

CAFII ALERTS WEEKLY DIGEST: January 21 to January 28, 2022

January 28, 2022

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REGULATOR/POLICY-MAKER NEWS

FSRA Releases Innovation Framework And Launches Test And Learn Environment

By FSRA, January 24, 2022

https://www.fsrao.ca/about-fsra/innovation-office/test-and-learn-environments-tles-financial-services-innovation?utm_source=policy&utm_medium=email&utm_campaign=innovation_2022

On Monday, January 24, the Financial Services Regulatory Authority of Ontario released its Innovation Framework along with its Test and Learn Environment (TLE) Guidance. It also announced that the first test environment is now open to the auto insurance sector.

Final Innovation Framework

The Innovation Framework will help emerging and existing innovators develop their ideas in a sustainable, responsible and accessible way, while maintaining consumer confidence in financial services.

We would like to thank everyone who provided feedback to the Innovation Framework consultation. Overall, stakeholder response was positive with emphasis on the importance of FSRA supporting digital innovation. A detailed summary of feedback is now available, and includes, for example, how FSRA is responding to

- strengthening the protection of confidential information
- simplifying the initial intake process
- clarifying transparency throughout the TLE process
- maintaining a level-playing field among all TLE applicants (sector incumbents and new entrants).

Test and Learn Environment (TLE) Guidance

The new TLE Guidance establishes a mechanism that will validate and assess new and unique non-capital market financial services products, services, or business models before they are introduced into the Ontario market. This guidance applies to the following sectors:

- Property and casualty insurance
- Life and health insurance
- Credit unions and caisses populaires
- Loan and trust
- Mortgage brokers
- Health service providers as they relate to auto insurance
- Financial planners and advisors

FSRA's Innovation Office will collaborate with innovators and businesses to encourage experimentation, promote innovative thinking, and look at ways to enhance Ontario's regulatory competitiveness for financial services innovators while protecting the public interest.

The TLE Guidance will remain open for consultation in 2022 to ensure that stakeholders and participants have the opportunity to submit feedback that could influence and shape future versions of test environments.

Auto Insurance Test And Learn Environment Now Open

The first test environment is now open to auto insurance sector applicants with innovative and consumer-focused solutions. An intake form is available for download and more information on how to apply is available in the TLE Guidance: Appendix 2 – Guide to Applications for Auto Insurance Exemptive Authority TLE. All applicants must submit the required information to TestandLearn@fsrao.com. Any questions should be directed to Innovation@fsrao.ca.

DIVERSITY/INCLUSION/FIGHTING SYSTEMIC RACISM NEWS

Delusions About Bilingualism Come Home To Roost At Toronto's Doomed Francophone University

The Question Isn't, 'Why Don't Ontarians Want To Go To University In French In Downtown Toronto?' It's 'Why Would They?'

By Chris Selley, National Post, January 25, 2022

<https://nationalpost.com/opinion/chris-selley-delusions-about-bilingualism-come-home-to-roost-at-torontos-doomed-francophone-university>

The latest enrolment figures are out for the Université de l'Ontario Français, established 2019 on the Toronto waterfront, and they are grim: exactly 14 Ontario high school students have applied to attend this coming autumn. That's five grimmer than last year, when only two of the 19 applicants had UOF as their first choice on the common Ontario application form. (Choice data isn't yet available for next year.)

The vast majority of students at UOF are therefore, of necessity, international students — many of whom, *Le Devoir* reports, are benefiting from very generous scholarships. Think of that what you will, it's emphatically not what the UOF was supposed to be. The 2017 proposal from Ontario's French-Language University Planning Board projected the undergraduate student body for the 2022–23 academic year would be almost 90-per-cent domestic. UOF was supposed to be, in the board's phrase, "a unifying force for Ontario's Francophonie."

It isn't. It probably can't be. This almost certainly doomed institution is the result of a dozen misconceptions, myths, and delusions about Canada's linguistic realities coming home to roost on an ultra-prime piece of Toronto real estate.

Canada's political elite class is dedicated to the idea that French-as-a-second-language education in this country is of sufficient quality that anyone who really wants to graduate from high school being bilingual can do so. It's as true as the earth is flat. And the Le Devoir story adds a new wrinkle: even some graduates of Ontario's francophone public school system don't feel up to attending university in French.

Natasha Pelletier, a student at the bilingual University of Ottawa, told the paper that just four of 60 graduates of Toronto's École Secondaire Étienne-Brûlé in 2019 had decided to study further in French. "The education system doesn't really prepare us well to be comfortable in French," she said.

That sure sounds like a problem that needs fixing. But even if it were fixed and perhaps half of future graduates of French-language schools were eager to attend university in French, that doesn't mean they would want to do it in downtown Toronto. It costs a fortune to live here, it takes two weeks to clean up a snowstorm, and having fun is illegal. Plus hardly anyone speaks French!

Meanwhile, a few hours up the road in Montreal, you have an absolutely fantastic French-speaking city with several francophone and bilingual universities that people have actually heard of. If you can't afford the out-of-province tuition, or if you just can't imagine leaving Ontario, there is York University's fully bilingual Glendon College. There is the fully bilingual University of Ottawa. And there is the fully bilingual Laurentian University in Sudbury and its satellite campus in Hearst, right in the heart of French-speaking Ontario.

The question isn't "Why aren't Ontarians eager to attend UOF?" It's "Why would they be?"

This outcome was widely predicted, and we were almost spared it. Back in 2018, Ontario's Progressive Conservative government announced it was axing the previous Liberal government's plans to open the university. It had excellent grounds on which to do so. But it was totally unprepared for the totally predictable blowback. Premier Doug Ford and his team had thrown themselves headlong and oblivious into this country's linguistic quagmire, and had no idea what to do when everyone started shouting. Damage-enhancement efforts included getting Ford on the horn to real live Franco-Ontarians, to whom he reportedly explained that there were lots of Chinese-speaking Ontarians as well, and he couldn't very well go around giving everyone their own university, could he?

Having expertly made the problem worse, Ford's government eventually caved: in January 2019, Ottawa and Queen's Park went halvesies on \$126 million for UOF over eight years. Money down the drain, almost certainly.

I suspect many Canadians will be baffled by this tale: why would anyone build a university where no one wants it? Why start a brand-new francophone university when others are already established?

The confusion gets to the heart of a divide that's just as profound as the one between anglophones and francophones, which is the divide between real people leading real lives and the cultural and linguistic hawks for whom objective reality is just a minor and occasional inconvenience.

For the hawks, who were the driving force behind UOF, the problem with the University of Ottawa, Glendon College, and Laurentian University is precisely that they are bilingual, as opposed to exclusively francophone. Those institutions reflect the fact that it's basically impossible to live your life in most of this country exclusively in French. The hawks wish it were otherwise, and they have time and public money to waste trying to make it so. The mere existence of UOF on enemy territory is a win, to the hawks, and any effort to oppose it is simply more proof of how necessary it is.

Normal francophones recognize that they'll never be able to live their lives in French in Toronto, or Edmonton, or Vancouver, or Halifax. They want to be bilingual. They want their kids to be bilingual. Their kids want to be bilingual. These should be the reasonable voices guiding linguistic policy in this country. Instead, every party in Ottawa is utterly beholden to the hawks, either sincerely or in a cynical bid for nationalist voters. UOF is, if nothing else, a monument to this very depressing state of affairs.

NEWS ABOUT/FROM CAFII MEMBERS AND/OR PARENT COMPANIES

Banks Deny Impropriety

Institutions Respond To Tied Selling Allegations

By James Langton, Investment Executive, January 24, 2022

https://www.investmentexecutive.com/newspaper /news-newspaper/banks-deny-impropriety/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN

The big banks are pushing back after being accused of deploying anti-competitive tactics last year.

In November, Ontario Finance Minister Peter Bethlenfalvy directed the Ontario Securities Commission (OSC) to investigate allegations that the big banks and their investment dealer subsidiaries are engaging in tied selling to corporate clients and curbing the availability of third-party investment funds to retail customers.

The OSC is expected to report its findings by the end of February. In the meantime, the regulator's consultation on the tied-selling allegations was met with blanket denials from the banks and forceful pushback on reforms recommended by the provincial government's Capital Markets Modernization Taskforce.

The taskforce's recommendations included proposals to "level the playing field" and stoke competition between large and small players in the capital markets, including enhanced restrictions on tied selling and requiring issuers to include independent dealers in certain transactions.

In responses to the OSC, the Big Five banks all denied tying provision of credit to a promise that a company would, in turn, provide its investment dealer with lucrative investment banking business. The banks also pushed back on the taskforce's assertions that lack of competition is undermining financing activity and economic growth.

“We understood from the taskforce that its proposals sought to address a perceived decline in capital raising activities for venture issuers and smaller independent dealers. We do not believe that there has been such a decline,” said BMO Financial Group in its submission to the OSC.

In fact, BMO argued that the share of deal value for the bank-owned dealers in the investment banking business has fallen by about 38% since 2005, with both foreign firms and domestic independents gaining share during that time.

“This data shows that the current regulatory regime is not impairing competition in the Canadian market for independent broker dealers,” BMO said.

Indeed, some independent dealers are thriving. In its submission, TD Bank Group pointed out that an independent firm, Canaccord Genuity Group Inc., beat most of the bank-owned dealers in the equity underwriting league tables for 2021 (Canaccord ranked second only to RBC Capital Markets in Refinitiv’s year-end data).

“We believe this demonstrates that the Canadian capital market is healthy and independent dealers are viable,” TD said.

The banks maintained that their business practices are not to blame if venture issuers and independent dealers’ capital-raising activities have declined. Instead, the banks pointed to an array of other factors.

BMO suggested a fundamental shift from public to private markets for raising equity, declining appetites for higher-risk venture issuers, and the increased use of global markets to source capital could be affecting independent dealers. BMO also indicated that “less competitive pricing” by smaller firms plays a role.

CIBC Capital Markets’ submission to the consultation suggested that reduced capital-raising activity in the niches where independent dealers have typically thrived — such as small-cap mining, energy and tech sectors — could also explain some smaller dealers’ struggles. In the 2018–2020 period, these sectors accounted for 21% of equity issuance, down from 30% for 2012–2017, CIBC stated.

CIBC also echoed the suggestion that declines in initial public offerings (IPOs) are largely due to issuers’ growing preference for private markets. Global assets under management in private capital have grown by 950% since 2010, while public market capitalization has risen by only 300% over the same period, CIBC reported.

The bank suggested this shift is being driven by the higher cost of being a public company, not the banks’ sales practices.

“The competition from private capital can only be addressed by thoughtfully lowering the compliance burden of being a public company in a manner that does not sacrifice transparency and investor protection,” CIBC said. “By contrast, it is difficult to see how limiting clients’ choices in how to construct an underwriting syndicate will make public markets more compelling for issuers.”

The banks argued reforms designed to prop up independent dealers — such as requiring a share of certain underwriting mandates go to independents — were not the solution.

For example, Bank of Nova Scotia said many of the recommendations in the taskforce final report “will restrict issuer choice and therefore negatively impact capital raising and/or simply benefit foreign banks/dealers at the expense of all Canadian dealers.”

This could have “broader implications for the Canadian economy and economic strategy objectives toward diversification and supporting the ‘new economy,’” Scotia cautioned.

Independent dealers aren’t buying the banks’ protests. Notwithstanding its recent success, Canaccord blamed anti-competitive actions by the banks for the demise of many independent dealers, stating in its submission that more than 50 firms have either folded or been acquired in the past 10 years.

“The primary cause of the exit from the market by smaller independent dealers is that they are no longer included in [bank-owned] dealer equity syndicates,” Canaccord said. “These syndicates are now explicitly or implicitly tied to the provision of credit, leaving no room or economics for independent dealers.”

While Canaccord said it cannot prove improper tied selling is occurring, the dealer suggested that regulators could.

“The OSC should seek from banks internal documentation relating to corporate loans, including full lending syndicate packages, internal communications, revenue splits among divisions, and other documentation relating to determination of lending revenue that includes equity and ancillary fees,” Canaccord said. “If loans are meant as a bridge to an equity transaction, we believe banks’ internal documentation will often explicitly reference agreed-upon economics on future equity capital raising.”

Legislation already prohibits tied selling, but enforcing those provisions would fail to address the structural imbalances that have emerged in the Canadian equity market, Canaccord argued.

As for the charge that regulatory action to preserve the role of independent dealers could boost the cost of capital, Canaccord said that while the cost of debt may rise due to regulatory action on tied selling, the cost of equity would probably fall.

“Bundling of fees benefits the banks as issuers cannot adequately evaluate the cost of services,” the dealer said. “If tied selling is adequately addressed, equity and debt capital will be priced appropriately.”

It's An 'Absolute Outrage' Banks Are Putting Themselves Ahead Of Clients, Says Portfolio Manager

WP Reached Out To A Number Of Major Canadian Banks - Just Two Were Willing To Comment On Their Streamlined Product Shelves

By Noelle Boughton, Wealth Professional, January 26, 2022

https://www.wealthprofessional.ca/news/industry-news/its-an-absolute-outrage-banks-are-putting-themselves-ahead-of-clients-says-portfolio-manager/363457?utm_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm_medium=20220126&utm_campaign=WPCW-Newsletter-20220126&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

It's been seven months since the Hougen Wealth Management team left BMO in Calgary for Raymond James, but Mark Hougen appreciates the fact he can still play with a full product shelf as the banks reduce theirs in response to client-focused reforms. Now, he's more concerned about average Canadians who may not know the banks are offering them fewer options, which may not be in their best interest.

"One of the big factors why I left the bank was the fact the banks were pushing their own in-house product," Hougen, a former BMO Nesbitt Burns Vice President who'd been with the bank for 20 years, told Wealth Professional. "When I was at BMO, we were only allowed to buy a BMO in-house money market, even if it wasn't as good as everyone else's. Our hands were tied and that's not in the client's best interest."

"I have a fiduciary obligation, and that's important to me. That obligation is to always do what's in the client's best interest, and not within the bank's best interest, and that conflict is why many advisors have left the bank firms," said Hougen, now a Senior Vice-President and Portfolio Manager.

"I think it's an absolute outrage that the banks have decided to put themselves and their interests first, ahead of their clients," said Hougen, predicting more advisors and their clients will move to the independents as they realize that. "That's certainly the trend with advisors, and I think we're going to see that with clients, too, because they need to feel that you're looking out for them and their interest at all times. They don't want you to sell them some in-house product just because you're making more money at it. That trust will be broken. You can't rebuild that."

One of the reasons Hougen's team picked Raymond James was because it has no proprietary products.

"So, I can find the best thing without any corporate interference. I can do whatever I think is best for my client, and that's exactly what, frankly, real advisors should be doing all the time," he said. "You can't deliver that fiduciary obligation if you work at a bank where they're restricting the shelf, and that seems to be what they're all doing right now."

Hougen now is concerned about average Canadians who deal with banks without independent advice.

"I don't think that the average person is even going to notice this (product shelf shrinking) is happening, sadly," he said. "That's where the regulations should always be putting the client first."

While his 120 clients moved with him, and he's added 10 since, he's surprised how well they accepted the move. His assets have also grown by 21% – to \$290 million from \$240 million – in seven months.

He's also concerned that the number of people who have access to high-quality financial advice is shrinking because the dollar threshold they need for it is climbing.

"When I started at Nesbitt 20 years ago, we could take client with \$100,000. That would be a young couple with \$50,000 each in their RSP. We could start with them in their 30s, and they could grow into substantial clients," he said. "Now, most advisors won't see you unless you have at least \$500,000 or a million dollars."

"So, most Canadians are pushed down to the bank level with young, well, inexperienced, 'advisors' who are selling bank product. The vast majority of Canadians are never going to get access to true independent advice," he said. "I do worry about that in the future. There aren't enough new young advisors to pick up the slack and start again with those 30 to 40-year olds."

The Banks Respond

Wealth Professional contacted a number of major Canadian banks about reducing their product shelves. Most didn't respond.

Tom Wallis, CIBC's Senior Director of Public Affairs, did. He said, "third-party products represented a very small percentage of our business. Simplifying our offering allows advisors to deliver more focused advice through their deep knowledge of CIBC products as they offer a range of investment options managed by both CIBC and a breadth of third-party investment firms that feature diversification and competitive returns. Any third-party investment products clients held prior to June 30 are unaffected, and CIBC may accommodate client-directed requests and transfers in involving third-party products. As always, clients wishing to directly invest in new third-party products may do so through our online self-directed brokerage CIBC Investors Edge or through our advisors in CIBC Wood Gundy."

Kathy Bean, the Royal Bank of Canada's Senior Manager of Personal and Commercial Banking Communications, said: "We have a number of different entities across RBC that sell, and will continue to sell, third party mutual funds. Within RBC, our RMFI business has made some changes to the product shelf in light of the new CFR requirement." She added: "Given the new CFR requirements, RMFI revisited the products available on its product shelf, and developed a plan to streamline and enrich its offerings to ensure that we continue meeting client needs while, at the same time, complying with the regulatory requirements."

"As a result, while RMFI will be discontinuing the purchase of individual third party funds as of December 31, 2021, in January 2022, RMFI will be launching the new RBC Global Choices Portfolios. This will be a set of solutions that invest in a curated selection of third party funds and leverage RBC Global Asset Management's expertise to manage the strategic and tactical asset mix and rebalancing." She also noted: "RMFI clients will continue to be able to transfer in and hold third party funds."

TD Plans To Hire 2,000 Technology Experts In 2022

TD Is Looking To Bulk Up On Key Skills In Design, Software Development, Machine Learning, Automation And Digital Marketing In 2022.

By James Bradshaw, The Globe and Mail, January 26, 2022

Toronto-Dominion Bank is planning a hiring spree to fill more than 2,000 technology roles this year, significantly ramping up recruitment of staff with skills in key areas that underpin the bank's increasing use of cloud computing and automation. The Toronto-based bank aims to hire more aggressively amid a fierce war for tech talent across a range of industries, which has intensified as the pandemic pushes more everyday activity online. By comparison, TD added more than 300 technology roles last year. In 2022, TD is looking to bulk up on key skills in design, software development, machine learning, automation, and digital marketing, and to add employees schooled in the popular method for managing tech projects known as Agile. "We have transformations happening, we have innovation that we want to bring to our customers at a pace that is much faster than in previous years," Rizwan Khalfan, TD's chief digital and payments officer, said in an interview. "There is a war for talent in the market. ... We know we need more capacity and capability, and we're going to go out and acquire that." But those are "hot skills" in a job market for tech talent that reaches far beyond banking, said Michael Rhodes, the bank's head of Canadian personal banking who formerly led its innovation and technology groups. Banks are competing with tech giants, financial technology start-ups, and an array of other large companies for the same set of skills as almost every industry races to respond to rapid changes brought about by technology. At TD, the bank is in the midst of a multi-year effort to change its approach to technology from one that focused on products sold by separate business units to one with teams that reach across the bank, allowing TD to build new technologies once but deploy them repeatedly. As an example, the bank needed just six weeks to roll out its virtual assistant to U.S. customers – a service that uses artificial intelligence technology supplied by an outside partner, Kasisto – to take strain off call centres when calls from customers surged during the COVID-19 pandemic. The assistant had already been deployed and used millions of times in Canada.

Read Story (Subscription Required): <https://www.theglobeandmail.com/business/article-td-plans-to-hire-2000-technology-experts-in-2022/>

TD Insurance Expands Fraud Detection Capabilities

By Lyle Adriano, Insurance Business Canada, January 27, 2022

https://www.insurancebusinessmag.com/ca/news/digital-age/td-insurance-expands-fraud-detection-capabilities-323409.aspx?utm_source=GA&e=YnJlbnRhbi53eWNrc0BjYWZpaS5jb20&utm_medium=20220127&utm_campaign=IBCW-MorningBriefing-20220127&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

TD Insurance (TDI) is expanding its manual and analytics-based insurance fraud detection capabilities with the further integration of FRISS' AI-powered fraud risk scoring.

The insurer had previously deployed FRISS' Case Management Tool and Claims Fraud Detection solution in 2020. In June 2021, TDI later added FRISS into its Guidewire ClaimCenter claims management system. This integration enabled real-time fraud risk scoring and flagging of potentially fraudulent claims.

"When false or exaggerated claims are processed and paid out, it's the honest customers who pay for them," said TDI senior vice president of claims, fraud, legal and vendor management Sona Mehta. "AI-driven detection and analytics is helping our detection and prevention teams better understand, identify, and more accurately prevent fraud faster. Our investments in this space help better protect our honest and valued customers when they need us most."

"TD Insurance has been great to work alongside," added FRISS co-founder and CEO Jeroen Morrenhof. "In close co-operation, we delivered our automated, AI-driven fraud detection, allowing them to better manage exposure to fraud by accurately assessing claims in a matter of seconds, reducing the number of false positives and recognizing genuine fraudulent claims in real-time."

TDI is a participant in the anti-insurance fraud group Équité Association. The Association formally launched last October, assuming the insurance fraud investigative responsibilities of the Insurance Bureau of Canada.

Manulife Bank Announces New President And CEO

Organization Promotes From Within In Reshuffle

By James Burton, Wealth Professional, January 25, 2022

https://www.wealthprofessional.ca/news/industry-news/manulife-bank-announces-new-president-and-ceo/363439?utm_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm_medium=20220125&utm_campaign=WPCW-Breaking-20220126&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Manulife Bank has announced that Rick Lunny, president and CEO, will be retiring and stepping down at the end of February.

Alex Lucas, currently head of Individual Insurance, Manulife Canada, will take over, beginning in March. In a release, Manulife Bank praised Lucas' strong reputation as a passionate leader devoted to doing the right thing for his teams and customers.

It said: "For more than seven years, Rick's inspirational leadership has helped our bank teams grow and transform our business into a leader in the digital banking world – one that's continuously recognized for our innovative products, service, and digital offerings and one that has paved the way for our digital transformation across our Canadian business. Rick heads off into retirement with a long list of successes and accomplishments, and we wish him all the best in this next chapter."

The release added: “[Lucas] has led our Individual Insurance business since 2014 and has been instrumental in turning around our profitability and market share while modernizing the business, including through Manulife Vitality™. The banking business isn’t new to Alex, and he’ll tap into his previous experience at both BMO and Manulife Bank as he transitions into this exciting opportunity.”

Paul Savage, head of product and pricing for Individual Insurance, will lead the Individual Insurance business in the interim, with a search being under way for a new head of individual insurance.

COVID-19 PANDEMIC RESPONSE, RESILIENCE AND RECOVERY NEWS

'Flu-ization': Why Omicron Is Causing Some Countries To Treat COVID-19 Like The Flu

Spain, The U.K., Ireland And South Africa Now Treating COVID-19 As An "Endemic" Disease Like HIV, Tuberculosis Or Influenza

By Tristin Hopper, National Post, January 22, 2022

<https://nationalpost.com/health/flu-ization-why-omicron-is-causing-some-countries-to-treat-COVID-19-like-the-flu>

Countries across Europe are announcing that they are officially going to start abandoning extraordinary pandemic measures and begin treating COVID-19 like the flu.

“Science has given us the answer to protect ourselves,” Spanish Prime Minister Pedro Sanchez said in a recent radio interview. “We have to evaluate the evolution of COVID-19 from pandemic to an endemic illness.”

It’s a sharp turnaround for a country that first met the pandemic with one of the world’s harshest lockdowns . For three months in 2020, Spaniards weren’t even allowed to leave their homes for a walk. Spanish media has referred to the new policy as the “ flu-ization ” of COVID-19.

The U.K., Switzerland, Portugal, and Ireland have all announced similar policies in line with the Spanish example. In South Africa, which discovered the Omicron variant, health officials are now predicting that COVID-19 has basically run its course.

“I think we’ve reached a turning point in this pandemic. What we need to do is learn to live with the virus and get back to as much of a normal society as is possible,” prominent South African vaccine allergist Shabir Madhi told NPR last week .

On Friday, January 21, Canada saw its first glimmers of a “flu-ization” policy when B.C. announced that it was suspending contact tracing and urging most people with symptoms to simply stay home until they feel better.

“We cannot eliminate all risk, and I think that’s something we need to understand and accept,” said Provincial Health Officer Bonnie Henry . She added that the province will henceforth be approaching COVID-19 “much more like how we manage influenza.”

Almost since the beginning, epidemiologists have acknowledged that COVID-19’s endgame would be as an “endemic” illness – a disease like tuberculosis, HIV, or the flu that never truly goes away, but whose spread can be slowed and managed.

Countries openly declaring COVID-19 as an endemic illness was a development that was being predicted just last week by billionaire philanthropist Bill Gates. “Once Omicron goes through a country, then the rest of the year should see far fewer cases, so COVID-19 can be treated more like seasonal flu,” Gates wrote on January 11 during an online Q and A.

All the countries adopting “flu-ization” strategies have done so as a direct reaction to having faced Omicron surges which proved to be far less destructive than prior waves of COVID-19.

“We have weathered the Omicron storm,” Irish Taoiseach (prime minister) Micheál Martin said in a Friday, January 21 television address announcing the end of almost all Irish pandemic restrictions.

Since the start of 2022, Ireland has faced some of the highest case rates of COVID-19 in Europe. But Martin said the country was largely able to keep the virus in check through booster vaccines. “I have stood here and spoken to you on some very dark days. But today is a good day,” he said.

In loosening B.C.’s restrictions, Dr. Henry similarly cited the far lower hospitalization rates seen under Omicron.

Among B.C.’s highest-risk demographics, up to 58.3 per cent could expect to wind up in hospital after being infected by an earlier variant of COVID-19, such as Delta. This time around, that group’s hospitalization rate had plummeted to 9.1 per cent.

Before the onset of COVID-19, the average flu season killed 3,500 people every year in Canada . By comparison, COVID-19 has killed more than 30,000 in just two years.

However, with fully vaccinated Canadians now representing just 11.5 per cent of COVID-19 deaths , the fatality rate among the vaccinated is approaching that of a regular flu season.

And even prior to pediatric vaccination, it’s long been known that the average child was more likely to be killed by the flu than a case of the novel coronavirus.

“Children continue to face a far greater risk of critical illness from influenza than from COVID-19,” read a review of Canadian and U.S. hospital data published in a May 2020 edition of JAMA Pediatrics.

Across Canada, the current Omicron wave is indeed causing a spike in COVID-19 fatalities, but not nearly to the same extent as would be expected in prior waves.

On Thursday, January 20, 136 Canadians died of COVID-19 — the country's deadliest day for the disease in nearly 12 months. However, it still represents an unprecedented low in relative COVID-19 fatalities when considering that case rates are absolutely off the charts.

Two weeks ago, Canada was counting 40,000 new cases a day. In prior waves, daily cases rarely peaked above 10,000. In short, if Canadians were dying of COVID-19 infections at the same rates as they were a year ago, death rates could be expected to be at least five to six times higher.

However, thanks to the wildfire infectiousness of the variant, even a lower rate of severe illness is yielding higher rates of hospitalization as it infects more people. It's why Ontario and Quebec continue to cope with critically overwhelmed hospitals — a situation driven in large part by health care systems that are acutely short of capacity even at the best of times.

'We Cannot Eliminate All Risk': B.C. Starting To Manage COVID-19 More Like Common Cold, Officials Say

By Andrew Weichel, CTV News, January 21, 2022

<https://bc.ctvnews.ca/we-cannot-eliminate-all-risk-b-c-starting-to-manage-COVID-19-more-like-common-cold-officials-say-1.5749895>

British Columbia is beginning to manage COVID-19 more like the common cold, the province's top doctor said on Friday, January 21 while explaining major shifts in the government's approach to the pandemic.

While contact-tracing was a foundational part of the provincial COVID-19 response for the better part of two years, officials largely abandoned that tool weeks ago, deeming it ineffective in the face of Omicron's rapid spread and shorter incubation period.

They began discouraging PCR testing for most of the population around the same time, reserving limited capacity for health care workers, seniors, and others at higher risk.

Earlier this week, the government also updated self-isolation guidelines, removing the minimum length of time many adults need to stay home after catching the virus.

"I absolutely recognize this as a shift. It means we have to change our way of thinking," provincial health officer Dr. Bonnie Henry said at a news conference.

"But we are all familiar with these new measures. They're much like how we manage other respiratory illnesses — influenza, or RSV (respiratory syncytial virus), or enteroviruses that cause the common cold."

For the time being, the province's recommendations largely revolve around self-management, meaning that individuals should be assessing themselves for symptoms on a daily basis. Anyone who has even mild symptoms, such as a sore throat or sniffles, should stay home, but can return to their life once they have resolved.

"As long as we are feeling well, in this new context we can and must continue going to work, going to school, and socializing safely in our small groups," Henry said.

Previously, the government's guidance was for most people to self-isolate for at least five days from the onset of symptoms, or from their test date if they were asymptomatic. The five-day requirement remains in place for fully vaccinated adults who test positive for COVID-19, as well as children and youths who test positive, regardless of their vaccination status.

Unvaccinated adults who receive a positive PCR test are still expected to self-isolate for 10 days.

To help people understand the province's current testing priorities, the B.C. Centre for Disease Control's online symptom checker has been updated with a new series of questions. Website visitors can find out whether their symptoms warrant a PCR test, or whether they belong to a priority group.

"If the symptom checker advises you to get tested, then you should continue to limit your interactions with others and get tested as soon as possible," Henry said.

The provincial health officer noted that the level of transmission taking place in the province means most people are likely to be close contacts of at least one person with the virus. Many cases are mild or asymptomatic, however, particularly among the fully vaccinated.

"We cannot eliminate all risk," Henry added. "And I think that's something that we need to understand and accept. As this virus has changed, it's become part of what we will be living with for years to come."

She was emphatic that the new approach does not mean COVID-19 has already become endemic, which some infectious disease specialists believe could happen this spring, at least in higher-income countries.

"We are clearly not in a place where it's endemic right now," Henry said. "What we are doing is adjusting to the changes that we've seen from the new variant."

Health officials continue to recommend the same layers of protection that have been used since early in the pandemic for reducing spread. That includes regular hand-washing, wearing quality masks indoors, and keeping groups small.

People who are at higher risk of severe outcomes from COVID-19, such as the immune-compromised, are also advised to be extra cautious.

Unlike colds and flus, COVID-19 is also still considered dangerous enough to warrant a number of impactful public health measures. Bars and nightclubs remain closed province-wide, while arenas, movie theatres, and other venues are still limited to 50 per cent capacity. Organized events such as wedding and funeral receptions are still on pause, and providing proof of vaccination is required for many activities.

While transmission for the Omicron wave is believed to have peaked in B.C. earlier this month, based on wastewater testing, hospitalizations and deaths have yet to subside.

The 15 coronavirus-related deaths reported on Thursday, January 20 pushed the province's seven-day average to a 13-week high of 8.29 per day. The number of test-positive patients in hospital reached an all-time high of 895 on Wednesday, January 19, though many are what's known as incidental cases, meaning the patient was hospitalized for reasons unrelated to COVID-19.

Health officials continue to strongly recommend vaccination, pointing to an ever-growing mass of "incontrovertible evidence" that it dramatically reduces the chances of severe illness and death from COVID-19. Vaccine protection also reduces – but does not eliminate – the chances of catching the virus and transmitting it to others, Henry said.

Countries Are Quickly Dropping COVID-19 Travel Testing Rules

By Gilbert Ott, God Save The Points, January 25, 2022

<https://www.godsavethepoints.com/COVID-19-testing-international-travel/>

Above all the usual concerns like budgets, securing vacation time or actually picking a place to go, there's one thing holding international travel back more than virtually any other. It's testing.

People remain rightfully worried about the risks of testing positive just before a trip and being forced to cancel, or worse, testing positive during travel knowing they may be unable to come home, or could be forced into unpleasant isolation facilities.

After tinkering with the concept earlier this summer, Europe is continuing to alleviate those worries by dropping testing requirements to visit many countries, allowing many people to move much like they did before the times of COVID-19.

As the trend catches on and increasingly becomes the new norm in a post-pandemic, now endemic world, people don't quite know how to feel about it. It seems like some countries don't either.

More Countries Drop Travel Testing

In the summer of 2021, a handful of European countries dropped testing requirements for all fully vaccinated visitors and numbers don't lie.

These countries, such as Spain, have done remarkably better with inbound tourism than those which kept testing requirements for the fully vaccinated, and they managed to do so without significantly changing the trajectory of the COVID-19 pandemic.

That's bringing new confidence to other countries that it might be the best approach going forward, as economies look to recover.

From February 11th, the UK will follow suit and officially end testing requirements for fully vaccinated visitors. You won't need a test before travel or after you arrive, and it's as close to life as it once was, once you get in.

Sweden and Switzerland are also dropping all COVID-19 travel testing for fully vaxxed visitors. Cyprus is too. The European Union, for its part, is also in rapid pursuit of a new simplified travel plan, which would end testing requirements in more nations ASAP.

Far away in Asia, even Singapore is dropping testing requirements for people who are both vaccinated and recovered, in a bid to regain confidence in the travel experience.

In the Caribbean and Latin America, it's harder to find countries which do require a test than those which don't.

Most epidemiologists now agree that cases simply aren't as meaningful a statistic in the bigger picture of the COVID-19 pandemic as they once were, and therefore the risks and roadblocks associated with tracking each and every case may no longer be worth the economic and social peril that a slow tourism recovery can bring.

By summer, international travel could really be back to simply grabbing a passport and jetting off.

Oddly, The USA Isn't There Yet

This puts the United States, which still requires a COVID-19 test before travel, and even recently tightened the timing of these pre-travel tests, at somewhat peculiar odds with many mostly European countries which aren't often regarded as allowing as many civil liberties and freedoms as the good ole' U-S-A.

By keeping these pre-flight testing requirements, the US is making it harder for its own citizens and residents to travel abroad than most. The risks of getting stranded abroad, unable to board a flight back to the US after a positive COVID-19 test are just too high for most people.

This means business travel, which has always been a vital lifeline to airlines, hotels, and the hospitality industries will remain indefinitely slow. This could have a knock-on effect as more businesses are forced to close, or reduce workforce.

The updated US requirements have also frustrated many who see no benefit to being fully vaccinated, since pre-flight testing rules for un-vaxxed US citizens re-entering the country are exactly the same.

Due to these ongoing risks to international travel, Americans are continuing to prioritize domestic trips which don't require testing. Until COVID-19 testing measures are dropped for all fully vaccinated visitors, or citizens entering the US, not much will change – for better and worse.

People Don't Know How To Feel About Testing

After years of officials telling everyone to get tested, tested and tested, reversing the message about whether it matters for travel is stirring mixed emotions.

Discussions on Twitter show both instant anger and confusion when countries announce drops to travel testing and that's made even harder by the fact that testing sounds great as a soundbite of "protecting the people."

Because it sounds good, people draw a conclusion that it must be good, even if it's actually almost entirely ineffective. Therefore, they're less happy to give up that opinion when pushed on the issue, because they feel invested.

Speaking to travelers, people seem to be of two minds: happy they don't have to test anymore to go places, yet worried about all the worst case, doomsday scenarios of a new variant sneaking in.

And that's where perspective is huge. Now that vaccines, treatments, and research are helping to reduce the likelihood of outcomes requiring hospitalization, the process of normalizing COVID-19 to something "like the flu" or other seasonal illnesses is starting.

It's not easy changing public perception to the notion that there's no point in testing asymptomatic people, or tracking cases, and that simply monitoring the overall health picture in a given country makes much more sense. People are excited and afraid.

Years of conditioning means people can't zoom out to a world where people die every day of heart disease, cancer, pneumonia, and a never ending list, and, in many places now, in far greater numbers than of COVID-19.

Testing has become a stress ball of life, giving comfort whenever a scratch or tickle appears in the throat, and telling people that it's longer needed to enter any given space such as a plane, or to enter the country can sound worrying.

The End Of Travel Bans And Testing?

The travel bans imposed on Africa amid Omicron were a flash point. Even risk-averse epidemiologists were writing op-eds saying that travel bans are pointless. By the time a variant is found, it's already everywhere.

In countries where infection rates continue to remain high, health professionals often tend to point out that nothing really changes with pre-flight testing. Some people will be sick and others will not, but that's already the case in the country, so what does all the hassle help to achieve? And at what cost?

The next few months will be the most fascinating time of the travel recovery since it all started. Countries are rapidly dropping travel testing and that means barriers to get on planes are disappearing. A real recovery could actually start, in response.

People will remain of two minds for a while, but the sooner people feel the confidence to travel without worrying about worst case isolation and positive test rules, the more likely it will be that the next recovery will be a sustained one.

Britain To Drop COVID-19 Testing Requirements For Fully Vaccinated Travellers

By Paul Waldie, The Globe and Mail, January 24, 2022

<https://www.theglobeandmail.com/world/article-britain-to-drop-COVID-19-testing-requirements-for-fully-vaccinated/>

The British government is scrapping its last remaining COVID-19 restriction for fully vaccinated travellers and returning to test-free travel for the first time since the autumn of 2020.

As of February 11, vaccinated travellers to England will no longer have to take a COVID-19 test within 48 hours of their arrival. The government ditched pre-flight tests earlier this month, which means that once the new change takes effect, vaccinated passengers will face no COVID-19 restrictions. Scotland, Wales, and Northern Ireland are expected to follow suit.

“It’s obvious to me now that border testing for vaccinated travellers has outlived its usefulness and we’re therefore scrapping all travel tests for vaccinated people,” Transport Secretary Grant Shapps told the House of Commons on Monday, January 24. “We’re moving into a new phase in the fight against COVID-19. Instead of protecting the U.K. from a pandemic, our future depends on us living with endemic COVID-19, just as we live with flu.”

Mr. Shapps said the government will also ease self-isolation rules for travellers who are not vaccinated and Britain will start accepting vaccine certificates from China and 15 additional countries.

The changes have been welcomed by the travel sector, which had been calling on the government to lift the testing regulation before the half-term school break begins in mid-February. “This is a landmark day for passengers, businesses and the U.K.,” said Tim Alderslade, chief executive of Airlines UK, which represents the aviation industry. Monday, January 24’s announcement “brings international travel towards near-normality for the fully vaccinated.”

Johan Lundgren, easyJet’s chief executive officer, said the airline was now planning for strong summer bookings and he urged the government to think twice about imposing similar measures in future. “We believe testing for travel should now firmly become a thing of the past,” he said on Monday, January 24. “It is clear that travel restrictions did not materially slow the spread of Omicron in the U.K. and so it is important that there are no more knee-jerk reactions to future variants.”

Several other European countries, including Ireland, France, and Germany, have also begun to lift some restrictions for fully vaccinated travellers, although the U.K. has gone further than most.

Canada’s travel sector has been appealing to the federal government to make a similar move. Canada still requires fully vaccinated travellers to take a pre-departure PCR test and passengers can face further testing on arrival.

“Now that Omicron has made its way into Canadian communities, it is important that we shift policies to reflect the realities of the current COVID-19 situation,” the Canadian Travel and Tourism Roundtable said in a press release last week. “Canada’s international peers, like the United Kingdom and Israel, have already done so.”

Mr. Shapps’ announcement coincides with the U.K. government beginning to lift nearly all COVID-19 restrictions across most of the country. As of Thursday, January 27, face masks will no longer be mandatory in public places in England and the government has dropped advice for people to work from home. Vaccine passports will also no longer be mandatory, although they have only been required at nightclubs and large events such as soccer games. Governments in Scotland, Wales, and Northern Ireland have also begun to lift some measures.

Prime Minister Boris Johnson has also indicated that by the end of March, if not sooner, people who test positive for COVID-19 will no longer have to self-isolate. “Although we have to be cautious, we are now moving through the Omicron wave, and you can see the figures are starting to get better,” Mr. Johnson said on Monday, January 24.

Britain has seen a steady fall in COVID-19 infections in recent days as the Omicron wave recedes. The number of new daily cases topped 200,000 on January 4 but it has recently fallen below 100,000. On Monday, January 24, health officials reported 88,447 new cases. Hospitalizations have also declined 12 per cent in the past seven days and dipped below 2,000 on Monday, January 24.

Many health experts have cautioned that infection levels remain high in Britain and that the pandemic is far from over. “The strong desire to return to normal is understandable, but we should be cautious,” said Peter English, past-chair of the British Medical Association’s public health medicine committee. “SARS-CoV-2 has not gone away. It will continue to mutate, to become more infectious and to evade immunity from previous infection or vaccination.”

Canada Is Beating Omicron. But The Game’s Still On

By The Globe and Mail Editorial Board, January 22, 2022

<https://www.theglobeandmail.com/opinion/editorials/article-canada-is-beating-omicron-but-the-games-still-on/>

On December 1, Ontario had fewer than 300 people in hospital with COVID-19. Then came Omicron.

Because hospitalizations are a lagging indicator – there’s an incubation period after contact; it takes time for symptoms to then develop; if they worsen that will take more time; and more time still for someone to become seriously ill – the small number of people in Ontario hospitals at first appeared disconnected from the huge numbers testing positive.

And then, over the holidays, a slight climb in hospitalizations went vertical.

Between December 27 and December 30, the number of people hospitalized with COVID-19 doubled, to nearly 1,000. By January 5, the numbers doubled again. By Tuesday, January 18, the count – those in hospital because of COVID-19 and those admitted for other reasons but testing positive – had doubled again, to nearly 4,200 cases.

But on Wednesday, January 19, the number of hospitalizations dropped, slightly. On Thursday, January 20, it dropped again, to 4,061.

Ontario is not alone in seeing hopeful signs. On Thursday, January 20, Quebec also reported a drop in the number of people in hospital for the first time in more than a month.

Also on Thursday, January 20, the government of Ontario announced its plan for gradual re-opening, starting January 31.

As of that date, businesses such as restaurants, bars, gyms, and cinemas could re-open at 50-per-cent capacity. Three weeks later, those same businesses would be allowed to go to 100-per-cent capacity. Dance clubs could re-open at 25-per-cent capacity; arena sports events would be allowed 50-per-cent capacity.

And three weeks after that, on March 14, capacity limits would be lifted in all indoor settings.

Does Ontario's plan make sense? Yes – but with two major caveats.

First, while it's possible the Omicron wave has peaked, it's not certain. Not yet. Although Canada's pace of increase in hospitalizations has slowed over the past couple of weeks, and in some cases may even have reversed, we don't yet know exactly what is happening or why. In Ontario, it isn't clear to what extent Omicron has run out of people to infect, or to what extent public health measures have slowed its pace of infection. To the degree that it's the latter, a too-quick rollback of restrictions could reignite the fire.

That's why the government of Ontario – and all provincial governments – must make it clear that the dates in any re-opening plan are written in pencil, not carved in stone. The calendar must be data-dependent. If the data continue to look good over the next week, Ontario's plans for January 31 could be a go. If not, they should be a no-go.

So far, the signs look good. Really.

Second caveat: The proof-of-vaccination requirement to enter most non-essential businesses must be maintained. (And that's Ontario's plan.) However, the provinces should all agree that "full" vaccination should no longer be two shots but, for adults at least, two shots plus a booster. Ontario Premier Doug Ford was asked about that on Thursday, January 20, and he replied that it wasn't under consideration. He ought to reconsider.

Vaccination is the best protection against hospitalization and severe illness. Yet, hardly any of Canada's roughly one-in-10 unvaccinated teens and adults are coming forward any more for first shots. The pediatric vaccination campaign for children aged 5 to 11 has also slowed: in Ontario, 51 per cent have had a first shot; in Quebec, the figure is 60 per cent; in Alberta, it's just 42 per cent.

And Canada's booster campaign, begun with such urgency last month, has been flagging. Ontario was the most aggressive out of the gate, promising as many as 300,000 third shots daily, and ramping up to more than 230,000 doses on December 22. Then it ran out of gas. Last week, from January 13 to 19, Ontario averaged fewer than 90,000 boosters a day.

We may be close to the point where Omicron stops getting worse and starts, ever so slowly, getting better. If that's where Canada is at – with record numbers of people hospitalized, but fewer than initially feared – then we know what got us to this place where things are not nearly as bad as they might have been. All of us did it, together – by masking, staying home, and getting vaccinated.

We can't let our guard down just yet. But we're allowed to savour the possibility that, very soon, we may be able to.

'When Is This Going To End?' Canadians' Anxiety Nears 2020 Levels As Pandemic Drags On

Economic Uncertainty And Other Pandemic Stressors Are Enduring For Many Canadians, The Latest CAMH Research Finds.

By Nadine Yousif, Toronto Star, January 25, 2022

<https://newstral.com/en/article/en/1213572000/-when-is-this-going-to-end-canadians-anxiety-nears-2020-levels-as-pandemic-drags-on>

Canadians' self-reported anxiety and depression are nearing levels not seen since May 2020, signalling that the Omicron wave has taken a significant toll on the mental health and well-being of many as we enter the third year of the pandemic.

The data comes from the Centre for Addiction and Mental Health's ninth national survey with technology company Delvinia on COVID-19 and the mental health of Canadians, conducted January 7 to 11 — the final planned survey of its kind.

The survey, which asked around 1,000 Canadians nation-wide about mental health metrics such as anxiety, depression, and substance use, found a quarter of respondents felt moderate to severe anxiety levels, and 22 per cent reported feeling depressed occasionally or most of the time in the previous week. It also found more than a quarter of participants are engaging in binge drinking.

For Dr. Hayley Hamilton, a senior scientist at CAMH's Institute for Mental Health Policy Research, the hospital's findings closely mimic results from May 2020, when CAMH conducted its first survey measuring COVID-19's impact on Canadians' mental health.

“In May 2020, we were very worried about what’s to come, we were very uncertain about the virus and what it actually meant,” Hamilton said. “We now still see that high level of anxiety, but in this case, it might be more frustration, more of a feeling of being tired of this and wanting to get out.”

“People are wondering, when is this going to end?”

The CAMH survey found women and front-line workers are disproportionately struggling, with both groups reporting significant increases of anxiety levels and feelings of depression from July 2021 — the last time this survey was conducted.

The findings are in line with similar research conducted over December and January. Mental Health Research Canada, which surveyed 3,700 Canadians in its 10th poll since the pandemic began, found 44 per cent of respondents reported having symptoms of anxiety and depression in mid-December, and that rate is higher for health-care workers.

In an Angus Reid survey released on Monday, January 25, one in three Canadians said they are struggling with mental health, and half feel fatigued due to the emergence of the Omicron variant.

This fatigue and worry have been observed by clinicians such as Dr. David Gratzer, a psychiatrist at CAMH, who said his patients have felt like “the rug has been pulled from underneath them” in the last few weeks. Some, he added, are still dealing with financial uncertainty and loss of income.

“The stresses are very real,” Gratzer said, especially for those with pre-existing mental health problems. “They’re about finances, employment, and economic security.”

Like other doctors, Gratzer said he has noticed more of his patients are drinking or turning to other substances to cope. His worry, he said, is that people’s resilience is waning as they enter a third year under the weight of pandemic-related trauma.

“One aspect of the pandemic that is unique is that, as opposed to life stressors that come and go, this one has been sitting on many Canadians’ minds for months now,” Gratzer said. “... the majority of people should be OK, but over time, resilience can be ground down.”

While mental health has received a renewed focus in terms of government funding and policy changes, some respondents to both January’s CAMH survey and December’s Mental Health Research Canada survey say they’ve been unable to access needed mental health support.

CAMH found that 24 per cent of respondents said they needed mental health services to cope with the pandemic in the last 12 months, but were unable to receive them. MHRC found that one-fifth of Canadians were accessing support, but for those who weren’t, 36 per cent said they couldn’t afford them.

Gratzer said the rate at which people are still struggling due to COVID-19 signals that there is a greater need for services. While minor problems can be helped by short-term online therapy options, other people may need intensive care involving medication and psychotherapy — the latter of which is often costly.

“We need to understand that need itself varies, so there’s no one-size-fits-all approach,” Gratzner said. “We’ll need to build up community resources, but we’ll need to build up intensive services as well, and that response isn’t going to be needed just over the coming weeks, but potentially over the coming months or even years.”

Like others in the field, CAMH began surveying Canadians early in the pandemic, to understand the impact on people’s emotional well-being, with nine planned surveys altogether.

“This is our last planned survey, and we hope it is” the last, senior scientist Hamilton said, but the hospital is not ruling out similar research in the future.

Hamilton said the data collected over the pandemic helped shed light on the broader mental health challenges COVID-19 has brought on, and findings have been sent to policy-makers to inform decisions related to pandemic relief and beyond.

Above all, she said those findings are also a reminder to people that they are not struggling alone.

The Ongoing And Unnecessary Erosion Of Canadian's Civil Liberties

During The Pandemic, Politicians Have Repeatedly Waved Away The Very Rights Of Citizenship

Opinion By National Post Editorial Board, January 23, 2022

<https://nationalpost.com/opinion/np-view-the-ongoing-and-unnecessary-erosion-of-canadians-civil-liberties>

Many aspects of Canada’s pandemic response have been nonsensical and burdensome. As we learn more about Omicron and what works to limit spread and hospitalizations (spoiler alert: it’s still largely vaccines), we must focus on swiftly restoring the freedoms that have been so easily waved away. The time for pondering whether granting freedom is selfish is over. Individual liberties are an essential part of what it means to be Canadian and the longer we infringe upon them, the further we move away from what our society stands for.

A good place to start is removing COVID-19 testing requirements for re-entering the country, without also offering a quarantine option once back in. As it stands, returning travellers must present a negative molecular test result taken within 72 hours of boarding a plane or driving across the border. The problem is that molecular tests have become increasingly difficult to find in many countries, and are expensive if you do find one, leaving some Canadians essentially stuck abroad.

Sure, one can technically choose to re-enter the country without a test, but doing so could rack up fines of \$6,200 per person — which would equal \$12,400 for a couple and \$24,800 for a family of four. For most Canadians, this would mean taking on crushing debt and doesn’t present a real choice. There’s also no option to quarantine in lieu of a fine.

The policy functions as a clever workaround that doesn't officially deny Canadians their right to freely re-enter the country as guaranteed in the Charter of Rights and Freedoms, but does so in effect. It's a violation of the most basic rights afforded to citizens.

Testing travellers for COVID-19 either before or after arrival is good practice, but it shouldn't be used to keep Canadians out of the country. There's also no reason to insist on molecular testing. Rapid antigen tests prove excellent when it comes to catching transmissible cases. They may in fact paint an even more accurate picture, as they can be taken closer to the actual travel date, rather than up to 72 hours in advance.

"It would be useful to revisit travel-related testing and quarantine requirements, taking into account the prevalence of Omicron and testing capacity in both the U.S. and Canada, among other factors," Dr. Irfan Dhalla, a public health expert who co-chaired Canada's expert advisory panel on COVID-19 testing and screening, wrote in an email to the National Post earlier this week.

We would agree with Dr. Rodney Russell, a professor of virology and immunology at Memorial University, who, noting that it is not appropriate to deny Canadian citizens re-entry, asked: "If home can't be asylum for Canadians, where would it be?"

The best argument for testing incoming travellers is to identify and catch future variants before they enter the country. However, this needn't come at the expense of our rights. For example, rather than downloading the responsibility onto individuals, public health teams could collect saliva samples or swabs at border crossings or in airports.

Unobstructed re-entry is just one of many liberties Canadians have been asked to forego over the course of the pandemic, which has now dragged on for almost two years. A shortlist includes our freedom of assembly and association, religious freedoms, mobility rights, and the right to earn a living. Historically, these have been the tenets of what it means to be a Canadian citizen and live in a liberal democracy.

Access to health care, another bedrock of Canadian identity, has also been denied to many, with few viable solutions for how to restore it. While delayed and cancelled surgeries are justified because COVID-19 has overwhelmed the hospitals, this has as much to do with this country's chronically flimsy health care capacity as anything else.

It's difficult to see how we could restore widespread, timely access to health care within the next few years, unless there are some radical changes to the status quo.

These sacrifices were first presented as temporary, but it seems politicians and public health officials have become comfortable keeping them as permanent back-pocket options in place of more innovative and, frankly, more effective solutions. Whenever restrictions are eased or lifted, there remains a persistent threat that the hammer will come back down at some point.

Our leaders often say the decision to limit our rights is hard, and yet falling back on draconian measures has clearly become the easy way out for them.

It's disturbing to watch these rights be cast aside time and time again, with little thought as to how doing so may change the very fabric of our nation. The longer we treat basic freedoms as optional, the harder it'll be to return to a state where they're unassailable and truly guaranteed.

Ubiquitous analogies comparing sacrifice during the pandemic to war efforts in the 1940s are misleading and manipulative. This isn't a war, and the virus will not surrender like Nazi Germany. What is happening is more like the so-called "war on drugs" or "war on terror," which have served to justify curtailments of civil liberties for years.

Going forward, we must set a higher threshold for when imposing restrictions that impinge on the liberties of Canadians becomes justified, and only enact them in the most extreme circumstances. Otherwise, we risk losing the very essence of what it means to be Canadian.

'Travel Is Not The Big Bad Monster': Coalition Calling On Feds To Update Travel Rules

The Canadian Travel And Tourism Roundtable Wants The Federal Government To Bring Back Randomized On-Arrival PCR Testing And Focus Scarce Tests At The Community Level

By Germain Ma, City News, January 26, 2022

https://kitchener.citynews.ca/local-news/travel-is-not-the-big-bad-monster-coalition-calling-on-feds-to-update-travel-rules-4995696?utm_source=Email&utm_medium=Email&utm_campaign=Email

A Canadian coalition of travel and tourism groups is asking the federal government to update its COVID-19 travel measures.

The Canadian Travel and Tourism Roundtable wants Canada to focus testing at community levels through bringing back randomized on-arrival PCR tests and using them for surveillance.

It says current measures effectively test negative travellers twice.

International travellers coming into Canada from outside the United States are required to show a negative PCR test before entry, and then, another negative test result on arrival.

If test results take time to come back, travellers need to isolate.

These measures were put in place at a time when the country was trying to prevent the Omicron variant from spreading inside its borders.

Now, there is rapid Omicron spread.

"The tourism and travel industry has been so incredibly hard hit throughout the last 22 months and it's time. It's time to follow the lead of our partners in the G7 and the G20 and start to open up to travel again," said Beth Potter, President and CEO of the Tourism Industry Association of Canada, while on the Mike Farwell Show on CityNews 570 on Wednesday, January 26.

She said the industry has lost over 400,000 jobs and will have a really hard time getting workers to return to an industry that continues to be hard-hit by closures and restrictions.

PCR testing capacity is currently overwhelmed, and the Roundtable says it should be focused on protecting frontline workers and supporting in-person learning for children.

"If folks in the community can't get a PCR test, then it's difficult for them to track, and if they want to travel in the future, they're not going to have the proof that they've had COVID-19," Potter said.

Travellers, who show a positive test result at least 15 days, and not more than 180 days, before coming into Canada are exempt from arrival testing.

Potter said at its height, travel was responsible for around three per cent of COVID-19 spread in the country; and now, the figure is one per cent.

She said, "Let's follow the data and the data is telling us that travel is not the big, bad monster that everybody seems to think that it might be. We can actually move around the country, and we can welcome international visitors into our country and keep the spread of the virus very low."

Hundreds Of Thousands Of Canadians Are Travelling Abroad Despite Omicron

In December, More Than 700,000 Canadian Air Passenger Arrivals Returned Home From International Travel

By Sophia Harris, CBC News, January 23, 2022

<https://www.cbc.ca/news/business/travel-omicron-test-1.6322609>

Despite growing concerns across the globe last fall over the new COVID-19 variant, Omicron, Sandy Long and her husband departed on November 28 for a 10-day vacation in Mexico.

Long said they felt comfortable travelling because they planned to take strict safety precautions. Plus, the couple hadn't gone abroad for two years due to the pandemic and were yearning to get away.

"Life is short," said Long, 58, of Richmond, B.C. "We needed to feel some warmth [and] we really missed Mexico."

It appears many Canadians have a similar attitude toward travel these days despite Omicron's fast and furious spread, which prompted Canada to repost its advisory against non-essential international travel last month.

Statistics Canada tallied 742,417 Canadian air-passenger arrivals returning home from abroad in December.

When adjusted to account for recent changes in tracking air travel, that total is almost six times the number of arrivals for the same month in 2020, and more than half the total for pre-pandemic December 2019.

The increase in international travel is likely to continue: there were 216,752 Canadian air-passenger arrivals to Canada during the week of January 3 to January 9, according to the latest data posted by the Canada Border Services Agency.

Travel agency owner Lesley Keyter said that since October, the number of clients booking trips has jumped by between 30 and 40 per cent compared with the same time last year.

She said popular destinations for her clients, most of whom are aged 50 or older, include Europe, Mexico, and Costa Rica. When Omicron cases started to surge in December, Keyter said some clients cancelled their trip, but most kept their travel plans.

"People are saying, 'Listen, we only have a limited time on this planet.... We've put off travel for two years now, I don't want to put it off anymore,'" said Keyter, owner of The Travel Lady Agency in Calgary.

She said travellers also feel confident with the added protection of their COVID-19 vaccine and booster shot. Because Omicron is so transmissible and more able to evade vaccines, even vaccinated people may get infected. However, they're less likely to wind up in the hospital.

Risk Of Testing Positive Abroad

But even if infected travellers only experience mild symptoms, they'll still face hurdles returning home.

To enter Canada, air passengers must show proof of a negative COVID-19 test taken within 72 hours of departure. If a traveller tests positive, they must wait at least 11 days before boarding a flight home.

Brennan Watson, 26, of Milverton, Ontario, tested positive on December 28 while travelling in Northern Ireland.

He was set to fly home the following day, but instead had to find a place to self-isolate in Belfast. Due to Canada's rules at the time — which have now changed — Watson had to wait 15 days before he could fly home.

"It was very stressful in the beginning," he said. "It was a bit of a panic just to think that I'm stuck here."

Brennan said the delay cost him: he missed 11 days of work as an electrician and spent \$2,000 in added expenses, including another plane ticket home.

"There's nothing you can really do about it," he said. "It's just something I didn't even think would happen."

Travel insurance broker Martin Firestone said travellers can avoid such unexpected costs by purchasing trip-interruption insurance. He said most of his clients now opt for the coverage that will reimburse travellers for some or all of their costs if they test positive and must extend their trip.

"Trip interruption — which used to be a very rarely [purchased product] — is now being added to all the emergency medical plans, because clients worry terribly about testing positive," said Firestone with Travel Secure.

"That's the new world we live in right now with the pandemic."

Flight Cancellations

Another hurdle travellers may face is unexpected flight cancellations.

Since December, thousands of flights in Canada and the U.S. have been cancelled for pandemic-related reasons including crew members out sick due to the virus.

This month, Air Canada Vacations announced it will suspend some flights to sun destinations between January 24 and April 30. After cutting 15 per cent of its January flights, WestJet announced on Tuesday, January 18 that it will cancel 20 per cent of its February flights.

Long said she and her husband enjoyed their trip to Mexico so much, they had planned to return again in the upcoming weeks. However, the couple recently nixed their plans due to concerns over flight cancellations.

"It's the uncertainty right now," said Long. "I don't want to get down there and then be stranded."

However, she's still optimistic about a trip the couple has booked in May to Spain.

Despite testing positive while travelling, Brennan hopes to return to Ireland this summer — even if the pandemic hasn't waned by then.

"I spent a year and a half of my life not seeing family, not seeing friends," he said. "I'm not going to stop living my life."

Canada Planning Technological Fixes To Make Crossing The Border Faster

By Elizabeth Thompson, CBC News, January 24, 2022

[Canada planning technological fixes to make crossing the border faster \(msn.com\)](#)

Zippering through the Canada-U.S. border in 15 seconds. Facial recognition cameras at the airport to open an electronic gate. Sending your declaration to customs before you even get off the plane.

Those are just some of the changes in the works at the Canada Border Services Agency (CBSA) — partly as a result of the COVID-19 pandemic.

Denis Vinette, vice-president of the CBSA's travellers branch, said the agency had been considering technological changes to the border — but the pandemic has allowed it to break through "glass ceilings" that were in the way.

When COVID-19 hit, the CBSA was confronted with a challenge, Vinette said — how could officers handle the "mounds of paper" and medical information the Public Health Agency of Canada required travellers to present?

The solution was to move to an internet cloud environment and to develop the ArriveCan app, he said.

"ArriveCan, even though we've got low travel volumes, has been really a game-changer," said Vinette. "It's allowed us to deal with information required in a new way and nimble way."

The ArriveCan app also set the stage for a new system that has been introduced already at the Toronto and Vancouver airports. The system allows travellers returning to Canada to voluntarily send their customs declarations to CBSA before their plane even lands.

"By the time I arrive at the airport, all I'll be doing is confirming my identity and my arrival," Vinette said. "And CBSA and other border authorities will have decided already whether or not we have an interest in having an interaction with you."

Once the system is rolled out, a family returning from Disney World, for example, could send the CBSA their advanced declaration and digital travel credentials.

"When they arrive, they come up to the kiosk, their identity is confirmed, they grab their bags, they get into the car and then they ask themselves a question — did I just cross the border? Did I forget to talk to the border services officer?" Vinette said.

He said the CBSA plans to expand the system to other airports and to add the advanced declaration function to the ArriveCan app so that travelers can submit both health and customs declarations at the same time.

The CBSA also wants to introduce the advanced declaration system for those travelling by cruise ship and rail, and for those crossing the land border.

Vinette said that, prior to the pandemic, the CBSA had brought the average time spent speaking with a customs officer at the land border down to an average of 55 seconds. With the new technologies, Vinette said, the agency hopes to bring that average time down to 15 seconds.

Canadians and Americans with NEXUS trusted traveller cards have long been able to go through customs more quickly than others. Now, the CBSA is planning to add facial recognition to NEXUS kiosks at the airport.

"You will tap your card, it will take a picture and verify it against your passport picture that's on file and confirm your identity and ask you one question — do you have anything to declare above your entitlements?" said Vinette.

In Toronto and Winnipeg, e-gates have been installed which open automatically once your identity is confirmed.

Vinette predicts that, in the future, passengers could use their mobile phones and an app like the current pay-by-phone service to breeze through the process.

"You might have something similar where you've done everything on your phone, you've got your digital travel credential encoded on your phone and you would just swipe your phone," Vinette said. "It will verify that the passport, the travel credential, the person are all the same. Gate opens."

Passengers also will still be free to opt for the traditional way of crossing the border, or to make their customs declarations verbally to an officer, Vinette said.

Some of the technological innovations the CBSA has in the works will be less visible to travelers.

The agency wants to increase its use of data analytics to help officers distinguish between low-risk individuals who cross the border frequently and those who pose a higher risk. It is also hoping that data analytics can help it detect trends and patterns that can help officers flag people who might be smuggling drugs or guns into Canada.

The Security Screening Automation project will replace manual searches for the immigration department with automated searches. Meanwhile, the CBSA has been implementing its air exit program, through which airlines provide it with information about their passengers.

Privacy Concerns

Vinette said the CBSA has been working closely with the federal privacy commissioner's office to ensure that the technological innovations it wants to implement respect privacy and IT security standards.

Vito Pilioci, spokesperson for the privacy commissioner's office, said they have been consulted on the ArriveCan app and are about to begin a privacy impact review of CBSA's advance declaration system.

Pilioci said the office has been back and forth with the CBSA about using facial biometric verification for NEXUS members and the CBSA's increased use of data analytics.

Ann Cavoukian, a former Ontario privacy commissioner who is now executive director of the Global Privacy & Security by Design Centre, said it is important for travellers to consent to providing their images or information and to know how the information is going to be used by the government.

"Privacy and security have to be embedded into all of this," she said.

For example, Cavoukian said, there is a difference between "one to one" facial recognition — where one photo is compared with one face — and "one to many" facial recognition systems used in places like the United Kingdom where someone's face is compared with many other photos in a database.

Cavoukian said the information collected by the CBSA has to be stored securely, the data should be encrypted and it should be clear whether other government departments can access the information and the images collected.

"The potential for privacy problems is significant," Cavoukian said.

Canada To Re-Examine Definition Of Fully Vaccinated Once More People Have Had Boosters

By Marieke Walsh and Kristy Kirkup, The Globe and Mail, January 21, 2022

<https://www.theglobeandmail.com/amp/politics/article-canada-to-re-examine-definition-of-fully-vaccinated-against-COVID-19/>

The Public Health Agency of Canada will review how many COVID-19 vaccine doses are needed to be considered fully vaccinated once more people have been boosted, leaving open the possibility the additional shot could become a requirement.

Chief Public Health Officer Theresa Tam told a virtual news conference on Friday, January 21 that the federal agency will re-examine the definition of fully vaccinated, but did not provide a timeline.

Any change could have significant implications for people travelling interprovincially or internationally, since the federally imposed vaccine mandate for air and rail travel is based on just the primary series of a vaccine, which, depending on the vaccine, is either one or two shots. The same definition is used for the vaccine mandate for the federal civil service, the Canadian Armed Forces, and the RCMP.

But with mounting evidence showing that an extra shot better protects against infection, severe illness, and death, the definition could change, Dr. Tam said.

"We will be examining – re-examining – those kind of policies going forwards," she told reporters on Friday, January 21.

"Particularly now is not the right time because not everybody has had the chance to get the additional dose ... not in Canada and certainly not globally. So we will need to re-examine that posture in the future."

Dr. Tam said the federal public health agency is changing its terminology for COVID-19 vaccinations and now describes getting a booster as being “up to date” with your shots. However, “that has not been built into the definition for administrative purposes of whether you can enter a certain space or go into a certain task or indeed for international travel.”

She also said that the global consensus is that COVID-19 will be “with us for some time,” but that for now it appears that the Omicron wave of infections has peaked in Canada – although the wave of hospitalizations has not yet crested.

Provincial governments also have vaccine mandates that require people to be fully vaccinated in order to, among other things, dine at restaurants and bars, exercise in gyms and attend live events.

In Ontario, the province’s booster campaign has slowed significantly since most age groups were made eligible for the extra shot in December. On Thursday, January 20, Premier Doug Ford said that at this point the province wasn’t considering changing what qualifies as fully vaccinated; opposition parties say it should include boosters.

This week, B.C. Provincial Health Officer Dr. Bonnie Henry said the province has “no plans at the moment” to change its definition of fully vaccinated. She noted that so far the primary series of a COVID-19 vaccine “is still giving really strong protection for people against severe illness and hospitalization.”

Quebec’s Health Minister, Christian Dubé, has said the province’s vaccine passports will eventually require a third shot, but not until everyone in the province has had the opportunity to receive one. Eligibility for the booster was only widened to all adults in Quebec last week.

On Friday, January 21, studies released by the U.S. Centers for Disease Control and Prevention showed that a booster dose provides better protection against the Omicron variant when it comes to infection, severe illness and death. But the studies also showed that vaccines are still less effective than they were against the Delta variant.

The studies, which echo findings from other countries, underscore why politicians and health officials across Canada have been urging people to get their shots.

“I think it’s very important to get the booster,” Dr. Tam said when asked about the new data. “Everyone should try and get the booster as soon as they are eligible.”

COVID-19: Starting January 22, All Canadians Must Be Fully Vaccinated To Enter The U.S.

By Amy Judd, Global News, January 21, 2022

<https://globalnews.ca/news/8530365/COVID-19-canadians-fully-vaccinated-united-states/>

Starting January 22, the U.S. Department of Homeland Security (DHS) will require all Canadian and non-U.S. individuals to be fully vaccinated against COVID-19 to enter the country.

This means anyone wanting to enter the U.S. at land borders or ferry terminals at the U.S.-Mexico and U.S.-Canada borders must provide proof of vaccination whether they are travelling for essential or non-essential reasons, DHS said in a release.

“These updated travel requirements reflect the Biden-Harris Administration’s commitment to protecting public health while safely facilitating the cross-border trade and travel that is critical to our economy,” Secretary Alejandro N. Mayorkas said.

These changes were first announced in October 2021, bringing the rules for essential travellers in line with those that took effect earlier that month for leisure travellers when the U.S. re-opened its borders to fully vaccinated individuals.

They will also align with the rules that govern incoming international air travel.

The DHS states that non-U.S. individuals travelling to the United States via land ports of entry or ferry terminals, whether for essential or non-essential reasons, must:

- verbally attest to their COVID-19 vaccination status;
- provide proof of a CDC-approved COVID-19 vaccination, as outlined on the CDC website;
- present a valid Western Hemisphere Travel Initiative (WHTI)-compliant document, such as a valid passport, Trusted Traveler Program card, or Enhanced Tribal Card; and,
- be prepared to present any other relevant documents requested by a U.S. Customs and Border Protection (CBP) officer during a border inspection.

These requirements do not apply to U.S. citizens, lawful permanent residents, or U.S. nationals.

COVID-19 testing is not required for entry via a land port of entry or ferry terminal.

Florida Feels Like Another Planet Compared With Quebec

During My Visit, I Saw Some Customers Shake Hands With Their Waiter, As If To Say: "Thanks, I'll Have Some Germs For Dessert," Josh Freed Writes.

By Josh Freed, Special To The Montreal Gazette, January 22, 2022

<https://montrealgazette.com/news/local-news/josh-freed-florida-feels-like-another-planet-compared-with-quebec>

I have a confession to make: I recently fled Quebec for a week, a refugee from Legault's 2.0 curfew-and-confinement rules.

A friend told me about an available condo in Florida, my wife and I made a last-second decision to briefly escape and work remotely. But the second we landed, it felt like we'd arrived on another planet.

While Quebec is in full confinement mode, Florida is Cowboyland, where you barely know COVID-19 is happening, despite much higher new case and hospitalization rates than ours.

It's lunacy by Canadian standards, but an eye-opening experience. For starters, everyone's out and about, filling bars, restaurants, movies, gyms, and jam-packed sports arenas.

Stores and supermarkets don't require masks but some cashiers and customers wear them, though often under their nose or chin — Florida-style. It seems a way of announcing: "Look — I'm masked!" when they're not.

Restaurants are fully open and peeking into some, they're mobbed. Waiters can choose whether to wear masks, and at least half don't.

In ever-friendly America, some customers even shake hands with their waiters before leaving, to say: "Thanks, I'll have some germs for dessert."

It's easy to spot Canadians at restaurants, as we're the ones properly masked and nervously sitting on the terrace, even in the rain.

You can see the difference in the media, too. In Quebec, COVID-19 totally dominates the news, because there's almost nothing else happening.

In Florida, it's the reverse.

I checked the prestigious Miami Herald recently on a day Florida had risen to more than 70,000 new daily cases — almost twice as many per capita as Quebec, much like their hospitalizations.

But the first mention of COVID-19 anywhere in the paper was exactly 18 stories down, with the headline: "Amid Omicron surge, hospitals are stretched thin. What can Florida lawmakers do?"

Ignore it, as always, I guess. Meanwhile, the 19th story was: “Florida COVID-19 update: 71,742 new cases as hospital patients increase.”

Among the many stories played far higher up were: “Miami Marlins name managers for minor-league affiliates” and “Microbial contamination in laxative can cause a ‘life-threatening’ infection.”

But that still beats NBC TV’s Florida website that day, which ran this story way ahead of COVID-19: “Police officer kills dog in Miami-Dade after barking complaint.”

It’s hard to make this stuff up. Meanwhile, in La Presse the same day, the top six stories were about COVID-19.

By any measure, Florida life seems surreal, as if everyone’s wearing blinders and trying not to notice a disease that’s killed more than 63,000 Floridians. That’s about twice as many deaths as in all of Canada, in a state with two-thirds our country’s population.

It’s health madness, but there’s a psychological upside, since COVID-19 doesn’t dominate all life like here. We Montrealers live in a tense, depressing pandemic bubble — all-COVID-19, all the time — which is why many people avoid following the news.

In Florida, entire conversations happen without the C-word mentioned, unless you bring it up — which, of course, I did. I asked a group of seven 60-somethings I met at a restaurant terrace how they felt about Florida’s non-existent pandemic rules.

Every last one said they loved how Florida handles things. In the words of one woman “Our philosophy here is: I look after myself and you look after yourself. If you want to wear a mask indoors, you should. If you don’t want to go to a restaurant, you shouldn’t.”

When I asked about our collective responsibility to protect others she shrugged and said: “That’s just not how we think here.”

I mentioned Quebec’s recent curfew, but they all just laughed, dismissing it as “Canadian communism.” Many others obviously agree as more people moved to Florida during the pandemic than any other state .

Thousands of Quebecers have also looked into moving there since the pandemic.

It’s a tale of two worlds. Like most Canadians, I still think collective safety trumps some individual rights. But I’d prefer something between the cowboy individualism of Florida and the heavy-handed paternalistic rules of Quebec during this fifth wave.

Our curfew was lifted, but we still can’t legally invite anyone to our home, while other Western countries and Canadian provinces allow from five to 20 guests.

Britain, France, Spain and other European countries are starting to “live with Omicron” like the seasonal flu, and dropping many emergency measures. Ontario plans to do likewise. When, if ever, will Quebec?

To fly home we needed a COVID-19 PCR test, almost impossible to come by in Montreal, with lineups hours long at most hospitals. Consequently, the Quebec government won't allow anyone but the very sick to take them, while travellers must go to private clinics and pay perhaps \$200.

Meanwhile, every Florida pharmacy does free PCR tests, even for travelling foreigners. It seems bizarre in a country with no universal medicare, where people are often bankrupted by medical bills.

But when we went for our free test at a pharmacy, there were a dozen people waiting, all wearing masks, the only place I'd seen that all week.

For the first time, it felt a bit like home.

Can You Cure Burnout By Going On A Vacation? A New Segment Of The Travel Industry Thinks So

By Sarah Treleaven, Special To The Globe and Mail, January 25, 2022

<https://www.theglobeandmail.com/life/travel/article-can-you-cure-burnout-by-going-on-a-vacation-a-new-segment-of-the/>

Gazing at the gently rolling hills surrounding Larimar, a luxury spa hotel in Austria's Southern Burgenland, it might seem as if the view alone could provide sufficient relief from the ills of pandemic anxiety and Zoom overload. But Larimar takes its approach to relaxation and rejuvenation quite a few steps further.

The spa's 14-day Burn Out Cure retreat (from 2,990 Euros per person) includes medical admission and examination, individual psychotherapeutic cure consultations, physical health consultations, an "Oligoscan cell check of minerals and heavy metals," vitality and sleep checks including heart-rate variability, and small group guided relaxation. "Mental exhaustion can lead to depression and burnout," note the hotel's promotional materials. "A team of doctors and specialists take care of individual needs and helps you find new energy." Lest guests fear the program is excessively punitive, it also includes access to Larimar's sparkling wine and "large dessert buffet."

Now almost two years into a global pandemic, most of us could probably handle a little more energy and a little less dread, confusion, and chronic cortisol flooding. And while wellness tourism has long been a monster category, covering everything from dental care in Thailand to a hot springs staycation, the ever-adaptive travel industry is now offering services tailored to an increasingly ubiquitous problem: how to deal with personal burnout.

"[Burnout] is basically a lowered ability to concentrate and focus, difficulty sleeping, low motivation, low mood and mood swings, often coupled with physical symptoms such as hormonal problems, headaches, aches and pains, GI problems, and low energy," says Amy Shah, Arizona-based MD and author of *I'm So Effing Tired: A Proven Plan to Beat Burnout, Boost Your Energy, and Reclaim Your Life*. "It's a sign when, even if you got a good night's sleep, you wake up and you feel those symptoms – that's more than fatigue, it's burnout."

Hospitality burnout programs tend to approach the issue in a holistic way, incorporating physical, metaphysical, and psychological elements. Castle Hotel in the Czech Republic offers a Burnout Syndrome Recovery Programme that mostly combines elaborate spa treatments with hearty outdoor activities, including horseback riding and forest bathing. Lisbon's Pessoa Hotel combines psychiatry, nutrition, coaching, personal training, yoga, and massage in its four-day Burnout and Wellness Retreat; participants are tracked for 21 days post-departure.

Closer to home, Ontario's Burnout Clinic is promoting staycations at resort and tourism partners around the province in order to take advantage of the province's staycation tax credit for 2022. They've also developed a virtual option that creates an "immersive environment" for those who can't get away. Duncan So, cofounder and executive director, says that the Burnout Clinic uses Neuro-Linguistic Programming, which claims to release suppressed emotions, limiting beliefs, and inner conflicts within the nervous system.

The Lanesborough Hotel & Spa on the edge of London's Hyde Park entices over-extended city dwellers with promises to help beat burnout through meditation and stress management protocols led by Cornelius O'Shaughnessy, founder of Bodhimaya, a "wellness experience that [brings] together the ancient wisdom of the East and the most advanced scientific developments in the field of nutrition and rejuvenation." A recent review in CEO Magazine noted that there were dedicated spa butlers on hand and that the treatments were a gateway to feeling "calmer and more focused."

O'Shaughnessy hosts burnout-related retreats in a variety of exotic locations "from private islands in the Maldives to palatial villas on Lake Como."

"We use an integrated approach that combines nutrition, meditation, yoga, and things like qigong," he says. He also does one-on-one retreats, which are tailored to personal circumstances and acute stressors, such as micromanaging bosses or difficult personal relationships. "It's about finding out exactly what's going on with someone across the board, and then reducing things like physical stresses, emotional stresses, and helping them look at how they're interacting with their life, their work, and their relationships. And then we look at how we ease the stress out of these things."

The pandemic has completely changed the nature of O'Shaughnessy's work. "People are under a huge amount of stress and they don't know what's going on with the world and where things are going," he says. "With what they've been put through over the past two years, we're seeing much more intolerable levels of stress, burnout, and chronic states of fear and anxiety. There's a much more emotional component to it and they need really deep work."

It's unsurprising that the wellness travel industry would respond to the burgeoning need for personal and professional burnout resources, but these offerings do raise questions about whether burnout or chronic stress can be fixed with a multiday stay in a fancy hotel – even if you do have your own butler. While so many of us have long perceived travel as the ultimate decompressor, clinging to our days or weeks of vacation time as a panacea, have we now reached a point in our personal and collective dissatisfaction where "I just need to get away" is no longer the fix it once was?

Shah says that a vacation can only do so much: “Can it relieve burnout? Yes. Can it cure burnout? No. You can do things that are recharging by resting, sleeping, being creative, spending time with loved ones, and eating good food.” In particular, Shah recommends that people spend time in nature, which is demonstrated to relieve the symptoms of stress. “But if you just go home and jump back into your toxic life, it’s not a cure; it’s just a temporary solution.”

O’Shaughnessy says that one of the biggest challenges he faces with his retreat guests is enabling them to make major changes more permanently. “A lot of retreats just do this kind of quick, short, sharp [plan] and then they let people get on with it,” he says. “We’ve found that we need to supply observations and support, continual checking in and reminding them of what they’re doing and how. ... With the depth and severity of burnout we’re seeing now, it really has to be a long-term intervention.”

Staycation Boom Could Revitalize Domestic Tourism As Pandemic Persists

By Craig Lord, Global News, January 21, 2022

<https://globalnews.ca/news/8529338/staycation-canada-ontario-tourism-COVID-19-2022/>

Like many Canadians in 2019, Toronto resident Daniela Renda was looking forward to a new year filled with fun travel, including a planned trip to Italy and France with her family.

Of course, we know how that story went — the onset of the COVID-19 pandemic in March 2020 derailed international and even cross-border travel plans for most Canadians.

“It was devastating, because I didn’t want to spend another summer in Toronto. I wanted to get out of the city. But you know, a pandemic changes things,” Renda recalls.

Heading into 2022, even with the Omicron wave swirling and an uncertain year of possible pandemic surges ahead, Renda’s travel plans have adjusted course, and she’s looking forward to getting away in her home province.

Rather than booking villas in Italy, she’s got 10 days set this summer at a cottage she visited this past winter in the Kawarthas, followed by a wine tour in Ontario’s Niagara-on-the-Lake.

“If I can’t taste wine in Tuscany, I can do it right here in Ontario,” Renda says.

Staycations Offer Local Escape

The convenience and security of staycations, as local trips have been dubbed, are being pegged by industry leaders as a possible lifeline to support Canada’s hospitality sector after nearly two years of rotating lockdowns, travel restrictions, and a general anxiety around international travel. But some are warning local business won’t be enough to sustain the industry long-term.

Staycations are increasingly attractive to Canadians like Renda who might be worried about COVID-19 protocols and the pandemic situation abroad in 2022.

“You don’t have to worry about converting money. You can do a lot of short weekend trips instead of longer trips. And I just feel safer staying in Ontario right now as opposed to getting on a plane, doing all those COVID-19 tests,” she says.

“What happens if you get COVID-19 on your second day of vacation? That’s definitely not going to be fun.”

Google trends show searches for the word “staycation” peaked in Canada during the first week of January 2022 when compared across the extent of the pandemic.

In Ontario, the government unveiled a staycation tax credit for 2022 that will give residents the chance to get reimbursed for 20 per cent of the cost of their stay at in-province accommodations.

The Ontario government expects the program will cost \$270 million and hopes the incentive will kickstart an industry that has struggled during the pandemic.

Similar programs in other Canadian provinces, such as a two-week incentive in Manitoba this past summer, have shown signs of early success.

Chris Bloore, the president of the Tourism Industry Association of Ontario, says constraints on international and cross-border travel have been a hard blow to most of his members. Some tourism operators along the U.S. border have seen revenues decline as much as 90 per cent without support from American tourists.

The Niagara region, for example, has lost an estimated \$4 billion in gross domestic product since the onset of the pandemic, he says.

On the whole, Canada’s tourism sector saw a 53 per cent decline in GDP during the first year of the pandemic, according to data from the World Travel and Tourism Council. While contributions from international travellers collapsed due to COVID-19, domestic tourism spending was also cut in half in 2020.

Experts say the need for local support in the tourism industry is paramount heading into a third year of the pandemic.

“American travellers and international travellers have a huge bearing on our industry in very specific areas,” Bloore says, citing major cities such as Toronto and Ottawa.

“Domestic tourism is really going to have to fill a gap in the meantime.”

Small Towns Reap Rewards Of Local Tourism

But if there's been a silver lining to the pandemic's tourism impact, it's been increased attention to rural and small-town destinations as a chance to escape crowds and spend time outdoors.

Data provided to Global News from Airbnb shows that Bancroft-Madawaska, near Algonquin Provincial Park in Ontario, was a top destination for U.S. and Canadian bookers in the summer of 2021. One in five Airbnb hosts in Canada owns a rural property, the rental platform says.

One of these "unearthed jewels," as Bloore calls them, is Prince Edward County, which includes the town of Picton, Ontario.

Niall McCotter, director of operations for The Royal Hotel in Picton, is banking on staycationers to give the hotel a long-awaited fresh start.

The heritage property has been under renovation for the past five years and finally opened its doors with a soft launch a few weeks ago.

So far, the "vast majority" of bookings for the Royal in 2022 are from people within a three-hour radius, McCotter says, with Ottawa, Toronto, Kingston, and even Montreal acting as "big feeders" for the burgeoning abode.

The Royal Hotel itself, written off as a wreck by many until new owners stepped in to restore it, might be an example of the untapped potential that the pandemic has revealed in local tourism markets.

McCotter says the pandemic has brought attention to what Ontario and Canada have to offer. "I think hopefully there's been that kind of that long-term shift where you will look close to you, close to home, as much as you look far away."

Ontario has world-class destinations in its backyard, McCotter says. The pandemic has been shining a light on the potential, so what has been a "tragic, awful time for our industry has been kind of that blessing in disguise."

Staycations Not Enough To Salvage The Industry

McCotter says that while the local market is the Royal's first priority, hotel management has aspirations to eventually attract international visitors to the small Ontario town.

Tony Elenis, head of the Ontario Restaurant Hotel and Motel Association, tells Global News that his members will need visitors from beyond Canada's border to return before the hospitality sector can fully recover from the impact of the pandemic, a phenomenon both he and Bloore forecast could be two years away.

"The staycation is positive, but not enough to support sustainment of the industry," he says.

While government support has been critical to date, Elenis says hospitality operators need more cash injections to help cover rising expenses related to inflation and payroll.

Lisa MacLeod, Ontario's minister in charge of tourism, says that the staycation tax credit is "time-limited" for 2022 only, but that the province is working with the federal government and regional tourism bodies on "stackable incentives" that could see other players in the tourism industry supported.

"We believe that with (the tax credit), they'll be spending obviously for gas, they'll be spending money at restaurants and of course, in some of our cultural attractions," she says.

Industry 'Ready To Go'

MacLeod says the incentive is just one signal the province believes tourism will be safe again in 2022. The Ontario government unveiled plans on Thursday, January 20 to gradually lift Ontario's restrictions tied to the Omicron wave. The province's chief medical officer of health, Dr. Kieran Moore, signed off on the re-opening plan, and MacLeod says that should make Ontarians feel safe about taking a staycation in the province.

Bloore agrees.

"That's really good news for our industry because it's saying we're open and we're ready to go."

While Renda says the time away from her favourite international destinations has been tough to swallow, she also says that an eventual return to global travel will be that much sweeter when the pandemic is firmly in the rear-view mirror.

In the meantime, she says the pandemic has presented a great chance to "discover where you're from" and focus on the other things that make travel worthwhile.

"It doesn't matter where you are. If the company's really great, you can be on the hillsides of Tuscany or a bistro in Paris or just up at the cottage in Ontario, and it's all going to be a good time anyways," she says.

Travelling In Ontario This Year? Here's How To Claim Your Staycation Tax Credit

Not All Types Of Accommodations Will Be Accepted, So Plan Accordingly — And Keep Those Receipts.

By Clarrie Feinstein, Toronto Star, January 24, 2022

<https://newstral.com/en/article/en/1213503488/travelling-in-ontario-this-year-here-s-how-to-claim-your-staycation-tax-credit>

There's some good news for Ontarians weary at the thought of international travel as pandemic restrictions roll on: a staycation tax credit to encourage residents to get out and enjoy all the province has to offer.

From January 1 to December 31, Ontario residents can claim 20 per cent of their accommodation, be it a hotel or cosy cabin, when filing their 2022 personal income tax and benefit return.

Ontarians are eligible to claim expenses of up to \$1,000 as an individual with a \$200 return, or \$2,000 if you have a spouse, common-law partner or children, which provides a \$400 return.

It's important to note that time-shares, boats, and trains are excluded from the list of accommodations, said Evelyn Jacks, a tax expert and president of Knowledge Bureau. The accommodation must be a short-term rental such as a hotel, lodge, motel, or a bed and breakfast.

"The tax also doesn't apply to business travel," Jacks said. "You must be able to show proof that the trip has not been reimbursed by you, or by anyone, even a family member or employer."

When filing for the tax credit in 2022, Jacks said a receipt will be needed to show the amount paid, plus any GST or HST — and to be prepared to show them in the event of an audit.

Jacks emphasized that the tax credit is refundable, which means an individual does not need to have income to receive this credit.

"What's important is for you keep your receipts, and for you to file your income tax return for 2022 to report this," she said.

The tax credit can be claimed on personal tax forms next year, but the specifics have not yet been released, said Scott Blodgett, media relations adviser for the Ministry of Finance.

According to the province, the credit will provide an estimated \$270 million in support to about 1.85 million Ontario families.

COVID-19 Blamed For Greatest Drop In Life Expectancy In Canada Since 1921

Pandemic Was 3rd Leading Cause Of Death In 2020 In Canada

By The Canadian Press, January 24, 2022

<https://www.cbc.ca/news/canada/life-expectancy-COVID-19-decrease-1.6326089>

Statistics Canada says the COVID-19 pandemic contributed to an average seven-month decline in national life expectancy, the largest decrease recorded since 1921 when the vital statistics registration system was introduced.

The federal agency released preliminary data on Monday, January 24 which shows that national life expectancy, which is estimated on an annual basis, was 81.7 years for those born in 2020 — down from 82.3 the year before.

The drop was greater for men, at more than eight months, than for women, at nearly five months. The largest declines in the country were observed in Quebec, Ontario, Manitoba, Saskatchewan, Alberta, and British Columbia.

There were 307,205 deaths in Canada in 2020, representing a 7.7 per cent increase from 2019. Of those, 16,151 deaths were attributed to COVID-19 during the first year of the pandemic, representing 5.3 per cent of the country's 2020 deaths.

That made COVID-19 the third leading cause of death in Canada in 2020, though Statistics Canada added that the pandemic may have also contributed indirectly to a number of other deaths across the country.

Cancer was the leading cause of death at 26.4 per cent while heart disease was second at 17.5 per cent.

Statistics Canada found that mortality rates for cancer, heart disease, and COVID-19 were higher in lower income neighbourhoods.

Unintentional injuries were the fourth leading cause of death at five per cent, with stroke, chronic lower respiratory diseases, diabetes mellitus, influenza and pneumonia, Alzheimer's disease, and chronic liver disease and cirrhosis rounding out the top 10.

Greater Impact In U.S.

Though Canada's life expectancy fell in 2020, it was still among the highest in the world over that year, Statistics Canada said.

Some countries, including Spain, Italy, and the United States saw greater impact on life expectancy from the pandemic, with declines up to 1.5 years. Others, including Norway, Denmark, and Finland, saw life expectancy remain stable or even increase in 2020, despite the pandemic.

Statistics Canada said life expectancy for those born in 2020 is expected to return to pre-pandemic levels as the impacts of the health crisis diminish.

The data released on Monday, January 24 are preliminary, Statistics Canada said, and do not include information on deaths in Yukon.

The rate of influenza and pneumonia deaths in 2020 was 12.9 deaths per 100,000 population, a decline from the 15.6 deaths per 100,000 seen in 2019. That marked the lowest death rate attributed to flu and pneumonia in more than 20 years.

People aged 65 years and older accounted for 94.1 per cent of all COVID-19 deaths in Canada in 2020, with more than half — 54.6 per cent — occurring in people older than 84.

Canadians younger than age 40 were largely unaffected by the direct effects of the pandemic, Statistics Canada said, with approximately 50 COVID-19 deaths recorded among that age group in 2020. But the agency added that in younger age groups, increases in deaths attributed to other causes, including substance-related harms, were observed.

Canada recorded 4,604 deaths due to accidental poisonings, including overdoses. That figure was up from 3,705 deaths reported in 2019 but comparable to the 4,501 deaths reported in 2018 and the 4,830 deaths reported in 2017 at the height of the pre-pandemic opioids crisis.

Statistics Canada also said there were "notable increases" in alcohol-induced deaths in 2020, particularly in those younger than 65. In people under 45, alcohol-induced deaths rose to 542 in 2020, from around 360 in each of 2017, 2018 and 2019.

The agency said alcohol-induced deaths include fatalities from diseases and conditions related to chronic use of alcohol but exclude unintentional deaths such as traffic accidents where alcohol is believed to be a contributing factor.

OTHER CAFII MEMBER-RELEVANT NEWS/ISSUES

‘A Major Realignment’: More Than 200,000 Restaurant Workers Left The Industry During The Pandemic. Here’s Where They Went

The Labour Force Has Not Been Depleted So Much As It Has Been Rearranged. Vacancies May Have Surged In Hospitality And Retail, But Employment Has Grown Dramatically In Professional Services And Finance.

By Jacob Lorinc, Toronto Star, January 22, 2022

<https://ardwatalab.net/news-headlines/a-major-realignment-more-than-200000-restaurant-workers-left-the-industry-during-the-pandemic-heres-where-they-went-toronto-star>

Meghan Hein wanted to become a “digital nomad,” someone who could up and leave with little more than a laptop and charger and still earn a living. Early in the pandemic, she left her two server jobs in Toronto and started working as a web developer.

“Now I can move to Mexico for the winter and still have work,” said Hein, 33.

Peter Ramsay, 40, wanted a desk job. After two decades flipping burgers and chopping vegetables, he was starting to feel it in the knees.

“I was getting too physically old to be working a cook’s line every night,” he confessed.

Nick Watson, a bartender who spent six years in one of Toronto’s busiest hotels, just wanted some peace and quiet. Earlier this year, the 39-year-old bought a home outside the city and became a florist.

“The lockdowns gave me time to think about what made me happy and what didn’t,” he said.

These three workers are among the 205,800 Canadians who left their jobs in the food service industry during the COVID-19 pandemic and started anew.

Since March 2020, when thousands of businesses closed and millions of Canadians lost their jobs, the national labour force has undergone a seismic transformation spurred by droves of workers moving from one sector of the economy to another. In pursuit of higher earnings, job security and a change of scenery, they’ve taken up new jobs in new industries while leaving their old work behind.

Employment is at its highest point during the pandemic — higher, even, than it was in the months leading up to it — but job vacancies have surged in hospitality and retail while employment has grown in professional services and finance.

The labour force has not been depleted so much as it has been rearranged. If the U.S. is experiencing what some economists have called a “Great Resignation,” with millions of Americans quitting their jobs in exchange for self-employment, the Canadian economy may be facing something more like a “Great Realignment.”

Nowhere are labour shortages as severe as they are in Canada’s food services sector, which relies heavily on cheap labour and rapid turnover to turn a profit. Statistics Canada reported 196,100 job vacancies in the sector last September, according to the most recent data, and economists say the mass departures could change the very nature of the industry.

It’s what the Canadian Centre for Policy Alternatives is calling a “major sectoral realignment.”

“It’s not that restaurant workers are refusing to return to work; quite the opposite,” said CCPA economist David Macdonald in a recent study.

“They definitely do want to work, but they’ve already gotten a job in another sector — perhaps one that pays better.”

The CCPA study found that workers in low-wage jobs were moving to higher-paying sectors while job vacancy rates were twice as likely to be driven by low-wage industries.

In December, Statistics Canada reported a net gain of 153,700 new jobs across the economy, marking the sixth consecutive month of job growth. Surprisingly, there are now more people working than there were in February 2020, before the pandemic took hold.

The professional services sector alone — consisting of secretaries, office administrators and clerks — has gained a whopping 187,600 workers since the beginning of the pandemic. Finance, insurance and real estate firms have welcomed 78,500 new employees over the same period.

Meanwhile, workers have rapidly left jobs in food services, agriculture, construction and warehousing.

Some 600,000 food service employees lost their jobs early on in the pandemic, and only 65 per cent of those workers have returned in the 22 months since.

What has been a difficult time for restaurant owners has, in some instances, marked a period of notable prosperity for some workers.

The lifting of COVID-19 restrictions last summer, following the third wave of the pandemic, set off a spate of hiring that forced employers to compete for workers by advertising stronger hourly pay, sometimes with signing or retention bonuses.

Rather than seek higher wages in the same industry, though, economists have detected a rise in workers seeking occupations with a history of attractive pay.

Ramsay left his job as a chef in Toronto's Parkdale neighbourhood after visiting his parents back in Walkerton, Ontario. He caught up with some friends from high school, one of whom offered him a job as an office administrator at his roofing repair company.

It seemed like an odd fit at first, but Ramsay soon discovered his skills were surprisingly transferable. He'd done similar clerical work while opening restaurants and managing their finances.

After two decades spent standing in a kitchen, he relished the chance to sit at a desk. Even better, his starting salary "is where my restaurant wages would have topped out," he said.

Brendon Bernard, an economist at Indeed.ca, noted a rise in the number of workers who typically earn low wages joining occupations with higher wages.

Between November 2019 and 2021, the percentage of workers with high-school diplomas or less working low-wage jobs declined to 39 per cent from 42 per cent, according to Statistics Canada. The percentage who joined higher-wage occupations rose to 21 per cent from 18.7 per cent.

Indeed, the numbers show that professions with higher pay and relative entrance accessibility have welcomed a wave of new entrants over the course of the pandemic.

Between 2020 and 2021, the number of real estate agents in Toronto grew 10 per cent to about 63,000 members, according to figures from the Toronto Regional Real Estate Board. Data from Statistics Canada shows that the number of workers in educational services has grown by 93,100 since February 2020.

Labour shortages aren't new to the hospitality and food services sector. Before the pandemic, economists started noticing hints of a decline in workers entering hospitality jobs.

Tourism HR, which conducts research on hospitality firms across Canada, found a 16 per cent drop in people who viewed hospitality as a viable career option since 2017. Between 2018 and 2020, the food services and accommodations sector lost 5,700 workers; not much, compared to the losses incurred during the pandemic, but enough to detect a shift.

The sector has long struggled to retain workers when the business model overwhelmingly relies on low wages and a lack of job security, said University of Guelph professor Bruce McAdams, who managed a restaurant in the '90s and found line cooks and pastry chefs routinely difficult to attract.

Labour rights are loosely enforced within the industry, while long shifts, few breaks and unpleasant bosses are not particularly uncommon, he said.

"There's more to be done (to win back workers) than I think the industry fully realizes," said McAdams, a professor of Hospitality, Food and Tourism Management. "We're talking about a significant overhaul of a business model that hasn't changed in half a century."

That model isn't so attractive to young workers anymore.

Hein joined the restaurant industry in her twenties while travelling the world. She picked up service jobs in London, Abu Dhabi and Melbourne to keep a steady income before returning to Toronto just before the pandemic to spend time with family.

COVID-19 upended her reliance on hospitality work. She was laid off during the first Ontario lockdown and applied for emergency government worker benefits.

Her decision to switch industries, she said, was in part due to federal subsidies. The monthly \$2,000 cheque from the Canada Emergency Response Benefit gave her time to enrol in an online boot camp for wannabe-coders that ran 12 hours a day, six days a week. Soon enough, she'd conquered JavaScript and joined a boutique development agency that now lets her work anywhere she wants.

"I feel really valued now as an employee," she said. "Just the concept of having benefits is kind of amazing."

By the time he was laid off in March 2020, Watson was experiencing what he would later realize was burnout. A combination of long hours, customer relations and late nights left him in a perpetual state of exhaustion.

When he started as a bartender 15 years ago, he "just kind of fell in love with the business."

"Engaging with guests, creating cocktails behind the bar. Sometimes I still miss that endorphin rush of working a really busy shift," he said.

Since becoming a florist in Bracebridge, Ont., where he now owns a home with his partner, he's had time to reflect.

"My job made me so miserable without really recognizing it. I just accepted all these things — attitude from upper management, long hours with no breaks, low compensation — because people just think that's the way it is in the industry. I feel a lot happier now, not being a part of all that."

Amidst a rapidly shrinking workforce, hospitality businesses should start viewing employees as "internal customers," McAdams said.

"They're going to have to redesign how their workers operate: more breaks, better hours, better scheduling. They need to be at least as focused on being a great employer as they are on being a great burger joint."

In the past year, some restaurants and bars have gone beyond wage hikes, implementing benefits packages to boost retention.

Hilary Drago, manager of Pizzeria Libretto in Toronto, raised hourly wages for her staff above inflation and introduced a health and dental plan that includes physiotherapy, massage therapy and mental health services.

For restaurants operating on thin margins, the increased labour expense comes with trade-offs; not all firms can afford to strengthen their workforce and boost pay without incurring losses of their own.

Menu prices at Pizzeria Libretto are increasing, Drago said. “If we’re going to pay people more money, which they deserve, then those labour costs have to go into the price of the menu.”

Since business restrictions were lifted over the summer, industry groups have campaigned intensively for policy changes designed to maintain the sector’s low-wage model.

In October, Restaurants Canada called on Ottawa to extend work visas for a year while expanding the Temporary Foreign Worker Program, a system that allows businesses to hire workers from other countries at a lower cost.

The lobbying has produced some success. Earlier in January, the Quebec government doubled the admission rate of temporary foreign workers for certain employers in the province to address labour shortages.

But an expansion of low-wage programs will not be enough to overcome the growing deficit of Canadian restaurant workers, said McAdams. Provinces cap the number of migrant workers allowed in small businesses so that Canadian workers remain the dominant hiring pool. Firms with debt incurred during the pandemic will still have to attract workers, all while repaying government loans.

Over the next five to 10 years, he anticipates the food service industry will shrink as smaller hospitality businesses buckle under the weight of increased debt and expenses.

“It’s going to be a challenging environment for the next several years, for sure,” he said.

Meanwhile, for some of the workers who left, the pandemic sparked an encouraging new chapter in their professional lives.

“I used to feel so disposable at work,” said Hein, who knew nothing about coding two years ago, but now earns a starting salary of \$50,000 as a full-stack developer. “Now I feel like I have all this opportunity ahead of me.”

RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

The Shorter Work Week: An Idea Whose Time Has Finally Come

We Still Haven't Cottoned On To The Connection Between Shorter Hours And Increased Productivity

By Jon Pierce, For CBC Opinion, January 20, 2022

<https://www.cbc.ca/news/opinion/opinion-shorter-work-week-1.6320282>

At a time when pandemic-related positives of any sort are hard to find, it was good to see that some Ontario employers have been responding by bringing in a four-day work week. A number of these initiatives were chronicled in a recent CBC News article.

One such employer is Heather Payne, founder and CEO of Juno College, a Toronto vocational school. Over the next few months, Payne's employees will be transitioning to a four-day week, while continuing to be paid for five days. The purpose of the change is to "boost productivity, prioritize workers' health, and ... retain talent."

Welcome as this development is, one has to wonder why the message has taken so long to get through. To say the issue isn't new is to understate. I, for one, was actively researching it through the 1990s.

The first thing I learned was that the issue was far from new even then.

Good Results In The 1930s

Enlightened American organizations such as the Kellogg Cereal Company had introduced a 30-hour week — with good results — as early as 1930. For its part, the American labour movement and its congressional allies had succeeded in getting the Black-Connery Bill, legislating a 30-hour week, through the U.S. Senate in 1933, at which point only determined arm-twisting by the Roosevelt administration kept Black-Connery from passing the House of Representatives.

When I attended a 1997 conference on shorter hours put on by a Toronto-based organization called 32 Hours, I found that North American labour movements seemed to be going backwards on the issue of work hours. Not a single policy proposal I heard put forward even raised the possibility of a legislated shorter work week, like those already in effect in Germany and the Netherlands, or of increases to overtime pay premiums, which would have given employers an incentive to hire more people rather than asking existing staff to put in overtime.

How strange that more people hadn't (and haven't) cottoned to the connection between shorter hours and increased productivity.

The Kellogg's experience showed that a shorter week boosts productivity even in factory settings, where there may still be some sort of direct relationship between the number of person-hours of labour put in and the quantity of goods produced. That effect would be far greater in today's workplaces, where most work with their brains and it's pointless even to think about a linear relationship between hours worked and the quantity of goods (or services) produced.

Added Stress Caused By Computers

By the 1980s, it was becoming apparent that office work done on computers was significantly more intense than the same work done on typewriters, as had been the case previously. The added stress caused by working with computers had led unions to negotiate collective agreement provisions allowing hourly breaks and providing free annual eye exams for computer operators, among other things. The pandemic-driven replacement of many in-person meetings by Zoom sessions has only served to aggravate that intensification, leading to such stress effects as headaches, eyestrain, and stiff necks.

Managers who think they can get eight good hours a day out of brain workers are kidding themselves. Far better five or even four of a brain worker's best hours than eight punctuated by coffee breaks, trips to the water cooler, checking of email and Facebook pages, etc., etc.

A substantial hours reduction would benefit not just workers themselves but their families, who would then have more time with their parents or spouses. It would also be of significant benefit to communities, since in the hours no longer needed for work people could volunteer at food banks, participate in local arts organizations, or help their communities in a myriad of other ways.

Assembly line pioneer Henry Ford was no saint. But at least he compensated his workers, by shorter hours, for the greater intensity of their labour. Today's workers, confronted by one wave of intensification from traditional computer technology and a second wave from Zoom and its ilk, deserve nothing less. Their health and that of our society as a whole is at stake.

Business Professor Says Canadians Could Benefit From Four Day Work Week

A Four Day Work Week Could Relieve A Lot Of Stress And Make For A Better Work-Life Balance, A Business Professor From Queen's University Said

By Katarina Szulc, City News, January 24, 2022

https://kitchener.citynews.ca/coronavirus-COVID-19-local-news/business-professor-says-canadians-could-benefit-from-four-day-work-week-4985881?utm_source=Email&utm_medium=Email&utm_campaign=Email

Some countries have implemented a four day work week, and a professor from Queen's University says Canadian employees and employers would also benefit.

Tina Dacin, a business professor at the Smith School of Business, says with the pandemic forcing many people to work from home, a four day work week could relieve a lot of stress and make for a better work-life balance.

“I think a lot of employees across Canada are realizing the importance of time, and not just quality, but also that time is precious. So a four day workweek allows people to have that extra day.”

According to the Canadian Mental Health Association, there has been a significant deterioration in mental health over the course of the pandemic, and Dacin says the lack of separation between the office and home may play a major role in that.

“It used to be that we wanted to always separate work and personal life and people used to run courses about finding balance; but now with the pandemic and people working at home, it’s almost like your personal life is being integrated with your work life and that’s quite stressful for a lot of folks.”

So far, Japan, New Zealand, Ireland, and a few others have made the shift to a four day work week, but Dacin says the key is not to compress five days worth of work but rather lower the workload and hours altogether.

“Folks in Finland, for example, have been trying out a four day work week but also six-hour workdays and I think that’s super interesting. There’s less stress.”

Dacin says aside from less stress on employees, employers also benefit from having less-stressed, loyal employees.

“A study in New Zealand showed us that there was almost 50 per cent less stress experienced by employees in the organization. There’s going to be greater employee loyalty towards the organization, and I think that’s a huge benefit. I think loyalty is this thing that you can’t just go out and purchase from your employees, loyalty is really like gold for the employer.”

However, Dacin says the change would still bring challenges of maintaining pay and work expectations.

“Employers are going to have to weigh reducing work, but keeping pay the same. So organizations are going to have to carefully navigate expectations for work, and also the logistics of rollout. For example, do you shut down on that fifth day?”

Despite the challenges that come with changing the work system, Dacin says the benefits that come from a reduced workweek are undeniable.

Aging In Place: How Baby Boomers Are Breaking Canada's Real Estate Market

By Deborah Stokes, National Post, January 26, 2022

[Aging in place: How Baby Boomers are breaking Canada's real estate market \(msn.com\)](#)

A new real estate report says Canada's record-low supply of real estate is being compounded by an emerging trend: Baby Boomers who won't let go of their homes.

The tight real estate market is one of the biggest factors in the sky-high housing prices in most of Canada's major cities. And it appears the real estate-wealthy Boomers are to blame for yet again disrupting markets.

Traditionally, seniors sell their family homes and downsize or move into retirement communities. Born between 1946 and 1964, Boomers, who own a substantial share of Canadian real estate, are breaking that trend. They are aging in place.

More than 20 per cent of Canada's population will be 65 within the next five years. Many Boomers are still working and they are healthier than previous generations, so they aren't yet ready to move into retirement communities or nursing homes.

Although the trend had already started, and has been well-documented in the United States, the COVID-19 pandemic has exacerbated the problem in Canada, according to Engel and Volkers in their new 2021 year-end real estate report. Boomers witnessed the tragedy that occurred during the pandemic in Canada's long-term care and retirement facilities and are wary of that future.

"Baby Boomer's parents currently live in long-term care facilities, so they have witnessed their parents living in isolation as facilities put a halt to visits and residents typically had to stay in their rooms. As a result, Engel & Volkers advisors are reporting that clients who would typically be ready to downsize are increasingly delaying," says Anthony Hitt, CEO, Engel & Volkers Americas.

Hitt says there are a couple of pandemic-related reasons for Boomers to put off moving: "First, they are wary of long-term care facilities and second, they are increasingly valuing the size of their homes during lockdowns."

A 2020 Royal Society of Canada report that looked at long term care in Canada during the early waves of the pandemic, highlighted its ruinous state. Canada experienced a far higher proportion of total country COVID-19 deaths in nursing homes than other comparable countries — 81 per cent in Canada, compared to 28 per cent in Australia, 31 per cent in the US, and 66 per cent in Spain.

By March of 2021, more than 50 per cent of all Canadian deaths from COVID-19 occurred in nursing and seniors' homes, according to the Public Health Agency of Canada.

Hitt says Boomers are deciding to renovate or hire private help inside their homes. “Because of equity accrued in their homes, many can hire private help to ensure that they can stay in the homes they own in communities they love for as long as possible.”

The trend is creating a bottleneck in supply for first-time buyers and young families. “Millennials are starting to have families and have struggled because there is less housing supply for growing families,” Hitt says.

The trend was also noted in a study by Royal LePage this past summer that found a majority of Boomer homeowners — 52 per cent — would prefer to renovate their current property over moving. The study also found 75 per cent of Boomers own their own home, and 17 per cent more than one property.

In Canada, the aging-in-place trend is running smack into one of the tightest real estate markets ever recorded. “There are currently fewer properties listed for sale in Canada than at any point on record,” Shaun Cathcart, CREA’s Senior Economist said in a recent press release on the latest home sales figures for December.

Almost two-thirds of local markets were sellers’ markets, and there were just 1.6 months of inventory on a national basis at the end of December 2021 — the lowest level ever recorded by CREA.

A report by the Bank of Nova Scotia found that Ontario, Alberta, and Manitoba have the lowest housing stock per capita.

Yet another factor cited in the trend for Boomers to stay in their homes has been the rise in reverse mortgages. Canadians aged 55 and over are able to draw on a portion of their home equity to boost their liquid income, while staying in their homes.

HomeEquity Bank, a major provider of reverse mortgage products in Canada, recently disclosed that the country’s homeowners are now carrying more than \$5 billion worth of its reverse mortgages, the largest amount ever.

UPCOMING WEBINARS AND EVENTS

Web Seminar: How GM Financial Elevates The Customer Experience With Journey Science

Dates: February 2, 2022

Time: 2:00 p.m. – 3:00 p.m. EST

Providing a friction-free, personalized customer experience can help deepen an organization's wallet share, increase revenue, improve customer retention and satisfaction, and build brand loyalty. However, the best approach to elevating the customer experience is not necessarily so well known.

Join us as a panel of industry experts discusses how:

- GM Financial is elevating the customer experience
- Journey science creates actionable insight to increase customer engagement
- Financial services companies can become “experience makers”

[Register Here](#)

Web Seminar: How Insurers Can Own The Customer Experience In 2022

Dates: February 3, 2022

Time: 2:00 p.m. – 3:00 p.m. EST

With so much action in the insurance landscape, it's easy to get distracted, but there's only one question insurers should focus on — how can insurers own the customer experience in 2022? Our panel of experts share perspectives on how you can choose the right priorities, investments, and partnerships needed to own the customer experience.

In this webinar, find out from insurance industry experts:

- What is happening in the insurance industry in 2022?
- What are the main barriers preventing progress?
- What are the top strategies to own the customer experience?
- How will insurers benefit from owning the customer experience?

[Register Here](#)

Web Seminar: Torys – HR Law Seminar

Dates: February 10, 2022

Time: 12:00 p.m. – 1:30 p.m. EST

Join Torys' Pensions and Employment lawyers for the 2022 HR law seminar which this year will focus on obstacles that business leaders were faced with in 2021 and take a look ahead at what's to come this year.

Throughout the session the panel will discuss:

- The latest on COVID-19 and its impact on the workplace
- Top employment decisions of 2021 and trends to watch for 2022
- Executive compensation issues
- The impact and implications of Ontario's *Working for Workers Act*
- Key employment-related legislative proposals

[Register Here](#)
