at Toronto Pearson International Airport to determine whether a 14-day quarantine period was necessary. (They concluded that 94 per cent of those who tested positive were identified by Day 7, and that a reduced quarantine period combined with testing can be as effective as a 14-day quarantine.)

Vivek Goel, the study's lead author and now president of the University of Waterloo, noted that the study was conducted before vaccines and variants of concern, and said that developments since then have changed the utility of COVID-19 testing for air travel.

"If we continue to maintain requirements for all travellers to be vaccinated, the value of universal screening or testing is very limited," he said.

Dr. Goel said it's evident that testing will not keep new variants out of the country. With vaccines protecting air travellers from severe disease, a better use of the country's limited testing resources would be random testing throughout the community to strengthen surveillance systems, he said.

Lisa Barrett, an infectious diseases specialist and professor at Dalhousie University, said there is little point in testing every air traveller now because the virus is "everywhere." However, testing at airports remains an important tool with which to monitor new variants.

"Places and spaces where people move are still good places to track the virus," she said. "That does not mean that we need to use PCR [tests] all the time in the usual way, but we might want to take a sampling of PCR tests at those sites."

If a country signalled that a new variant of concern had been detected, testing one out of every 10 passengers from that country could help Canada pick up on early signals, Dr. Barrett cited as an example. Travellers could also take those tests home to streamline the process at the airport.

"I don't think there's a defensible reason why we wouldn't keep that surveillance present," she said.

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## The Travel Itch Is Boosting Vacation Bookings, But COVID-19 Testing Remains Key Hurdle

*By Christopher Reynolds, The Canadian Press, February 14, 2022*

<https://www.cbc.ca/news/canada/montreal/travel-vacation-bookings-COVID-19-1.6351578>

Travel agencies and airlines are seeing a surge in bookings abroad as the spring break approaches, but a real spike will likely hinge on how far the federal government rolls back COVID-19 testing rules.

Bookings to sun destinations via Tripcentral.ca now top 50 per cent of pre-pandemic levels, with an uptick over the weekend as word spread of a possible wind-down of testing requirements, said president Richard Vanderlubbe.

Calls are coming in so fast he's struggling to hire enough agents to handle them after cutting nearly 60 per cent of his 160 employees and shuttering all 26 office locations in Ontario and Atlantic Canada.

"The whole industry is finding that we're short-staffed right now for this rise that's come. And we're still dealing with the cancellations that occurred before and getting people rebooked" — a particularly time-consuming task for customers and agents alike — he said in a phone interview.

Flight Centre spokeswoman Allison Wallace predicts a sustained industry rebound as confidence in travel safety continues to build, with about 80 per cent of Canadians now double vaccinated.

“We are extremely busy as we’ve seen a significant increase in both inquiries and bookings. Last year ... there was a lot more uncertainty around restrictions and border requirements that were changing regularly,” Wallace said in an email.

“The PCR testing upon arrival is the biggest deterrent for people right now and if the government does in fact announce its removal (or even a rapid antigen test instead), we expect to see bookings increase dramatically beyond March break.”

While Flight Centre reservations for the next month remain at 40 per cent of pre-pandemic levels, departure numbers have shot up to more than eight times last year’s total, when Caribbean flights were halted.

Ottawa continues to mandate molecular testing before departure to Canada and upon arrival, even as airlines and infectious disease specialists call for an end to travel testing and countries such as Denmark, Switzerland, and the United Kingdom scrap requirements for vaccinated passengers.

The Canadian Travel and Tourism Roundtable is demanding the federal government lay out a road map with clear timelines around removing pre-departure and on-arrival testing and isolation rules for inoculated passengers and their children, as well as blanket travel advisories — in place since mid-December when the Omicron variant spread widely.

“Since the pandemic’s start, only one per cent of all cases of COVID-19 in Canada have been related to travel, and throughout the last wave the test positivity rate in communities reached ten times what it was at our borders,” the roundtable said on Monday, February 14 in a letter to the prime minister.

Travel rules were designed to keep the virus out of the country, but community spread is now responsible for about 99 per cent of all infections, said Dr. Zain Chagla, an infectious disease physician at St. Joseph’s hospital in Hamilton and an associate professor at McMaster University, last week.

Singling out travel for COVID-19 testing “does not make any sense” since it is no riskier than other activities, he said.

PCR tests often deliver positive results for weeks after a COVID-19 diagnosis, needlessly barring those infected during the Omicron wave from flying into the country, added Dr. Dominik Mertz, division director of infectious diseases at McMaster.

The extent of a travel rebound will turn on the degree of testing scale-back.

“The devil’s going to be in the details with a PCR test announcement,” said Tripcentral.ca’s Vanderlubbe. There may be rapid test requirements instead, for example, or changes to travel advisories.

For now, families with children under five who go abroad have to quarantine together for 10 days upon return, since all unvaccinated residents must self-isolate after re-entering the country. Health Canada has approved COVID-19 vaccines for people aged five and older.

Another deterrent to trip-seekers is the ongoing federal warning against overseas travel, which affects insurance policies and piles on more costs for passengers.

“The travel advisory is a major piece because it knocks out medical insurance on standard policies for COVID-19. People have to buy extra policies. So if the travel advisory is reduced from ‘avoid all non-essential travel’ to country-specific warnings again, like it was earlier in late October, we could see a bigger resurgence,” Vanderlubbe said.

Federal Health Minister Jean-Yves Duclos signalled on Friday, February 11 that the government would announce changes to pandemic border restrictions this week.

For now, airlines continue to feel the pinch of pandemic protocols.

WestJet Airlines Ltd. plans to operate roughly half the number of daily flights in March — about 350 — compared to the same month in 2019. But it has increased its flight frequencies by 10 per cent month-over-month since January, despite Ottawa offering “no clear path forward,” said spokeswoman Denise Kenny.

“While demand is not yet at pre-pandemic levels, we are seeing a strong uptake in last-minute bookings for March, as more Canadians are eager to return to the tropics after months of staying home and looking forward to a much-needed break from the cold winter months,” Sunwing Airlines said in an email.

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## Canada To Ease Travel Requirements As COVID-19 Cases Decline

*By Steve Scherer, Reuters, February 15, 2022*

<https://www.reuters.com/business/healthcare-pharmaceuticals/exclusive-canada-ease-travel-requirements-COVID-19-cases-decline-govt-source-2022-02-15/>

Canada will ease entry for fully vaccinated international travelers starting on February 28 as COVID-19 cases decline, allowing a rapid antigen test for travelers instead of a molecular one, officials said on Tuesday, February 15.

Antigen tests are cheaper than a molecular test and can provide results within minutes.

The new measures, which include random testing for vaccinated travelers entering Canada, were announced by federal government ministers at a briefing.



Canada will monitor conditions with an eye on dropping coronavirus testing requirements for fully vaccinated Canadians who make short trips - less than 72 hours - abroad, usually to the United States, Health Minister Jean-Yves Duclos said.

"These changes are possible not only because we have passed the peak of Omicron, but because Canadians across the country have listened to the science and to experts," Duclos told reporters.

About 80% of Canadians are fully vaccinated and over 40% have also taken a booster dose, according to the health ministry.

The global travel advisory for Canadians is also being changed. Previously the government recommended against all non-essential travel, and now it is only urging citizens to take precautions.

"Though today's announcement brings us one step closer to where our industry needs to be, in requiring pre-departure rapid antigen tests, the government missed an opportunity to align with other international jurisdictions that removed pre-departure test requirements for fully vaccinated travellers," the Canadian Travel and Tourism Roundtable industry group said in a statement.

Suzanne Acton-Gervais, interim president of the National Airlines Council of Canada, said: "Today's announcement by the federal government is a step forward for travellers, our industry, and for the Canadian economy, which relies on trade and tourism."

Several provinces, including Alberta, Saskatchewan, Quebec, and, on Monday, Ontario, Canada's most populous province, have announced a relaxation of restrictions imposed during the pandemic as coronavirus infection rates fall.

Ontario said it will speed up its plan to remove proof-of-vaccination requirements and lift pandemic-related capacity limits for many businesses, while the western province of Alberta ended its mask requirements for school children on Monday, February 14.

Protesters have blocked border crossings and paralyzed the centre of Ottawa for weeks asking for governments to roll back pandemic restrictions.

Provincial premiers have denied loosening restrictions to appease them, saying instead that the limits are no longer needed to contain COVID-19.

## Ontario To End Vaccine Passport Requirement

### *Is A Mass Return To Bay Street In Sight?*

*By Bloomberg News, February 14, 2022*

[https://www.wealthprofessional.ca/business-news/ontario-to-end-vaccine-passport-requirement/363982?utm\\_source=GA&e=YnJlbnRhbi53eWNrc0BjYWZpaS5jb20&utm\\_medium=20220214&utm\\_campaign=WPCW-Breaking-20220214&utm\\_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8](https://www.wealthprofessional.ca/business-news/ontario-to-end-vaccine-passport-requirement/363982?utm_source=GA&e=YnJlbnRhbi53eWNrc0BjYWZpaS5jb20&utm_medium=20220214&utm_campaign=WPCW-Breaking-20220214&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8)

Ontario Premier Doug Ford said Canada's largest province will drop many of its pandemic-fighting measures next month as cases and hospitalizations decline.

Proof-of-vaccination requirements and capacity limits in indoor public settings are among the measures that will be dropped as of March 1 if the health system continues to improve, Ford said on Monday, February 14. Masking requirements will remain in place, the province said.

"Given how well Ontario has done in the Omicron wave, we are able to fast-track our re-opening plan," Ford said in a statement. "This is great news and a sign of just how far we've come together in our fight against the virus. While we aren't out of the woods just yet, we are moving in the right direction."

Ontario reported 1,540 people in the hospital due to COVID-19 as of Sunday, February 13, compared with counts of more than 4,000 at points last month. There were 2,265 new cases in the province on Sunday, February 13, down from a peak of 18,445 on January 1.

The move to end the measures comes against a backdrop of protests, initially against COVID-19 vaccine mandates, that have spread across Canada and hit Ontario especially hard.

Demonstrations have shut down parts of Canada's capital city of Ottawa for more than two weeks, and protesters had blockaded a bridge that serves as the country's largest trade artery with the U.S. for about a week through yesterday.

Ford said the plan to ease restrictions was in place "long before the protests were out there" and called the continuing demonstrations "unacceptable."

"I understand it's frustrating for everyone," Ford said in response to reporters' questions. "But when you start occupying borders, international trade corridors, it's game over. There's zero tolerance for that."

The province also is relaxing some measures starting on Thursday, February 17. Those include increasing social gathering limits to 50 people indoors and 100 people outdoors, and removing capacity limits in restaurants, sports facilities, cinemas, and other places that require proof of vaccination. Eligibility for booster shots will be opened to youth 12 to 17 years old.

Vaccine mandates for staff in workplaces such as long-term care facilities and hospitals will remain in place to "secure areas for our most vulnerable," Ford said.

Mask mandates will be reviewed in light of hospitalizations, intensive-care unit availability, test-positivity levels, and test availability, Kieran Moore, the province's chief medical officer, said in response to reporters' questions. Decisions on any further relaxation of restrictions may be made in mid-March once the province has reviewed the data from the earlier rounds of easing, he said.

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## After A 706-Day Drought, A Live Symphony Concert Brings Powerful Emotions

*Being At A Live Concert Felt Like Going To The Past In A Time Machine — Both Strange And Familiar At The Same Time*

By Luisa D'Amato, Waterloo Region Record Columnist, February 16, 2022

[https://www.therecord.com/news/waterloo-region/2022/02/16/after-a-706-day-drought-a-live-symphony-concert-brings-powerful-emotions.html?source=newsletter&utm\\_content=a05&utm\\_source=ml\\_nl&utm\\_medium=email&utm\\_email=6D73923380F292A40DC042B455F0FDE3&utm\\_campaign=wrop\\_118666](https://www.therecord.com/news/waterloo-region/2022/02/16/after-a-706-day-drought-a-live-symphony-concert-brings-powerful-emotions.html?source=newsletter&utm_content=a05&utm_source=ml_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=wrop_118666)

Seven hundred and six days.

That's how long it has been since the Kitchener-Waterloo Symphony has performed for a live audience.

I was part of that audience at Centre In The Square on the weekend, when the musicians played their first "normal" concert since the pandemic hijacked all our lives almost two years ago.

Everything felt surreal. Like being in a time machine and going back to a moment in your past that you recognize so powerfully, and yet it seems so strange to be there.

This is how the pandemic has changed us; even when we get back to normal, it won't feel normal for a while.

Some things were very different. The streets outside the concert hall seemed almost deserted. Usually, there are streams of people walking in and a chatty crowd in the front lobby. But because of distancing laws, only a few hundred people were in the huge hall that's built for 1,800 guests.

It felt like being at an airport, as I laid my vaccine passport and identification on a table for masked staff members to inspect.

There was no convivial pre-concert mingling at the bar. The bar wasn't open. The lobby was quiet. And yet, despite the strange emptiness all around, I felt like hugging the usher who handed me my programme.

As my partner and I sat down, the masked and distanced orchestra members warmed up before the formal tuning with a lush potpourri of sound; scales, trills, fragments of the music we were going to hear, each musician playing something individual. It's a wonderful moment of anticipation. I forgot how much I loved it until I heard it again.

Executive director Andrew Bennett came on to thank the audience for being there. He said the orchestra had been using the concert hall in order to record performances to be viewed online later. But the symphony hadn't been quite whole, because we had not been there.

"Making music is about communication of energy, beauty, and joy and doing that without an audience present always feels sterile," Bennett told me later. "So, with an audience in the concert hall for the first time since 2020, we were whole again."

When something terrible like a pandemic happens, I bargain with myself in order to manage my sadness. Yes, I lost my quirky and creative communal workplace, but I'm lucky to still have a job and be able to work from home. Yes, I hate being so isolated, but I'm lucky I am safe, with access to vaccines and masks. Yes, I miss music, but I'm lucky because there's lots of recorded music.

And then ... you listen to live music for the first time in nearly two years, you feel its resonance and the way it opens your heart, as recorded music never can, and you finally allow yourself to feel the loss, the grief, and the relief you have been suppressing all this time. It's a banquet, and it's also a shock.

Someone had brilliantly chosen Beethoven's "Emperor" Piano Concerto No. 5 as the featured work, with the gifted Charles Richard-Hamelin as featured soloist. The symphony's artistic director, Andrei Feher, conducted with more gesture than usual, I thought, because his facial expressions — so important for communication — could not be seen behind his mask.

It wasn't only the strong, heroic opening or the tender adagio movement, as familiar to me as a parent's hug, that brought me to tears during the performance.

One of the marvels of Beethoven is that he wrote gorgeous, life-affirming music despite his own tortured circumstances. By 1809, when he was writing this concerto, he was too deaf to perform it, and the army of Napoleon was about to occupy his city, Vienna. Yet none of the sorrow and anxiety that he must have felt can be detected in his music. Surely, I thought, there's a message for us here, as we stare down this tiny but mighty virus in an occupation of a different kind.

## Pandemic Travel: Here's What Experts Say You Need To Know Before You Go

*By Maggie Parkhill, CTVNews.ca, February 11, 2022*

<https://www.ctvnews.ca/lifestyle/pandemic-travel-here-s-what-experts-say-you-need-to-know-before-you-go-1.5778029>

With the announcement that the federal government is eliminating the pre-arrival PCR test requirement for fully vaccinated travellers, and all Canadian airports that normally receive international flights will once again be able to do so beginning February 28, many Canadians may be contemplating a trip abroad.

Tourism has recently been on the rise in Canada, despite restrictive measures. November 2021 was the sixth consecutive month with an increase in overall Canadian tourism activity-- including domestic and international travel, as well as spending in the tourism industry -- since May 2021, according to a February 8 report from Statistics Canada, and the highest level since the pandemic began in March 2020. And during December 2021, nearly eight times as many Canadian residents returned from abroad via air travel than the previous December.

Omar Kaywan, the co-founder of Vancouver-based Goose Insurance, told CTVNews.ca that the travel economy is seeing two trends: "revenge travelling," or those flying because they've been under restrictive measures for so long, and "the great resignation" of people quitting their jobs amid the pandemic to move abroad or travel.

And amid a frigid Canadian winter, Andrew D'Amours, the co-founder of the travel advice website Flytrippers, told CTVNews.ca that many people are looking for a getaway after being stuck at home.

"If you were a passionate traveller and you haven't been anywhere for two years almost, you're really itching to go discover a new place," D'Amours said.

But with COVID-19 restrictions that vary from province to province and country to country, travellers may find themselves unsure if they're following the rules.

"We get hundreds of questions every week, and 99 per cent of them are about how to travel during the pandemic," D'Amours said. "Everyone is confused."

And even after travellers figure out what the restrictions are, some are concerned with what might go wrong once they've left the country.

"The worry is two things: 'What happens to me if I get COVID-19 and I need medical attention if I'm travelling? And number two, what happens if I test positive and I can't come home?'" said Kaywan.

So before you pack your bags, CTVNews.ca has asked these experts what you need to know before you go.

## Planning Your Trip

While Canadians may be raring to go on a winter getaway, the federal government said there is still risk involved in travel.

"I want to underscore that Canadians should still exercise caution when travelling abroad," Health Minister Jean-Yves Duclos said at a press conference on February 15. "There is still a real risk of becoming sick or stranded while abroad and having to extend their trip or find themselves in need of medical assistance should they test positive for COVID-19."

Duclos also said the new border measures are "transitory" and will continue to be adjusted based on the national epidemiological situation.

Experts say preparing for the worst and hoping for the best is the key to success when it comes to pandemic travel, especially with changing travel rules.

"The best protection is good planning," D'Amours said. "It's always been important to plan well even if you were travelling before the pandemic, but right now it's absolutely necessary."

D'Amours said he has personally travelled to more than a dozen locations during the pandemic. Last month, he went to Guatemala, but said that the day he flew out of Canada, the Central American country changed its travel rules and began requiring COVID-19 tests to enter the country.

"You have to be ready to adapt your plans and be more flexible than you used to be," he said.

He also recommended being discerning about the sources from which you accept pandemic-related travel advice.

"Any information that is not from an official source is likely to be misleading," D'Amours said. "People don't have bad intentions, they don't want to mislead any other travellers by trying to provide answers or trying to help, but they often mix up rules."

D'Amours said rules around whether or not travellers need to be vaccinated when leaving and entering Canada and vaccination rules for children who are travelling are two common questions he sees lots of misinformation about on social media.

And even if travel advice worked for a friend or family member who travelled recently, that same advice may not hold up for future trips.

"One thing that comes up often, for example, is that people say, 'Oh well, my friend went to Peru last week and she didn't need a test.' That might have been true last week, but things change every day," D'Amours said. "So if you rely on that, you get to the airport and could get denied boarding because you don't have the test."

## Travel Insurance

With pandemic-related travel rules causing confusion and delays for some passengers, it's important to be prepared. But protecting yourself against extra costs related to COVID-19-related delays and cancellations isn't the only reason travellers should consider purchasing travel insurance, Kaywan said.

"You should not be risking not having travel medical insurance, or COVID-19 insurance specifically," he said. "We know one too many cases of Canadians who have gone to Mexico for an all-inclusive vacation – or anywhere in the world – and they have gotten hurt or injured, or they had an accident or something unexpected happen to them, and they were responsible for those medical bills."

The federal government recommends purchasing travel medical insurance for every trip outside of Canada, even for a day trip to the United States, as your Canadian health insurance may not cover medical bills abroad. Hospitals in other countries can be very expensive – some may even require cash payment – and some clinics and hospitals may not treat you if you do not have insurance or money to pay your bills.

Beyond medical insurance, Kaywan recommended getting additional COVID-19 travel insurance, which could protect you if you encounter flight cancellations related to ongoing staffing shortages, border closures, or quarantine expenses as you travel.

"A lot of things are happening right now that may actually impact your trip, but if you have, for example, the COVID-19 insurance, you can be covered for the non-refundable portion of your trip," Kaywan said.

When it comes to what to look for in a travel insurance policy, Kaywan recommended actually reviewing the terms of your policy.

"It's a big document, but that's what has all the benefits, exclusions and limitations," he said, adding that those with questions or concerns should ask to speak to their licensed agent.

With Canada currently under a Level 3 advisory until February 28, when the recommendation to avoid all non-essential international travel will be lifted, Kaywan suggests travellers also ask their insurance agent about whether the policy they're purchasing will still cover them, as some policies may include or exclude claims under Level 3-4 advisories.

Older travellers, especially snowbirds who spend extended periods of time outside of Canada and people with health conditions, should pay particular attention to terms of their policy to make sure they're covered.

"For them, it's very important that they have a policy that covers them for pre-existing conditions," Kaywan said.



## While Abroad

Another consideration is to ensure that, while abroad, the excursions and experiences you had planned on are actually open and available. With COVID-19 restrictions in varying states of strictness and openness around the world, D'Amours said to make sure you research your destination and what it has to offer.

"I'm not someone who's into nightlife at all, but if I was someone who likes to go to bars, I would make sure the bars aren't closed where I'm going," D'Amours said. "Or for example, if you're a big foodie, you want to make sure you can dine in at the restaurants where you're going. Just make sure that your preferences will be met where you're going."

D'Amours also recommended researching where and how to get a COVID-19 test at your travel destination, as well as any associated costs, in order to be prepared for your trip back to Canada.

For fully vaccinated travellers, that test can be a rapid antigen test as of February 28, which is often less expensive and has a shorter wait for results than the PCR test previously required by the federal government. Unvaccinated travellers will still be required to undergo a molecular test upon arrival into Canada and must quarantine for 14 days, and fully vaccinated travellers could still be randomly selected for additional testing.

And if anything should go wrong during your stay abroad, whether it's a medical concern or a logistical one, Kaywan said to bring your insurance policy with you for information on what to do. Kaywan's company also offers policy terms, as well as emergency information such as your destination's local hospitals, on an app you can download on your phone, and updated travel guidelines will be available on Canada's ArriveCan app as of February 28.

"I don't want to understate it, but it's really easier than it looks," D'Amours said. "It looks intimidating, it looks complicated, but things in many countries are almost back to normal in terms of tourism."

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## Cruise Industry Outlook 'Optimistic,' But Questions About COVID-19 Passenger Testing Remain

*By Elizabeth McSheffrey, Global News, February 16, 2022*

<https://globalnews.ca/news/8625835/cruise-industry-outlook-2022-COVID-1919/>

Canada's cruise industry is welcoming a change to federal COVID-19 testing rules for international travellers, but as the start of the new season approaches, questions about passenger testing remain.

Ottawa announced on Tuesday, February 15 that at the end of the month, fully-vaccinated international travellers can use either a rapid antigen test or a PCR test to fulfill their border entry requirements.

It's unclear, however, what the requirements will be for inbound international cruise ships, whose passengers will have already tested negative for COVID-19 as requirement for boarding.

“We now need to understand just how they expect the rapid antigen tests to be administered within that 24-hour window that they’re now talking about,” explained Barry Penner, legal advisor to Cruise Lines International Association in Canada.

“There will be questions I’m sure about whether or not there’s a factor of redundancy having a factor of multiple rapid antigen tests. Those are things that we’ll work on.”

British Columbia is the hub of cruise travel in Canada, making up about 50 per cent of all cruise traffic, according to a report from Destination BC. The cruise season generally begins in April and wraps up in October.

According to Penner, the industry generates \$2.6 billion in economic activity and employs 17,000 people in B.C., while generating \$4 billion nationwide and providing about 30,000 jobs.

As pandemic restrictions begin to ease across the country, Penner said the industry outlook is “positive.”

“I’m getting more optimistic as things move on,” he told Global News. “We recognize that Transport Canada has been working hard to get us to where we are now, and we’re a lot closer to having everything resolved than we were even a few weeks ago.”

Meetings are scheduled with Health Canada, Transport Canada, and cruise industry stakeholders throughout the week, Penner said.

In a press conference on Tuesday, February 15, federal Transport Minister Omar Alghabra said he expects to have details finalized for the cruise sector well before the start of the 2022 season.

“I know how important the cruise season is to the tourism industry in many communities like Victoria and Quebec City,” he told reporters.

“This is why I can assure you that we will have more to say very soon about how testing for cruise ship travellers arriving at Canadian ports will work, in time for the cruise ship season this spring.”

This week, the U.S. Centers for Disease Control and Prevention downgraded their public guidance on cruise ship travel from “very high” level, which asks people to avoid cruise travel, to “high” level, which urges only fully-vaccinated passengers to participate.

The Canadian government has not yet changed its guidance, which continues to recommend against cruise ship travel outside of the country.

Penner said he hopes that change comes soon, noting that double-vaccination and a negative test result are requirements for virtually everyone on board cruise ships, and robust health and safety plans are in place.

“It’s a bit incongruous to say on the one hand, we’re welcoming cruise ships back to Canada, but advising people not go on them,” he said.

“We’re hoping the federal government will lift that advisory shortly to send a more positive signal and help our travel agents with their marketing efforts.”

Eduardo Bilardello, owner of Brioche Ristorante in Vancouver’s historic Gastown neighbourhood, said he hopes to see a successful cruise season as well.

His restaurant, which depends on traffic from cruise ships, shut down for three months during the pandemic, forcing Bilardello to lay off several staff and work in the kitchen himself.

“More than 60 per cent of my business was gone,” he said in an interview. “The tourists, who were the bread and butter for our business — the lunch crowd — were all gone.”

“It was a very tough decision to continue and keep on going, not knowing what the circumstances were going to be in the future.”

The first cruise ship to B.C. is expected to arrive in Victoria on April 6 and in Vancouver on April 7.

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## Creating Ecosystems Crucial To Boost Recovery Of Canadian Downtowns

*By David Israelson, Special To The Globe and Mail, February 15, 2022*

[https://www.theglobeandmail.com/business/industry-news/property-report/article-creating-ecosystems-crucial-to-boost-recovery-of-canadian-downtowns/?utm\\_medium=email&utm\\_source=Coronavirus%20Update&utm\\_content=2022-2-15\\_20&utm\\_term=Coronavirus%20Update:%20COVID-19%20testing%20rules%20for%20travellers%20will%20change%20at%20end%20of%20February&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeFJOjKtb](https://www.theglobeandmail.com/business/industry-news/property-report/article-creating-ecosystems-crucial-to-boost-recovery-of-canadian-downtowns/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2022-2-15_20&utm_term=Coronavirus%20Update:%20COVID-19%20testing%20rules%20for%20travellers%20will%20change%20at%20end%20of%20February&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeFJOjKtb)

Things are going to be different downtown when the pandemic is over, but just what the difference will be is still a matter of debate.

Everything about downtown areas seems to be open for discussion, from design to the laws that govern what can be built and even what kinds of buildings and businesses belong in the core once lockdowns and restrictions ease.

“Central business districts were vulnerable before COVID-19 and they’re more vulnerable now,” says Mary Rowe, president and chief executive officer of the Canadian Urban Institute (CUI), a not-for-profit organization that studies and reports on urban issues.

The CUI recently played host to a two-day summit, Recovering Canada’s Downtowns, to explore what types of design and programs could potentially boost Canada’s urban cores.

The country’s eight largest metropolitan areas generate 55 per cent of the country’s gross domestic product, she said, adding that many downtowns, in Canada and elsewhere, have tended to be monocultures, dependent on a small cluster of industries.

A disruption to just a few of these industries can affect the economic life of many of them, she explained. Toronto's financial sector accounts for 14 per cent of the city's GDP, for example, but work-from-home has had a major effect on all the businesses and services that depend on office workers, such as the stores in the city's underground PATH system and Toronto's public transit.

"When you're a one-horse town and people aren't using horses any more, you can be in trouble," Ms. Rowe said. It's even harder for cities that are more dependent than Toronto on only one or two industries, such as those that rely on the energy sector, steel plants, or lumber, she added.

"To protect against this monoculture, you need a downtown 'ecosystem,' with a lot of parts that make up a whole," Ms. Rowe said.

The volume of people coming to offices in Canada's six largest municipalities (Calgary, Edmonton, Montreal, Ottawa, Toronto and Vancouver) dropped a whopping 67.5 per cent between January 2020, just before the pandemic began, and the first week of January 2022, said Marie-France Benoit, director of national insight at Avison Young in Montreal.

Companies were planning to bring in more people to their downtown offices by now, but the Omicron variant put a crimp in these plans for many, Ms. Benoit said.

Relatively high vacancy rates have persisted throughout the pandemic, but key indicators, such as the rate of companies subletting space while their employees stay home, are stabilizing, Ms. Benoit added.

"There will be a return to downtown, but we're still not exactly sure what form it will take," she said.

According to Jamieson Jackson, managing director for the GTA office practice at Colliers Canada, "the key thing to remember about office space in the downtown core is there isn't any question of whether commercial real estate will be a tool for their businesses to grow. What's changed is how they're going to use it."

"People will still come to the office, but it will look different. A lot of what we're seeing is an acceleration of trends that were already happening before the pandemic," says Mr. Jackson, who was not involved with the CUI summit.

"For example, one of our clients had 40 per cent of their downtown desks empty at any given time before 2020 because people were working hybrid," he says.

New office designs will need to address several key questions for which there are no clear answers yet, Mr. Jackson says.

"What's still undecided is how many days a week people will be expected to come in, which days those will be, and who makes the decisions as to when and whether to come in – the workers, the managers, or both," he adds.

Colliers reported last May on the prospects for office recovery after COVID-19 and found companies are embracing the idea of hybrid work but still want people to come to the office sometimes, too.

“Maintaining a strong office culture has been notably difficult to achieve through remote work, with employers feeling like that sense of culture has diminished by 28 per cent,” the Colliers report stated.

Opportunities for meaningful collaboration, employee productivity, and well-being have declined by approximately 20 per cent, the survey also found.

One key element to note, as the world slowly emerges from the pandemic, is that investors are eyeing Canadian downtowns as opportunities for buying and developing commercial property, said Goldy Hyder, CEO of the Business Council of Canada.

“Canadian cities are on the radar screen of every global investor we have ever met with. Our cities are extraordinarily successful,” he told the summit panelists.

Michael Emory, president and CEO of Allied Real Estate Investment Trust, added that effort is needed to make a case with stay-at-home workers that they will be better off if they come downtown at least some of the time. For example, experts say workplace collaboration helps individuals and companies focus their missions and goals, and being in an office lets upwardly mobile workers get noticed.

This will require collaboration between the private sector, government, and agencies such as transit authorities and business development groups to make sure downtowns are alluring workplaces.

There are also creative opportunities, Ms. Rowe said. For example, the CUI has organized pilot programs to enable theatre groups to use vacant downtown space as pop-up locations for rehearsals. Most cities in Canada are also looking at how to provide more housing within their downtown cores, either through new development or converting commercial or industrial space.

On the retail side, Ms. Benoit said recent data suggest that online shopping is plateauing, with consumers wanting to get out more.

“There’s a lot more experiential shopping now, though,” she said, with people wanting to see and sample goods and then perhaps order them later. This can change the way retail outlets are designed, for example, by having more samples of goods and less ready-to-buy inventory on hand, she said.

Mr. Emory said he’s confident downtowns will ultimately grow and thrive. But no one believes that will be easy.

“The challenge is that people have become comfortable not going downtown. It’s a North American phenomenon because we tend to have larger homes and longer commutes. At some point, people will want to be downtown, though,” he said.

One bright spot, Ms. Benoit added, is the number of high-quality buildings being built, with more than 8.5 million new square feet to be delivered by 2025.

“When workers come back, they will be impressed with the beauty of those additions,” she said.

## Airline CEO Is 'Absolutely Convinced' In-Flight Mask Protocols 'Will Stay Forever'

By Alison Fox, Travel + Leisure, February 14, 2022

<https://www.msn.com/en-ca/travel/news/airline-ceo-is-absolutely-convinced-in-flight-mask-protocols-will-stay-forever/ar-AATQyIR?ocid=msedgdhp&pc=U531>

Travelers have been masking up on planes for nearly two years — and the CEO of one European airline thinks the protocol is here to stay.

"We have put into place so many additional protocols," TAP Air Portugal CEO Christine Ourmières-Widener said, as she visited TAP employees in Newark this week, according to Skift. "I am absolutely convinced they will stay forever."

Individual airlines in the United States have enforced mask policies throughout the pandemic and were federally regulated to do so until January 2021. The mandate has since been extended and is currently in place until at least March 18, 2022.

Different airlines have different policies when it comes to what kind of mask is acceptable on board. Some, such as Air France and Lufthansa, have mandated passengers wear medical masks, while others, such as United Airlines, don't allow bandanas.

Masks have also become a point of contention on planes in the U.S. Thousands of incidents of unruly passengers were reported to the Federal Aviation Administration last year, many of which concerned people who refused to comply with the federal transportation mask mandate. The Transportation Security Administration has said the agency will revoke membership to its TSA PreCheck program for anyone who is fined by the FAA for bad behavior.

### Air Travel Chaos Continues; Debate Over Domestic Vaccine Mandate Heats Up

Beyond masks, Ourmières-Widener said other protocols such as more stringent aircraft cleaning and vaccine mandates could all remain in place.

"We are still very cautious," she said. "The pandemic is about to be gone. The recovery will take time."

But Ourmières-Widener added that she would like to see global protocols in place.

"We are just pushing to have one voice, one protocol that could be accepted," she said.

In addition to masks, travelers who are looking for a little boost of protection from viruses such as the flu should choose a seat near the window as it is the most isolated seat on the plane.

## OTHER CAFII MEMBER-RELEVANT INDUSTRY/BUSINESS NEWS

### The Pros And Cons Of Buying Life Insurance In Retirement

*By Joel Schlesinger, Special To The Globe and Mail, February 15, 2022*

<https://www.theglobeandmail.com/life/article-the-pros-and-cons-of-buying-life-insurance-in-retirement/>

Life insurance isn't usually top of mind for Canadian retirees focused on generating income from their investment portfolios. Yet, certain types of life insurance can play an important role in the lives of older Canadians, especially when it comes to leaving money to children or charities.

"People often say, 'The kids are out of the house. I no longer have a mortgage, and so why would I pay a premium for coverage for life insurance?'" says Christopher Dewdney, a certified financial planner at Dewdney and Company in Toronto. "But that's a misconception."

Many Canadians are familiar with term life insurance – which lasts for between one to 50 years depending on the policy – and accounts for about three-quarters of the market, according to a Canadian Life and Health Insurance Association report. In the event of a death, term coverage helps Canadians replace lost income to support growing families.

Term life is often unsuitable for retirees, but permanent life insurance – where the benefit is paid to beneficiaries on death – can often be a good addition to a financial plan, says Daryl Diamond, an adviser with Diamond Retirement Planning in Winnipeg.

"There are really only two reasons to have life insurance: One is to create an estate, and the second is to conserve the estate you've created," says Mr. Diamond, a certified financial planner and author of Retirement for the Record.

With permanent life insurance, people pay a premium and the benefit is paid to beneficiaries when they pass away.

There are three types of permanent insurance: whole, universal, and term to 100. Whole life is in place until the insured person's death, but generally offers access to a portion of the benefit while alive after a certain period based on growth of the invested premiums. Coverage may also be 'participating,' in which policyholders receive dividends from the insurance company, or 'non-participating,' where dividends are not shared.

Universal has similar characteristics, only with more flexibility on premiums and investment selection, while term to 100 – unlike what its name suggests – offers coverage for life, but without an investment aspect.

While there are differences, each has tax and other estate-planning benefits.



"In retirement, life insurance is designed to mitigate taxes at death," Mr. Diamond says, adding the tax-free death benefit can serve as a gift for beneficiaries, or cover the taxes on assets in the estate.

Despite its potential utility, permanent coverage is underutilized among nearly retired or retired individuals, says Mr. Dewdney. The expense is often a concern.

"A lot of times, people want to cut costs, so they're looking at premiums and those can be pretty costly," he says.

While premiums for both term and permanent life insurance increase with age, permanent premiums generally cost significantly more at or near retirement, Mr. Dewdney adds.

Ideally, to save money, permanent life insurance should be purchased when someone is younger, but most people choose the less costly term option to serve their immediate need to replace lost income should they die before retiring. It's only near or in retirement when the utility of permanent coverage often becomes evident – when premium costs are significantly higher, Mr. Diamond adds.

"You may pay for insurance with money, but you are really buying it with your age and health," he says.

Retirees with existing term coverage often have the option to convert to a permanent policy "without having to go through the underwriting process again," says Katrina Lee-Kwen, senior vice-president for non-participating insurance solutions at Canada Life in Winnipeg.

Premiums are still costly, but individuals can tailor a policy to fit their budget with, for example, a benefit of a few thousand dollars for funeral expenses. They can also choose among the different kinds of permanent coverage, which can have differing costs.

Whole life is the most common permanent policy, often with the costliest premiums, but a potentially less costly option is universal insurance, Ms. Lee-Kwen says.

"It has a bit more flexibility in terms of how much money is needed to put into the contract," she notes, adding that premiums can increase over time to boost its benefit value.

Term to 100 is the least common option, even though it generally has the lowest premiums.

Jim Virtue, chief executive officer of PPI in Calgary, which provides insurance planning support for advisers, says the benefit of term to 100 is that it's generally paid even if individuals live past age 100.

"But you must keep paying the premium to keep the benefit in place," he says.

That's in contrast to whole and universal. After several years of paying premiums, these policies can be paid up, requiring no further premiums. Additionally, these policies invest premiums, leading to an eventual cash value that can be withdrawn by policyholders to fund retirement, Mr. Dewdney says.

Life insurance is “largely a selfless act,” Mr. Dewdney adds. “You’re taking care of others, but with universal and whole, you can flip the script if heirs have enough from the estate. You can pull an income stream from the policy.”

He says that strategy likely means paying tax on withdrawals, but retirees can consider alternatives, including borrowing against a policy, and getting a tax-free loan with the lenders paid back with interest at death.

Considerations are many and generally complex in the context of an overall financial plan, Mr. Virtue adds.

“Do they have a significant estate tax liability upon death of the last surviving spouse to require coverage? Can they afford the premiums? And what policy suits their needs best?”

These questions are all best answered with the help of an adviser, Mr. Virtue says.

“The number one thing for individuals is to work with an insurance professional to ensure they’re getting the right product to meet their needs.”

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## RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

### It’s Time For A More Ambitious, Lasting Solution To Canada’s Tech-Talent Shortage

*Opinion By Sheldon Levy, Contributed To The Globe and Mail, February 15, 2022. Sheldon Levy is the interim president of University Canada West and special adviser to the Minister of Small Business & Export Promotion and International Trade.*

[https://www.theglobeandmail.com/opinion/article-its-time-for-a-more-ambitious-lasting-solution-to-canadas-tech-talent/?utm\\_medium=email&utm\\_source=Top%20Business%20Headlines&utm\\_content=2022-2-16\\_17&utm\\_term=It%20s%20time%20for%20a%20more%20ambitious,%20lasting%20solution%20to%20Canada%20s%20tech-talent%20shortage&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/opinion/article-its-time-for-a-more-ambitious-lasting-solution-to-canadas-tech-talent/?utm_medium=email&utm_source=Top%20Business%20Headlines&utm_content=2022-2-16_17&utm_term=It%20s%20time%20for%20a%20more%20ambitious,%20lasting%20solution%20to%20Canada%20s%20tech-talent%20shortage&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

With one million job openings forecast in B.C. in the next decade, workers with tech skills are expected to be in high demand.

Canada’s tech ecosystem is booming. The sector created 15,000 new jobs in 2021 and set new records for venture capital investment. And British Columbia is a global hub for this rapid expansion: Vancouver is now competing not only with its Canadian sister cities, but with major tech centres around the world.

But what they are all competing the hardest for is talent, which is in short supply. With one million job openings forecast in B.C. in the next decade, workers with tech skills are expected to be in high demand.

That's why B.C. companies, leaders, thinkers, and founders are calling on universities and industry to act more urgently to address the shortage and prepare the tech work force of the future. This was the conclusion of University Canada West's new report, *Fuelling the Tech Talent Pipeline: The role of universities*.

As a long-standing academic administrator who has had the good fortune to lead some of Canada's most dynamic colleges and universities, I am struck by the fact that this isn't the first call for urgent action on this issue – in B.C. or across the country.

In my 2019 report *Getting to Scale: Accelerating Canada's high-growth companies*, I wrote that the supply of talented employees, managers, and leaders had emerged "as the top issue with companies and ecosystem experts." Similarly, in 2016, the Lazaridis Institute's *Scaling Success: Tackling the Management Gap in Canada's Technology Sector* stressed that the talent shortage is "the primary inhibitor to scaling up." I could go on.

I liken the situation we find ourselves in to greyhounds chasing the mechanical rabbit. Canada's universities and governments are constantly trying to keep up with the tech sector's changing and growing talent needs by adopting new policies, strategies, courses, and programs. No matter how fast we run, we always seem to be in catch-up mode.

So far, this approach has not worked badly for Canada or for B.C., as our tech sector has continued to grow in spite of its challenges. The problem is that technology keeps advancing at its own lightning speed, and the competition is always intense. The sector has well-paying jobs it urgently needs to fill, and it will set down lasting roots only in the places that can best fill them.

If Canada cannot get ahead of the sector's immediate shortage and demonstrate that it has "talent ready and waiting," the country will risk being left behind in the race to grow the sector's economic base, keep companies here, and attract new ones. We can continue to respond as we have in the past, but we will still be trailing the rabbit.

The better solution is to instead become the rabbit, because it's always in the lead. In other words: If Canada built a talent pipeline capable of producing a surplus of skilled graduates, then the international tech sector would chase us. Firms would compete against each other to locate here and create jobs here. And Canada's global tech leadership would never be at risk.

Training Canadians for these well-paying tech jobs must become an ongoing high priority for governments and universities. Indeed, now may be the time to imagine the creation of a new kind of institution dedicated to this task, one that's purpose-built not just to respond to industry needs, but to anticipate them and get out in front of them – with industry involvement and collaboration.

Such a university would start by working with industry as an academic partner to better understand the skills needed to succeed in a fast-paced, digital-first economy. It would emphasize a combination of technical, strategic, and humanistic skills, so that its steady stream of graduates would arrive in the work force as creative, entrepreneurial and collaborative problem-solvers.

That new kind of university, along with industry, would also create earlier pathways for students to learn about the sector. It would integrate tech leaders and new technologies onto campus, and into classrooms, so that students engage directly with the industry early and often. It would reach out to high schools to give students exposure to the sector before they decide on their course of study. And it would create, evaluate and implement new curriculum faster, with industry as a partner.

Canada has done a commendable job of chasing the rabbit, but it's a crowded field and success is always fleeting. Now is the time for Canada to become the pace-setter for tech talent, and have international tech players chase us instead.

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## UPCOMING WEBINARS AND EVENTS

### Web Seminar: Digital Insurance – Insurers Abandon Old Business Models To Exceed New Customer Demands

**Dates:** Thursday, February 24, 2022

**Time:** 2:00 p.m. – 3:00 p.m. EST

In this session, our panel of industry experts discuss why insurers must reimagine old business models to keep and attract customers. They will also take a closer look at why insurers must embrace new ways of thinking and working to succeed in 2022 and beyond.

What you will learn:

- How insurers are changing their business models
- How distribution models are evolving
- How insurers can create a foundation to support better customer experiences
- Where insurers stand in building a technology foundation
- The future of insurance products and distribution channels

[Register Here](#)

## Web Seminar: Torsys– What To Consider When Building An Insurtech Strategy

**Dates:** Tuesday, March 1, 2022

**Time:** 9:00 a.m. – 10:00 a.m. EST

The transformation of the insurance industry has accelerated in recent years, powered by changing customer behaviours, traditional insurance companies diving into digital strategies, and record levels of investment in new innovative products. However, rolling out an insurtech strategy comes with challenges. There are limitations around deal-making, licensing and data aggregation, and a fine balance to be struck between value-creation and regulation.

In this session, we discuss insurtech investing 101, what brokers can and can't do, and the trends, challenges and mistakes we see across the industry.

[Register Here](#)

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## Web Seminar: McMillan– Technology Webinar Series - Part Two Service Levels in Tech Services Contracts: The Good, The Bad & The Ugly

**Dates:** Wednesday, March 2, 2022

**Time:** 1:00 p.m. – 2:00 p.m. EST

Having suitable, objective service levels and appropriate service level agreement terms is the single most important means to ensure the quality of IT service delivery is being measured and monitored for the benefit of both customers and service providers.

In this session, we will provide a deeper dive into the critical considerations in negotiating service level agreements for IT services contracts. We'll examine essential service level and service level credit contract terms as well as some that can be controversial and also highlight negotiation tips for those that are most contentious between customers and service providers.

[Register Here](#)

## Web Seminar: Torys– Leveraging The Data Life Cycle: Data Strategies For Business Leaders

**Dates:** Thursday, March 3, 2022

**Time:** 9:00 a.m. – 10:00 a.m. EST

Data governance is now a crucial part of corporate strategy for all industries. Business leaders must understand both how to maximize the value of their data, and the governance, security, and privacy tools required to protect that value.

Join Torys' data governance and strategy team for an important series on managing the data life cycle. The series will provide practical takeaways for the complete spectrum of data management for businesses, including board governance, crisis and breach management, data sharing and licensing, dispute resolution strategy, and more.

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## Web Seminar: LIMRA– Insurance Immersion: Connect With Success

**Dates:** April 11-14, 2022

This year, resolve to enhance your industry acumen by attending Insurance Immersion. It's an acclaimed training program that delivers essential life insurance and wealth knowledge for professionals from all functional areas and job levels who seek to broaden their understanding of the business.

Top 5 Benefits of the Program:

- CanCon: This made-in-Canada program provides a comprehensive overview of the Canadian market in certain areas
- Expert Instruction
- Fast and Effective
- Virtually Convenient
- Great Value

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## Web Seminar: McMillan– Technology Webinar Series - Part Three Head in the Clouds: Understanding Cloud Agreements

**Dates:** Wednesday, May 11, 2022

**Time:** 1:00 p.m. – 2:00 p.m. EST

The cloud has opened up several opportunities for service providers to expand their business offerings while keeping tighter controls over their technology and related assets. At the same time, customers have an opportunity to access technology and related services at a more manageable price point.

In this session, we will discuss some of the legal benefits and risks for both a service provider and a customer to move into the cloud by diving into some of the key provisions which you would expect to see in a cloud agreement and an analysis of the practical considerations which a business should keep in mind when considering offering or accessing cloud services.

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