

## **CAFII ALERTS WEEKLY DIGEST: February 18 to February 25, 2022**

February 25, 2022

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## REGULATOR/POLICY-MAKER NEWS

### **‘They Know That We’re Serious’: Financial Services Regulatory Authority Of Ontario On Making Rules For Crypto, Protecting Pensioners — And Still Allowing For Innovation**

*Mark White, Head Of Ontario’s Financial Services Regulatory Authority, Promises To Balance Financial Regulation With Letting New Technologies And Approaches Arise.*

*By Brennan Doherty, Special To The Toronto Star, February 19, 2022*

<https://exbulletin.com/tech/1476176/>

Anyone outside of the mortgage, auto insurance, pension, or loan and trust business might not know what the Financial Services Regulatory Authority of Ontario (FSRA) does — or who runs it. Nearly everyone, though, has read stories of questionable practices in these industries.

CEO Mark White leads the FSRA, a relatively new Crown agency charged with overseeing financial services in Ontario that aren’t stocks or bonds. Yet, it is also required to encourage innovation within Ontario’s financial sector.

This may seem to be an odd mash-up of responsibilities for the FSRA. The Star spoke with White about why it actually makes sense for a regulator to think about innovation.

**FSRA was created roughly three years ago, and you just delivered a progress report and outline of your plans for the sector. How do you intend on regulating the sector going forward?**

Our vision is to make sure we achieve financial security, fairness, and choice for people in Ontario when they’re consuming non-security financial services. We’re going to do that through being a dynamic, principles-based and outcomes-focused regulator.

Those are a lot of words. What it means is we’re not just out there with a check-the-box list. We think carefully about what it is, in all the different sectors we regulate, that we’re trying to achieve. For pensions, it’s about making sure that there’s retirement security and that the money is well-invested and administered. In credit unions, it’s that it’s a safe place for people to put their money and that they’re going to be treated according to high conduct standards.

It’s our job to work, not just through a checklist, but through really getting to those desired outcomes and working with the regulated entities.

**You talked about creating jobs and promoting innovation. As a regulator, isn't your job more about enforcement?**

Great question. If you check section three of the FSRA Act, we have a very long list of objectives. Most of them are traditional issues — safety and soundness of credit unions, good administration of pensions, protection from fraudulent conduct, and deceptive practices. The list goes on. But we also have a balanced mandate. The Ontario Legislature has given us the requirement to think about how we foster strong, sustainable, competitive, and innovative financial-services sectors.

The easiest way to keep a market stable is, frankly, to not have it be that innovative, or maybe not even be that competitive. But then consumers don't get choice, and the Ontario economy will suffer. You see all the developments in fintech going on — there are tremendous opportunities for how new products and services will be delivered, and how and what new products and services there will be. I think it's very intentional that we are given the job of never sacrificing the public interest with all of those other important regulatory objectives, but bouncing it off against trying to make sure that those sectors are strong, sustainable, competitive and innovative.

**How do you strike that balance? I imagine it's tough — you're supposed to promote innovation for technology that may have the potential to undermine the public trust.**

It's difficult in the abstract, but in particular factual cases when you do your work, it actually becomes clear pretty quickly. You never sacrifice the other public interest objectives to support innovation. If someone wants to do a trial of something, say, within the new auto insurance exemption powers that were given to us — if we can't be comfortable that we can put parameters around that trial about disclosure or managing certain issues where consumers could be hurt, then we won't let it go forward. We'll work with the innovator to try to figure out how they can do it in a way that we'll be comfortable it is in the public interest.

**Are there any innovations coming up in Ontario's market that are catching your eye?**

There's all kinds of small innovations in what existing players do, but there could be larger innovations as well. For example, user-based auto insurance is something that I think has tremendous value because it says to drivers that they'll be charged based on how they drive. There are incredibly high correlations between risk and certain driving behaviours, and modern technology allows us to monitor how risky you are as a driver and to give you feedback about how you can reduce your risk, so you become a safer driver.

Previously, there had been a rule in one of our predecessor regulators that user-based insurers could only give someone a discount. Companies hesitated to offer it because it meant all the good drivers got fee reductions, but the companies couldn't make up the money on all the bad drivers who came to user-based insurance. It is a technological improvement. It's made possible by smartphones and chips that you couldn't put in a vehicle, and it actually has the potential to really revolutionize how auto insurance is charged.

## **Ottawa has talked about regulating cryptocurrency to protect consumers. Is that something you're looking at, too?**

We have been looking at crypto across all of our sectors. For pensions, it could be an investment. For credit unions, it could be that customers want services in crypto. Banks want to make loans in crypto instead of in Canadian or U.S. dollars. Do insurance companies and mortgage brokers want to take payments in crypto? But, frankly, most of those are fairly inactive.

The one big issue I would flag is custodial treatment of crypto assets. You're probably familiar with Quadriga. One of the biggest problems there is that there weren't safe custodial arrangements for the assets — there was nobody making sure that if something happened to management or Quadriga's computer systems, that they were recoverable. That's a really important issue for us.

One of our sectors, although it isn't a very big sector as far as activity, is the loan and trust corporations sector. We're working with other regulators about how to provide a pathway in Ontario. Who is the custodian for those crypto assets? It's a key question because most custodians are not Ontario businesses. It's the crypto platform that's doing the business here, but the custodian is in another jurisdiction.

You need to develop relationships with say, New York or the Cayman Islands or London where that custodian is regulated. That's a really important part of the crypto puzzle and I would say that's probably the one that we're most focused on right now. We're actually looking at trying to prepare some guidance to basically explain to custodians when we think they should come to us and get registered under the Loan and Trust Corporations Act.

## **How are you cracking down on business that are behaving badly? What are your priorities as far as regulation and enforcement?**

We try to use a variety of supervisory techniques, but it's not enough to put out rules and guidance and say what you want. You have to be willing to supervise actively against them. If you don't get the right results, you need to be able to investigate and enforce.

We've identified some problem portfolios of complex syndicated mortgages and we've been able to intervene — generally quietly — to improve investor outcomes so they're better protected. Another good example is auto insurance where insurers are supposed to "take all comers" — they offer insurance to everybody who fits within the criteria. We've identified numerous practices in the marketplace where this is not happening.

We have now required insurance companies to act. They have to report to us, and they have to have a remediation plan. And they know that we're serious because we've put out guidance about the potential for enforcement, and we have enforced against insurance companies before. We're actively supervising against that, and we're going to keep digging and finding out where the problems lie.

## Insurance Council Reprimands Large Brokerage In Credit Card Fraud Case

*By Jason Contant, Canadian Underwriter, February 14, 2022*

[https://www.canadianunderwriter.ca/insurance/large-brokerage-reprimanded-in-credit-card-fraud-case-1004217519/?utm\\_medium=email&utm\\_source=newcom&utm\\_campaign=CanadianUnderwriterDaily&utm\\_content=20220214154859](https://www.canadianunderwriter.ca/insurance/large-brokerage-reprimanded-in-credit-card-fraud-case-1004217519/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterDaily&utm_content=20220214154859)

The Insurance Council of British Columbia has reprimanded Westland Insurance Group Ltd. for failing to take appropriate action after becoming aware of a possible compromise of client information.

Council executive director Janet Sinclair found that while Westland co-operated with agencies investigating criminal activity involving client credit card data, “there is no record of [Westland] otherwise taking action to address the potential breach of important client personal information.” The brokerage also did not contact the Insurance Corporation of British Columbia (ICBC) about the suspicious transactions, even though they related to Autoplan policies.

“A significant mitigating factor was that the current nominee was able to demonstrate that the agency (Westland) has enhanced their privacy and related policies in the years since the incident with the former licensee,” Sinclair writes in the decision, which took effect February 1. “Conversely, the most notable aggravating factor was that the agency had failed to reach out to ICBC at all, despite the suspicious transactions being related to Autoplan policies, and despite being contractually obligated to do so.”

The former licensee was a Level 1 general insurance salesperson authorized to represent Westland between January and June 2017, primarily responsible for conducting ICBC Autoplan transactions. In April 2020, he was charged under the Criminal Code with ten counts of identity theft, ten counts of unauthorized use of credit card data, and eight counts of fraud over \$5,000. Council cancelled his licence in May 2020, considering him to pose an ongoing and serious risk to the public if allowed to continue conducting insurance business.

Royal Bank of Canada contacted the brokerage in June 2017 regarding an investigation into suspicious credit card transactions it had linked to the agency. The former licensee voluntarily resigned shortly after RBC’s contact. RCMP later concluded that although the former licensee was responsible for the compromise of a “series of client credit cards while employed at the agency and another agency, not all the agency transactions that had been flagged as suspicious were the result of compromised credit cards.”

Council recognizes brokerage staff were concerned about potentially interfering with the RCMP investigation, who did not provide them with information as to exactly which clients likely had their credit card or other information compromised by the licensee. Even so, the two co-nominees of the agency at the time should have been involved in the response to the situation, and ICBC should have been communicated with, writes Sinclair.

"It would have been best practice for the agency to have reported the former licensee's conduct to Council, and to have sought guidance from Council as to how to handle the situation," says Sinclair. "At the very least, the agency should have brought the matter to ICBC's attention, as required by their agreement with ICBC, so that a mutual course of action could be discussed."

Council also found both co-nominees providing oversight were competent and should not be personally sanctioned. "Council is satisfied that Nominee A and Nominee B had reached out to ICBC and Council in other circumstances involving staff misconduct, and likely would have done so regarding the former licensee had the matter been properly brought to their attention."

As part of the decision, Westland was assessed investigation costs of \$2,375 to be paid by May 2. If Westland fails to pay these costs by May 2, its general insurance licence will be automatically suspended and it will not be permitted to complete its 2023 annual licence renewal until the costs have been paid in full.

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## DIVERSITY/INCLUSION/FIGHTING SYSTEMIC RACISM NEWS

### Bankers And Black Business Owners To Meet Up At Summit Addressing Systemic Racism In Banking

*Virtual Conference Aims To Break Barriers, Open Opportunities For Black Entrepreneurs*

*By Kyle Bakx, CBC News, February 24, 2022*

<https://www.cbc.ca/news/business/bakx-black-business-summit-1.6361989>

In the middle of the pandemic, Samuel Obadero was in desperate need of a loan to keep the doors open at his photography studio in downtown Calgary.

The Calgary entrepreneur went to the bank, but found the process difficult to understand and navigate. Having immigrated to Canada a few years earlier from Nigeria, he didn't have all the paperwork the bank wanted, and he wasn't familiar with a lot of the terminology in its forms.

His questions would go unanswered. And when he tried to ask for help, Obadero says he felt like he was met by a brick wall.

In the end, he gave up and turned to family and friends to borrow the funds he needed. Now, a year later, his studio remains open, but he's still perplexed why it was so difficult to secure a loan.

"I've not had a lot of joy," he said. "We cannot afford to paint the canvas with just one brush. We have to find a way to listen and then address each case, as is."



His experience isn't unique. Many business owners in the Black community have experienced difficulties accessing funding from banks due to barriers caused by systemic racism. The problem has gained more attention in recent years, but progress on finding solutions isn't happening quickly enough, say entrepreneurs.

That's the reason for a virtual conference on Thursday, February 24 that aims to address systemic racism in banking and help Black Canadian entrepreneurs get access to financing to start and expand their businesses.

One of the biggest impediments for Black businesses in Canada is difficulty accessing business financing and a lack of family collateral needed to apply for necessary funding, say the organizers of the Black Business Summit. The situation is a consequence of historic discrimination, systemic racism, and a lack of generational wealth, which refers to assets that are passed down from one generation of a family to another.

Even though most major banks in the country now have programs specific for Black business owners, that's likely only one step in addressing the issue.

### **A Lack Of Family Collateral**

Organizers of the Black Business Summit want to bring Black entrepreneurs and banking industry professionals together to discuss how to fill out a loan application, what services are available, and much broader topics, such as re-thinking how banks decide who to finance.

"So that all the communities that are left out, can actually start getting a hand-up," said Jackee Kasandy, the founder of the Black Entrepreneurs and Businesses Society of Canada, which is organizing the conference.

Kasandy wanted to start her own business almost 20 years ago, but didn't have the collateral to secure a bank loan. She didn't have access to generational wealth, she said. Instead, Kasandy had to keep saving up money until she was able to open her own gift boutique in Vancouver seven years ago.

Even now, as an entrepreneur, the financing that's available to her is still limited because of the barriers, she said, noting she wouldn't be able to borrow enough to open a second location.

"A large percentage of us don't have homes, don't have parents who can co-sign loans for us," she said.

"I still don't have collateral and banks cannot count my current business as collateral. So those are the things we're talking with businesses [about]. Can we re-look at the system and probably build an alternate entry point."

In 2015, when asked how the City of Toronto can support Black-owned businesses, around half of Black respondents identified "accessing financing" as the top issue.



## Access To Business Financing

A report last year by the Canadian Black Chamber of Commerce found that almost three-quarters of Black business owners in Canada surveyed said they "bootstrapped" their businesses when they started — meaning they raised money from their community or funded it themselves — instead of trying to borrow money from a bank.

This month, BMO announced funding of \$100 million to provide Black entrepreneurs with greater access to working capital and educational resources.

It's the latest commitment from a Canadian bank, in addition to the federal government's \$221 million Black Entrepreneurship Loan Fund, which was created last year.

"There are programs but to be fair, these are all new programs that have started," said Shawnette Fraser, district vice-president with TD, who supports 20 branches in the Calgary area and is a speaker at the Black Business Summit.

Over the last few years, TD changed its overall approach to working with the Black community.

"We're doing it differently, as opposed to in the past, where we felt that it was just through sponsorship. We have to mentor, we need to be in the community, we need to start early," she said, pointing to a recent financial literacy workshop in some Calgary schools.

Representatives from Export Development Canada, Business Development Bank of Canada, and Vancity will also take part in the event.

Besides workshops and networking, the virtual conference will include discussions on how to access more financial services, unlock other funding, and improve loan applications.

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## How TD Is Fostering Better Relationships With Its Black Customers

*VP Lifts The Lid On Its Efforts To Build Diversity And Inclusion With New Strategy*

*By Noelle Boughton, Wealth Professional, February 17, 2022*

[https://www.wealthprofessional.ca/news/industry-news/how-bank-is-fostering-better-relationships-with-its-black-customers/364104?utm\\_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm\\_medium=20220217&utm\\_campaign=WPCW-Newsletter-20220217&utm\\_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8](https://www.wealthprofessional.ca/news/industry-news/how-bank-is-fostering-better-relationships-with-its-black-customers/364104?utm_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm_medium=20220217&utm_campaign=WPCW-Newsletter-20220217&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8)

Al Ramsay, TD's Vice President and Head of LGBTQ+ and Black Customer Segments, has been working on diversity and inclusion at the bank for 17 years, but is excited to be rolling out an even more ambitious initiative.

“When I started at TD in 2005, walking into an organization as a queer Black man for the first time, I felt a sense of belonging and really confident in my abilities because the organization told me that I was valued, even with my diversity,” Ramsay told Wealth Professional.

Now, he wants to create the same experience for TD customers, colleagues, and community. Ramsay was hired to foster better relationships with the bank’s diverse and Black communities, so started knocking on doors to find out what the Black community, in particular, needed to make TD their go-to place.

He’s been partnering with many groups since and started a New-to-Canada campaign with atypical marketing to support the diverse Black community. While he made some progress, the summer of 2020 events, including George Floyd’s death, he said, “really highlighted the fact that yes, we have done a lot of work over the years, but now we need to really push it further in an accelerated fashion.”

The new Black Customer Experience Strategy that TD just launched aims to accelerate progress with all of the bank’s constituencies – customers, Ramsay’s colleagues, and the community.

“What we’re trying to do here, at TD, is put a stake in the ground to say that including these diverse communities is not just the right thing to do, and an HR imperative, it makes good business sense, and not just from a dollars and cents stance, but to also hire the best and brightest from these communities,” he said.

“We need to do more to support the Black community in delivering all we have at the TD bank, from credit to advice. So, we’re designing a holistic strategy that’s not just a tactic. It’s fully funded and good for employees, right across the country, from coast to coast to coast.”

TD launched a dedicated team that Ramsay leads, which listened more deeply to customer, colleague, and community concerns. The team plans to look, from end to end, at the process of how it can better support the Black community. It’s examining the bank’s products, policies, and procedures, to identify the “pain points” for the Black community. He said the team is sharing some cautious optimism about what’s happening, but wants TD to help to empower it to make financial decisions for its families and future. TD now is delivering financial education and seminars to the community, so “we can really deliver the whole TD bank to our customers.”

One of the pain points he’s heard from customers is “sometimes the experience isn’t the greatest when they interact with us at the branch level, and that’s something we’re taking very seriously.” TD now has a dedicated internal committee looking at that, but it’s also worked with the Black community to design some anti-Black racism training that everyone at TD needs to take. It’s also providing frontline advisors with more specialized and on-going customer-centric training to “make sure that we alleviate those pain points from our customers.” TD is also looking at how it can attract more Black advisors so the community can work with them.

Ramsay wanted to improve his colleagues’ experience, too, so TD launched a Black employee network that now has mentorship programs, career planning, and networking events, “so anyone, including Black colleagues, can achieve their full potential and feel a sense of belonging at the TD bank.”

He also involved 100 colleagues in producing ideas for the Black Customer Experience Strategy to “really deliver the entire bank to the community.”

Last fall, TD Bank Group announced that it was donating \$10 million over five years to the Black Opportunity Fund. That’s one of the largest donations to the \$1.5 billion fund that its team of Black Canadians is establishing to help small business, charities, and the community dismantle structural barriers to Black economic success.

Ramsay is leveraging the best practices and learnings from the Black Customer Experience Strategy to help other groups, such as Indigenous, LGBTQ2+, and women entrepreneurs.

“We’re really excited on our journey right now,” he said. “And Black History month is the perfect time to mark what we’re amplifying in working with our community.”

Ramsay is seeing other banks embrace more initiatives, but encourages advisors to do so, too.

“The biggest message for advisors is that this is just good business practice in building your book and servicing your clients. The Black community is a very diverse community, but the Black and other diverse communities are great customers,” he said.

“You can differentiate yourself in the community if you’re a great advisor and you can connect authentically with our community. We will give you credit, and you can be successful in being a fantastic ally serving a wide-range customer base. So, you can definitely accelerate and grow your business while working with different communities.”

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## Some U.S. School Systems Pause Diversity Programs Amid Pushback

*By Carolyn Thompson and Heather Hollingsworth, The Associated Press, February 20, 2022*

<https://abcnews.go.com/US/wireStory/school-systems-pause-diversity-programs-amid-pushback-83014707>

Conservative takeovers of local school boards have already altered lessons on race and social injustice in many classrooms. Now some districts are finding their broader efforts on diversity, equity, and inclusion are also being challenged.

As her Colorado school district’s equity director, Alexis Knox-Miller thought the work she and a volunteer team were doing was on solid ground, especially with an audit in hand that detailed where the district was falling short in making sure all students had the same opportunities.

But in December, Knox-Miller reluctantly disbanded the equity leadership team after more than a year of meetings. New conservative members had won a majority on the school board after voicing doubts about the work, and she worried the efforts might not lead anywhere.

The new board says it will take up the issue in the spring.

“Around the time that the equity audit was being released, I realized that the tide had changed around diversity, equity, and inclusion efforts,” Knox-Miller said. “People were conflating the definition of equity with critical race theory, and the absurd accusations that we were teaching critical race theory in classrooms to kindergartners began.”

Since issues of diversity, equity, and inclusion can thread their way through every part of a school system — including recruitment, services, and equipment — the debate carries implications for hiring and spending.

In some districts, proposals aimed at making schools more welcoming places for students from diverse backgrounds have been reversed as a result of turnover on school boards, while work elsewhere faces a chill from acrimonious debate around topics that have been mislabeled as critical race theory.

School administrators say critical race theory, a scholarly theory that centers on the idea that racism is systemic in the nation’s institutions, is not taught in K-12 schools. But that has done little to sway opponents who assert that school systems are misspending money, perpetuating divisions, and shaming white children by pursuing initiatives they view as critical race theory in disguise.

In a fraught political climate that already had escalated fights about pandemic mask and vaccine requirements, divisions are taking a toll, said Dan Domenech, executive director of the School Superintendents Association.

“Even in districts that aren’t threatened as much, they’re thinking twice about what they say and what they do and how they go about doing it because it is having a chilling effect on the whole equity, diversity, and inclusion movement,” Domenech said.

Colorado Springs School District 11, a large and diverse system of 26,000 students where Knox-Miller works, was the first in its area to adopt a formal equity policy, unanimously approving it on May 27, 2020, two days after the killing of George Floyd in Minnesota sparked national reflection on race and social justice issues in and out of schools.

The policy acknowledged gaps in achievement and opportunities among marginalized student groups and recognized “the impact of systemic inequities on teaching and learning.”

Part of Knox-Miller’s work involved commissioning an audit by the American Institutes for Research. It found that schools with high concentrations of special education students, English language learners, students living in poverty, and students of color were scoring measurably below other schools.

Critics questioned the findings and the way they were presented, at a series of public meetings called “equity cafes” that some said limited full discussions. Conservative candidates set their sights on the school board, with three winning seats in the November election.

Knox-Miller saw no choice but to stand down.

Board President Parth Melpakam said by email that the new board had yet to discuss the issue but plans to at a work session in the spring.

“The D11 BOE remains committed to assuring educational equity by providing the support and resources every child needs to develop their full academic potential,” he said.

In Pennridge, Pennsylvania, the school district’s diversity, equity, and inclusion initiative was put on hold last year after it became a flashpoint in debates that touched also on COVID-19 safety protocols, including mask mandates.

Democrat Adrienne King, who helped design the plan, ran for a seat on the school board and lost in November. Five Republicans won after running against the initiative, which they had called divisive. The program’s future remains unclear while a new committee considers it.

The district’s diversity, equity, and inclusion guidebook, no longer visible on the district’s website, proposed ways to recruit diverse job candidates and improve training for teachers, and encouraged lessons that invite students to reflect on their own culture and history.

The initiative could have helped prevent unnecessarily painful experiences, King said, like when a white second grader, without meaning to hurt anyone’s feelings, called King’s daughter, who is Black, a slave after learning about Frederick Douglass.

“In a second grade mind, it was just, ‘Oh, I learned this new fact. You’re Black, Frederick Douglass was Black. You must be a slave,’” she said.

Neither the board’s president nor school administrators responded to requests for comment.

The Arlington, Virginia-based group Parents Defending Education is critical of diversity, equity, and inclusion programming, citing on its website a goal of “fighting indoctrination in the classroom.” It tracks examples of what it views as inappropriate activities, such as an educator training session in Missouri that included discussion of micro-aggressions and implicit bias.

“What they have become are Trojan horses for all of these divisive programs that push really illiberal ideas like segregated groups based on race, privilege walks, privilege bingo,” said Asra Nomani, the organization’s vice-president for strategy and investigations.

In Southlake, Texas, the newly elected conservative majority on the Carroll Independent School District’s board killed a proposed cultural competency action plan in December and disbanded the suburban Dallas district’s diversity council as part of a legal settlement.

The plan had been in the works since a 2018 video showed students in the mostly white district chanting a racial slur at a party after the school’s homecoming celebration. A second video of students using the slur emerged in 2019.

“We don’t have a racism problem in Southlake. If children behave improperly, then they should be disciplined,” Tim O’Hare, founder of a political action committee formed to fund conservative candidates and defeat the plan, told The Texan.

Still, many other initiatives continue as planned.

An equity program that schools in Clayton County, Georgia, undertook more than a year ago was designed to keep politics and emotions out of it, Superintendent Morcease Beasley said. A task force has undertaken a “deep dive” into the district’s programming that will use data to drive policy changes.

“Equity is not about emotions. Equity is about what the data tells us and ensuring that we allow the data to inform our decisions,” he said. “That’s what equity is about. Where are the needs? Who needs the resources? What do they need?”

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## Doing Business With An Indigenous Worldview Takes Success Beyond The Bottom Line

*By Riley Yesno, Special To The Globe and Mail, February 18, 2022*

[https://www.theglobeandmail.com/business/article-doing-business-with-an-indigenous-worldview-takes-success-beyond-the/?utm\\_medium=email&utm\\_source=Top%20Business%20Headlines&utm\\_content=2022-2-18\\_17&utm\\_term=&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/business/article-doing-business-with-an-indigenous-worldview-takes-success-beyond-the/?utm_medium=email&utm_source=Top%20Business%20Headlines&utm_content=2022-2-18_17&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

In 2019, Jenn Harper, the founder of the popular cosmetics brand Cheekbone Beauty, turned down a \$125,000 offer from Vincenzo Guzzo on CBC’s Dragon’s Den in exchange for 50 per cent of her company.

Shortly after her episode on Dragon’s Den aired, Ms. Harper, who is Ojibway, spoke to Fashion Magazine about her decision. “There are a lot of things I won’t do [with my business]. For example, a lot of investors would want us to take our cultural practices and put them [up] for sale,” said the St. Catharines, Ontario-based entrepreneur. “I would worry about working with a non-Indigenous investor, that they would push us to commercialize our spiritual practices that way.”

Reflecting now on why she turned down the Dragon’s Den offer, Ms. Harper says, “It is important to weigh all the costs and look at the long view; sometimes it means making decisions that protect our communities. Unfortunately, many investors wouldn’t agree with this idea, so who we partner with is critical.”

Harper’s decision to turn down a six-figure offer may seem surprising to some, especially considering how hard it can be for Indigenous women to succeed in Canada’s overwhelmingly white corporate landscape.

The 2021 Annual Report Card on Gender Diversity and Leadership, co-presented by non-profit The Prosperity Project and KPMG, looked at the women who make up corporate leadership positions in Canada. The report revealed two particularly jarring statistics: 91 per cent have zero Indigenous (First Nations, Inuit and Métis) women in the pipeline to the leadership level and 89 per cent of surveyed organizations have zero Black women in the pipeline.

Meanwhile, in a 2021 survey, global non-profit Catalyst found that 67 per cent of Indigenous women in Canadian workplaces reported being consistently “on guard to bias,” meaning they feel the need to prepare for possible insults or avoid situations where they anticipate bias may occur.

Statistics like these highlight the uphill battle Black and Indigenous women face on the path to leadership in the workplace. Amid this systemic racism and sexism, the question is not necessarily how we can better equip these women to succeed in corporate Canada, but rather, can corporate Canada make room for women who seek to do business in a way that aligns with an Indigenous worldview?

### **Reimagining What Success Looks Like**

Larissa Crawford is the founder and managing director of Future Ancestors Services Inc., a Calgary-based Indigenous, Black and youth-led consulting firm. She is also an Afro-Indigenous (Métis and Jamaican) community member.

Future Ancestors provides speaking, training, research, influencer, and interview services for clients to “[improve] their capacity to create better spaces and work outputs that honour people, kin and environment.” The organization also directly supports grassroots organizations through pro bono services and donations including the Waashayshkwun Grant Fund, which is awarded to Indigenous, Black, racialized, LGBTQ2S+, and disabled independent service providers.

Ms. Crawford says that her definition of success doesn’t include profit margins or a certain number of projects per year. Instead, it focuses on honouring and serving community relationships.

“We’ve developed a process called relationship-centred strategic planning,” says Ms. Crawford. “It’s informed by many of our teachings across cultures and a decolonized way of thinking about corporate success.”

In practice, this means that there are certain clients Future Ancestors will not work with, including police or liquor organizations.

“It’s not because we don’t think that there’s good change happening there, or that can happen there,” Ms. Crawford says. “It’s because our relationship to community is our priority and if we’re to hold trust with them, we can’t be working with clients that they don’t trust.”

This philosophy has financial repercussions. Ms. Crawford estimates that the company has turned down over \$500,000 in contracts in order to stay in line with its relationship-centred values, and Ms. Crawford has personally turned down at least \$150,000 worth of influencer partnerships.

“These contracts come to me because of my reach and because of the communities that trust me,” she says. “I am very aware and careful about that. My work is so reflective of my values because it’s so reflective of the people I care about.”



## Charting Their Own Path

Since Ms. Harper declined the Dragon's Den offer, Cheekbone Beauty has gone on to sign major deals, including working with advertising agency Sid Lee to win \$1-million dollars worth of inventory on Bell Media platforms through the Inclusivity, Diversity and Equity in Advertising (IDEA) Competition, and partnering with Sephora to get its products in stores nation-wide. And all this was accomplished while the brand donated over \$150,000 in product, monetary contributions, and project-focused initiatives to organizations supporting Indigenous women and youth all over North America.

It's a business model that combines financial success with authentic community-focused support and celebration. As the company's website states: "Cheekbone's definition of success is not based on what you attain for yourself, but instead in what you give back to your community."

It's an attitude that has value beyond Indigenous-owned businesses. The impacts of excluding Indigenous and Black women and their community knowledge from leadership is catching up with corporate Canada, says Ms. Crawford.

Reflecting on work with some major Canadian clients, she says, "It's amazing to see how clients who already have a relational culture succeed, versus the clients who don't. They are better able to respond to social movements and current events. They can manage and name conflict and deal with it immediately."

Ms. Crawford says that the business world "can't continue working the way [it has]. It's just not sustainable – socially, politically, or environmentally."

As Ms. Harper says, "Business with an Indigenous worldview is beautiful ... If I imagined a perfect business model, it would be that everyone involved felt valued and each transaction was meaningful and fair."

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

### Investment Complaints To OBSI Up 24% As Part Of Record High

*The Banking Ombudsman Also Saw Banking-Related Cases Jump By 55% Year-Over-Year*

*By Steve Randall, Wealth Professional, February 17, 2022*

[https://www.wealthprofessional.ca/news/industry-news/investment-complaints-to-obsi-up-24-as-part-of-record-high/364110?utm\\_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm\\_medium=20220217&utm\\_campaign=WPCW-MorningBriefing-20220217&utm\\_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8](https://www.wealthprofessional.ca/news/industry-news/investment-complaints-to-obsi-up-24-as-part-of-record-high/364110?utm_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm_medium=20220217&utm_campaign=WPCW-MorningBriefing-20220217&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8)

There were more complaints handled by Canada's independent banking and investments ombudsman in 2021 than ever before.

The record high case volume included significant increases in both banking-related and investment-related complaints compared to the previous year.

Year-end figures from the Ombudsman for Banking Services and Investments (OBSI) show that there were a total of 1,082 cases opened in 2021 compared to 791 cases in 2020, a 37% year-over-year increase.

The biggest increase was in complaints related to banking services, which were up 55% to 514 cases, led by credit card issues. There were more than double the number of mortgage-related complaints too.

Fraud complaints were up 47% and there was a 75% jump in service issues.

#### **Investment Complaints**

Investment-related complaints opened by OBSI increased by 24% to 568.

The most common complaint was about common shares, with these cases up 59% year-over-year, driven by a rise in matters relating to DIY investing platforms.

DIY investing platforms were also behind a 38% hike in complaints about service. It was the first time since 2004 that service issues eclipsed suitability issues.

Complaints involving transaction errors and complaints involving fee disclosure also increased sharply, more than doubling in volume.

"The ongoing pandemic has presented challenges for consumers and financial services firms alike," said Sarah Bradley, Ombudsman and CEO, OBSI.

“Despite our collective hope to return to normal life in 2021, unfortunately we instead faced continuing uncertainty and renewed concerns and economic disruptions. Throughout this difficult period, OBSI has been called on to serve more consumers than ever before, reinforcing the importance of fair, effective, and trusted ombudservices, especially during periods of economic uncertainty.”

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

### COVID-19 Won't End Up Like The Flu. It Will Be Like Smoking

*Hundreds Of Thousands Of Deaths, From Either Tobacco Or The Pandemic, Could Be Prevented With A Single Behavioral Change.*

*By Benjamin Mazer, The Atlantic, February 17, 2022. Benjamin Mazer is a physician specializing in laboratory medicine.*

[https://www.theatlantic.com/health/archive/2022/02/COVID-19-anti-vaccine-smoking/622819/?utm\\_source=pocket-newtab](https://www.theatlantic.com/health/archive/2022/02/COVID-19-anti-vaccine-smoking/622819/?utm_source=pocket-newtab)

It's suddenly become acceptable to say that COVID-19 is—or will soon be—like the flu. Such analogies have long been the preserve of pandemic minimizers, but lately they've been creeping into more enlightened circles. Last month, the dean of a medical school wrote an open letter to his students suggesting that for a vaccinated person, the risk of death from COVID-19 is “in the same realm, or even lower, as the average American's risk from flu.” A few days later, David Leonhardt said as much to his millions of readers in the The New York Times' morning newsletter. And three prominent public health experts have called for the government to recognize a “new normal” in which the SARS-CoV-2 coronavirus “is but one of several circulating respiratory viruses that include influenza, respiratory syncytial virus (RSV), and more.”

The end state of this pandemic may indeed be one where COVID-19 comes to look something like the flu. Both diseases, after all, are caused by a dangerous respiratory virus that ebbs and flows in seasonal cycles. But I'd propose a different metaphor to help us think about our tenuous moment: The “new normal” will arrive when we acknowledge that COVID-19's risks have become more in line with those of smoking cigarettes—and that many COVID-19 deaths, like many smoking-related deaths, could be prevented with a single intervention.

The pandemic's greatest source of danger has transformed from a pathogen into a behavior. Choosing not to get vaccinated against COVID-19 is, right now, a modifiable health risk on par with smoking, which kills more than 400,000 people each year in the United States. Andrew Noymer, a public health professor at UC Irvine, told me that if COVID-19 continues to account for a few hundred thousand American deaths every year—“a realistic worst-case scenario,” he calls it—that would wipe out all of the life-expectancy gains we've accrued from the past two decades' worth of smoking-prevention efforts.

The COVID-19 vaccines are, without exaggeration, among the safest and most effective therapies in all of modern medicine. An unvaccinated adult is an astonishing 68 times more likely to die from COVID-19 than a boosted one. Yet widespread vaccine hesitancy in the United States has caused more than 163,000 preventable deaths and counting. Because too few people are vaccinated, COVID-19 surges still overwhelm hospitals—interfering with routine medical services and leading to thousands of lives lost from other conditions. If everyone who is eligible were triply vaccinated, our health-care system would be functioning normally again. (We do have other methods of protection—antiviral pills and monoclonal antibodies—but these remain in short supply and often fail to make their way to the highest-risk patients.) Countries such as Denmark and Sweden have already declared themselves broken up with COVID-19. They are confidently doing so not because the virus is no longer circulating or because they’ve achieved mythical herd immunity from natural infection; they’ve simply inoculated enough people.

President Joe Biden said in January that “this continues to be a pandemic of the unvaccinated,” and vaccine holdouts are indeed prolonging our crisis. The data suggest that most of the unvaccinated hold that status voluntarily at this point. Last month, only 1 percent of adults told the Kaiser Family Foundation that they wanted to get vaccinated soon, and just 4 percent suggested that they were taking a “wait-and-see” approach. Seventeen percent of respondents, however, said they definitely don’t want to get vaccinated or would do so only if required (and 41 percent of vaccinated adults say the same thing about boosters). Among the vaccine-hesitant, a mere 2 percent say it would be hard for them to access the shots if they wanted them. We can acknowledge that some people have faced structural barriers to getting immunized while also listening to the many others who have simply told us how they feel, sometimes from the very beginning.

The same arguments apply to tobacco: Smokers are 15 to 30 times more likely to develop lung cancer. Quitting the habit is akin to receiving a staggeringly powerful medicine, one that wipes out most of this excess risk. Yet smokers, like those who now refuse vaccines, often continue their dangerous lifestyle in the face of aggressive attempts to persuade them otherwise. Even in absolute numbers, America’s unvaccinated and current-smoker populations seem to match up rather well: Right now, the CDC pegs them at 13 percent and 14 percent of all U.S. adults, respectively, and both groups are likely to be poorer and less educated.

In either context, public-health campaigns must reckon with the very difficult task of changing people’s behavior. Anti-smoking efforts, for example, have tried to incentivize good health choices and disincentivize bad ones, whether through cash payments to people who quit, gruesome visual warnings on cigarette packs, taxes, smoke-free zones, or employer smoking bans. Over the past 50 years, this crusade has very slowly but consistently driven change: Nearly half of Americans used to smoke; now only about one in seven does. Hundreds of thousands of lung-cancer deaths have been averted in the process.

With COVID-19, too, we’ve haphazardly pursued behavioral nudges to turn the hesitant into the inoculated. Governments and businesses have given lotteries and free beers a chance. Some corporations, universities, health-care systems, and local jurisdictions implemented mandates.

But many good ideas have turned out to be of little benefit: A randomized trial in nursing homes published in January, for example, found that an intensive information-and-persuasion campaign from community leaders had failed to budge vaccination rates among the predominantly disadvantaged and low-income staff. Despite the altruistic efforts of public health professionals and physicians, it's becoming harder by the day to reach immunological holdouts. Booster uptake is also lagging far behind.

This is where the “new normal” of COVID-19 might come to resemble our decades-long battle with tobacco. We should neither expect that every stubbornly unvaccinated person will get jabbed before next winter nor despair that none of them will ever change their mind. Let's accept instead that we may make headway slowly, and with considerable effort. This plausible outcome has important, if uncomfortable, policy implications. With a vaccination timeline that stretches over years, our patience for restrictions, especially on the already vaccinated, will be very limited. But there is middle ground. We haven't banned tobacco outright—in fact, most states protect smokers from job discrimination—but we have embarked on a permanent, society-wide campaign of disincentivizing its use. Long-term actions for COVID-19 might include charging the unvaccinated a premium on their health insurance, just as we do for smokers, or distributing frightening health warnings about the perils of remaining uninoculated. And once the political furor dies down, COVID-19 shots will probably be added to the lists of required vaccinations for many more schools and workplaces.

To compare vaccine resistance and smoking seems to overlook an obvious and important difference: COVID-19 is an infectious disease and tobacco use isn't. (Tobacco is also addictive in a physiological sense, while vaccine resistance isn't.) Many pandemic restrictions are based on the idea that any individual's behavior may pose a direct health risk to everyone else. People who get vaccinated don't just protect themselves from COVID-19; they reduce their risk of passing on the disease to those around them, at least for some limited period of time. Even during the Omicron wave, that protective effect has appeared significant: A person who has received a booster is 67 percent less likely to test positive for the virus than an unvaccinated person.

But the harms of tobacco can also be passed along from smokers to their peers. Secondhand-smoke inhalation causes more than 41,000 deaths annually in the U.S. (a higher mortality rate than some flu seasons'). Yet despite smoking's well-known risks, many states don't completely ban the practice in public venues; secondhand-smoke exposure in private homes and cars—affecting 25 percent of U.S. middle- and high-school children—remains largely unregulated. The general acceptance of these bleak outcomes, for smokers and non-smokers alike, may hint at another aspect of where we're headed with COVID-19. Tobacco is lethal enough that we are willing to restrict smokers' personal freedoms—but only to a degree. As deadly as COVID-19 is, some people won't get vaccinated, no matter what, and both the vaccinated and unvaccinated will spread disease to others. A large number of excess deaths could end up being tolerated or even explicitly permitted. Noel Brewer, a public health professor at the University of North Carolina, told me that anti-COVID-19 actions, much like anti-smoking policies, will be limited not by their effectiveness but by the degree to which they are politically palatable.

Without greater vaccination, living with COVID-19 could mean enduring a yearly death toll that is an order of magnitude higher than the one from flu. And yet this, too, might come to feel like its own sort of ending. Endemic tobacco use causes hundreds of thousands of casualties, year after year after year, while fierce public health efforts to reduce its toll continue in the background.

Yet tobacco doesn't really feel like a catastrophe for the average person. Noymer, of UC Irvine, said that the effects of endemic COVID-19, even in the context of persistent gaps in vaccination, would hardly be noticeable. Losing a year or two from average life expectancy only bumps us back to where we were in ... 2000.

Chronic problems eventually yield to acclimation, rendering them relatively imperceptible. We still care for smokers when they get sick, of course, and we reduce harm whenever possible. The health care system makes \$225 billion every year for doing so—paid out of all of our tax dollars and insurance premiums. I have no doubt that the system will adapt in this way, too, if the coronavirus continues to devastate the unvaccinated. Hospitals have a well-honed talent for transforming any terrible situation into a marketable "center of excellence."

COVID-19 is likely to remain a leading killer for a while, and some academics have suggested that pandemics end only when the public stops caring. But we shouldn't forget the most important reason that the coronavirus isn't like the flu: We've never had vaccines this effective in the midst of prior influenza outbreaks, which means we didn't have a simple, clear approach to saving quite so many lives. Compassionate conversations, community outreach, insurance surcharges, even mandates—I'll take them all. Now is not the time to quit.

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## COVID-19 Herd Immunity Unlikely, But 'Herd Resistance' A Possibility, Experts Say

*By Victoria Milko, The Associated Press, February 23, 2022*

<https://www.ctvnews.ca/health/coronavirus/COVID-19-herd-immunity-unlikely-but-herd-resistance-a-possibility-experts-say-1.5792202>

Is Omicron leading us closer to herd immunity against COVID-19?

Experts say it's not likely that the highly transmissible variant -- or any other variant -- will lead to herd immunity.

"Herd immunity is an elusive concept and doesn't apply to coronavirus," says Dr. Don Milton at the University of Maryland School of Public Health.

Herd immunity is when enough of a population is immune to a virus that it's hard for the germ to spread to those who aren't protected by vaccination or a prior infection.

For example, herd immunity against measles requires about 95 per cent of a community to be immune. Early hopes of herd immunity against the coronavirus faded for several reasons.

One is that antibodies developed from available vaccines or previous infection dwindle with time. While vaccines offer strong protection against severe illness, waning antibodies mean it's still possible to get infected -- even for those who are boosted.

Then there's the huge variation in vaccinations. In some low-income countries, less than 5 per cent of the population is vaccinated. Rich countries are struggling with vaccine hesitancy. And young children still aren't eligible in many places.

As long as the virus spreads, it mutates -- helping the virus survive and giving rise to new variants. Those mutants -- such as Omicron -- can become better at evading the protection people have from vaccines or an earlier infection.

Populations are moving toward "herd resistance," where infections will continue, but people have enough protection that future spikes won't be as disruptive to society, Milton says.

Many scientists believe COVID-19 will eventually become like the flu and cause seasonal outbreaks but not huge surges.

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## What Caused The Roaring Twenties? Not The End Of A Pandemic (Probably)

*Some Facets Of The 1918 Influenza Pandemic Echo Today's Crisis: Mask Mandates, Campaigns Against Spitting And Pleas For People To Cover Their Mouths, And More Than Half A Million Americans Died. The Decade That Followed The Pandemic, However, Was Marked By Social Change And Economic Prosperity—For Some.*

*By Lila Thulin, Smithsonian Magazine, May 3, 2021*

[https://getpocket.com/explore/item/what-caused-the-roaring-twenties-not-the-end-of-a-pandemic-probably?utm\\_source=pocket-newtab](https://getpocket.com/explore/item/what-caused-the-roaring-twenties-not-the-end-of-a-pandemic-probably?utm_source=pocket-newtab)

On the afternoon of November 8, 1918, a celebratory conga line wound through a three-mile-long throng on Manhattan's Fifth Avenue. From high-rise windows, office workers flung makeshift confetti, first ticker tape and then, when they ran out, torn-up paper. They weren't rejoicing over the close of the influenza pandemic, although the city's death rate had begun to fall. That afternoon, New Yorkers let loose for another reason: the end of the Great War.

The jubilation proved short-lived. A report from the United Press had prematurely declared an armistice in Europe; in reality, it would be a few days more before the war officially ended. "For the moment," reported the New York Times, "the whole population of New York was absolutely unrestrained, giving way to its emotions without any consideration of anything but the desire to express what it felt."

In that same edition of the Times that detailed the celebration and described fake caskets for Kaiser Wilhelm being hoisted through the streets, a smaller headline documented 1061 new cases and 189 deaths from the influenza epidemic, still afflicting Americans coast to coast. "About twenty persons applied to the Health Department yesterday personally or by letter to adopt children whose parents have died during the epidemic," the paper read.



Just a week earlier, over the East River in Queens, purpled bodies had piled up in the overflow shed of Cavalry Cemetery, enough that the mayor brought in 75 men to bury the accumulated corpses.

Together, the end of the war and the influenza pandemic closed out a tumultuous decade and introduced a new era with an indelible reputation: the Roaring Twenties.

On social media and in conversations from behind the shelter of masks, many Americans bat around the idea that the nation is poised for a post-COVID-19 summer [this article was written in May 2021] of sin, spending and socializing, our own “Roaring 2020s.” On the surface, the similarities abound: A society emerges from a catastrophic pandemic in a time of extreme social inequality and nativism, and revelry ensues. But, historians say, the reality of the 1920s defies easy categorization. “The experiences of the 1920s are uneven,” says Peter Liebhold, curator emeritus at the Smithsonian’s National Museum of American History. “If you make gross characterizations, you’re dead wrong.”

If the influenza pandemic shaped that uproarious decade, its impact cannot be neatly measured. The misnamed “Spanish flu” left some 675,000 Americans dead. The sickness particularly afflicted young people; the average age of victims was 28. That death toll dwarfs the number of U.S. combat deaths (53,402, with some 45,000 additional soldiers dying of influenza or pneumonia) during World War I. Despite that disparity, authoritative histories of the era relegated the influenza pandemic on the fringes in favor of a narrative dominated by the war.

F. Scott Fitzgerald once described the 1920s as “the most expensive orgy in history.” Between quotes like that and canonical works like *The Great Gatsby*, the author has an outsized role in how the Roaring Twenties are viewed today. “I blame Fitzgerald for a lot of [misconceptions]” about the decade, says Lynn Dumenil, a historian who revisited the decade in her book *The Modern Temper: American Culture and Society in the 1920s*. In her class at Occidental College, Dumenil would show the feverish, champagne-fueled party scene in Baz Luhrman’s movie adaptation of *Gatsby*, as good an example as any of the “unnuanced” pop-culture vision of the decade as a flapper bacchanal\*. “There’s this notion of the ’20s as a wild period where everyone is just grabbing everything they can get,” adds Nancy Bristow, history chair at the University of Puget Sound. This idea is broad-brush hyperbole of a reality that held true for only a certain class of Americans—not everyone.

“The 1920s were really a time of social ferment,” says Ranjit Dighe, an economic historian at the State University of New York, Oswego. Shifts in women’s roles, leisure time, spending, and popular entertainment did characterize the ’20s, so those exaggerated aspects of the decade, while focused on a primarily white and upper/middle-class experience, do have a firm basis in reality. “Only [in the 1920s] did the Protestant work ethic and the old values of self-denial and frugality begin to give way to the fascination with consumption, leisure, and self-realization that is the essence of modern American culture,” Dumenil, David Brody and James Henretta write in a book chapter on the era.

Notably, these changes had been brewing for years, leaving historians with no obvious link between the Roaring Twenties’ reputation and the pandemic.

The “New Woman” of the 1920s, typically white and middle- or upper-class, with bobbed hair and newfound social freedom, departed drastically from Victorian norms. With the ratification of the 19th Amendment in 1920, (white) women had won the right to vote, and divorce rates reached one-in-seven by the mid-decade. “Respectable” women now wore makeup, and flappers clad in shockingly short skirts wore sheer pantyhose and smoked. More traditional or religious Americans lamented the prevalence of “petting parties.” But, as Dumenil writes in *The Modern Temper*, the idea of the “New Woman” took root before the 1920s. As early as 1913, commentators noted that the nation had struck “sex o’clock”; in the next three years, Margaret Sanger opened one of the country’s first birth control clinics and went to jail days later. These social changes applied mostly to more well-off white women, since other groups of women had been working and having premarital sex well before the ’20s.

Prohibition is the backbone of 1920s mythology, which paints drinking as a glamorous indiscretion. Organizations such as the Women’s Christian Temperance Union and the Anti-Saloon League had long agitated to dry up the nation’s heavy boozing. Such groups argued that an alcohol ban would reduce societal ills such as domestic violence. They also capitalized on xenophobia, since saloons were political hubs for working class people and immigrants. National success came in 1920, when a ban on selling alcohol went into effect.

The decade’s raucous reputation gets some things right: Prohibition did transform Americans’ relationship with alcohol, turning drinking into a co-ed, social activity that moved out of disreputable saloons into homes, Dighe says. New York alone housed more than 30,000 speakeasies, many run by gangsters.

But that’s not the whole picture. Alcohol consumption itself decreased in the ’20s. In rural areas, the reinvigorated Ku Klux Klan took it upon itself to enforce the Volstead Act and act upon anti-immigrant hostilities. (Historian Lisa McGirr has argued that Prohibition helped kickstart the penal state and the disproportionate imprisonment of people of color and immigrants.) This dark side of Prohibition highlights an undercurrent of nativism and racism throughout the ’20s: White Oklahomans murdered several hundred Black neighbors in the 1921 Tulsa Race Massacre, and national quotas enacted in 1924 slammed the door closed on immigration. And those speakeasies in Harlem, with their chorus girl extravaganzas, bathtub gin, and Madden’s No. 1 beer? White patrons came there to go “slumming.”

The ’20s were “a prosperity decade, no question about that,” says Dighe. Gross national product ballooned by 40 percent between 1922 and 1929. The Second Industrial Revolution—most notably electricity and the advent of the assembly line—led to a manufacturing boom. Cars could be put together in 93 minutes instead of half a day, and by the close of the decade, one-fifth of Americans owned an automobile, which they could use for leisure activities like traveling. The popularization of personal credit also enabled middle-class Americans to buy consumer goods in droves. The government, too, under the Republican administrations of Presidents Harding, Coolidge, and Hoover, shared this spirit of wholehearted materialism, boosting corporations and otherwise taking a light touch to policy that corresponded with the prevailing anti-government sentiment of the time.

Examine this upbeat picture of consumerism more closely, though, and you'll realize the economic boost of the '20s was checkered. A sharp recession kicked off the decade, caused partially by the declining demand for American agricultural products after the war's end brought European farming back into commission. (The limited data on the 1918 influenza's impact indicates that for the most part, it caused short-term, not prolonged, business losses; scholars haven't linked it to the prosperity of the following decade.) Then, as now, income inequality reached staggering rates. By the end of the '20s, despite per capita income nearly doubling, the top 1 percent of U.S. families reaped more than 22 percent of the nation's income.

The wealthy and middle class profited. African Americans, many of whom had moved to Northern cities for work as part of the Great Migration, newcomers to the country, and farmers did not share in that prosperity. The 1920 census marked the first time more than half the country's population lived in urban areas. For rural Americans, particularly farmers, the '20s "were roaring as in a roaring fire that was burning people out," says curator Liebhold.

The influenza pandemic's origins remain contested, but the disease spread quickly through the world beginning in the spring of 1918, striking crowded military camps and then American cities and towns in three to four waves. The "purple death" got its name from the colors victims' oxygen-starved bodies turned as their lungs drowned in their own fluid, and it killed quick, sometimes within hours of the first symptoms. Americans donned masks, schools and public gathering places temporarily shut down, and one-third of the globe fell ill. Doctors, with a flawed understanding of the virus' cause, had few treatments to offer. Life insurance claims rose sevenfold, and American life expectancy decreased by 12 years.

Yale sociologist and physician Nicholas Christakis hypothesizes that the 1918 pandemic falls into an ages-old pandemic pattern, one that our COVID-19 present may mimic, too. In his 2020 book, *Apollo's Arrow: The Profound and Enduring Impact of Coronavirus on the Way We Live*, he argues that increasing religiosity, risk aversion, and financial saving characterize times of widespread illness. Christakis expects the COVID-19 crisis to have a long tail, in terms of case numbers and social and economic impacts. But once the brunt of the disease abates in the U.S., which he forecasts for 2024, "all of those trends will reverse," Christakis says. "Religiosity will decline... People will relentlessly seek out social interactions in nightclubs, in restaurants, in bars, in sporting events and musical concerts and political rallies. We might see some sexual licentiousness."

Like the 1920s, Christakis also predicts lasting social and technological innovations will characterize this decade—think of how remote work and mRNA vaccines might shift status quos permanently. "People are going to want to make sense of what happened," he says, positing that "we'll likely see an efflorescence of the arts" post-pandemic. That's not to say our A.C. (After COVID-19) reality will be all rosy. "We'll be living in a changed world," Christakis says, and that includes the lives lost (about 1 in 600 in the U.S.), the economic havoc wreaked, shortfalls in education, and the number of people left disabled due to COVID-19.

In *Apollo's Arrow*, Christakis points to an Italian tax collector and shoemaker's remembrance of the period that followed the Black Death in 1348 as an example of the collective relief we might experience at the pandemic's end. Agnolo di Tura wrote:

And then, when the pestilence abated, all who survived gave themselves over to pleasures: monks, priests, nuns, and lay men and women all enjoyed themselves, and none worries about spending and gambling. And everyone thought himself rich because he had escaped and regained the world, and no one knew how to allow himself to do nothing.

Mapping the post-pandemic events of the 1920s onto the nation's post-COVID-19 future resembles trying to trace the path of a nearly invisible thread in an elaborate tapestry. At its height, the influenza pandemic routinely made front-page headlines nationwide, says J. Alexander Navarro, a historian who co-edited the University of Michigan's digital Influenza Encyclopedia, but by the beginning of 1919, before the pandemic had run its course, those articles grew shorter and less prominent.

"When we look around, unlike the Great War, there are no monuments to the flu; there are no museums to the flu; there are no heritage sites to the flu; there's not a stamp for the flu, all the signs we associate with commemoration," Guy Beiner, a memory studies scholar, said during a presentation hosted by the Institute of Holocaust, Genocide, and Memory Studies at the University of Massachusetts, Amherst. He describes the pandemic as an instance of "social forgetting," an event not wiped from memory but simply left unspoken.

Even historians largely neglected the 1918 pandemic, until Alfred Crosby reignited the field in a 1976 book, where he captured these contradictions:

Americans barely noticed and didn't recall ... but if one turns to intimate accounts, to autobiographies of those who were not in positions of authority, to collections of letters written by friend to friend ... if one asks those who lived through the pandemic for their reminiscences, then it becomes apparent that Americans did notice, Americans were frightened, the courses of their lives were deflected into new channels, and that they remember the pandemic quite clearly and often acknowledge it as one of the most influential experiences of their lives.

One of the many theories about why 1918 influenza faded from historical memory holds that the trauma of World War I subsumed it. "I don't think you can divorce the experience of the 1918 pandemic with that of the war," says Navarro, noting that in places such as Denver, Armistice Day coincided with the day social distancing restrictions eased. Public health messaging intertwined the two crises, calling mask-wearing "patriotic" and promoting slogans such as "Help Fight the Grippe: Kaiser Wilhelm's Ally." In Harper's editor Frederick Lewis Allen's 1931 account of the previous decade, *Only Yesterday*, he labels the Twenties as the "post-war decade" and mentions the pandemic a grand total of once.

"My guess is it did not sit with the story that Americans tell about themselves in public. It's not the story that they want to put in fifth-grade U.S. history textbooks, which is about us being born perfect and always getting better," says Bristow, who wrote *American Pandemic: The Lost Worlds of the 1918 Influenza Epidemic*. Americans believed themselves "on the verge of putting infectious disease to rest forever," she explains, and instead, "We couldn't do anything more about it than anybody else." Indeed, President Woodrow Wilson, who held the office throughout the multi-year pandemic, never once mentioned it in his public comments.

Navarro floats another theory: Deaths from infectious disease epidemics happened more routinely then, so the pandemic may not have been as shocking. (According to data compiled by the New York Times, despite the much higher proportion of deaths from the 1918 influenza, the COVID-19 pandemic has a larger gap between actual and expected deaths.) Without a solid scientific understanding of the flu's cause—evangelical preacher Billy Sunday told congregants it was a punishment for sinning—people struggled to make sense of it.

Multiple historians pinpointed another significant discrepancy between the scarring impact of the COVID-19 pandemic and that of the 1918 influenza: Whereas many Americans today have remained masked and distanced for over a year, the 1918 influenza raged through communities quickly. Restrictions were lifted after two to six weeks, Navarro says, and most people still went in to work.

“Talking about [influenza] being forgotten is different from whether it had an impact,” Bristow says. But she hasn't found much evidence that concretely ties the under-discussed pandemic to the societal upheaval of the '20s. “One of the places you could find it would be in the writing, and we don't see it there,” she says. Hemingway briefly remembers “the only natural death I have ever seen” from the flu, but in a minor work. In *Pale Horse, Pale Rider*, Pulitzer Prize-winner Katherine Anne Porter draws on her bout of near-fatal flu, writing “All the theatres and nearly all the shops and restaurants are closed, and the streets have been full of funerals all day and ambulances all night.” But that novella wasn't published until 1939.

“When you look at the canon, of cultural literature, of cultural memory,” Beiner points out, “none of these works appear in it.”

Arts and culture undoubtedly flourished in the '20s as a shared American pop culture emerged thanks to the advent of radio broadcasting, widely circulated magazines, and movies. The first “talkie” debuted in 1927 and joined paid vacations and sports games in an explosion of for-fun entertainment options. The Harlem Renaissance gave the nation artists such as Duke Ellington and Lena Horne, who performed at the glitzy speakeasy The Cotton Club. While a Clara Bow movie about WWI, *Wings*, won Best Picture at the first-ever Academy Awards, Bristow says the pandemic didn't appear much in cinemas, and musical references are also few and far between. (Essie Jenkins' “The 1919 Influenza Blues” presents a rare exception to this rule: “People was dying everywhere, death was creeping through the air,” she sings.)

Young people, who'd watched peers die from influenza, spearheaded these cultural shifts. “After the Great War cost millions of lives, and the great influenza killed some 50 million [worldwide], many—particularly young people—were eager to throw off the shackles of the old and bring in the new,” says John Hasse, curator emeritus at the National Museum of American History. But keep in mind, Hasse explains, that the jazz music and dancing that characterized the performing arts of the decade had roots that preceded the pandemic, like the Great Migration, jazz recording technology, and evolving attitudes about dancing in public.

Just because the memory of the flu wasn't typeset, filmed, or laid on a record doesn't mean it didn't bruise the American psyche. All told, 1 in 150 Americans died in the pandemic; one New Yorker recalled neighbors “dying like leaves off trees.”

Pandemics don't come with a consistent pattern of mental health side effects because humans have responded with different public health measures as our understanding of infectious diseases has evolved, says Steven Taylor, a University of British Columbia, Vancouver professor and the author of 2019's *The Psychology of Pandemics*. But he expects the COVID-19 pandemic to psychologically impact between 10 and 20 percent of North Americans (a number sourced from ongoing surveys and past research on natural disasters). Typically, one in ten bereaved people go through "prolonged grief disorder," Taylor notes, and for every pandemic death, more family members are left mourning. Studies show that one-third of intensive care COVID-19 survivors exhibit PTSD symptoms, and first responders already report deteriorating mental health. Even people with a degree of insulation from this firsthand suffering might still experience what Taylor calls "COVID-19 stress syndrome," an adjustment disorder marked by extreme anxiety about contracting COVID-19, xenophobia, and wariness of strangers, traumatic stress symptoms like coronavirus nightmares, concern about financial security, and repeated information or reassurance seeking (from the news or from friends).

A pandemic slowed to a simmer will, of course, mitigate some stressors. Like Christakis, Taylor says he anticipates an increase in sociability as people try to claw back the "positive reinforcers" they've been deprived of in the past year. (Others, such as people experiencing COVID-19 stress syndrome, might struggle to recalibrate to yet another "new normal.") His surveys of North American adults have also indicated a silver lining known as "post-traumatic growth," with people reporting feeling more appreciative, spiritual, and resilient, although it's unknown whether this change will become permanent.

"Most pandemics are messy and vague when they come to an end," says Taylor. "It won't be waking up one morning and the sun is shining and there's no more coronavirus." We'll doff our masks and let down our guards piecemeal. Overlay COVID-19 and the 2020s with the influenza pandemic and the 1920s and you'll see unmistakable parallels, but looking closely, the comparison warps. If there were a causal link between the influenza pandemic and the Roaring Twenties, clear evidence of a collective exhalation of relief hasn't shown up under historical x-rays.

The historical record tells us this: Some 675,000 people in the U.S. died of influenza then, and "in terms of a mass public mourning, people just went on with their lives" Navarro says. An estimated 590,000 Americans will have died of COVID-19 by the third week of May. 2021 How Americans will remember—or choose to forget—this pandemic remains an open question.



## Saskatchewan Premier Calls For End To All Federal COVID-19 Mandates After Emergencies Act Revoked

*'It Is Past Time For The Trudeau Government To Detail A Return To Normal For All Canadians,' Moe Said Wednesday*

*By Mickey Djuric, The Canadian Press, February 23, 2022*

<https://nationalpost.com/news/politics/saskatchewan-premier-calls-for-end-to-all-federal-COVID-19-mandates-after-emergencies-act-revoked>

Saskatchewan Premier Scott Moe is urging the federal government to follow up its revocation of the Emergencies Act by lifting all COVID-19 mandates.

Prime Minister Justin Trudeau said on Wednesday, February 23 that the law is no longer necessary because protests that included blockades at some border crossings and the occupation in downtown Ottawa are no longer considered emergencies.

He said the federal government is confident existing laws and bylaws are sufficient to keep people safe.

Moe said revoking the Act is the right thing to do, "because it should not have been invoked in the first place."

He said law enforcement agencies already had all the tools they needed to stop the protests against mandatory COVID-19 vaccinations and other public health measures.

Moe said the federal government should now end all COVID-19 mandates and restrictions.

"It is past time for the Trudeau government to detail a return to normal for all Canadians," Moe said on Wednesday, February 23.

Saskatchewan's public health orders are to end on February 28, including its indoor mask mandate and the requirement to self-isolate if positive for the virus. A vaccine passport that allowed only the immunized to enter many venues was lifted on February 14.

Saskatchewan's NDP Opposition has also spoken out against the use of the Emergencies Act.

On Wednesday, February 23, deputy party leader Nicole Sarauer said the Act should not have been invoked in Saskatchewan, referencing a section that allows the law to be applied to just a particular region in Canada.

"Here in Saskatchewan, we do not see the illegalities other provinces have dealt with," Sarauer said in reference to recent demonstrations.



Some protesters attempted to occupy the grounds of the Saskatchewan legislature in early February, but the demonstration disbanded within two days after one vehicle was towed by Regina police. No arrests were made but 32 traffic and parking tickets were issued.

The Regina Police Service called it “peaceful in nature.”

Others have demonstrated on private property near two Saskatchewan-North Dakota border crossings, but none of those protests led to blockades.

“Here in Saskatchewan, our law enforcement clearly had the tools needed to address illegal actions that stemmed from this protest and, as such, we did not support its usage in Saskatchewan,” Sarauer said.

While the NDP and the Saskatchewan Party government both oppose the Act’s use, Sarauer said she does not support the premier’s messaging.

“People are tired of the rhetoric, and they’re tired of the partisanship, and it was remarkable to see the premier double down on the same divisive messages today. Saskatchewan people deserve so much better,” she said.

Earlier this week, Moe said Saskatchewan is considering a legal challenge of the federal government’s decision to invoke the Emergencies Act.

On Wednesday, February 23, Justice Minister Gord Wyant said the province continues to evaluate its legal options and expects to make a decision in the coming days.

Alberta Premier Jason Kenney has said his United Conservative Party government will file a court challenge of the federal government’s use of the Act. On Wednesday, February 23, he took to Twitter to announce that plan remains in place despite Trudeau’s decision to revoke the Act.

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## Justin Trudeau Left Increasingly Isolated As Much Of World Looks To Move Past COVID-19 Restrictions

*Trudeau Has Doubled Down On Federal Vaccine Mandates And This Week Invoked Emergency Powers To Seek An End To Weeks Of Protests Against His Government's Restrictions*

*By Steve Scherer, Reuters, February 18, 2022*

<https://nationalpost.com/news/politics/justin-trudeau-left-increasingly-isolated-as-much-of-world-looks-to-move-past-COVID-19-restrictions>

Prime Minister Justin Trudeau’s support of vaccine mandates in fighting COVID-19 helped him win re-election five months ago, but now he looks increasingly isolated as restrictions are being lifted around the world.

Denmark, the Netherlands, Ireland, Sweden, Norway, Israel, Britain, and Spain and most of the United States are easing or lifting COVID-19 restrictions, and most of Canada's provincial governments are rolling them back, too.

But Trudeau has doubled down on federal vaccine mandates and this week invoked emergency powers to seek an end to weeks of protests against his government's pandemic restrictions.

Protesters have occupied the core of Ottawa since late January and last week cut off major trade corridors to the United States.

Trudeau is trying to regain control, but has drawn sharp criticism even from some of his own Liberal Party lawmakers, including Nate Erskine-Smith, who said "divisive rhetoric" should be dropped.

"The challenge for the Prime Minister is that he's looking dogmatic and not pragmatic," said independent pollster Nik Nanos, founder of Nanos Research.

"This protest movement has put a spotlight on him being ... divisive, because the fact of the matter is all Canadians are frustrated," Nanos said, adding it would now be tougher for Trudeau to win another election, whenever it may come.

While most Canadians approve of the mandates and 80% are vaccinated, after two years many are tiring of pandemic restrictions.

During the protests, the majority of the country's 10 provinces – including Ontario and Quebec – began lifting them, saying they moved because of the rapidly falling COVID-19 case numbers in the past few weeks, rather than due to pressure from demonstrators.

"The world is done with (the pandemic), so let's just move forward," Ontario Premier Doug Ford said on Tuesday, February 15.

Ford said he would lift proof-of-vaccination requirements used by non-essential businesses such as restaurants on March 1. A Leger survey from last week said a third of Canadians think now is the time to lift all restrictions.

Trudeau says vaccination remains the best way to get through the pandemic, defending the mandates despite the sharp reduction in cases linked to the Omicron variant.

The Trudeau government's approval rating fell six percentage points between January 12, before the protests began and February 8, while they were ongoing, an Abacus Data poll said this week.

Last week, one of Trudeau's own MPs, Joel Lightbound, accused the prime minister of being divisive when he embraced vaccine mandates as a wedge issue in last year's campaign.

"It's time to stop dividing Canadians, to stop pitting one part of the population against another," Lightbound said on February 8. "Time to stop with the division and the distractions. It's time to choose positive, not coercive methods."

A handful of backbench legislators, including Erskine-Smith, have since expressed support for some of Lightbound's views. While Lightbound resigned as Quebec caucus chair, he remains a Liberal lawmaker.

Trudeau "has got a political emergency with his own caucus, in his own party", said Candice Bergen, leader of the Conservative Party, on Wednesday, February 16. She took over as leader of the opposition Conservative Party after her predecessor was ousted earlier this month.

The Liberals say the recent election makes it clear what Canadians want.

"We campaigned on vaccine mandates, and parties that supported vaccine mandates got the majority in the house. And that's why we were able to do them as soon as we got elected," said a senior Liberal Party source when asked about the criticism from within the party.

The vaccine mandate for federal workers introduced after the election has brought the vaccination rate among federal employees to 98.2%. One for cross-border truckers that started in January and sparked the ongoing protests has helped bring the vaccination rate to 90% among international drivers.

When Trudeau this week invoked emergency powers to put an end to the protests, he recognized that there was a split in public sentiment.

"I know people are frustrated. I hear it ... But blockading streets and critical infrastructure and depriving your neighbours of their freedoms" is not the right way to protest, he said.

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## Trading Relationship With U.S. Unaffected By Border Blockades, Says U.S. Ambassador

*David Cohen Says Government Officials Did A Good Job Of Coping With Blockades*

*By Peter Zimonjic and Brennan MacDonald, CBC News, February 23, 2022*

<https://www.cbc.ca/news/politics/david-cohen-trading-relationship-1.6361965>

The United States' Ambassador to Canada says the trading relationship between the two countries remains strong and was not damaged by the recent run of blockades that hampered the movement of goods along the Canada-U.S. border.

"I think it has not affected the trading relationship between our two countries. And I think it is doubtful that it will," Ambassador David Cohen told CBC News Network's Power & Politics in an interview airing on Wednesday, February 23.

Protesters demonstrating against vaccine mandates and other public health measures succeeded in closing the Ambassador Bridge border crossing between Windsor, Ontario and Detroit for nearly a week, causing both countries deep economic pain.

The bridge carries \$300 million in goods every day, accounting for one-quarter of Canada-U.S. daily trade.

Cohen said its closure, and related disruptions to border crossings in Emerson, Manitoba; Surrey B.C.; and Coutts, Alberta did not cause any deep alarm south of the border despite the rhetoric coming from some U.S. politicians.

"I spoke with many of those elected officials," Cohen told host Vassy Kapelos. "I think they wanted to make sure that there was a real sense of urgency in Canada ... about how important it was to open up those ports of entry and to get the flow of goods moving again."

Democratic politicians from Michigan expressed grave concerns about the future of trade between Canada and the U.S. while the Ambassador Bridge blockade continued. Michigan Democratic Representative Elissa Slotkin suggested that her state was relying too much on products from abroad.

"It doesn't matter if it's an adversary or an ally — we can't be this reliant on parts coming from foreign countries," she said in a series of social media posts while the bridge was blocked.

"The one thing that couldn't be more clear is that we have to bring American manufacturing back home to states like Michigan. If we don't, it's American workers ... who are left holding the bag."

In an interview with CBC News, Michigan Democratic Representative Debbie Dingell cited Canadian authorities' initial reluctance to arrest protesters and the interruptions to trade with her state as reasons to reconsider the relationship with Canada.

"We cannot let ourselves be held hostage to these kinds of situations," she said. "If this is going to become a new and regular situation, we've got to bring our supply chain back home. We can't count on this bilateral relationship we have."

Cohen said that Dingell is a good friend of his and that she "never said that to me." He said the best way to address anxiety about future blockades is to do a better job of promoting the merits of a trading relationship that has served both countries well.

### **Canada Did Well To End Blockades: Ambassador**

"I do think that Canada, at all levels of its government, has behaved responsibly in managing these demonstrations and protests," he said.

"I think the priority of Canada, in opening up trade routes and in opening up ports of entry ... so quickly and efficiently was essential not only for restoring decorum, law and order to the country, but to preserve and to avoid the adverse impact on Canadians and Americans whose jobs were in jeopardy as a result of those demonstrations."

The Ambassador said he wants to focus now on making sure that such disruptions don't happen again by working with Canada to ensure that supply chains are secure.

"This relationship between Canada and the United States is so powerful. It helps to produce so much economic activity," he said.

"It helps to produce so many jobs on both sides of the border that we need to redouble our efforts to preserve the resiliency and the safety of the supply chain. That's where I come out."

## Nova Scotia To Lift All Remaining COVID-19 Restrictions By March 21

*By Keith Doucette, The Canadian Press, February 23, 2022*

[https://www.therecord.com/ts/news/canada/2022/02/23/nova-scotia-to-lift-all-remaining-COVID-19-restrictions-by-march-21.html?li\\_source=LI&li\\_medium=therecord\\_canada](https://www.therecord.com/ts/news/canada/2022/02/23/nova-scotia-to-lift-all-remaining-COVID-19-restrictions-by-march-21.html?li_source=LI&li_medium=therecord_canada)

All remaining COVID-19 restrictions will be lifted in Nova Scotia by March 21, including proof of vaccination and indoor mask mandates.

"There comes a point in time where the benefit of the restrictions is outweighed by the impact of those restrictions," Premier Tim Houston told reporters on Wednesday, February 23.

He said politicians and health officials have always made it clear that they would follow the science, and now the science is saying "that we are ready."

"There will be some that say it's not fast enough, others will say it's too fast, but the reality is that the pace at which we are moving ... is right for our situation in our province," he said.

Leading up to March 21, the province will gradually ease restrictions. That includes ending as of February 28 the proof-of-vaccine requirement for "non-essential" activities such as going to restaurants.

"Proof of vaccination for discretionary activities was always meant to be a temporary measure," said Dr. Robert Strang, chief medical officer of health. "After nearly five months, we are in a place now where it's no longer required for day-to-day activities."

But Strang said the proof-of-vaccine requirement would remain in place "for now" in high-risk settings such as hospitals and long-term care homes, as will the vaccine mandates for employees in those areas of health care.

Starting March 7, large venues will be able to operate at 75 per cent capacity — up to 5,000 people — with physical distancing as much as possible. Weddings, funerals, and faith services will also move to 75 per cent capacity.

Restaurants, bars, and casinos will be able to return to regular hours and operate at the current level of 75 per cent capacity, while fitness and recreation facilities will also be allowed to operate at 75 per cent capacity.

The indoor mask requirement in public spaces and schools will remain until March 21, but Strang said it will be recommended that people continue to wear masks at their discretion.

Strang said the risk of COVID-19 will remain despite the lifting of restrictions, although it should be reduced over time.

“There is risk, of course, but that would be true if we did it last week or two months from now,” he said.  
“There is no textbook that lays out for us exactly when and how to do this.”

Strang said that once public health measures are lifted, there could be an uptick in COVID-19 cases, but he said that will partly depend on the choices made by individual Nova Scotians.

“The impact of this actually depends a lot on how well Nova Scotians continue to adhere to the basic personal protective measures that we have been using for the last two years,” he said.

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## California Adopts ‘Endemic’ Policy To Deal With COVID-19

*By Don Thompson, The Associated Press, February 17, 2022*

[https://www.theglobeandmail.com/world/article-california-adopts-endemic-policy-to-deal-with-COVID-19/?utm\\_medium=email&utm\\_source=Coronavirus%20Update&utm\\_content=2022-2-18\\_20&utm\\_term=Coronavirus%20Update:%20Canada%20has%20passed%20its%20peak%20of%20Omicron,%20says%20Dr.%20Tam&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/world/article-california-adopts-endemic-policy-to-deal-with-COVID-19/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2022-2-18_20&utm_term=Coronavirus%20Update:%20Canada%20has%20passed%20its%20peak%20of%20Omicron,%20says%20Dr.%20Tam&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

California became the first state to formally shift to an “endemic” approach to the coronavirus with Governor Gavin Newsom’s announcement on Thursday, February 17 of a plan that emphasizes prevention and quick reaction to outbreaks over mandated masking and business shutdowns.

The milestone, nearly two years in the making, envisions a return to a more normal existence with the help of a variety of initiatives and billions in new spending to more quickly spot surges or variants, add health care workers, stockpile tests, and push back against false claims and other misinformation.

“We are moving past the crisis phase into a phase where we will work to live with this virus,” he said during a news conference from a state warehouse brimming with pandemic supplies in Fontana, east of Los Angeles.

The first-term Democrat, who last year survived a recall election driven by critics of his governance during the pandemic, promised the state’s nearly 40 million residents that as the omicron surge fades, “we’re going to keep them safe and we’re going to stay on top of this.”

A disease reaches the endemic stage when the virus still exists in a community but becomes manageable as immunity builds. But there will be no definitive turn of the switch, the Democratic governor said, unlike the case with Wednesday, February 16’s lifting of the state’s indoor masking requirements or an announcement coming on February 28 of when precisely schoolchildren can stop wearing face coverings.

And there will be no immediate lifting of the dozens of remaining executive emergency orders that have helped run the state since Newsom imposed the nation’s first state-wide stay-at-home order in March 2020.

“This pandemic won’t have a defined end. There’s no finish line,” Newsom said.

The World Health Organization declared the COVID-19 outbreak a pandemic on March 11, 2020; and, with omicron fading in many parts of the world, some countries have begun planning for the endemic stage. But no state has taken the step Newsom did and offered a detailed forward-looking plan.

Republicans have been frequent critics of Newsom’s handling of the coronavirus and were quick to disparage his latest effort. State Republican Chairwoman Jessica Millan Patterson called it “an extra-large helping of word salad” and renewed the call to “follow the lead of other blue states and end his state of emergency or lift his school mask mandate.”

Newsom’s plan sets specific goals, such as stockpiling 75 million masks, establishing the infrastructure to provide up to 200,000 vaccinations and 500,000 tests a day in the event of an outbreak, and adding 3,000 medical workers within three weeks in surge areas.

Newsom’s administration came up with a shorthand acronym to capsulize key elements of its new approach: SMARTER. The letters stand for Shots, Masks, Awareness, Readiness, Testing, Education and Rx, a reference to improving treatments for COVID-19.

Dr. Jeffrey Klausner, an epidemiologist at the University of Southern California, said while some may argue these should have come sooner, he believes “the timing is right on.”

“Surveillance, testing, vaccination, and treatment make the context very different and make it appropriate to shift our response from a pandemic response of trying to do everything possible, to a more rational response to try to implement things that we have strong evidence that work,” Klausner said.

The plan includes increased monitoring of virus remnants in wastewater to watch for the first signs of a surge. Masks won’t be required but will be encouraged in many settings.

If a higher level of the virus is detected, health officials will determine if it is a new variant. If so, state and federal officials have a goal to, within 30 days, determine if it responds to existing tests, treatments, and immunities from vaccines or prior infections.

California’s health secretary, Dr. Mark Ghaly, said one of the goals is to avoid business closures and other far-reaching mandates. However, he said the state’s requirement that schoolchildren be vaccinated against coronavirus by fall remains in effect.

The plan includes new education, including “myth-buster videos” to fight misinformation and disinformation and help interpret ever-evolving precautions for a confused public whiplashed by safeguards that seemingly shift by the day and vary across county lines.

In co-ordination with the federal government, it calls for a first-in-the-nation study of the pandemic’s direct and indirect impacts long-term on both people and communities.



All this will cost billions, much of it already outlined in the pandemic response package Newsom sought as part of his budget last month. That includes \$1.9 million that lawmakers already approved to boost staffing at hospitals and increase coronavirus testing and vaccine distribution, as well as existing money and anticipated federal funds.

His proposed budget also includes \$1.7 billion to beef up the state's health care workforce, with more investment in increased laboratory testing capacity, data collection, and outbreak investigation.

Newsom, who has faced criticism for sometimes failing to follow his own rules, defended keeping in place some of his executive emergency orders, which he said most recently have allowed the state to quickly bring in temporary medical workers and to quickly distribute more than 13 million home test kits to schools.

Those orders have dwindled from 561 to fewer than 100 in recent months, he said, and his administration is working with legislative leaders to eventually make them unnecessary.

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## Remaining COVID-19 Restrictions Scrapped In England

*Country 'Moving From Government Restrictions To Personal Responsibility,' Says PM*

*By The Associated Press, February 21, 2022*

<https://www.cbc.ca/news/world/COVID-19-restrictions-england-scrapped-1.6359373>

British Prime Minister Boris Johnson is scrapping the last domestic coronavirus restrictions in England, including the requirement for people with COVID-19 to self-isolate, even as he acknowledged on Monday, February 21 the potential for new and more deadly variants of the virus.

Johnson said the country was "moving from government restrictions to personal responsibility" as part of a plan for treating COVID-19 like other transmissible illnesses, such as the flu.

He said it marked an end to "two of the darkest, grimmest years in our peacetime history."

"Today is not the day we can declare victory over COVID-19, because this virus is not going away," Johnson said at a televised news conference. "But it is the day when all the efforts of the last two years finally enabled us to protect ourselves whilst restoring our liberties in full."

Despite warnings from scientists that ending restrictions could weaken the country's ability to monitor and track the coronavirus, Johnson confirmed that mandatory self-isolation for people with COVID-19 will end starting on Thursday, February 24 and that the routine tracing of infected people's contacts will stop.

People will still be advised to stay home if they are sick, but they will no longer receive extra financial support introduced during the pandemic for those who miss work.

Many people who think they have COVID-19 may never know for sure. Starting April 1, lab-confirmed PCR tests for the virus will be available free only to older people and the immuno-compromised. The government will also stop offering the public free rapid virus tests, though they will be available for purchase.

Monday, February 21's announcement applies only to England, which is home to 56 million of the United Kingdom's 67 million people. It leaves England with fewer restrictions than most other European countries, with the exception of Denmark.

Yet, the government stressed that the pandemic is not over and the virus could still spring nasty surprises.

Johnson said scientists were "certain there will be new variants and it is very possible they will be worse than omicron," the currently dominant strain.

Johnson said the fact that Queen Elizabeth tested positive for COVID-19 on Sunday, February 20 was "a reminder that this virus has not gone away."

Buckingham Palace said the 95-year-old monarch was experiencing mild, cold-like symptoms, was continuing with light duties and would follow all government regulations.

The new plan foresees vaccines and treatments keeping the virus in check. Everyone 75 and older will be offered a fourth vaccine dose, along with those 12 and up who have conditions that make them vulnerable to severe disease.

### **Risky Move, Some Scientists Say**

Some scientists said removing all restrictions was a risky move that could bring a surge in infections and weaken the country's defences against more virulent future strains.

The government insisted that it would retain a strong surveillance system, including the Infection Survey conducted by the Office for National Statistics, which is considered invaluable because it tests people whether or not they have symptoms. It said it also will keep the ability to ramp up testing if needed.

Chris Whitty, the chief medical officer for England, said prevalence of the virus was still "very high" and urged people to continue to self-isolate if they had COVID-19.

"People should still, if they have COVID-19, try to prevent other people from getting it, and that means self-isolating," he said.

The leader of the opposition Labour Party, Keir Starmer, said the government's "half-baked" approach would leave Britain vulnerable.

"'Ignorance is bliss' is not a responsible approach to a deadly virus," he said.

Johnson's Conservative government lifted most virus restrictions in January, scrapping vaccine passports for venues and ending mask mandates in most settings, apart from hospitals in England.

Scotland, Wales, and Northern Ireland, which set their own public health rules, also have opened up, although more slowly.

A combination of high vaccination rates in the U.K. and the milder Omicron variant meant that easing restrictions didn't lead to a surge in hospitalizations and deaths. Both are falling, though the U.K. still has Europe's highest coronavirus death toll after Russia, with more than 160,000 recorded deaths.

In Britain, 85 per cent of people aged 12 and older have had two vaccine doses, and almost two-thirds have had a third booster shot.

Monday, February 21's announcement was cheered by many Conservative Party lawmakers, who argued that the restrictions were inefficient and disproportionate. It could — and critics say was designed to — shore up Johnson's position among party lawmakers, who have been mulling an attempt to oust him over scandals including lockdown-breaching government parties during the pandemic.

But some scientists expressed alarm, saying that ending support for people to test and isolate would hit poor people the hardest.

"Today's announcement is not a plan for living with COVID-19, it is a plan for reducing spending on testing and cutting support for people who have or may have COVID-19," said Trish Greenhalgh, professor of primary care health services at the University of Oxford.

"Learning to live with COVID-19 does not mean pretending it isn't highly prevalent or pretending the virus is no longer dangerous," she noted.

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## Israel To Allow Tourists Regardless Of COVID-19 Vaccination Status

*By Reuters, February 20, 2022*

[https://www.theglobeandmail.com/world/article-israel-to-allow-tourists-regardless-of-COVID-19-vaccination-status/?utm\\_medium=email&utm\\_source=Coronavirus%20Update&utm\\_content=2022-2-20\\_19&utm\\_term=Coronavirus%20Update:%20Interim%20police%20chief%20says%20operation%20will%20continue%20so%20e2%80%98nobody%20returns%20to%20occupy%20our%20streets%20again%e2%80%99%20&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/world/article-israel-to-allow-tourists-regardless-of-COVID-19-vaccination-status/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2022-2-20_19&utm_term=Coronavirus%20Update:%20Interim%20police%20chief%20says%20operation%20will%20continue%20so%20e2%80%98nobody%20returns%20to%20occupy%20our%20streets%20again%e2%80%99%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

Israel will begin allowing entry to all tourists, regardless of whether they have been vaccinated against COVID-19, from March 1, a statement from the Prime Minister's office said on Sunday, February 20.

Entry into Israel will still require two PCR tests, one before flying in and one upon landing in Israel, the statement said.

Currently, only COVID-19 vaccinated foreigners are allowed into Israel.

"We are seeing a consistent decline in morbidity numbers, so this is the time to gradually open up what we were the first in the world to close," Prime Minister Naftali Bennett said.

Israel first shut its borders to foreigners in March 2020. The number of visitors has slowly risen as the country lifted some restrictions, but they remain well below pre-pandemic levels.

Some 46,000 tourists entered Israel last month, up from 7,800 a year earlier but way lower than the 333,000 that visited in January 2020.

"At the same time, we will keep a finger on the pulse, and in case of a new variant, we will react quickly," Mr. Bennett said.

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## 'Fortress Australia' Has A New Message: Come Back

*For Nearly Two Years, The Country Projected A Harsh Message Of Rigidity And "Rules Are Rules." Will Long-Haul Travelers Bet On The Easygoing, Inviting Image It Is Sending Out Now?*

*By Tacey Rychter and Isabella Kwai, New York Times, February 18, 2022*

<https://www.nytimes.com/2022/02/18/travel/australia-tourism-COVID-19.html>

Moments after the Australian government announced that it would re-open the country's borders to international travelers later this month, Emily Barrett locked in a fare for a flight to Sydney. The 32-year-old nanny from Palo Alto, California spent three days researching and talking to Australian friends before she decided to book her trip to the island continent, which for two years had some of the world's strictest border controls and longest lockdowns aimed at controlling the spread of the coronavirus.

"They all said, 'if we go back into a lockdown now, people will go into the streets,'" she said. Her two-week trip is scheduled to start a few days after the border opens on February 21.

Potential travelers and tourism operators alike are cautiously optimistic about the re-opening of "Fortress Australia," but many wonder if the isolated nation's ongoing COVID-19 restrictions — such as vaccine and testing requirements, as well as mask mandates — will make the return of international travel more of a trickle than a splash. Australia's reputation for rigidity and reclusiveness during the pandemic — at odds with the inviting, easygoing nature portrayed by the country's tourism boards — may also be a hurdle to overcome.

"There is no doubt that a full recovery will take time, but we are confident that the demand for Australia is strong," said Phillipa Harrison, the managing director of Tourism Australia, the country's tourism board.

Tourism was one of the fastest growing sectors in Australia's economy before the pandemic, contributing 45 billion Australian dollars in 2019, or \$32 billion.

Australia is among the world's most immunized countries for COVID-19, with 94 percent of people over 16 fully vaccinated. Through 2020 and 2021, the country pursued a tough "zero COVID-19" strategy that closed national and state borders; restricted Australians from returning home and even leaving; enforced months-long lockdowns; and required its few visitors to undergo expensive hotel quarantines. Surging cases of the Omicron variant of the coronavirus in January, which persist, but have since declined, tipped most of the country into a new 'living with the virus' phase.

"It's about coming back so the virus is under our control, whereas we felt that the virus was controlling us," said Catherine Bennett, an epidemiologist at Deakin University in Melbourne, adding that opening the borders represented a turning point. "This is saying: We're ready for this."

### **Australia's Walls Come Down**

Australia's grand re-opening comes with a few ground rules. Travelers entering the country must be fully vaccinated to avoid a costly two-week hotel quarantine, and must test before arrival — somewhat common requirements for travel now.

But it will take a little more time for Australia's welcome mat to roll out all the way. The entire state of Western Australia — a third of Australia's vast land mass, but home to just 10 percent of the population — has essentially been closed to both international travelers and even vaccinated Australian citizens for most of the pandemic. It plans to re-open to vaccinated travelers on March 3, with testing rules on arrival. The state, which has reported about 2,900 total cases and 10 deaths since the pandemic began, is home to Perth — one of the world's most remote major cities — more than 7,000 miles of coastline, the Kimberley region's dramatic sandstone gorges and wine destinations such as Margaret River. While the federal government can open the nation's borders, the states can still set their own COVID-19 restrictions, including entry rules.

"We desperately want people to come back," said Graeme Skeggs, a general manager at Adam's Pinnacle Tours, one of Western Australia's larger tour companies, which, until the pandemic, operated luxury tours of the state's renowned coastlines and landscapes. Much of their business evaporated after COVID-19 struck, and some smaller operators the company worked with have closed. "Two years is a lot longer than any of us thought," Mr. Skeggs said.

While many operators who rely on foreign tourists are hopeful, it's clear that there is no simple return to pre-pandemic times.

China overtook New Zealand as Australia's largest foreign tourist market for the first time in 2017, and 1.3 million visitors from mainland China spent more than \$12 billion Australian dollars, or nearly \$9 billion, in 2019, about 27 percent of the year's international visitor spend.

With China still severely limiting outbound travel, that leaves a gaping hole in Australia's tourism economy.

Michelle Chen opened the Apollo Surfcoast Chinese Restaurant in 2012 along Victoria's Great Ocean Road — one of the state's major scenic attractions, about a 2.5-hour drive from Melbourne — to cater to the hundreds of Chinese day-trippers who would stream off buses each day on their way to view the Twelve Apostles, a limestone rock formation farther down the coast.

When Australia closed to Chinese travelers on February 1, 2020, she lost “nearly a hundred percent” of her business. In another stroke of misfortune, the restaurant burned down in April of last year. She re-opened in December a few doors down. But Ms. Chen is not expecting her core customers to return for a long time.

She's even revamped her menu, which used to feature dishes like Sichuan chile chicken that appealed to mainland Chinese visitors. Now the menu is “80 percent Australian-Chinese,” Ms. Chen said, with milder offerings like Mongolian beef. “I find I can't sell the Chinese-Chinese dishes.”

Another thing she's desperately looking forward to with the return of international travel: more workers. “Everywhere there is a shortage of labor,” she said.

### **The Djokovic Drama**

In January, the Australian Open — one of the country's biggest sporting events, which draws hundreds of millions of viewers annually — became a media circus when Novak Djokovic, the world's number one men's tennis player, who is not vaccinated, was detained and finally deported from Melbourne because of his risk for “civil unrest.” The drama, which stretched on for 10 days, triggered protests in Australia from groups who believed the battle was the latest example of COVID-19-related mandates trampling public freedoms.

“Strong borders are fundamental to the Australian way of life,” the country's prime minister, Scott Morrison, said after the decision to cancel the tennis star's visa.

Australia's fixation with border security is highly contentious within the country, particularly its harsh treatment of asylum seekers, but ultimately plays well with voters. But how would Mr. Djokovic's unceremonious booting fit into Australia's new “come on in” narrative?

“From our view, it really highlights the strength of Australia's border policies,” said Chris Allison, Tourism Australia's acting manager of the Americas. While Mr. Djokovic's treatment was divisive, he said, it showed that “Australia has zero tolerance in terms of requiring vaccinations to come into the country,” and affirms the message of “how we're trying to re-open our borders safely and protect the health of the nation.”

But time — and bookings — will tell if long-haul travelers are willing to bet on Australia's re-opening.

Some prefer to wait and see. Australia was where “everyone wanted to go” before the pandemic, said Samantha Carranza, a manager at Sky Tours, a travel agency in downtown Los Angeles. But “there isn't much demand right now,” she said, adding that Australia's protectiveness has made her clients cautious to travel there. “No one's sure if it's really open or not. Will it close again, will they get stuck there?”

The data shows that interest in travel to Australia is already on the rise: flight bookings were up 200 percent following the border-opening announcement compared to the week before, according to Forward Keys, a travel analytics company.

“While the immediate jump in bookings is encouraging, the overall booking volume compared to the equivalent week in 2019 is modest,” said Olivier Ponti, the firm’s vice president of insights.

“I imagine there will be more and more confidence over the course of the year,” said Christie Hudson, a senior public relations manager at Expedia, the major online travel agency. “People are really ready to start thinking about these bucket-list trips again. I think for a lot of Americans, Australia is a bucket-list-type of trip.”

### **Opening Aboriginal Australia To The World, Cautiously**

Cultural experiences led by Australia’s diverse Indigenous groups will be a focus of marketing to overseas travelers, according to Tourism Australia. But in the Northern Territory, the region with the highest proportion of Indigenous people, many remote communities are barred to outsiders until at least March 3 in an effort to protect the residents there from infection.

International visitors are key for the region’s Indigenous tourism sector: before the pandemic, nearly 70 percent of overseas visitors to the Northern Territory engaged in Aboriginal tourism activities, compared to 16 percent of Australian tourists.

Victor Cooper, who owns and operates Ayal Aboriginal Tours in Kakadu National Park, said he used to welcome visitors from Europe and the United States to his “grandmother’s country,” where he taught them about bush tucker (native foods) and told traditional stories of the land.

“I had a really, really good thing in the overseas market, it took a long time to get that,” Mr. Cooper said. He has not had any overseas bookings since the re-opening announcement, and worries things may be “complicated” for a while yet. “I don’t think I’m going to get the clients I used to have back in 2019.”

Other tourism operators are already seeing signs of recovery, which gives them hope for a better year ahead.

“It’s good to see people again,” said Dave Gordon, an employee at Wake Up Bondi, a hostel on Sydney’s famous beach, of the limited number of travelers who have been filtering back in recent months. “It’s exciting.”

Since the news of the border re-opening, booking numbers for later in the year have risen, he said.

The first year of the pandemic was “quite a struggle,” he said. To survive, the hostel, which is on Bondi Beach’s main thoroughfare, slashed its rates and accepted longer-term lodgers, and even closed for a period.



But the border opening removes a major hurdle for him and other operators across the country, who want to convey a clear message for would-be tourists thinking of Australia: “Come!” he said. “This is the time to travel.”

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## Portugal Lifts Restriction On Travel From Canada

*The Country Had Quietly Removed Canada From Its List Of Approved Countries On Feb. 8, Baffling Travellers.*

*By Omar Mosleh, Toronto Star, February 22, 2022*

<https://www.ourwindsor.ca/news-story/10576967-portugal-lifts-restriction-on-travel-from-canada/>

Portugal has lifted a restriction on non-essential travel from Canada after imposing the rule earlier this month.

Some Canadians had told the Star they were surprised to hear the country quietly removed Canada from its list of approved countries for non-essential travel on February 8. That development cast a shadow of uncertainty over travel plans, causing some Canadians to cancel flights due to worries of being stranded in Portugal upon arrival, though others reported experiencing no trouble travelling there.

Canada’s embassy in Lisbon posted on Facebook on Monday, February 21 that the Portuguese government was once again allowing non-essential travellers from Canada, but that entry requirements remain, including an EU Digital COVID-19 Certificate or a valid test. (Children under 12 do not require either.)

Portugal’s instituting of the stricter rules earlier this month followed a January 17 recommendation by the European Union to reinstate travel restrictions on Argentina, Australia, and Canada amid increasing COVID-19 infections. Those recommendations are not binding — it’s up to individual countries to decide.

Travellers were left unaware of the February 8 change and couldn’t seem to get a straight answer about what Portugal’s rules were.

The Star earlier reported that Portugal was still allowing non-essential travellers from the United States, where the COVID-19 incidence is nearly double what it is in Canada, and where just 64 per cent of the population is fully vaccinated compared to Canada’s 82 per cent. Portugal is one of the most vaccinated countries in the world, with 90 per cent of its population fully immunized against COVID-19.

The EU will review its travel recommendations on February 28. Canada’s government has advised against non-essential travel outside the country since December 15, 2021, due to the risk of the Omicron variant.

Global Affairs Canada did not confirm Portugal’s relaxed rules to the Star by time of publication.

## Travel Agencies Flooded With Requests After Ottawa Says It Will Drop Pre-Arrival PCR Test For Travelers

*Current Rules Have Been Deterrent For Canadians Wanting To Go On Trips Abroad, Agents Say*

*By Maya Lach-Aidelbaum, CBC News, February 18, 2022*

<https://www.cbc.ca/news/travel-agents-high-demand-pcr-test-arrival-dropped-1.6354443>

Travel agents are being flooded with requests from Canadians eager to book vacations now that the federal government has said it will drop pre-arrival PCR tests for fully vaccinated travellers as of February 28.

Health Minister Jean-Yves Duclos announced on Tuesday, February 15 that travellers will still be required to take a pre-arrival test for COVID-19, but they can instead opt for an authorized rapid antigen test taken no more than one day before their scheduled flight or arrival at the land border.

Antigen tests are generally cheaper and more widely available than a molecular test and can provide results within minutes.

Also starting on February 28, unvaccinated children under the age of 12 entering Canada with fully vaccinated parents will no longer have to avoid schools, daycare, or other crowded settings for 14 days, said Duclos.

Several travel agents say they're having trouble keeping up with a swell of demand now that travel rules are changing.

"I'm getting so many bookings, I'm not sure if I can handle all my clients," said Katherine Velan, a travel agent with Direct Travel in Montreal.

Shalene Dudley, owner of Latitude Concierge Travels based in Burlington, Ontario, said her "email has blown up" with people wanting to travel for spring break within the last 24 hours.

Both said Canada's current travel rules, which require travellers entering Canada to show proof of a negative molecular test taken within 72 hours of their departing flight or planned arrival at the land border, have been a huge deterrent to Canadians wanting to travel.

"Of all the measures, that one's been the bane of our existence as travel agents," said Velan.

She said many clients avoided taking trips because of how difficult — and expensive — it could be to take a PCR test abroad.

A PCR test can range in price from \$150 to \$300. It can also be difficult to get test results within the specified 72 hours, as they typically must be processed in a lab.

"The problem previously was that the PCR [test] was hard to find, depending on the country you went to," said Dudley.

"There was a limited supply. Sometimes the labs didn't have a good enough turnaround time, and often travellers were stuck or had to pay hundreds of dollars per person to get help."

But the rapid tests will need to be carried out by a laboratory or health-care entity, so home tests won't be allowed.

Even so, "that is a good thing," said Ajay Kumar, owner of My Choice Travel and Tour Inc. in Winnipeg.

Many of his customers travel to the Punjab region of India, and the pricey PCR test has been a major barrier, Kumar said.

Velan said the change in federal travel rules definitely played a big part in boosting travel bookings, but interest was already increasing in the weeks leading up to the announcement.

### **Canadians Itching To Travel**

Travel agencies and airlines were already seeing a surge in bookings abroad last week.

Canadian-based travel agency Flight Centre said last week that bookings for trips departing from Canadian airports in March spiked by more than 700 per cent compared to bookings during the same time last year.

"There is no question there's pent-up demand," said Flight Centre spokesperson Allison Wallace. "People ... want to take that trip that they've been waiting for."

Bookings to sun destinations via Tripcentral.ca topped 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.

He said calls were coming in so fast he was 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," he said.

Martin Taller, co-ordinator of the tourism and travel program at Algonquin College in Ottawa, said many travel agents have left the industry in favour of better job stability and higher incomes.

Taller said the travel industry is usually "one of the first to feel the downturn, but the first to feel the upturn," and he's noticing that many employers are looking to "get anybody that's interested back in the business" as they deal with this surge.

The new travel rules coming into effect February 28 "will hopefully bring a new confidence to the trade, a new groundswell of business," Taller said.

"There will be, I think, an influx of new folks coming back into the industry and getting licensed to sell travel."

### Limited Availability

Dudley said many people are surprised to hear there's "very limited availability in a lot of resorts" over spring break right now, with Canadians competing with people across the globe who've also postponed their travels since the onset of the pandemic in March 2020.

Many hotels, airlines, and tourist operators downsized their operations and laid off staff earlier in the pandemic, Velan said, and are now struggling to operate at full capacity.

"It's not pre-COVID-19 travel anymore," said Velan.

"Things cost more. It's harder to get hotels. It's harder to get flights. It's harder to do everything. Most car rental companies sold off all their cars. So there's not nearly as many cars.... hotels have trouble getting staff so they can open up all their rooms."

Velan and Dudley are both warning travellers that many vacation destinations are going to be completely booked soon, if they aren't already.

Dudley added there's still some risk in travelling and it's important to plan around possible COVID-19 infection. She recommends people purchase travel insurance.

"It's very important to know what all of your options are if you get sick and how you would return home."

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## How To Navigate Travel Insurance Ahead Of Spring Break As Pandemic Restrictions Ease

*By Christopher Reynolds, The Canadian Press, February 23, 2022*

<https://www.ctvnews.ca/health/coronavirus/how-to-navigate-travel-insurance-ahead-of-spring-break-as-pandemic-restrictions-ease-1.5792882>

Canadians looking to get away for spring break now have a more robust range of travel insurance options.

The federal government announced last week that it will roll back testing and quarantine restrictions effective Monday, February 28, and will also lift its blanket advisory against trips abroad.

Although Canada's requirement for pre-departure COVID-19 molecular testing will end on that date, potentially cheaper and easier-to-access rapid antigen tests will be mandatory.

Unvaccinated children under 12 will also no longer need to self-isolate upon return to the country.

The change means an insured traveller can get full coverage if they suffer a medical emergency on foreign soil due to COVID-19, as companies add the virus to their policies again after removing it when Ottawa rolled out its travel warning in mid-December.

"Now there are no riders, no caps on it," said Marty Firestone, president of Toronto-based insurance broker Travel Secure.

If tourists test positive they will still have to wait 10 days before returning to Canada, a cost they can hedge with trip interruption coverage that covers accommodations, airfare costs, and other expenses.

However, Firestone says insurers continue to exclude pandemics from their trip cancellation coverage, meaning payments for resort packages or short-term rentals could be lost should border closures resume.

"You still won't be able to claim if your reason for not going is COVID-19-related," he said, adding that insurance companies may leave out global epidemics indefinitely.

"I think they're all going to cover their behinds a bit here now and never get into that position again ... You are never going to be covered for cancelling a trip because of a pandemic anymore," Firestone predicted.

Airlines sell various forms of trip cancellation coverage if you purchase a package from them.

Airlines and travel agents say bookings are on the rise again as the Omicron-fuelled surge in cases recedes and Canadians locked at home for much of the past two years clamor for escape to warmer weather.

Air Canada CEO Michael Rousseau said on Friday, February 18 that reservations were ticking upward over the past month. Bookings at travel agencies Flight Centre and Tripcentral.ca rose to between 40 and 50 per cent of pre-pandemic levels in the days leading up to last week's federal announcement, and towered over numbers from the same time last year, when Caribbean flights were halted.

With COVID-19-related cancellations still unviable as a claim, Firestone recommended that groups putting down large deposits hash out a refund agreement with the "end user" -- resorts, rental companies, tour operators.

Cruise travel also remains at a Level 4 advisory as the government warns citizens to "avoid all cruises." The notice affects insurance coverage, with days quarantining in one's cabin -- and paying for it -- likely unclaimable, Firestone said.

Those relying on their credit cards, particularly older clients, should check the fine print for details such as the length of time they're covered while overseas.

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## Carnival Cruise Line To Ease Mask Mandate For Guests From March 1

*By Reuters, February 18, 2022*

[Carnival Cruise Line to ease mask mandate for guests from March 1 | Toronto Sun](#)

Carnival Cruise Line plans to make masks optional for its guests from March 1, after the U.S. Centers for Disease Control and Prevention (CDC) eased its warnings for cruise ships, the company said in a statement late on Friday, February 18.

The company said masks would be recommended but not required.

"There may, however, be certain venues and events where masks will be required," Carnival said in the statement.

Carnival also said it plans to offer more flexibility in pre-cruise testing requirements.

The cruise line, operated by Carnival Corp, said children under 5 will be allowed to sail without any need for vaccine or exemption.

The easing of the mask mandate follows similar action from cruise operator Norwegian Cruise Line Holdings Ltd and theme park Disney World.

The U.S. CDC eased its warnings for cruise ships by a notch from the highest level two days earlier, in response to a decline in onboard COVID-19 cases.

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## Air Canada CEO Demands Eased Travel Rules As Bookings Grow After Omicron Takes A Toll

*By Christopher Reynolds, The Canadian Press, February 18, 2022*

<https://ca.sports.yahoo.com/news/air-canada-reports-smaller-fourth-132854490.html>

Air Canada topped expectations as it bled less cash in its latest quarter, a sign the airline's underlying recovery remains on course despite the blow to holiday travel caused by the Omicron variant.

However, a loss of nearly \$500 million prompted the carrier's CEO to call for lighter travel restrictions, three days after the federal government announced it would lower key barriers to cross-border traffic.

"More needs to be done," said chief executive Michael Rousseau, demanding an end to all pre-departure COVID-19 testing rules.

"If bars and large public events can re-open at full capacity, and some provinces such as Quebec and Ontario can put an end to the vaccination passport, there is no reason to single out travel."

On Tuesday, February 15, the federal health minister said Canada would lift its blanket travel advisory and the requirement for pre-departure COVID-19 molecular testing as of February 28 — though potentially cheaper and easier-to-access rapid antigen tests will be mandatory. Unvaccinated children under 12 also no longer need to self-isolate upon return to the country.

The advisory against travel abroad took effect in mid-December in response to the Omicron strain, which reversed airlines' upward trajectory across the globe.

"We were seeing strong growth before Omicron hit. Then it was almost a very quiet period for a month, month and a half, with a lot of cancellations," Michael Rousseau told analysts on Friday, February 18.

"But over the last month or so, we have started seeing strong growth, strong momentum in bookings."

The country's largest airline cancelled 36 per cent of its January flights, based on the number scheduled in mid-October. By January 28, it had nixed nearly half of its February flights, according to flight data firm Cirium. As of late last month, more than 43,300 trips had been scrapped in the first two months of 2022.

Corporate travel — a key market that yields high profit margins for carriers — also continues to lag as many companies hold off on return-to-work policies, though hints of growth are emerging.

"We do see — very slow — but we do see progress week over week," said chief commercial officer Lucie Guillemette. "We're just anxious to see the trend take a bit of a sharper turn here."

Fourth-quarter adjusted earnings were "modest" but positive for the first time in seven quarters, Rousseau noted. The company reduced its net loss by 60 per cent year over year. And passenger revenues climbed by \$1.6 billion to more than four times the year-earlier period as flight volume soared in October and November relative to 2020.

Cargo revenues also helped offset Air Canada's losses, jumping 163 per cent to \$490 million compared with the same period a year earlier.

As e-commerce sales and demand for delivery services continued to surge, the airline in December launched its first Boeing 767 dedicated freighter, with three more expected to hit the skies this year.

Rousseau said robust advance ticket sales, which grew almost \$400 million in the quarter, give the company confidence that passengers will return and that Omicron has deferred, not cancelled, travel.



## Flair Airlines Announces Third Jetliner, 50 More Jobs, And More Flights At Waterloo Region Airport

*By Jeff Outhit, Waterloo Region Record, February 23, 2022*

<https://www.therecord.com/news/waterloo-region/2022/02/23/flair-airlines-announces-third-jetliner-50-more-jobs-and-more-flights-at-waterloo-region-airport.html>

Flair Airlines is bringing a third jetliner and 50 more jobs to its base at Waterloo Region Airport, confident there are enough passengers to sustain expansion.

In June, the discount airline expects to add flights from Kitchener to Charlottetown, Prince Edward Island, and to Saint John, New Brunswick.

“Kitchener-Waterloo has become a very important part of Flair’s rapidly expanding network,” airline president Stephen Jones said on Wednesday, February 23. “Our commitment is to the region, and to keep on expanding to the extent that the region supports us ... This is a great partnership.”

The Edmonton-based airline launched at the regional airport with two jets that came with 100 employees, including pilots, cabin crew, and customer service agents.

Expansion to three jets and to 150 local jobs means more flights to more places and “it means that our cabin crew and pilots all live in that area because that’s where they have to turn up to work every day,” Jones said.

Flair also maintains its aircraft at the airport.

Waterloo Regional government is spending \$44 million in part to expand the passenger terminal for Flair passengers. It estimates that the Breslau airport will see 782,000 passengers this year after it struggled to retain carriers in the past. Last year was the airport’s busiest with 204,000 passengers.

The regional airport will be among Flair’s biggest bases when the third passenger jet arrives. The airline also has bases in Vancouver, Edmonton, Ottawa, and Toronto.

By June, the airline expects to grow to 20 Boeing 737 aircraft in total. It plans to grow again to 30 jetliners by 2023.

## Banks Lead The Pack As Companies Finally, Slowly, Start Bringing Workers Back To The Office

*For Many Employers And Employees, 'There's No Going Back To 2019' As Companies Gingerly Re-open Offices And Navigate A Future Involving Hybrid Working Conditions.*

*By Rosa Saba, Toronto Star, February 21, 2022*

<https://www.wellandtribune.ca/ts/business/2022/02/21/trickle-of-workers-expected-back-into-torontos-financial-district-as-ontario-lifts-restrictions.html>

As Ontario lifts more COVID-19 restrictions, Toronto's employers are slowly welcoming workers back to the office — they expect many employees will continue to work remotely at least part-time.

Brian Rosen, president and CEO of commercial real estate and investment management firm Colliers Canada, said Omicron put the brakes on last fall's gradual return to in-person working. But this time, companies don't have to create a brand-new flexible work plan, which means they can bring employees back quicker in 2022, he said.

"We're starting to see companies very, very eager to start getting people back in the office," said Rosen.

The big banks tend to lead the pack in downtown Toronto, said Rosen, so when BMO announced it would start bringing some employees back in early February, that signalled a shift in the coming weeks.

Colliers itself has been open throughout most of the pandemic, as some workers have to be in-person at least part of the time. The company has a full-fledged return-to-work strategy where some employees will have to work in-person for a certain number of days, said Rosen, but he doesn't think it will be put in place until late spring. In the meantime, the company is keeping its vaccine mandate and following provincial health guidelines, he said, while encouraging workers to come back to the office more often.

Soon, Toronto city buildings will be opening their doors again, heralding a potentially busier spring for the downtown core. And some financial district giants are stirring — BMO began bringing back more workers in early February, moving toward a hybrid plan in early April, Bloomberg reported.

And HSBC is beginning a phased re-opening of its offices at the end of the month, with its corporate Toronto office waiting until March 14.

"Our offices have been set up for fully hybrid working and we expect that even once capacity restrictions are lifted, most employees will continue to work from home at least a few days a week," said spokesperson Sharon Wilks, adding that the company's vaccination policy will remain.

Insurance giant Sun Life plans to resume its voluntary office return pilot program, and expects to fully re-open later in 2022, though the company will continue offering flexibility to its employees, said spokesperson Nadine Jahangir Gerrard.

And at RBC, employees will be allowed to return over the coming weeks and months, depending on local restrictions, while many teams will transition to hybrid work arrangements, said a spokesperson.

Foot traffic downtown is increasing week over week, according to commercial real estate firm Avison Young, though it's still significantly below pre-pandemic levels. Toronto's downtown core has been particularly hard-hit by Omicron and previous waves of COVID-19, as many businesses in the financial district rely on in-person workers.

Elke Rubach, president of Rubach Wealth, said her employees have become accustomed to working remotely — and so have her clients.

For the foreseeable future, Rubach and her employees might have meetings in-person every couple of weeks, but they aren't rushing back to their downtown office full-time.

Hybrid and remote work consultant Nola Simon said the intention of a company's back-to-work strategy will make or break the plan's success — there has to be a good reason for employees to come into the office.

"There's no going back to 2019. Your culture has changed," she said.

Ontario's restrictions being lifted might make some companies more eager to return, while others might be more cautious, said Simon.

Shir Magen, CEO of HomeStars, said that like many other employers, she cautiously re-opened the office in the fall of 2021. While the business of around 160 employees was doing better than ever despite the remote shift, some of the younger employees were clearly struggling, said Magen.

Only 10 or 15 workers returned to the office part-time last fall, said Magen, and when Omicron hit, the office closed again.

Now, HomeStars will be re-opening its office again on Monday, February 21, and this time Magen thinks more people will be coming in. Despite Ontario lifting many of its restrictions in the coming weeks, HomeStars employees will still be required to show proof of vaccination in order to enter the office, she added.

"I think people are itching to get back," she said.

But Magen thinks the hybrid workplace is here to stay. Workers have come to enjoy the flexibility of being able to choose whether to work remotely each day, and the company has benefitted too, as Magen has been able to expand her hiring pool beyond Toronto and grow the company by dozens of people during the pandemic.

"I think employers have to be able to balance remote and in-person," she said.

## When It Comes To Getting Workers Back To The Office, Motivate, Don't Mandate, Report Says

*By Radhika Panjwani, Special To The Globe and Mail, February 20, 2022. Radhika Panjwani is a former journalist from Toronto and a blogger.*

[https://www.theglobeandmail.com/business/careers/article-when-it-comes-to-getting-workers-back-to-the-office-motivate-dont/?utm\\_medium=email&utm\\_source=Globe%20Careers&utm\\_content=2022-2-20\\_17&utm\\_term=&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/business/careers/article-when-it-comes-to-getting-workers-back-to-the-office-motivate-dont/?utm_medium=email&utm_source=Globe%20Careers&utm_content=2022-2-20_17&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

Motivating employees' return to work, as opposed to mandating it, is the best tactic, according to the Great Attrition survey from McKinsey and Co. BORISZ/ISTOCKPHOTO / GETTY IMAGES

As COVID-19 restrictions ease, organizations should motivate employees rather than use ultimatums as part of back-to-office strategies, according to a report that also warns that a heavy-handed approach could increase employee attrition.

While the report was produced to better understand what is driving voluntary attrition in the labour market – something that is currently much lower in Canada – it highlights the problems with certain return-to-office approaches.

In the Great Attrition survey from McKinsey and Co., 52 per cent of the companies polled said they want to mandate in-office work four to five days a week to improve camaraderie and collaboration.

The report's authors caution that this approach might backfire. Motivating employees as opposed to mandating their return is the best tactic, they said. For instance, organizations should clearly articulate the benefits of working at the office and consider who needs to be in, and why. The report also suggests team leaders call their team members periodically to check in and to designate time for newer employees to engage with colleagues during remote working.

"The Great Attrition is an opportunity for leaders and companies to rethink how they are connecting with employees, especially in hybrid or virtual settings," the report says. "Be deliberate about cultivating deeper team relationships and creating an inclusive, purposeful experience for people, regardless of where they are working. The stakes are high. If employees don't find the culture, connectivity, and cohesion they seek, they are prepared to look elsewhere."

More than half of employees surveyed who quit their job in the past six months said they did not feel valued by their company (54 per cent) or their supervisor (52 per cent). Fifty-one per cent said they did not feel a sense of belonging.

The poll surveyed some 5,800 employees and 250 managers in Australia, Canada, Singapore, Britain, and the United States.

“If your WFH [work-from-home] policy offers minimal or no flexibility and your justification for requiring everyone to be back in the office is something vague like, ‘it’s better for our culture if people are physically together,’ expect people to resent – and likely resist – it,” notes Ron Carucci, a best-selling author, and an organizational and leadership consultant, in an article in the Harvard Business Review.

Mr. Carucci spoke to six human-resource executives who say their companies have seen a stable rate of attrition to see if there were any common practices that had helped their companies retain talent, and whether those could be replicated.

“One important factor that jumped out at me among the HR leaders I spoke with was that they all emphasized that their cultures of solidarity were established long before the pandemic struck,” Mr. Carucci said. “One [HR executive] said, ‘If you didn’t have a purposeful culture, you were caught short. And if you were, there’s no quick panacea to fix it. But for goodness’ sake, don’t waste another minute waiting to start creating one.’”

All six companies in question had corporate cultures that were fortified with employee-centric policies. Those included ensuring the company’s inner workings remained attuned to the needs of employees, particularly those seeking a sense of purpose in their work. Second, the organizations coached managers to create meaningful conversations, such as asking team members how they’re progressing professionally – and personally – and showing a genuine interest in the responses.

The McKinsey survey authors also suggest that organizations listen closely to their employees and get their input on organizational changes. This includes firing toxic leaders, re-evaluating the managerial cadre to ensure they have the right people in the right positions, and ensuring work benefits and perks are aligned to the employees’ needs. Employers should be flexible in their approach to work whether it’s remote, or hybrid.

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## Mental Health Services Dealing With Rising Calls For Help, As Staff Are Leaving

*Low Wages And Burnout Have Led To Difficulties In Staff Retention, While Demand For Services At This Stage Of The Pandemic Has Never Been Higher.*

*By Nadine Yousif, Toronto Star, February 21, 2022*

<https://www.waterloochronicle.ca/news-story/10576115-mental-health-services-dealing-with-rising-calls-for-help-as-staff-are-leaving/>

Ontarians are reaching out for mental health help in record numbers, leaving community agencies stretched thin as they struggle with staff retention and ballooning wait lists.

Demand for services, from treatment to early psychosis intervention to housing supports, has nearly doubled from pre-pandemic levels in Toronto, while crisis calls for mental health and addiction supports in Peel region reached a record in January, according to the Canadian Mental Health Association. The CMHA is the oldest and largest community mental health organization in the country with local branches across Ontario.

Staff have been working around the clock to answer the phones and manage people's mental health needs. But Michael Anhorn, the CEO of CMHA Toronto, said the unprecedented demand has been difficult to meet.

"The really honest answer is we're not able to right now," Anhorn said. Part of the challenge, he said, is the inability to retain staff at this point in the pandemic — a trend that is emerging across the community mental health sector.

"It's a combination of salary levels in community mental health and addictions, and also the pressures of the pandemic and people realizing they want to do different work than they've done before," Anhorn said.

While the sector struggles with a high turnover of staff, demand for mental health support in the province during COVID-19 has never been higher. A poll conducted in January by CMHA Ontario found that one in four Ontarians have accessed mental health help — the most at any point during the pandemic — and 43 per cent said they've found it difficult to get the help they need.

As for why more people are calling for help, staff say it's driven by a variety of factors. Abhilash Vanethu, program manager at CMHA's 24/7 crisis services in Peel, said some of it is driven by the closure of in-person programs that people previously relied on for help.

One example, he said, is the Recovery West program in Brampton, a drop-in program that once offered social outings like movie nights and peer support. As of February, Recovery West is still only running virtually.

Staff have also observed an increased volume in the overall calls from families of people in distress who don't know where to point their loved ones for help, or from people looking for addiction support. In Peel, CMHA is receiving an average of 130 crisis calls a day, which is about 45 to 50 calls per staff member on a given shift.

"It's pretty heavy, and we try our best to provide support," Vanethu said.

In Toronto, Anhorn said staff have also noticed the complexity of people seeking mental health support is higher, meaning they have to spend more time with each individual to make sure they're getting proper help, which increases the backlog of cases overall. On average, people as of December are waiting 288 days for support, an increase of more than a month from wait times in March.

There are 552 people on CMHA Toronto's centralized wait list, he added, and the organization only has capacity to serve 330 people at any given time.

“What we’re finding is people who are coming in with symptoms of mental illness, their symptoms are worse than they were before, and we believe that’s likely because of the stress of the pandemic,” Anhorn said, adding it’s a signal that the well-being of the general population is on a downward slope.

In Peel, data show that the volume of crisis calls has mirrored the waves of COVID-19, said CMHA Peel CEO David Smith. The increase in cases is followed by an increase in calls for support. Part of it, he said, is driven by people reluctant to visit hospital emergency departments for fear of getting sick.

But re-opening also brings its own difficulties, Anhorn said, as Toronto is noticing an increase in people reaching out for help again now that some COVID-19 restrictions have been lifted following the Omicron wave.

Staffing retention remains one of the bigger challenges for the sector. In Toronto, Anhorn said the association has had a “very large turnover” in nursing, mainly due to low wages compared to what hospitals can offer, which is 30 per cent more on average. This, he said, despite CMHA’s best efforts to provide more health benefits for workers.

He added the turnover is also partly driven by public sector wage increases being capped at one per cent due to Bill 124 — a law in Ontario long opposed by nurses that also applies to front-line mental health workers.

Shortages are also affecting the crisis support program in Peel, Vanethu said, where hiring for vacancies has been a challenge due to a lower number of applicants than usual. “Pre-pandemic, it was different,” he said. “If a vacancy opened, we didn’t have this delay in filling it and we used to get qualified candidates a lot.”

To mitigate this, Vanethu said his team has prioritized keeping the crisis lines open 24 hours in the day, and have borrowed staff from Dufferin and Caledon units to cover a wider geographical area. Still, there are days when staff can’t visit each caller, forcing delays in when people get support.

But amid these struggles, Anhorn said he’s also noticed a profound resilience in staff who are continuing to support people in crisis, despite the shortages and the difficulties brought upon by COVID-19.

“They’ve been managing their own response and safety in the pandemic, and still supporting their clients,” he said. “I just have deep respect that they’ve done both those things.”



## OTHER CAFII MEMBER-RELEVANT INDUSTRY/BUSINESS NEWS

### Could Inflation Benefit Canada's Life Insurers?

*How Inflation Affects Policyholder Behaviour Remains To Be Seen, An Analyst With A.M. Best Company Inc. Says*

*By Greg Meckbach, Investment Executive, February 14, 2022*

[https://www.investmentexecutive.com/news/industry-news/could-inflation-benefit-canadas-life-insurers/?utm\\_source=newsletter&utm\\_medium=nl&utm\\_content=investmentexecutive&utm\\_campaign=INT-EN-morning](https://www.investmentexecutive.com/news/industry-news/could-inflation-benefit-canadas-life-insurers/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-morning)

Rising inflation and interest rates could help improve profits for Canada's life insurers, suggest experts from rating agency A.M. Best Company Inc.

"A modest amount of inflation is actually very good for insurance. Higher interest rates could improve yield on their investments, which could lead to improved profitability," said Michael Adams, associate director with Oldwick, New Jersey-based A.M. Best. "[Life insurers] could potentially pass those benefits on to the policyholders or they could retain the profitability."

However, Adams said that December's inflation reading of 4.8% is high, particularly when it is an annualized number.

"A spike in inflation and interest rates would have negative ramifications, the most notable being a substantial decline in the market value of insurers' fixed income investments," Adams added. "While interest rates have been starting to rise in recent months, we are not at a point yet where it would have negative ramifications for life insurers."

Anthony McSwieney, senior financial analyst with A.M. Best, agrees. "Inflation itself would not have an immediate impact on insurance pricing," he said. "The impact is really more policyholder behaviour – will their pocketbooks be stretched so much that [they] can't afford insurance? Or would it be the fact that they're more focused on insurance? We don't know."

Adams and McSwieney were interviewed before Canada's three biggest life insurers released their 2021 financial results on February 9. Manulife Financial Corp. and Great-West Lifeco Inc. both brought in higher net premiums year over year, while Sun Life Financial Inc.'s dropped slightly.

In A.M. Best's 2021 annual Canadian market report, which releases each September, A.M. Best said all of Canada's life insurance companies have financial strength ratings of A- (excellent) or higher. This means A.M. Best analysts believe those carriers have an "excellent ability" to meet their ongoing insurance obligations.

That report also saw A.M. Best revise its outlook for Canada's life/annuity insurance industry to "stable" from "negative." (A "stable" outlook means A.M. Best expects market trends to have a "neutral"

influence on companies. The outlook applies to the industry overall, and not necessarily to individual carriers.)

A.M. Best had downgraded its outlook to negative when the COVID-19 pandemic started due to the economic uncertainty, Adams said.

“Prior to [COVID-19, the outlook] had been stable pretty much as long as I can remember in recent history,” Adams explained. “As the pandemic went on, at least in the Canadian market, mortality was not quite as bad as many had feared when the pandemic first hit. Also, their credit losses and companies’ investment portfolios weren’t impacted quite as much as originally thought.”

“If you look at the Canadian [life insurance] industry, capitalization was still strong throughout the pandemic,” McSwieney said.

For example, the insurers’ life insurance capital adequacy tests (a measure used by the federal Office of the Superintendent of Financial Institutions) remained strong, McSwieney said: “There may have been a slight disruption in premium but not for all [Canadian life insurance] companies, particularly with life insurers with an international footprint.”

On February 9, the three biggest lifecos reported their LICATs: Sun Life Financial’s was 145% as of December 31, 2021, down slightly from 146% a year earlier; Great-West Lifeco’s dropped to 124% from 129% over the same period, and The Manufacturers Life Insurance Company’s dropped to 142% from 149%.

In essence, the regulator wants life insurers to keep their LICATs above 100%.

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## Zurich Pairs With Blink For Flight-Disruption Coverage

*By Canadian Underwriter Staff, February 16, 2022*

[https://www.canadianunderwriter.ca/insurance/zurich-pairs-with-blink-for-flight-disruption-cover-1004217607/?utm\\_medium=email&utm\\_source=newcom&utm\\_campaign=CanadianUnderwriterDaily&utm\\_content=20220216153414](https://www.canadianunderwriter.ca/insurance/zurich-pairs-with-blink-for-flight-disruption-cover-1004217607/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterDaily&utm_content=20220216153414)

With airplane trips forecast to increase post COVID-19, travellers will want to know if they’ll get where they’re going – and if they have coverage options when flights get cancelled.

That’s the logic behind a new partnership between Zurich Canada and Blink Parametric to provide flight disruption cover to Zurich Canada policyholders and offer real-time, worldwide support to travellers.

Here’s how it will work. When travellers register flight details, Blink Parametric’s platform will monitor those flights in real-time and automatically notify people about delays or cancellations. If there’s a disruption, they’ll be offered service choices, within their policy terms, to alleviate the consequences.

“Our alliance with Blink Parametric adds a truly novel protection,” said Sanjeewa Goonetilleke, Zurich Canada’s assistant vice-president, travel insurance. “We are now offering a seamless service to assist stranded or delayed travellers by providing them with service options on their phone in real time to help make things a little easier.”

He added the newly branded “Zurich Flight Assistance” service will be offered through Zurich Canada brokers to travel suppliers and, ultimately, consumers.

Blink’s platform is designed to process high-frequency, low-severity claims when travellers need immediate, real-time claim resolutions.

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## RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

### A New Class War Comes To Canada

*Opinion By Ross Douthat, New York Times, February 19, 2022*

<https://www.nytimes.com/2022/02/19/opinion/class-war-canada-truckers-protest.html>

A great and mostly unknown prophet of our time is Michael Young, whose book “The Rise of the Meritocracy,” published way back in 1958, both coined the term in its title and predicted, in its fictional vision of the 21st century, meritocracy’s unhappy destination: not the serene rule of the deserving and talented, but a society where a ruling class selected for intelligence but defined by arrogance and insularity faces a roiling populism whose grievances shift but whose anger at the new class order is a constant.

This year, it’s Canada’s turn to live inside Young’s somewhat dystopian scenario, set in the 2030s but here ahead of schedule. On one side of the trucker protests you have Justin Trudeau, a condensed symbol of meritocracy-blurring-into-aristocracy — with degrees from two of Canada’s three best universities, but also the pedigree of being Pierre Trudeau’s son — and behind him a Canadian establishment that has followed public health advice on COVID-19 more closely than the United States, imposing more stringent restrictions throughout the pandemic.

Then on the other side, you have the truckers and their allies: a complex mix of forces in the style of France’s gilets jaunes, organized in part by right-wingers but inclusive of all kinds of characters and ideas, defined by an exhaustion with pandemic restrictions and a strong connection to the physical portion of the economy, the part that relies on brawn and savvy, not just the manipulation of words and symbols on a screen.

This last division was not precisely anticipated in Young’s book, writing as he did before the true rise of the computer, but it has ended up being a key expression of the meritocracy-populist divide. To quote the pseudonymous writer N.S. Lyons, the trucker protests have sharpened a division between “Virtuals” and “Practicals” — meaning the people whose professional lives are lived increasingly in the realm of the “digital and the abstract,” and the people who work in the “mundane physical reality” upon which the virtual society still depends.

This division is not always one of money: plenty of Practicals do very well for themselves while plenty of Virtuals scrape along on, say, graduate-student stipends or middling think-tank salaries. But the class divide between the two categories is clear, and so is the gap between their respective influence over the central nodes of Western power. And their simmering conflict is most likely to flare up when plans devised by meritocrats create problems in the physical dimension — whether it's a gasoline tax increase devised by French technocrats touching off protests among French drivers, or just an accumulating exhaustion with COVID-19 restrictions among Canadians who work in the real world rather than on Zoom.

Moreover, as Lyons points out, in the Canadian clash, each side has used the weapons appropriate to its position. The truckers have leveraged the imposing presence of their trucks and the sympathy of other Practicals — from tow-truck drivers to cops — to attack the physical underpinnings of the capital's economy. Meanwhile the counterstrike, while it's finally evolved to actual physical removal, has been strikingly virtual: first a PR blitz to encourage friendly media to brand all the truckers as racists and anti-Semites and Trump supporters, then the convenient hacking and “doxxing” of donors to the convoy, and then an invocation of the Emergencies Act which lets the government attack the protesters via the digital realm, freezing bank accounts and even cryptocurrency funds connected to the protests.

Since politics exists to organize fears, a major question for people caught between these two camps is which kind of power seems more frightening. The power to shut down the heart of a major city, perhaps even with the sympathy of some of the police, or the power over money and information that the Trudeau government is relying upon in its response? The spectre of an insurrection or the spectre of a digital police state? A revolt of the disaffected middle or a revolt of the elites?

At the moment, judging by the Canadian polls, people are unhappy with Trudeau but seem to fear the disruptions and shutdowns more than the government response. A similar preference for a disliked elite over a chaotic and disreputable opposition is why Joe Biden is president rather than Donald Trump, and why Emmanuel Macron may yet be re-elected in France.

But at the same time, the truckers have already won a tacit victory in the move away from vaccine passport systems in Ontario and Quebec — which, like the ongoing swing against public health restrictions in the United States, suggests the fluidity of these conflicts. And the conflicts are also more complex, inevitably, than any binary can capture: the resilience of reality creates fissures inside the meritocracy (as lately between parents and educational bureaucrats, say), while the populist side has its own virtual dream palaces (the world of QAnon and related conspiracies is not exactly a practical dimension).

Still, once you recognize the divisions that Young prophesied, you see them in some form all over, as a novel class war that constantly raises the old question: Which side are you on?

## The Great Resignation: Insurers Have "A Terrific Story" To Tell

By Bethan Moorcraft, *Insurance Business Canada*, February 23, 2022

[https://www.insurancebusinessmag.com/ca/news/breaking-news/the-great-resignation-insurers-have-a-terrific-story-to-tell-326437.aspx?utm\\_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm\\_medium=20220224&utm\\_campaign=WPCW-Newsletter-20220225&utm\\_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8](https://www.insurancebusinessmag.com/ca/news/breaking-news/the-great-resignation-insurers-have-a-terrific-story-to-tell-326437.aspx?utm_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm_medium=20220224&utm_campaign=WPCW-Newsletter-20220225&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8)

The Great Resignation. The War for Talent. The Great Reshuffle. These phrases and their many iterations have become buzzwords in recent months. They refer to the huge uptick in workers quitting their jobs during the COVID-19 pandemic and shifting their expectations about what they want from their careers and their employers.

Insurance is an interesting case because, in many respects, the insurance labour market has long been tight. It's often an industry that people fall into or inherit rather than one that people choose, and that's because it's up against other (seemingly) more exciting or lucrative careers in financial services, professional services, and technology.

"The insurance industry is not immune from these issues," said Peter Hohman, Insurance Institute of Canada (IIC) president and CEO, referring to the so-called Great Resignation and War for Talent.

"However, I'll say that the industry has a terrific story to tell, and that's a great differentiator for us.

"The industry does important work that people can really believe in and get on board with – helping their neighbours and their communities get back on their feet when the unthinkable happens, whether it's a single loss to a homeowner, or a business, a car accident, or whether entire parts of the country are affected as we've seen with recent flooding, fires, and windstorms.

"People can really see that their work can have a profound impact, and the younger generations in particular are looking for something they can believe in, whether it's Gen Y (Millennials) and the Gen Z who are now coming through. The insurance industry has a fantastic story for these people."

The narrative encompassing the Great Resignation is the idea of disenchanted workers looking for greener pastures elsewhere. People want fair compensation and benefits, they want flexible working arrangements, and, increasingly, they want to work for employers who are in tune with the major societal impacts of the day, such as diversity, equity, and inclusion (DE&I) and the green economy.

"We have great employers in the insurance business. Whether it's our insurers, reinsurers, brokers, adjusters, managing general agents (MGAs) – they're all great employers," said Hohman. "They want the best for their employees. They offer fair compensation and rewarding work environments, and I know that many will introduce hybrid or full work-from-home policies after the pandemic. And they offer professional development, which is critical, as people want to know that their employers will support and encourage them to grow as professionals."

In 2021, the Insurance Institute of Canada celebrated a record number of graduates in the Chartered Insurance Professional (CIP) class of 2021, as well as record numbers of students who enrolled in institute programs, licensing courses, and webinars. In total, the organization serves more than 40,000 members country-wide, providing professional education and career development for Canada's property and casualty (P&C) insurance industry.

"With an industry population of approximately 125,000 to 130,000 people, having more than 40,000 people actively involved with the institute is remarkable participation – and we should all be very proud that the insurance industry in Canada is a global leader in that regard," Hohman told Insurance Business Canada.

"Really, when you think about it, the insurance industry offers many different rewarding career paths. There's something for everyone. While some people may spin out of the industry, the insurance business offers a compelling value proposition that will keep people engaged and help us attract new talent to the business. In my view, the industry is really well-positioned to succeed through this war for talent."

One beneficial difference in the Canadian insurance industry, compared to other insurance markets around the world, is that it's very close-knit and there's a sense of community – even among competitors.

Hohman commented: "The reality is, businesses are competitors, but at the same time, we have a common belief that the industry is here to support Canadian consumers. And while we can be competitors, we can also benefit and learn from others."

"I've been in the industry a handful of years, and certainly I've come to know a lot of people and I've kept those connections through many years. It really is a wonderful industry, and once people come into the business, they tend to stay because it is such a welcoming environment."

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## How And Where Insurance Brokerages Can Find Their Next Hire

*By Alyssa DiSabatino, Canadian Underwriter, February 11, 2022*

[https://www.canadianunderwriter.ca/brokers/how-and-where-brokerages-can-find-their-next-hire-1004217449/?utm\\_medium=email&utm\\_source=newcom&utm\\_campaign=CanadianUnderwriterDaily&utm\\_content=20220211162316](https://www.canadianunderwriter.ca/brokers/how-and-where-brokerages-can-find-their-next-hire-1004217449/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterDaily&utm_content=20220211162316)

The ongoing war for talent, coupled with the Great Resignation, has forced brokerages to shift their mindset on how they find and recruit talent.

And that includes reaching out directly to suitable candidates on social media.

Brokerages must begin to communicate their organization's value in a way that is attractive to candidates, rather than having candidates make their case on why they are the right hire, broker executives said during a Canadian Underwriter webinar panel discussion.

“As employers, I think we often got caught up in what value would this individual bring to the firm, which is an important conversation,” Erin Magilton, risk and broking leader, Canada at WTW said. “But I think the last couple of years have either forced, nudged, or allowed us to start thinking [about] what value does this organization bring to these people? You need to be able to articulate your culture and your values.”

“You don’t have to be starving for talent,” Adam Mitchell, CEO at Mitchell & Whale Insurance Brokers, commented. “Brokerages need to look themselves in the mirror really firmly on what are they offering, if they have a shortfall of talent and people aren’t lining up.”

Mitchell suggests the “great reshuffle” is a better term for the current recruitment shift. Thanks to many remote work options, great talent can now find the best-fitting brokerage from anywhere in the country.

“Three, four years ago, they didn’t have this many options,” he says. “We’ve had people join us from four or five driving hours away from the office....And now that we’ve gone out of this platform of work remotely forever, wherever you want, it’s really brought some amazing talent to our team.”

So how do you find these sources of talent?

Social media “poaching,” as Mitchell puts it, has become more prevalent recently. He made the observation while answering a question from the audience about whether employers should be reaching out directly via LinkedIn and other social media platforms to source talent, as opposed to waiting for candidates to come forward and apply to a position. “It’s a really tough job market out there for employers,” Mitchell observed.

Magilton has no issues with using social media to court desired candidates directly. “The whole posting a job and waiting for people to apply seems outmoded to me,” she said. “If you know what it is that you want...and what you’re looking to add to your bench, why would you not go out and directly ask the person or people who you think can add value to your organization? It seems like a very efficient way of doing things.”

She also emphasized the importance of finding diverse perspectives.

“To go outside of our industry to get new points of view or different industry verticals...is really critical,” she said. “We happen to like to recycle the same people over and over again, which means that we have the same thoughts creating this echo chamber.

“I think success for brokers — and quite frankly, every organization — will be built on a foundation of diverse perspectives and thought. So, it’s not only the right thing to do...but I think it’s also just really good business.”

Doug Morrow, CEO and managing partner at Excel Insurance Group, suggests upskilling your current employee roster. “It’s really important that we look at our staff as true assets of our companies, and make sure that we’re giving them absolutely every opportunity to broaden their education and to reach for the next step in their career.”



He says pandemic-related workplace flexibility has served his brokerage well. "I think our staff really appreciated that we didn't care which of the 24 hours of the day they were doing that work."

Mitchell emphasizes how secure the industry has remained during the pandemic, and how this could be a selling point for potential candidates. "There weren't many company or broker layoffs during this [pandemic]. That's a pretty valuable thing to go to the world with," he says.

## What Trends Will Evolve From Consumer Expectations In 2022?

*By Sameer Dewan, Global Business Leader, Insurance, Genpact, February 16, 2022*

[https://www.dig-in.com/opinion/what-trends-will-evolve-from-consumer-expectations-in-2022?position=editorial\\_2&campaignname=DIG%20Weekend%20update-02192022&utm\\_source=newsletter&utm\\_medium=email&utm\\_campaign=V2\\_DIG\\_Weekend\\_Update\\_20210410%2B%E2%80%98%E2%80%99%2B02%2F19%2F2022&bt\\_ee=lkojp2eWZGdViOJ2meWw7UHkLUGftYvwyVffYK3hrCZIVg1OmaJztFQJcb4hKSp9&bt\\_ts=1645279285472](https://www.dig-in.com/opinion/what-trends-will-evolve-from-consumer-expectations-in-2022?position=editorial_2&campaignname=DIG%20Weekend%20update-02192022&utm_source=newsletter&utm_medium=email&utm_campaign=V2_DIG_Weekend_Update_20210410%2B%E2%80%98%E2%80%99%2B02%2F19%2F2022&bt_ee=lkojp2eWZGdViOJ2meWw7UHkLUGftYvwyVffYK3hrCZIVg1OmaJztFQJcb4hKSp9&bt_ts=1645279285472)

As consumers, we want a personalized experience whenever we shop online, stream videos, or even get a cup of coffee. And we want the companies we do business with to anticipate our needs, and, increasingly, to reflect the values we hold dear.

It's no surprise that the insurance industry is not exempt from these heightened expectations. The relationship we have with insurers is evolving rapidly. We still expect providers to be there for us in a crisis. But we require more. And we want to feel good about the companies we choose to work with.

In short, we want insurers to transform from premium collectors to life-long protectors.

And technology is at the core of helping them achieve this. Today's systems can analyze disparate data sources to develop insights that help individuals in myriad ways. For example, wearables monitor patient health and connected devices in homes help prevent floods and fires.

Given these consumer preferences and technology developments, I believe that we'll see the evolution of three macro trends, first identified in Genpact's Insurance in the Age of Instinct research, throughout 2022:

### Optimized Reality

Insurers will continue to harness new technologies that tailor services to customers' individual needs, but they will shift from offering fixed coverage to proactively preventing claims. Insurers are embracing predictive intelligence to transform decision-making, for example, bringing in more sources of data to price risks more accurately and using telematics to offer pay-per-mile insurance. That's not all. Other more sophisticated uses of smart technologies are emerging. Satellite-based systems are helping farmers evaluate soil moisture to predict crop health. Companies are using machine learning to predict and mitigate the impact of natural disasters such as earthquakes, fires, floods, and hurricanes.

Both the employee and customer experience will be transformed by the seamless integration of technology across the insurance value chain. Employees will be free to concentrate on more value-added work and create closer connections with customers.

### **Ethical Impact**

Driven by consumer expectations, leading insurers are assuming an ethics-driven role within society, becoming responsible guardians.

The move toward social consciousness had already kicked off before the pandemic but took a new direction as companies returned premiums, mainly in auto insurance, as people drove and traveled less.

Insurers are embracing environmental, social, and governance considerations, both in terms of where the companies invest funds, which risks to underwrite, and which social causes to contribute to. One company leading the way is QBE Insurance Group, which offers Premiums4Good policies that invest 25% of premiums in projects that help the environment or deliver direct, sustainable benefits to communities, such as those aimed at reducing homelessness.

In addition, insurers are working to close the protection insurance gap by offering new products. For example, companies are providing a range of micro-insurance products to people who cannot afford traditional insurance.

### **Whole-System Planning**

To build long-term resilience against systemic threats as well as provide the best customer experience, forward-looking businesses will shift from functioning as closed concerns to being a part of strong, resilient networks.

Creating impactful partnerships that eliminate internal silos and blur the boundaries between organizations will require new approaches. Insurtech products, for example, are augmenting traditional insurers' products and services. In addition, the insurance ecosystem is teaming to address societal issues, such as climate change.

These three trends are good news for the industry. They are evidence that consumers are looking for insurers to play a bigger role in their lives and society. The companies that step up will likely build trust with consumers while being rewarded with a bigger share of a highly competitive market.

## UPCOMING WEBINARS AND EVENTS

### Web Seminar: Torys – 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 – 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.

[Register Here](#)

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## Web Seminar: Canadian Club Toronto – Diversity At Work In Canada: Breaking The Bias

**Dates:** Tuesday, March 8, 2022

**Time:** 12:00 p.m. – 1:00 p.m. EST

The year's International Women's Day theme is Break the Bias. Can you image a world free of bias, stereotypes, and discrimination? A world that is diverse, equitable, and inclusive. According to a recent McKinsey report, there is still work to be done, and although organizations have made a start on DE&I, we still have a long way to go—particularly for women, and people of colour. Nearly 70% of employees reported that their organizations prioritize DE&I, yet only 35% of employees reported that their companies had substantially followed through on their commitments. How can we hold organizations accountable so that employees have equitable access to workplace opportunities now, and in the future.

In celebration of International Women's Day, join Canadian Club Toronto on March 8 for a conversation with Sandrine Devillard (Senior Partner, McKinsey), Rania Llewellyn (President & CEO, Laurentian Bank) & Dr. Homer Tien (President & CEO, Ornge), moderated by Cheesan Chew (COO, RBC Ventures).

[Register Here](#)

## Web Seminar: Digital Insurance – 6 Insurer Best Practices For Billing In The COVID-19 Era

**Dates:** Wednesday, March 23, 2022

**Time:** 2:00 p.m. – 3:00 p.m. EDT

It's a complex juggling act – addressing policyholder needs and concerns while maintaining the revenue collection every insurance organization needs to continue operating smoothly. Based on the successes of more than 2,700 InvoiceCloud users, we've compiled a few of the new best practices that insurers must consider to effectively manage organizational priorities and support policyholders moving forward.

Join our live webinar, hosted by Digital Insurance, to learn:

- The 6 new best practices that can keep premium collections consistent and help insurers meet evolving policyholder preferences.
- How COVID-19 has altered the payment habits of policyholders.
- Data that can help improve policyholder retention rates.

[Register Here](#)

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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

[Register Here](#)

## Web Seminar: York University – Essential One-Day Update In Regulatory Compliance And Legal Risk Management For Financial Institutions

**Dates:** April 26, 2022

**Time:** 9:00 a.m. – 5:00 p.m. EDT

This intensive, one-day update will equip you with crucial regulatory and industry updates, forecasts and evolving expectations. Industry leaders will provide practical guidance and tactical insights to manage key legal and operational risks and emerging trends, implement forward-looking corporate values and drive your organization's coordination strategies to the next level.

You will get:

- Crucial industry updates for the financial services sector in the current economy
- Regulators' current and future priorities, expectations and coordination efforts
- Strategies for assessing priorities and proportionality with evolving business needs and operational risks and challenges, regardless of organization size
- Tactics for navigating transitions, mitigating drivers of misconduct risk, and implementing enterprise wide strategic solutions to adapt to evolving expectations
- Market conduct and fair treatment of customers – what will be enough?
- Ethical use of technology and digital innovations – how to satisfy business and regulatory obligations?
- Best practices for managing data, privacy, cybersecurity and other digital risks, while staying on side with obligations and also maximizing opportunities

[Register Here](#)

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## Web Seminar: McMillan – Head In The Clouds: Understanding Cloud Agreements

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

**Time:** 1:00 p.m. – 2:00 p.m. EDT

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.

[Register Here](#)