

## **CAFII ALERTS WEEKLY DIGEST: February 4 to February 11, 2022**

February 11, 2022

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## REGULATOR/POLICY-MAKER NEWS

### Regulators Urge Insurers To Halt Sales Of Segregated Funds That Penalize Investors For Early Withdrawals

*By Clare O'Hara, The Globe and Mail, February 10, 2022*

Insurance industry regulators are urging life insurers to halt sales of segregated funds that charge investors penalties for withdrawing their money early. The Canadian Council of Insurance Regulators (CCIR) and the Canadian Insurance Services Regulatory Organization (CISRO) released a statement on Thursday, February 10 asking insurers to refrain from selling any new segregated fund contracts that have early withdrawal penalties, known as deferred sales charges. The regulators also said they expect the industry to halt such sales by June 1, 2023. "There is a high risk of poor outcomes associated with DSCs in segregated fund sales and this form of sales charge is not consistent with treating customers fairly," the CCIR and CISRO said in a joint statement. The move to a potential ban of DSC segregated funds follows a nearly decade-long review of similar DSC commissions in the mutual fund industry. In 2020, the Canadian Securities Administrators, an umbrella group for all provincial and territorial securities regulators, announced that the sale of mutual funds with DSCs will be banned as of June 1, 2022. Often hidden from investors, DSCs force clients to pay an early withdrawal fee that can be as much as 6 per cent of the value of their investment to cash out of their funds. The fee tends to fall by a percentage point each year, moving down to zero after holding funds for five to seven years. Segregated funds are similar to mutual funds but have a built-in insurance contract. Policyholders are given a guarantee on a portion of their principal investment, and their money is put into a portfolio of underlying mutual funds. Canadians had more than \$143-billion invested in segregated funds as of January 2022, of which 42 per cent is in funds with DSCs, according to research firm Investor Economics, a unit of ISS Market Intelligence. Segregated funds and mutual funds often have similar investment characteristics, including their fee structures. As a result of the similarities, CCIR and CISRO said they are interested in keeping the regulatory regimes for these products as "harmonized as practical and appropriate, to avoid any regulatory arbitrage in the sale of these products and to provide similar investor protection for both products." Later this year, the two insurance regulator national co-ordinating bodies will set up a joint consultation on upfront commissions in sales of segregated funds to look at other changes to compensation that may be needed, including "understanding the impacts of a complete ban on upfront commissions" or "other measures that could be taken to improve consumer outcomes," as well as the potential impact on insurers and intermediaries.

The insurance industry has been under fire for not following investment dealers in banning DSC funds. Investor advocate Ken Kivenko of Kenmar Associates says the insurance industry's failure to ban DSCs at the same time as the charges will end for mutual funds presents a "dangerous regulatory arbitrage scenario." There is a high likelihood that dual-licensed salespersons who can sell mutual funds and insurance products will convert mutual-fund clients into DSC segregated funds, Mr. Kivenko said. "The outsized commissions associated with DSC sales represents a material, irreconcilable conflict of interest – a conflict that empirical research has shown to be harmful to clients, especially the elderly," he said. Mr. Kivenko says the likelihood of converting clients into segregated funds is amplified by the fact that the higher conduct standards recently introduced in the securities sector with new client-focused reforms do not apply in the insurance business. Harmonizing rules, he said, would "prevent further erosion of the hard-earned savings of Ontarians and another Ontario regulatory malfunction scandal." After the consultation with stakeholders, CCIR and CISRO said they "intend to move forward swiftly" with a policy position and guidance on upfront commissions in sales of segregated funds.

Read Story (Subscription Required):

[https://www.theglobeandmail.com/business/article-regulators-urge-insurers-to-halt-sales-of-segregated-funds-that/?utm\\_medium=email&utm\\_source=Top%20Business%20Headlines&utm\\_content=2022-2-10\\_17&utm\\_term=Regulators%20urge%20insurers%20to%20halt%20sales%20of%20segregated%20funds%20that%20penalize%20investors%20for%20early%20withdrawals&utm\\_campaign=newsletter&cid=Ts6FwhWx6n2rSHC0x7MiReEefJOJkTb](https://www.theglobeandmail.com/business/article-regulators-urge-insurers-to-halt-sales-of-segregated-funds-that/?utm_medium=email&utm_source=Top%20Business%20Headlines&utm_content=2022-2-10_17&utm_term=Regulators%20urge%20insurers%20to%20halt%20sales%20of%20segregated%20funds%20that%20penalize%20investors%20for%20early%20withdrawals&utm_campaign=newsletter&cid=Ts6FwhWx6n2rSHC0x7MiReEefJOJkTb)

## Ontario Regulator Submits New Credit Union Rules To Minister For Approval

*By Kate McCaffery, Insurance Portal, February 7, 2022*

The Financial Services Regulatory Authority of Ontario (FSRA) has drafted and submitted, for ministerial approval three rules governing business practices, capital adequacy, and liquidity adequacy for credit unions. The proposed rules replace the Deposit Insurance Corporation of Ontario (DICO) By-Law No. 5. The Sound Business and Financial Practices rule authorizes FSRA to make a rule "establishing standards of sound business and financial practices for Ontario's credit unions and caisses populaires." It was drafted after a stakeholder working group indicated that the DICO by-law was too prescriptive and should be replaced by a principles-based and outcomes-focused rule. The proposed rule addresses cooperative principles, governance communications, board composition and responsibilities, senior management responsibilities, ethics and responsible action, whistleblower policies, internal audit, risk management, compliance and finance functions, operational management, and more. The liquidity adequacy requirement changes meanwhile authorize FSRA to make a rule regarding the maintenance of adequate capital and appropriate forms of liquidity. "In the board approved rule, FSRA is aligning its regulatory approach with the requirements in other jurisdictions as well as international best practices," the proposed rule states. "The purpose of the board-approved rule is to articulate the methodology that credit unions must use to calculate liquidity requirements and the principles-based expectations for credit unions to maintain adequate and prudent liquidity."

Finally, the capital adequacy requirement changes were made after the working group indicated that FSRA should develop a rule “in a manner that is clear, transparent, and better aligns with international standards.” The amendments expand the risk weighting categories to include additional investments, clarify the investments that receive higher risk weightings, and add a new section on regulatory adjustments for investments in capital instruments and other total loss absorbing capacity (TLAC) instruments. The changes become law 15 days after the Minister of Finance’s approval or when the government proclaims the Credit Unions and Caisses Populaires Act, 2020 into force.

Read Story (Subscription Required): <https://insurance-portal.ca/article/ontario-regulator-submits-new-credit-union-rules-to-minister-for-approval/>

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## **DIVERSITY/INCLUSION/FIGHTING SYSTEMIC RACISM NEWS**

### **BMO Program Aims To Open Windows For Indigenous Recruitment**

*By Wendy Stueck, The Globe and Mail, February 10, 2022*

[https://www.theglobeandmail.com/business/article-bmo-program-aims-to-open-windows-for-indigenous-recruitment/?utm\\_medium=email&utm\\_source=Streetwise&utm\\_content=2022-2-10\\_21&utm\\_term=&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/business/article-bmo-program-aims-to-open-windows-for-indigenous-recruitment/?utm_medium=email&utm_source=Streetwise&utm_content=2022-2-10_21&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

When BMO Financial Group surveyed its Indigenous employees, it asked them what barriers they ran into when it came to getting and keeping jobs at the bank.

One key message that came back from the 2019 survey was the difficulty in landing a job with BMO without leaving home, especially when home was a reserve or remote community. Respondents also said they were interested in more than entry-level jobs.

Those two themes helped shape a program in which BMO has teamed up with PLATO Testing and AWS re/Start to run a 12-week cloud computing boot camp for 22 students, including some from remote communities. Students who complete the course will get a six-month paid internship with BMO and, if all goes as planned, job offers.

PLATO Testing is a software testing company that trains and hires Indigenous employees. AWS re/Start is an Amazon training program designed to help unemployed or underemployed people get into cloud computing, which uses the internet to provide data and services.

The BMO program, announced in January, is in keeping with the bank’s corporate diversity, equity and inclusion objectives, which include increasing the number of Indigenous employees. It’s also designed to build a talent pipeline for the bank.

“So, we plan to hire Indigenous people into technology jobs because that’s an area of growth in the bank – whereas the branch network, that’s not an area of growth in the bank,” says Kona Goulet, BMO’s head of Indigenous Equity and Inclusion.

“So those are the two objectives: let’s create on-reserve remote employment opportunities, and let’s do it in technology.”

The 22 students enrolled come from various backgrounds and locations.

Kyle Moore, 24, is Métis and lives in Winnipeg. He’d previously taken a college computing course and was drawn by the opportunity to get into cloud computing. He said he feels “culturally welcomed” in the BMO program, while college could feel distant, especially during the COVID-19 pandemic.

A bank internship and the possibility of a job sold him on the program.

“Getting your foot in the door is really, really difficult ... getting a training program that starts you from the bottom, and onboarding you and training you from the ground up, is something really difficult to do [on your own],” he said.

For PLATO, the BMO partnership marked a shift from providing its own software testing training to rolling out the AWS re/Start program, which is designed to give students skills required for entry-level cloud roles.

But PLATO, founded in 2015 as an offshoot of PQA Testing, had experience in recruiting and supporting Indigenous students and a focus on building an Indigenous network in the technology sector.

The pandemic also highlighted the potential in remote training and employment. When COVID-19 struck, a PLATO employee who had been working in Regina was in a bind after his roommates lost their jobs and moved out. He asked if he could work from his home reserve in northwestern Saskatchewan. After checking the location had adequate internet service, PLATO okayed the plan.

“We had a test team that had members in Vancouver, Regina, Sault Ste. Marie, Mississauga, and Flying Dust First Nation, where he lives,” said PLATO Testing president Denis Carignan, who is a member of the Pasqua First Nation in Saskatchewan.

“The client was in Calgary, the implementation was in southern Manitoba and the development team was in Lisbon, Portugal. That’s sort of the magic that we’ve tapped into ... it’s about investing in talent, and supporting the talent so it can grow.”

Students in the BMO program will receive some financial support while taking the program and will be paid in line with BMO rates during their internships. A big part of the program will be connections; interns can benefit simply by knowing there’s someone else in the same boat, Mr. Carignan said.

Ms. Goulet, who is Cree Métis and grew up in Treaty 6 territory in northern Saskatchewan, sees potentially significant benefits from the program for BMO, and for students and their communities, and hopes it will become a template for future training.

“There are two facets of this that are new – one is the reskilling and focusing on diverse and disadvantaged communities. And the other is the virtual environment, which enables people to work from anywhere,” she said.

“We’ve doubled our Indigenous hires over the last year and I can say without a doubt that it’s because we’re tapping into Indigenous talent markets that we haven’t been able to previously, because we’ve been locked into urban city centres and so now we can go reach across Canada for so many jobs across the bank.”

## For Black Canadians, There’s No Going Back To The Way Things Were

*Opinion by Greg Frankson, Special To The Globe and Mail, February 4, 2022. Greg Frankson is a poet, community activist and the editor of the new book AfriCANthology: Perspectives of Black Canadian Poets.*

[https://www.theglobeandmail.com/opinion/article-black-canadas-15-minutes-are-almost-up-but-we-cant-go-back-to-the-ways/?utm\\_medium=email&utm\\_source=Globe%20Opinion&utm\\_content=2022-2-5\\_17&utm\\_term=For%20Black%20Canadians,%20there%e2%80%99s%20no%20going%20back%20to%20the%20way%20things%20were&utm\\_campaign=newsletter&utm\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/opinion/article-black-canadas-15-minutes-are-almost-up-but-we-cant-go-back-to-the-ways/?utm_medium=email&utm_source=Globe%20Opinion&utm_content=2022-2-5_17&utm_term=For%20Black%20Canadians,%20there%e2%80%99s%20no%20going%20back%20to%20the%20way%20things%20were&utm_campaign=newsletter&utm_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

There’s a well-worn expression in pop culture, 15 minutes of fame, that provides an apt metaphor for the socio-cultural moment in which Black Canadians now find themselves.

For the past 20 months, issues affecting the Black community have been at the top of public consciousness in a way that has no parallel in our national history. In the aftermath of the murder of George Floyd in May, 2020, the words “Black Lives Matter” were suddenly on everyone’s lips. It seemed like everyone supported Black-focused initiatives for social change. Attention on endemic socio-cultural challenges negatively affecting the Black community exploded.

There is ample data that empirically exposes growing anxieties in the Canadian population during this timeframe while clearly demonstrating the urgent need for action.

As just one example, the May 2021, interim report of the first-ever Black Canadian National Survey provided these bleak findings: “Almost all Black Canadians surveyed (96 per cent) say that racism is a problem on the job, with 78 per cent believing that it is a severe problem. In contrast, less than one in five white Canadians are of the same belief. According to Statistics Canada, Black men earn 66 cents to every dollar compared to white men.” The growing accumulation of grim statistics clearly lays out the problems Black Canadians are facing. The story they tell is alarming – and it is damning.

But as the desire for change crested after Mr. Floyd’s death, some folks got to work. New programs such as the BlackNorth Initiative went, virtually overnight, from low-key twinkles in their creators’ eyes to nation-wide prominence, enrolling the titans of Canadian industry. The establishment of confronting anti-Black racism and equity, diversity and inclusion (EDI) units in governments and corporations accelerated.



Funding programs, community-based initiatives by charitable and not-for-profit organizations, and investment-mandated money pots such as the Black Opportunity Fund sprang up with unprecedented rapidity. As if by magic, it seemed like every online job board under heaven mushroomed with EDI employment opportunities. Huge numbers of people suddenly had a burning need to be seen aboard the “let’s help Black people” bandwagon.

That explosion of energy in the second half of 2020 managed to carry us all the way through 2021. Now, with George Floyd fading into history, and corporate EDI boxes checked off, Black Canada’s 15 minutes are almost up.

The Black community has always known this moment would come.

Eventually, it was said in community circles, people will tire of talking about our issues and sick of actively confronting our challenges. They simply don’t have the stamina that our history and experiences have forced us to develop. It’s easy for people who aren’t Black to walk away from a cause that doesn’t affect their daily lives, then relegate those concerns to the fringes of their awareness in favour of the latest hot topic. For us, focus is a means of survival, advocacy a vital necessity, and silence a death sentence. We will keep at it, but will they be willing to listen, much less act, once our cause is no longer fashionable?

To give credit where it’s due, we’re experiencing a good moment in the national conversation when Black folks have a spotlight shone on them in a spirit of active listening, discovery, and alignment of purpose (even if it proves to be only temporary). From that perspective, the past couple of years have been positive. However, now is the worst possible time for the narratives that Black people contribute to the Canadian story to be consigned to the inattentive fringes. It cannot be permitted to happen. Doing so at the exact moment these stories are finally helping to produce a constructively critical re-evaluation of our national impression of ourselves is fraught with more peril than ever.

Now that Canadians have shown they can pay attention to the Black community’s concerns, going back to ignoring their issues is no longer tenable. Now that we’ve seen that positive action can be rapidly co-ordinated across a wide cross-section of institutions and industries, attempts to slow-walk future change are unlikely to be tolerated. Now that governments, corporations, and charities have found ways to elevate the stature of Black contributors and honour Black achievements, stifling the creativity, intelligence, ingenuity, and ambitions of Black folks cannot and will not be passively endured.

Any renewed effort to shove these realizations back into the bottle is likely to create another sort of explosion – the type that causes serious social damage, not the kind that can propel further positive progress. The Black community is in no mood to go back to accepting those increased pressures as a matter of course.

A rupture under such conditions is inevitable.

Instead, we should redouble our efforts to support the gathering, contextualization, sharing, and preservation of Black-lived experiences, socio-economic contributions, cultural impacts, and political achievements.



We should continue not only to support individuals and organizations engaged in this work, but also take positive steps to permanently weave their contributions into the fabric of the mainstream of Canadian society. We must ensure our education system teaches these stories to current and future generations, as part of the core curriculum and not simply as underfunded and neglected elective studies. Current efforts to reform the workplace, the health care system, policing, politics, schools, the courts, and any other institutions where anti-Black racism has found safe harbour must unwaveringly persist.

In short, we should solidify the gains of the Black community over the past 20 months, reflect upon and respond to our communal failures, and commit to keeping Black Canadians in their rightful central place of what historically and presently defines our national identity.

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

### U.S. Offers Trudeau Government Help To End Border Blockade

*White House Says Homeland Security Chief Urged Ottawa To Use Its Powers To Quash The Blockade*

*By Alexander Panetta, CBC News, February 10, 2022*

<https://www.cbc.ca/news/politics/white-house-border-convoy-protest-COVID-19-response-1.6347421>

U.S. officials have offered to help the Trudeau government end an anti-vaccine mandate protest blockade that is sending ripple effects through the American economy and causing increasing concern in Washington.

The White House says U.S. officials had multiple conversations on Thursday, February 10 with their Canadian counterparts about the blockade on the Ambassador Bridge, a major trade artery which connects Windsor, Ontario with Detroit.

The White House said on Thursday, February 10 that the U.S. federal cabinet and senior administration staff are now seized with this issue.

"[They] have been engaged around the clock to bring this to a swift end," the White House said in response to questions from CBC News.

The administration of U.S. President Joe Biden said Homeland Security Secretary Alejandro Mayorkas urged his Canadian counterparts on Thursday, February 10 to use their own federal powers to end the blockade at the Canada-U.S. border.

Mayorkas also reportedly offered the help of his department to end the impasse.

The White House did not elaborate on the offer of help. Mayorkas's department handles multiple agencies, including U.S. Customs and Border Protection.

Those officers are posted at border checkpoints, including the Ambassador Bridge — the busiest crossing between the two countries and a vital trade link.

Disruptions at that bridge have escalated U.S. interest in the convoy protests. Those protests were covered initially by U.S. media as a right-wing phenomenon but are now drawing wide-ranging national attention as a political and economic issue.

"We know that disruptions like these hit hard-working American families the hardest," the White House said.

The disruption has paused auto production at plants on both sides of the border. One U.S. lawmaker has suggested that the United States should rely less on imports from Canada and buy more of its auto products at home.

The White House said it's aware of reports of plans for similar truck-convoy protests in the U.S. at the Super Bowl and across the country.

It said it has no reason yet to believe these events are anything but protests protected by the free speech provisions of the U.S. Constitution. It said it will send Homeland Security personnel to this Sunday's Super Bowl in addition to the contingent already there.

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## It's Time To End The 'Freedom Convoy' In Ottawa By Enforcing The Law And Following The Money

*Opinion By Mark Carney, Special To The Globe and Mail, February 7, 2022. Mark Carney is an Ottawa resident and former governor of the Bank of Canada and the Bank of England.*

[https://www.theglobeandmail.com/opinion/article-mark-carney-end-freedom-convoy-ottawa-state-of-emergency/?utm\\_medium=email&utm\\_source=Politics%20Briefing&utm\\_content=2022-2-7\\_13&utm\\_term=Politics%20Briefing:%20Chief%20Sloley%20says%20Ottawa%20police%20looking%20at%20impounding%20remaining%20trucks,%20calls%20for%20more%20resources&utm\\_campaign=newsl etter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEefFJOJkTb](https://www.theglobeandmail.com/opinion/article-mark-carney-end-freedom-convoy-ottawa-state-of-emergency/?utm_medium=email&utm_source=Politics%20Briefing&utm_content=2022-2-7_13&utm_term=Politics%20Briefing:%20Chief%20Sloley%20says%20Ottawa%20police%20looking%20at%20impounding%20remaining%20trucks,%20calls%20for%20more%20resources&utm_campaign=newsl etter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEefFJOJkTb)

In our capital city, many people have been terrorized for more than a week. Women fleeing abuse have been harassed. Many elderly have been too afraid to venture outside their homes for groceries. Families have been deprived of sleep for days on end by the constant barrage of 100 decibel noise. Control over the city's downtown core, which includes the Parliamentary Precinct, was ceded by the police and taken over by what the chair of the Police Services Board describes as an "insurrection."

Canadians can be forgiven if they thought this would never happen in Ottawa.

The goals of the leadership of the so-called freedom convoy were clear from the start: to remove from power the government that Canadians elected less than six months ago. Their blatant treachery was dismissed as comic, which meant many didn't take them as seriously as they should have. Certainly not our public safety authorities, whose negotiations facilitated the convoy's entry into the heart of our capital and have watched as its dangerous infrastructure has been steadily reinforced – a policy of engagement that has amounted to a reality of appeasement.

On the first weekend, many Canadians who joined the demonstrations undoubtedly had peaceful objectives. Tired as we all are with unprecedented disruptions that we've all endured over the past two years, it's understandable that many would want to come to Ottawa to protest. It's a free country, and everyone should be able to express their opinions free of interference from the state, just as the press should be able to report without fear of harassment or intimidation.

But now in its second week, no one should have any doubt. This is sedition. That's a word I never thought I'd use in Canada. It means "incitement of resistance to or insurrection against lawful authority."

On Sunday, February 6, authorities began to draw the line. Declaring a state of emergency was the right thing to do.

From now on, those who are occupying the downtown of our nation's capital should be in no doubt. They are no longer simply advocating a different strategy to end COVID-19. They are not patriots. This is not about "restoring freedom" but beginning anarchy. This isn't getting carried away at a rally. It's not a rush of blood to the head. It's deliberate and calculated, and because of that, they must know that from now on, there will be consequences for their actions.

The police had been reluctant to enforce the most basic bylaws. But these "infractions" – the constant blaring of horns at all hours, the harassment of people, the culture of fear – have been making residents' lives hell, will bankrupt our businesses, and if left unchecked would help achieve the convoy's goal of undermining our democracy and the rule of law.

Those who are still helping to extend this occupation must be identified and punished to the full force of the law.

Drawing the line means choking off the money that financed this occupation. Again, many Canadians who were amongst the initial donors were likely well-meaning. Perhaps they were unaware of the convoy's stated objectives, or – like many in positions of authority in Ottawa – they didn't take them seriously. Perhaps all they wanted was a new COVID-19 policy with fewer restrictions.

But by now anyone sending money to the convoy should be in no doubt: you are funding sedition. Foreign funders of an insurrection interfered in our domestic affairs from the start. Canadian authorities should take every step within the law to identify and thoroughly punish them. The involvement of foreign governments and any officials connected to them should be identified, exposed, and addressed.

I know from experience that crises don't end by themselves. You can't spin your way out of failure. You must recognize the scale of the challenge, devise a clear plan, and then implement it methodically and deliberately. Your determination to do so can never be in doubt. Then, and only then, can order be restored. In this case, that means enforcing the law and following the money. Individuals must be held responsible for their lawlessness and those who financed their actions must be dissuaded from ever doing so again.

Our Constitution begins with peace, order and good government. We must live up to this founding principle in order to protect all our freedoms.

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## With The Protest Moving Inside Trudeau's Caucus, It's Time For A Restrictions Rethink

*Opinion By Don Martin, CTV News, February 8, 2022*

<https://www.ctvnews.ca/politics/don-martin-with-the-protest-moving-inside-trudeau-s-caucus-it-s-time-for-a-restrictions-rethink-1.5773289>

It's easy and popular for Prime Minister Justin Trudeau to demonize a vaccine protest when it comes from a mob of horn-blaring barbarians at the parliamentary gate.

But when the pushback against his incendiary 'fringe' label for this raging rebellion of the unvaccinated erupts inside his tightly muzzled caucus, it's time to put down the matches and let cooler minds prevail in the Prime Minister's Office.

MP Joel Lightbound, a calm, credible, thoughtful third-term Liberal from Quebec, gave Trudeau a massive political migraine Tuesday when he declared he was speaking for many timid Liberals who believe it's time to heal a vaccine mandates rift which has divided families, traumatized school children and stranded travellers.

Lightbound looked beyond the swastikas and Confederate flags of the occupation to see truckers fronting for real people who are struggling to cope with vaccine demands and excessive restrictions.

So he bravely (and crazily) spoke out against Trudeau's politics of vaccination division and stigmatization Tuesday at considerable risk to his future in caucus and certain death to any cabinet aspirations.

But Trudeau was hearing none of it as he faced his first Question Period this week.

When Lightbound's devastating observations were thrown at him, Trudeau delivered the same alphabet soup of scripted lines he's been reciting for two years with no hint he would reconsider any softening of any positions.

Now, just to be clear, there's no point in governments talking to Freedom Convoy leadership with their bizarre plan to overthrow this democracy and replace it with unelected leaders rejecting all COVID-19-control mandates.

This is meant as a statement of fact, not an insult to convoy leaders and their seditious mandate manifesto, but they're out of their collective minds and have forfeited any right to adult negotiation.

But for the basic trucker angered at a cross-border vaccination requirement rooted in optics over epidemiology, while facing a potential Trudeau government plan to demand vaccination for truckers crossing provincial boundaries, it's time Trudeau suggested a compromise to help end the standoff.

At very little risk of unleashing a wave of truck-imported coronavirus, Trudeau could scuttle plans to ban unvaccinated truckers from driving between provinces and promise to secure U.S. approval to end the international border vaccination requirement by month's end.

That would allow the majority of truckers fronting the national capital blockade to retreat with mission-accomplished dignity, leaving only the piggybacking anarchists behind for well-deserved ridicule and possible arrest.

In a world where many countries and most provinces are moving quickly to ease restrictions, something even Canada's chief public health officer is advocating in the near term, Prime Minister Trudeau needs to stop marginalizing the unvaccinated and recognize the collateral damage so many restrictions are having on Canadians.

The case counts are dropping, the hospital-overcrowding crisis has eased and yet Canada, one of the most vaccinated countries in the world, remains one of the most restrictive for the unvaccinated AND triple-vaccinated.

Alas, change under duress won't appeal to Justin Trudeau. The optics of him standing up to the angry mob are just too irresistible, particularly when the Conservatives so helpfully align themselves with truckers as guardians of the fallacy.

This is Trudeau trying to channel his father, the prime minister who defiantly faced down a mob of stone-throwing Quebec separatists during a St-Jean Baptiste Day parade. There's one notable difference, of course. Justin Trudeau vanished into a COVID-19 lockdown and stayed silent for more than a week as the truckers rolled in.

Others look to this as Justin Trudeau's just-watch-me moment. Again, there's a rather stark contrast with his father, who deployed the military and dropped the war measures act on Quebec terrorists while Trudeau the Son vows to do . . . well . . . nothing.

But as the world looks on incredulously at this uncharacteristic display of Canadian insurrection, which is starting to spread with alarming speed, perhaps there is something from his father which could help ease the current turmoil.

It's clearly time for a little more Just Society tolerance and a lot less Justin Society antagonism.

That's the bottom line.....

## The Dominos Begin To Fall: Most Canadian Pandemic Strictures Should Be Gone By Spring

*By Tristin Hopper, National Post, February 8, 2022*

[The dominos begin to fall: Most Canadian pandemic strictures should be gone by spring \(msn.com\)](#)

Within hours of one another on Tuesday, February 8, Saskatchewan, P.E.I. and Alberta announced an imminent end to pandemic strictures, marking the first dominos to fall in what is poised to be a nationwide lifting of COVID-19 mandates.

As the Omicron wave subsides, most Canadians now live in a province whose health authorities are actively questioning the utility of vaccine passports and other pandemic measures.

Even in Quebec, authorities have dropped controversial plans for a tax on the unvaccinated, and are now announcing an end to “almost all” coronavirus restrictions by March 14 — although they will be hanging onto vaccine passports.

“We’re taking a calculated risk to learn to live with the virus,” Quebec Premier François Legault announced on Tuesday, February 8.

Starting on Valentine’s Day, Saskatchewan is dropping all proof-of-vaccination requirements. In a statement, Premier Scott Moe said vaccine passports were an “effective policy, but its effectiveness has run its course.” He added, “The benefits no longer outweigh the costs.”

Prince Edward Island outlined plans to end most restrictions early in April, with Premier Dennis King cautioning that the loosening is not a declaration of victory. “COVID-19 is still with us, and it will be with us,” he said.

Ontario has no definitive plans to end vaccine passports, but Chief Medical Officer of Health Kieran Moore said last week that the province should “reassess the value” of the measure.

Manitoba is marking a light drawdown of COVID-19 restrictions this week, such as the expansion of private gatherings. But authorities have hinted that if current trends continue, the province would be completely stricture-free by the spring.

“Later this spring, we hope to be in a position of relaxing nearly all restrictions and moving to recommendations,” said Premier Heather Stefanson.

Canada looks to be repeating a trend that has already swept much of Europe.

In Spain, the U.K., Denmark, and elsewhere, countries that were imposing harsh lockdowns just a few weeks ago are now openly declaring an end to the COVID-19 pandemic.

Before Christmas, Ireland was reacting to a spike in Omicron cases by imposing a slate of new pandemic lockdowns, including curfews on restaurants and bars. By the end of January, Irish Prime Minister Micheál Martin was announcing the effective end of the pandemic in Ireland with the message “we need to see each other again, we need to see each other smile, we need to sing again.”

Earlier this month, only weeks after it had been posting some of the world’s highest rates of COVID-19 infection, Denmark became the first country in Europe to universally lift COVID-19 restrictions, crediting the country’s high vaccination rate with dramatically curbing the dangers of the virus. Notably, Danish Health Minister Magnus Heunicke has been an open critic of vaccine mandates.

“It’s a pharmaceutical intervention with possible side effects. You need as an authority to recognize that. I think if you push too much, you will have a reaction,” he recently told CNN .

It all marks an international shift towards recognizing COVID-19 as an “endemic” disease; a virus that is always somewhat present in a country’s population.

For Canada, the classic example of an endemic disease is influenza, a virus that reliably hospitalizes several thousand Canadians each year. Aside from seasonal vaccination campaigns that are largely voluntary, however, the disease has minimal effects on civic life.

On January 21, British Columbia became the first province to declare that it would soon be treating COVID-19 no different than the flu. The novel coronavirus would henceforth be managed “much like how we manage other respiratory illnesses — influenza ... or enteroviruses that cause the common cold,” Provincial Health Officer Bonnie Henry told a public briefing.

Last week, Chief Public Health Officer Theresa Tam was sounding the same tune, saying in a press conference that Canada needed to address COVID-19 in a “more sustainable way” and not be “in crisis mode all the time.”

“We do need to get back to some normalcy,” she said.

Canada’s abandonment of COVID-19 restrictions is occurring against the background of nation-wide blockades and protest convoys calling for the immediate end of COVID-19 restrictions. Since January 29, large swaths of Ottawa have been shut down by a blockade of as many as 300 heavy vehicles refusing to leave until Canada has abandoned all masking, vaccination, and quarantine mandates.

In dropping vaccine mandates, health authorities have been citing the fact that the measures no longer make sense in the face of the wildly infectious Omicron variant, which has proven to circulate among fully vaccinated people almost as well as among the unvaccinated (although the vaccines have been shown to protect against severe outcomes).

“When we see a vaccine that doesn’t provide the sterile immunity like it did provide against Delta, we have to reassess whether we maintain a proof of vaccination certification process, given the decreased benefit against transmission,” Ontario’s top doctor said last week.



The sheer transmissibility of Omicron has also left millions of Canadians with a post-infection natural immunity to the virus. While scientists don't yet know how long that natural immunity may last, or how effective it may be against re-infection, Canada also has a vaccination rate that is one of the highest in the world.

In Alberta, Premier Jason Kenney has directly tied his province's relaxation of COVID-19 strictures to the ever-lightening burden on the province's healthcare system. On Tuesday, February 8, he promised an end to "damaging restrictions" so long as "pressure on our hospitals continues to decline."

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## Saskatchewan Premier Scott Moe Brings Province's Vaccine Passport, Mask Mandate To An End

*By Carrie Tait, The Globe and Mail, February 8, 2022*

<https://www.theglobeandmail.com/canada/article-saskatchewan-premier-scott-moe-brings-provinces-vaccine-passport-mask/>

Saskatchewan's vaccine passport system will end at midnight on Sunday, February 13, making the western province the first in Canada to announce an end to the most restrictive public health measure adopted to contain COVID-19.

Premier Scott Moe said mandatory indoor masking will remain in place until the end of the month. He called on residents to "heal divisions" created over the vaccine passport system, which he said "effectively created two classes" of citizens.

"I knew that this policy would create deep divisions," Mr. Moe said in a news conference on Tuesday, February 8. Saskatchewan introduced the system in September, when the Delta variant ripped through the province. Mr. Moe argued the program's benefits no longer outweigh the costs when it comes to the Omicron strain.

"This policy has run its course," he said.

Mr. Moe rejected public health restrictions such as gathering limits in January, arguing they were ineffective in the face of the fast-spreading Omicron variant. He tested positive for COVID-19, using a rapid test, the following day.

Saskatchewan has not experienced protests against public health measures to the same degree as Alberta, where demonstrators earlier this month blocked access to and from the U.S. border at Coutts.

In Ottawa, a convoy of transport trucks and other vehicles arrived in late January to protest COVID-19 public health measures, disrupting life in the national capital since. Mr. Moe, in a statement on January 29, endorsed the convoy of trucks that converged on Ottawa, saying his government supported the protesters' push to end the cross-border ban on unvaccinated truckers and confirmed that Saskatchewan would soon end its proof-of-vaccination system.

Alberta Premier Jason Kenney is expected to introduce a timeline to lift restrictions in his province on Tuesday afternoon, February 8. Alberta imposed stiffer public health measures in December, such as gathering limits, and Mr. Kenney also put in a vaccine passport system after initially ruling out such a policy.

Mr. Moe said people from across the province influenced his government's policy shift, but not specifically the convoys of protesters. Instead, he said, his MLAs had been listening to constituents and their changing attitudes. "Ultimately, you blend that with the science that we have."

The Saskatchewan Health Authority is developing its own plan with respect to masking and other rules, Mr. Moe said.

"We have the opportunity to truly lead Canada," he said.

The Premier said that 85 per cent of eligible residents in Saskatchewan had received one dose of vaccine, 80 per cent had two, and about 50 per cent had three doses. Mr. Moe envisioned a province where COVID-19 vaccination status is like vaccination status for influenza – rarely a topic of conversation and far from divisive. He also hoped masking would be normalized, even if it isn't legislated.

If private businesses or municipalities want to impose their own proof-of-vaccination systems, Mr. Moe suggested they first "consult a lawyer" because the province will no longer provide legal protection for such restrictions.

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## Alberta To Start Lifting COVID-19 Restrictions, Including Vaccine Passport

*By The Canadian Press, February 8, 2022*

<https://toronto.citynews.ca/2022/02/08/alberta-COVID-19-vaccine-passport/>

Alberta Premier Jason Kenney says his government will follow the lead of other Canadian provinces and immediately start phasing out COVID-19 health restrictions.

He calls it a prudent plan to get Albertans' lives back to normal as COVID-19 hospitalizations decline.

Kenney says the plan's first step will see vaccine passports to access non-essential businesses, such as restaurants and bars, end Tuesday, February 8 at midnight.

On Monday, February 14, it will also remove a mask requirement for children under 12, including in schools.

Saskatchewan announced earlier in the day that it, too, will no longer require that people provide vaccine passports starting Monday, February 14. It is also ending its indoor mask mandate at the end of the month.

Premier Scott Moe said the benefits of providing proof of vaccination to enter businesses such as restaurants no longer outweigh the cost. Moe says the passport has created deep divisions in the province.

Saskatchewan was the first province in Canada to announce a plan to lift all COVID-19 restrictions.

Québec will loosen specific public health measures across the province by March 14, except for mask mandates and the vaccine passport system.

Earlier in the day, Interim Conservative leader Candice Bergen called for the Liberal government to end all COVID-19-related restrictions and vaccine mandates — the same demand made by protesting truckers.

During Tuesday, February 8's question period in the House of Commons today, Bergen said the measures had caused division among Canadians.

Last week, Ontario's chief medical officer of health, Dr. Kieran Moore, said the Ford government would need to reassess the value of the vaccine certificate system in the coming weeks and months.

"We have to decide as a society how many public health measures we want to recommend and/or maintain in a legal fashion to limit the spread of the viruses. I think that discussion should happen soon," Moore said.

Now that there are safe and effective vaccines and antiviral treatments to prevent hospitalization in high-risk individuals, Moore acknowledged it would soon be time to decide what restrictions are kept in place.

The top doctor admitted that mandatory masking would likely be the last public health measure to go.

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## Quebec Announces Re-Opening Plan That Lifts Most COVID-19 Restrictions By Mid-March

*By The Canadian Press, February 8, 2022*

<https://www.theglobeandmail.com/canada/article-quebec-reports-56-more-COVID-19-deaths-drop-in-hospitalizations-2/>

The Quebec government says that most COVID-19 restrictions will be lifted across the province by March 14 — except for mask mandates and the vaccine passport system.

Premier Francois Legault announced a road map today that begins on Saturday, February 12, when all limits on indoor private gatherings will be removed.

By February 21, entertainment and sports venues can open at 50 per cent capacity and fully re-open with no limits on February 28. The Bell Centre, home of the Montreal Canadiens, can re-open fully on March 14.

Bars and casinos will re-open as of February 28 at half capacity and increase to full capacity by mid-March.

Legault, however, says his government isn't ready to lift mask mandates or end the vaccine passport system, both of which will remain until at least March 14.

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## 'That's Not How Pandemics Work': Experts Urge Caution As Provinces Move To Ease Public Health Restrictions

*By Brooklyn Neustaeter, CTV News, February 9, 2022*

<https://www.ctvnews.ca/health/coronavirus/that-s-not-how-pandemics-work-experts-urge-caution-as-provinces-move-to-ease-public-health-restrictions-1.5774283>

While some provinces are planning to remove public health restrictions and proof of vaccination requirements in the coming days, experts say the move may be "a bit rushed" as the country is not yet out of the Omicron wave.

Alberta and Saskatchewan are rolling back COVID-19 restrictions this week, and other provinces including Ontario, Quebec and B.C. are expected to loosen restrictions even further by the end of February.

Dr. Peter Juni, scientific director of Ontario's COVID-19 Science Advisory Table, said that while the Omicron wave has peaked, it's still too soon to tell how the virus will react as the wave plateaus.

"We've reached this plateau, now we just need to figure out during the next week to 10 days where this is going. Does [the wave] basically stay stable? Does it go up again? And if it goes up, how steep is the slope of this uphill?" Juni told CTV's Your Morning on Wednesday, February 9.

"We just need to make sure that we can ride out this wave without the strain on our health care system."

Reacting to Alberta and Saskatchewan's announcements on Tuesday, February 8 that they would remove proof of vaccination requirements, Juni said the decision seems "a bit rushed," given how those provinces suffered during the Delta wave of the pandemic.

"Alberta didn't fare that well," Juni said. "Ontario did much better – why? – because we took it step-wise, slow, and we let the data speak, and we should do that again now."

Juni said provinces are now in a position to consider lifting restrictions because the restrictions that are currently in place have helped case numbers trend downward.

Comparing the state of the pandemic in Ontario in December 2021 to now, Juni said public health measures and increased vaccination rates have helped stem the impact of Omicron.

"Since then, we have had 4.7 million people who received their third dose and we have probably had about 3 million people get infected, meaning they have a lot of background immunity, which will help us now in the short term to keep things under control," he said.

Juni added that proof of vaccination was "never" a measure that was meant to stay long-term; however, he said now may not be the time to get rid of the measure in Ontario. He added that other provinces should do so cautiously.

"This is something which will be lifted relatively soon, it's just about riding out this wave," he said.

### **Getting Rid Of Passports May Drop Vaccination Rates**

Alberta intensive care physician and nephrologist Dr. Darren Markland told CTV News Channel on Wednesday, February 9 that hospitals in the province are "still overwhelmed," and COVID-19 case numbers have not dropped enough to validate the removal of vaccine passports.

"I think what's important here is maintaining the course," he explained. "If this theory that things are going to get better and this virus will attenuate bears out, then we'll be prepared and we will see numbers truly decrease and hospitals depressurized."

Markland said the decision to remove restrictions in Alberta is "not based on science," but rather "political will."

"[We're] starting to see, at least in our province, strong pressure from very vocal minority protests to push and roll back restrictions that have been working to maintain hospitals in a functional state," he said.

Markland said that Omicron will likely not be the final variant of the pandemic, and some public health measures will need to be maintained to stem future waves and keep hospitals functioning.

He added that some Canadians and provincial officials are "in denial" that "we're going to get back to normal really quickly" by easing restrictions.

"This virus could mutate and be more severe; and, as a result, it's essential to maintain vaccine-mediated immunity," he said.

While different policies have been implemented to ensure this, Markland said the only one that has shown to be effective is vaccine passports.

"So to revoke that means that in the future, we will see our vaccination rates drop and our community immunity start to drop as well," he said.

## Provinces Don't Decide When A Pandemic Ends

Dr. Alexander Wong, an infectious diseases physician in Regina, says it was "inevitable" that restrictions would be eased soon; however, he said most healthcare workers would have liked to have a bit more time beforehand.

With hospitalization numbers still increasing and ICU capacity continuing to dwindle, Wong told CTV News Channel on Tuesday, February 8 that staff will be left to deal with the fallout of easing measures too quickly.

"Truthfully, I think if you ask anyone from the public health perspective here in Saskatchewan and Alberta, most people would probably say that it's too early," he said. "In an ideal world, we would have had a few more weeks at least with our proof of vaccine program and other mandates in place, but it is what it is, and we're going to have to figure out a way to move forward."

Wong said that both of these Prairie provinces are "about a week or two" behind those in Eastern Canada in regards to the Omicron wave, and likely will still experience spikes in infection numbers.

"We realized that all of this was going to happen... we were just kind of hoping for as much time as we could get until we could see very clearly that hospitalizations and ICUs were on a clear downswing and that we had peaked before all this had occurred," he said.

University of Saskatchewan epidemiologist Nazeem Muhajarine told CTV News Channel on Tuesday, February 8 that it seems to him that Saskatchewan Premier Scott Moe is trying to dictate the end of the pandemic by quickly easing restrictions.

While some Canadians and provincial health officials may think they've arrived at the end of the pandemic, Muhajarine noted that the data does not yet support this.

"We cannot just wake up one day and tell ourselves that we have now entered an endemic stage of a pandemic, that's not how pandemics work," Muhajarine said. "We cannot just impose what is a natural phenomenon... And that is what I'm seeing a bit of."

Muhajarine said the announcement is "very consistent" with Saskatchewan's overall handling of the COVID-19 pandemic, saying the province is "first to lift any measures that keep people safe and protected, and [is] last or never to introduce any measures when they are needed."

He added that announcing the easing of restrictions as protesters continue to protest all COVID-19 mandates in the nation's capital is "atrocious."

"By making this announcement while our capital is under siege and laws [are] being broken, it is plain to see that [Moe] is playing right into the hands of people who are trying to make policies in anti-democratic ways," Muhajarine said.

## Canada Is Shifting To 'Living With The Virus' — For Better Or Worse

### *Boosting Vaccination Rate Key To Lifting COVID-19 Measures, But Uncertainty Lies Ahead*

*By Adam Miller, CBC News, February 5, 2022*

<https://www.cbc.ca/news/health/canada-COVID-19-pandemic-lifting-restrictions-1.6340078>

Canada's pandemic response is rapidly shifting toward "learning to live with the virus" — where COVID-19 is eventually treated like other seasonal illnesses, surveillance is massively scaled back, and public health measures are widely lifted.

But as some provinces move closer to easing restrictions after facing the deadliest month of the pandemic since COVID-19 vaccines became widely available, there appears to be a dramatic divide on what living with the virus actually means — and how it will work.

Chief Public Health Officer Dr. Theresa Tam said on Friday, February 4 that Canada needs to find a more "sustainable" way to deal with the pandemic and all existing public health policies, including provincial vaccine passports, need to be "re-examined" in the coming weeks.

"What we need to do going forward, as we emerge out of this Omicron wave, is recognize this virus is not going to disappear," she said. "We do need to get back to some normalcy."

But even with record high hospitalizations and ICU admissions that are only now beginning to show signs of declining nationally, public health officials and politicians across the country have already embraced this new pandemic strategy as they gear up to lift restrictions.

#### **Saskatchewan Set To Lift All Restrictions**

Saskatchewan pivoted to living with the virus on Thursday, February 3 by announcing further limits to PCR testing, ending the sharing of daily COVID-19 data, and stopping the investigation of most outbreaks outside of hospitals and long-term care.

The shift came after Premier Scott Moe released a letter last Saturday, January 29 lending support to protesters in Ottawa who are demanding an end to all vaccine mandates or a change in government, while also inaccurately claiming "vaccination is not reducing transmission."

But while two-dose effectiveness has been significantly reduced against Omicron, there is growing evidence that boosters still hold up well against infection, severe illness, and death.

Moe's comments are a huge shift in messaging from what he said just a few months ago, when the premier openly criticized the unvaccinated and imposed mandatory masking and proof of vaccination policies during a devastating fourth wave.

"As a government, we have been patient with those who have chosen to remain unvaccinated," he said on September 16. "But the time for patience is over."



Fast forward to today, and while Saskatchewan has left current restrictions such as mask mandates and vaccine certificates in place for now, Moe has hinted they won't last long — and he's not alone.

"For better or for worse, this is what's going to happen across the whole country," said Dr. Alexander Wong, an infectious diseases physician at Regina General Hospital and associate professor at the University of Saskatchewan.

"The question is, why are we in such a rush to do all of this? It's clearly political."

### **Alberta Ready To Re-Open When Hospitalizations Drop**

Alberta Premier Jason Kenney said he also hopes to lift all COVID-19 public health restrictions by the end of February if hospitalizations decline, but the situation is still showing no sign of slowing down as the province continues to routinely report double digit daily deaths.

"On our COVID-19 ward right now, our hospital is full to the rafters," said Dr. Lynora Saxinger, an infectious diseases physician and associate professor at the University of Alberta in Edmonton.

"And I think that at this point talking about, 'Well we're just going to go back to normal,' it doesn't feel normal yet and I think we do need a bit more of a cushion."

Saxinger said there is a "necessary transition" that will occur with the pandemic where Canada will move away from COVID-19 case counting, containing outbreaks, and trying to find each case — but whether that should happen right now is still unclear.

"There comes a point, especially with Omicron which is so pervasive right now, where that's not really even feasible. It's like trying to isolate a tree in a burning forest — it doesn't necessarily make sense anymore," she said.

"Does this mean we have to accept the burning forest though?"

Saxinger said if Canada is planning on moving to a state where a background level of COVID-19 is expected without doing anything extreme to contain it, there have to be clear benchmarks for what level is acceptable and whether we will need to alter course.

"I really regret when people don't acknowledge that we might have to change our plan," she said. "To me, right now, the discussion of learning to live with it seems early."

### **Ontario 'Confident' That 'Worst Is Behind Us'**

Ontario began easing public health restrictions at the end of January, with a plan to lift most remaining measures by mid-March, as the rate of COVID-19 hospitalizations remained on a downward trend despite the daily death toll continuing to rise.

"We're taking a cautious approach," Ontario Premier Doug Ford said on January 20, before adding that he was "confident" that the re-opening plan would work and that "the worst is behind us."

But Ontario's Chief Medical Officer of Health Dr. Kieran Moore said on Thursday, February 3 that while there is a general improvement in the COVID-19 situation, the coming weeks "will continue to be difficult" for the province's hospital system.

"We're not out of the woods yet. We still have to be cautious," he said. "But we've learned significantly from the last two years and I believe we're in a much better position to learn to live with this virus and to be less fearful of it."

Moore said Ontario would be "monitoring the situation internationally," while other officials have also pointed to countries such as Denmark and the U.K., which have recently lifted nearly all COVID-19 restrictions, as examples to watch closely for re-opening.

"It's important to kind of keep an eye on people who are a little bit farther ahead than us as we're making plans," Saxinger said. "Because you don't want to have to relearn the lesson that's being learned elsewhere already."

But directly comparing Canada to countries with completely different demographics does not provide firm conclusions on what lies ahead here — especially when our vaccination rates are significantly lower.

More than 60 per cent of Denmark's population has had third doses, as well as more than 65 per cent of those eligible in the U.K., compared to just over 40 per cent of Canadians.

"That's the difference between your hospitalizations not crushing you," Wong said.

### **Too Early To 'Declare Victory'**

World Health Organization Director-General Tedros Adhanom Ghebreyesu warned on Tuesday, February 1 against the trend gaining traction world-wide to ease restrictions due to public pressure and pandemic fatigue, and cautioned that Omicron should not be underestimated.

"We are concerned that a narrative has taken hold in some countries that because of vaccines — and because of Omicron's high transmissibility and lower severity — preventing transmission is no longer possible and no longer necessary," he said at a press conference.

"Nothing could be further from the truth. It's premature for any country either to surrender or to declare victory. This virus is dangerous and it continues to evolve before our very eyes."

Timothy Caulfield, Canada Research Chair in health law and policy at the University of Alberta, said learning to live with the virus shouldn't mean immediately lifting all public health measures going forward, adding that we need to "bring the public along with us" and continue to watch the virus closely in the population.

"It doesn't mean we're going to go back to the state of normalcy and COVID-19 is just going to be background noise in our lives," he said. "It means that we're constantly going to have to be vigilant."

## Experts Weigh In On Shifting Public Health Messaging On 'Learn To Live With COVID-19'

*Learning To Live With COVID-19 Doesn't Mean Immediately Returning To Life As It Was In 2019 And Authorities Should Be Refining Their Message, Experts Say*

*By Allison Jones, The Canadian Press, February 6, 2022*

[https://kitchener.citynews.ca/coronavirus-COVID-19-local-news/experts-weigh-in-on-shifting-public-health-messaging-on-learn-to-live-with-COVID-19-5033504?utm\\_source=Email&utm\\_medium=Email&utm\\_campaign=Email](https://kitchener.citynews.ca/coronavirus-COVID-19-local-news/experts-weigh-in-on-shifting-public-health-messaging-on-learn-to-live-with-COVID-19-5033504?utm_source=Email&utm_medium=Email&utm_campaign=Email)

Ontarians have recently started hearing their top health and government officials speak of "learning to live with COVID-19," but it doesn't mean immediately returning to life as it was in 2019 and authorities should be refining their message, experts say.

Dr. Kieran Moore, Ontario's chief medical officer of health, is now using the phrase, as are Toronto's top doctor, Ontario's health minister, and Premier Doug Ford.

Shifting from the predominant message of "stay home" to "learn to live with it" is going to be difficult for a lot of people, said Dr. Anna Banerji, a professor at the Dalla Lana School of Public Health at the University of Toronto.

"We all have collective trauma – all of the world has, to some degree, collective trauma – for the past few years," she said.

"I think it will be a hardship for people. People are terrified of getting it. And a lot of people are doing all the right things."

For some, the message represents a welcome transition, but it should be done gradually because the health care system is still struggling, she said.

"It may not be so much the government saying, 'You have to do these measures to keep society safe.' I think it's probably going to transition to, 'What are your risks? Who's around you?'"

Justin Presseau, co-chair of the Ontario science table's behavioural science working group, said he's personally not a fan of the "learn to live with the virus" narrative.

"All of us have already been 'living with this virus' for two-plus years and lots of people have already made lots of sacrifices and/or experienced losses as part of living with the virus," he said.

"Given the past messaging on how to stay safe, I'd like to see a more nuanced transition of support and communication on how we continue to work together as a community to keep ourselves and our most vulnerable safe through the end of the current Omicron phase towards what we hope is moving toward more of a return to normal."

Raywat Deonandan, an epidemiologist and University of Ottawa associate professor, said using the term "learn to live with COVID-19" is problematic because it has been the "rallying cry" of COVID-19 minimizers for the past two years.

"I think what people hear is surrender, and that's not what they should hear," he said.

Rather, it's an acceptance that COVID-19 will continue to circulate to some extent for the foreseeable future, but people should not necessarily be terrified, Deonandan said.

"It doesn't mean we throw open the doors and cast off all mitigation tools," he said.

It means gradually lifting measures, layered with "the magic of vaccination," though acknowledging that some people will still get COVID-19, and some will get sick and die, but hopefully in such small numbers that it is no longer newsworthy, Deonandan said.

"I think part of the message should be we should not be afraid," he said.

"In fact, we never should have been afraid for ourselves individually. We should always be afraid for those individuals who cannot protect themselves and for the health care system."

Individual risk has come down to extremely low for people who are fully vaccinated and boosted, but it will not be zero, Deonandan said.

"We reduce it as much as we possibly can, and we overlay that risk with appropriate comparators like is the risk on par with crossing the street? Is it on par with eating uncooked food? Is it on par with having someone over for dinner who you know has the flu?"

There are also different considerations for people who have young children who can't be vaccinated yet, and those who are at higher risk or live with someone in that category, Deonandan noted.

Moore, when asked last week to expand on his "learning to live with COVID-19" comments, said that Omicron is so contagious it's difficult to control, and the province now has a well-vaccinated population with access to effective COVID-19 treatments.

It's time for society to have a discussion about how many public health measures to legally maintain or instead just recommend, while balancing people's mental, physical, social, economic, and educational needs, Moore said.

"We've had two years where we've been very fearful of this virus and the strains have changed over time," he said.

"So, as a society to decrease that fear will take time for us to normalize living with this virus."

Many of the basic public health tenets emphasized during the pandemic will hopefully continue, Moore said, including hand hygiene, physical distancing, staying home when sick, and even mask-wearing, if people so choose.

"It'll be a journey as a society to come out of this and to normalize Omicron and COVID-19 as we've normalized all the other viruses," he said, predicting that there will likely be an annual COVID-19 vaccine, akin to a flu shot.

Dr. Noah Ivers, a family physician at Women's College Hospital, said when officials talk about learning to live with COVID-19, they should follow that statement by specifying what they mean.

There are certain public health measures that will continue to make a big difference, Ivers said, including improved ventilation, improved sick leave policies, and people staying home when they're sick.

"For those people who live with certain disabilities, whether physical, mental, or related to their immune system, I think it would be really, really reassuring to them to hear that society has learned from this about how to help those people stay safe going forward – not that society wants to forget all this and go back to forgetting them."

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## Nobody Wants Pandemic Restrictions. The Challenge Is Dispensing With Them Responsibly

*By André Picard, The Globe And Mail, February 7, 2022*

[https://www.theglobeandmail.com/opinion/article-nobody-wants-pandemic-restrictions-the-challenge-is-dispensing-with/?utm\\_medium=email&utm\\_source=evening%20update&utm\\_content=2022-2-7\\_17&utm\\_term=evening%20update:%20injunction%20granted%20against%20convoy%20honking%20in%20ottawa&utm\\_campaign=newsletter&utm\\_id=ts6fwhwx6n2rshc0x7mireeeefjoiktb](https://www.theglobeandmail.com/opinion/article-nobody-wants-pandemic-restrictions-the-challenge-is-dispensing-with/?utm_medium=email&utm_source=evening%20update&utm_content=2022-2-7_17&utm_term=evening%20update:%20injunction%20granted%20against%20convoy%20honking%20in%20ottawa&utm_campaign=newsletter&utm_id=ts6fwhwx6n2rshc0x7mireeeefjoiktb)

No one wants vaccine mandates, or vaccine passports. No one wants curfews, or restrictions at restaurants and theatres. No one wants indoor mask-wearing, or physical distancing. No one wants limits on crowd sizes, or travel restrictions.

No one has ever wanted these things. And everyone wants these accursed impositions to go away. We are pandemic-miserable and desperate for relief.

But most of the public, as well as politicians and policy-makers, have the good sense to recognize that a once-in-a-century pandemic requires a vigorous response and some sacrifices, both individual and collective.

Public health measures have been necessary to mitigate the harm caused by SARS-CoV-2, a novel coronavirus. During a pandemic, the public needs guidance. Mitigation measures, however disliked and frustrating, have saved lives. A lot of lives. (And, yes, they've caused some collateral damage, too.)

Despite our efforts, there have been more than 5.7 million deaths recorded around the world (and the true number is likely three times as high).

The data include almost 35,000 deaths in Canada. That's nothing to sneeze at. Still, our COVID-19 death rate per capita is about one-third of that in the U.S. Why? Largely because most Canadians have accepted (if not embraced) public health measures, and the benefits of vaccination in particular.

Public health measures have saved a lot of lives, but the restrictions will be lifted, sooner rather than later. Not because a bunch of self-centred, loutish bully boys have been yanking their horns for a week – but because that has always been the plan, and the goal.

The only question is when, and how.

In Canada, the fifth wave of COVID-19 has peaked. Hospitalization numbers, which have been hovering at record highs of 10,000 across the country, are easing in many provinces. Deaths, which hit a record high of 225 daily in January, have dropped to half that number.

When metrics improve, then easing restrictions will be appropriate. But during past waves of the pandemic, provinces have made the mistake of moving too quickly and imprudently, paving the way for resurgences. There are troubling signs this will happen again. Saskatchewan, for example, has not only announced that all restrictions will soon end but has decreed that the province will all but end testing and no longer publish daily data.

This probably shouldn't have to be said out loud, but pretending there is no longer a pandemic is not the same as an end to the pandemic.

The United States is a striking case in point. The head-in-the-sand approach has resulted in a lot of "freedom," but at a horrific cost. In the past seven weeks alone, the U.S. has recorded more than 100,000 COVID-19 deaths.

Contrast this with Denmark, the latest poster child for an ideal pandemic response. The small Nordic country has dropped almost all pandemic restrictions, including indoor mask-wearing. In announcing the move, Danish Prime Minister Mette Frederiksen said COVID-19 was no longer a "critical threat" and she looked forward to an "open Denmark with hugs, parties, and festivals."

We should all share that dream. But if we want that kind of normal, we need to behave like collectively-minded Danes, and not obsessively individualistic Americans. Embrace vaccination, not vitriol.

Denmark never had vaccine mandates because it never needed them: Danes trusted and followed public health guidance, and their country has one of the highest rates of vaccination and boosters in the world. The country also has some of the world's best pandemic data collection, and that data guides policy decisions. There have been clear metrics for re-opening (related mostly to hospital capacity) and for re-imposing restrictions. In short, they earned their freedom by behaving responsibly.

Canadians seem to need more of a nudge.

Many pandemic restrictions can and should be lifted soon. But vaccine mandates and passports should remain in place because we need to encourage vaccination, and boosters in particular.

That's still the best way to mitigate COVID-19 harms.

In the coming weeks, things are going to look remarkably better on the pandemic front. Among other things, we will get some seasonal relief with the arrival of spring.

Still, it's clear that COVID-19 is here to stay. We have to "learn to live with it." But that well-worn and much-abused phrase is not a synonym for doing nothing.

We need to shift carefully from public health edicts to guidance and recommendations. Increasingly, personal responsibility will displace public health restrictions. But that will only work if individuals are prepared to behave responsibly.

Paradoxically, the more impatient we are, the more likely we will be mired in the pandemic's clutches.

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## Finally Ready To Travel Abroad? Returning Home Can Get Complicated

### *Travellers May Face Difficulty Securing A PCR Test, Or Proving That They Recently Recovered From COVID-19*

*By Sophia Harris, CBC News, February 8, 2022*

<https://www.cbc.ca/news/business/travel-rules-canada-1.6342966>

Many Canadians were forced to shelve their upcoming vacations when the pandemic first hit.

Two years later, as March break approaches, and with COVID-19 restrictions lifting, a number of people are anxious to resurrect those long-awaited travel plans.

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

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

But with the pandemic far from over, travellers still face a spate of rules when returning to Canada, including providing COVID-19 test results to re-enter the country and the chance of being randomly selected for another test upon arrival.

And the process has only become more complicated due to the spread of the highly contagious Omicron variant.



## Difficulties Booking Pre-Entry Test

To return home, Canadians must show proof of a negative molecular test (such as a PCR test) within 72 hours of their departing flight or planned arrival at the land border. Due to Omicron's rapid spread and an increase in international travel, Canadians may face difficulty booking their pre-entry test, or getting their results in time.

"Say you're driving across the border in Washington or something — it's very hard to get appointments if you're just doing it for travel and you're not a citizen," said Wallace.

Snowbirds David and Dianne Fine are currently living in an RV park in Yuma, Arizona, but plan to return home to Hepworth, Ontario, in early April. The couple said they worry about getting a timely test in April — a month when thousands of Canadian snowbirds will likely be lining up for the same pre-entry test in the U.S. before returning to Canada.

"People are going to be stuck at the border," worried David Fine. "It's going to be a mess."

Wallace advises travellers to pre-book their return test at a clinic near their travel destination well in advance to avoid any hold-ups.

"I highly recommend booking your appointment before you even take your trip," she said.

Fine said the best solution would be for the federal government to nix the pre-entry test requirement for fully vaccinated travellers — something several politicians and travel industry groups have previously lobbied for.

"Anyone who has three vaccines should not need to take a PCR test," said Fine. "They're responsible and they've done their duty."

Despite the pleas, the government says that, due to Omicron's continued spread, the country's travel rules remain in place for now.

"It's quite difficult to sort of reduce those measures when that's the situation," said Chief Public Health Officer Dr. Theresa Tam at a news conference on Friday, February 4.

However, she also noted that Canadians need to return to some sort of normalcy, and suggested that Canada's travel rules will be re-evaluated in the "days and weeks to come."

## Difficulties Proving COVID-19 Recovery

Canada's pre-entry test also poses problems for travellers who believe they recently recovered from COVID-19, but weren't able to get a PCR test in their province due to overwhelming demand.

People who recently recovered from the virus can skip the pre-entry test — but only if they show proof of a COVID-19 positive test taken between 10 and 180 days before returning to Canada.

Without proof of a positive PCR test, previously infected travellers must take the pre-entry test to return home, and run the risk of testing positive (some people continue to test positive for up to three months after they had COVID-19, even if they're no longer infectious).

Those who test positive must isolate and wait at least 10 days before flying home to Canada.

In an opinion piece published this month, infectious diseases physician Zain Chagla argued Canada's travel rules make no sense, partly because travellers who have no proof of their previous infection will be penalized if they test positive while abroad — due to an illness they've already recovered from.

They may endure "travel delays, financial penalties, and the need to find a secondary quarantine location, all with no meaningful societal benefit," wrote Chagla, an associate professor at McMaster University.

Flight Centre's Wallace said travellers concerned that they may test positive due to a previous infection should consider paying for a PCR test before leaving Canada for their trip.

While it's often difficult in Canada for symptomatic people to get a PCR test, many private clinics offer testing for asymptomatic people — for around \$150 per person.

"If it were me and I was in that position, I definitely would be wanting to get my own test," said Wallace. "It's worth the investment."

Wherever you get your test, make sure the results contain the necessary information required for travellers.

### **Risk Of Randomly Selected Quarantine**

Fully vaccinated travellers entering Canada now get to skip the country's 14-day quarantine requirement. But they may not be able to avoid quarantine altogether.

The federal government is doling out PCR tests daily to thousands of randomly selected fully vaccinated travellers upon arrival. Those selected who had spent their travels outside the U.S. must quarantine until they receive their test results.

The government has yet to explain why travellers entering Canada from trips in the U.S. get to skip quarantine if they're selected for a test.

Some travellers have reported waiting up to six days to get their test results, or even longer if they're given an at-home test which must be shipped to a lab.

"You feel that you're stuck. You're in the prison until somebody tells you that you can get out," said Sherif Barakat of Ottawa, who flew home from Mexico last month, and waited five days in isolation before receiving his negative test result.

Some medical professionals and members of the travel industry have criticized Canada's arrival testing program, arguing the government-funded tests are a waste of resources.

"Air travel continues to be the most tested, yet most restricted consumer activity in Canada," said WestJet in a news release on Monday, February 7, which called for the end of mass arrival testing.

The Public Health Agency of Canada said the government is working with the provinces to review its arrival testing program, but gave no indication as to when the rules might be revised.

"Even fully vaccinated individuals can still become infected with the virus that causes COVID-19," said spokesperson Tammy Jarbeau in an email. "For this reason, it is important to continue taking precautions by testing travellers both prior to entry and on arrival."

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## Doctors And Tourism Industry Calling On Ottawa To End COVID-19 Testing Requirements

*By The Canadian Press, February 10, 2022*

<https://www.toronto.com/news-story/10570266-doctors-ask-ottawa-to-nix-travel-testing-rules/>

The Canadian Travel and Tourism Roundtable is joining a group of doctors to demand the federal government end all COVID-19 testing requirements for passengers.

In a statement on Thursday, February 10, the organization says current travel rules are "obsolete" and out of step with other countries that have removed mandatory testing measures, including the United Kingdom, Switzerland, and Denmark.

Dr. Zain Chagla, an infectious disease physician at St. Joseph's Hospital in Hamilton and an associate professor at McMaster University, says singling out travel for COVID-19 testing "does not make any sense" since it is no riskier than other activities.

He says travel rules were designed to keep the virus out of the country, but community spread is now responsible for about 99 per cent of all infections.

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

The Public Health Agency of Canada says the positivity rate for fully vaccinated international travellers entering Canada by air averaged 7.87 per cent in the three weeks between January 2 and January 22.

"Canada's airports join the Canadian Travel and Tourism Roundtable in calling on the federal government to lay out a plan with a clear timeline for removing travel restrictions, including removing all testing and isolation requirements and blanket travel advisories," Canadian Airports Council interim president Monette Pasher said in a news release.

Airports have lost \$6 billion in revenue and racked up \$3 billion in debt since the pandemic began, she said.

“Until restrictions are lifted and all airports re-opened to international travel, these costs will continue to mount, jeopardizing our future competitiveness and connectivity.”

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## As March Break Looms, Is It Time To Lift COVID-19 Testing Requirements To Board A Plane?

*Canada's Current Testing Rules For Air Travel Present A Challenge For Anyone Who Recently Recovered From COVID-19, But Was Unable To Access A PCR Test.*

*By Ghada Alsharif, Toronto Star, February 9, 2022*

<https://www.waterloochronicle.ca/news-story/10568986-as-march-break-looms-is-it-time-to-lift-covid-19-testing-requirements-to-board-a-plane/>

Canadians who assume that they contracted COVID-19 in recent weeks but don't have a positive PCR test to prove it may find themselves in a bind if they plan on travelling anytime soon.

Nick Rutherford's family booked a March trip to Mexico last fall. By mid-January, he and his wife and two children caught and recovered from COVID-19, but were unable to access PCR tests due to overwhelming demand and new testing restrictions amid the Omicron wave.

“As far as the record books go, we never had COVID-19,” Rutherford said, which was a concern as PCR tests can deliver positive results for up to three months after recovery.

Because of Canada's testing requirements for air travel, Rutherford and his family decided to purchase PCR tests at a private clinic ahead of their trip to make sure they wouldn't be stranded in Mexico with a positive result.

The testing rules present a challenge for anyone who recently recovered from COVID-19, but who was unable to access PCR tests after the Ontario government announced restrictions at the end of December, prioritizing tests for high-risk individuals and health-care workers.

With March break approaching, travel agencies say bookings are increasing for departures in February and March. Richard Vanderlubbe, president of Tripcentral.ca, says bookings for the next few weeks are around four times higher than in mid-December when the travel agency witnessed a wave of cancellations and a steep drop in bookings during a surge in cases linked to the Omicron variant.

But as the Omicron wave begins to ease, some are asking if it's time to relax COVID-19 testing requirements to board a plane.

“Canadians can barely get a test in their own jurisdiction, so why are we testing people as they get on or off a plane or cross the border?” says Dr. Zain Chagla, an infectious disease physician and associate professor at McMaster University.

“It’s time to start sunset testing for travel,” Chagla said. “Most are now protected by the vaccine and it’s not that much of a risk considering how easily Omicron can be caught locally.”

Around 1.5 million to 4 million people in Ontario have been infected by the virus since December 1, according to recent data from the Ontario Science Table. But only 10 per cent of those infected over recent weeks were able to get PCR tests to confirm whether they contracted the illness, says Chagla.

Currently, the federal government permits citizens to fly back to Canada without retesting only if they can provide proof that they received a positive COVID-19 test taken 11 to 180 days before returning — or if they produce a negative PCR test taken within 72 hours before boarding an incoming flight.

But those who recovered from COVID-19 and were unable to get a registered test run the risk of being stuck abroad if they wish to travel as tests may deliver positive results long after an individual is contagious. If a traveller tests positive abroad, they must wait at least 11 days before travelling to Canada.

When asked whether the government plans to review testing regulations for air travellers, the Public Health Agency of Canada said border testing remains “a critical part of Canada’s COVID-19 surveillance strategy.”

In an email, PHAC spokesperson Tammy Jarbeau said the government is working with the provinces “to review next steps regarding testing” but did not specify when.

Meanwhile, the government said it “continues to recommend that people avoid all non-essential travel outside of Canada, regardless of vaccination status” — an advisory that was reinstated on December 15.

Canada does not accept rapid antigen tests as pre-entry COVID-19 tests. But Chagla argues if testing continues to be a requirement, a rapid test ought to be sufficient for travel.

The hyper-sensitive gold-standard PCR test looks for genetic pieces of the virus and can detect whether an individual has COVID-19 with high certainty, but does not indicate whether the virus is no longer contagious, explained Chagla. On the other hand, rapid antigen tests look for proteins that make up part of the virus and are expressed in high quantities if the virus is actively replicating. For this reason, a rapid test may not detect the virus in an individual with a low viral load.

“It’s probably better to be using a rapid test at the airport if you’re screening for people who are actively infectious as compared to using PCR tests, which are costly, may not be available in certain places, and need to be sent to labs and have validation issues,” Chagla said.

Based on government data detailing exposure history for nearly 2 million COVID-19 cases, only 0.8 per cent involved people who travelled outside of Canada. More than 3 million COVID-19 cases have been recorded in Canada since the beginning of the pandemic.

In January, Canada's main airlines Air Canada and WestJet, along with Toronto's Pearson International Airport, called on the government to drop mandatory testing at airports for vaccinated travellers and allocate scarce resources to communities most in need. WestJet on Monday, February 7 repeated calls to end arrival testing.

PHAC said that as of December 21, the government increased its capacity to test 26,000 travellers daily upon arrival.

The federal government says travellers arriving from countries other than the U.S. "will likely" be asked to complete an arrival test by a border officer and must quarantine while waiting for results. However, randomly tested travellers arriving from the U.S. can skip quarantine while awaiting results. PHAC did not provide an explanation for the differences, even though the U.S. reported the highest daily total of COVID-19 infections for any country globally in January, recording 1.35 million cases in one day.

Chagla maintains that the risk of travelling across borders is evening out because of how widespread COVID-19 and Omicron are both locally and globally.

"I would argue there are places in Ontario that are higher risk, going to a Raptors basketball game, going to a concert ... If we get to a place where these are opening, I don't understand why we would restrict travel," Chagla said.

"The risk of infection is going to be there in our community. Omicron is here, it's not going to disappear."

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## 'In Desperate Need Of A Vacation': Travel Agencies See Big Surge In March Break Getaways As Pandemic Fears Ease

*Mandatory PCR Testing And Vaccination Rules Have Travellers Worrying Less About Getting Sick —And More About Understanding Their Destination's Travel Rules.*

*By Clarrie Feinstein, Toronto Star, February 10, 2022*

[https://flipboard.com/topic/canadiannews/in-desperate-need-of-a-vacation-travel-agencies-see-big-surge-in-march-break-g/a-EVWS7kpZQk-y\\_r8es1rOYQ%3Aa%3A2419234129-8e584e8021%2Fthestar.com](https://flipboard.com/topic/canadiannews/in-desperate-need-of-a-vacation-travel-agencies-see-big-surge-in-march-break-g/a-EVWS7kpZQk-y_r8es1rOYQ%3Aa%3A2419234129-8e584e8021%2Fthestar.com)

After two years of living with kids in periodic virtual learning and a partner who is an essential worker, Annette Power was "in desperate need of a vacation."

She was ready to spend March break visiting her mother in Barbados with her two children, but the trip was cancelled.

The family came down with Omicron during the winter break, delaying the vaccination appointment dates for her kids.

"I don't want to sound overly dramatic but it was devastating for the kids in particular," Power said. "They were so excited about finally going to see family in Barbados."

This setback isn't stopping the Brampton mom from planning a summer getaway when her family's vaccines will be up-to-date.

Her approach is part of a trend in changing attitudes. Even though the Omicron variant is still spreading, people itching to get away appear to be more concerned about protocols than getting infected with COVID-19.

Travel agencies are seeing an uptick in bookings around March 14 to 18 for the spring break. With the vaccination mandates in place, fear of travelling in the time of COVID-19 is easing.

Allison Wallace, director of media and communications for Flight Centre Canada, said the agency has seen a 756 per cent increase for March break travel this year compared to 2021.

"Phones have been ringing off the hook and it's good to know that's backed up by data," Wallace said. "Confidence has risen and, going into year three of the pandemic, people cannot go another winter without hitting the beach."

While the Flight Centre is only at 40 per cent of pre-pandemic levels, the gains made are "huge" given the last couple of years with lockdowns and closed borders, she said.

Breaking out the March break numbers, she said 94 per cent are booking trips outside of Canada mostly to Mexico, Dominican Republic, and Disneyland.

Last year it was more domestic travel, Wallace said.

Mandatory PCR testing as well as vaccinations have travellers worrying less about the virus and more about understanding a country's travel rules.

"People are calling moreso about the hassle of the rules versus actually getting sick," she said.

Other travel agencies in Toronto including Mandala Travel have seen an 80 to 90 per cent increase in bookings for March break since the same time last year with an interest in warmer climates, such as the Caribbean.

"People are less scared this year and call to fully understand the rules," said travel agent Daisy Maciel, adding that Canada is one of the few countries to require a PCR test upon arrival, causing confusion around getting PCR tests in foreign countries.

New Wave Travel agent Lucy Catalanotto said while bookings are up, they are nowhere close to pre-pandemic levels.

"Pre-pandemic we'd be sold out by now," she said. "Families typically start booking for March break in November."



She said the main concern she's noticed among travellers is having to quarantine if they contract the virus while on holiday.

The testing requirements for travellers to Canada are top of mind for the industry, too. Canadian airlines have been calling on all levels of government to ease restrictions to allow the travel industry to bounce back after drastic economic losses.

On February 7, WestJet extended scheduled reductions by 20 per cent through to March 31, due to ongoing uncertainty and barriers facing travel.

The flight reductions for WestJet come at a crucial time for the airline, limiting travel options for those wishing to go away for March break.

"Travel advisories, restrictions, and testing requirements were meant to be temporary, yet our industry has now reached an impasse that is severely impacting the recovery of our airline and sector," said Harry Taylor, interim president & CEO of The WestJet Group in a press release.

Air Canada spokesperson Peter Fitzpatrick said Air Canada has repeatedly called for appropriate, science-based health and safety measures to facilitate travel while still protecting travellers and local communities.

"There is no doubt that onerous and ineffective testing, quarantine, or other restrictions can be a disincentive to travel," Fitzpatrick said.

That sentiment is shared by Air Transat.

"We would like to see the restrictive measures put in place by the federal government lifted so that our properly vaccinated clients can travel safely," said spokesperson Marie-Christine Pouliot. "We are convinced that these measures represent a significant barrier to demand," she said.

For Toronto mom Diel Gerber, whose three-year-old is not able to get vaccinated, travelling internationally would mean her child would not be able to attend daycare for two weeks upon returning to Canada.

With both parents working, that isn't a viable option.

"All the restrictions for travel are really affecting families with kids," she said. PCR tests for a family of four cost a family hundreds of dollars in addition to regular expenses.

"We are not afraid of getting COVID-19. We got the boosters," Gerber said. "The restrictions make it impossible for families to travel because of isolation for those under five and the high cost of testing."

## Australia To Welcome Back International Tourists After Nearly Two Years

*By Renju Jose, Reuters, February 6, 2022*

[Australia to welcome back international tourists after nearly two years \(msn.com\)](#)

Australia will fully re-open its borders to all vaccinated visa holders beginning February 21, Prime Minister Scott Morrison said on Monday, February 7, nearly two years after he shut the border to non-citizens to slow the spread of the new coronavirus.

Australia closed the border in March 2020 but began allowing skilled migrants, international students, and backpackers to enter the country in December 2021.

"If you're double-vaccinated, we look forward to welcoming you back to Australia," Morrison said during a media briefing in Canberra.

The relaxation of border rules will be a boost for airlines, hotels, and other tourism businesses - the sectors worst affected by lockdowns and other tough curbs.

The news sent shares of travel and airline stocks surging, with Qantas up more than 5% and travel operator Flight Centre rising more than 7% in afternoon trade.

Strict border controls and snap lockdowns had helped Australia to keep its coronavirus numbers far lower than many comparable countries, but cases have hit record highs in recent weeks fuelled by the fast-spreading Omicron variant.

The past week has seen a slowdown in daily infections and hospital cases, with Australia reporting just over 23,000 new infections on Monday, February 7, the lowest tally for 2022 and far away from a peak of 150,000 hit around a month ago.

Morrison adopted a 'push through' approach to dealing with Omicron that saw him rule out lockdowns and tough restrictions ahead of a federal election due before May.

Around 2.4 million cases have been recorded since the first Omicron case was detected in Australia in November. Until then, Australia had counted around 200,000 cases. Total deaths stand at 4,248 since the pandemic began.

## Canadian Airlines Cancel Flights, Call For Travel-Restriction Rollbacks

*Canada's Two Main Airlines Continue To Slash Their Schedules And Demand That Ottawa Roll Back COVID-19 Travel Restrictions To Staunth The Cash Bleed — Though Experts See Glimmers Of Hope On The Horizon. Westjet Airlines Ltd.*

*By Christopher Reynolds, The Canadian Press, February 7, 2022*

<https://www.vancouverisawesome.com/national-business/airlines-cancel-flights-call-for-travel-restriction-rollbacks-des-glimmers-of-hope-5035549>

Canada's two main airlines continue to slash their schedules and demand that Ottawa roll back COVID-19 travel restrictions to staunch the cash bleed — though experts see glimmers of hope on the horizon.

WestJet Airlines Ltd. has cancelled 20 per cent of its flights in March, extending schedule cuts from February amid ongoing uncertainty that continues to drain demand.

Interim CEO Harry Taylor said travel advisories and testing requirements were meant to be temporary, but that after two years the industry crisis has come to a head.

"It is disappointing that Canada remains stagnant in its approach and continues to make travel inaccessible and punitive for Canadians and inbound tourists," he said on Monday, February 7.

Echoing demands from Air Canada and Toronto's Pearson airport last month, WestJet called for randomized testing upon arrival only, rather than mandatory molecular testing before takeoff and after landing for fully vaccinated international passengers. The Calgary-based company also wants an end to quarantines for travellers awaiting results when they return from abroad.

Canada remains the only G7 country to require pre-departure and on-arrival molecular testing, Taylor noted, adding Ottawa must outline a recovery path for the travel and tourism industry.

Since early November, WestJet and budget subsidiary Swoop have cancelled 11,285 trips that they had planned for March, or 48 per cent. Meanwhile, compared with its plan in mid-October, Air Canada has scrapped 16,617 or 41 per cent of its scheduled March flights, according to flight data firm Cirium.

More cuts may be en route across the airlines, as passengers hold off on ticket purchases until closer to the departure date to ensure pandemic measures don't mar their travel plans. If the bookings come through, the flight schedule may hold steady, but if they don't, then even fewer planes will leave the tarmac than planned.

"Nowadays, many more people are making even their leisure travel decisions at the last minute, because the world is a very fluid place right now and people are finding it difficult to plan months in advance with changing restrictions and changing rules," said David Huttner, a London-based aviation expert.

"Maybe I'd rather drive in my own car by myself — travel habits have changed too, especially on shorter flights."

Richard Vanderlubbe, president of Hamilton, Ontario-based Tripcentral.ca, has cut nearly 60 per cent of his 160 employees and shuttered all 26 office locations in Ontario and Atlantic Canada since early 2020. But the travel agency founder, who offers bookings mainly to Caribbean destinations, remains upbeat.

"I'm seeing lots of hope," he said. "Consumer confidence is climbing, despite the travel advisory still being there ... Things are returning. We've seen a big uptick."

Bookings for winter and early spring are on the rise as Family Day — observed in six provinces including Ontario, Alberta and British Columbia — universities' reading week and March break approach, Vanderlubbe said.

"For summer, it's a little more wait and see right now."

Even with a return of vacation bookings, business remains at 40 per cent of 2019 numbers, Vanderlubbe said.

Travel agencies have also had to adjust their approach to pitches and promotions.

"We used to sell the resorts and everything about it," he said. "Now, people just sorting out through all of the restrictions and rules has become kind of the new marketing for travel, which is very odd."

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## Lynx Air CEO Sees Room For All Amid Cutthroat Market Crowded With Carriers

*By Christopher Reynolds, The Canadian Press, January 30, 2022*

<https://calgary.ctvnews.ca/lynx-air-ceo-sees-room-for-all-amid-cutthroat-market-crowded-with-carriers-1.5760496>

Australian Merren McArthur first touched down in Canada in the mid-1980s for a ski holiday that turned into a two-month stay in the Rockies.

"I landed in Calgary and the pilot said it was -40 C. And I was like, 'Whoa, I didn't know that humans could survive in that temperature,'" McArthur recalls.

"I walked into the Banff Springs Hotel and asked them if they had any jobs. I became their first female doorman."

She loved the skiing. "But I remember being introduced to Caesar cocktails, and I really liked them."

Now McArthur's back as CEO of Lynx Air, enticed by the mountainous task of getting an upstart budget carrier off the ground amid intense low-cost competition and the COVID-19 pandemic.

Several ultra-low-cost carriers (ULCCs) have been beefing up since last summer in preparation for a clash with Air Canada and WestJet Airlines Ltd. - and with each other - particularly for domestic flights and sun destinations.

Flair Airlines was down to one aircraft in April. It now has a dozen 737s, with eight more coming by the end of June as the Edmonton-based airline adds routes from Victoria to St. John's, Newfoundland.

Meanwhile, WestJet budget subsidiary Swoop continues to expand, unveiling nine new routes out of Edmonton in November.

"It is going to be a price war," said aviation expert and McGill University lecturer John Gradek.

"It's a harbinger of what's going to happen this summer with the continuous battle between Flair and Lynx to basically get the price advantage in the marketplace. And Air Canada and WestJet are going to get caught in the crossfire," Gradek said.

McArthur says "it will be competitive," but that she sees pent-up demand in Canada, where ULCCs claim only about 12 per cent of the market compared with more than 40 per cent in Europe.

"We're not really about targeting or taking share away from our competitors, we're actually about enticing more people to fly and growing the market," she says.

Lynx, formerly known as Enerjet, plans to make its first flight from Calgary to Vancouver on April 7. By May, it aims to operate 76 flights per week along seven routes servicing Vancouver, Kelowna, Calgary, Winnipeg, and Toronto. The company expects more routes will be added this summer.

For the moment, flight cancellations define the sector. In the last three weeks alone, Air Canada, WestJet, Transat, Sunwing, Flair, and Swoop have scrapped more than 5,300 flights in February alone, or 14.5 per cent of their collective trips, according to figures from airline data company Cirium.

Even if travel restrictions ease and demand rebounds, other hurdles remain.

A shortage of staff, particularly pilots, continues to hamper the industry, though Lynx hopes to hire 450 employees this year, the majority in Calgary. North America will face a shortage of 12,000 pilots by 2023, according to projections from consulting firm Oliver Wyman.

Shifting travel patterns have also seen more Canadians make leisure travel decisions at the last minute, while others opt for road trips instead of air.

"People are finding it difficult to plan months in advance with changing COVID-19 restrictions and developments," said David Huttner, a London-based expert in low-cost-carriers, which offer bare-bones discount fares and charge extra for services such as checked bags and cancellations.

"The travel habits change, especially on shorter routes. Someone going Montreal to Ottawa now might be more likely to drive in their own car."

But while the pandemic saw billions of dollars in revenue go up in smoke over the past 20 months, it also burned down barriers to entry for new airlines.

Plummeting demand for aircraft meant carriers could access them more quickly and cheaply. And greater availability of airport slots has given companies leverage when striking deals with airport authorities.

McArthur - like Flair CEO Stephen Jones and WestJet chief operating officer Diederik Pen - cut her teeth in the Australia-New Zealand aviation market, an ideal training ground for Canadian airline executives.

Both Australia and Canada are massive countries with diffuse populations dependent on air travel to span the great distances between cities. Both have a long-standing flag carrier - Qantas and Air Canada respectively - that dominates the market. Both have hosted few independent low-cost carriers, with Canada a noted graveyard for budget airlines - six foundered here between 1995 and 2015: Greyhound Air, Roots Air, Air Canada's Zip, Jetsgo, Zoom Airlines, and Canjet.

McArthur is the second woman to head a national commercial airline in Canada, following Annick Guerard - who became the No. 1 at Transat A.T. last May, less than two weeks before McArthur began her tenure.

She worked as a lawyer for two decades, eventually landing as general counsel to low-cost airline Virgin Blue - soon to become Virgin Australia - in 2008.

She started as CEO of Virgin Australia Regional Airlines in 2013, returning it to profit within three years by focusing on charter flights for mining and resource companies, and continued to juggle that job after becoming chief executive of Virgin Australia Cargo.

Before taking a career break just before the pandemic struck, McArthur shifted to CEO of Virgin Australia's low-cost Tigerair Australia in 2018, where she assembled a management team that achieved gender parity.

"I perhaps have a natural tendency to embrace diversity, because I do think that creativity and innovation is driven by people being able to bounce different ideas around the table," she says.

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## Health Care Spending Accounts May Cover Prescribed COVID-19 Tests

*By Susan Yellin, Insurance Portal, January 31, 2022*

[https://insurance-portal.ca/health/health-care-spending-accounts-may-cover-prescribed-COVID-19-tests/?utm\\_source=sendinblue&utm\\_campaign=daily\\_complete\\_202202-07&utm\\_medium=email](https://insurance-portal.ca/health/health-care-spending-accounts-may-cover-prescribed-COVID-19-tests/?utm_source=sendinblue&utm_campaign=daily_complete_202202-07&utm_medium=email)

Canadians with certain group health plans, such as health care spending accounts and medical reimbursement plans, may now be able to get reimbursed for some COVID-19 tests.

Dave Patriarche, president of Mainstay Insurance and founder of the Canadian Group Insurance Brokers, said coverage for diagnostic and screening tests as well as antibody/serology tests may be covered under these plans if the member has a prescription. Typically, said Patriarche, the tests aren't covered under standard group benefits plans.

A message on the Sun Life website dated January 25, said the federal government typically publicly funds the cost of the COVID-19 test. "We don't cover this cost under an Extended Health Care plan. But if your employee pays for the cost of a private test, it may be eligible under their Health Spending Account. For it to be eligible, the COVID-19 test must be prescribed by a doctor, a nurse practitioner (NP), or a dentist."

Manulife said it too will cover the test – under certain conditions. "A claim for a COVID-19 test, when accompanied by a prescription, is an expense that's permitted by the rules governing Health Care Spending Accounts (HCSAs) in Canada. The Medical Expenses Tax Credit allows HCSAs to cover expenses for diagnostic tests when prescribed by a medical practitioner.

Kevin Dorse, Assistant Vice President, Strategic Communications and Public Affairs with the Canadian Life and Health Insurance Association, added that the kinds of products and services that can be reimbursed through plans such as the health care spending account are outlined under Canada Revenue Agency's Medical Expense Tax Credit.

### **Rapid Antigen Tests**

The Ontario government made rapid antigen tests free around Christmas time and Ottawa sent 140 million rapid antigen tests to the provinces and territories earlier this year, allocated on a per-capita basis.

Some other groups, such as the Ontario Chamber of Commerce, in partnership with other organizations, rolled out free rapid antigen tests for small- and medium-sized businesses.

In the U.S., the Biden Administration announced that it will distribute one billion free home COVID-19 tests and make them available to most Americans at no cost. It is also requiring that as of January 15, "individuals covered by a health insurance plan who purchase an FDA-approved, over-the-counter COVID-19 diagnostic test will be able to have those tests covered by their insurance."

But Dorse said the Canadian health care system is fundamentally different than it is in the United States, affecting the role that private insurers play.

In an e-mail, Dorse said American private insurers reimburse end-to-end costs from health care practitioners, including hospitals, doctors, labs, and other sources. In Canada, private insurers' plans have deliberately excluded costs for diagnostic tests such as MRIs and x-rays, but some private insurers are moving ahead with reimbursing group plan members through their health care spending accounts.



“The federal government has been very clear that it will provide the tools which provinces and territories need to respond to the spread of COVID-19 – that includes the costs of rapid tests. Since rapid tests are being made available through the public system, they aren’t covered through traditional private insurance plans,” said Dorsey.

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## COVID-19 Vaccine Policies, Surging Job Mobility Create Perfect Storm For Workplace Legal Disputes

*By Daniel Lublin, Special To The Globe and Mail, February 2, 2022. Daniel A. Lublin is a founding partner of Whitten & Lublin, Employment & Labour Lawyers.*

<https://www.theglobeandmail.com/business/careers/article-COVID-19-vaccine-policies-surging-job-mobility-create-perfect-storm/>

A perfect storm of workplace friction is forming in Canada. Mandatory vaccination policies, heightened job mobility, and general COVID-19 uncertainty are creating conditions for employees and employers to revamp contracts and take legal action to best protect their interests. Here are the issues I expect to see a lot of in 2022.

### Companies Suing Former Employees

With career mobility high in Canada, many workers will be poached or resign to take other jobs. However, don’t expect that employers will make it easy on them, especially where securing replacements will be difficult. In the next several months, workplace disputes surrounding the obligations of departing employees are set to become more prevalent.

This includes claims for wrongful resignation, where workers resign without providing fair notice; claims for violation of contractual non-competition or non-solicitation clauses; and claims that workers have taken or misused confidential information. In many cases, employers know that obtaining damages is unlikely, but they will still threaten to or pursue claims against ex-employees or their new employers for a variety of strategic reasons, including scaring off competitors from courting their staff or buying more time to find a replacement.

For their part, many workers believe they cannot be liable to ex-employers or that post-employment restriction clauses are never enforced. Generally, they are mistaken. Even if non-compete clauses are rarely upheld except for executives, there are a number of other legal duties that resigning workers can easily violate if they do not carefully orchestrate their departure. Workers thinking of leaving one company for another should obtain advice about how their contracts will be interpreted, what obligations they have to their former employers, and what types of protections they can seek to negotiate from their new employers in case they are sued.

## **Mandatory Vaccine Policies**

Large-scale terminations will continue in both unionized and non-union settings, as mandatory vaccination policies continue to take hold throughout the country. To date, there are several arbitration decisions in the unionized sector finding that an employer's right to impose mandatory vaccination policies trumps the individual rights of employees. However, there are no decisions from the courts applicable to non-union workers. This will change in the coming months as terminated workers pursue wrongful dismissal litigation.

Unlike some of my colleagues in the workplace legal community, I believe that few employers, outside of a health care setting, can actually justify termination of an unvaccinated worker for just cause and should instead pay severance. I also believe judges in these cases will focus on the individual workplace circumstances, including whether workers are required to work in close proximity with colleagues or clients in determining whether dismissal for just cause is warranted. There will be much fanfare among the unvaccinated when some win their cases, which I predict will occur.

## **Duty Of Fair Representation Claims**

For the most part, Canadian unions are supporting mandatory vaccination policies. Unionized employees cannot sue their employers but must instead file grievances through their collective agreements. Many unions are simply refusing to advance grievances from unvaccinated members facing dismissal. The only option left for these workers is to file complaints against their union for failing to fairly represent them. Provincial labour boards will become flooded with these claims, many of which will be dismissed because of the high standards required to demonstrate that a union has not acted in good faith.

## **Revamped Employment Contracts**

If there is one lesson that employers across Canada have learned since the pandemic began, it is that their employment contracts matter more than ever. Just about all of my corporate clients have updated their contracts in the past year. These new modern contracts have a variety of employer-friendly clauses such as probationary terms, severance limitations, restrictions on activities after departure, repayment of signing bonuses or training costs, and temporary layoff clauses. Just as employers are spending more time and energy drafting revamped employment contracts to serve their needs, workers must have them reviewed by legal counsel experienced in such matters. I am finding that employers are so hard-pressed to secure new staff or replacements, they will negotiate hiring contracts far more than previously. Job seekers should take advantage of the times – while they last.

## **Discrimination And Harassment Claims And Workplace Investigations**

A variety of federal and provincial statutes now mandate that employers have appropriate discrimination and harassment policies and investigate and then address, to a reasonable resolution, any form of workplace discrimination, harassment, or violence claims. The result is that most companies take these obligations far more seriously than before and will quickly initiate a formal investigation when a complaint is filed. More often than not, these investigations lead to discipline and dismissal, even if there is only the appearance of wrongdoing.

As the pandemic continues to disrupt the country in a variety of ways, there will be more workplace law mayhem in 2022.

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## Workplace Vaccine Mandates Being Upheld As Challenges Largely Tossed Out, Experts Say

*By Brett Bundale, The Canadian Press, February 6, 2022*

[Workplace vaccine mandates being upheld as challenges largely tossed out, experts say \(msn.com\)](#)

Legal challenges of employer vaccine mandates and health measures are being tossed out as arbitrators in Canada largely side with the need to maintain safe workplaces during a pandemic, legal experts say.

Most of the cases with rulings so far involve employee grievances in unionized workplaces, which have an expedited decision-making process compared with the courts, they say.

A scan of decisions issued in recent weeks shows arbitrators are largely erring on the side of caution and minimizing health risks to employees and the public, experts say.

"The first decisions have clearly set the tone in favour of employers and their obligation to maintain a safe workplace," said Adam Savaglio, an employment lawyer and partner with Scarfone Hawkins LLP in Hamilton, Ontario.

"We have a significant number of arbitration decisions in unionized environments that are showing that vaccine mandates and restrictions are being upheld."

A recent arbitration decision between Hydro One Inc. and the Power Workers' Union dismissed the grievances of multiple workers placed on unpaid leave for failing to comply with the utility's COVID-19 vaccination policy.

The policy required unvaccinated workers — and those who declined to reveal their vaccination status — to take regular rapid tests.

In his decision, chief arbitrator John Stout said the policy is reasonable and necessary to address the ongoing health and safety issues arising from the pandemic.

"Prohibiting employees from attending work if they do not provide proof of vaccination or a negative COVID-19 (rapid antigen test) is fair and reasonable in the circumstances of this pandemic," he said in his decision.

"Hydro One is complying with their obligations under the Occupational Health & Safety Act to take reasonable precautions to protect the health and safety of their employees and the public that they serve."

The arbitrator also dismissed the union's position that the workers should have been able to work from home. Stout said most of the impacted employees could not perform their work remotely and a reasonable alternative to vaccines through testing had already been provided.

In another case, an arbitrator dismissed a grievance filed by Teamsters Local 847 against Maple Leaf Sports and Entertainment.

The grievance was filed on behalf of a worker who helped convert the Scotiabank Arena in Toronto between events such as sports games and concerts. The union alleged the company violated the collective agreement after placing the worker on unpaid leave due to an "undisclosed vaccination status."

Arbitrator Norm Jesin said the "weight of authority" supports vaccine mandates in the workplace to reduce the spread of COVID-19, particularly where employees work in close proximity.

It's the "duty of employers to take any necessary measures for the protection of workers" as set out in the Occupational Health and Safety Act, he added.

Meanwhile, Jesin said Maple Leaf Sports and Entertainment had already taken steps to protect the confidentiality of the information.

"The employer has established that being vaccinated for COVID-19 is a necessary qualification for the performance of work within the bargaining unit," he said. "Such a determination is reasonable given the pandemic that presently exists."

In yet another case, UFCW Canada Local 175 argued that Bunge Canada's vaccine policy is "an unreasonable exercise of management rights" by requiring employees to disclose their personal health information.

In dismissing the grievance, arbitrator Robert J. Herman said the food processing company's vaccine policy is a "reasonable exercise of management's right to issue workplace policies."

Experts say these cases underscore the current widespread support for workplace vaccine mandates and health measures.

But they say the balance between protecting public health and safeguarding the rights and freedoms of Canadians may gradually shift as infections wane and vaccination rates rise.

"Ultimately, given the charter limitations, these restrictions are by their nature temporary, not permanent," said Wayne MacKay, professor emeritus at the Dalhousie Schulich School of Law. "People are starting to chafe under the ongoing nature of them."

MacKay said that while pandemic fatigue may be taking a toll, "it's still too early to throw out all the restrictions."

"We can't let the pendulum swing too fast in the other direction. That's one of the real dangers we face right now is moving too quickly."

He added that while individual rights are important, "you don't have the right to put others at risk."

"You don't have the individual right to harm or put others in jeopardy."

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## Two Years Into COVID-19, Mental Health Service Access Still A Problem

By Amy Smart Global News, February 7, 2022

<https://globalnews.ca/news/8600197/COVID-19-mental-health-service-access-problem/>

As a registered psychologist who specializes in stress and anxiety, Dr. Melanie Badali says it's been difficult to watch some of her wait lists grow over the course of the COVID-19 pandemic.

Two years in, many are dealing with built-up anxiety and depression, and Badali said she wants to help.

"It feels horrible to have to wait-list people in need," she said, adding she does what she can to empower them with online tools and other available resources while they wait.

Despite high demand for care, she said it's important that people not be discouraged from seeking help.

Badali, whose practice is in Vancouver, is among many who say the pandemic has not necessarily created a problem of access but highlighted a pre-existing one.

Demand has consistently outpaced supply with the impacts falling most heavily on those who can't afford private care, she said.

Dr. Karen Cohen, president of the Canadian Psychologists Association, said the pandemic has placed a spotlight on the importance of mental health in a positive way, reducing some of the stigma of seeking help.

The challenge is ensuring everyone who needs care can get it, she said.

"The problem is, as we combat stigma and more people are acknowledging a mental health problem and seeking care, we need to have the resources to offer them when they reach out," she said.

In a January 2021 survey of 3,000 Canadians, the Association found that 78 per cent reported the cost of psychological services was a very significant or somewhat significant barrier.

Among the respondents, 68 per cent said long wait times were also a significant or somewhat significant barrier to care.

In Canada, psychological services are generally only covered publicly when provided through a public institution such as a school or hospital. Otherwise, people must depend on workplace benefits plans or pay themselves, Cohen said.

It's not uncommon for private insurance to cover only two or three sessions, she added, suggesting that the question of whether wait times are a problem is misleading.

"The more important question is, does everyone have access? And clearly not, if people who are disadvantaged in terms of not having extended health care or the money to pay for it aren't going to be able to access it easily," Cohen said.

One of the Association's priorities is advocating for governments to fund mental health care in parity with physical health, so that everyone who needs access to a psychologist can speak with one, she said.

The United Kingdom and Australia have both pursued models that better incorporate psychological care in the public health system, she said.

Demand has also grown for mental health services beyond registered psychologists, those in the sector say.

Jonny Morris, CEO of the British Columbia branch of the Canadian Mental Health Association, said demand for its services has grown over the course of the pandemic.

For example, he said the "Bounce Back" depression care program, which receives provincial funding, has seen a nearly 50 per cent rise in referrals.

The Association's partners, such as a B.C. crisis line network, have also reported a "steady increase" in calls with spikes around major events including fatal mudslides and flooding in November that damaged several communities, Morris said.

"We also know that demand is being felt elsewhere, including within emergency departments and other parts of the health system that provide mental health and substance use care," Morris said.

The pandemic has not been felt equally, with front-line workers, women, Indigenous, Black, and other people of colour as well as seniors bearing a disproportionate mental health burden, he said.

One of the overlooked gaps in access to care is the "middle ground": people who may not be actively suicidal or experiencing a mental health emergency, but need help that isn't covered, Morris said.

There are about 50 agencies in B.C. providing community counselling with funding from the provincial government, he said, calling that a significant step but a "drop in the bucket" that could be beefed up.

"Getting the right care to the right people at the right time when mental health symptoms first develop is so key."

## As The COVID-19 Pandemic Amplifies Technology Skills Gap, Skills-Based Hiring Is On The Rise

*By Deja Leonard, Special To The Globe and Mail, January 30, 2022*

In late 2021, Canada's unemployment rate sat at 6 per cent – slightly above the pre-pandemic level of 5.7 per cent – yet job vacancies in Canada in the third quarter reached an all-time high. While many of these vacancies were in sectors such as construction, food and accommodation, retail and manufacturing – industries hit hard by lockdowns – the pandemic has also had a dramatic impact on the pace of digital transformation, increasing the demand for technology skills. That's why Jeremy Shaki, founder and chief executive officer of online tech skills educator Lighthouse Labs, says skills-based hiring and skills-based learning is on the rise. "When it comes to technology, there is a huge skills gap. So employers aren't just looking for the manager; they're looking for people with particular sets of skills that are hard to find," Mr. Shaki says. Mr. Shaki says that organizations such as Lighthouse Labs aren't meant to replace traditional institutions offering four-year degrees, but boot camps and programs can help professionals gain the specific skills they need to fill gaps at their company or even transition toward a new career. While the company has always attracted professionals, Mr. Shaki says the pandemic has somewhat shifted its clientele. "Where we really see the difference is people with higher barriers, under-represented audiences, people who've been highly affected by COVID-19, and a lot of the under-employed," he says. In 2021, the company conducted a survey of more than 1,000 professionals, which showed that 57 per cent of Canadians would change careers if they had the opportunity. Those who self-identified as a member of a marginalized group were even more likely to jump at the opportunity, including women (60 per cent), LGBTQ people (83 per cent), Black Canadians (80 per cent) and Indigenous people (74 per cent). However, not everyone wants to leave their organization, and reskilling presents an opportunity not just for employees, but employers too. Reskilling of the workforce can help reduce training and hiring costs, boost retention rates, and improve a company's reputation – all factors to consider as companies navigate rising attrition rates. Mr. Shaki says online, skills-based learning has offered more opportunity to more people, especially as companies look to hire remote talent. "We have people from all over the country taking our programs and connecting with jobs outside of their own locations, which is really exciting because it allows our industry to grow and it doesn't preclude the fact that someone in Newfoundland could be working for a company in Toronto," he says. With big banks such as TD looking to hire 2,000 technology experts this year alone, skills-based hiring, and the desire to learn new skills, will continue to be top of mind for Canadians.

Read Story (Subscription Required): [https://www.theglobeandmail.com/business/careers/article-as-the-COVID-19-pandemic-amplifies-technology-skills-gap-skills-based/?utm\\_medium=email&utm\\_source=Globe%20Careers&utm\\_content=2022-2-7\\_14&utm\\_term=&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/business/careers/article-as-the-COVID-19-pandemic-amplifies-technology-skills-gap-skills-based/?utm_medium=email&utm_source=Globe%20Careers&utm_content=2022-2-7_14&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)



## OTHER CAFII MEMBER-RELEVANT INDUSTRY/BUSINESS NEWS

### **‘There’s A War For Talent’: Bilingual Job Applicants Are So Coveted They Can Write Their Own Cheque, Recruiter Says**

*By Radhika Panjwani, Special To The Globe and Mail, February 6, 2022*

<https://www.theglobeandmail.com/business/careers/article-theres-a-war-for-talent-bilingual-job-applicants-are-so-coveted-they/>

Vernon Carbonell, a Toronto-based recruiter, has more than 160 job openings mostly across the Greater Toronto Area for bilingual applicants fluent in French and English, but he’s struggling to find suitable candidates because the existing talent pool is practically dry.

Some positions have been sitting empty for months because there’s a paucity of French-speaking candidates.

The jobs, predominantly in Canada’s service sector, are an array of customer service and call centre positions for fintech, financial, automotive, and pharmaceutical companies, as well as entry and middle-management roles in marketing and sales, human resources, talent acquisition, and information technology.

“The sheer volume of bilingual applicants that used to exist in the customer service industry, and in general, has dwindled considerably,” said Mr. Carbonell, who is with Bilingual Source, a Toronto recruitment agency. “The catalyst has been the pandemic. It has changed the landscape and made jobs that were not attainable before, within reach,” he said, adding that recruiters are also seeing people who want to work remotely quit when employers force them to come into the office.

There are several factors at play: many mid-level customer-service employees upgraded their skillset during the pandemic and have now transitioned into other career paths, leaving a void. And Anglophone children and teenagers, fluent in both English and French, tend to abandon French after high school and lose the skills needed for the job market, he said.

#### **Language Premiums**

The number of job vacancies in Canada reached an all-time high of 912,600 in the third quarter of 2021, according to Statistics Canada.

Francophone candidates are in the driver’s seat. They can demand – and receive – lucrative salaries and perks in the current market, he said. Bilingual candidates are generally worth anywhere from 10- to 30-per-cent more than English-only candidates in today’s job market.

In pre-pandemic days, many quit their jobs for a paltry \$5,000 annual hike in wages. Today, desperate employers are willing to shell out \$15,000 to \$20,000 per year as French language premiums to woo candidates, Mr. Carbonell said.

The acute shortage of bilingual talent has forced many employers to raise salaries and drop mandatory prerequisites, such as minimum years of experience and educational credentials.

“Candidates that wouldn’t even have gotten an interview three years ago are now getting job offers after a 30-minute phone interview,” Mr. Carbonell said. “There’s a war for talent. It’s a good time for people to learn French.”

### **Francophones In Canada**

A 2016 Stats Canada study says that, outside Quebec, the English-French bilingualism rate among youth between five and 17, was 15 per cent. Statistics Canada’s language projection models predict that if all English-speaking children and youth – who also speak French – were to remain bilingual after the age of 17, then the rate for this demographic could almost double to 12 per cent by 2036.

There’s an expectation in Canada that chief executives, federal politicians, and policy-makers be fluent in both French and English. Case in point: the controversy surrounding Air Canada’s CEO Michael Rousseau, who was widely criticized for not knowing French.

### **Learning French**

With a small daily commitment of just 15 minutes for six to eight weeks, greenhorn learners (with rudimentary understanding) can significantly improve their French, noted Esteban Touma, a teacher and content producer with Babbel, a digital language-learning app.

“One of the advantages of having an ecosystem of tools such as podcasts, video games and well-structured lessons is that there’s flexibility in when and how much you want to learn each day,” Mr. Touma said. “We found out in an independent study conducted by the University of South Carolina and City University of New York that novice users with absolutely no knowledge of Spanish could easily converse in the language in two months. Even though this study was for those learning Spanish, it’s true for French learners too.”

Babbel’s subscription-based French-language learning programs for businesses offer flexibility, whether it’s listening to the app on the way to work or taking in a live lesson during the lunch hour, he said.

“Learning French can help you stand out in a crowded job market,” Mr. Touma said. “Language proficiency not only helps create a multi-cultural understanding, but it improves memory, enhances creative thinking capacity, and helps with better decision-making.”

## TD Says Faster Wage Growth Is 'Just Around The Corner'

*According To Recent Analysis, The Canadian Economy May Not Have To Wait Long For Wage Growth To Pick Up*

*By Jean Dondo, Wealth Professional, February 7, 2022*

[https://www.wealthprofessional.ca/news/industry-news/td-says-faster-wage-growth-is-just-around-the-corner/363757?utm\\_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm\\_medium=20220207&utm\\_campaign=WPCW-Newsletter-20220207&utm\\_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8](https://www.wealthprofessional.ca/news/industry-news/td-says-faster-wage-growth-is-just-around-the-corner/363757?utm_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm_medium=20220207&utm_campaign=WPCW-Newsletter-20220207&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8)

While Canada has been on a path to recovery, wages paid within the country have lagged behind rising costs of living. But the Canadian economy may not have to wait long for wage growth to accelerate, according to a recent analysis from TD Economics.

CFA Senior Economist James Orlando said that despite a continuing labour shortage and general labour market resiliency apart from January's job losses, pay growth in Canada has remained a weak link in the economy, failing to keep pace with growing living costs.

Average hourly salaries increased by 2.4% in the previous year, a significant drop from 5.5% in 2020 and 3.8% in 2019. In Canada, consumer prices have risen to levels not seen in decades.

Wages have been suppressed thus far due to high labour force participation rates and the start-stop dynamic of Canada's economy as a result of lockdowns during the pandemic, according to the commentary.

However, Orlando predicts that despite January's setback, things may be about to change as Canada progresses through these challenges this year.

"From our lens, this means that higher wage growth could be just around the corner. The cyclical indicators are pointing to this outcome," Orlando said in the report.

He said employee hours have been increasing and should continue to rise now that the worst of the Omicron impact retreats into the past. He also cited the rising number of Canadians quitting their employment in pursuit of better-paying, full-time work. In comparison to the preceding three business cycles, the proportion of full-time employment has likewise reached similar ceilings.

"This peak correlates well with the unemployment rate and has historically served to confirm that the Canadian labour market has reached full employment. This could further boost wages as full-time workers tend to have more bargaining power than part-time workers," Orlando said.

He found that advances in the labour market took around six months to flow through to wages, based on model simulations.

“Though that seems like a long time, it means that wages at the end of 2022 should see a notable move upwards,” he said. “How high wages get will be highly dependent on how much more improvement we see in employment.”

He ran three scenarios and discovered that even if the employment market remains stable at levels seen at the end of 2021, employees may anticipate a roughly 4% salary increase this year.

If the economy develops more quickly than projected, that figure might jump to 5%.

“With the labour market tight and inflation at five per cent, it is surprising that wages have failed to keep up. That looks about to change,” he said. “Workers have not had this level of bargaining power in decades.”

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## U.S. On The Road To 1950s-Style Unemployment, But It May Only Be A Pit Stop

*By Howard Schneider, Reuters, February 7, 2022*

<https://www.streetregister.com/2022/02/07/u-s-on-the-road-to-1950s-style-unemployment-but-it-may-only-be-a-pit-stop-breaking/>

The last time the U.S. unemployment rate fell below 3 per cent, as one Federal Reserve official has predicted it will this year, the Korean War was nearing its end and a recession that saw legions of workers lose their jobs was just around the corner.

While the circumstances were unusual, it nonetheless presented a now-familiar pattern – a falling unemployment rate eventually giving way to recession – that current Fed officials will be challenged to avoid as they try to slow the fast pace of inflation without wrecking an expansion that is delivering strong gains for workers.

Emblematic of the current confidence in the job market’s strength, St. Louis Fed President James Bullard last week said he expects the U.S. unemployment rate to fall below 3 per cent this year. That flashback to the 1950s in itself would be a warning for some economists.

Such a low unemployment rate is “a red flare” that the economy is overheating, with fast price and wage increases that are unavoidable and the U.S. central bank pushed to be more aggressive, said Tim Duy, a University of Oregon professor and the chief economist of SGH Macroadvisers. “I don’t see where there is a good way out” that tames inflation without triggering a recession and the associated jump in unemployment.

It’s a trade-off – of jobs for price control – which the Fed thought had become less relevant. In the decade before the onset of the coronavirus pandemic, unemployment drifted towards 3 per cent without triggering inflation, and policy-makers felt that showed the economy could put far more people to work than previously thought with prices remaining stable.

The pandemic has rekindled that debate and raised doubts about whether inflation, the work choices of Americans, even the global economy overall, will follow the patterns that existed before two years of mass infection, fear, and lockdowns.

In 2019, for example, the unemployment rate hovered around 3.5 per cent while inflation struggled to hit the Fed's 2 per cent target. Going into 2022, amid a global tangle of supply-chain bottlenecks, workers' reluctance to take jobs, and the ongoing pandemic, the unemployment rate was about 4 per cent, businesses wanted far more workers than were willing to take a job, and inflation was nearly triple the Fed's objective.

U.S. central bank officials still think they can avoid a recessionary "hard landing" as they begin what Fed Chair Jerome Powell says will be a steady removal of the low interest rates and other measures meant to help the economy through the pandemic. Policy-makers at this point support that approach, with the first rate hike widely expected to come next month.

Yet despite their seeming agreement, a subtle divide exists between those who feel much of the current inflation remains tied to the pandemic and will likely ease on its own and those who feel the Fed itself will have to do the bulk of the work on inflation, lifting interest rates enough to slow the economy.

In the simplest case that difference is a matter of timing, and could resolve itself in a few months if inflation moves clearly in one direction or the other, and pulls policy-makers' opinions along with it. But more fundamentally, it's about how the economy may have changed since March 2020, a debate that will shape how upcoming economic data gets interpreted, how fast monetary policy may veer in one direction or the other, and whether the pace of inflation can be tamed without a downturn.

Bullard, for one, said in a Reuters interview that it was "premature" for anyone to argue that the Fed was behind in its inflation fight. Indeed, he said the central bank was well-poised to do what was needed.

But he also said that he felt monetary policy, by limiting demand through higher interest rates and controlling expectations about inflation, would be responsible for "a significant portion" of the inflation fight. He was "pessimistic" that improvements in global supply chains, the return of individuals to the job market, or other improvements would offer any imminent help and allow the Fed to proceed less aggressively.

"I am not deaf to the supply-side arguments," he said. Yet while policy-makers are aligned on the initial rate increases, "there will be a moment at some point in the future where it will be a tougher decision ... how much do you want to tighten policy and how much are you risking recession?"

Minneapolis Fed President Neel Kashkari by contrast has said that rates may only need to rise "a little bit," more like easing off the accelerator of an automobile than tapping its brakes.

Mistakes, and recession risks, can come from either direction – doing too little and allowing inflation to take deeper root; or doing too much and causing an unnecessary downturn.

The Labor Department's jobs report for January, which was released on Friday, January 4, showed what the Fed is grappling with in an era when neither prices or employment – the two pillars of its policy mandate – are behaving as expected.

Many analysts forecast that the economy had actually lost jobs last month amid a record surge in COVID-19 cases and as businesses scaled back either out of caution or because their employees were sick.

The report, however, showed that employers added 467,000 jobs, and wages jumped, a sign of the pressures building in the economy despite the jump in infections driven by the Omicron variant of the virus.

A surprise to the other side: labor force participation rose and the unemployment rate actually edged up a tenth of a percentage point, a trend that if established could work in favour of a less aggressive Fed.

But as it stands “we have to take the numbers at face value, and they paint a picture of a labor market on fire,” wrote Jefferies economists Aneta Markowska and Thomas Simons, with the Fed likely heading towards “a more sustained tightening cycle and a higher terminal rate.”

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## Ottawa Announces Review Of Canada's Competition Law, With Focus On Wage Fixing, Deceptive Pricing And 'Anti-Consumer Practices'

*Government Considering Near-Term Changes To Crack Down On Wage Fixing And Deceptive Pricing, Plus An Increase To Fines Under The Competition Act*

*By Christine Bobby, Toronto Star, February 7, 2022*

<https://news.knowledia.com/CA/en/articles/ottawa-announces-review-of-canada-s-competition-law-with-focus-on-wage-4a12a15a68f46822eec61399b4b62731f36507c7>

The federal government will undertake a “comprehensive” review of Canada's competition law and is also considering potential changes it can make in the near-term to protect consumers, workers, and businesses.

François-Philippe Champagne, Minister of Innovation, Science and Economic Development, will announce plans to examine the country's competition law on Monday, February 7.

This comes after growing calls for reform in recent years, with the Commissioner of Competition repeatedly saying the laws on anti-competitive markets and mergers should be updated and academics and researchers arguing for progressive changes.

Antitrust laws and enforcement have also been a focus south of the border as the U.S. contends with how to address the power of big tech companies and other corporate giants.

In an exclusive interview with the Star, Champagne said the government wants to tackle issues such as collusion by employers to fix wages, which is not illegal under the current law, and the deceptive practice known as drip pricing, which sees consumers pay more than the advertised price through fees tacked on later.

“We’re looking at a number of potential changes that would have an immediate and tangible impact for consumers and businesses in Canada,” Champagne said. “And the (next) step would be a more comprehensive modernization of the Competition Act in Canada.”

Champagne also said he will consider changes to penalties under the Competition Act. Currently, the maximum fine is \$10 million (or \$15 million for subsequent breaches) for companies that engage in practices such as deceptive advertising or privacy violations, or abuse their dominant position in the market.

Matthew Boswell, who leads Canada’s Competition Bureau, has said fines in the current range are not an effective deterrent.

The Competition Bureau recently reached an agreement with Keurig for the disposable-coffee-pod company to pay a fine of \$3 million over false or misleading claims about the ability of customers to recycle the pods. In 2020, Facebook agreed to a \$9-million fine related to misleading claims about user privacy.

Changes to competition law would require legislative action, and Champagne would not commit to a firm timeline for either the more immediate steps or the larger review, but said: “Let me put it this way, this is certainly top of mind, because this is a tool in the tool box.”

“I intend to use all the tools that we have at our disposal to make sure we can tackle and maintain more affordability for consumers and businesses across the country.”

Some of those initial issues could be addressed “in the coming months,” he said, with a “more substantive” review of the Competition Act to follow.

The Competition Bureau’s Boswell, along with other critics, have taken aim at the “efficiencies defence” in the current law, which can save a merger that is bad for competition and consumers if the deal creates enough cost savings or other efficiency gains.

Champagne said the prospect of change to the efficiencies defence, among other issues, would be considered in the broader review. Independent Senator Howard Wetston launched a consultation on competition law reform last year and Champagne said the government will consider the Senator’s findings.

In Prime Minister Justin Trudeau’s December mandate letter to Champagne, he instructed the minister to “undertake a broad review of the current legislative and structural elements that may restrict or hinder competition.”



The letter specifically referenced protecting Canadians from “anti-consumer practices” in the oil and gas, telecom, and financial services sectors.

Champagne said one immediate step the government will take is to hold steady on the size of mergers that must be flagged to the Competition Bureau before the deals close.

If the target company in a merger has Canadian assets or sales in Canada over a certain amount — currently \$93 million — the merging parties have to give the bureau advance notice before closing. The bureau can then determine if the transaction raises concerns about competition and should be formally challenged.

Canada’s gross domestic product grew in 2021 after shrinking in 2020 during the height of pandemic-related economic disruption. Last year, the government actually lowered the threshold for notifiable transactions in response, setting it at \$93 million, down from \$96 million.

For 2022 it will remain at \$93 million, Champagne said, adding that the decision to keep the threshold stable balances GDP growth with growing pressures from inflation.

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## How Intact Is Faring With The RSA Integration

*By Jason Contant, Canadian Underwriter, February 3, 2022*

[https://www.canadianunderwriter.ca/insurance/how-intact-is-faring-with-the-rsa-integration-1004217090/?utm\\_medium=email&utm\\_source=newcom&utm\\_campaign=CanadianUnderwriterDaily&utm\\_content=20220204160239](https://www.canadianunderwriter.ca/insurance/how-intact-is-faring-with-the-rsa-integration-1004217090/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterDaily&utm_content=20220204160239)

Intact Financial Corporation’s integration of RSA plc is on track, with earnings slightly better than originally anticipated, the insurer’s chief executive officer reports.

The deal increases Intact’s specialty lines presence in North America by close to 30%, Intact Financial Corporation CEO Charles Brindamour says. A large portion of the integration in Canada will be completed by the summer or early fall of this year, he anticipates.

“In aggregate, you’ve seen that the accretion to our earnings from the first quarter of the acquisition was in the upper single-digit range, in line with what we said we would generate in the first year,” Brindamour says. “It came sooner than we thought, quite frankly. A portion of it is [that the] performance is a little bit better than what we thought, and then the integration is going really fast.”

Brindamour discussed the RSA acquisition during a virtual fireside chat as part of the 25th annual CIBC Western Institutional Investor Conference on January 20. He was referring to the acquisition by Intact Financial Corporation and Danish insurer Tryg A/S of London, U.K.-based RSA plc, completed at the beginning of June 2021. As part of the deal, Toronto-based Intact acquired RSA Canada and some of RSA’s international operations.

Brindamour says “the integration is on track and certainly contributing to the earnings power in line, if not a little bit better, than what we thought when we did the transaction. The environment in which we are integrating is very supportive both in the U.K. as well as North America.”

Paul Holden, banks and insurance analyst and managing director with CIBC, asked Brindamour for an update on the RSA integration and earnings accretion.

Brindamour reports “a big portion” of RSA customers have already migrated to Intact’s systems and products. “And I think by the summer of 2022, early fall of 2022, a big portion of the integration in Canada will be completed,” he says. “We’re slightly ahead on synergy... [and] very pleased with where we are.”

The RSA acquisition is a “massive strategy accelerator for Intact” and increased the biggest Canadian P&C insurer’s leadership position in Canada by 30%, Brindamour says. He adds that Intact is now 25 to 30 times larger than the average player in the marketplace.

“I would call this a scale advantage,” Brindamour says. “Seventy-five per cent of the synergy comes from the Canadian integration.”

Another element of the RSA acquisition is global specialty lines capability, Brindamour said during the virtual fireside chat. “We’re increasing our specialty lines North American presence by also close to 30%,” he says. “We’re gaining a billion dollars of revenue in specialty lines outside of North America and getting access to many more markets to follow our customers in global [specialty lines] per se. That is going well, performance is really good.”

Intact’s U.K. presence also came at a “fairly positive price point,” Brindamour says. “You’ve seen the results are good, and we’re really focused to create outperformance in that market.”

The insurer was initially expecting an internal rate of return on the transaction “north of 15 [per cent]; we think it’ll be closer to the 20% range.” Some of this is due to the strength of the integration and the speed at which Intact is rationalizing the footprint (reducing costs), Brindamour says.

“You’ve seen the Denmark transaction at four times book a week after we closed the deal and rationalizing the footprint has been a contributor, contributing to the internal rate of return we’ve seen on this transaction.”

## Equitable Bank Buys Concentra

### *The Acquisition Would Result In Canada's Seventh-Largest Bank*

*By Investment Executive Staff, With Files From Canadian Press, February 8, 2022*

[https://www.investmentexecutive.com/news/industry-news/equitable-bank-buys-concentra/?utm\\_source=newsletter&utm\\_medium=nl&utm\\_content=investmentexecutive&utm\\_campaign=INT-EN-All-afternoon](https://www.investmentexecutive.com/news/industry-news/equitable-bank-buys-concentra/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-All-afternoon)

Toronto-based Equitable Group Inc. says it has agreed to acquire digital rival Concentra for \$470 million, a move that will make it Canada's seventh-largest bank.

Saskatoon-based Concentra, which rebranded as Wyth Financial in 2021, is the country's 13th-largest schedule I bank with \$11.3 billion in assets. Equitable is also purchasing Concentra Trust, known as Wyth Trust.

Equitable is buying SaskCentral's 84% equity interest in Concentra and has support agreements from Concentra shareholders with the remaining 16%. It is paying a \$35.7-million combined premium and said it has identified more than \$30 million in annual cost savings.

The transaction will add \$7.4 billion in personal loans and \$1.6 billion in commercial loans as well as \$6.3 billion in retail, credit union, and commercial deposits.

The acquisition was unanimously approved by the boards of Equitable, Concentra, and SaskCentral, and is expected to close in the second half of the year, subject to customary closing conditions and regulatory approval.

"This is one of the most important and consequential transactions in our 50-plus year history, and it accelerates our growth plan by several years," Equitable CEO Andrew Moor said in a statement, adding the acquisition will serve as a catalyst for growth.

Concentra is a Canadian mid-market digital bank and the largest provider of wholesale banking and trust solutions to Canadian credit unions with roots going back to the 1950s.

It is the largest provider of wholesale banking and trust solutions for 90% of Canadian credit unions outside of Quebec and their more than five million members.

Equitable also announced it was boosting its quarterly dividend by 51% to 28 cents per common share as it posted record \$292.5 million net income last year, and \$80.1 million or \$2.29 per share in the fourth quarter.

## RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

### Do You Work With A Jerk? A Culture That Promotes Bullying Pays The Price

*By Radhika Panjwani, Special To The Globe and Mail, January 23, 2022*

[https://www.theglobeandmail.com/business/careers/article-do-you-work-with-a-jerk-a-culture-that-promotes-bullying-pays-the/?utm\\_medium=email&utm\\_source=Globe%20Careers&utm\\_content=2022-2-7\\_14&utm\\_term=&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/business/careers/article-do-you-work-with-a-jerk-a-culture-that-promotes-bullying-pays-the/?utm_medium=email&utm_source=Globe%20Careers&utm_content=2022-2-7_14&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

It's been four years since best-selling author Robert Sutton, a Stanford professor and organizational psychologist, published "The Asshole Survival Guide: How to Deal with People Who Treat You Like Dirt," but people still ask him for advice on dealing with a bully. After all, Professor Sutton is an expert whose body of work on the topic has laid out how bullies aren't just an office nuisance, but cost companies and employee health.

In the 2017 book, Professor Sutton mentions a chat he had with a professor from Europe who lamented how his university was "like an airport" for jerks, with one landing "every minute."

The problem was deep-rooted. Apparently, rude, arrogant, and selfish faculty members were more likely to be offered – and accept jobs – at his university than civilized ones, the European academic rued.

Incidentally, incivility, bullying, and harassment are everywhere and not limited to one area.

To deal with a bully, Professor Sutton suggests switching departments and, if that's not possible, quit. He advises to avoid the bully or limit exposure by waiting as long as possible before responding to nasty messages and phone calls – and fighting back by documenting the encounters and finding allies.

#### The Buck Stops At The Top

Al-Karim Samnani, an associate professor at University of Windsor's Odette School of Business, said when bullies realize they can get away with bad behaviour, over time, this may embolden other employees to emulate them. Eventually, the organization's culture will become toxic.

"It's not what you write (in the employee handbook), but what you do that matters," he said.

Professor Samnani's paper, "Workplace Bullying: Considering the Interaction Between Individual and Work Environment," which he co-authored with Parbudyal Singh, professor of human resource management at York University, was referenced in Professor Sutton's book.

Stress, organizational culture, and power imbalances between supervisor and subordinate, and weak leadership all contribute to the problem. Over time, bullies wreck team cohesion and cause employee turnover, Professor Samnani said.

“Research shows that stress promotes abusive behaviours in leaders, which in turn influences the stress and burnout of subordinates,” he said. “There’s a lot that can happen in terms of the costs and implication for the organization. It’s not just that people may leave, but who are the ones that are likely to leave? The better performers who can find work elsewhere easily.”

### **Screening For The Jerks**

Several companies now implement a “no jerk policy.” For example, Chieh Huang, co-founder and CEO of Boxed, a U.S. based online wholesale retailer, has a three-question test to evaluate people’s curiosity, openness, and ability to work well with others. Over-confident and condescending jerks don’t make the cut. Book+Street, a company that provides finance and administration services, talks about its strict “no jerk” policy on its website.

### **Prevention Better Than Cure**

Luc Chalifoux, a clinical psychologist with Montreal-based Humà Experts<sup>2</sup> Consultants, specializes in post-traumatic stress and prevention of bullying and psychological harassment in the workplace.

Mr. Chalifoux, along with Shawn Martin, a human resource professional, and Sylvain Dorais, a lawyer, provide a bullying prevention and intervention protocol for organizations. The framework, Humà Radar, is a training program for employees that ensures that trust and mutual respect are integral pillars to fostering a healthy corporate culture. Radar measures and monitors respect (through a scientifically validated questionnaire). It has real-time monitoring capabilities as well.

“Research shows that seven out of 10 people are harassed or bullied at work and there’s no immediate outreach or help for them,” Ms. Martin said, adding that the trio are members of the International Association of Workplace Bullying and Harassment (IAWBH). “We believe it’s better to work on prevention than to change the corporate culture or climate.”

Research has shown that when colleagues have respect for one other, incidents of harassment and bullying drop dramatically, Mr. Chalifoux said.

## Why Companies Need To Invest In Workers' Careers — Or Kiss Top Talent Goodbye

### *Employers Are Struggling To Find Skilled Workers During The Pandemic, But They're Missing Out On A Key Recruitment And Retention Tool: Career Development*

*By André Raymond and Candy Ho, Special To The Toronto Star, February 5, 2022. André Raymond, CRHA, is director of the professional development services at Laval University and chair of the board of directors, CERIC. Candy Ho, PhD, is the inaugural assistant professor, integrative career and capstone learning, University of the Fraser Valley, and vice-chair of the CERIC board.*

<https://www.dailyadvent.com/news/95640db1729007171ad134e907150c5c-Why-companies-need-to-invest-in-workers-careers--or-kiss-top-talent-goodbye>

The Great Reshuffle has many workers on the move — and it's creating significant challenges for Canadian businesses of all sizes.

According to an Environics survey of 500 Canadian executives for the charitable career development organization CERIC, 81 per cent of employers are having a hard time finding people with the right skills to fill open positions. This was the top challenge identified by employers — ahead of supply chain issues, red tape, or technology. Ontario employers were the most likely to report a shortage of skilled workers, followed by Quebec and the Prairies.

More than three-quarters (78 per cent) of executives say it is increasingly difficult to recruit people with the soft skills they need, such as good communication skills and dependability.

Employers are also finding it challenging to hold on to talent during the pandemic with nearly four in 10 executives reporting a harder time retaining employees compared with two years ago. Despite this, only 18 per cent of organizations are putting a lot of effort into recruiting from under-represented groups.

Given these hiring challenges, one might imagine that if an employer knew a quarter of their employees were planning to quit this year — 19 per cent without so much as a job offer in hand, according to a Robert Half survey — they would do everything they could to keep them. But that's not what's happening.

Most employers are missing a key piece of the retention puzzle: career development.

Career development is how a person manages learning, work, and transitions throughout their lifetime. Managing one's career in the workplace is done in partnership with employers and managers.

A quarter of executives say losing skilled workers after investing in training is of great concern to them. However, when employees feel like their employer is invested in their career, they are more likely to be engaged at work. According a 2020 PWC report, 67 per cent of Canadian employees who were given upskilling opportunities were more productive and had more confidence in organizational leaders.

Career management supports are also attractive to prospective employees. As future of work expert Lisa Taylor writes in the book “Retain and Gain,” “Engaged employees align their own career success with the success of the organizations for which they work. How employees perceive internal career opportunities is linked to key organizational results and overall workplace culture.”

Unfortunately, while 73 per cent of the CERIC survey respondents agree employers have a responsibility to offer career management programs, only 27 per cent provide them. This gap represents a massive untapped opportunity for businesses to retain top talent and differentiate themselves from competitors.

So, what’s holding employers back?

Lack of knowledge can be a barrier. Executives most often report they need career development support with employee referrals, leadership development, and training recommendations. Career professionals can help organizations build strategies that meet company needs and support employees’ goals. However, only 14 per cent of executives say they have worked with a career development practitioner in the past — and four in 10 had no awareness of career professionals.

Employers may also have misconceptions about engaging employees in career management, including that it takes a lot of time and money, or is only possible for large businesses. Fortunately, there are many free resources available and career-related activities don’t have to be a major time drain.

Here are a few steps employers can take to start bringing career development into their workplaces:

**Have Career Conversations:** By taking the time to learn about employees’ motivations, career goals, professional development needs, and feelings about their work, managers can better understand what kind of opportunities will help employees connect to their work.

**Build In Learning:** Employees who feel like they still have room to grow are more likely to stick around. For peer-to-peer learning, consider developing mentorship programs, job shadowing, book clubs, or “lunch and learns.” Employers can also connect employees to external upskilling platforms.

**Develop A Job Rotation Program:** To help employees learn new skills and build connections, offer them the opportunity to join another team for a few months or a year. If this isn’t feasible for your organization, consider offering stretch assignments instead, where individuals can spend a few hours contributing to a different project.

Career development is completely adaptable to each business’s size and resources. What is consistent: investing in employees’ careers will benefit individuals, businesses, and the economy.

So, step aside, Great Reshuffle. It’s time for employers to start thinking about the Great Retention — and the key role that career development can play.



## Canada Is Over-Governed, Over-Taxed And Over-Regulated

*We Need To Take A Long, Hard Look At All The Hidden Costs Of Doing Business That Are Choking Productivity, Frank Stronach Writes.*

*Opinion By Frank Stronach, Contributing Columnist, Toronto Star, February 1, 2022*

<https://upjobsnews.com/canada-is-over-governed-overtaxed-and-overregulated-news-more/>

I've often said that if you run a factory, it doesn't matter how productive the employees on the factory floor are if there are too many people working in administration. The business will simply not be competitive. The same holds true for a country.

In today's highly competitive global economic environment, it's not just businesses that need to become more efficient — so do governments. We have too much government bureaucracy and overhead, and we're paying for that overhead through very high rates of taxation. That makes us increasingly uncompetitive on a global scale at a time when economies are engaged in global economic warfare.

When I was chairman of Magna International Inc. in the early 1990s, the company was seeking approval to build a new head office in Aurora, just north of Toronto. The project ended up bringing hundreds of millions of dollars in investment into the community and created hundreds of permanent jobs. Communities in the U.S. were offering us free land and major tax incentives to locate there. But we wanted to build in Aurora, close to where a lot of our factories were located and where a lot of our employees lived. We didn't ask for any tax favours or special deals. The government approval process dragged on and on, taking close to three years from start to finish. Whenever I gave public speeches at chamber of commerce events or university convocations, I joked that in the U.S., when a new business brings investment dollars and jobs to a community, they roll out the red carpet; in Canada, they roll out the red tape.

Consider another example of how we're being strangled by red tape. Canada's personal income tax code has ballooned in size since it was established more than 100 years ago, becoming ever more complex and inscrutable. In 1917, the Income Tax Act was only six pages in length. But a century later, it had exploded in size to 1,412 pages, according to the Fraser Institute.

The truth is, we're over-governed, over-regulated, and over-taxed. As a country, we need to take a long, hard look at all of the hidden costs of doing business that are choking productivity. We also need to think about what we can do to reduce the inevitable buildup of bureaucracy.

There's an old saying: the harder bureaucrats work, the more bureaucrats they create. But it's not the fault of government employees that our civil service has gotten so bloated. All of us, to a certain extent, are to blame because we as a society have repeatedly turned to government as the chief source to solve all of our social and economic problems and fulfil all of our needs, forgetting a fundamental law of economics: that government cannot give you anything unless it takes it from you first through taxation.

Let's face it: there's a lot of government fat that we can cut and a lot of waste that we can eliminate. We cannot realistically begin to reduce taxes, however, until we first begin reducing the cost of government.

To that end, I see no reason why we could not immediately institute a program of targeted cuts in government spending. The reduction in government spending could be done without jeopardizing safety, the environment, education, or health, by reducing government spending by five to 10 per cent per year over a period of five years.

The result would be dramatic: after five years, taxes in Canada could be as much as 50 per cent lower than what they are now, and investment money and entrepreneurial talent would be drawn to this country.

We could lower government spending even further if we tackled our national debt more aggressively, since a portion of annual government revenues must be set aside each year to pay interest on the debt. I would like to see the government establish a debt repayment program that had real teeth and specific targets in terms of repayment amounts and scheduled due dates. Most importantly, we owe it to our children and our grandchildren to pay back the debt we've accumulated.

Whether it's business or government, the key watchwords in today's world are efficiency, efficiency, efficiency. Those businesses and governments that understand this will prosper. Those that do not are doomed to fall behind.

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## UPCOMING WEBINARS AND EVENTS

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

**Dates:** February 24, 2022

**Time:** 2:00 p.m. – 3:00 p.m. EST

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

What you will learn:

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

[Register Here](#)

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

**Dates:** March 2, 2022

**Time:** 1:00 p.m. – 2:00 p.m. EST

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

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

[Register Here](#)

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

**Dates:** May 11, 2022

**Time:** 1:00 p.m. – 2:00 p.m. EST

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

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

[Register Here](#)