

## **CAFII ALERTS WEEKLY DIGEST: February 26 TO March 5, 2021**

March 5, 2021

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## REGULATOR/POLICY-MAKER NEWS

### AMF Appoints Kim Lachapelle As Interim Superintendent, Client Services and Distribution Oversight

The Autorité des marchés financiers (AMF), Quebec's integrated financial services regulator, recently updated the Senior Management and Internal Audit page on its website to indicate that Kim Lachapelle has been appointed Interim Superintendent, Client Services and Distribution Oversight. The AMF has not, to date, issued any official announcement about this interim appointment.

The Interim Superintendent role is in addition to Ms. Lachapelle's primary AMF responsibilities as Vice-President, Strategy, Risks, and Performance.

As Interim Superintendent, Client Services and Distribution Oversight, Ms. Lachapelle succeeds Frederic Perodeau, who vacated that AMF senior executive position in December 2020 to become a Quebec Superior Court judge.

Ms. Lachapelle's capsule biography on the AMF website reads as follows:

Kim Lachapelle has been Vice-President, Strategy, Risks and Performance at the Autorité des marchés financiers (AMF) since September 2018.

In this role, she is responsible for the AMF's integrated risk management program and for supporting the AMF's various units by monitoring, developing and maintaining the relevance of the organization's performance indicators.

Ms. Lachapelle supports and oversees the strategic monitoring activities of AMF staff and their participation in various national and international forums so as to promote an integrated view of market developments and the work conducted within those forums and enhance the AMF's strategic directions and risk management. Ms. Lachapelle also develops, coordinates and monitors the AMF's strategic planning and annual activity plan.

In early 2020, her responsibilities as Vice-President were expanded to encompass changes to AMF Monitoring, Risks and Performance and the addition of a new branch, AMF Data Valorization, Fintech and Innovation. This new branch enables the AMF to both optimize the use of data in support of its actions and be as proactive as possible with respect to technology and industry transformation. The branch is responsible for developing and co-ordinating data governance and valorization activities, furthering the development of the fintech strategy, and rolling out the innovation strategy.

Prior to this, from 2008 until her appointment at the AMF, Ms. Lachapelle was Secretary General of the Canadian Securities Administrators (CSA), the council of the securities regulators of Canada's provinces and territories, where she helped to improve the management and co-ordination of regulatory proposals and initiatives and to develop and implement the CSA strategic plan.

Before joining the CSA, Ms. Lachapelle served as Corporate Secretary of Jean Coutu Group (PJC) Inc., where she oversaw large transactions. She was also Corporate Secretary and Legal Counsel at Pebercan Inc. and, prior to that, practised insurance law with Robinson, Sheppard, Shapiro. Ms. Lachapelle is known for her leadership in the management and governance of complex environments and the development of lasting relationships with internal and external stakeholders.

Ms. Lachapelle holds a Bachelor of Laws from the Université de Montréal and has been a member of the Québec Bar since 1992. In 1999, she completed an MBA at HEC Montréal. Ms. Lachapelle is also a Fellow of the Institute of Chartered Secretaries and Administrators Canada and completed the Canadian Securities Course (CSI) with honours. She is a member of the boards of directors of the Externat Mont-Jésus-Marie corporation and the Québec branch of the Institute of Chartered Secretaries and Administrators (ICSA). From 2011 to 2016, Ms. Lachapelle served as director and then chair of the board of the Centre d'accès à l'information juridique (CAIJ).

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## Alberta Appoints Mark Brisson As New Superintendent of Insurance

In the Winter 2021 issue of its Communique newsletter – released March 1/21 and found here: <https://www.ccir-ccrra.org/Documents/View/3643> -- the Canadian Council Of Insurance Regulators (CCIR) reported that in its Winter Call held January 21/21, it welcomed Mark Brisson, Alberta's new Superintendent of Insurance, to the Council's membership.

Mr. Brisson replaced Sherri Wilson as Alberta's Superintendent of Insurance in December 2020. Ms. Wilson, who had been the province's Superintendent of Insurance for just one year, from January through December 2020, is now Alberta's Deputy Minister, Children's Services.

Mr. Brisson is Alberta's new Superintendent of Insurance, Pensions, and Financial Institutions and Assistant Deputy Minister, Financial Sector Regulation and Policy Division at Alberta Treasury Board and Finance. Over a 23 year public service career, he has held positions in both the Alberta and British Columbia provincial governments and those provinces' health systems. He has led business, technology, and policy transformation initiatives at the regional, provincial and pan-Canadian levels of the public sector, most recently as Senior Assistant Deputy Minister of Corporate Planning and Red Tape Reduction in Alberta.

Mr. Brisson holds Bachelor degrees in Economics and Health Information Science and professional certificates in project management and public sector policy.

## CCIR/CISRO Fair Treatment Of Consumers Working Group To Issue Further Guidance On Incentives Management In Insurance

In the Winter 2021 issue of its Communique newsletter – released March 1/21 and found here: <https://www.ccir-ccrra.org/Documents/View/3643> -- the Canadian Council Of Insurance Regulators (CCIR) reported that in the Council's Winter Call on January 21/21, the CCIR/CISRO Fair Treatment of Customers Working Group (FTCWG) received approval to proceed with an action plan to develop further guidance on incentives management in insurance.

The FTCWG intends to engage with industry stakeholders in a pre-consultation process about its planned further guidance on incentives management in the late Spring of 2021.

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

#### Canadian Banks, Insurance Firms Owe \$1.2B In Employee Vacation Pay, Class Actions Allege

*Courts increasingly siding with employees in fights over vacation pay owed on bonuses, commissions. Former investment adviser Leigh Cunningham of Winnipeg is the representative plaintiff in a vacation pay class-action lawsuit seeking \$800 million from RBC Dominion Securities. (Lyzaville Sale/CBC)*

*By Dave Seglins, CBC News, March 4, 2021*

<https://www.cbc.ca/news/business/class-action-suit-vacation-pay-banks-1.5935828>

When Leigh Cunningham of Winnipeg left her 26-year career as an investment adviser with RBC Dominion Securities, she did some math and realized that for decades she hadn't been receiving six per cent vacation pay on her full income.

Cunningham has launched a proposed \$800-million class-action lawsuit on behalf of thousands of advisers.

She alleges that RBC, which last week reported soaring profits, has systematically short-changed workers by failing to provide proper vacation pay to advisers whose compensation is based mostly on commissions and bonuses.

"It's just wrong," Cunningham told CBC News. "We are helping as employees to create that profit."

Cunningham's lawsuit was served to RBC in December but not made public until now.

It is one of five proposed class actions launched against banks and insurance companies since early 2019 seeking a total of \$1.2 billion for vacation pay that's allegedly owed current and former employees.

The allegations include that employers would calculate vacation pay based only on an employee's base salary, without including commissions and bonuses that can make up a large portion of a worker's compensation.

If successful, experts say these suits could open the floodgates on major employers that fail to pay salespeople and commissioned staff in accordance with various provincial and territorial employment standards laws across Canada.

'I need my money. Plain and simple.'

RBC, named in three of the five proposed class actions, declined to discuss specifics, but did issue a statement to CBC News.

"RBC takes pride in ensuring that everyone who works at any RBC company is fairly compensated," RBC Insurance communications director Greg Skinner wrote in an email.

"The policies that apply to the employees involved in the action state that their compensation includes vacation pay and statutory holiday pay."

Maureen Barrett of Brampton, Ontario resigned her position as an insurance salesperson for RBC in 2017, after almost a decade with the company.

She, too, is now a lead plaintiff, but in a different proposed class-action lawsuit seeking \$80 million from RBC Insurance on behalf of its salespeople.

"I need my money, plain and simple," Barrett told CBC News. "There's no bells and whistles around it, you owe me my money. I've worked for it."

Barrett's claim alleges she only ever received vacation pay on her base salary of \$37,500 and that RBC Insurance systemically failed to include in the calculation the commissions and performance bonuses that routinely made up a large share of her compensation.

"We need to make sure that this is rectified for those who are taken advantage of," she said. "That's how I feel. When this happened, when I found out that this took place, I felt as if I was taken advantage of."

Barrett says she moved to a new job as a salesperson with a smaller company, and was paid the proper amount of vacation pay from the start.

The Bank of Montreal is facing a similar class action launched by former BMO private wealth adviser Paul Cheetham in Vancouver.

BMO declined to comment on the suit.

Allstate Insurance is also facing a \$160-million claim launched by home and auto insurance salesperson Sung Taek Lee in Toronto.

It said the claim is "completely without merit" and that it will defend its case "in due course."

"Allstate compensates its employees in full compliance with all provincial employment legislation," it said in a statement.

The class actions have yet to be certified by the courts, and so none of the allegations have been tested by a judge or jury.

A wake-up call for major employers, lawyer says

The class actions on behalf of large groups of employees have emerged following recent court decisions that upheld individual employees' rights to outstanding vacation pay as part of severance packages.

Toronto investment banker David Bain sued his former employer, UBS Securities Canada Inc., after he lost his job in 2013 when the company shut down part of its Canadian operations.

In 2018, Ontario's Court of Appeal upheld his right to \$87,472 in vacation pay for his years of service, calculated as a percentage of his base salary as well as his bonuses.

These kinds of rulings have been a wake-up call for major employers, according to Toronto lawyer James Heeney, who specializes in employment law and is not involved in any of the class-action lawsuits.

"Many companies have caught up and changed the way that they pay people to be compliant, but many, many haven't," he told CBC News.

He says employment standards across Canada vary by province and by profession and need to be modernized.

He suspects the \$1.2 billion worth of lawsuits and class actions over vacation pay could be just the beginning.

"If you look across the country, there's at least hundreds of millions of dollars of liability, if not more, because there are just so many entities that have not caught up," he said.

While the five proposed class actions have yet to be given a green light, lawyers for Leigh Cunningham of Winnipeg hope to be in court later this year to certify the action on behalf of RBC investment advisers.

She acknowledges advisers are usually well paid, but says she worked hard for her clients and is entitled to what is provided for under the law.

"If the law states that an investment adviser is entitled to receive a holiday and vacation pay, why should I be penalized?" she said.

"If you look at six per cent over 21 years ... RBC Dominion Securities has really had the use of that six per cent of mine, my money."

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## Employees' Claims Of Sales Pressure Spark Shareholder Lawsuit Against TD Bank

*Bank says lawsuit is baseless and denies widespread culture of pressure-cooker sales*

By Erica Johnson, CBC News, February 11, 2021

<https://www.cbc.ca/news/canada/td-class-action-upselling-1.5909176>

A class-action lawsuit against TD Bank alleges employees were pressured to drive up profits by selling customers services and products that were unsuitable or unnecessary.

A TD Bank teller who spoke out about the pressure to sell customers products and services they didn't need says she feels vindicated a class-action lawsuit is now underway, shining a light on those allegedly unethical practices.

"It makes me know that I did the right thing, coming forward," she told Go Public, after learning about the lawsuit.

She says she and her colleagues were pressured to make unnecessary sales in order to earn revenue for the bank — and to hold onto their jobs.

The class action was certified by a Quebec judge in April 2019, but TD only submitted its statement of defence earlier this week. The statement strongly denies the allegations of a widespread, unethical sales culture and says the lawsuit should be dismissed.

The teller was one of three TD employees who contacted Go Public in 2017, alleging relentless pressure to meet sales targets by doing things like signing up customers for credit cards, adding overdraft protection to customers' accounts or moving them into more expensive chequing accounts.

"Speaking out felt like it was the only option we had at the time," she said. CBC News is not naming her because she could lose her job.

After the teller and her colleagues spoke out, hundreds of other current and former TD employees contacted Go Public with similar stories. They said they too felt pressured to behave unethically in order to meet sales targets and hold onto their jobs. In some cases, they even admitted to breaking the law to do it.



TD's statement of defence calls the CBC News stories "vague, unsubstantiated" and "unverifiable."

The legal action doesn't come from TD customers who may have been upsold or misled.

Following Go Public's reporting in March 2017, shares in Toronto-Dominion Bank posted their biggest loss since 2009 — plunging more than 5.5 per cent.

The lawsuit has been filed under the Quebec Securities Act and claims investors purchased TD stock based on "false and misleading statements" from TD Bank. Shareholders say they were not aware of the alleged internal pressure to sell products and services at any cost.

"This class action is not a direct hit on the practice of pressure selling, it's indirect," said Jasminka Kalajdzic, associate professor at University of Windsor's faculty of law and the author of two books about class actions. "Investors are saying they wouldn't have bought the stock if they'd known about the pressure to sell."

'TD was essentially profiting'

The lead plaintiff works for Turn8 Partners, a Montreal-area portfolio management company. According to court documents, he purchased TD securities for an investment fund.

The documents say he was unaware of what is described in the originating application as TD's "pressure selling program" and therefore acquired the securities at artificially inflated prices.

"We are arguing that TD said one thing and did another," said Shawn Faguy, a Quebec lawyer who launched the suit and is representing the plaintiffs.

The court documents also show that TD spoke about delivering "a legendary customer experience" while being recognized as "an extraordinary place to work," guided by ethics policies "that meet the highest standards of integrity, professionalism, and ethical behaviour."

But, Faguy says, "at the end of the day, we argue TD was essentially profiting as much as it could off of its clients. And ultimately it created a work environment which put an extreme amount of pressure on its employees."

28. Under the *Overall Business Strategy* heading of the Canadian Retail Section of the 2015 MD&A, TD states, *inter alia*:

"The strategy for Canadian Retail is to:

- Consistently deliver a **legendary customer experience in everything we do.**
- Be recognized as **an extraordinary place to work.**
- Make the **customer and employee experience simple, fast, and easy in order to drive efficiency.**

[our emphasis]

An excerpt taken from the originating application refers to a TD document that spoke about delivering 'a legendary customer experience.' (Faguy & Co. Barristers and Solicitors Inc.)

In its defence, TD argues that those claims are untrue and points to numerous customer service awards the bank has received over many years, including ranking "highest in customer satisfaction among the big five retail banks," in 2015 for the tenth consecutive year, according to the J.D. Power Canadian Retail Banking Customer Satisfaction Study.

TD further notes that its been repeatedly recognized for its workplace culture, noting that, in 2017, for the eighth consecutive year, it was "recognized as one of Canada's best employers," according to Aon Hewitt, a human resources consulting firm.

'Unethical, illegal and predatory'

The thrust of Faguy's argument is fuelled by several key TD documents included in the court file.

Of particular note is one released Dec. 3, 2015, which featured the financial performance of its Canadian retail business segment. Faguy says that document should have disclosed that the increase in retail revenue was driven by what he argues was "an unethical, illegal and predatory" employee sales target system.

"This clearly contains a misrepresentation," said Faguy. "We say anyone who would have bought the stock after that period of time bought it with an artificially inflated price because of that misrepresentation."

Because of that document — released to explain how TD recently performed, its financial condition and future prospects — the class action represents anyone who purchased TD securities between December 3, 2015 and March 9, 2017, the day before TD's stock value plunged.

It does not, however, cover stock traded on a U.S. exchange, which was part of a U.S. class action, which settled for over \$13 million US.

Systemic problem?

Kalajdzic says the challenge in this class action will be to prove the alleged wrongdoing was widespread.

TD "can't be faulted for whatever individual employees did," she said. "Plaintiffs are going to have to show this was a bank-wide policy of making employees sell products that were not appropriate to customers."

Faguy says that won't be hard.

"It's not like there is one branch in Montreal or one branch in Vancouver or one branch in Toronto where this was going on," he said. "The sales revenue practices seem to be a systemic practice that was set up to try to drive revenue within the company across the country."

In its statement of defence, TD argues it is "inconceivable" any unethical practices were systemic, pointing out that TD had over 81,000 employees engaging in Canadian retail activities at almost 1,200 branches in 2015.

After the initial Go Public stories, emails flooded in from employees of TD, Royal Bank of Canada, Bank of Montreal, CIBC and Scotiabank, describing pressure to hit sales targets that were monitored weekly, daily and in some cases hourly.

All five banks said in statements to Go Public that they act in the best interest of their clients and that employees are expected to follow codes of conduct.

The reports at the time prompted the banking regulator, the Financial Consumer Agency of Canada (FCAC), to launch a review of sales practices at Canada's big banks.

It found that a sharp focus on sales may be increasing the risk of "mis-selling" to consumers — defined as selling products or services that may be unsuitable, that don't take consumers' needs into "reasonable" account or that involve incomplete or misleading information.

However, the FCAC's review did not find mis-selling to be widespread, which TD points out in its class-action defence.

As for the first TD teller who spoke out, she says she's grateful TD's sales culture, and the alleged harm she says it caused, will be under scrutiny.

"Nothing will ever change," she said, "if acknowledgement of bad behaviour isn't addressed or punished."

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## TD To Shut 82 U.S. Bank Branches Amid Digital Shift

*By James Bradshaw, The Globe and Mail, February 25, 2021*

Toronto-Dominion Bank is shutting 82 branches in the United States, culling locations that it considers redundant and reinvesting some of the proceeds in digital banking alternatives. TD has the largest branch network of any Canadian bank, with 1,087 locations in Canada and 1,228 in the U.S., as of January 31. The closings in the U.S. are a more significant move to reduce its size and cut costs, "relative to the normal pruning we would do annually for the last several years," said Greg Braca, president and chief executive officer of TD's U.S. division, on a conference call with analysts. In March of last year, TD temporarily shut 40 per cent of its branches – Canadian and U.S. – in an effort to control the novel coronavirus. But nearly all of those locations have reopened, and there is still strong demand from some clients to bank in person. "We're seeing many of our customers return into the store, and we're bullish on that," Mr. Braca said. "You'll see markets in future years where we continue to invest in new stores. But what you're also seeing is the need for investing in digital capabilities, and we're doing just that."

Read Story (Subscription Required): <https://www.theglobeandmail.com/business/article-td-to-shut-82-us-bank-branches-considers-canadian-closings/>

## Sun Life Names TD Executive Manjit Singh As New CFO

*By Clare O'Hara and James Bradshaw, The Globe and Mail, March 1, 2021*

Long-time Toronto-Dominion Bank executive Manjit Singh is joining Sun Life Financial Inc. as the insurer's chief financial officer as Kevin Strain prepares to take over as chief executive officer later this year. Mr. Singh will join Sun Life on March 29 as executive vice-president and CFO, reporting directly to Mr. Strain, who is Sun Life's current CFO and president. Sun Life launched the executive shuffle after announcing in December that CEO Dean Connor will retire from the Toronto-based company – including its board of directors – after 14 years in executive roles, including nearly 10 years as president and CEO. Mr. Singh will replace Mr. Strain, who will begin his role as the insurer's new chief executive on August 6. In his new role, Mr. Singh will be responsible for Sun Life's finance, tax, capital, corporate development, investor relations and finance initiatives, including the implementation of new accounting standards that are now required for the insurance industry. Mr. Singh was viewed as a rising star at the bank by some who worked with him, and was deeply involved in the bank's diversity initiatives. His departure was announced in an internal note to TD staff on Monday, March 1.

Read Story (Subscription Required): <https://www.theglobeandmail.com/business/article-sun-life-names-td-executive-manjit-singh-as-new-cfo/>

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## Canada Life And Shoppers Drug Mart Announce Partnership

*By Insurance Portal Staff, February 24, 2021*

[https://insurance-portal.ca/health/canada-life-and-shoppers-drug-mart-announce-partnership/?utm\\_source=sendingblue&utm\\_campaign=daily\\_complete\\_202103-02&utm\\_medium=email](https://insurance-portal.ca/health/canada-life-and-shoppers-drug-mart-announce-partnership/?utm_source=sendingblue&utm_campaign=daily_complete_202103-02&utm_medium=email)

Canada Life announced this week that it has engaged Shoppers Drug Mart to launch a new health coaching program for plan members, led by the pharmacy retailer's Health Solutions by Shoppers team.

The insurer says the health coaching program evolved from a successful diabetes management, coaching and medication counselling program it launched with Shoppers Drug Mart back in 2013. The new program is designed to help Canadians prevent and manage other chronic conditions, as well.

Canada Life adds that the incidence of chronic disease rose from 37 per cent to 58 per cent between 2007 and 2020, likely contributing to higher costs for prescription drugs and coverage for short-term disability leaves of absence and lower employee productivity. It also points to studies that have found that chronic conditions account for almost 68 per cent of overall drug spending and studies which found that the average duration of a short-term disability absence is 49 days per claim.

To help, the Health Solutions by Shoppers team, with a mandate to deliver more cost-effective and sustainable employee benefits by focusing on employee well-being and ultimately on better health outcomes, will deliver the program remotely, giving participants access to pharmacists, nurses and dietitians from anywhere. The company adds that such access is especially important so employers can continue to support their employees during the COVID-19 pandemic.

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## CIBC And BMO Delay Return To Office For Most Employees Until At Least The End Of June

*By James Bradshaw, The Globe and Mail, March 1, 2021*

Two of Canada's largest banks are delaying the return of most of their employees to offices until at least June as public health officials continue to impose strict measures in some regions to control the novel coronavirus. Canadian Imperial Bank of Commerce said in a memo to staff Monday that most employees working remotely will not return until the end of June at the earliest. And a spokesperson said Bank of Montreal won't make any broad changes to remote work policies before the school year is over. Last November, CIBC and BMO each told their employees that most people working remotely could expect to do so until at least April. The banks have also promised to give at least four weeks' notice before staff must come back to the office. Though bank branches, some call centres and data centres still require staff to work on-site, about 70 per cent of CIBC's almost 44,000 employees have been working remotely. And more than 90 per cent of BMO's non-branch staff have the ability to work remotely, according to company disclosures. Both banks have promised employees paid time off work to get vaccinated.

Read Story (Subscription Required): <https://www.theglobeandmail.com/business/article-cibc-pushes-back-return-to-the-office-until-end-of-june/>

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

### Lack Of Serious COVID-19 Illness Or Deaths In Two Major Outbreaks Shows Vaccines Are Working, Experts Say

*By Les Perreux, The Globe and Mail, February 26, 2021*

<https://www.theglobeandmail.com/canada/article-lack-of-serious-covid-19-illness-or-deaths-in-two-major-outbreaks-show/>

Forty-three Quebec and Manitoba nursing-home residents infected in two coronavirus outbreaks, after receiving a first dose of vaccine, had minor symptoms or none at all, officials in both provinces say.

Immunologists say the lack of serious COVID-19 illness or deaths in the two major outbreaks in Winnipeg and Gatineau, Que., shows that the vaccines are working.

“This appears to be consistent with what the trials showed about how the vaccines would perform. The vaccines are doing what they are supposed to do,” said Jennifer Gommerman, a professor of epidemiology at the University of Toronto. “The fact there are no severe cases after just one dose with this many vulnerable people is pretty positive. These are really outstanding, amazing vaccines.”

Most nursing-home residents in Canada have received at least one shot of the two-dose vaccines. Provincial statistics show infection, serious illness and deaths have plummeted since. In Alberta, cases in long-term care have dropped 92 per cent since Christmas. British Columbia had 16 cases in long-term care last week, down from 485 weekly cases in early December. In Ontario, active long-term care cases among residents fell from 1,650 to 105 in the past month. Manitoba and Quebec experienced similar drops.

The Pfizer-BioNTech and Moderna vaccines used in Canada are 95-per-cent effective at preventing mild or serious illness after two doses. Preliminary evidence suggests they are also quite effective in the short-term after one dose.

They also appear to cut down the chances of being infected at all, but that’s less clear. It is also unknown exactly how much the vaccines might prevent people from spreading the virus.

About 96 per cent of the residents at the Lionel-Émond nursing home in Gatineau were vaccinated in December, but only about 41 per cent of staff. The cases were discovered early this week after scheduled asymptomatic testing at the home. Several staff members also tested positive. Officials suspect workers infected the residents.

“The residents are doing well, with few or no symptoms,” said Benoît Major, director of senior support at the Outaouais health district.

In Winnipeg, residents of the Actionmarguerite St. Boniface home received their first doses Jan. 27. Two weeks later, an outbreak was declared and 20 residents subsequently tested positive. One woman died 24 hours after her positive test result. Charles Gagné, CEO of the home, said the woman was frail and “at the start of end of life” before the outbreak began.

The rest of the residents are stable, he said. “Some of them have a few symptoms, some intermittent fever. We are optimistic,” Mr. Gagné said. “It’s nothing like the outbreaks we have seen in other homes in Winnipeg. It certainly seems like the vaccine is helping but it’s not definitive.”

The short time between injection and infection in the Winnipeg case means the vaccine just started to take effect when the infections happened. “Even three weeks is a little on the edge of how long it would take to mount a strong response,” Dr. Gommerman said.

Residents at the Winnipeg home got their second doses on Wednesday. Residents of the Gatineau home are scheduled to get the booster in mid-March.

Tania Watts, a professor of immunology at the University of Toronto, said it is vital that people get their second doses, particularly older people. The booster shot strengthens and increases the antibodies people make, improves how well the body eliminates virus and lengthens immune response.

"If you haven't had your second dose and you are over 80, you still have vulnerability. Partial immune response is good but it doesn't seem to be perfect," Dr. Watts said.

She said two doses are also more likely to protect against the new variants of concern that are spreading in much of Canada.

Two employees tested positive in the Winnipeg outbreak. As with the Gatineau flareup, Mr. Gagné said the outbreak started with unvaccinated employees, "a small percentage" of whom have received a first dose.

Josée McMillan, president of the union representing Outaouais personal-care, kitchen and maintenance workers, said many of her members are hesitating to take the vaccine. "It really hasn't gone according to plan," she said. "It's disappointing."

Ms. McMillan said many members do not have confidence in the vaccine because of how quickly they were developed or are hesitant because of the Quebec government's decision to delay the second dose up to 90 days, four or five times longer than manufacturer recommendations.

"We are encouraging our members to get vaccinated every chance we get, but I can't hold their hands and make them get vaccinated," Ms. McMillan said.

Ms. McMillan said governments are going to have to mobilize information campaigns to overcome vaccine hesitancy. "If our people are this hesitant, there are a lot of people in the general population who will be too," she said. "This is a society problem, not just a worker problem."

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## Head Of UK Program That Tracks COVID-19 Variants Says Virus May Have Reached 'Plateau' In Terms Of Evolution

*By Paul Waldie, The Globe and Mail, March 2, 2021*

<https://www.theglobeandmail.com/world/article-head-of-uk-program-that-tracks-covid-19-variants-says-virus-may-have/>

The head of a British program that tracks variants of the COVID-19 virus says it may have hit "peak fitness" in terms of its ability to spread and evade vaccines.

"We seem to have reached a relative plateau, if you like, of what the virus is doing in terms of evolution," said Sharon Peacock, director of the COVID-19 Genomics UK consortium, or COG-UK. "It could be that there's a point at which the virus has kind of optimal fitness in terms of transmissibility and evasion of immunity, and it may be that there will be a pause. What I don't know is what happens after that."



COG-UK has been a world leader in sequencing genetic changes to the virus and the consortium, which consists of a network of universities and public health agencies, has sequenced more than 300,000 genomes of the virus.

Dr. Peacock told a news conference on Tuesday that while it was unclear how the virus will continue to evolve, she remained optimistic about the battle to contain COVID-19. "I don't anticipate that things are necessarily going to get worse," she said. "Where we see vaccines being rolled out, disease is falling and the vaccines are looking effective. ... We're approaching a period of time when actually the tools and the technology that we've developed will come to the fore and help us to combat this virus."

She made the comments during a briefing on new research into a variant of the virus first detected in Manaus, Brazil, in November. The mutation, known as P1, has spread throughout Brazil and to 25 other countries, including the U.K. and Canada. The P1 variant contains a cluster of mutations that have also been found in the British and South African variants that were also first detected late last year. The mutations help the virus bind to human cells and evade immunity.

Researchers from Imperial College London, the University of Cambridge and the University of São Paulo found that the P1 variant was around 50 per cent more transmissible than the original version of the virus. They also concluded that it was able to reinfect between 25 and 61 per cent of people who were already immune to the original virus.

Nuno Faria, a specialist in viral evolution at Imperial College, said he also thought the virus was showing signs of "converging evolution."

"You do see the same mutations popping up in different parts of the world completely independently and I think that's something that needs to be taken into account," Dr. Faria told the briefing. He added that increased tracking of mutations, particularly in developing countries, could still turn up novel variations. "We will see more variants once we increase sequencing in places like the global south. We will probably start seeing far more variants of interest and far more variants of concern."

Dr. Faria was also hopeful about the fight against the pandemic and the effectiveness of vaccines. "This is a period to be optimistic about the future," he said. "The more we know about the virus the better we are able to protect against it. There is no concluding evidence to suggest at this point that the current vaccines won't work against P1."

Dr. Peacock said that even though the South African and Brazilian variants are highly contagious, they have not outpaced the British mutation in the U.K.

That variant was first detected in November in Kent, southeast of London, and it now accounts for more than 80 per cent of all COVID-19 cases in Britain. Only a handful of cases of the South African and Brazilian variants have emerged in the U.K. and so far they have not spread widely. That has raised questions among scientists about how the different variants behave once they are in the same environment.



“We will learn about the relative fitness of [variants] over time in a given setting but at the moment it’s clear that our lineage is prevailing against the South African variant,” Dr. Peacock said. “I don’t think we should make any assumptions about P1. I think we need to be on our guard, watch and go after this variant.”

A number of recent studies have shown that the Pfizer-BioNTech and Oxford-AstraZeneca vaccines work well against the U.K. variant. A report released this week by Public Health England, which studied 7.5 million people who had been vaccinated, found that both vaccines were highly effective in older people. Data from the agency showed that among people over the age of 80, both vaccines were more than 80 per cent effective in preventing hospitalization three to four weeks after a single dose.

Another study out of Scotland, involving more than one million people who had been vaccinated, found that both vaccines reduced the risk of hospitalization by up to 94 per cent.

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## Trudeau ‘Optimistic’ New Contracts Can Speed Up COVID-19 Vaccination Schedule

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

<https://www.theglobeandmail.com/politics/article-trudeau-optimistic-new-contracts-can-speed-up-covid-19-vaccination/>

Prime Minister Justin Trudeau says he’s optimistic Canada will beat its September target to get COVID-19 shots to everyone in the country who wants them.

At a Wednesday news conference, Mr. Trudeau said the country’s eighth vaccine contract (announced last week with the Serum Institute of India) and the approval of more vaccines from Health Canada could help speed up the schedule for everyone to get their shots.

“We are very optimistic that we’re going to be able to accelerate some of these timelines,” Mr. Trudeau said.

The September goal to get all Canadians their shots relied only on deliveries from Pfizer-BioNTech and Moderna. Last week, Health Canada authorized the Oxford University-AstraZeneca shot and a comparable shot made by the Serum Institute. The Indian company is making the AstraZeneca vaccine through a different manufacturing process and the shot is sold under the name Covishield.

Canada hasn’t yet said when the 20 million shots it purchased directly from AstraZeneca will arrive, but they are expected only after March. To plug that gap, the government is buying two million doses from the Serum Institute, the first of which arrived on Wednesday.

India's High Commissioner to Canada Ajay Bisaria said the federal government was able to secure that deal because Mr. Trudeau decided to call India's Prime Minister Narendra Modi. The two have had a frosty relationship at times and, in December, the Indian government took Canada to task after Mr. Trudeau commented on farmer protests in India. But Mr. Bisaria said the two countries are now on a "good footing."

During the Feb. 10 call between the two leaders, Mr. Bisaria said Mr. Trudeau "commended Prime Minister Modi for the dialogue going on with India's farm leaders and the fact that it was going on following democratic principles." He noted that Mr. Modi immediately made public his willingness to help the federal government after that meeting.

"That was the critical tipping point because ... at the end of the day there are political choices made when you apportion the vaccine among partners," Mr. Bisaria said about the call and Canada's success in buying the shots.

Canada will also receive 1.9 million shots of the AstraZeneca vaccine through the COVAX fund, which was primarily set up for low- and middle-income countries.

On top of those deliveries, Mr. Trudeau added that even more shots could start arriving in Canada if the federal regulator authorizes the shots from Johnson & Johnson and Novavax.

Vaccine candidates from both of these companies are currently being reviewed by Health Canada. It's expected that the Johnson & Johnson vaccine will be the next one approved.

The federal government has not released any updated information about how much the vaccines are costing Canada. On Wednesday, The Canadian Press reported that federal budget documents show \$5.3-billion was approved in December for COVID-19 vaccines and treatments, including the purchase of doses as well as research and development.

Another change that has the potential to speed up Canada's inoculations are new guidelines released Wednesday by the National Advisory Committee on Immunization, which said provinces and territories can wait up to four months to administer the second shots of the vaccines that require two doses.

If that change is implemented, the committee said it would mean 80 per cent of people 16 years and older could get their first shot by the end of June.

## How A Four-Month Gap Between Shots Could End Canada's Pandemic, Two Months Earlier

*By The Globe and Mail Editorial Board, March 3, 2021*

<https://www.theglobeandmail.com/opinion/editorials/article-how-a-four-month-gap-between-shots-could-end-canadas-pandemic-two/>

In the immortal words of materialist philosopher Mike Tyson, "Everyone has a plan until they get punched in the mouth."

Last fall, Canada entered the ring with what appeared to be a winning vaccination plan. The Trudeau government presented it as one of the world's best. It involved buying vaccines from multiple companies, and hedging the nation's bets by contracting for far more doses per capita than any other country. Canada expected to end the COVID-19 fight with arms raised, as a world's vaccination champion.

That was the plan. It looked like a good plan.

But as soon as the bell rang, Canada got punched in the mouth – repeatedly. The country was hit with delayed deliveries, even as our peers saw production and shipments ramp up. The best-laid plans got clocked. Canada's vaccination rate is near dead last in the developed world.

This country started the week aiming to inoculate all adults by September; the United States, in contrast, was aiming to get the job done by July. On Tuesday, U.S. President Joe Biden said that coming increases in shipments from U.S. factories mean his country can get there in May.

As for Canada, we'll cross the finish line, eventually. But the expected path of vaccine imports, combined with a lack of domestic production, puts us on a timetable for suppressing the virus and returning our economy to normal that is well behind the Americans, British and Europeans.

But what if Canada could nearly double its inoculation rate, without doubling the number of shots?

Quebec pointed the way in December. And British Columbia is now taking things even further.

On Monday, B.C. extended its gap between the first and second vaccine dose to four months. Bonnie Henry, the Provincial Health Officer, says this will allow the province to give all adults at least one shot by July, rather than the previous target of September.

Quebec began its inoculation campaign last year with a similar move, setting a three-month gap between the first and the second dose. And on Wednesday, the federal National Advisory Committee on Immunization recommended following B.C.'s lead, and moving to a four-month gap. By Wednesday evening, Newfoundland and Labrador and Alberta said they would, with other provinces expected to join them.

It means that Canada could get to herd immunity, and the end of the pandemic, two months faster than expected, even if vaccine doses arrive no faster than expected.

When Health Canada gave two vaccines the green light late last year, the recommended wait between the first and second jab was three weeks for the Pfizer vaccine, and four weeks for Moderna.

That was based on research trials by those companies, which were done on an accelerated basis, without time to test just how long first-dose protection lasts.

Since then, real-world evidence appears to show that the gap between first and second shots can be extended, with little or no loss of protection.

In a recent letter in The New England Journal of Medicine, Dr. Danuta Skowronski and Dr. Gaston De Serres – the heads of the BC Centre for Disease Control and Quebec’s Institut national de santé publique – made the case.

“There may be uncertainty about the duration of protection with a single dose,” they wrote, “but the administration of a second dose within one month after the first, as recommended, provides little added benefit in the short term, while high-risk persons who could have received a first dose with that vaccine supply are left completely unprotected.

“Given the current vaccine shortage, postponement of the second dose is a matter of national security that, if ignored, will certainly result in thousands of Covid-19-related hospitalizations and deaths... hospitalizations and deaths that would have been prevented with a first dose of vaccine.”

Is this change in strategy one of expediency? Of course it is – and that’s not a criticism. As one of Mr. Tyson’s philosophical antecedents, the Prussian general Helmuth von Moltke, put it, “Strategy is a system of expedients.” Canada may not have all the doses it wants, right now, but if first-dose protection lasts longer than originally believed, then the vaccination timetable can still be sped up – allowing an earlier reopening of the economy, and saving lives.

When reality socks it to your plans, change plans.

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## It’s Time To Talk About Vaccine Passports, For The Economy’s Sake, Canadian Business Groups Say

*By Rosa Saba, Toronto Star, March 5, 2021*

<https://news.freeads.world/its-time-to-talk-about-vaccine-passports-for-the-economys-sake-business-groups-say>

As the European Commission looks into the possibility of a digital pass as proof of COVID-19 vaccinations or negative tests, Canadian business groups say Canada needs to start talking about so-called “vaccine passports” — and whether or not we’ll accept them at our borders or issue our own.

Perrin Beatty, president and CEO of the Canadian Chamber of Commerce, said vaccine certificates of some kind are going to be a travel requirement in some jurisdictions around the world.

“Canadians and Canadian business are going to have to deal with that reality,” he said.

The idea of a “vaccine passport” — a broad term for official documentation showing a person has been vaccinated — has been floated since the early days of the pandemic.

But there are numerous challenges to consider, ethical, technical and otherwise, said Beatty.

Many are concerned about discrimination against those who can’t or won’t get the COVID-19 vaccine. Poorer countries will be much slower to receive the vaccine, and requiring proof of vaccination from residents of those countries for travel could further widen the gap between those countries and others.

There’s also the issue of security, especially if such “passports” are digital.

Israel was the first to roll out a vaccine passport; England is looking into the possibility; several European countries are considering them, too. In February, Denmark announced it was developing a digital passport.

On March 1, Ursula von der Leyen, president of the European Commission, tweeted that the proposed “Digital Green Pass” would help European citizens safely move around the European Union or abroad. However, the pass wouldn’t be just for those who are vaccinated; it could also hold proof of a negative COVID-19 test for those who haven’t received the vaccine.

One obvious question is whether “vaccine passports” should be mandatory for certain activities, such as travelling, Beatty said. The answer to that question is not a simple one but needs to be addressed.

“We should have a discussion ... now, rather than waiting until the rest of the world develops their systems,” he said.

After all, not everyone is able or willing to get vaccinated, said Beatty, and there need to be provisions so that we aren’t creating “two standards of citizenship.”

In an emailed statement, Health Canada and Public Health Agency of Canada spokesperson Maryse Durette acknowledged that governments and other international bodies “are exploring the possible use of vaccination certificates as one tool to support the reopening of societies and economies,” but said any similar effort in Canada would require “reliable scientific evidence.”

For example, it is yet unknown whether or not vaccinated people can still spread the virus and therefore pose a public health risk, Durette said.

“As knowledge of COVID-19 evolves, alternative border approaches, such as those implemented by other jurisdictions, will be considered,” she said. “However, entry prohibitions, coupled with mandatory isolation and quarantine, continue to be the most effective means of limiting the introduction of new cases of COVID-19 into Canada.

“The Government of Canada continues to look at all options available that would allow a traveller arriving in Canada to demonstrate that they are a low risk to public health, either through negative COVID-19 test results or proof of vaccination.”

Mike McNaney, president and CEO of the National Airlines Council of Canada, said the council is pushing the government for a comprehensive airline strategy that includes vaccine certification as one way to ensure safe travel, alongside rapid testing and quarantining.

McNaney noted that there are numerous platforms that have already been created that could act as a “vaccine passport” — though he hesitates to use the term — and said Canada will need to come up with a set of requirements for validating whichever platforms other countries choose to use, ensuring interoperability.

However, not everyone will be vaccinated, said McNaney, and that’s why rapid testing and quarantining will continue to be key for safe travel once restrictions begin to ease around the world.

“The reality is, yes, we’re going to have to live with this virus for an indeterminate time period. Not everyone will be able to be vaccinated ... So that’s why you still need to have an element of testing, and you need to tie that testing then to reduced quarantine levels.”

Dan Kelly, president and CEO of the Canadian Federation of Independent Business (CFIB), said if Canada is able to accept some kind of vaccine documentation from international travellers, it could help businesses in the most beleaguered sectors of our economy begin to recover.

Kelly said international tourism represents a significant part of Canada’s economy, especially during the summer.

The quick rollout of vaccines south of the border begs the question, said Kelly: even if Canada is slower to vaccinate, “Are we going to prevent fully vaccinated Americans from coming to Canada for the entire summer?”

“I think it’s absolutely critical that the government consider what circumstances will be required to reopen Canada’s border. And if it’s not going to be fully open, at least ... figure out ways to allow those that are vaccinated to come,” he said.

Kelly said official vaccine documentation could also help Canadian businesses to begin working abroad again, since many travel across the border for clients and have been unable to since the pandemic began.

Vaccine documentation could also be used domestically, he added, for theatres, nightclubs or special events like weddings. This would likely be under provincial jurisdiction, said Kelly, since the provinces are administering vaccines, but anything regarding international travel would need to be organized by the federal government.

Beatty agreed with Kelly that due to quicker vaccination schedules, it's likely many Americans will be ready to travel before most Canadians are. He likened potential "vaccine passports" to the Nexus card, a voluntary card used to expedite border clearances for frequent travellers between Canada and the U.S.

Overall, he's open to the idea, especially given the fact that other jurisdictions are almost certainly going ahead with some kind of vaccine passport system, he said. But the time to talk about it is now, he added.

"It would be helpful to bring people to the table and have a discussion of the pros and cons of doing this and what it would look like," Beatty said.

He agreed with Kelly that vaccine documentation could help spur business travel, and also allow larger events to be hosted more safely, alongside other important measures such as rapid testing and face masks.

Both rapid testing and vaccine certification could help public confidence once things start to reopen, added Beatty.

But Kelly is concerned that Canada will miss the boat, and said the CFIB will be actively pushing the government to start looking into this, with an aim to have something in place before summer.

"If we don't, Canada will lag behind. Investments and tourist dollars will be spent elsewhere. And that would be a shame," he said. "We can't afford another writeoff summer."

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## Once You Get Your Vaccine Shot, Wait Two Weeks, It's Time To Travel

by Gary Leff, *ViewFromTheWing*, March 3, 2021

<https://viewfromthewing.com/once-you-get-your-vaccine-shot-wait-two-weeks-its-time-to-travel/>

One Mile at a Time asks "What Does New Vaccine Timeline Mean For Travel?" now that the current expectation is enough doses in the U.S. for every adult by the end of May. What he's really asking, I think, is once you've been vaccinated (and waited two weeks for full protection) and once community spread is significantly reduced (from vaccinations, immunity from prior infection, and seasonality), will you feel comfortable traveling?

- Having enough vaccine for everyone doesn't mean everyone is vaccinated. Two months from now everyone who wants a vaccine will have had one and we'll be *begging people* to get vaccinated.
- But being vaccinated yourself gives you a lot more freedom because of the extreme effectiveness of vaccines not just against symptomatic COVID-19 but against severe COVID and hospitalization. We can basically return to normal life.
- There won't be a lot of COVID-19 spreading in the U.S. this summer. But we are likely to see a resurgence come late fall and winter. We'll need booster doses of vaccines, too.



- In the meantime, get what ever vaccine you can because it really isn't symptoms we're worried about, it's severe disease. And by the way, the first shot of Moderna or Pfizer appear to have similar protectiveness to the first shot of Johnson & Johnson. By all means go get your second shot when it's available to you (though we should be doing a 'First Doses First' regime similar to the U.K. and now British Columbia, Canada) but you don't need to wait two weeks past *the second shot* to have dinner with friends.

Former Food and Drug Administration Commissioner Dr. Scott Gottlieb warned on CNBC's SquawkBox this morning that the CDC's guidance for what you can do once vaccinated is going to be far too conservative.

CDC is going to come out with guidance this week that is going to prescribe what people can do, particularly after they're vaccinated. I think it's going to be overly prescriptive and conservative and that's the wrong message – because if we continue to be very prescriptive and not give people a realistic vision for what a better future is going to look like they're going to start to ignore the public health guidance.

Suggesting that fully vaccinated people cannot have small gatherings in their homes with other fully vaccinated people only ignores the science that vaccines aren't just '66% effective' or '94.1% effective,' that's data from clinical trials against symptoms, vaccination has been almost 100% effective against hospitalization and it's been 100% effective against death and *that is what we care about*.

We don't 'not travel' because of the risk of getting a cold or flu, we've been avoiding travel because of risk of severe disease and because we might overwhelm hospitals, especially ICU capacity. Vaccination so far seems to take that off the table. It also significantly limits spread of the virus.

And it has these properties against COVID-19 variants as well -- even if immune response is reduced, the Pfizer and Moderna vaccines still produce a greater response to even the South African variant than someone who has recovered and gives the body a real head start fighting it off – again to prevent severe disease and hospitalization.

Other countries won't open up so quickly, just like masking during travel won't go away any time soon even if U.S. daily case counts dip below 10,000 in late June. There are still going to be limits on travel, and negative tests required to travel to many places. But where you're allowed to travel, most people who do not have significant confounding factors (old age plus comorbidities) can generally feel comfortable traveling a couple of weeks after they've been vaccinated.

We haven't even begun to tackle how to verify vaccination, by the way. In Singapore, they're using blockchain technology and electronic verification. In the U.S., we have Centers for Disease Control card stock.

We need at-home rapid testing (that you do not need a prescription for and that you don't send off samples) and we need a reasonable way to verify vaccination. If you want to go to meetings and events, let those venues require vaccination and a negative test, but it has to be easy to demonstrate.



## Even Ontario's Bizarre And Messy Vaccine Rollout, And The Spread Of Variants, Will Not Stop Our Roaring Twenties

*By Bruce Arthur, Columnist, Toronto Star, March 3, 2021*

Eventually, this time will be a memory, like everything else. Canada will start swimming in vaccines starting in April; the arguments will fade into summer. As someone once said, throw enough vaccine at a problem, it doesn't matter how badly you actually do it. But right now Canada is still watching Americans get vaccinated 24-7 at Yankee Stadium, and watching President Joe Biden promise that every American can get a vaccine by the end of May. America is poised to have a bacchanalian American summer, and good God, it could be like Mardi Gras at a college-football game. Canada? Prime Minister Justin Trudeau says end of September. It will probably be sooner. But we have to get through the bumpy ending, first.

Read story (subscription required): <https://www.thestar.com/opinion/star-columnists/2021/03/03/even-ontarios-bizarre-and-messy-vaccine-rollout-and-the-spread-of-variants-will-not-stop-our-roaring-twenties.html>

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## More Signals Of A Roaring '20s Rebound For Canadian Economy When Pandemic Ends

*Despite economic crash, savings surge as consumer confidence hits 3-year high*

*By Don Pittis, CBC News, March 3, 2021*

<https://www.cbc.ca/news/business/canadian-economy-weath-recession-rebound-1.5933651>

Gloomy headlines about the collapse of the Canadian economy, which in 2020 faced its worst retreat since records began, may have obscured some startling new evidence for a strong rebound.

As we reported on Tuesday, March 2, the impact of the COVID-19 pandemic put Canada's economy into a tailspin, making 2020 the worst year on record, with gross domestic product declining by 5.4 per cent.

But other data out this week, including some buried amidst those latest bleak GDP numbers, tells a different story. It shows that high levels of savings and government income support have bolstered the economic well-being of households — notably among the youngest groups and those with lower incomes.

At the same time, one fresh measure of consumer confidence shows Canadians more willing to go out and spend than at any time since 2018.

It all adds a little more evidence to the widely touted theory that, just like following the 1918 flu pandemic, the Canadian economy is heading for something like the Roaring Twenties — a period of economic, social and artistic innovation as people break out of cabin-fever mode.

## Relentless joie de vivre

"What typically happens is people get less religious. They will relentlessly seek out social interactions in nightclubs and restaurants and sporting events and political rallies," Yale University medical sociologist and physician Dr. Nicholas Christakis said on the CBC Radio program White Coat Black Art earlier this year.

"There'll be some sexual licentiousness. People will start spending their money after having saved it. There'll be joie de vivre and a kind of risk-taking, a kind of efflorescence of the arts, I think," Christakis told host Dr. Brian Goldman.

Like many others, Christakis in January foresaw the impact of the coronavirus lingering late into 2021, as the World Health Organization suggested herd immunity remained far away. But despite fears of more insidious variants, with a new flood of vaccines and signs of a sharp decline in cases south of the border, others have expressed greater optimism.

"By the time we get to the summer, we're going to be in a different place," Dr. Bonnie Henry, British Columbia's provincial health officer, said last week. "In the coming months, we're going to be able to do all those things that we have been missing for the last year."

Bank of Canada governor Tiff Macklem has also weighed in on the side of a rebound beginning this year. Tuesday's GDP figures showed the economy already starting to recover in the last three months of 2020, but that was before the most recent lockdown.

Despite beginning the year "in a deeper hole," Macklem has forecast a strong revival in 2021 that would continue into next year, bolstered by the COVID-19 vaccine and low interest rates.

## Not just for the rich

One criticism of the Roaring Twenties idea was that poorer households whose jobs have been most affected by the pandemic would be left out. But a report from Statistics Canada released on Monday dispelled some of those fears, demonstrating that the gap between the richest and poorest actually declined in the first nine months of last year.

"Although the everyday experiences of particular households may have differed, on average, the gap in household disposable income between the lowest- and highest-income earners declined," the Statistics Canada report said.

In fact, the data showed that "disposable income for the lowest-income households increased 36.8 per cent, more than for any other households." Canada's youngest households saw their net worth rise by 10 per cent. That may be a good sign for the economy once restrictions are reduced because unlike the rich or old, poorer and younger households are in a phase of life that requires them to spend more and save less, recirculating their money into the economy.

Besides government income-support programs, another reason for the increase in well-being is that families across Canada who already owned real estate have seen their wealth increase, even if the amount they owe has stayed the same.

Some studies have shown that "the wealth effect" — in other words, the feeling of being richer — can encourage people to spend more, but if people just sit on their savings, worried about the future, it won't help the consumer-driven economy.

That's why other sets of data out this week showing an increased willingness to spend adds a little more impetus to the Roaring Twenties argument.

Consumer-confidence measures use different methodologies to derive their results. The Conference Board of Canada — while seeing a rise in its index for February — still sees a ways to go before reaching pre-pandemic levels.

But a weekly index issued by Bloomberg and Nanos Research seems to show that consumers are ready to go shopping as confidence hits levels not seen since 2018.

"Anticipation of a vaccination rollout, even if not perfect, may be having a halo effect on the mood of consumers," company boss Nik Nanos said in a release of his latest data on Monday, March 1.

"Consumer confidence, as measured by the Bloomberg Nanos Canadian Confidence Index, continues on a positive trajectory and has hit a three-year high."

Even if Canadians remain more restrained than in the 1920s post-pandemic revival, a new urge to go out and spend will spread the wealth, helping the economy to get back in gear.

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## COVID Cases Are Falling Globally, But 'It's Not Over For Anybody,' WHO Official Cautions

*By Sharon Kirkey, National Post, February 26, 2021*

[COVID cases are falling globally, but 'it's not over for anybody,' WHO official cautions \(msn.com\)](https://www.msn.com/en-ca/news/health/covid-cases-are-falling-globally-but-it-s-not-over-for-anybody-who-official-cautions)

In Texas, state leaders are contemplating lifting the state-wide masking order.

In cities across Latin America, they're pleading for oxygen tanks to keep people from suffocating from COVID.

The global picture of COVID is complicated.

While the number of confirmed infections has dropped globally — from more than five million cases a week in January, to 2.5 million in mid-February, the Financial Times reports — not all countries are on a downward slope, Dr. Mike Ryan, director general of the World Health Organization's emergencies program said Friday.

Brazil is having some of its worst moments yet. The country, whose far-right populist president has downplayed the “little flu,” surpassed a quarter million-related deaths this week, the world’s second-highest death toll, behind the United States. In India, infections are surging in five states. Iraq is under a new lockdown, with mosques and schools closed, and curfews at night and weekends. Hospitals in Mexico and other low and middle-income countries are running out of oxygen. In the U.S., the steep fall in confirmed infections — from a daily average of about 73,400 new cases over the past week compared to 250,000 per day in early January, according to a CNBC analysis — may be stalling, the head of the U.S. Centers for Disease Control and Prevention warned Friday.

Different trends are playing out in different parts of the world. “There are many countries thankfully where that (downward trajectory) is happening,” Ryan said, “and there are many countries in which that downward trend is not being achieved.”

Many of the new surges are being blamed on VOCs — highly contagious virus “variants of concern,” that are also taking root across Canada.

“What we do know in countries that are applying persistent and consistent measures in terms of public health and social measures and individual behaviour is that that is affecting the trajectory of all variants,” Ryan said.

While they have a propensity for higher levels of transmission, “what is clear is that the control measures ... are effective in driving that down,” he said.

According to a February 23 WHO situation update, the number of global cases fell for the sixth consecutive week last week, an 11 per cent decline compared to the previous week.

The number of new deaths reported — 66,000 — also fell, by 20 percent week over week.

As of Friday, there were 111 million confirmed cases, and 2.5 million deaths, globally.

The five countries reporting the highest number of new cases continue to be the U.S., Brazil, France, Russia and India. But, as the Financial Times reports, some of the steepest declines have also been in some of the countries slammed the hardest last year, including the U.S., U.K., South Africa, Israel and Portugal.

In Britain, where Queen Elizabeth yesterday recalled her COVID vaccine experience on a video call, saying that the shot “didn’t hurt at all,” and encouraging the hesitant to “think about other people rather than themselves,” the COVID alert level has been lowered a notch because hospitals are no longer at risk of being overwhelmed.

Finland, however, enters a three-week lockdown on March 8 to hold back a surge in cases. Finland boasts the third lowest infection rate in Europe, after Iceland and Norway, but has seen a rapid rise in new daily cases, Reuters reports, with 590 reported this week, the highest since the start of the pandemic.

Still, the overall fall in cases globally is raising hope the worst of a “wretched year,” as U.K. Prime Minister Boris Johnson described it this week, is over, and while trends can reverse, “patience, prudence” and vaccines, experts say, bring more hope of a reprieve from COVID.

Vaccines are playing a part, but the plummeting infections aren’t likely owing to vaccines, yet, Harvard University epidemiologist Michael Mina tweeted in early February. Tighter restrictions have helped curb spread: infections have dropped by two-thirds across England since lockdown began in January, the BBC reports.

Mina speculated it could be a combination of seasonality and immunity from older infections in the first wave.

Still, infections are increasing in Maharashtra, India. Brazil is now facing its fourth time around.

“It’s a lesson now for all of us that this is not over,” Ryan said at the WHO media briefing Friday. “It’s not over for anybody. And any relaxation of our resolve is dangerous,” he said.

“We need to be very aware: this virus still has a lot of energy and if the measures we apply are not persistent, comprehensive and aimed at continuing to suppress transmission while introducing vaccines, we will pay a price.”

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## A Simple Rule Of Thumb For Knowing When The Pandemic Is Over

*At some point—maybe even soon—the emergency phase of the pandemic will end. But what, exactly, is that magic threshold?*

*By Alexis C. Madrigal, The Atlantic, February 23, 2021*

[https://www.theatlantic.com/health/archive/2021/02/how-know-when-pandemic-over/618122/?utm\\_source=pocket-newtab](https://www.theatlantic.com/health/archive/2021/02/how-know-when-pandemic-over/618122/?utm_source=pocket-newtab)

In the middle of January, the deadliest month of the pandemic, one day after inauguration, the Biden administration put out a comprehensive national strategy for “beating COVID-19.” The 200-page document includes many useful goals, such as “Restore trust with the American people” and “Mount a safe, effective, and comprehensive vaccination campaign.” But nowhere does it give a quantitative threshold for when it will be time to say, “Okay, done—we’ve beaten the pandemic.”

A month later, it’s time to get specific. The facts are undeniable: The seven-day average of new cases in the United States has fallen by 74 percent since their January peak, hospitalizations have gone down by 58 percent, and deaths have dropped by 42 percent. Meanwhile, more than 60 million doses of vaccine have gone into American arms. At some point—maybe even some point relatively soon—the remaining emergency measures that were introduced in March 2020 will come to an end. But when, exactly, should that happen?

The problem is that the “end of the pandemic” means different things in different contexts. The World Health Organization first declared a “public health emergency of international concern” on January 30, 2020, holding off on labeling it a “pandemic” until March 11. The imposition (and rescinding) of these labels is a judgment made by WHO leadership, and one that can reflect murky, tactical considerations. Regardless of what the WHO decides (and when), national governments—and individual states within the U.S.—have to make their own determinations about when and how to reopen their schools and loosen their restrictions on businesses. I reached out to prominent public-health experts to find out which epidemiological criteria ought to be met before these kinds of steps are taken.

The most obvious interpretation of “beating COVID-19” would be that transmission of the coronavirus has stopped, a scenario some public-health experts have hashtagged #ZeroCOVID. But the experts I spoke with all agreed that this won’t happen in the U.S. in the foreseeable future. “This would require very high levels of vaccination coverage,” said Celine Gounder, an infectious-disease specialist at NYU who served on Joe Biden’s coronavirus task force during the transition. The U.S. may never reach vaccination rates of 75 to 85 percent, the experts said.

“The question is not when do we eliminate the virus in the country,” said Paul Offit, the director of the Vaccine Education Center and an expert in virology and immunology at the Children’s Hospital of Philadelphia. Rather, it’s when do we have the virus sufficiently under control? “We’ll have a much, much lower case count, hospitalization count, death count,” Offit said. “What is that number that people are comfortable with?” In his view, “the doors will open” when the country gets to fewer than 5,000 new cases a day, and fewer than 100 deaths.

That latter threshold, of 100 COVID-19 deaths a day, was repeated by other experts, following the logic that it approximates the nation’s average death toll from influenza. In most recent years, the flu has killed 20,000 to 50,000 Americans annually, which averages out to 55 to 140 deaths a day, said Joseph Eisenberg, an epidemiologist at the University of Michigan. “This risk was largely considered acceptable by the public,” Eisenberg said. Monica Gandhi, an infectious-disease specialist at UC San Francisco, made a similar calculation. “The end to the emergency portion of the pandemic in the United States should be heralded completely by the curtailing of severe illness, hospitalizations, and deaths from COVID-19,” she said. “Fewer than 100 deaths a day—to mirror the typical mortality of influenza in the U.S. over a typical year—is an appropriate goal.”

The “flu test” proposed here is not a perfect apples-to-apples comparison. Deaths attributed to COVID-19 are directly reported to public-health authorities, while the mortality numbers from seasonal flu are CDC estimates based on national surveillance data that have been fed into statistical models. But researchers believe that the straightforward counts of influenza deaths—just 3,448 to 15,620 in recent years—are substantially too low, while direct counts of COVID-19 deaths are likely to be more accurate. One big reason: Far more COVID-19 tests are done in a single day than flu tests in an entire year, and flu tests have a greater tendency to return false negatives.

In any case, we are nowhere near 100 COVID-19 deaths a day. Since last spring, states have not reported fewer than 474 deaths a day, as measured by a rolling seven-day average at the COVID Tracking Project at The Atlantic. Right now, the country as a whole is still reporting close to 2,000 deaths a day, and just two weeks ago that number was more than 3,000. So, if we're going by the flu test, we still have a very long way to go.

Some experts were even more conservative. Crystal Watson, a health-security scholar at Johns Hopkins University, suggested a threshold of 0.5 newly diagnosed cases per 100,000 people every day, and a test-positivity rate of less than 1 percent. That would translate to fewer than 2,000 cases a day in the U.S., compared with the current 60,000 or more. We'd also want to log at least one month of normal hospital operations without staff or equipment shortages, she said.

While every proposed threshold remains far below what we're seeing right now, the researchers I spoke with believe that if vaccine uptake is high enough, those numbers can be reached. Watson suggested a target of 80 percent coverage for populations older than 65, and 70 to 80 percent for everyone else. For the latter, "perhaps 60 percent is more realistic," she said.

So far, no state has reached those vaccination levels in any population. It is possible, however, that in specific, high-risk subpopulations, targeted efforts could drive vaccination rates to very high levels. Our best example is in long-term-care facilities, which have been linked to 35 percent of total COVID-19 deaths in the U.S. The federal government's vaccine rollout made residents and staff in these facilities a priority and provided specific funds and operational help to vaccinate these people beginning in December. At the COVID Tracking Project, we've seen the share of deaths attributed to long-term-care facilities drop by more than half over the past six weeks, which suggests the vaccines are working.

The large number of Americans who've already been infected will also be crucial for reaching transmission-slowing levels of immunity. The CDC estimates that more than 83 million Americans have been infected with COVID-19, far more than the official, confirmed case total of 28 million. Forty-four million Americans have received at least one dose of a vaccine. Even assuming some overlap between the previously infected and the vaccinated, perhaps 100 to 120 million Americans have some level of immunity. That's roughly one-third of the population.

It could take months for the size of this group to reach a point where the number of COVID-19 deaths a day falls below 100. Until then, we'll be confronted with a different sort of risk: that, for some, the pandemic feels like it's over long before it actually is. Just as the country has never taken a unified approach to battling COVID-19, we may very well end up without a unified approach to deciding when it ends. That's why public-health experts are desperately urging Americans to hold firm even as the pandemic seems to be receding. "We're lifting mitigation measures too soon," warned Gounder, the infectious-disease specialist at NYU. "We're taking our foot off the brake before putting the car into park." If enough people ignore that message and decide the pandemic is over for them, it may very well put off the moment when we can say that the pandemic is over for everyone.



## Unifor Says Air Canada Has Agreed To Refund Customers Who Lost Money On Flights Cancelled Due To COVID-19

*By Joshua Freeman, Web Content Writer, CP24, March 3, 2021*

<https://www.cp24.com/news/unifor-says-air-canada-has-agreed-to-refund-customers-who-lost-money-on-flights-cancelled-due-to-covid-19-1.5332652>

The head of Canada's largest private sector union says Air Canada has agreed to refund customers for flights that were cancelled or postponed due to the COVID-19 pandemic as a precondition for any bailout deal.

Refunding passengers who lost money on cancelled flights when the coronavirus pandemic struck has been a major discussion point around the question of whether the Canadian government will offer a bailout to the airline.

The development was first reported by The Toronto Star and Unifor confirmed it to CP24 on Wednesday evening, March 3.

Unifor President Jerry Dias told the newspaper that he has spoken with officials from Air Canada and the federal government and they said the company has agreed to the demand as one of the preconditions for a bailout deal.

Neither the federal government nor Air Canada have publicly acknowledged the move so far.

Passenger rights advocates have been calling for airlines to refund jilted customers since last year.

The airline industry has been hard hit by the pandemic, its revenues decimated by public health advice telling people to stay home in Canada and around the world in order to limit the spread of the virus.

Stringent new restrictions for those entering Canada from abroad have made the prospect of air travel even less attractive in recent weeks.

International air travellers are now required to quarantine in hotels for three days after landing while they await the results of COVID-19 tests. The measure came into place on February 22.

It is not clear when a final deal between the government and the company might be announced.

Unifor represents airline workers at Air Canada as well as other airlines, such as Sunwing and Porter.

The union has been lobbying the federal government for a bailout that would help workers and has said that Canada has done little to support the industry compared to other countries.

On its website in late January, Unifor said 45 per cent of its members in the airline sector have either been laid-off, furloughed or had their jobs eliminated. That figure is even higher at Air Canada, where 60 per cent of UNIFOR members are out of work.



“Airlines have drastically cut back on their routes, and even shuttered some locations – leaving entire communities with no flights at all, and diminishing hope that they will ever return,” Dias said in the January post. “Without government action now to save the industry, those fears are well-founded.”

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## Travel Agencies Association In Talks With Ottawa About ‘How’, Not ‘If’, Agents Will Be Protected From Commission Recalls In Airlines Bailout

*By Travelweek Group, February 18, 2021*

The Association of Canadian Travel Agencies (ACTA) says its discussions with the federal government are now focused on how, not if, commissions will be protected in the financial assistance package for Canada’s airlines.

Earlier this week, the Globe and Mail reported that bailout talks between the airlines and the federal government were in the home stretch.

News of a bailout package was first announced November 8, 2020 but since then there have been little to no further details. The government has always maintained that any financial assistance package would be contingent on refunds, which could trigger up to \$200 million in commission recalls for travel agents.

Wendy Paradis, President of ACTA, said “our talks have moved on from asking that travel agents and travel agencies be protected from commission recalls, to HOW to achieve that in whatever aid package is arrived at.”

She notes that ACTA has been in several meetings with the Ministry of Finance, which has taken over the discussions from the Ministry of Transport to determine a framework for consumers, travel agents, and airlines in establishing aid for the airline sector.

Paradis added “we are very encouraged by this and it is becoming clear that negotiations are at a critical stage and that decisions are expected very soon.”

Paradis noted that since the start of 2021, ACTA’s advocacy efforts have intensified and that the government is “acutely aware” of ACTA’s concerns about the \$200 million in commission recalls, should the government move forward with its plans to mandate consumer refunds.

“We are providing additional information that they are now asking for,” said Paradis.

[Read the full article here.](#)

## A First-Of-Its-Kind Investment In Travel: Harvest Portfolios Hopes To Capitalize On The Comeback Of The Industry With The First Fund To Offer Exposure To All Subsectors

*By James Burton and Darren Matte, Wealth Professional, March 2, 2021*

Vacationing and travel might not be top of mind for the average Canadian right now, but with many travel companies still not near pre-pandemic valuations, Harvest Portfolios saw an opportune time to launch an ETF designed as a long play on the recovery of the industry.

“We had been looking at the travel industry since 2019,” says Harvest president and CEO Michael Kovacs. “We recognized that the industry had been outperforming the S&P 500 for a number of years. We got lucky and didn’t launch it in 2019 or going into 2020. When the pandemic hit and many of the stocks were crushed, we said it was a great opportunity to take advantage of some of the values that have come down. It is a recovery type of positioning, and eventually the industry will return to its longer-term growth trends.”

On January 14, Harvest launched the Harvest Travel & Leisure Index ETF (TRVL), a market cap index of the 30 largest stocks in the five subsectors of the travel and leisure universe. Harvest partnered with Solactive, which created the index for the ETF.

“Solactive will market weight it across the 30 stocks, and then, if one gets to a maximum weighting of 10%, they will rebalance semi-annually to the market cap in the index,” Kovacs explains. “It is fairly index mechanical in that way. There is no subjectivity – it is based on the market cap of these various subsectors of the industry.”

Those five subsectors include airlines, cruise companies, intermediaries such as Expedia, resorts and casinos, and hotels.

“We did see opportunities in the sector,” Kovacs says. “Across these five different areas, a couple, such as hotels and resorts/casinos, have come back quicker. Some areas, such as cruise lines, we don’t expect back to full capacity until 2023, and airlines later this year. I think by the time we get to 2023, we will see a good rebound across all the areas. In setting up the fund, we wanted to position ourselves across these five subsectors and develop an index-based fund with 30 different stocks.”

Harvest believes this ETF is the first of its kind worldwide to offer truly diversified travel exposure. Kovacs notes that while there are some travel-sector funds in the US, this is the first one diversified across the five subsectors.

[Read the full article here.](#)

## Porter Airlines Sets May 19 As Tentative Restart Date

*By Travelweek Group, March 1, 2021*

[https://www.travelweek.ca/news/porter-sets-may-19-as-tentative-re-start-date/?utm\\_source=Daily&utm\\_medium=Wired&utm\\_content=Graphic&utm\\_campaign=News&vgo\\_ee=AHpzGuv3esOwkkYrZ%2Bu8Tg%3D%3D](https://www.travelweek.ca/news/porter-sets-may-19-as-tentative-re-start-date/?utm_source=Daily&utm_medium=Wired&utm_content=Graphic&utm_campaign=News&vgo_ee=AHpzGuv3esOwkkYrZ%2Bu8Tg%3D%3D)

Porter Airlines is now eyeing May 19, 2021 as a possible return-to-service date.

Porter announced today that it was pushing back the resumption of flights until that date, amid ongoing travel restrictions. In early January, the company had been hoping to restart on March 29.

“The implementation of more restrictive travel rules by governments since our last update makes an early spring restart unviable,” said Michael Deluce, president and CEO of Porter Airlines.

“While there are signs of progress in containing the pandemic, it is necessary to reset our sights based on changing conditions. We remain optimistic that things are moving in the right direction, but it is possible that this tentative date may also need to be modified if vaccinations don’t accelerate to enable the easing of travel restrictions,” he added.

Updates will be provided in the coming weeks about the status of Porter flights.

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## WestJet To Lay Off 415 Pilots As COVID-19 Pandemic Weighs On Outlook For Summer Travel

*By Eric Atkins, The Globe and Mail, February 26, 2021*

WestJet Airlines Ltd. is set to issue layoff notices to 415 pilots, underlining the dim outlook for air travel heading into the summer. The latest round of layoffs will affect pilots with as many as 10 or 11 years’ seniority, the person said. WestJet has 1,250 pilots in its workforce of 5,600. About 5,100 have been laid off since the pandemic caused passenger capacity to be slashed by about 90 per cent, including 450 pilots. Before the pandemic, WestJet employed about 2,000 pilots.

Read Story (Subscription Required): <https://www.theglobeandmail.com/business/article-westjet-to-lay-off-415-pilots-as-pandemic-weighs-on-outlook-for-summer/>

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## Ontario Gives Millions To Toronto-Area Attractions As They Struggle Under COVID-19 Restrictions

by Kristin Rushowy, *Toronto Star*, March 3, 2021

Six Toronto-area cultural attractions — including the Metro convention centre and Royal Ontario Museum — will receive \$27 million from the provincial government as they struggle financially because of ongoing COVID-19 restrictions. “We are doing this because we want to make sure when we come out of COVID-19 ... that the institutions that we hold so dear are still protected and will be able to re-open and share their tremendous culture and tourism-related assets,” Minister of Sport, Tourism and Culture Lisa MacLeod said at Queen’s Park on Wednesday, March 3. The money is to help with ongoing operating costs — and to avoid staff losses — as well as repairs and renovations to help improve safety, she said. The funding includes \$9.6 million in stabilization funds for the Metro Toronto Convention Centre; \$4.35 million for the Ontario Science Centre in stabilization funds and \$890,000 for repairs; \$1.2 million in stabilization funds for the McMichael Canadian Art Collection and \$50,000 for repairs; \$705,000 for the Art Gallery of Ontario for building upgrades and repairs; and \$430,000 to the Royal Botanical Gardens for infrastructure projects to improve COVID-related safety. The funding is part of a \$62 million pledge by the government to help attractions across the province, including Ottawa’s Shaw convention centre, Science North and Niagara Parks.

Read Story (Subscription Required): [https://www.thestar.com/politics/provincial/2021/03/03/ontario-gives-millions-to-toronto-area-attractions-as-they-struggle-under-covid-19-restrictions.html?source=newsletter&utm\\_content=a11&utm\\_source=ts\\_nl&utm\\_medium=email&utm\\_email=6D73923380F292A40DC042B455F0FDE3&utm\\_campaign=tmh\\_47425](https://www.thestar.com/politics/provincial/2021/03/03/ontario-gives-millions-to-toronto-area-attractions-as-they-struggle-under-covid-19-restrictions.html?source=newsletter&utm_content=a11&utm_source=ts_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=tmh_47425)

## International Arrivals Have Fallen Even Further Since Ottawa’s New COVID-19 Testing And Quarantine Rules Took Effect

By Mia Rabson, *The Canadian Press*, March 2, 2021

Canada’s new COVID-19 testing and quarantine rules for international air travellers appear to have convinced even more would-be travellers to stay put in recent weeks.

In the last two weeks of January international arrivals fell to 106,000 people, and in the first two weeks of February, the figure fell further to 94,000 people, according to data from Canada Border Services Agency.

The drop in international arrivals in early February is about four times the decline seen between early January and early February in 2019 and 2020.

It came after Ottawa started making all international air travellers show proof of negative COVID-19 tests before boarding their planes.

Since February 22, international air travellers also must quarantine in specified hotels for three days after landing, pending the results of second COVID-19 tests.

“That’s a very strong disincentive for people to fly,” said John Gradek, an aviation expert and McGill University lecturer. “They scared everybody with a \$2,000 bill for those three days.”

The government began musing about the quarantines in January but didn’t confirm the details until February 12. CBSA data doesn’t yet reflect what impact that may have had.

Reports of 10-hour phone waits to book rooms and overcrowded hotels with delayed meal service have only added to the disincentive since the quarantine rule took effect February 22.

“It appears that it’s just running totally out of control,” said Marty Firestone, president of Travel Secure, a Toronto-based company that specializes in travel insurance.

“The whole thing is not only a logistical nightmare, but it’s turning into just, well, a nightmare.”

He said the quarantine is pushing snowbirds to delay their return or to make plans to fly to a border city such as Buffalo, N.Y., and cross into Canada by land – typically via car rental – to avoid being holed up in a hotel. The quarantine applies only to air travellers.

Conservative health critic Michelle Rempel Garner called on the federal government to scrap the hotel quarantine program and replace it with a system of enhanced pre- and post-arrival testing.

She cited “deplorable and unsafe conditions” that range from “horrifying reports of sexual assault” to dietary restrictions going unmet.

On Monday, members of the House of Commons’ public safety committee voted to study the security of the federally approved facilities and at-home compliance checks following several incidents, including an alleged assault at a quarantine hotel in Montreal last month.

Rempel Garner also slammed a “haphazard patchwork of exemptions” and noted that officials at the Public Health Agency of Canada could not immediately point to data showing the effectiveness of hotel quarantines over self-isolation at home when they were asked in committee on February 19.

[Read the full article here.](#)

## Republican Senator Susan Collins Urges President Biden To Revisit Order On US-Canada Border Limits

*By Jordan Williams, The Hill, February 27, 2021*

<https://www.msn.com/en-us/news/politics/collins-urges-biden-to-revisit-order-on-us-canada-border-limits/ar-BB1e4Dw6?ocid=mailsignout&xid=17259%2C15700019%2C15700043%2C15700124%2C15700149%2C15700168%2C15700173%2C15700186%2C15700191%2C15700201>

Senator Susan Collins (R-Maine) urged the Biden administration to revisit an order on U.S.-Canadian border restrictions amid the coronavirus pandemic.

In a February 16 letter to Department of Homeland Security (DHS) Secretary Alejandro Mayorkas, Collins said she hoped they could work to an "equitable solution" for communities along the U.S.-Canadian border that takes into account localized risk levels.

Collins publicly released the letter on Thursday.

"Due to the ongoing COVID-19 pandemic, strict travel restrictions at land ports of entry between the United States and Canada have been in effect for nearly one calendar year," Collins wrote.

"While I appreciate the need to limit non-essential travel into the United States in order to prevent further spread of COVID-19, these restrictions should reflect the localized risk levels along our border, and allow for certain common-sense exceptions, such as visits among close relatives or day-to-day local commerce in low-COVID-19 transmission areas," she continued.

The letter comes after DHS tweeted on Feb. 19 that the U.S., Canada and Mexico are extending restrictions on non-essential travel at their land borders through March 21, which would keep the restrictions in place for exactly one year.

The restrictions were first agreed to last March but have been repeatedly extended over the course of 2020 as the pandemic accelerated and persisted.

Under current restrictions, Canadian citizens, Americans with dual citizenship, and family members and partners can cross for non-essential purposes, The Associated Press reported.

## New York to Allow Vaccinated U.S. Travelers to Skip Quarantine, Testing Protocols

*By Alison Fox, Travel Leisure, March 4, 2021*

[New York to Allow Vaccinated U.S. Travelers to Skip Quarantine, Testing Protocols \(yahoo.com\)](#)

New York has eased travel restrictions for vaccinated visitors, allowing them to skip the state's quarantine and testing requirements.

The new rule, which applies to domestic travel only, will waive all quarantine and testing protocols for those who have been fully vaccinated within 90 days of their trip, the state's Governor Andrew Cuomo said during a news conference on Wednesday, March 3.

"New Yorkers have done a tremendous job working to defeat COVID, and we're gradually loosening restrictions as the numbers reduce and the public health improves," Cuomo said in a statement. "It's clear that if we remain vigilant, we will reach the light at the end of the tunnel."

Travelers arriving from international destinations, regardless of their vaccination status, as well as all other non-vaccinated travelers will still have to abide by the state's travel measures. Those visitors are required to get a test within three days of arriving in New York, quarantine for three days, and get tested again on the fourth day. People coming from New Jersey, Connecticut, and Pennsylvania are exempt.

The state's new guidance for vaccinated travelers is in line with the Center for Disease Control and Prevention's recommendation that fully-vaccinated Americans who are exposed to COVID-19 do not need to quarantine.

It's also reflective of other states that have similarly waived restrictions for vaccinated travelers, including Vermont.

In addition to the updated travel guidance, Cuomo on Wednesday approved arts and entertainment venues to reopen at 33% capacity by April 2. The venues would be allowed to host even more people if attendees show a negative COVID-19 test when entering.

While New York City (and the world) waits for Broadway to come back, the state has planned a series of live theater pop-up performances that have attracted major star power from celebrities like Sarah Jessica Parker, Mandy Patinkin, and Hugh Jackman.

Wednesday's changes follow a series of loosening restrictions in New York, including allowing arenas, stadiums, and large music venues to reopen earlier this month. People who attend events at those locations must complete mandatory COVID-19 PCR testing.

## Texas Governor Lifts Mask Mandate, Opening State '100 percent'

By AFP, March 2, 2021

[Texas governor lifts mask mandate, opening state '100 percent' \(msn.com\)](#)

Texas Governor Greg Abbott on Tuesday lifted a state mask mandate and said he was authorizing businesses restricted because of the coronavirus pandemic to open "100 percent."

"For nearly half a year, most businesses have been open either 75 percent or 50 percent and during that time, too many Texans have been sidelined from employment opportunities," Abbott said.

"Too many small business owners have struggled to pay their bills," the Republican governor said in a speech to the Lubbock Chamber of Commerce.

"This must end. It is now time to open Texas 100 percent," he said to cheers and applause from his audience.

"Every business that wants to be open should be open."

Abbott said he was lifting the restrictions because of the arrival of Covid-19 vaccines, and better testing and treatments.

"Texas now has the tools to protect Texans from the virus," he said.

Abbott imposed a mask mandate in the second most populous US state eight months ago.

He said an executive order rescinding his previous Covid-19 orders and restrictions would take effect on Wednesday, March 3.

Abbott's move lifting restrictions came despite a warning on Monday by Rochelle Walensky, the director of the Centers for Disease Control and Prevention.

"I am really worried about reports that more states are rolling back the exact public health measures we have recommended to protect people from Covid-19," Walensky said.

"I remain deeply concerned about a potential shift in the trajectory of the pandemic," she said.

"Now is not the time to relax the critical safeguards that we know can stop the spread of Covid-19," the CDC director said.

"Continue wearing your well-fitted mask and taking the other public health prevention actions that we know work."



## British Airways Prepares For Summer Travel Restart With COVID-19 Testing Kits

*By Reuters, March 4, 2021*

British Airways has struck a deal with a COVID-19 testing kit provider as airlines prepare for the desperately-needed restart of summer travel, which is likely to include tests for passengers. After months of lockdown, airlines hope Britain will give the go-ahead from mid-May for holidays to restart, boosting an industry whose finances have been slammed by the pandemic. But it is not yet clear how mass foreign travel will resume. The government will provide more information on April 12. British Airways (BA) said on Thursday its new testing deal would make it easier for travellers to take a test when abroad to fulfil any requirements for their return to Britain. For 33 pounds (\$46), its passengers can buy a testing kit which is delivered to their home before they depart. They would take the kit abroad and carry out the test there, with guidance from an adviser on a video call. The result would be given in 20 minutes and the "fit to fly" certificate downloaded onto a customer's phone. BA said the deal with Qured for its government-approved antigen test kits would remove uncertainty for customers unsure of where to get a test when abroad. The 33 pound price is discounted for its customers, said BA, and compares to some alternative COVID-19 tests that can cost over 100 pounds.

Read Story (Subscription Required): [https://www.theglobeandmail.com/business/international-business/european-business/article-british-airways-prepares-for-summer-travel-restart-with-covid-19/?utm\\_medium=email&utm\\_source=Top%20Business%20Headlines&utm\\_content=2021-3-4\\_7&utm\\_term=&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHCOx7MiReEeeFJOJkTb](https://www.theglobeandmail.com/business/international-business/european-business/article-british-airways-prepares-for-summer-travel-restart-with-covid-19/?utm_medium=email&utm_source=Top%20Business%20Headlines&utm_content=2021-3-4_7&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHCOx7MiReEeeFJOJkTb)

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## Australia Just Extended Its COVID Travel Ban For Another 3 Months

*By Travel + Leisure, March 2, 2021*

[Australia Just Extended Its COVID Travel Ban for Another 3 Months \(msn.com\)](#)

Australia is officially extending its international travel ban for three more months.

Australia's government announced on Tuesday, March 2 that it is extending the travel ban through June 17, 2021. The initial ban had been set to expire on March 17; however, the government noted fear that the rest of the world "continues to pose an unacceptable public health risk" to its borders, Australia's 7 News reported.

"The Australian Health Protection Principal Committee has advised the Australian Government that the COVID-19 situation overseas continues to pose an unacceptable public health risk to Australia, including the emergence of more highly transmissible variants," Health Minister Greg Hunt said in a statement. "The extension of the emergency period for a further three months is about mitigating that risk for everyone's health and safety."

The ban means most Australians will have to remain in the nation through at least June unless they are granted an exemption. International trade will also remain heavily regulated, Simple Flying reported. It also means those hoping to enter Australia will have to wait a little longer, as flights can be astronomically expensive and get canceled often, even with quarantine measures in place. That number includes some 39,000 Australian citizens who are currently registered with the Department of Foreign Affairs and Trade as wanting to return home but remain stuck abroad due to the regulations.

"We do need to bring Australians back home; we're seeing Australians that are coming home and they're pretty scared about what's happening over there," Australian Medical Association vice president Chris Moy told ABC. "But the flip side [hotel quarantine] is our first line of defense, and we really do need to do absolutely everything that we can do."

The good news? Hunt added that the new measure can be updated or amended any time, meaning that if the situation improves, the country still has the option to move up its re-opening date.

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## Qantas Announces Plans to Resume International Flights by End of October

*By Alison Fox, Travel + Leisure, February 26, 2021*

<https://www.travelandleisure.com/airlines-airports/qantas-international-flights-resume-australia-vaccine-rollout#:~:text=Qantas%20is%20looking%20to%20resume,than%20the%20airline%20originally%20planned.&text=The%20new%20start%20date%20lines%20up%20with%20the%20country's%20vaccine,at%20full%20capacity%20until%202024.>

Qantas is looking to resume international flights by October 31 — including to the U.S — four months later than the airline originally planned.

Qantas will resume flights to 22 of 25 destinations it served before the pandemic, including Los Angeles, London, Singapore, and Johannesburg. Certain cities — like New York and Osaka — won't resume immediately but will be accessible with codeshare flights.

The new start date lines up with the country's vaccine rollout projections; however, the airline doesn't expect to see international service at full capacity until 2024.

"Capacity will be lower than pre-COVID levels, with frequencies and aircraft type deployed on each route in line with the projected recovery of international flying," the airline said in a statement on Thursday. "The Group remains in close consultation with the Federal Government around the re-opening of international borders and will keep customers updated if further adjustments are required."

To help get international travel off the ground, Qantas said it was "assessing the use of digital health pass apps," including trailing both the CommonPass and International Air Transport Association (IATA) Travel Pass on their repatriation flights. Each of these apps have been proposed as potential vaccine passports to help jumpstart travel worldwide.

The move also follows Air New Zealand's plans to test out the IATA Travel Pass on flights between Auckland and Sydney.

While Qantas was forced to put its international plans on hold for the past year (and flew popular flights to nowhere over major sights like Sydney Harbor, the Great Barrier Reef, and the Australian outback), the airline hasn't given up on its plans to launch the world's longest flight from London to Sydney.

In the meantime, Australia said it doesn't have plans to exempt vaccinated travelers from the country's hotel quarantine requirement.

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## Canada's Missed Shots: How Ottawa's COVID-19 Vaccine Promises Were Out Of Step With Reality

*When the Trudeau government spent big to pre-order vaccines, it said Canada would be well prepared. But now, Canadian inoculation rates are behind peer nations, as experts say federal officials put too much faith in global supply chains*

*By Marieke Walsh and Greg McArthur, The Globe and Mail, March 4, 2021*

Only three months ago, Prime Minister Justin Trudeau rose in the House of Commons and said that, when it came to vaccinations for COVID-19, Canada was in a superior position compared to its global peers. The government's planning, he said, "resulted in us having the best portfolio of vaccines of any country in the world, with more doses per capita than any other country.

"We have done the work we needed to do to access vaccines."

But as of this week, Canada ranked behind more than 30 countries in vaccination rates. Its number of inoculated citizens stalled in February, hovering at about 5 per cent – while peer countries such as Britain and the United States, as well as poorer nations such as Chile and Morocco, have accelerated their rollout.

The government has assured Canadians the faltering start is now in the rear-view mirror and a rapid increase in vaccine deliveries will see the country closing the gap.

On Wednesday, Mr. Trudeau said he was optimistic that Canada will be able to surpass his stated September deadline for getting shots to everyone. That end-of-summer deadline is in line with one set by Germany but behind Britain and the U.S.

How did the government go from proclaiming its performance was "the best" to fending off accusations that it had failed its citizens?

A Globe and Mail analysis has shown that the Trudeau government's lofty promises were never consistent with several hard realities: a severe lack of manufacturing capacity in a world obliged to vaccinate their own citizens first, as well as contracts with vaccine suppliers that appear to contain less-advantageous delivery schedules than those inked by Britain and the U.S.

What's more, rather than prepare Canadians for an inevitable lag at the start of the vaccination schedule, the government relied on soaring rhetoric. It told Canadians it had hedged its bets and assured success by signing contracts with multiple international pharmaceutical giants. And though it's certainly true that Ottawa placed wise bets on the vaccines first out of the clinical-trial gate – those developed by Pfizer-BioNTech, Moderna and Oxford-AstraZeneca – it didn't properly explain to voters that the global inoculation race had two distinct phases: first to purchase the vaccines and then to secure them.

"Canada, for some reason, was very quick to make purchases and really slow to invest in the manufacturing piece. I don't know what went into those decisions," said Andrea Taylor, a researcher with Duke University's Global Health Innovation Centre, which has been tracking vaccine procurements around the world.

"They may have had more faith in the global supply chain than other countries."

[Read the full article here.](#)

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## Canada's Pandemic Response Has Been Consistently Mediocre. The Airports Mess Is Just The Latest Chapter

*By The Globe and Mail Editorial Board, March 2, 2021*

[https://www.theglobeandmail.com/opinion/editorials/article-canadas-pandemic-response-has-been-consistently-mediocre-the-airports/?utm\\_medium=email&utm\\_source=Coronavirus%20Update&utm\\_content=2021-3-3%20&utm\\_term=Coronavirus%20Update:%20Second%20dose%20can%20be%20four%20months%20after%20the%20first,%20experts%20say%20&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/opinion/editorials/article-canadas-pandemic-response-has-been-consistently-mediocre-the-airports/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-3-3%20&utm_term=Coronavirus%20Update:%20Second%20dose%20can%20be%20four%20months%20after%20the%20first,%20experts%20say%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

Eventually, this pandemic is going to be history. Eventually, nearly all Canadians will be vaccinated – maybe by August, or September or October. The destination will be reached later than in the United States, or the United Kingdom, or the European Union, or Israel, or Chile, but it will be reached, eventually.

Infections have already fallen a long way from the second-wave peak and they will plummet, eventually, from coast to coast. The number of COVID-19 deaths in Canada currently stands at more than 22,000, but new deaths will drop, eventually, to very low levels and maybe even to nil. Eventually, the economy will fully reopen. Eventually, it will be safe and normal to go to a restaurant, to travel and to go to the office.

Eventually, it's all going to work out.

But right now? Right now, Canada's pandemic response remains located somewhere between comparatively mediocre and completely FUBAR.

Take the Trudeau government's new hotel quarantine rules for international airline passengers. It involves testing for the virus on arrival, and quarantining travellers at a hotel until the test comes back negative, which usually takes a day or two. Well-governed countries from Australia to Hong Kong have long been smoothly enforcing even tougher rules, with enforced isolation-hotel stays of two weeks in the former and three weeks in the latter.

Reasonable people can debate the best way to screen travellers, including whether to give a pass to the growing number of people who have been vaccinated. What Ottawa proposed was not the only option, but it should not have been difficult to execute. We're talking about putting people in hotel rooms, making sure they stay there and sending them meals from room service.

But in Canada, many simple things have become shockingly difficult for our governments. After spending the better part of a year ignoring the need for a proper screening and quarantine system for travellers, the Trudeau government finally announced one in January. Then it gave itself nearly a month before it introduced the new measures.

The result was widely reported as chaos, starting with travellers trying to follow the law by booking a room and continuing into the hotels themselves.

Other countries that long ago flattened their COVID-19 curve thereafter used effective border controls to prevent the introduction of new cases. New South Wales, an Australian state with a population of 7.5-million, currently has zero domestically acquired active virus cases, but 40 quarantined cases from international travel. This is what comes from prudent public-health measures at home, plus well-aimed measures at the border.

On the bright side, if the country's system for screening for border-crossing infections is not up to scratch, Canadians should be somewhat less concerned about that than would be Australians. That's because unlike Australia, Canada has lots of domestic cases of the virus. With the exception of the four Atlantic provinces – which used Australian-style measures to crush the pandemic locally, and border screening and quarantine to minimize the importation of new infections – the rest of Canada still has more than enough COVID-19 in the community to potentially spark new waves.

As for the country that normally sends the most travellers to Canada – the U.S. – it is far ahead in the race to vaccinate. As of Tuesday, the United States had given 23 shots for every 100 people. Canada's vaccination rate is just 5.2 per 100.

Yes, all Canadians who want a shot will get it, eventually. In the interim, however, a world of travel and business is likely to begin reopening earlier in other parts of the world, where far more people will be inoculated sooner.

The bottom line is that outside of the Atlantic provinces, the response to COVID-19 over the past year, from the provinces and the feds, has been various degrees of mediocre. Canada thinks of itself as one of the world's best-managed countries, but our pandemic fight has rarely been well managed, and our results tell the tale.

Our death rates are lower than the worst-hit countries, such as the U.S., but massively higher than the most successful, such as New Zealand or Japan. Our public-health responses, directed by the provinces, have too often been ill conceived or poorly executed. And Ottawa's vaccine-acquisition strategy, which aimed to put us ahead of the rest of the world, has so far left Canada lagging far behind.

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## Why Mandatory Hotel Quarantine Is Almost Certainly Doing Nothing To Curb COVID-19

*Canada's sudden imposition of mandatory hotel quarantine for incoming air travellers has spawned no end of controversy. But there's also very good reason to believe that the policy is failing catastrophically at its singular mission of preventing the spread of COVID-19 into Canada.*

*By Tristin Hopper, National Post, March 2, 2021*

[Why mandatory hotel quarantine is almost certainly doing nothing to curb COVID-19 \(msn.com\)](https://www.msn.com/en-ca/news/story/why-mandatory-hotel-quarantine-is-almost-certainly-doing-nothing-to-curb-covid-19)

New Zealand has absolutely kicked butt during the COVID-19 pandemic.

How? Through the use of "Mandatory Isolation and Quarantine." Basically, absolutely everyone entering New Zealand has to spend two weeks in a government-supervised hotel. It doesn't matter if you're Peter Jackson, Russell Crowe or some other New Zealand celebrity who isn't coming to mind right now ... if you leave the country you don't get back in unless you're ready to spend a fortnight eating crisps and watching Flight of the Conchords.

Then there is Canada. A country that tried to copy New Zealand's mandatory quarantine policy, but did it with such staggering ineptitude that it's virtually guaranteed to have zero effect on limiting the spread of COVID-19 into the country.

The policy is: if you fly into Canada, you have to stay in a hotel at your own expense until your COVID test comes back negative.

For starters, it's pretty late to start getting tough on the border: hard lockdowns on the border would have done wonders to curb the spread of COVID-19 in Canada if done in February 2020. But 12 months later, we've got a pretty robust amount of this disease already running wild within our borders, and it's not at all clear how many new infections are coming because of arriving travellers violating our prior policy of mandatory self-isolation.

Secondly, this policy is applied very arbitrarily: it only applies to incoming air travellers. Anybody entering the country from one of our dozens of land borders will usually be waved in without so much as the need to self-isolate. Despite our ostensible requirement for mandatory two week isolation, 75 per cent of people entering the country are given an exemption . Which again, is very different than New Zealand, which doesn't let ANYONE enter the country without a two week hotel stay. Not 25 per cent of people; all of the people.

Thirdly, it's difficult to think of a law that's better designed to be ignored. For one, it's crazy expensive. At first, Prime Minister Justin Trudeau was predicting these three-day hotel stays would cost \$2,000. That may only be as high as \$1,500, but that's a pretty tall order for such an easily circumvented government requirement. For context, New Zealand will charge you only about \$2,500 for two weeks of room and board. So again, it's pretty easy to get around this requirement; even if you're flying in from Europe you just fly into a U.S. airport and then drive over the border. By making it unbelievably expensive, it's almost like the government is begging you to do just that.

Oh, and one more thing, there's, like, no consequence for just refusing to be quarantined. As the National Post confirmed, a lot of incoming travellers are just not going to the hotels, and the police are refusing to chase them.

And fourth, with this policy, we are disproportionately targeting a group of Canadians that probably pose one of the lowest risks to us in terms of COVID-19.

If you haven't noticed, the Americans have been way better at vaccinating people than we are. And here's a secret: a lot of those people have been Canadian snowbirds. Florida, Arizona and a lot of other snowbird hotspots have been vaccinating priority groups without any consideration as to their citizenship . Since most snowbirds are in the priority over-65 category for getting the shot, a surprising number of them have gotten it.

So for hundreds if not thousands of Canadian snowbirds who are already vaccinated against COVID-19, their government essentially just told them: screw your vaccinated status; come stay in this crazy expensive hotel for no reason. Oh, and if you drive back home instead of flying, don't worry about it.

Now, I get it: we all hate snowbirds. We're shovelling our driveways while they're enjoying American Netflix and cheap beer. But unless the purpose of hotel quarantine was to piss off snowbirds and any other folks with the temerity to leave the country legally, this doesn't really seem to do anything in a public health sense. Unless you're a hotelier in need of some business during the COVID slump, of course.



## More Airport Hotels Added To Canada's Quarantine Program List – And Travellers Can Now Book Direct

*By Kathryn Folliott, Travelweek, March 3, 2021*

More properties have been added to the federal government's list of quarantine hotels in the four designated cities.

And to add insult to injury, it seems travellers are being encouraged to book direct, no doubt to ease the high volume of calls coming into the call centre.

The government site, found [here](#), which serves as an info resource for travellers looking to book the mandatory 3-night quarantine hotel stay, went live on February 18 with a limited number of hotels: 2 in Calgary; 1 in Vancouver; 4 in Toronto and 4 in Montreal.

Problems with the hotel quarantine program have included long hold times, up to 10 hours according to some reports.

Travel retailers have expressed anger with the hotel quarantine measures, telling Travelweek earlier this week that the industry is in a shambles and the program is a debacle.

Up until now travellers have been told that bookings will only be accepted by phone through Amex GBT, which is handling the reservations. The Amex GTB phone number is 1-800-294-8253 (toll-free within North America) and (613) 830-2992 (collect outside of North America).

However, from the look of things, several hotels on the expanded list are now accepting online bookings.

Also, it appears travellers can now call the hotels directly for bookings.

Under the heading 'Book Your Hotel', the first subhead is 'Direct'. The site says: "Some of the hotels offer direct online booking for government-authorized accommodation. For all others, identify that you require accommodation for the COVID-19 mandatory 3-night stopover to ensure you are booked correctly."

A second subhead, 'Booking Call Line', includes the Amex GBT phone numbers.

Amex GBT has the travel account for the federal government. Many agents say they're frustrated that with so many travel retailers struggling financially right now, more wasn't done to spread out the bookings over more agencies.

[Read the full article here.](#)

## UPCOMING WEBINARS AND EVENTS

### Live Webinar: Building Resilience In Challenging Times | Celebrating International Women's Day

**Date:** Monday March 8, 2021

**Time:** 11:00 am ET

The last 12 months have forced us to dig into our reserves of strength, patience and creativity. But tackling great challenges can reveal powerful truths about who we are and what we're capable of.

Join us on International Women's Day to celebrate the accomplishments of women everywhere after a year that has tested even the strongest of mindsets.

In this webinar, you'll hear from renowned Canadian entrepreneur Michele Romanow on how to build resilience and overcome obstacles to achieve success in your life and career.

[Register Now](#)

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### Web Seminar: The Rise Of Digital In The Future Of Insurance

**Date:** Tuesday, March 16, 2021 (60 minutes)

**Time:** 2:00 pm ET | 11:00 am PT

A pandemic-challenged year accelerated digital transformation plans for the insurance industry. Projects that would typically take at least a year to roll out were being implemented in weeks as lockdowns made remote access and interactions a must-have for intermediaries like financial advisors.

In a marketplace that relies heavily on an external salesforce to service customers, Sun Life was uniquely positioned when COVID-19 hit. Their enterprise-wide approach to digital transactions meant all the groundwork to create a digital platform had been completed, enabling Sun Life to continue doing business through the pandemic without disruption. Adoption continues to rise within the company and among their agents.

In this fireside chat, a panel of experts from Sun Life, Pegasystems and Celent will share key learnings and best practices for insurance companies of all sizes looking for success in their digital transformation journey.

Discussion topics will include:

- Insights from Celent's research on the top digital insurance use cases and their adoption
- Practical tips and success factors for transitioning to digital customer interactions

How automation technology is reshaping the future of insurance and helping achieve true customer focus across the entire organization

[Register Now](#)

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## Web Seminar: Digital Insurance Advances In Tech Demo Day

**Date:** Thursday, March 25, 2021 (60 minutes)

**Time:** 2:00 pm ET | 11:00 am PT

In today's unprecedented global circumstances, **leaders in the insurance community are looking for innovative ways** to help their firms make progress on the path to the new normal.

The **Digital Insurance Advances in Tech Demo Event** puts the spotlight on some of the latest software and technologies in the industry, which are helping our community move forward.

Join this live one-hour webinar to learn about trailblazing innovations in a series of 6-minute demos, followed by live Q&A, that showcases what these software and technology companies are doing to advance the industry.

[Register Now](#)