

## **CAFII ALERTS WEEKLY DIGEST: January 07 to January 14, 2022**

January 14, 2022

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## REGULATOR/POLICY-MAKER NEWS

### Banking Regulator Looking At Higher Capital Buffer For Climate Risks

*By The Canadian Press, January 10, 2022*

<https://www.ctvnews.ca/business/banking-regulator-looking-at-higher-capital-buffer-for-climate-risks-1.5734113>

The head of Canada's banking regulator says he's looking to increase how much capital banks need to hold to protect against climate change risks.

Peter Routledge, who leads the Office of the Superintendent of Financial Institutions, says that while it wouldn't likely happen this year, it's important banks build up capital buffers this decade to guard against potentially increasing volatility.

Speaking at RBC's Canadian bank CEO conference, Routledge said it's important to increase resilience to both the physical risks of climate change, and the transition risks as the global economy shifts towards net zero emissions.

He says that while the world may start moving away from emissions this decade in a more measured approach, action could be delayed until next decade to create a more rushed and volatile transition.

Routledge says the regulator will also begin a dialogue with financial institutions as it looks to produce climate risk management guidelines later this year.

RBC chief executive Dave McKay said it was essential that any financial policies on climate change risk consider Canada's global competitiveness.

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### UK Financial Conduct Authority To Introduce New Consumer Duty To Drive A Fundamental Shift In Industry Mindset

*By UK Financial Conduct Authority, July 12, 2021*

<https://www.fca.org.uk/news/press-releases/fca-introduce-new-consumer-duty-drive-fundamental-shift-industry-mindset>

New plans from the Financial Conduct Authority will ensure a higher and more consistent standard of consumer protection for users of financial services and help to stop harm before it happens.

The FCA is concerned that, currently, financial services do not always work well for consumers. The new plans will fundamentally shift the mindset of firms.

Through its previous interventions, the FCA has seen practices by some firms that cause harm. These include firms presenting information in a way that exploits consumers' behavioural biases, selling products or services that are not fit for purpose, or providing poor customer support.

Today's consultation incorporates feedback from and engagement with industry and consumer groups following initial proposals published in May 2021. It sets out more developed proposals for new rules to tackle the causes of harmful practices. The new rules will raise industry standards by putting the emphasis on firms to get products and services right in the first place.

The new rules will require firms to focus on supporting and empowering their customers to make good financial decisions, and avoiding foreseeable harm at every stage of the customer relationship. Firms will have to provide consumers with information they can understand, offer products and services that are fit for purpose, and provide helpful customer service.

The FCA will use assertive supervision and its new data-led approach to intervene quickly when it identifies practices which do not deliver for consumers.

Alongside today's consultation, the FCA has published draft guidance to help firms prepare before the introduction of the new Duty.

The consultation is open until 15 February, 2022 and the FCA expects to confirm any final rules by the end of July 2022. Parliament has also called strongly for a change to the standard of protection for consumers, and the publication today meets the FCA's obligations under the Financial Services Act 2021.

Sheldon Mills, Executive Director of Consumers and Competition at the FCA, said "making good financial decisions is vital to financial well-being and trust, but too often consumers are not given the information they need to make good decisions and are sold products or services that do not offer the benefits they might expect. We want to change that. We've been working to set a higher standard for firms, to put more of the onus on them to act in their customers' interests and get their products and services right. The new duty will drive a change in culture at firms. We expect firms to step up and put consumers at the heart of what they do and we'll be holding senior managers accountable if they do not. The Duty will also help create an environment for healthy competition between firms, encouraging them to be innovative in developing products and services that meet consumer's needs."

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## UK Financial Conduct Authority Releases Annual Highlights Recap Of Its New Approach In 2021

*By UK Financial Conduct Authority, December 31, 2021*

<https://www.fca.org.uk/news/press-releases/highlights-fca-new-approach-2021>

The Financial Conduct Authority's (FCA) mission is to protect consumers from harm, enhance the integrity of the UK's financial system and promote competition.

The regulator is continuing to pursue these objectives while also working to become a more innovative, adaptive, and assertive regulator. This approach will enable the FCA to meet the challenges of the increasingly data-driven financial services sector in the UK, the shift to a net-zero economy, the continuing effects of the pandemic, and help build a new regulatory regime after Brexit.

## Protecting Consumers

In January, the Supreme Court delivered its judgment in a case brought by the FCA to clarify business interruption insurance cover. Since then, over £1.2bn has been paid out to settle claims made by small businesses.

The FCA has innovated to better protect consumers by providing information so they can make improved financial decisions. The FCA launched its £11m InvestSmart campaign in October, targeting its 'don't get played' message at younger, higher-risk investors. The campaign saw the FCA release its first TikTok video and Instagram live session.

InvestSmart forms part of the FCA's new consumer investment strategy, which is designed to give consumers greater confidence to invest and to help them do so safely. The strategy's measures include exploring changes to make it easier for consumers to invest in straightforward financial products, more assertive action to disrupt investment scams, and strengthening rules around financial marketing.

The FCA has taken away approval to undertake financial services from 176 firms, which have not carried on regulatory activity in the last 12 months. The FCA's 'use it or lose it' approach is designed to protect consumers who may be misled about the level of protection they have when buying products from firms that do not need to be authorised by the FCA.

The FCA has also continued to alert the public to scams, with a record 1,300 warnings issued over the past year. The FCA released its first jingle, to remind consumers to check that lenders are genuine to avoid being scammed by fraudsters who charge a fee for a loan that never materialises.

The FCA's contact centre has this year prevented £4m from being lost to scams. Additionally, the FCA has secured £5m to be paid back to people who invested in companies that were not authorised to undertake financial activity. A further £28.5m has been frozen due to FCA action to be paid back to investors, subject to the outcome of legal action.

Throughout 2021, the FCA has engaged social media platforms and search engines to help ensure they comply with laws to protect people from scams and high-risk investments. As a result, Google has made changes to its policies to ensure that any financial advertiser has to be authorised by the FCA. The FCA has also called on Government to include paid-for advertising in the Online Safety Bill and pushed for changes to the regulation of crypto-assets. In addition, the FCA has continued to challenge crypto asset firms who require registration for money laundering purposes. Nearly 90% of those firms have been refused or withdrawn their application as a result of FCA action.

The FCA began consulting on a new consumer duty to introduce a higher and more consistent standard of consumer protection for financial services consumers by July 2022.

Guidance published in February also set out how firms should better protect customers in vulnerable circumstances when they design their products, market and explain them, and in the support they provide to their customers when things go wrong.

As the economy and consumers continue to adapt to the pandemic, the FCA has kept its guidance on how lenders should fairly treat impacted consumers under review. The FCA has reduced the financial burden on 4.5m of mortgage and credit customers by working with the industry to provide payment holidays during the COVID-19 crisis. As a result of FCA action, six firms stopped providing regulated debt advice and the FCA has proposed to ban the referral fees which debt packagers can receive in order to protect consumers who need help managing their debt.

### **Enhancing The Integrity Of The UK's Financial System**

The FCA has continued to act to protect and enhance the integrity of the UK financial system, early this month NatWest was fined £264m, in the FCA's first ever criminal prosecution under anti-money laundering legislation. In total, FCA actions have resulted in financial organisations in the UK being fined £568m in 2021, including £147m against Credit Suisse and £63.9m against HSBC. The FCA has also taken action against individuals for insider dealing, non-financial misconduct and carrying out regulated activities without authorisation. Beside enforcement cases, the FCA has also varied a firm or individuals' permissions over 100 times in 2021.

To ensure quicker action to protect consumers, the FCA reformed its decision-making processes in November. These changes include allowing senior managers to make the call on a firm's authorisation, whether to impose requirements or begin criminal or civil proceedings.

The FCA is also applying standards more robustly when authorising firms. In the year to 2 December 2021, one in five firms (up from one in six when we last reported) which applied for authorisation were refused, rejected or withdrew their application after discussions with us. Newly authorised financial firms will benefit from additional support following a pilot run by the FCA over the last year. When fully rolled out in 2022, this early oversight, with regular contact from the FCA, will help ensure firms treat their customers fairly during the crucial early years of their development.

The FCA has continued to take a leading role on environmental, social and governance issues. It published a new strategy in November and began a discussion on how investment products should be labelled to give consumers confidence to invest. It also introduced new rules and guidance for listed companies and asset managers on climate-related disclosures.

A partnership of the FCA, the Bank of England, and international regulators, has taken the final steps to phase out LIBOR, an interest rate benchmark used in financial contracts worth trillions of pounds. Firms have been supported to transition to new, risk-free alternatives to LIBOR by the end of 2021. Commercial lending linked to SONIA, the new risk-free rate for sterling, now exceeds £100 billion.

As part of its ongoing transformation, the FCA has set out innovative, ambitious plans for its use of data. The approach will mean that the FCA collects data better and uses algorithms to identify risks to consumers or markets more quickly.

The FCA will further leverage its digital listening tools to help us collect data on everything from mortgages and investments to fraud and scams. For example, analysis of social media combined with the FCA regulatory data showed small businesses were struggling to make claims on business interruption insurance policies, demonstrating the need for FCA action.

### **Promoting Competition**

In rules that take effect from 1 January, 2022, the FCA is tackling the loyalty penalty in home and motor insurance. The FCA found the practice of increased renewal prices for existing customers – known as price walking – was distorting the market and limiting competition. The new measures will save consumers £4.2bn over 10 years.

In December, the FCA confirmed changes to its listing rules to help maintain the UK market's reputation for dynamism by supporting new types of companies seeking investment. The changes will help drive economic growth by encouraging private companies to consider listing on the stock market at an earlier stage. This means more investors will be able to share in the growth of these companies, increasing their investment choices.

The FCA has enhanced its world-leading regulatory sandbox, which allows businesses to safely test innovative products or services. The sandbox is now accepting applications on rolling basis, rather than firms having to wait for application windows as was the case previously. This will support innovative firms by allowing them to test their ideas at the right point of their development.

Nikhil Rathi, Chief Executive of the FCA, said “the FCA has protected customers, enhanced the integrity of the UK's financial system, and promoted competition this year, despite the additional challenges of the pandemic. We have reformed the general insurance market, saving consumers £4.2bn over 10 years, led the transition from LIBOR, and helped small businesses claim £1.2bn against business interruption insurance cover. We are looking forward to using our innovative, adaptive, and assertive approach to achieve even more for consumers and the financial market next year.”

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

### **Top Canadian Museum To Be Imminently Gutted In The Name Of 'Decolonization'**

*By Tristin Hopper, National Post, December 23, 2021*

[Top Canadian museum to be imminently gutted in the name of 'decolonization' \(msn.com\)](https://www.msn.com/en-ca/news/top-canadian-museum-to-be-imminently-gutted-in-the-name-of-decolonization)

The Royal British Columbia Museum has been repeatedly voted as one of Canada's top cultural attractions by reviewers on TripAdvisor. It often ranks as one of the country's most-visited museums and the Frommer's travel guide refers to it as “hands down, one of the world's best regional museums.”



And in less than two weeks, almost all of the Royal B.C. Museum's most signature attractions are being abruptly ripped out in the name of "decolonization."

The demolition contracts have already been signed. Starting on January 2, crews will start taking crowbars to life-sized dioramas of a Peace River homestead, a salmon cannery, a Vancouver Island coal mine, and HMS Discovery, the flagship of British explorer George Vancouver.

Most notable of all, crews will be ripping out Old Town, the museum's walk-through recreation of a B.C. community at the turn of the 20th century. Lining a model street paved with authentic wooden cobblestones are a Grand Hotel, a blacksmith shop, a movie theatre screening Charlie Chaplin's *The Gold Rush* and a railway station where special effects are used to simulate the arrival of trains.

By mid-2022, the only exhibits left unscathed at the Royal B.C. Museum will be its second-floor natural history galleries.

"Decolonization of the museum's galleries is important and long overdue," was how acting CEO Daniel Muzyka announced the demolitions in early November.

The tearing-down of one of the province's most celebrated cultural sites would typically be conducted with years of lead time. But in this case, British Columbians were given just two months notice that the human history galleries were scheduled for destruction. "Make memories to last a lifetime now!" reads a recent round of promotional materials encouraging visitors to visit the human history galleries one last time before they're gone forever.

The demolition was similarly a shock to the leadership of B.C. First Nations, in whose name the revamp is being conducted. "I'm surprised and I didn't expect the announcement," was the reaction of Don Tom, chief of the Victoria-area Tsartlip First Nation when contacted by the *Times Colonist* about the changes.

Strangest of all, the Royal B.C. Museum is gutting its most iconic galleries with no clear picture of what is to replace them. An FAQ posted to the museum's website hinted at a "long" period of consultations with "all voices in B.C." but these consultations won't begin until they've had the chance to "decant" the existing exhibits. "We expect this work to take a number of years to complete," it reads.

"World-class museums rarely disassemble their galleries without releasing a plan, budget, or timeline for what will replace them," wrote Victoria-born travel writer Lucas Aykroyd in a column for the *Daily Hive*.

Aykroyd has been among a flood tide of locals opposing the planned demolitions, with the subject regularly filling up the letters page of the *Times Colonist*. A through-line in all the criticism is that the museum does indeed need updating, but not like this.

Geoff Russ, a writer and member of the Haida Nation, wrote in a *Times Colonist* op-ed that "within almost every published and deserved criticism of the Royal B.C. Museum's plans has been agreement that non-white history must be included going forward."



“Likewise, most people agree that the First Peoples gallery should be changed with full Indigenous direction,” added Russ before accusing B.C. officials of disingenuously fending off critics by labelling them as agents of the “status quo.”

B.C. was a focal point of the Indian Residential School system – a fact glaringly illustrated by discoveries of unmarked children’s graves at several B.C. sites last summer. Despite this, the residential school system receives only a single artifact at the Royal B.C. Museum: a set of ersatz keys that malnourished children at Kuper Island Residential School used to steal food from locked kitchen cupboards.

During the colonial era, B.C. First Nations were repeatedly hammered with smallpox epidemics that wiped out their populations with a ferocity worse than Europe’s Black Death. And yet, this foundational B.C. tragedy is addressed only in an easily missed back corner of the First Peoples Gallery.

The Royal B.C. Museum has also faced decades of accusations that many of its Indigenous artifacts were stolen from communities too shattered by the traumas of European settlement to protect sacred objects from seizure by provincial anthropologists.

Many of the masks displayed in the First Peoples Gallery, for instance, were acquired during a 66-year period in B.C. history when the ceremonial usage of those masks was forbidden by law.

“Purchase records from this period document what one could perceive as ‘legitimate’ sales of personal belongings by Indigenous people. However, given the circumstances of these times, it should be understood and accepted that most of these transactions occurred under duress,” reads the museum’s own Repatriation Handbook .

It was in early 2019 that B.C.’s Speech from the Throne first hinted at a “modernization” of the Royal B.C. Museum. Throughout much of 2019, museum staff then conducted an intensive round of consultations with more than 40 B.C. First Nations to figure out what that modernization would look like.

A final report, issued in October of 2019, did not recommend anything close to a full-scale gutting of the museum’s human history galleries. Rather, First Nations mainly wanted a place where their names would be spelled correctly, cultural items would be displayed with respect, and where their history would be represented as dynamically as it was for white British Columbians.

“The Museum needs to show how our lives intersect with non-Indigenous people, they need to eliminate the silos and separation of Indigenous and non-Indigenous people in the rest of the galleries,” said one participant.

Nevertheless, in justifying their decision to completely strip the third floor, the Royal B.C. Museum has repeatedly said they are merely acting out the “call to action from Indigenous leaders.”

B.C. Tourism Minister Melanie Mark has similarly defended the galleries’ removal by saying her government is merely adhering to the calls to action made by the Truth and Reconciliation Commission.

The TRC did indeed mention museums in its 2015 final report, but mostly to recommend a “national review of museum policies” and increased funding for Indigenous programming.

The sudden decision to dismantle the RBCM’s human history galleries came only after a dramatic shakeup in museum management earlier this year.

Up until February, the museum’s CEO was Jack Lohman, a former director of the Museum of London who was convinced to take up the post in 2012. “London’s loss is British Columbia’s gain,” read a statement from the Royal B.C. Museum at the time.

In mid-2020, Lucy Bell, the head of the museum’s Indigenous Collections and Repatriation Department, abruptly resigned citing a culture of racist disrespect among colleagues.

Ironically, the final straw for Bell, who is Haida, came during an “anti-racism” seminar organized by museum higher-ups at the height of Black Lives Matter protests in the United States.

“We were all asked some questions and one of them was, ‘When did you realize you were different than other people?’ And one talked about Native people needing to ask white people to buy their booze, to stand outside the liquor store and ask white people to buy their booze, because they weren’t allowed in the liquor store,” Bell told APTN in April .

“And it really felt inappropriate. It was wrong, it was hurtful.”

Seven months later, Ktunaxa writer Troy Sebastian, curator of the Indigenous collection, also resigned while calling the museum a “wicked place.” “The truth is that the Royal BC Museum is established as a bastion of white supremacy, whose Indigenous collections are a gargantuan repository of trauma and violence,” he wrote on Twitter.

Three months earlier, while still employed with the museum, Sebastian had tweeted out a demand that the museum’s senior leadership “publicly acknowledge that the museum is a systemically racist, anti-Indigenous, and colonial space and is committed to CHANGING THAT IMMEDIATELY.”

The day after Sebastian’s departure, Lohman resigned and was replaced by acting CEO Daniel Muzyka, a veteran of the private equity sector and past dean of the University of British Columbia’s Sauder School of Business.

Four months into his tenure, Muzyka backed the release of a 30-page report calling the RBCM a product of “systemic racism” that was both “a racist, anti-Indigenous, and colonial space” as well as “a sexist and psychologically unsafe space for women.”

Attached to the report was a Public Service Agency investigation into allegations of racism at the organization. The investigation did not detail any of the specific instances of harassment, but categorized them as “multiple microaggressions from certain Respondents.”

“The Museum is a dysfunctional and ‘toxic’ workplace, characterized by a culture of fear and distrust,” it concluded.

Joshua Watts is a Tseshaht carver who was involved in the 2019 consultations with the Royal B.C. Museum. He recently told the Nuu-Chaa-Nulth publication Ha-Shilth-Sa that he supported plans for a complete revamp of the facility. “The museum, as it stands right now, carries a bias where the information is shared from the perspective of colonial history,” he said.

Russ, however, wrote in the Times Colonist that the removal of the galleries is “part of this strange new idea in Canada that physical objects representing anything or anyone before 1980 are literally harmful to Indigenous people.”

“Despite whatever abstract nonsense our alleged thought leaders are cooking up these days, I’m not ‘harmed’ by the presence of the Discovery and Old Town,” Russ wrote.

In prior eras, when the Royal B.C. Museum has faced criticisms of presenting a Eurocentric vision of provincial history, the usual reaction of management was to add context to its existing galleries.

In 1990, Royal B.C. Museum curator Bob Griffin admitted that Old Town was “largely a reflection of the working/middle class European (largely English) origin of the early immigrants.” In response, the museum drafted a “plan to delineate and increase ethnic profiles within all the galleries.”

The most notable change was the addition of a Chinatown to Old Town in 1992, for which the museum partnered with the Victoria Chinatown Lion’s Club and local Chinese-Canadian historian David Chuenyan Lai.

A 1970s-era sawmill diorama was similarly updated with a display highlighting the experiences of Punjabi-Canadians in the B.C. forestry sector. The cannery section saw the addition of a fish butchering machine that had been sold to early 20th century B.C. canneries under the brand name of the “Iron Chink” – a stark illustration of the overt racism directed at Chinese fish butchering crews.

One of the first actions of Lohman upon his arrival to Victoria was to co-ordinate the creation of Our Living Languages, the exhibit that currently greets visitors to the third floor human history galleries. Created with the assistance of the First Peoples’ Cultural Council, it highlights B.C. for being home to one of the most dense collections of Indigenous languages on earth.

Visitors first walk through a “language forest” in which they’re bombarded by spoken greetings from 34 First Nations languages.

At the end, they’re met with videos and displays detailing the Government of Canada’s concerted attempts to destroy Indigenous languages right up until the era of living memory.

When the American Alliance of Museums gave the exhibit their Excellence in Exhibition award in 2015, judges marvelled in particular at the RBCM’s work to track down speakers for some of B.C.’s rarest languages in order to build an accurate auditory catalogue to accompany the exhibit.

Our Living Languages — as well as Chinatown and the rest of the third floor — is scheduled to be gone in less than two weeks.

## Opinion: Quebec Commission Proposes Bold New Approach To Protect Academic Freedom From Woke Mobs

### *In Quebec, A Commission Is Recommending Strong Action To Turn The Tide Against Reactionary Mobs*

*By Christopher Dummitt and Zachary Patterson, Special to the National Post, December 20, 2021.*

Christopher Dummitt is a professor of Canadian history at Trent University. Zachary Patterson is an associate professor at the Concordia Institute for Information Systems Engineering.

<https://nationalpost.com/opinion/opinion-quebec-commission-proposes-bold-new-approach-to-protect-academic-freedom-from-woke-mobs>

Anyone in Canada who retains even a glimmer of hope that universities can return to being bastions of free thought and academic freedom should watch Quebec, where a commission of inquiry spent the summer and autumn hearing from witnesses and conducting research into the sorry state of post-secondary education in the province. It collected tales of students attempting to get professors fired for saying the wrong word, of cancelled lectures, and of intimidation.

None of this should come as a surprise to those who follow university affairs — or the current culture wars in general. Cancel culture is even worse now than in 2018, when British journalist Andrew Sullivan remarked that, “We all live on campus now.” Each week seemingly brings another example of a woke mob determined to tear down a statue, change the name of a street, or pressure libraries and school boards to ban books.

What’s new in Quebec, though, is that the Independent Scientific and Technical Commission on the Recognition of Academic Freedom in Universities is recommending strong action to turn the tide against reactionary mobs. The commission set out five recommendations and offered five informed “opinions” based on its research. The recommendations likely don’t go far enough — and much will depend on how they are implemented — but they are the best hope Canada has for a renaissance of academic freedom.

The main recommendation is that Quebec introduce legislation to clearly define academic freedom — making one definition the law of the land — and insisting that all universities have a responsibility to promote and protect the values enshrined in the law. Universities would have to establish their own committees to promote academic freedom to students and staff, to hear complaints about breaches of the law, and to report annually to the government on all cases at the institution.

The commission followed up these recommendations with five opinions, and this is the strongest part of the report. Here, the commissioners take a stand to protect against the single biggest threat to academic freedom today: weaponized ideas of harm and safety.

The commissioners insist that university classes cannot be “safe spaces.” Over the last several years, activists have used the safe space idea to clamp down on academic freedom. They argue that expressing certain viewpoints or even mentioning certain words (even to academically analyze a word’s meaning and with no clear attempt to offend) is dangerous. Some even claim that merely mentioning certain topics (such as biological sex) is harmful.

It was one of these cases (in which a University of Ottawa professor was fired for discussing the N-word in an academic context) that sparked the commission, but its report lists many other similar incidents. The commission insists that there is no space in contemporary universities for this kind of attack on academic freedom. University classrooms cannot — and must not — be “safe spaces.”

The commission followed up with several other opinions — touching on “trigger warnings” in course syllabuses, fighting back against online mobs and whether senior university officials should get involved in debates over societal issues.

There are, of course, a dozen ways that these recommendations could go awry, and many other areas that the commission didn’t cover. For example, the recommendations would do nothing to protect McGill researcher Patanjali Kambhampati, who was recently denied funding by equity bureaucrats because he planned to hire his research assistants based on merit and not identity.

This is a case of compelled speech that was written into funding guidelines, hiding political ideology behind the facade of neutral bureaucracy. It doesn’t seem that the commission’s recommendations would prevent such a breach of academic freedom from happening in the future.

Also, the composition of the university committees meant to uphold academic freedom will matter profoundly. It is entirely possible that these committees could be taken over by academics who have little commitment to academic freedom and who are eager to prevent what they see as “harmful” speech.

But it’s also clear that a provincial law mandating a single, clear and broad definition of academic freedom — and insisting that universities across the province abide by it — would be a huge improvement on the status quo.

Over the last few years, both Ontario and Alberta have mandated that universities create academic freedom policies, but these moves were largely empty exercises. While some of the universities in those provinces did so in good faith, many of their so-called academic freedom policies were anything but. They contained huge loopholes to allow for the suppression of speech and research to protect against “harm.” The Quebec model — if it is followed through — would be a huge improvement.

This ought to be a non-partisan issue, and in Quebec, there does seem to be broad public support. After all, academic freedom has traditionally protected those with non-mainstream and even subversive ideas. We all need to watch to see whether the Quebec government follows through on the commission’s recommendations, and other governments need to follow where Quebec leads.

## How Woke Can You Go? In 2021, The Answer Was 'Very', Apparently *A Look At The Most Hilariously Woke Canadian Social-Justice Meltdowns Of The Past Year*

*Opinion By Jonathan Kay, National Post, December 28, 2021*

[How woke can you go? In 2021, the answer was 'very', apparently \(msn.com\)](#)

When the holidays arrive, I often take the occasion to write solemn think pieces that survey the human condition in all its many facets — as with my 2019 Christmas essay about how Ambrose of Milan's response to the Massacre of Thessalonica in 390 A.D. shaped the western Christian tradition. But writing those thumb-suckers takes a lot of "emotional labour." So this year, as yuletide approaches, I've instead acceded to my editor's request that I write a trashy listicle cataloguing the most hilariously woke Canadian social-justice meltdowns of 2021. "It is easier to look wise than to talk wisely," Ambrose sagely advised. Here are some social-justice enthusiasts who had challenges on both fronts.

In the popular journalistic sub-genre of That's-So-Racist, my favourite 2021 specimen was an April 21 Globe & Mail feature calling out mother nature — specifically, Toronto's supposedly un-woke ravine system, which many city-dwellers (including me) have flocked to during the COVID-19 pandemic. The reason this article was such a doozy is that, in the course of reporting on the claimed "barriers" allegedly faced by non-white ravine visitors, Globe co-authors Oliver Moore and Alex Bozikov don't seem to have bothered actually setting foot in any ravine, let alone interviewing people they meet there. Instead, their 22-paragraph opus relied on the claims of a blogger and an academic, neither of whom could identify a single act of ravine-related racism.

On a more lurid note, let us turn to a certain April 26 interview aired on CBC Radio's q (they made it lower case a few years back, in a bid to decontaminate the brand for the post-Ghomeshi era), in which host Talia Schlanger spoke with author Ben Philippe about his new book, "Sure, I'll Be Your Black Friend". Philippe therein described the "Game of Thrones-style" race war that plays out in his darkest fantasies, including this passage that Schlanger read aloud for CBC listeners: "When this race war hits its crescendo, I'll gather you all into a beautifully decorated room under the pretense of unity. I'll give a speech to civility and all the good times we share; I'll smile as we raise glasses to your good, white health, while the detonator blinks under the table, knowing the exits are locked and the air vents filled with gas." Schlanger, the Jewish grandchild of Holocaust survivors, followed her reading with this comment to Philippe: "I wanted to say to you that I'm so sorry that your experience of the world made you feel that way."

Sticking with the Holocaust theme, this list would not be complete without a nod to the Uncle Leo of Canada's 2021 federal election, University of Toronto public-health professor (and former Ontario COVID-19 Science Advisory Table member) David Fisman.



On August 29, Fisman tweeted out his startling discovery that a Conservative Party campaign slogan contained exactly 14 words. This, he suggested on Twitter, was a clear arithmetic allusion to a 14-word white supremacist slogan once coined by an American white supremacist named David Lane...because why \*else\* would anybody construct a sentence with 14 words? In the days that followed, Fisman persisted with this theory even when it was pointed out that a Liberal slogan trotted out days earlier was also 14 words; and that the Conservative campaign tweet that Fisman had quote-tweeted showed O'Toole doing a meet-and-greet with a group of non-white — and therefore presumably non-white-supremacist — voters. (By way of aside: One of David Lane's many repellent ideas was his belief that America is heading for an apocalyptic race war pitting blacks against whites. If Lane hadn't already died in prison, this would seem to make him a prime candidate for a CBC q interview.)

Segueing from those who see imaginary Nazis under every bed to those who need a refresher course on the horrible things that real Nazis actually did, we shift our attention to the Conseil scolaire catholique Providence, a body that oversees French schools in southwestern Ontario. On September 7, Radio Canada reported that the school board had held a not-at-all creepy-sounding "flame purification" ceremony, in which 30 children's books deemed racist were publicly immolated, with the ashes used to fertilize a tree (in a bid to "bury the ashes of racism"). The outcry was intense, and the school board admitted that the whole 1930s-style book-bonfire thing had been a mistake. But the scandal re-awakened anew later in September when a follow-up Radio-Canada investigation concluded that the self-described "Indigenous knowledge keeper" who'd helped conceive the pyro-stunt — Suzy Kies, then a co-chair of the Liberal Party's Indigenous Peoples' Commission — was a boring old white person who traced her heritage to France and Luxembourg. Kies got turfed by the Liberals. But she still has her side gig making Indigenous-themed beaded earrings, which are, as of this writing, still for sale on the Art Gallery of Ontario web site for \$150 a pop.

Kies was part of a 2021 trend, as educational organizations figured prominently in the year's biggest woke farces. That includes the Toronto District School Board (TDSB), which canceled a speaking event starring Nobel Peace Prize Laureate Nadia Murad, on the basis that paying heed to her account of being held as an ISIL sex slave in 2014 might promote "Islamophobia." This decision was especially notable given that, around the same time, the same school board was paying activist Desmond Cole \$16,000 for a four-part Zoom lecture series that purported to instruct TDSB senior staff on anti-racism, but which contained (in at least two of the four lectures) lengthy digressions about the evils of Israeli "settler colonialism." Nice work if you can get it.

Not to be outdone, District 20 of the Ontario Secondary School Teachers' Federation (OSSTF), headquartered in nearby Burlington, instituted a new internal voting system that explicitly allots voting power on the basis of skin colour — such that the voting power of non-white members is grossed up to ensure it represents the same (or greater) overall voting power as that of white members. (By way of example: If there are 15 white members voting, and five non-white members voting, the vote value of non-whites members is tripled so as to bring the net racial vote balance to even strength. Details are spelled out in the animated YouTube video that OSSTF produced to sell the plan to its own membership. Google "OSSTF District 20 on Why White and Non-White People Should Have Different Voting Rights.")



Oh and it gets better: When rank-and-file union members complained that this system amounted to reverse racism, the union's president, Cindy Gage, responded by denouncing critics for using language that could cause "harm" to non-white union members. These critics were also reported to a school principal on the accusation that they were creating an unsafe space. (When the scandal became national news, the union responded by deleting its Twitter account, and Gage made her own tweets protected. I guess union bigwigs sometimes feel "unsafe," too.)

One of the most infamous cancel-culture dramas my city has witnessed was engineered by Toronto Star editor (and social-justice TikTok) Evelyn Kwan, who became instantly famous for taking down a pho noodle stall that she observed was staffed by a (prepare to gasp audibly) white cook — a coup that she followed, in March of this year, by campaigning on the Star TikTok channel to get Dr. Seuss books pulled from Toronto library shelves. It's all very heroic. But going into 2022, Kwan and other cancel-culture enthusiasts will be facing a less target-rich environment, since some of their potential victims have lately taken to skipping the mob formalities and are now simply canceling \*themselves\*.

This includes the venerable Toronto-based comedy group The Sketchersons, whose members were horrified to discover that, according to their January 25 statement, "In our sixteen year history, we've had 86 cast members. Only 10 of them have been BIPOC. Only 5 of those people have been Black. Our troupe has benefited from a system that was built upon white supremacy." The Sketchersons then announced that they'd be disbanding until they could find a way to reconstitute in a less white-supremacist manner. The final line of the group's January 25 self-destruction note also informs us that they've "donated the money from past virtual shows to BLM Toronto and we urge our audience to do the same."

Also in the self-canceling category is a well-known Canadian poet named Nathaniel G. Moore, who just this month announced on Facebook that his latest published poetry collection will be his last because "I can't participate, as a white, male creative in a system that hides misogyny [and] doesn't stand up for voiceless workers." (He also instructed all the other "white male poets in Canada who continue to think they are special" to follow his example and quit as well.)

And then there's the self-canceling Church-Wellesley Village business association. In 2005, amid much celebration and fanfare, the association put up a statue of Alexander Wood (1772-1844), dubbed a "gay pioneer" on the accompanying plaque, in the heart of Toronto's gay village. But in June of this year, that same business association demanded the removal of its own statue, based on the fact that Wood had once helped raised money (on the personal request of a First Nations chief, I should add) for a new school that would serve an Indigenous community in Sault Ste. Marie.

The academy that Wood helped finance was by no means a residential school. Indeed, its construction predated the residential-school system's inception by decades. But in light of "recent findings at the former Kamloops Indian Residential Schools," the association chair wrote, "leaving the statue in place would send a clear message to our 2-Spirit community that racism is being allowed to continue — and in fact being iconized." If Wood's statue does come down, it likely would set a new Canadian speed record (just 16 years on its pedestal) in the field of woke statue cancelation.

Needless to say, 2021 also brought all sorts of new demands about how we're supposed to talk and what words we're allowed to use. Prominent trans activist Florence Ashley opined in June that we should all be careful not to use male and female terms when discussing our dogs and cats, because "gendering animals serves to normalize bioessentialist conceptions of gender. When we gender animals, we forget that sex is assigned. We begin to believe that sex is literally \*in\* the body." (Imagine thinking such a thing!) And just this month, we learned that Ontario's public service has compiled a list of discouraged terms that includes "pipeline" (offensive to Indigenous people, apparently) and "low-hanging fruit" because (and I am not making this up) "though there is no direct connection, the term can be problematic for those who witnessed lynchings." A separate list created by CBC Ottawa in recent works similarly warns of "words and phrases you may want to think twice about," including "spooky," "lame," "brainstorm," and "grandfathered," all for reasons that are too ridiculous to repeat.

Words are getting banned so fast, in fact, that some of us don't even have time to learn the new ones before they're relegated to history's racist dustbin. On December 11, Shree Paradkar, the Toronto Star's "Race and Gender Columnist," dedicated a whole column to the revelation that she is "saying bye-bye to 'BIPOC,'" an acronym that entered common progressive parlance just a few years ago, and which many ordinary Canadians don't yet use or even understand. Paradkar complained that "as with POC or person of colour, BIPOC got swallowed up, quickly lost nuance, and got spat out as a racial identifier to say 'not white.'"

Alas, Paradkar didn't inform us what new term she'll be using in place of BIPOC. Maybe "BIPOX," in the style of "Latinx"? Or "People Once Described as BIPOC" (PODABIPOC)? Whatever it is, I'm sure it'll have "nuance" beyond measure, and that in 2022 we'll be lectured in great details about how to use it without offending anyone. I really can't wait.

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

### Two Canadian Banks Join With U.S. Banks On Managing Climate Change Risks

*By James Bradshaw, The Globe and Mail, January 12, 2021*

Two major Canadian banks are part of a new consortium of large financial institutions aiming to create common standards for managing risks from climate change, in tandem with the U.S.-based Risk Management Association (RMA). Royal Bank of Canada and National Bank of Canada are among 19 large banks, including Bank of America Corp. and Wells Fargo & Co., that are forming the RMA Climate Risk Consortium. The group will serve as an industry roundtable to share best practices and craft consistent frameworks for measuring and defining climate risk. Canada's six largest banks have committed to targets to reach net-zero emissions in their lending and investment portfolios by 2050, and to set interim targets for 2030, joining a global trend toward net-zero pledges. Last fall, the Big Six Canadian banks signed on to the Net-Zero Banking Alliance (NZBA), an international industry group convened by the United Nations and spearheaded by Mark Carney, former governor of the Bank of Canada and the Bank of England. In order to meet those targets, banks must first agree on a common taxonomy and set of rules to measure the risks that financial institutions and their clients face from a changing climate.

That could mean anything from assessing the physical risks to companies' real estate and assets from extreme weather to gathering data on the emissions created by those clients. Many banks have already embraced methods developed by an international body, the Partnership for Carbon Accounting Financials (PCAF), as they grapple with the challenge of measuring greenhouse gases that emanate from projects and companies financed by their banks. "This announcement builds on initiatives already under way to support the transition to net-zero with our clients and industry peers," said RBC spokesperson Rafael Ruffolo, in an e-mail. The Philadelphia-based Risk Management Association is a non-profit that helps its members at financial institutions improve their risk management practices. Graeme Hepworth, RBC's chief risk officer, serves on the RMA's board of directors, and National Bank chief risk officer William Bonnell is the board's immediate-past chair. "With the world facing the existential challenge of climate change, it's more important than ever that banks work together on this issue," RMA chief executive officer Nancy Foster said in a statement.

Read Story (Subscription Required): [https://www.theglobeandmail.com/business/article-two-canadian-banks-join-with-us-banks-on-managing-climate-change-risks/?utm\\_medium=email&utm\\_source=Streetwise&utm\\_content=2022-1-12\\_21&utm\\_term=&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/business/article-two-canadian-banks-join-with-us-banks-on-managing-climate-change-risks/?utm_medium=email&utm_source=Streetwise&utm_content=2022-1-12_21&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

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## Banks Offer Big Climate Commitments In 2021, But Key Details Are Yet To Come

*By Ian Bickis, The Canadian Press, December 26, 2021*

<https://www.westerlynews.ca/business/banks-offer-big-climate-commitments-in-2021-but-key-details-are-yet-to-come/>

Corporate commitments to become net-zero by 2050 became so trendy this year, Canada's big banks made them twice.

First came a string of promises one by one, starting with TD Bank late in 2020 followed by the other banks throughout 2021. In November, they all recommitted to the goal as they joined former Bank of Canada governor Mark Carney's Glasgow Financial Alliance for Net Zero.

But while the round numbers seem like a neat solution, the U.N. and others have emphasized that much of the heavy lifting on emission reductions needs to happen this decade, and only through details to be released in the next year or so will it start to become clear how quickly Canada's big banks are prepared to move.

Pressure is certainly mounting as Canadians live through the very real effects of climate change, and activists increasingly focus their efforts on the financing behind fossil fuel production.

Governments are also increasingly moving toward climate action, including the huge shift in direction brought by U.S. President Joe Biden, raising the spectre of regulation if the industry doesn't change fast enough.

And the finance industry is increasingly talking about the importance of action, and putting the standards and data together that will allow for potentially meaningful moves on climate change.

“There’s nobody who’s not aware of it, there’s not a single continent that isn’t deeply impacted,” said Margaret Franklin, chief executive of the CFA Institute, which put out sustainable investment disclosure guidelines in November.

“That urgency is starting to create co-operation. So where we would have seen a cluttered, disjointed, chaotic disposition, everybody coming out with everything, now you’re starting to see the centrifugal force of consolidation.”

But while there’s change underway, Canada’s big banks are still major funders of the fossil fuel industry, which produces relatively cheap energy at an environmental cost that’s becoming increasingly clear.

Two independent reports put out this year by activist groups show that Canada’s Big Five banks—Royal Bank of Canada, TD Bank, Bank of Nova Scotia, Bank of Montreal, and Canadian Imperial Bank of Commerce — supplied around \$700 billion in funding and underwriting to fossil fuel companies since the world formally agreed to rein in greenhouse gases with the 2015 Paris Accord.

Reducing that access to capital is key because it can make fossil fuel projects more expensive, and potentially change the balance of whether it’s more worthwhile than the lower-carbon alternatives, said Keith Stewart, senior energy strategist with Greenpeace Canada.

“By choking off funding to fossil fuels, you’re creating greater urgency on the other side to find those projects and get them underway.”

Canada’s big banks have also committed to mobilizing hundreds of billions of dollars in sustainable finance to help emission reduction efforts this year, but Stewart and others have raised concerns about the stringency of standards around that lending, and how Canadian standards, currently being drafted, could fall short of what the European Union has already established.

Overall, Stewart said the banks have been relatively slow to respond to the climate issue, and that they now want to be able to “sell gasoline to the arsonists and water to the fire department.”

Canadian banks have framed it more around taking a cautious, balanced approach.

Lindsay Patrick, head of strategic initiatives and ESG at RBC Capital Markets, said the bank is trying to advance financial, social, and environmental outcomes together.

“The balance is how fast do you reduce emissions, and at what disruption to any economic and social consequences might there be.”

She said RBC, which has been particularly targeted by activists as the largest fossil fuel funder in Canada, had no plans to stop funding new projects.

“We continue to think there is a role for that sector to play, particularly as their end product continues to be consumed by the likes of all of us on a daily basis.”

Patrick said that future funding for fossil fuel projects could theoretically open new, lower-emission production that could displace higher-emitting projects, but made no assurances.

Banks have been thin on details about how they plan to achieve net-zero financed emissions, so activists are watching closely for interim emissions targets and any plans to achieve them.

In their own net-zero announcements, banks haven’t said exactly when they would set those targets, but some indications for key sectors should start to emerge next year.

Meanwhile Carney’s net-zero club gives members 18 months to come up with targets, with the direction that they should set 2030 goals that represent “a fair share” of the halving of emissions needed by then.

Investors should also soon get a better sense of just how banks are financing emissions, after Canada’s Big Six all joined the Partnership for Carbon Accounting Financials as part of their net-zero commitments. The partnership standardizes reporting around financed emissions, with banks expected to release baseline data next year.

Banks can also expect increased activism in the year ahead. The example of Exxon Mobile Corp., where a small hedge fund managed to gather enough support to install three climate-focused directors over the company’s objections, earlier this year, may have provided a wake-up call about how quickly things can turn.

The commitments made so far show the banks are already aware of the growing pressure, said Anthony Schein, director of shareholder advocacy at the Shareholder Association for Research & Education.

“I think they’ve been responsive to investors, to policy-makers, to the way the wind’s blowing. They’ve started to make some really positive commitments in the last 12 months. They’ve still got a long way to go.”

He said shareholder resolutions could focus on the banks committing to stop funding new fossil fuel projects, as well as pushing them to be faster, more detailed, and ambitious on interim targets. These more near-term details are needed because 2030 is within the range of capital budgets and of what companies are planning for now.

“Yesterday is the timeline of when we need to see those plans.”

## Manulife Study Probes How To Create A Strong And Comprehensive Retirement Plan

*“There Are So Many Things That Go Into Planning Retirement, And The Net Gets Wider As You Get Older.”*

By Lewis Kelly, Postmedia Content Works, December 8, 2021. This story was created by Content Works , Postmedia’s commercial content division, on behalf of Manulife CoverMe.

<https://financialpost.com/sponsored/business-sponsored/how-to-create-a-strong-and-comprehensive-retirement-plan>

How early is too early to start thinking about your financial situation in retirement? It’s a question that is keeping more Canadians up at night, according to a recent study from Manulife.

The financial services firm’s 2020 financial stress survey found that worries about financial stress and its impact on retirement have jumped significantly due to the COVID-19 pandemic.

“It’s never too early to start,” says Wally Thompson, Manulife’s Head of Distribution for Affinity Markets. “Well, out of the womb might be a bit too early,” he adds with a laugh.

“But you should start to think about it once you begin your working life. There are so many things that go into planning retirement, and the net gets wider as you get older.”

Here, from the experts at Manulife, are some tips on creating a strong and comprehensive retirement plan.

### 1: Think About Access

One way to bring order to the complexity of retirement planning is to think about maximizing access to the things that matter to you, whether that’s travel, hobbies, healthcare, other retirees, or your close social connections.

“Some people will want to be close to outdoor recreation, while others will want to be near their families,” says Thompson. “Or you might want to be far away from them!”

Ordering your priorities, whatever they are, will help you make decisions about where you want to live in retirement and what you want to do. This will set you up to start budgeting.

### 2: Quantify Your Expenses

The heart of any retirement plan is a savings milestone—and if you don’t know what yours should be, you’re not alone. Manulife’s financial stress survey found that 89 per cent of workers say they need help figuring out how much money they will need in retirement.

“The idea is to make an exhaustive list of what your expenses will be, on an annual basis,” says Thompson. “Expenses also tend to be bigger earlier in your retirement years and lower in your later ones, as you tend not to travel and do as much later on.

“I’d suggest sitting down with a financial planner because it can get pretty complicated.”

Whether you have a relationship with a financial planner or not, Thompson also recommends keeping track of your expenses while you are still working.

“Past financial behaviour can be very useful for projecting future needs,” he says. “But often people don’t track it!”

### **3: Take Away The Worry Of Affording Care**

The number one financial concern Canadians anticipate in retirement is affording the health care they’ll need as they age, according to Manulife’s financial stress survey. (The number two worry was basic expenses, followed by recreational activities such as entertainment and travel.)

But from a financial perspective, this worry presents a challenge. Health care costs for retirees can be significant but they are also unpredictable. This makes financially planning for them difficult.

“It doesn’t have to be a chronic condition to upend your retirement plan,” says Nina Desai, a Vice-President with Manulife. “You might think if you exercise and eat well, you’ll be fine, but that may not always be the case.

“We have identified a gap in knowledge in terms of what people expect government healthcare to cover and what they expect their healthcare expenses to be.”

To bridge that gap and take away this worry, Desai and Thompson both recommend Manulife’s CoverMe lines of health insurance. While an insurance policy does cost money, it’s an expense that can help protect the rest of your retirement nest egg and make the rest of your retirement better. It’s tough to enjoy your retirement if you’re always worried, after all.

Manulife CoverMe also offers a broad array of different policies to suit every budget and life circumstance.

The FollowMe™ plans, for example, extend existing workplace health benefits for workers retiring from a job that offers such perks. Qualifying for FollowMe plans is also automatic, Thompson points out. That is, if you’re already covered by your current workplace, the coverage rolls right over with no reassessment of your underwriting risk.

The Flexcare® plans, meanwhile, offer affordable, flexible coverage that often works for freelancers, contractors, and others without employer-provided benefits.

CoverMe also offers specific critical illness coverage, which pays policy holders recovering from major illnesses such as cancer, a heart attack, or stroke.



Thompson compares retirement planning to building a house out of brick.

“Health insurance is one of the building blocks of your house,” he says. “It won’t necessarily crumble, but it will lean if you don’t have that health coverage as part of your retirement package.”

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

### **These Five Trends Will Shape The Future Of Travel**

*Industry Experts Forecast What We’re Eager To See And Do In The Year Ahead, From Workcations To Social Trips.*

*By Sinead Mulhern, Special to the Toronto Star, December 31, 2021*

<https://www.ourwindsor.ca/community-story/10547220-these-five-trends-will-shape-the-future-of-travel/>

With 2022 officially kicking off, many of us are looking to more optimistic times ahead. Whether you’re keen to book travel right now, or you’re daydreaming as your go-to form of escapism, chances are you’re planning with a lot more intention. (After all, we’ve had plenty of time to ponder where we’ll visit, with whom and why.) For a little inspiration, we asked three industry experts to forecast the travel trends poised to shape the upcoming year.

#### **Nature Will Be Irresistible**

We once pined for strong espressos in bustling sidewalk cafes, shopping along lively cobblestone streets and nights out on the town. In 2022, though, expect people to gravitate toward skyscraper-free views and leisure in nature — forest bathing, bird watching, stargazing, and maybe catching the odd sunrise. Spirit of the West Adventures is just one example of a tour operator offering outdoor immersions, such as kayaking tours in B.C. that can be made private for your bubble. Think glamping, sea-breezy air, mountain landscapes, and time relaxing in their basecamp’s wood-fired hot tub.

“The leisure traveller has chosen domestic resorts either with beach or mountain access or wide-open spaces,” says Jan Freitag, national director of hospitality analytics at CoStar Group, who collects the numbers that help hotels assess demand. “We fully expect that to continue in 2022.”

Bruce Poon Tip, founder of G Adventures, echoes that sentiment, noting that spacious, leafy-green places are his tour company’s most picked destinations, with Costa Rica, the Galapagos, and Italy among the ones ranking at the top. “People want to be closer to nature,” he says. “Some are way more adventurous and want to do active, strenuous treks and go up the mountains. But everyone wants just general outdoor activity.”

## Workcations Are Here To Stay

Your laptop may be as crucial as your passport for your 2022 travels. While that may not seem thrilling initially, mixing business and pleasure could be a ticket to more freedom (depending on your job). In the past, work often meant showing up, clocking in, and pushing paper in a cubicle. Now, we've finessed the art of getting things done out of office — and far away.

"We're seeing people on trips with us who have actually not taken 'holiday time.' They're using the afternoon to catch up on emails. They're working in the evenings, or they skip dinner because they have a deadline," says Poon Tip. "The workcation model is definitely here to stay."

The upsides include being able to escape more frequently, and extending weekend travel just because you can. So, visit the in-laws. Take the road trip. See the national park. As Hilton found in their 2022 travel trends report, the weekday and the weekend will blur together as a reflection of this changing work landscape. Their new WorkSpaces program is an answer to the remote-working wave, enabling folks to take advantage of day rates at select Hilton hotels to meet deadlines distraction-free.

Planning an extended stay? Test out the "digital nomad" lifestyle, made easier by residency programs being launched by several countries eager to woo longer-term tourists. Estonia, Malta, Antigua and Barbuda, and Bermuda are among the places that have introduced a digital nomad visa or similar initiative, so the location-independent can legally work while based there.

## Active Travel Will Pick Up The Pace

In the icebox that is Canada, many of us prefer one-stop-shop beach trips where lifting a margarita glass counts as reps. Now, there's a shift toward active travel, so even if the lounge chair beckons, vacationers are carving out time for movement, too.

"People have picked up a lot of new hobbies during the pandemic, whether it's cooking or cycling," says Matt Berna, managing director of North America at the tour operator Intrepid Travel. "They look for the activity first and possibly the destination second. Historically, people had a region in mind and then looked for things to do." In addition to cycling, he forecasts that trekking or hiking trips will be popular for 2022.

G Adventures sees this trend, too. In their October survey of 1,693 Canadians, 71 per cent of respondents said they craved physical activity for their next trip. "That's a massive, massive change in the landscape of tourism," says Poon Tip. The Global Wellness Institute has also predicted a 21 per cent annual growth for wellness tourism (broadly defined as enhancing a healthy lifestyle) through 2025.

## Social Travel Will Hold Renewed Appeal

If you're starting 2022 ready to reconnect with your inner social butterfly, you're not alone. "People are yearning to come back together," says Poon Tip. While the pandemic's unpredictability means the exact timing is still TBD, it's only intensifying our collective desire for social travel once it's safe.

When that time comes, interacting with others might be more prized than the Instagrammable attractions we once flocked to. Both Freitag and the Hilton's research support the fact that yes, celebrations and parties are making their comeback, as seen by a rise in group travel bookings. (The impact of Omicron has yet to be measured.)

"With the pandemic, there's so much pent-up energy. People are just bursting out. They want to socialize. They want to meet like-minded people from around the world," says Poon Tip. Catering to the social-travel trend, G Adventures and Hostelworld will team up for the launch of Roamies this year — offering small-group tours with hostel stays, and the camaraderie that comes with these shared spaces.

### **Community Consciousness Will Lead The Way**

In navigating the waves of the pandemic, we've come to find a stronger purpose for travel beyond just self-serving fun. Already, it's apparent that people care about mindful, respect-driven interactions with the communities they visit. "Travellers want local people to benefit," says Poon Tip. "They want it to be a positive experience not only for themselves, but for locals."

Berna notices a change from pre-pandemic times. "We've seen customers are much more socially conscious," he says, noting that North American tourists have been particularly appreciative of Intrepid's Indigenous-led experiences lately. These tours aren't about Indigenous folks but are by Indigenous guides, and focus on deeper conversations where visitors learn about culture, history, and storytelling. One example is the company's new tour of B.C.'s Okanagan, led by the Osoyoos people.

This focus on ethical community engagement means traveller feedback and demands sound different, too. In the past, guests on tours may have been especially irked by a lacklustre hotel or felt shortchanged if they didn't get a room with a view. Now, they're concerned about other matters, Berna notes, such as wanting their meals to be 100 per cent authentic to a region and ensuring animals on trekking trips are treated fairly. "They're policing our actions, which is fantastic," explains Berna. "They come to us for these values, and we want to make sure we match their expectations."

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## **Ontario Will Refund You Up To \$200 To Travel The Province. Will It Be Enough To Help Rebuild A Battered Tourism Industry?**

*The New Tax Credit Kicks In Jan. 1, With A Maximum Credit Of \$200 To Individuals And \$400 To Families In An Effort To Stimulate The Province's Devastated Tourism Sector. And While Proponents Say It's A Step In The Right Direction, Critics Say It Won't Cut It.*

*By Jacob Lorinc, Business Reporter, Toronto Star, December 30, 2021*

<https://thecanadian.news/2021/12/30/ontario-will-pay-you-up-to-200-to-travel-around-the-province-will-it-be-enough-to-help-rebuild-a-battered-tourism-industry/>

Ontario will soon be yours to discover — at a discount.

Starting January 1, a new tax break for Ontarians will allow local travellers to claim a 20 per cent credit for most travel accommodations on their annual tax filings.

The “Ontario Staycation Tax Credit,” first announced in November, offers a maximum credit of \$200 to individuals and \$400 to families in an effort to stimulate the province’s battered tourism industry.

The credit will last until the end of 2022 and applies to all rental accommodations including hotels, motels, campgrounds, cottages and lodges.

It’s a step in the right direction for an industry reeling from the financial impact of the COVID-19 pandemic, said Tony Elenis, president of the Ontario Restaurant Hotel and Motel Association, but it’s “absolutely not enough” to get the sector back on its feet.

“Restaurants and motels have closed since COVID-19 hit. Those that remain are hanging by a thread, and they now owe bank loans and personal loans. We’re going to need more than a tax credit to fix that,” he said.

Once a powerhouse of the provincial economy, government-issued restrictions aimed at curbing the spread of COVID-19 devastated businesses in the tourism sector. According to the Tourism Industry Association of Ontario, more than 60 per cent of tourism businesses were recovering from revenue losses of more than 90 per cent as of June 2021.

Meanwhile, 70 per cent of businesses incurred at least \$50,000 in debt to stay afloat, according to the tourism association.

Data from Statistics Canada show that tourism-related industries lost 94,000 jobs between August 2019 and August 2021.

The province introduced the Tourism Recovery Program in September, pledging \$100 million for businesses that experienced a loss of at least 50 per cent of revenue in 2020-21 compared to 2019. The staycation credit, an additional measure to aid the sector, will cost the provincial treasury an estimated \$270 million.

NDP Leader Andrea Horwath previously told the Star the credit was not enough to spur travel activity in the province.

“This ... is \$200. That’s really not going to help families in any great deal to get back out there and start enjoying Ontario,” she said.

But Finance Minister Peter Bethlenfalvy said the credit “puts money back in the pockets of Ontario travellers and families when they choose to travel right here at home.”

The rebate amounts to \$200 for individuals that spend \$1,000 or more on travel accommodations.

Those who spend less will be eligible to claim 20 per cent of what they paid; an overnight stay at a \$300-per-night room at Blue Mountain Resort, for example, will be eligible for a \$60 rebate.

It's a "positive step," said the Canadian Federation of Independent Business in a statement, though "more is needed to spur small business recovery."

The tourism industry, which generated more than \$36 billion in economic activity prior the pandemic, was starting to recoup its losses before the Omicron variant of COVID-19 swept through the province, prompting Queen's Park to reintroduce limits on business capacity and Ottawa to tighten restrictions at international borders.

On Thursday, December 30, Ontario logged a pandemic-high 13,807 new cases of COVID-19 — far outpacing the previous record set last Wednesday, December 22.

Many restaurants, bars and retailers have temporarily closed shop while the variant spreads, while Queen's Park and Ottawa have offered new financial subsidies for employees and independent businesses.

Tourism Industry Association of Ontario president Chris Bloore said most tourism businesses have come to rely on domestic travel for the bulk of their profit, as international travel remains at a standstill.

"Domestic travel is integral to rebuilding our industry, so any effort to encourage Ontarians to get out and travel is encouraged," Bloore said.

"But with the rise of Omicron, consumer confidence has been sent through the floor again."

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## Is Omicron The End? Peel Pandemic And Infectious Disease Experts Give Hopeful Outlook On 2022

*Severity Of Omicron Infections Still Unknown, Says Dr. Lawrence Loh*

*By Alexandra Heck, Caledon Reporter, December 27, 2021*

[https://www.therecord.com/local-caledon/news/2021/12/27/is-omicron-the-end-peel-pandemic-and-infectious-disease-experts-give-hopeful-outlook-on-2022.html?source=newsletter&utm\\_content=a06&utm\\_source=ml\\_nl&utm\\_medium=email&utm\\_email=6D73923380F292A40DC042B455F0FDE3&utm\\_campaign=wrhp\\_114645](https://www.therecord.com/local-caledon/news/2021/12/27/is-omicron-the-end-peel-pandemic-and-infectious-disease-experts-give-hopeful-outlook-on-2022.html?source=newsletter&utm_content=a06&utm_source=ml_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=wrhp_114645)

It's been a very long road to get here, but Peel's top doctor is feeling pretty optimistic about the future.

"I think the game-changer was vaccination, there's no doubt about it," said Dr. Lawrence Loh, adding that in 2021, compared to the same time last year, life was completely different in Peel. "We've now delivered over 2.5 million (COVID-19 vaccination) doses."

With the flood of Omicron cases, Loh believes that the vast majority of the population will be exposed to the virus. It's still unclear how severe many cases of Omicron will be, but Loh believes that if infections are less serious, this could mark the end of the COVID-19 pandemic as we know it.

"I think there is a lot of cause for optimism," he said, explaining that while officials await more data on the Omicron variant, trends in South Africa, the U.K. and Europe will give an indication on how best to move forward.

Loh said that two doses of the vaccine guard against severe cases, and that booster shots for the more vulnerable are most important.

With nearly 90 per cent of residents over the age of 12 vaccinated, or partway there, the majority of the population has some level of immunity against the COVID-19 virus.

"It is clear that the vaccines are safe and effective," he said, noting that in the second wave after seniors in long-term care were vaccinated, deaths in their age group radically decreased.

For Dr. Sumon Chakrabarti, a specialist in infectious disease with Trillium Health Partners, September was the real turning point in the pandemic.

To see case numbers rising in other parts of Ontario, but less so in Peel, it told him something important.

Peel is building immunity.

"Everybody's fixated on the case count," he said, explaining that now, it's not so much about how many people have COVID-19 — it's about how sick they're getting.

With vaccinations and a large number of people walking around with some immunity after recovering from COVID-19, Chakrabarti said that Peel is better equipped to weather future waves than places that haven't been hit with high infection rates.

He said that with the Omicron variant, he believes it will likely spread, but "my feeling is that it won't be able to take off."

In the study of viruses, Chakrabarti said that usually these illnesses start to wane in severity or "lose their teeth" as infections spread over time.

Loh said that places where unvaccinated people are coming in contact with others where precautions aren't being maintained are where Peel Public Health is seeing outbreaks.

He said that at the moment, there is limited information and data available about the Omicron variant, its ability to spread and the severity of cases, but public health is keeping a vigilant eye.

He said that regardless of its strength, Omicron won't be completely resistant to the current vaccines.

"Vaccination still remains the cornerstone of protecting our society," he said.

Things are looking up, Loh said.

"I think what will ultimately happen is we will reach some sort of endemic state," Loh said.

Loh hopes that by spring, many children aged five to 11 will also be vaccinated and the unvaccinated population will be small enough to manage the spread of the virus.

Loh believes that in the summer, spring and fall, the majority of pandemic restrictions will be lifted. He said that depending on the scenario, there might be masks and booster shots in the winter.

Over the next two years, he said, COVID-19 will likely become less serious and blend into the usual cold and flu season.

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## Despite The Sense Of Déjà Vu, Omicron May Well Be The Storm Before The Calm

*By Fahad Razak, Arthur Slutsky and David Naylor, professors at the University of Toronto, December 29, 2021*

<https://www.theglobeandmail.com/opinion/article-despite-the-sense-of-deja-vu-omicron-may-well-be-the-storm-before-the/>

The Omicron variant of SARS-CoV-2 arrived at the worst possible time. Cold weather has kept us indoors, creating ideal conditions for airborne spread. The festive season brought more shopping, more social gatherings – and even more spread.

The variant's impact was therefore immediate. Many Canadians cancelled their holiday plans as case numbers exploded. Now, with the threat of school closings and delayed surgeries looming, it has begun to feel like December of 2020 all over again.

In reality, however, Canadians are in a much different place today. And we should remember that, amid the déjà-vu despair.

In late December 2020, COVID-19 vaccines were just starting to roll out. Canada's wise bet on longer intervals between doses not only gave us a head start on population coverage by allowing us to prioritize first doses, but also provided stronger immunity, with good durability.

While two-dose protection against mild illness from Omicron is proving to be much lower than with earlier variants, a third shot appears to boost protection substantially for those who have already received two mRNA vaccines or two AstraZeneca jabs. Protection should be similarly enhanced for Canadians who mixed their first two doses. Two doses of mRNA vaccines also offer strong protection against severe disease from Omicron.

Fortunately, about 87 per cent of Canadians 12 and older have already had two shots, and a steady rollout of vaccines is under way for children aged 5 to 11. Several million adults have already had three shots. Total vaccinations are currently growing by about 400,000 a day, the majority of which are third doses.



Individuals in all age brackets are also testing positive with Omicron but having no or few symptoms, and international evidence suggests that Omicron is associated with milder disease. This may have as much to do with population immunity accruing from vaccines or past COVID-19 infections as any intrinsic weakening of viral virulence.

Treatment has also been transformed since the early days of the pandemic. Today, thanks to researchers who have conducted many large clinical trials at unprecedented speed, there are a number of proven interventions for COVID-19, including passive immunization with an antibody cocktail; antiviral agents and monoclonal antibodies early in infection; steroids, blood thinners and immune-system modulating medications for those with mild to moderate illness; and more effective use of mechanical ventilation. In short, we can now prevent and treat COVID-19 across the full spectrum of disease.

Yes, Canadians still have a fight on our hands. With its staggering infectiousness, Omicron has blown past previous daily case records in multiple provinces. Testing and tracing capacity has already been over-run. And make no mistake: This variant will eventually find those who are unvaccinated or otherwise vulnerable, and these people are especially susceptible to severe disease. This could send large numbers of Canadians to hospital. Coupled with widespread infection of health care workers, Omicron could still overwhelm our health care systems and worsen existing backlogs. Meanwhile, people infected with Omicron can wind up sick at home for a week or more, while countless others will have to isolate after potential exposure.

This variant will not be eliminated by long lockdowns. Instead, each jurisdiction will have to sort out a mitigation strategy based on local epidemiology, patterns of vaccine coverage, and health care capacity. Short-term mitigation in turn has one over-arching goal: decelerating caseload growth. Slowing spread buys time for more third shots to be given, and will directly and indirectly help to ease the burden on our health care facilities. While risks of “long COVID-19” among infected individuals are still unclear, slower spread and more vaccines may also safeguard countless individuals from troubling post-viral syndromes.

Today, some provinces are moving aggressively to slow the spread. Others are gambling recklessly with few restrictions – an approach we saw last summer that is again unlikely to end well.

All that said, this fast-spreading variant may just be the storm before the calm. If indeed Omicron does not take the same per-case toll as Delta, then displacement of Delta could be a net positive. Further, as Omicron spreads in the weeks ahead, those who were infected may be able to repel future variants that share genetic elements with Omicron. Thus, while it is still too early to know, there is a chance that Omicron will hasten the transition of SARS-CoV-2 into an endemic virus – one that flares intermittently, but no longer has the same capacity to disrupt the world.

Whether or not that happy ending occurs, though, one thing is clear: low income countries have been left behind. In those countries, only 8 per cent of the population has received even one dose. That must be remedied urgently – not just to help protect the world from future variants such as Omicron, but because it is the moral thing to do.

## COVID-19 Pandemic Could End In 2022 If Global Vaccination Increases, WHO Says

By Aaron D'Andrea, Global News, December 29, 2021

[COVID-19 pandemic could end in 2022 if global vaccination increases, WHO says \(msn.com\)](#)

The acute phase of the COVID-19 pandemic could end by July 2022 if every country ends up vaccinating at least 70 per cent of its population, the World Health Organization says.

Tedros Adhanom Ghebreyesus, director-general of the WHO, said on Wednesday, December 29 that if that target is reached by then, the world could start to move on from the current phase of the pandemic.

"I want governments, industry, and civil society to work with us on a campaign that targets 70 per cent vaccine coverage in every country by the start of July," he said.

"I still remain optimistic this can be the year we could not only end the acute stage of the pandemic, but also chart a path to stronger health security."

Tedros made the comments at a WHO COVID-19 update on Wednesday, December 29, just two days before the world hits the two-year anniversary of the discovery of the coronavirus.

It was on New Year's Eve in 2019 when China first alerted the WHO to 27 cases of pneumonia of unknown origin in the city of Wuhan.

Since then, the disease has spread across the globe and produced multiple variants, the latest of which is Omicron – a variant driving up cases across the world, including in Canada.

Scientists have worked to find ways to combat the virus, including the creation of COVID-19 vaccines, which countries such as Canada have purchased in abundance.

Among its entire population, Canada has a vaccination rate of 76 per cent, the government reports. It is now rolling out booster programs to top immunity levels in light of the Omicron variant.

But other countries don't have the opportunity to boost and are still trying to vaccinate their population, Tedros warns.

"This is the time to rise above short-term nationalism and protect populations and economies against future variants by ending global vaccine inequity," he said.

"I call on leaders of rich countries and manufacturers to learn the lessons of Alpha, Beta, Gamma, Delta, and now Omicron and work together to reach the 70 per cent vaccination coverage."

In driving home his ask, Tedros warns that the longer the acute phase of the COVID-19 pandemic drags on, the more the chances for new variants like Omicron to emerge.

Omicron, which was discovered in late November by South African scientists, is spreading across the world and driving up infections in both the vaccinated and unvaccinated, the WHO has warned.

"It is possible that new variants could evade our counter-measures and become fully resistant to current vaccines or past infection, necessitating vaccine adaptations," Tedros said.

"Any new vaccine update would potentially mean a new supply shortage, so it's important that we focus on building up local manufacturing supply to help end this pandemic and prepare for future ones."

WHO officials on Wednesday, December 29 not only pressed for more global vaccine sharing, but also for countries to inoculate their most vulnerable populations, like the elderly and immune-compromised.

Dr. Mike Ryan, executive director of the WHO's health emergencies programme, said getting the most vulnerable vaccinated is key in ending the acute phase of the pandemic.

"The virus itself is very unlikely to go away completely and will probably settle down into a pattern of transmission (low-level) causing occasional outbreaks in under-vaccinated populations, and we hope that is the end game here," he said.

"By getting the vaccine equity equation right, by continuing to implement the measures we have at our disposal, by continuing to protect our most vulnerable ... we can bring the acute phase of the pandemic, the phase of death and hospitalization, to an end."

Since its discovery, Omicron has not only spread across the world but is also prompting countries to re-impose protective measures such as gathering and capacity limits to curb its spread.

While researchers scramble to get a full understanding of the variant, preliminary evidence from several studies suggests Omicron is causing milder illness compared to other variants, such as Delta.

However, its ability to transmit easily can still result in a flood of new patients heading into hospital for treatments, even if their stays are not long, the WHO has warned.

Ryan said Omicron has been spreading in younger populations, which generally have a stronger immune response. He is worried about labelling Omicron as milder right now in anticipation of how it will impact older populations.

"It looks more transmissible, it looks like it has a shorter incubation period, it looks like it's causing a milder disease, and that's on the face of it, looking at the population it's infecting," he said.

"What we haven't seen is the Omicron wave fully established in the broader population, and I'm a little nervous to make positive predictions until we see how well vaccine protection is going to work in those older and more vulnerable populations, to see whether previous infection or vaccination is going to provide the same levels of protection against severe disease and hospitalizations."

Tedros agrees.

"The high transmissibility could increase hospitalizations and deaths.... We shouldn't undermine the bad news by focusing on the good news," he said.

"We will know more, but until then it's better not to undermine.... We have to be very careful in that narrative because what we see on the other side is more hospitalizations are also seen in some countries, and more deaths."

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## COVID-19 Pandemic Could End In Spring & Omicron Variant 'Leading Us To That Place Sooner'

*By Daniel Milligan, Narcity, December 31, 2021*

[COVID-19 Pandemic Could End In Spring & Omicron Variant 'Leading Us To That Place Sooner' \(msn.com\)](#)

The COVID-19 pandemic, which has gripped the world for almost two years, could end when the season shifts to spring, according to one of B.C.'s leading public health officials.

Provincial Health Officer Dr. Bonnie Henry told CBC during a year-end interview that the new Omicron variant, which is causing huge spikes in case numbers across Canada, is creating a "new game" in the pandemic.

Despite the rapid acceleration in case numbers, she believes the virus will become endemic after the winter months.

Dr. Henry said: "The way the virus is changing with Omicron — that is leading us to that [endemic] place sooner."

"The type of illness it's causing, with most of us being protected through vaccination, means that we are going to get to that place."

Endemic means that the virus would have a constant presence and a predictable spread, similar to what malaria or flu has, instead of the current pandemic status.

Dr. Henry did say that there are still uncertainties ahead but she believes "we're getting there" and that "we're always going to have to learn some of the lessons from this."

Multiple provinces are bringing back COVID-19 restrictions in an attempt to curb the rising number of cases.

In Ontario, there are new restrictions on capacity limits, an 11 p.m. closing time for bars and restaurants, and a delay to in-person learning at schools across the province.

In B.C., the province reached its maximum capacity for COVID-19 testing, as cases continue to rise. Testing locations have seen extremely long wait times, and restrictions have changed in response to the Omicron variant.

## How Omicron May 'Lift Us Out Of The Pandemic, So That This Becomes The Last Wave Of Corona'

*The Net Effect Of The Global Omicron Wave Is That Millions Are Poised To Contract A Version Of COVID-19 That Will Leave Them With Natural Immunity At The Cost Of Some Cold-Like Symptoms*

*By Tristin Hopper, National Post, January 7, 2022*

<https://nationalpost.com/health/how-omicron-may-lift-us-out-of-the-pandemic-so-that-this-becomes-the-last-wave-of-corona>

As Omicron continues to surge through global populations with unprecedented speed, health officials in one of the world's harder-hit countries are already sounding a note of optimism that the variant could spell humanity's deliverance from the COVID-19 pandemic.

"(Omicron) may be what is going to lift us out of the pandemic, so that this becomes the last wave of corona," Tyra Grove Krause, technical director with Denmark's Statens Serum Institut (SSI), told the country's TV2 broadcaster on Monday, January 3.

Last week, Denmark was posting the world's highest rate of COVID-19 infections, with roughly one in every 60 Danes nursing an active case of the disease.

While the Danish health care system is still bracing for Omicron hospitalizations to peak in mid-January, Krause argued that the uniquely mild variant is poised to infect so many Danes in the coming days that it will impart a kind of herd immunity shielding the country from future variants.

Within two months, said Krause, "I hope the infection will start to subside and we get our normal lives back."

Early data from around the world have indeed shown Omicron as a version of COVID-19 that is both incredibly transmissible and significantly milder than earlier variants.

A report this week from Krause's SSI, for instance, found that Danes are up to half as likely to be hospitalized with an Omicron infection as compared to one contracted during the earlier Delta wave. That's almost identical to new numbers from Public Health Ontario showing Omicron patients to be 54 per cent less at risk from death or hospitalization as compared to earlier variants.

However, the researchers behind both those reports also warn that Omicron continues to pose a threat to the world's health care systems due to its raw transmissibility: even a virus with significantly lower hospitalization rates can overwhelm emergency rooms if it's infecting tens of thousands per day.

As Krause warned on Monday, January 3, "Omicron will still be able to put pressure on our health care system."

Nevertheless, the net effect of the global Omicron wave is that millions are poised to contract a version of COVID-19 that will leave them with natural immunity at the cost of only a few days of cold-like symptoms.

“When (the Omicron wave) is over, we’re in a better place than we were before,” read the SSI’s latest report into Danish Omicron numbers.

It’s a best-case scenario for the Omicron wave that has been posited since the first days after the variant’s discovery in South Africa. Angelique Coetzee is the South African physician who first identified the new variant in late November, and has similarly touted it as humanity’s ticket out of the COVID-19 pandemic.

“Omicron could potentially be of great help to us — which is certainly not something you could say about the Delta variant,” she wrote in a December 13 op-ed for the U.K.’s Daily Mail.

Coetzee suggested that the herd immunity offered by Omicron could end up being such a game-changer in the global fight against COVID-19 that health officials should seriously consider whether the variant’s spread should even be checked.

“The next variant that comes along might be slower spreading but more severe, and so we will need all the help we can get from such natural immunity,” she wrote.

In mid-December, just as Omicron began to gain a significant toehold in the United States, research out of the Oregon Health and Science University suggested that the coming wave of Omicron-led breakthrough infections would sow a kind of “super-immunity” throughout the populace.

“I think this speaks to an eventual end game,” study co-author Marcel Curlin said in an official statement. “Our study implies that the long-term outcome is going to be a tapering-off of the severity of the worldwide epidemic.”

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## Omicron May Be Headed For A Rapid Drop In US And Britain

*Just A Month And A Half After It Was First Detected In South Africa, The Omicron Variant Has Become So Wildly Contagious That It Could Be Running Out Of People To Infect, Scientists Believe.*

*By Maria Cheng And Carla K. Johnson, The Associated Press, January 11, 2022*

<https://www.thestar.com/news/world/2022/01/11/omicron-may-be-headed-for-a-rapid-drop-in-us-and-britain.html>

Scientists are seeing signals that COVID-19’s alarming omicron wave may have peaked in Britain and is about to do the same in the U.S., at which point cases may start dropping off dramatically.

The reason: The variant has proved so wildly contagious that it may already be running out of people to infect, just a month and a half after it was first detected in South Africa.

“It’s going to come down as fast as it went up,” said Ali Mokdad, a professor of health metrics sciences at the University of Washington in Seattle.

At the same time, experts warn that much is still uncertain about how the next phase of the pandemic might unfold. The plateauing or ebbing in the two countries is not happening everywhere at the same time or at the same pace. And weeks or months of misery still lie ahead for patients and overwhelmed hospitals even if the drop-off comes to pass.

“There are still a lot of people who will get infected as we descend the slope on the backside,” said Lauren Ancel Meyers, director of the University of Texas COVID-19 Modeling Consortium, which predicts that reported cases will peak within the week.

The University of Washington’s own highly influential model projects that the number of daily reported cases in the U.S. will crest at 1.2 million by Jan. 19 and will then fall sharply “simply because everybody who could be infected will be infected,” according to Mokdad.

In fact, he said, by the university’s complex calculations, the true number of new daily infections in the U.S. — an estimate that includes people who were never tested — has already peaked, hitting 6 million on Jan. 6.

In Britain, meanwhile, new COVID-19 cases dropped to about 140,000 a day in the last week, after skyrocketing to more than 200,000 a day earlier this month, according to government data.

Kevin McConway, a retired professor of applied statistics at Britain’s Open University, said that while cases are still rising in places such as southwest England and the West Midlands, the outbreak may have peaked in London.

The figures have raised hopes that the two countries are about to undergo something similar to what happened in South Africa, where in the span of about a month the wave crested at record highs and then fell significantly.

“We are seeing a definite falling-off of cases in the U.K., but I’d like to see them fall much further before we know if what happened in South Africa will happen here,” said Dr. Paul Hunter, a professor of medicine at Britain’s University of East Anglia.

Differences between Britain and South Africa, including Britain’s older population and the tendency of its people to spend more time indoors in the winter, could mean a bumpier outbreak for the country and other nations like it.

On the other hand, British authorities’ decision to adopt minimal restrictions against omicron could enable the virus to rip through the population and run its course much faster than it might in Western European countries that have imposed tougher COVID-19 controls, such as France, Spain and Italy.



Shabir Mahdi, dean of health sciences at South Africa's University of Witwatersrand, said European countries that impose lockdowns won't necessarily come through the omicron wave with fewer infections; the cases may just be spread out over a longer period of time.

On Tuesday, January 11, the World Health Organization said there have been 7 million new COVID-19 cases across Europe in the past week, calling it a "tidal wave sweeping across the region." WHO cited modeling from Mokdad's group that predicts half of Europe's population will be infected with omicron within about eight weeks.

By that time, however, Hunter and others expect the world to be past the omicron surge.

"There will probably be some ups and downs along the way, but I would hope that by Easter, we will be out of this," Hunter said.

Still, the sheer numbers of people infected could prove overwhelming to fragile health systems, said Dr. Prabhat Jha of the Centre for Global Health Research at St. Michael's Hospital in Toronto.

"The next few weeks are going to be brutal because in absolute numbers, there are so many people being infected that it will spill over into ICUs," Jha said.

Mokdad likewise warned in the U.S.: "It's going to be a tough two or three weeks. We have to make hard decisions to let certain essential workers continue working, knowing they could be infectious."

Omicron could one day be seen as a turning point in the pandemic, said Meyers, at the University of Texas. Immunity gained from all the new infections, along with new drugs and continued vaccination, could render the coronavirus something with which we can more easily coexist.

"At the end of this wave, far more people will have been infected by some variant of COVID-19," Meyers said. "At some point, we'll be able to draw a line — and omicron may be that point — where we transition from what is a catastrophic global threat to something that's a much more manageable disease."

That's one plausible future, she said, but there is also the possibility of a new variant — one that is far worse than omicron — arising.

## Travel Bans Are A Flight Of Fantasy. They Need To End

*We Learned That Travel Bans Are Merely Political Theatre Nearly Two Years Ago. Insanity Is Repeating A Folly And Hoping For A Different Outcome.*

*By Robin V. Sears, Contributing Columnist, Toronto Star, December 19, 2021*

<https://www.stcatharinesstandard.ca/ts/opinion/contributors/2021/12/19/travel-bans-are-a-flight-of-fantasy-they-need-to-end.html>

Donald Trump bragged how quickly he banned flights from China, weeks after the first cases had arrived in New York — not from Wuhan, but from Italy. The virus travelled from China to Europe weeks before, then crossed back over the Atlantic. New York's horrors resembled a medieval plague-ridden city. It was the first proof that travel bans are merely political theatre — nearly two years ago.

Given the days between contact and symptoms, by the time cases are found it means that hundreds of infected passengers have already been scattering around the world. Considering how quickly we target the poorest countries — but rarely the rich — there is more than a whiff of racism to such cruel behaviour.

The public health community says that we may have endemic levels of COVID-19 for years to come. Mutations will accelerate in unvaccinated communities. So do we really plan to shut down air travel to and from dozens of countries every time a new mutation appears? Insanity is repeating a folly and hoping for a different outcome.

A decade ago, I asked a federal minister in private if there was any proof that shoes were a real security threat on planes. "I call it national security theatre," he chuckled. "We pay millions for minimally effective equipment. We perform elaborate searches and tell people they can carry only tiny bottles of shampoo for one reason. It provides the illusion of safety to worried travellers."

On top of this insult to incoming visitors, the Government of Canada is now threatening its own citizens that if they travel they may not be allowed home. Not only is that of questionable legality — it is as absurdly pointless as banning international travellers.

We know how to manage pandemic travel: test, test, test and quarantine. Test passengers and crew before they get on a plane; test them in quarantine as soon as they get off. Despite claims from irresponsible airline CEOs that masking is not necessary in flight, everything we know about Omicron tells us it is. The virus spreads as an aerosol spray over more than two metres. So test before flying, mask during, and test again after. Why has our government failed at this time and again? Because it is harder work and more expensive. Theatre is much easier and the default response of this government.

Canada's testing regimes have been shambolic and unco-ordinated from the beginning. Effective pandemic control means you test all the time, for free from everywhere: drug stores, mobile testing stations, schools, and now at home. You update in real time all contacts traced for every tested individual.

Real quarantine does not mean you swear “Scout’s Honour” you will never leave your house, then stop for a beer at your local. It means you carry an app that you show everywhere, attesting to your quarantine, testing, and vaccine status.

More tests, more tracking, and real incentives and sanctions on vaccination status will mean fewer bodies in precious ICU beds. Our record on all these fronts has been appalling.

The auditor general last week offered a devastating assessment: 75 per cent of arriving passengers could not be traced to their quarantine hotel; 30 per cent of travellers’ test results went missing; and 14 percent of those who tested positive were never contacted about isolation! Anyone who has landed at a Canadian airport will have seen all of this: passengers wandering untested out to taxis, many unmasked arrivals, and harried staff trying to marshal dense crowds.

Hong Kong, a city with a population the size of Quebec, has had just over 200 deaths from COVID-19. They have the toughest testing and quarantine regimes in the world. Quebec has suffered more than 11,500 deaths.

If there is one possible blessing from these dark months, it is that we have learned how not to fail so badly the next time we get hit.

Let’s start with banning the idiocy of travel bans.

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## Open The Damn Country Back Up, Before Canadians Wreck Something We Can’t Fix

*The Country Is Growing More Authoritarian In Response To Fear*

*By Jordan Peterson, Special to National Post, January 10, 2022*

<https://nationalpost.com/opinion/jordan-peterson-open-the-damn-country-back-up-before-canadians-wreck-something-we-cant-fix>

I spent more than three hours on the phone this weekend trying to get through to the online security department of one of Canada’s major banks. One of my accounts was shut down (because I had the effrontery to sign in from Alberta — an event too unexpected for the bank’s security systems). I was placed on hold interminably, subjected all the while to the corporate world’s idea of music (to soothe me). I was then offered a call-back, which I duly received, 45 minutes later. Then I was placed on hold again, and again, and again. This all occurred after my patience had already been exhausted in the aftermath of trying to fly in Canada.

Like so many Canadians, I have been unable to see many of the people I love and who are tolerant enough to return the sentiment for nearly two years. Lockdowns. Restrictions. Limits on personal and social gatherings. Precautions. Precautions. Precautions.

But everything had opened enough, in principle, so flights for such purposes were — in principle — once again possible. My wife and I therefore took the opportunity on the last day of 2021 to fly first to Comox, British Columbia, and then, several days later, to our joint hometown of Fairview, Alberta. However, the airline we had arranged our flights with cancelled/delayed all six flights we had scheduled. Furthermore, they had no staff available in one entire wing of Edmonton's airport. This made rescheduling prohibitively difficult. We were delayed by one full day travelling to British Columbia, and then another day travelling to Alberta (and there were further delays on our way home to Toronto). This took quite a chunk out of an eight-day trip. All this from an airline that not so long ago was a model of efficiency.

Like most people in Canada, and in the broader Western world, my wife and I are accustomed to systems that work. When we booked flights in the past, with rare exceptions, we arrived safely and on time. When we used our banking systems, online, we gained access to our accounts. When we had to phone security, because of a log-in problem, we were able to talk to someone who was able to help. And, because we were spoiled Westerners, we expected that such would always and consistently be the case. Why? Because, by and large, our systems worked. Miraculously well. The power (and the heat — it's forty below here in northern Alberta, and has been for three weeks) always worked. Planes took off and landed on time. Banks were open and effective and honest.

But there are empty shelves in the grocery stores here in Fairview. The supply chain that provides our food — just in time — are severely stressed. While I was here, I spoke with a local restaurateur who operates the pizza place I worked in forty years ago. She is barely hanging on. This is true of most local businesses.

I was on the phone for three hours trying to sort out a minor banking issue, after being delayed for a full day while flying, after having been delayed in a similar way only four days before. And, because I am an entitled Westerner, accustomed to my privileges, I got whiny about it. I have a banker that takes care of my affairs, and I sent him and his associate a string of complaints about the service I was receiving. They wrote back, apologetically, and told me that they're barely able to function with the COVID-19 restrictions, the attendant staff shortages (also caused by illness) and their inability to attract new employees — a problem besetting many industries at the moment.

I am not accustomed to feeling particularly sympathetic for the travails of large, successful enterprises: banks, airlines, utilities and the like. I expect a certain standard of service, so that I can conduct my own affairs effectively, and am impatient when delays unnecessary in the normal course of things emerge. The letter from the bank stopped me and made me think, however. It wasn't just the bank. It was also the airline. It was the empty shelves in the grocery store in northern Alberta. It was the daughter of the man I once worked for as a cook, back when I was a teenager. It was the shopkeepers and small business-people I have spoken with on this trip.

We are pushing the complex systems upon which we depend and which are miraculously effective and efficient in their often thankless operation to their breaking point. Can you think of anything more unlikely than the fact that we can get instant trouble-free access to our money online, using systems that are virtually graft- and corruption-free?

Just imagine how much work, trust and efficiency was and is necessary to make that a reality. Can you think of anything more unlikely than fast, reliable and inexpensive jet air travel, nationally and internationally, in absolute safety? Or the constant provision of almost every consumer good imaginable, in the midst of plentiful, varied and inexpensive food?

These systems are now shaking. We're compromising them seriously with this unending and unpredictable stream of restrictions, lockdowns, regulations and curfews. We're also undermining our entire monetary system, with the provision of unending largesse from government coffers, to ease the stress of the COVID-19 response. We're playing with fire. We've demolished two Christmas seasons in a row. Life is short. These are rare occasions. We're stopping kids from attending school. We're sowing mistrust in our institutions in a seriously dangerous manner. We're frightening people to make them comply. We're producing bureaucratic institutions that hypothetically hold public health in the highest regard, but subordinating all our properly political institutions to that end, because we lack leadership, and rely on ultimately unreliable opinion polls to govern broadscale political policy. I've never seen breakdown in institutional trust on this scale before in my lifetime.

I was recently in Nashville, Tennessee. No lockdowns. No masks. No COVID-19 regulations to speak of. People are going about their lives. Why can that be the case in Tennessee (and in other U.S. states, such as Florida) when there are curfews (curfews!) in Quebec, two years after the pandemic started, with a vaccination rate of nearly 80 per cent? When BC is still limiting social gatherings? When we are putting tremendous and unsustainable strain on all the complex systems that have served us so well, and made us so comfortable, in the midst of the troubles of our lives?

The cure has become worse than the disease.

I have spoken with senior advisors to provincial governments in Canada. There is no end game in sight. The idea that Canadian policy is or should be governed "by the science" is not only not true, it's also not possible, as there is no simple pathway from the facts of science to the complexities of policy. We are deciding, by opinion poll, to live in fear, and to become increasingly authoritarian in response to that fear. That's a danger, too, and it's increasingly real. How long are we going to flail about, hiding behind our masks, afraid to send our children (who are in no danger more serious than risk of the flu) to school, charging university students full tuition for tenth-rate online "education," pitting family member against family member over vaccine policy and, most seriously, compromising the great economic engine upon which our health also depends?

Until we decide not to.

There are no risk-free paths forward. There is only one risk, or another. Pick your poison: that's the choice life often offers. I am weary of living under the increasingly authoritarian dictates of a polity hyper-concerned with one risk, and oblivious to all others. And things are shaking around us.

Enough, Canadians. Enough, Canadian politicians. Enough masks. Enough social gathering limitations. Enough restaurant closures. Enough undermining of social trust. Make the bloody vaccines available to those who want them. Quit using force to ensure compliance on the part of those who don't. Some of the latter might be crazy but, by and large, they are no crazier than the rest of us.

Set a date. Open the damn country back up, before we wreck something we can't fix.

Time for some courage.

Let's live again.

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## Why Canada Is Shutting Down During Omicron While The U.S. Stays Open: Their Health Care Systems

*The Pandemic Has Exposed One Trade-Off That Canada Makes With Its Universal System: Its Hospitals Are Less Capable Of Handling A Surge Of Patients*

*By Brian Platt and Kevin Orland, Bloomberg News, January 7, 2022*

<https://nationalpost.com/news/canada/why-canada-is-shutting-down-during-omicron-while-the-u-s-stays-open-their-health-care-systems>

As Omicron sweeps through North America, the U.S. and Canadian responses couldn't be more different. U.S. states are largely open for business, while Canada's biggest provinces are shutting down.

The difference largely comes down to arithmetic: the U.S. health care system, which prioritizes free markets, provides more hospital beds per capita than the government-dominated Canadian system does.

"I'm not advocating for that American market-driven system," said Bob Bell, a physician who ran Ontario's health bureaucracy from 2014 to 2018 and oversaw Toronto's University Health Network before that. "But I am saying that in Canada, we have restricted hospital capacity excessively."

The consequences of that are being felt throughout the economy. In Ontario, restaurants, concert halls, and gyms are closed while Quebec has a 10 p.m. curfew and banned in-person church services. British Columbia has suspended indoor weddings and funeral receptions.

The limits on hospital capacity include intensive care units. The U.S. has one staffed ICU bed per 4,100 people, based on data from thousands of hospitals reporting to the U.S. Health and Human Services Department. Ontario has one ICU bed for about every 6,000 residents, based on provincial government figures and the latest population estimates.

Of course, hospital capacity is only one way to measure the success of a health system. Overall, Canadians have better access to health care, live longer than Americans, and rarely go bankrupt because of medical bills. Canada's mortality rate from COVID-19 is a third of the U.S. rate, a reflection of Canada's more widespread use of health restrictions and its collectivist approach to health care.

Still, the pandemic has exposed one trade-off that Canada makes with its universal system: its hospitals are less capable of handling a surge of patients.

The situation is especially stark in Ontario. Nationally, Canada has less hospital capacity than the U.S. has, as a proportion of the population. But even among Canadian provinces, Ontario fares the worst. It had one intensive-care or acute-care bed for every 800 residents as of April 2019, the latest period for which data is available, according to the Canadian Institute for Health Information. During the same period, the average ratio in the rest of Canada was about one bed for every 570 residents.

That leaves the province's health care system in a precarious position whenever a new wave of COVID-19 arrives.

"The math isn't on our side," Ontario Premier Doug Ford said on Monday, January 3 as he announced new school and business closures this week to alleviate pressure on the province's hospitals. The province has nearly 2,300 people hospitalized with COVID-19.

On Wednesday, January 5, after Brampton Civic Hospital in the Toronto suburbs declared an emergency because of a shortage of beds and workers, Brampton's mayor, Patrick Brown, tweeted: "We need a national conversation on inadequate health care capacity and staffing."

The biggest bottleneck in the system is the staffing required by acute care, particularly in the emergency departments and intensive care units, Bell said. The personnel crunch becomes extreme during COVID-19 waves when large numbers of staff are forced to isolate at home because of infection or exposure.

"We haven't done an adequate job of developing capacity that will serve the needs of Ontarians," Bell said. "There's just no surge capacity available."

Stephen Archer, head of the medicine department at Queen's University in Kingston, Ontario, spent two decades working in hospitals in Minneapolis and Chicago. He said he believes strongly that the Canadian system is better and provides more equitable care.

Still, he called it "embarrassing" to see Toronto's hospitals having to transfer virus patients to smaller hospitals around the province, as happened last year. The Kingston Health Sciences Centre, where he works, took in more than 100 COVID-19 patients from Toronto earlier in the pandemic, which was no surprise, Archer said, because Ontario's hospitals get overwhelmed even by a busy flu season.

"I think a very fair criticism of the Canadian system and the Ontario system is we try to run our hospitals too close to capacity," he said. "We couldn't handle mild seasonal diseases like influenza, and therefore we were poorly positioned to handle COVID-19."

Beyond hospital capacity, Archer and Bell cited other reasons for the disparity in the way that the U.S. and Canada respond to new outbreaks. Canadians put more trust in their government to act for the larger collective good, and they won't tolerate the level of death and severe disease that America has endured from COVID-19, they said.

David Naylor, a physician and former University of Toronto president who led a federal review into Canada's response to the 2003 SARS epidemic, said hospital capacity probably plays a bigger role in Canadian decision-making than in the U.S. because Canada's universal system means "the welfare of the entire population is affected if health care capacity is destabilized."



But he also argued that focusing only on hospital capacity could be misleading. “Both Canada and the U.S. have lower capacity than many European countries,” he wrote by email.

The major difference between the two countries’ responses to COVID-19 outbreaks is cultural, Naylor argues. In Canada, more than the U.S., policy is guided by a “collectivist ethos” that tolerates prolonged shutdowns and other public health restrictions to keep hospitals from collapsing.

“America’s outcomes are almost inexplicable given the scientific and medical firepower of the USA,” Naylor said. “With regret, I’d have to say that America’s radical under-performance in protecting its citizens from viral disease and death is a symptom of a deeper-seated political malaise in their federation.”

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## Majority Of Canadians Support Getting COVID-19 Booster Shot, Express Concern About Open U.S. Border, Poll Shows

*By Safiyah Marhnouj, The Canadian Press, January 7, 2022*

<https://www.theglobeandmail.com/politics/article-majority-of-canadians-support-getting-COVID-19-booster-shot-express/>

With the Omicron variant sweeping across the country and COVID-19 case counts on the rise, 8 in 10 Canadians say they will definitely get a vaccine booster shot, according to a new poll.

Six in 10 Canadians also support closing the U.S.-Canada border to non-essential travel to curb the spread of Omicron.

The poll found that 80 per cent of the 1,005 Canadians surveyed by Nanos Research just before Christmas on behalf of The Globe and Mail would definitely get a booster; another 9 per cent said they would probably get a third shot.

Only 3 per cent of respondents said they would probably not get one, and 6 per cent said they would definitely not. Two per cent said they were unsure.

Nik Nanos, the chief data scientist at Nanos Research, said the poll shows significant generational differences. More than 90 per cent of Canadians 55 and older plan to get a booster, compared with 76 per cent of 18- to 34-year-olds.

“It probably speaks to the fact that they’re an at-risk population and they’re the one group that needs to be protected, and seniors are on board very strongly in terms of taking the booster,” Mr. Nanos said.

Support for a third shot was highest in Atlantic Canada, Quebec and Ontario, where more than 90 per cent of respondents in each region said they would definitely or probably get the shot.

In British Columbia, 14 per cent of respondents said they would definitely or probably not get a booster, and 12 per cent of respondents in the Prairies also opposed getting one when they become available.

The poll consisted of a hybrid telephone and online random survey with results gathered on December 22 and 23. It has a margin of error of plus or minus 3.1 percentage points, 19 times out of 20.

As Omicron drives an increase in hospitalizations across the country, and airlines cancel hundreds of flights, some Canadians are also concerned about international travel.

A majority of Canadians (61 per cent) said they support or somewhat support closing the U.S.-Canada border to non-essential travel, while 23 per cent of respondents said they oppose closing the border, with another 14 per cent saying they somewhat oppose the idea.

“For many Canadians, they see ... the U.S.-Canada border as a potential risk,” Mr. Nanos said.

Women were more likely to support closing the border than men, with 65 per cent of female respondents in favour, while 56 per cent of male respondents were opposed.

According to the poll, 43 per cent of Canadians see visitors from other countries as a bigger health threat than Canadians travelling internationally and returning home.

Respondents 55 and older were more likely than respondents aged 18 to 34 to say foreign visitors are a bigger threat.

In December, Health Minister Jean-Yves Duclos advised Canadians against all non-essential international travel, citing concerns about the rapid spread of Omicron.

The poll found that about 1 in 4 Canadians think their neighbours will ignore the advice, a response Mr. Nanos said he found “striking.”

“I think a lot of this has to do with the fatigue that’s out there. For many Canadians, the pandemic has lasted much longer than anyone anticipated, and there’s no real end in sight right now,” he said.

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## U.S. Health Officials Cut COVID-19 Isolation, Quarantine Guidelines From 10 Days To 5

*Sheer Number Of People Becoming Infected Threatens Ability Of Businesses To Stay Open, Experts Say*

*By The Associated Press, December 27, 2021*

<https://www.cbc.ca/news/world/us-cdc-COVID-19-isolation-guidelines-1.6298953>

U.S. health officials on Monday, December 27 cut recommendations for isolation restrictions for Americans diagnosed with the coronavirus from 10 to five days, and similarly shortened the time that close contacts need to quarantine.

Officials at the U.S. Centers for Disease Control and Prevention (CDC) said the guidance is in keeping with growing evidence that people with the coronavirus are most infectious in the two days before and three days after symptoms develop.

The decision also was driven by a recent surge in COVID-19 cases, propelled by the Omicron variant.

Early research suggests Omicron may cause milder illnesses than earlier versions of the coronavirus. But the sheer number of people becoming infected — and therefore having to isolate or quarantine — threatens to crush the ability of hospitals, airlines, and other businesses to stay open, experts say.

CDC Director Rochelle Walensky said the country is about to see a lot of Omicron cases.

"Not all of those cases are going to be severe. In fact, many are going to be asymptomatic," she told The Associated Press on Monday, December 27. "We want to make sure there is a mechanism by which we can safely continue to keep society functioning while following the science."

### **Rules Already Relaxed For Some**

Last week, the agency loosened rules that previously called on health care workers to stay out of work for 10 days if they test positive. The new recommendations said workers could go back to work after seven days if they test negative and don't have symptoms. The agency said isolation time could be cut to five days, or even fewer, if there are severe staffing shortages.

Now, the CDC is changing the isolation and quarantine guidance for the general public to be even less stringent.

The change is aimed at people who are not experiencing symptoms. People with symptoms during isolation, or who develop symptoms during quarantine, are encouraged to stay home.

The CDC's guidance on isolation and quarantine has seemed confusing to the public, and the new recommendations are "happening at a time when more people are testing positive for the first time and looking for guidance," said Lindsay Wiley, an American University public health law expert.

Nevertheless, the guidance continues to be complex.

### **Isolation Rules**

The isolation rules are for people who are infected. They are the same for people who are unvaccinated, partly vaccinated, fully vaccinated, or boosted.

They say:

- The clock starts the day you test positive.
- An infected person should go into isolation for five days, instead of the previously recommended 10.

- At the end of five days, if you have no symptoms, you can return to normal activities but must wear a mask everywhere — even at home around others — for at least five more days.
- If you still have symptoms after isolating for five days, stay home until you feel better and then start your five days of wearing a mask at all times.

## Quarantine Rules

The quarantine rules are for people who were in close contact with an infected person but who are not infected themselves.

For quarantine, the clock starts the day someone is alerted to the fact that they may have been exposed to the virus.

Previously, the CDC said people who were not fully vaccinated and who came in close contact with an infected person should stay home for at least 10 days. Now, the agency is saying only those who got booster shots can skip quarantine if they wear masks in all settings for at least 10 days.

That's a change. Previously, people who were fully vaccinated — which the CDC has defined as having two doses of the Pfizer or Moderna vaccines, or one dose of the Johnson & Johnson vaccine — could be exempt from quarantine.

Now, people who got their initial shots but not boosters are in the same situation as those who are partly vaccinated or are not vaccinated at all: they can stop quarantine after five days if they wear masks in all settings for five days afterward.

## Why 5 Days May Be A Risk

Suspending both isolation and quarantine after five days is not without risk.

Many people get tested when they first feel symptoms, but many Americans get tested for other reasons, such as to see if they can visit family or for work. That means a positive test result may not reveal exactly when a person was infected or give a clear picture of when they are most contagious, experts say.

When people get infected, the risk of spread drops substantially after five days, but it does not disappear for everyone, said Dr. Aaron Glatt, a New York physician who is a spokesperson for the Infectious Diseases Society of America.

"If you decrease it to five days, you're still going to have a small but significant number of people who are contagious," he said.

That's why wearing masks is a critical part of the CDC guidance, Walensky said.

## Varying Policies

The guidance is not a mandate; it's a recommendation to employers and state and local officials. Last week, New York state said it would expand on the CDC's guidance for health care workers to include employees who have other critical jobs that are facing a severe staffing shortage.

It's possible other states will seek to shorten their isolation and quarantine policies, and the CDC is trying to get out ahead of the shift. "It would be helpful to have uniform CDC guidance" that others could draw from, rather than a mishmash of policies, Walensky said.

Given the timing with surging case counts, the update "is going to be perceived as coming in response to pressure from business interests," Wiley said. But some experts have been calling for the change for months, she said, because shorter isolation and quarantine periods appeared to be sufficient to slow the spread.

The move by the CDC follows a decision last week by U.K. officials to reduce the self-isolation period for vaccinated people who test positive for COVID-19.

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## Canada's Travel Industry Urges Looser Testing Restrictions As Other Countries Drop Requirements

*By Irene Galea, The Globe and Mail, January 7, 2021*

<https://upjobsnews.com/canadas-travel-industry-urges-looser-testing-restrictions-as-other-countries-drop-requirements-news-more/>

Canadian travel industry associations are urging federal policy-makers to consider relaxing testing restrictions for foreign travellers as other countries start to roll back requirements for visitors.

The greater availability of rapid tests around the world and higher vaccination rates should allow the government to streamline the testing process for visitors coming to Canada, yet Canada continues to have some of the strictest travel policies among G7 countries, travel groups say.

Britain is the latest country to drop most of its entry requirements.

While some provinces have reduced testing and isolation requirements, industry experts say Canada still has some of the strictest travel policies in the Group of Seven – which also includes France, Germany, Italy, Japan, Britain and the United States – and the restrictions are deterring travellers.

"As we watch the loosening of other requirements, such as isolation periods, it would seem that loosening of requirements around travel should follow suit," said Beth Potter, president of the Tourism Industry Association of Canada, or TIAC, the national private-sector advocate for the industry. "We would love to get to the point where you only need to do a rapid test on arrival, then carry on."

According to Ms. Potter, recent changes to provincial and federal policy – such as Prime Minister Justin Trudeau’s statement on Wednesday, January 5 that the federal government will ramp up its distribution of rapid tests this month – suggest that it may be time to determine if the science around COVID-19 and Canada’s travel policies are still in alignment.

“The question that we ask, and that we don’t have an answer to, is that if we are using rapid tests to mitigate community spread, do we need to rely on PCR tests to mitigate spread by travel?”

Currently, fully vaccinated travellers to Canada, or Canadians re-entering the country, are required to take a PCR test 72 hours before arrival in Canada, and may be asked to take another PCR test at the airport and isolate until they receive results. Unvaccinated non-citizens are not allowed to enter Canada, while Canadians who are not fully vaccinated must quarantine for 14 days after arrival. Full vaccination is also required by most airlines for travellers leaving Canada.

Some countries have already adopted new measures in response to the changing medical evidence. On Wednesday, January 5, British Prime Minister Boris Johnson announced that vaccinated visitors to England will no longer be required to take a pre-departure test, can take a rapid test on arrival instead of a PCR test, and will not be required to isolate until they receive their results. Scotland has since announced similar measures.

“When the Omicron variant was first identified, we rightly introduced travel restrictions to slow its arrival in our country,” Mr. Johnson said, speaking in Parliament. “But now Omicron is so prevalent, these measures are having limited impact on the growth in cases while continuing to pose significant costs to our travel industry.”

Britain is not the only country relaxing its travel restrictions. Mexico does not require a negative test to enter the country, and instead asks travellers only to fill out a health declaration form. Travellers to Mexico are also not required to undertake any isolation upon arrival.

Israel, too, announced on Thursday, January 6 that it will lift its ban on travel to and from a list of “red list” countries, including Canada, implemented in mid-December over fears of Omicron spread.

“What we are asking of the government is to make decisions based on science and data, and not politics and optics,” said Wendy Paradis, president of the Association of Canadian Travel Agencies.

She said countries will have to figure out how to balance Omicron spread and the economic impact. Health care systems around the world have different capacities, she said, so restrictions should follow accordingly.

One area of capacity at its limit in Canada is testing, Ms. Paradis said. “And you have to really question about where we’re using our testing tools.”

Access to reliable testing and quick test turnarounds vary across the country, meaning visitors could be expected to isolate for a significant chunk of their vacation.

According to Ms. Potter, some tests done in Calgary are being sent to labs in Ontario, meaning travellers could be waiting up to 72 hours to get results back. This is not only off-putting for travellers, she said, but damaging to the businesses that serve them.

“That means isolating for three days of a week-long holiday in some cases,” Ms. Potter said. “It is causing people to cancel their plans right up to the last minute, which makes it very difficult for businesses to plan staff appropriately.”

Annually, travel to Canada adds \$102-billion to Canada’s economy. Currently, the industry is bringing in just half that number, according to Ms. Potter. This means loss of work for some of the 1.8 million Canadians whose jobs depend on the economic activity generated by travel and tourism.

Meanwhile, other countries are taking a more cautious approach.

Starting January 14, all passengers flying directly to China from Canada must take a nucleic acid test, a type of test similar to a PCR test, seven days before boarding, in addition to the previously mandated nucleic acid and IgM antibody tests taken within two days before boarding. Passengers will be required to isolate during the two days prior to travelling except to take their tests. In October, China reduced the number of weekly inbound flights to just over 400, one-fifth of flights from the year before.

Hong Kong added Canada to its list of countries included in a two-week travel ban in early January, and is holding a cruise ship carrying 2,500 passengers at port for COVID-19 testing after nine passengers were found to be connected to an outbreak.

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## 'More Work For No Pay': Travel Agents Say They're In Trouble After Slew Of Trip Cancellations

*Travel Agency Organizations Warn Of 'Devastating Winter' As Many Are Ineligible For Federal Supports*

*By Ben Andrews, CBC News, January 10, 2022*

<https://www.cbc.ca/news/canada/ottawa/travel-agents-ottawa-omicron-cancellations-1.6308979>

When the federal government prohibited flights from South Africa in response to Omicron, Kerwin Dougan took calls at odd hours to help his clients navigate a patchwork of travel bans and COVID-19 testing requirements.

Since then, he says, the situation for travel agents like himself has only gotten worse.

"Right now, we're just trying to survive," said Dougan, the co-owner of Voyages G Travel in Gatineau, Quebec.



Dougan and other area travel agents told CBC Ottawa that, after two lean years, a combination of holiday trip cancellations, travel rules, and lacklustre financial support is putting their businesses in jeopardy — just as the industry appeared to be recovering.

### **Omicron Reversed Brief Travel Revival**

International travel partly rebounded in 2021, returning to around one-quarter of pre-pandemic levels by October of last year, according to the most recent Statistics Canada data available.

The revival quickly reversed, however, as Omicron spread around the globe.

On December 15, federal health minister Jean-Yves Duclos asked Canadians planning to travel abroad for the holidays to cancel their trips.

Dougan estimated his agency has lost nearly half its bookings to cancellations since the advisory came out.

The federal government currently requires all international travellers over five years of age to submit proof of a negative COVID-19 molecular test, among other requirements, to enter Canada.

Wendy Paradis, president of the Association of Canadian Travel Agencies, said those requirements, coupled with global test shortages, are a major deterrent for travellers.

"It is going to be a devastating winter," she said.

### **Many Ineligible For Federal Support**

Dougan said he's grown accustomed to cancellations after two years, but this time around his business isn't able to access federal support.

"They're not helping us," he said. "That is the bottom line."

Most travel agents — around 80 per cent, Dougan estimated — work on commission.

That pay structure is causing problems because it means travel agents often do work up front only to go unpaid when trips get cancelled, said Judith Coates, co-founder of the Association of Independent Travel Advisors.

"It means, again, more work for no pay," she said.

Kerwin Dougan said his travel agency is just 'trying to survive' the latest set of travel disruptions caused by COVID-19.

## Independent Workers 'Fallen Through The Cracks'

Marie-Pier Baril, press secretary for federal Tourism Minister Randy Boissonnault, listed programs from CERB to the Canada Worker Lockdown Benefit as ways the government has supported Canadians through COVID-19.

Eligible travel agencies could apply for wage and rent support under the Tourism and Hospitality Recovery Program or the Local Lockdown Program.

Independent travel agents, however, told CBC they did not meet the requirements for federal programs designed to support individuals, such as the Canada Worker Lockdown Benefit.

Coates said the association started because its founders felt the needs of travel agents who work as sole proprietors — that is, they work alone rather than with a travel agency — were not being addressed.

In earlier waves of the pandemic, financial supports such as the now-cancelled Canada emergency response benefit were the only programs available to independent agents, Coates said, something that forced them to pay business expenses with money meant "to pay their rent and put food on their table."

Paradis said that around 40 per cent of travel agents in Canada are considered independent workers.

"There are a lot of independent workers who are really, really struggling," Paradis said. "Independent workers have fallen through the cracks of the financial support system."

As for Dougan, he said he's been forced to borrow money to keep Voyages G Travel open.

"We were starting to get back into it. Now we're right back off the shelf again," he said. "You're on your own."

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## Canadians Struggle With Flight Delays, Testing Backlogs As They Return From U.S.

*By Salmaan Farooqui, The Globe And Mail, January 2, 2021*

[https://www.theglobeandmail.com/canada/article-canadians-struggle-with-flight-delays-testing-backlogs-as-they-return/?utm\\_medium=email&utm\\_source=coronavirus%20update&utm\\_content=2022-1-2\\_19&utm\\_term=coronavirus%20update:%20canadians%20struggle%20with%20flight%20delays,%20testing%20backlogs%20as%20they%20return%20from%20u.s.%20&utm\\_campaign=newsletter&cu\\_id=ts6fwhwx6n2rshc0x7mireeeefjojktb](https://www.theglobeandmail.com/canada/article-canadians-struggle-with-flight-delays-testing-backlogs-as-they-return/?utm_medium=email&utm_source=coronavirus%20update&utm_content=2022-1-2_19&utm_term=coronavirus%20update:%20canadians%20struggle%20with%20flight%20delays,%20testing%20backlogs%20as%20they%20return%20from%20u.s.%20&utm_campaign=newsletter&cu_id=ts6fwhwx6n2rshc0x7mireeeefjojktb)

Julian Wise thought his family had plenty of time to spare when they went to get COVID-19 tests. It was more than two days before they planned to head home to Ontario after a skiing trip in western New York.

But when he arrived at a test centre in Ellicottville, N.Y., he found a crowd of dozens of other Canadians clamouring for polymerase chain reaction (or PCR) tests. He was told his results would likely take more than 72 hours to arrive, because the centre was dealing with overwhelming demand – a result of the rapid spread of the Omicron variant of COVID-19.

That put Mr. Wise in a predicament shared by many others who have attempted to return to Canada in recent days: Canadian border officials require people entering the country to present negative COVID-19 test results that are less than 72 hours old. Rapid antigen tests, which take just minutes to perform at home but are considered less accurate than lab-based PCR tests, are not accepted.

With some testing centres taking longer to send results because of the Omicron wave, travellers can find themselves effectively stuck.

“The 72-hour limit strikes me as being a little unrealistic, given the current state of affairs,” Mr. Wise said. He added that he is running out of medication and is anxious to return home so he can pick up a new dog his family is adopting.

Mr. Wise still counts himself lucky. He owns a holiday home in Ellicottville, where his family will be able to hunker down until they can get test results back in time. But other Canadians are feeling less serene about Omicron’s impact on the border.

Madison Healey, a resident physician from Ontario who now lives and works in Syracuse, N.Y., said she scrubbed recent plans to visit home when her COVID-19 test didn’t come back in 72 hours.

Even as a medical worker, she said, it was difficult for her to find a clinic that could process tests quickly during the current surge in cases. With her busy work schedule, she thinks she will have to wait two months before she once again has enough time to drive across the border to visit her hometown near Ottawa.

“I think the PCR requirement is what really needs to go,” Dr. Healey said. She argued that rapid tests should suffice for people like her, who are vaccinated and without symptoms.

“I’m not sure why we don’t change to rapid tests, especially when there’s such a shortage of PCR testing and such a backlog in every country. It just puts more strain on the system.”

Other Canadians found themselves stuck at airports, as carriers cancelled thousands of flights over the past week. Many U.S. airlines have said they are suffering from staffing shortages as Omicron spreads through workforces. More than 2,500 flights in the U.S were cancelled on New Year’s Day alone.

Air Canada said around four per cent of its flights were affected over the past week by severe weather and crew constraints during the holidays.

On Friday, WestJet said 181 of its staff had tested positive for COVID-19. It added that some flights on its domestic, international and holiday routes were being affected, and that it was trying to consolidate flights and rebook customers.

Megan Skrodolis, who is a U.S. citizen but lives with her Canadian husband on Vancouver Island, found herself waiting in California for days after her Jan. 29 WestJet flight was cancelled because of staffing constraints.

She first arrived in Palm Springs with her two young children four weeks ago to visit her parents. She was caught off guard by the Omicron surge.

Ms. Skrodolis said WestJet's phone lines were so busy that she couldn't even get herself placed on hold. She was unable to inquire about whether her tests, by this point more than 72 hours old, would still be valid.

"I had to drive out 45 minutes to the Palm Springs airport and talk to a gate agent, because that was the only option to speak to somebody," Ms. Skrodolis said.

Unable to find firm answers, she attempted the crossing anyway. She said it must have been luck that border officials and flight staff didn't notice her COVID-19 test results were more than 72 hours old when she finally arrived in Canada late on New Year's Eve.

Amid the travel chaos, Global Affairs Canada continued to urge Canadians to avoid all non-essential travel.

"The decision to travel is the sole responsibility of the individual," spokesperson Patricia Skinner said in a statement. "Additional travel restrictions can be imposed suddenly. Airlines can suspend or reduce flights without notice."

The agency also warned travellers to find out if their insurance coverage is affected by travel advisories, such as Global Affairs' advisory on December 15 to avoid all non-essential international travel.

The government has warned that Canadians who don't provide valid COVID-19 test results on their returns to the country could face fines of up to \$5,000, and could have to quarantine at designated facilities if they are symptomatic.

Ms. Skrodolis, who is now back home on Vancouver Island, said she will have another difficult decision to make in a few months. Her parents won tickets to Disneyland, and the family has a trip planned for March.

For now, she's waiting to see if the current wave of cases subsides, or if the park will let her delay the trip.

"I am very anxious about what March is going to look like in terms of case numbers and if it's going to be the safest thing to do," she said.

## Ottawa Is Funding COVID-19 PCR Tests For Hundreds Of Thousands Of Travelers. Is It Worth It?

*Although Omicron Has Spread Across Canada, The Government Continues To Do Mass Arrival Testing Of Travellers*

*By Sophia Harris, CBC News, January 13, 2022*

<https://www.cbc.ca/news/business/travel-pcr-test-government-1.6311868>

When David Frid of Gananoque, Ontario received a mandatory government-funded COVID-19 PCR test at Toronto's Pearson airport on January 1, he said it seemed like a waste of money.

Frid believed the chances of him testing positive were low, because he had already tested negative after taking a pre-departure PCR test in Mexico before flying home. He also argues that testing travellers upon arrival is pointless, because the Omicron variant has already spread across Canada.

"I can't imagine the amount of money and resources that they put into this," said Frid whose arrival test came back negative. "It's a total waste."

Some medical experts also question Ottawa's arrival testing program, arguing that instead of testing thousands of travellers daily, those resources could be better used to help fight the surging Omicron variant on the home front.

Currently, hospitalizations due to COVID-19 in some provinces are climbing to worrisome levels and many symptomatic Canadians can no longer access PCR tests.

"What's really clear is that COVID-19 is everywhere and that it's not travel that's the major source of spread," said Dr. David Carr, an emergency medicine professor in the Division of Emergency Medicine at the University of Toronto.

"Making people repeat their PCR [test] upon arrival is deflecting resources away from where they could be better spent."

### **Government Ramps Up Arrival Tests**

Before arriving in Canada, international travellers have to pay for their own molecular (such as PCR) test and show proof of a negative result.

The tests being questioned now are on top of that, upon arrival. All unvaccinated travellers must take a PCR test when they arrive and those who are fully vaccinated must take one if they're randomly selected.

Last month, the government began to ramp up testing of fully vaccinated travellers to the point where it now has the capacity to test more than 20,000 arrivals daily.

Ottawa pays for all arrival tests, and the cost per test can range from \$143 to \$188, according to the Public Health Agency of Canada.

Even though the Omicron variant is surging across Canada, Health Minister Jean-Yves Duclos said on Thursday, January 13 that the government will continue its commitment to mass-arrival testing.

"We have the responsibility to make sure that there is as little importation as possible of COVID-19 and Omicron cases across the border," he said at a news conference.

According to the most recent government data, of the more than 104,596 vaccinated travellers tested after entering Canada over the week of December 19 to December 25, just over two per cent tested positive. Of the more than 19,154 unvaccinated travellers tested that week, three per cent tested positive.

Meanwhile, Omicron cases have spiked across Canada, causing the COVID-19 test positivity rate to climb above 20 per cent in several provinces. In Alberta and Manitoba, the rate has soared to near or above 40 per cent.

The demand for COVID-19 PCR tests is so high, many provinces have limited those tests to certain individuals, such as health-care workers and those deemed high-risk who are symptomatic.

"It's crazy to think that if you go on a weekend trip to Florida, you'll get a PCR [test], but if you have a cough, cold and a fever and you're 60 years old," you may not qualify, said Carr.

"I would love to see the personnel that we're using to detect travellers — as a screening tool — be used and employed for pop-ups and places where people with symptoms could get testing."

Dr. Sumon Chakrabarti, an infectious disease specialist at Trillium Health Partners in Mississauga, Ont., also suggests that the government should redeploy its arrival testing resources. But rather than focus on widespread domestic testing, he said the funds could go toward health care staffing, vaccine drives, and treatments for COVID-19.

"I think they have much more yield right now than testing at the border," he said. "We just have to shift our perspective away from knowing every case to basically protecting the people that are the most vulnerable."

When asked about redistributing resources for arrival testing, Duclos responded that they are separate from federal resources supplied to provinces to battle COVID-19. He also pointed out that Ottawa is boosting the number of rapid antigen tests it's supplying to the provinces, which can be used by those unable to access PCR tests.

### **Get Rid Of All PCR Tests For Travellers?**

Carr suggested that instead of demanding international travellers take two PCR tests, one 72 hours before arrival and one upon arrival, a more efficient use of resources might be to mandate travellers take a rapid antigen test right before boarding their flight.

Although PCR tests can be more accurate, antigen tests are much cheaper, don't have to be sent to a lab and can provide results within minutes. Travellers sometimes must wait days for PCR test results.

"If we're trying to make flying safer, I would rather fly in a plane of people who had a rapid test within the last 12 or 24 hours than a PCR in the last 72," said Carr.

To enter the U.S., air passengers need to take only one test — which can be a rapid antigen test — no more than 1 day before travelling.

Last week, England scrapped its COVID-19 pre-arrival test requirement for fully vaccinated travellers and changed the rules so that they only have to take a rapid test after they arrive.

Last month, the Public Health Agency of Canada told CBC News that it doesn't accept rapid antigen tests for travellers because they are less sensitive than molecular tests.

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## Maskless Party On Sunwing Flight 'Unacceptable': Transport Minister

*By Jacob Serebrin and Christopher Reynolds, The Canadian Press, January 4, 2021*

<https://torontosun.com/news/national/report-of-maskless-party-on-sunwing-flight-sparks-probe>

Canada's Transport Minister Omar Alghabra has asked Transport Canada to investigate reports of "unacceptable" behaviour on a recent Sunwing Airlines flight from Montreal to Cancun, Mexico.

Videos of the December 30 flight shared on social media appear to show passengers not wearing masks as they gather in close proximity, singing and dancing in the aisle and on seats.

In one video, a large bottle of vodka appears to be passed among passengers, and later a woman appears to be smoking an electronic cigarette on the plane.

According to reports, the plane had been chartered and some of the passengers were cast members from Quebec reality television shows.

"I have asked Transport Canada to investigate the matter," Alghabra wrote in a post on Twitter. "We must take the risks of COVID-19 seriously!"

Later on Tuesday, January 4, Alghabra, Health Minister Jean-Yves Duclos, and Public Safety Minister Marco Mendicino issued a joint statement which said all three ministers have directed their departments to investigate.

The statement said Transport Canada has contacted the airline, and says passengers who violated the department's regulations could face fines of up to \$5,000 per offence.

Rena Kisfalvi, president of the Canadian Union of Public Employees local that represents about 1,000 Sunwing flight attendants, also called the passengers' behaviour "unacceptable" and expressed sympathy for the crew on the Cancun flight.



“There’s a point where if you lose the control, you can’t get it back sometimes,” she said in a phone interview.

Compliance with mask rules has been a “massive issue” over the past year that has “caused a tremendous amount of aggressive behaviour” from passengers toward cabin crews, she said.

“I’m not sure where Transport Canada is on this. Why haven’t you done more?” Kisfalvi asked, at around the same time Alghabra put out his Twitter post.

“These passengers that are not complying, are they being charged? Are they being denied boarding in the future? Are they placed on a no-fly list? Maybe we as a government have to take that step to show the travelling public, ‘Look, we mean business here.’”

Sunwing said in an emailed statement that passenger behaviour on the private charter flight “was unruly and contravened several Canadian Aviation Regulations as well as public health regulations.” It said its security department investigated, and the company reported the incident to Transport Canada.

The airline said it provided the tour group leader conditions to ensure the safety of passengers and crew on the return flight to Montreal, scheduled for Wednesday.

“Unfortunately, the group did not accept all of the terms. As a result of our ongoing investigation and the group’s refusal to accept all terms of carriage, we have made the decision to cancel the return flight,” the Sunwing statement said. “We regret any inconvenience to the passengers.”

On Instagram, 111 Private Club took credit for the flight, describing the all-inclusive New Year’s trip to Mexico it organized as the “best event of the year.” It posted a screenshot of a newspaper article about the flight with the caption, “we made the news.”

James William Awad, who operates 111 Private Club, did not respond to a request for comment sent through Facebook. A message sent to the 111 Private Club account also received no reply.

The statement from Alghabra, Duclos, and Mendicino noted that the Public Health Agency of Canada and partners co-ordinate the processing of travellers returning to Canada, and that travellers suspected of non-compliance are referred to PHAC.

It stated that questionable or fraudulent documents will be retained, and warned that giving false information to a Canadian government official and could result in fines of up to \$750,000, six months in jail, or both.

If endangering the lives of others and causing harm, the statement warns a traveller could be subject to up to three years in prison and/or up to \$1 million in fines.

“The Government of Canada continues to advise all Canadians to avoid non-essential travel outside of Canada at this time,” the statement concluded.

“We continue to work closely with airlines, airports, and our other transportation partners to safeguard the health of Canadians and Canada’s air transportation system.”

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## Fauci: US Should Consider Vaccine Mandate For US Air Travel

By Zeke Miller, *The Associated Press*, December 27, 2021

<https://apnews.com/article/coronavirus-pandemic-joe-biden-travel-lifestyle-health-d0fa7cf5afa770984339f6370c5f1608>

Dr. Anthony Fauci, the top U.S. infectious disease expert, said on Monday, December 27 that the nation should consider a vaccination mandate for domestic air travel, signaling a potential embrace of an idea the Biden administration has previously eschewed, as COVID-19 cases spike.

Fauci, President Joe Biden’s chief science adviser on the pandemic response, said such a mandate might drive up the nation’s lagging vaccination rate as well as confer stronger protection on flights, for which federal regulations require all those age 2 and older to wear a mask.

“When you make vaccination a requirement, that’s another incentive to get more people vaccinated,” Fauci told MSNBC. “If you want to do that with domestic flights, I think that’s something that seriously should be considered.”

The Biden administration has thus far balked at imposing a vaccination requirement for domestic air travel. Two officials said Biden’s science advisers have yet to make a formal recommendation for such a requirement to the president.

The officials, who spoke on condition of anonymity to discuss internal deliberations, said a vaccine mandate on planes could trigger a host of logistical and legal concerns.

The U.S. currently mandates that most foreign nationals traveling to the U.S. be fully vaccinated against the coronavirus, though citizens and permanent residents only need to show proof of a negative test taken within a day of boarding.

Federal rules don’t require people travelling by air within the U.S. to show a negative test. Hawaii requires travelers to test or show proof of vaccination to avoid a mandatory quarantine.

Biden did not respond to questions on whether he was considering implementing a domestic air travel vaccination requirement, but he told reporters the subject was discussed on a call with the nation’s governors on Monday morning, December 27.

“They asked Dr. Fauci some more questions about everything from whether or not he thought he was going to move to test at home — I mean, on air flights and that kind of thing,” Biden said of the call before departing the White House for his home in Rehoboth Beach, Delaware.

During the virtual meeting with governors, Biden pledged the full support of the federal government to states facing surges in COVID-19 cases from the more-transmissible omicron variant and a run on at-home tests that dominated headlines over the holiday season.

“My message is: If you need something, say something, and we’re going to have your back any way we can,” Biden said. He acknowledged long lines and chaotic scenes as Americans sought out testing amid the case surge and as they looked to safely gather with family and friends over the holiday.

“Seeing how tough it was for some folks to get a test this weekend shows that we have more work to do,” he said. He referenced his administration’s plan to make 500 million rapid tests available to Americans beginning next month through an as-yet-to-be-developed website.

Arkansas Governor Asa Hutchinson, the National Governors Association chairman, raised concerns Biden’s plan could get in the way of state efforts to boost the supply of tests.

“That dries up the supply chain for what we might offer as governors,” he said, saying the lack of supply “has become a real challenge.”

Biden assured Hutchinson that the federal effort won’t interfere with state actions. “This gets solved at the state level,” he said.

A White House official said the new tests would come from new manufacturing capacity and wouldn’t interfere with existing supply chains.

Earlier this year, the White House explored a domestic vaccination requirement for flights, or one requiring either vaccination or proof of negative test. But officials have not been eager to mandate vaccination for domestic air travel because they expected it to face immediate legal challenges, mitigating its potential effectiveness as a tool to drive up vaccinations.

Pressed last week on why Biden had not mandated vaccinations for domestic air travel, White House press secretary Jen Psaki told MSNBC that “we know that masking can be, is, very effective on airplanes.”

“We also know that putting in place that additional restriction might delay flights, might have additional implications,” she added. “We would do it, though, if the health impact was overwhelming. So we rely always on the advice of our health and medical experts. That isn’t a step at this point that they had determined we need to take.”

Data from the Centers for Disease Control and Prevention show more than 241 million Americans, about 77% of the eligible population age 5 and over, have received at least one shot of a COVID-19 vaccine. Officials believe, though, that there is some overcount in the figures due to record-keeping errors in the administration of booster shots.

Since the summer, the Biden administration has embraced various vaccination requirements as a way to get unvaccinated Americans to roll up their sleeves. It has instituted requirements that federal workers, federal contractors, and those who work in health care get their shots, and that employers with 100 or more employees institute vaccination-or-testing requirements for their workers.

Those vaccination requirements have been mired in legal wrangling, with the Supreme Court set to hear arguments beginning January 7 in cases seeking to overturn them.

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## U.S. CDC Tells Americans To Avoid Travel To Canada

*By David Shepardson, Reuters, January 10, 2021*

<https://www.theglobeandmail.com/world/article-us-cdc-tells-americans-to-avoid-travel-to-canada/>

The U.S. Centers for Disease Control and Prevention (CDC) on Monday, January 10 advised against travel to Canada because of a rising number of COVID-19 cases.

The CDC elevated its travel recommendation to “Level Four: Very High” for Canada, telling Americans they should avoid travel to its northern neighbour. The CDC currently lists about 80 destinations worldwide at Level Four. It also raised the island of Curaçao to Level Four on Monday, January 10.

The United States in November lifted restrictions at its land borders with Canada and Mexico for fully vaccinated foreign nationals, ending historic curbs on non-essential travellers in place since March 2020 to address the COVID-19 pandemic.

Canada remains one of the top foreign destinations for Americans.

The Canadian government did not immediately comment on Monday, January 10.

Last month, Canada’s government implored residents not to leave the country for non-essential travel.

Canada advised residents in March 2020 not to travel abroad for non-essential reasons such as tourism. It withdrew the notice in October – before the first Omicron cases were reported – citing the success of vaccination campaigns.

The CDC on Monday, January 10 also lowered travel recommendations from Level Four to “Level 3: High” for Armenia, Belarus, Lesotho, and Zimbabwe. It also rated Singapore as “Level 3,” after it previously was listed as unknown.

The CDC says Americans should be fully vaccinated before travelling to Level 3 destinations.

COVID-19 hospitalizations in the United States reached a fresh high of 132,646, according to a Reuters tally on Monday, January 10, surpassing the record of 132,051 set in January last year, amid a surge of the highly contagious Omicron variant.

## COVID-19: CDC Says Not To Go On Cruises, Regardless Of Vaccination Status

*By Adriana Gomez Licon, The Associated Press, December 30, 2021*

<https://globalnews.ca/news/8481495/cdc-cruises-COVID-19/>

The U.S. Centers for Disease Control and Prevention warned people on Thursday, December 30 not to go on cruises, regardless of their vaccination status, because of onboard outbreaks fueled by the omicron variant.

The CDC said it has more than 90 cruise ships under investigation or observation as a result of COVID-19 cases. The agency did not disclose the number of infections.

“The virus that causes COVID-19 spreads easily between people in close quarters on board ships, and the chance of getting COVID-19 on cruise ships is very high,” even if people are fully vaccinated and have received a booster, the CDC said.

The Cruise Lines International Association said it was disappointed with the new recommendations, saying the industry was singled out despite the fact that it follows stricter health protocols than other travel sectors.

The decision “is particularly perplexing considering that cases identified on cruise ships consistently make up a very slim minority of the total population onboard,” a statement said. “The majority of those cases are asymptomatic or mild in nature, posing little to no burden on medical resources onboard or onshore.”

In March 2020, as the coronavirus took hold in the U.S., the CDC put a halt to all cruises for what turned out to be 15 months. Last June, it allowed ships to resume sailing under new strict new conditions.

In August, as the delta variant surged, the agency warned people who are at risk of severe illness despite being vaccinated not to go on cruises.

The CDC on Thursday, December 30 also recommended that passengers get tested and quarantine for five days after docking, regardless of their vaccination status and even if they have no symptoms.

Omicron has sent cases skyrocketing to unprecedented levels across the U.S., including Florida, the hub of the nation’s cruise industry. The state set another record this week for new daily cases, with more than 58,000 recorded on Wednesday, December 29.

U.S. cruise lines have not announced any plans to halt trips, though vessels have been denied entry at some foreign ports.

Carnival Corp.’s spokesman Roger Frizzell said in an email after the CDC recommendation that the company had no planned changes.

“Our enhanced health and safety protocols have proven to be effective time and time again over the past year,” he said.

Before the CDC announcement, Royal Caribbean Group said in a statement that omicron is leading to passenger cancellations and changes to itineraries, but it is causing “significantly less severe symptoms than earlier variants.”

The company said that since cruising restarted in U.S. waters last spring, 1.1 million guests had traveled with its cruise lines and 1,745 people had tested positive for COVID-19, or about 0.16 per cent.

It said that 41 people required hospitalization, and that no passengers hit with omicron had been taken to the hospital.

“We don’t like to see even one case, but our experience is a fraction of the comparable statistics of virtually any other comparable location or industry. Few businesses are subject to such intense scrutiny, regulation, and disclosure requirements by so many authorities,” said Richard Fain, CEO of Royal Caribbean.

Most cruise lines require adult passengers to show proof of vaccination against COVID-19. Ships are allowed to relax measures such as mask use if at least 95 per cent of passengers and 95 per cent of crew are fully vaccinated.

Iris Krysty, 76, of Hamburg, New Jersey, and her husband are supposed to leave on a 10-day Caribbean cruise on January 19. This latest CDC warning leaves travelers like them in an unfair bind, she said. Krysty was told on Thursday, December 30 that they can only get a refund if they test positive before the trip. So, they will go to avoid losing thousands of dollars — a decision their daughter and son-in-law are not happy with.

“I know they’re upset about us going but that’s a lot of money for us to lose,” Krysty said. “As far as we know, we’re going and hope we’ll be OK.”

Janine Calfo, 55, of Salt Lake City, put off a four-day Carnival cruise from Long Beach, California, to Ensenada, Mexico, earlier this month when she got a breakthrough case of COVID-19 three days before departure. She rebooked the cruise for February and is still set on going.

“This is my own personal opinion, but it looks like the omicron is going to be a quick burn,” said Calfo, who is asthmatic and plans to get the booster in a couple of weeks. “My cruise is over 40 days away.”

She added, though: “I think I will plan on getting travel insurance this time.”

## With The Ability To Log In From Anywhere, 'Workcations' Are Becoming More And More Popular

*By Loren Christie, Special To The Globe and Mail, December 21, 2021*

<https://www.theglobeandmail.com/life/travel/article-with-the-ability-to-log-in-from-anywhere-workcations-are-becoming-more/>

Travelling during the pandemic has been rife with ups and downs. But there's one trend that seems to stay on the up: the "workcation."

More Canadians have been extending trips by a few days, or even weeks, by logging into the office virtually for a portion of their trip.

An October 2021, survey conducted by Canadian adventure travel company G Adventures found that more than 30 per cent of people plan to combine work with travel in the future, up from 18 per cent in December 2020. New workplace norms coming out of the pandemic are helping fuel the trend, with 20 per cent of Canadian respondents saying the ability to now work from anywhere is making a workcation a serious consideration when it comes to planning a holiday.

Taylor Bond, a 30-year-old working in the tech start-up space, just accepted a job offer with an employer that will let him work remotely. An avid skier, he plans to put the concept of the "workcation" to use by spending extended time in British Columbia through the winter, hitting the slopes of Whistler and Fernie after he has logged out for the day. "I feel like I am more productive when I get fresh air and exercise," says Bond. "I am also more motivated to work harder and smarter when I have something to look forward to at the end of the day."

Jakki Prince, a full-service travel concierge and the CEO (chief epic officer) at Prince Adventures, a boutique luxury travel agency, says she is fielding many inquiries for this type of trip. With changing restrictions, rules, and additional costs for things such as PCR testing, her clients feel it's a better value proposition to go away for longer.

"It's not just about the additional costs of testing and potential quarantines," she says. "People are now factoring in the increased hassles, both perceived and real, when it comes to planning a trip around COVID-19. Going away for longer makes it worth a few extra hurdles."

It's important when planning a workcation to consider the time zone of a potential destination to ensure it's compatible with work obligations, Prince advises. She also cautions that all members of the travelling party or family should be on board with the plan to be away for the extended time, with the understanding that circumstances can change. She had two families cut short their time in Barbados last spring when the teenaged children were informed mid-trip that in-person classes had resumed at their school. They preferred the idea of seeing their friends in person over another day of remote learning, even if it was capped off with a stunning sunset and mocktail.



Destinations and their accommodation partners are keenly aware that to capitalize on this growing trend, they need to have the right technology infrastructure in place. Shortly after the pandemic started, Saint Lucia developed their “Live It” program to help visitors work while on holiday. A key component of the program is free wi-fi at all of the island’s hotels, villas, and public venues.

Sunwing, meanwhile, is marking its second pandemic winter season by offering Canadians “the ultimate beachfront office upgrade” with deals on stays of 14, 21, or 28 days at some of their Royalton All-In Luxury resorts in Negril, Jamaica; Cancun, Mexico; and Punta Cana, Dominican Republic. In addition to the usual trappings, the all-inclusive package includes complimentary access to the resort’s business centre, all-in connectivity including resort-wide wi-fi, portable power banks, and complimentary 24-hour access to the resort’s Diamond Club Lounge.

The cost benefit for resorts and destinations is clear. Megan Kennedy, head of the country office for Selina, a global accommodations provider in Costa Rica, says they are experiencing an increase in the number of guests from all over the world who are coming to work remotely from Costa Rican soil. “We are amplifying the speed of the internet, creating more private places for work calls, as well as co-working areas. The benefit for Costa Rica is obvious ... because people are contributing to the economy while continuing to work,” she said.

Prince believes this trend will continue, but its longevity will depend on how employers manage their return-to-the-office policies. It also seems likely this will be a trend reserved for demographic groups who can more easily be away for extended times, such as people without kids or families with young children, versus those with school-aged kids, who, ideally, are required on school grounds.

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## Business, Labour Groups Divided Over Preferred COVID-19 Isolation Policies

*By Ian Bickis, The Canadian Press, December 29, 2021*

<https://www.msn.com/en-ca/news/canada/business-labour-groups-divided-over-preferred-COVID-19-isolation-policies/ar-AASfGqf>

Canadian business and labour groups are at odds over preferred isolation times for people who have tested positive for COVID-19.

The question has renewed urgency after the U.S. Centers for Disease Control recommended on Monday, December 27 that Americans with COVID-19 should isolate for five days rather than 10 if they're not showing symptoms.

Ontario's top doctor postponed a news conference on Tuesday, December 28 so that the province could review isolation guidelines, while Quebec has already relaxed its isolation guidelines for healthcare workers who have tested positive.

It would be welcome news if provinces were to follow a similar policy as the CDC, said Canadian Federation of Independent Businesses president Dan Kelly, because the labour shortage is a "massive" issue for small and medium-sized businesses.

"The more that we can safely limit the amount of time we have to take people out of the workforce, the better."

The CDC decision has been criticized as responding too much to business interests, as some such as Delta Airline's chief executive asked specifically for the reduced isolation period, but Kelly said he hasn't seen any Canadian provinces prioritizing the economy over public health during this pandemic.

The reduced isolation time is part of a need to think more long-term about the virus, Kelly said.

"At a certain point, Canadians have a difficult choice to make. We're going to have to figure out how to live with it, live with whatever form of COVID-19 is there, keep society open, or we're going to have to just continue to shower buckets and buckets of money at shuttered businesses."

Some labour groups, however, have come out strongly against moves that potentially endanger worker health.

In Alberta, where Premier Jason Kenney has said he can't rule out the possibility of having to modify self-isolation rules for health care workers similar to what Quebec has done, labour advocates say even just the mention of potentially reduced isolation periods is causing anxiety among workers.

"There is absolutely no medical or scientific evidence suggesting that it would be either right or proper to reduce the isolation period for workers from 10 days to five days," said Alberta Federation of Labour president Gil McGowan. "That was a number that was pulled out of the air in response to concerns from employers – it has nothing to do with what's actually good for workers from a public health perspective."

McGowan said talk of changing isolation rules is coming at the same time that Alberta's PCR testing system is over-run, and residents are being asked to rely on at-home rapid test kits if possible. This is problematic, McGowan said, because any workers who do get sick due to exposure to a COVID-19-positive colleague won't have access to the positive PCR test result they need in order to access workers' compensation or federal COVID-19 sickness benefits.

"It all just shows that the government is thinking of employers first and workers last," he said.

Unifor national president Jerry Dias said in a statement that now is the wrong time for the change in policy.

"Shortening isolation periods and limiting testing requirements, as proposed by U.S. officials, is like playing with fire. Encouraging infected workers back to work, even when they might still be contagious, is a gamble on workers' lives."

The head of the country's largest private-sector union said that public health policy shouldn't be used to resolve the deep-rooted crisis in the job market.

Paul Meinema, president of Canada's United Food and Commercial Workers union, said in a statement that while he encourages people to follow public health guidelines, worker safety should come first.

"The needs, priorities, and health and safety of frontline workers must be at the centre of any policy decisions about isolation times or any other COVID-19-related responses," he said in a statement.

He said that either way, it is crucial that workers are paid for whatever time they are required to isolate.

Rafael Gomez, director of the Centre for Industrial Relations & Human Resources at the University of Toronto, said that it's important that provinces emphasize that this is a long-term problem and put in place measures that people can tolerate over years.

Gomez said loosening some isolation restrictions is likely prudent. Vaccination rates are already high, and officials need to think of the wider health of the population beyond just COVID-19 numbers, said Gomez.

"It might very well be a good idea to have five days instead of 10 days for people who aren't symptomatic, who have critical roles in the economy, who have jobs to do, earnings to actually keep their own households afloat.

"This is all very important, all very consistent with an overall public health guideline."

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## Two Of America's Biggest Banks Return To Remote Work To Start 2022

*By Matt Egan, CNN Digital, December 31, 2021*

<https://www.ctvnews.ca/business/two-of-america-s-biggest-banks-return-to-remote-work-to-start-2022-1.5724475>

Omicron is messing with back-to-the-office plans for both JPMorgan Chase and Citigroup.

Citing the spike in COVID-19 cases, both big banks told U.S. employees on Thursday, December 30 that they can start 2022 by working remotely.

In a memo obtained by CNN, Citi asked its U.S. employees to work from home for the first few weeks of the new year if they are able to do so. The bank pointed to the "rise in COVID-19 cases across the U.S. due to the Omicron variant."

"We will continue to monitor the data and provide an update in January on when we expect to be back in the office in a similar manner as we have been," Citi said in the memo, which was previously reported by Bloomberg.

A number of other major companies have recently shifted their return to the office plans, including Apple, Lyft, Ford, Jefferies and CNN.

Citi has taken a more relaxed approach than some of its U.S.-based rivals in getting employees back to the office. Prior to the latest shift, many of Citi's U.S. employees have been working in a hybrid model that called for them to be in the office at least twice a week.

### **JPMorgan Still Wants Employees Back By February 1**

JPMorgan said in a Thursday, December 30 memo that its employees will be allowed to work from home during the first two weeks of 2022. The largest U.S. bank said this will be at managers' discretion and only applies to those whose role allows for remote work.

"Across the U.S., we are seeing a rapid rise in COVID-19 cases related to the Omicron variant," JPMorgan said in the memo. "With the increase in holiday travel and gatherings, we are allowing for more flexibility during the first two weeks of January."

JPMorgan stressed that it is "not changing our long-term plans of working in the office" -- and employees will be due back soon.

"We expect everyone to return to their in-office schedule no later than February 1," the memo said.

### **'Please Get The Booster'**

JPMorgan encouraged all employees, including vaccinated ones, to get tested before returning to the office following holiday travel or gatherings. Unvaccinated employees are required to get rapid tests at least twice a week before entering JPMorgan facilities.

JPMorgan urged employees to get vaccinated and get boosted.

"Please get the booster," the memo said. "The booster is shown to further reduce the risk of serious illness from COVID-19."

The moves by JPMorgan and Citi underscore how the lingering pandemic has complicated the efforts by leaders on Wall Street to get employees back into the office.

In June, Morgan Stanley CEO James Gorman warned employees he'd be "very disappointed" if they weren't back in the office by Labour Day. If they failed to return, he added, "then we'll have a very different kind of conversation."

By December, the Morgan Stanley boss walked back that edict.

"I was wrong on this," Gorman told CNBC. "I thought we would have been out of it past Labour Day, and we're not."

## U.S. Office Costs Rise As Workers Return

*By Julie Weed, New York Times News Service, December 28, 2021*

[https://www.theglobeandmail.com/business/article-air-filters-and-outdoor-spaces-office-costs-rise-as-workers-return/?utm\\_medium=email&utm\\_source=Coronavirus%20Update&utm\\_content=2021-12-29\\_20&utm\\_term=Coronavirus%20Update:%20World%20Junior%20Hockey%20Championship%20in%20Alberta%20cancelled%20due%20to%20COVID-19%20cases%20on%20multiple%20teams%20&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/business/article-air-filters-and-outdoor-spaces-office-costs-rise-as-workers-return/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-12-29_20&utm_term=Coronavirus%20Update:%20World%20Junior%20Hockey%20Championship%20in%20Alberta%20cancelled%20due%20to%20COVID-19%20cases%20on%20multiple%20teams%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

The cost of office maintenance dropped significantly during the pandemic when workers went remote, as companies saved money on services such as cleaning and security, as well as perks such as dry cleaning and endless pantry snacks.

But as employees begin to head back to the office, the cost of running the workplace is increasing.

By December, about 40 per cent of U.S. workers had returned at least part-time, although the Omicron variant of the coronavirus has put a chill on return-to-office plans. And developers still expect that employees will be back on site in the long run, even if hybrid work becomes more common. CP Group, which owns and manages 32 office buildings, mostly in the Southeast and Southwest, has bought US\$1.2-billion of office space since May, a wager that staffs will return.

More robust air filtration and newly installed outdoor spaces are among the items that will add to developers' costs when more employees return. New cleaning practices may make those services more expensive, and landlords are offering new amenities to lure tenants back.

"Operating expenses were down a bit in 2020," said Kristin Mueller, chief operating officer for property management at JLL, a real estate services company that oversees more than 1,000 office buildings across the United States. "For 2022 properties budgets, we are anticipating modest overall increases."

The cost to run the office today remains lower than pre-pandemic levels but not as significantly as many managers expected, because each savings area has a factor that can complicate or offset it, Ms. Mueller said.

Having fewer employees on site translates to less daily cleaning and trash collection, for instance, but those reduced janitorial services are often countered by directives for deep disinfecting, as well as higher labour costs for maintenance. And spending on supplies such as coffee filters, pens, and paper towels may be down, but they have been replaced by purchases such as hand sanitizer and masks.

Because the coronavirus is spread through airborne transmission, one of the most significant changes in building operation has been a focus on air quality. Many companies are scrutinizing their ventilation, which could involve installing more robust air filters to screen out virus particles, for example, or replacing the building's air more frequently. Water and electricity use may be lower than usual, but even with fewer people in the building, heating, ventilation, and air-conditioning systems costs have probably increased.

The U.S. Centers for Disease Control and Prevention lists ways buildings can improve ventilation, such as by running HVAC systems at maximum for two hours before and after buildings are occupied.

Employers are paying attention to air quality as never before, said Nellie Brown, a health and safety specialist who provides training and technology assistance for New York State workplaces through Cornell University's School of Industrial and Labor Relations.

"If you don't spend money on upgrading your ventilation, you might be spending it on sick people," Ms. Brown said.

She added that these upgrades could have helped reduce the spread of the seasonal flu in years past had they been in place.

Upgrading HVAC systems can be expensive and add monthly costs. New equipment for a typical 100,000-square-foot office building in Chicago, for example, might cost up to US\$100,000 to install, Ms. Mueller said, and can add 5 per cent to 10 per cent to monthly bills. For offices in milder climates, just opening the windows can increase air quality, although many office windows do not open.

Building managers are creating more rooftop and patio spaces for workers. Maintaining those spaces will mean additional costs, such as heat or cooling, but Angelo Bianco, CP Group's managing partner, said his company was adding outdoor lounge space "to every building we own." Some new designs focus on flexible indoor-outdoor spaces, such as an airy lobby coffee shop with indoor seating and garage-door type walls that can be opened to patio space.

Adding outdoor spaces was already a trend before the pandemic, but "now it is elevated in priority," said Greg Smith, chief executive officer of Urban Visions, a Seattle developer. He has three projects set to open in the next few years, and each one offers significant outdoor venues.

"The era of stuffing people into offices like sardines is over," he said.

Some office building changes are more about peace of mind than actual effect, such as shifting overnight janitorial staff to daytime hours so employees see the building being cleaned.

"If the building doesn't feel safe, they will not enter it," Ms. Mueller said.

Updating employees on building infrastructure is another pandemic-inspired practice.

"Until 18 months ago, almost nobody cared about 'healthy buildings,'" Mr. Bianco said. "That's irrevocably changed."

Now employees might be asking how often air filters are cleaned and about their effectiveness. Ms. Brown of Cornell has been offering training sessions for building managers to help them explain air filtration systems to their employees.

The pandemic has also pushed employees to look at the health and safety protocols of their jobs and to become more vocal about the level of risk and the hazards they are facing, she added.

Companies need to rethink their maintenance costs with the future in mind, Ms. Brown said. For example, ceramic wall tile may be more expensive to install than drywall, but it is easier to clean.

"We can't go back to the way we were," she said.

The adoption of touch-free technology to operate doors, faucets, trash bins, and lighting also has accelerated so employees can more easily avoid germs, Ms. Mueller said.

"If you can wave a hand at it, we're working on it," she said.

Before the pandemic, developers were already offering services such as dry cleaning, shoe repair, and grocery pickup. As employers compete for talent now, Mr. Smith said, creating an environment that has the right amenities is part of hiring and retention. These might include workout facilities, showers, health clinics, indoor and outdoor greenery, bicycle parking, or lockers where packages can be delivered.

One of the pandemic's biggest challenges has been child care, which many workers have cited as a reason to work from home or quit jobs altogether. Recognizing this struggle, Mr. Bianco said that his properties were building more on-site child care facilities to accommodate parents.

"The question is, 'Why would employees want to come back, and what amenities do I need to provide?' " Mr. Smith said, adding that when he talks to the interested tenants, "everything is on the table."

Some cost-saving work-from-home habits are accompanying employees back to the office. At Turner & Townsend, a consulting firm with 750 employees in 13 offices in North America, printing and copying costs are still only 15 per cent of what they were before the pandemic, said James McDade, the company's chief financial officer for North America. Workers got used to sharing documents onscreen rather than handing out copies.

"Spending on basic office supplies will never go back to pre-pandemic levels because we just work differently now," he said.

Despite a desire to return workers to the office, many companies are holding back on substantial changes while they await the fate of contested federal and local vaccine mandates or assess the emergence of the Omicron variant of the coronavirus.

"There are still a lot of people on the sidelines waiting for the return to office," Mr. Bianco said. "Office leases are typically long, and there are still many unknowns, so a lot of companies are waiting until they are forced to make a decision."



## OTHER CAFII MEMBER-RELEVANT NEWS/ISSUES

### Canadian Industry Responds To Final Report On Open Banking

*By Darcy Ammerman, McMillan, and Ricki-Lee Williams , Articling Student, December 21, 2021*

[https://mcmillan.ca/insights/canadian-industry-responds-to-final-report-on-open-banking/?utm\\_source=email](https://mcmillan.ca/insights/canadian-industry-responds-to-final-report-on-open-banking/?utm_source=email)

Senior financial services executives across the country recently participated in a survey regarding the Final Report on open banking (the “Report”) from Canada’s Advisory Committee (the “Committee”), released in August 2021 (see our related bulletin series here). The survey results[1] highlight key areas of interest and concern of stakeholders within the financial services industry on the proposed open banking framework.

The overall results of the survey demonstrate that industry members are eager to move forward with implementing open banking in Canada, despite how lengthy the process has been since the Department of Finance first established the Committee in 2018.

While the Report was a welcome step forward, the survey demonstrates that several questions remain unanswered. Indeed, half of respondents noted that the Report did not go far enough to move the conversation from hype to implementation.

With respect to the proposed implementation timeline set out in the Report, 48% of respondents believe the 2023 deadline to be realistic, while 52% do not. This likely reflects the fact that the process has been lengthy thus far, in addition to the complexities involved in the implementation process. Respondents indicated that the biggest implementation challenges banks may face are technical and infrastructure challenges, creating a viable business model, and security and privacy concerns.

Respondents agreed that privacy legislation is important to the successful implementation of open banking, with 46% answering that Bill C-11 (which would have overhauled Canada’s Personal Information Protection and Electronic Documents Act)[2] is critical to an open banking future and 49% agreeing that it should be a consideration. See our related bulletin on privacy and open banking here.

Other notable results from the survey include:

- 75% of respondents think that regulation and a market-driven approach to open banking go hand in hand, while 23% believe that regulation is the only way to ensure open banking’s success.
- 67% of respondents think that the ‘all players large and small should pay to play’ commercial model should be undertaken to deliver an open banking roadmap, while 25% prefer the ‘larger institutions support for initial roadmap’ option.
- 94% of respondents believe that Canada’s payments network can benefit from open banking implementation.

While respondents recognized that implementing open banking will be complex, they also recognized the potential positive impacts that open banking in Canada may create, including giving consumers control of their data, enhancing competition, and creating greater product choice. Respondents identified fintechs, challenger banks, and incumbent banks as the potential biggest winners within the financial ecosystem if open banking comes to fruition.

The survey results also provide commentary from a variety of industry members who share their perspectives on the Report and the future of open banking in Canada.

It is clear from the survey results that stakeholders are eager to move towards implementing open banking in Canada by 2023 and the Government is urged to move forward with the Report's recommendations, for example, by immediately appointing an open banking lead to guide the implementation process. The survey demonstrates that stakeholders remain committed to pursuing open banking and look forward to the modernization of Canada's financial services sector.

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## Calls For More Progressive Laws On Competition Face Push Back From Bay Street Establishment

*Academics Are Calling For A More Inclusive Approach To Competition Law, But Canada's Legal Establishment Opposes This 'Hipster Antitrust' Movement.*

*By Christine Dobby, Business Reporter, Toronto Star, December 24, 2021*

<https://granthshala.com/calls-for-more-progressive-laws-on-competition-face-push-back-from-bay-street-establishment/>

Even the head of Canada's competition watchdog agrees: the country's laws on anti-competitive markets and mergers need a major overhaul.

But calls for change face stiff opposition from the legal and economic establishment.

For more than a year, a small but growing group of academics and researchers has been arguing that Canada's Competition Act, which has long focused heavily on economic efficiency and hasn't undergone a substantial update since 1986, should be reformed to foster a more inclusive economy in the digital age.

It's time to rethink the laissez faire approach that assumes markets are naturally competitive, those critics say, arguing that unchecked corporate dominance is bad for workers, consumers, democracy and even the environment.

Matthew Boswell, commissioner of the Competition Bureau, delivered a blunt message in October to a Canadian Bar Association conference that draws the country's most prominent lawyers in the field, most of whom work at firms that represent business interests.

“It’s high time we pause and ask ourselves whether our competition laws are really working in the best interest of all Canadians,” Boswell said.

He took particular aim at the “efficiencies defence” which can save a merger that is bad for competition and consumers if the tie-up creates enough cost savings or other efficiency gains. Some experts have said it could play a role in the bureau approving the megamerger between Rogers Communications Inc. and Shaw Communications Inc.

Boswell might have been seizing on ideas that have gained traction in the U.S., where President Joe Biden has appointed noted progressives to senior roles in the antitrust space, including Federal Trade Commission chair Lina Khan.

Thirty-two-year-old Khan wrote a seminal Yale Law Review article on Amazon in 2017, arguing for new scrutiny of big tech and monopolies — her detractors call it “hipster antitrust.”

Boswell’s remarks came about a year after Robin Shaban and Vass Bednar began to loudly lobby for competition law in Canada to go beyond a focus on economic benefits. The pair, along with others working in the space, have met with resistance from this country’s business law establishment.

Shaban, an economist by training, once worked as a merger review officer at the Competition Bureau. She thought competition law was meant to “benefit people,” but says she quickly learned, “That’s just not what it’s about.”

She quit to pursue a PhD in public policy and co-founded Vivic Research, a social justice-oriented economic research firm. In 2020, she teamed up with Bednar, executive director of the master of public policy program at McMaster University, who Shaban calls a “powerhouse in terms of sharing ideas.”

They began publishing newspaper opinion pieces on topics such as the Rogers/Shaw merger, big tech and wage fixing and wrote a research report for McGill University’s Centre for Media Technology and Democracy, arguing Canada’s laws were “not designed to protect competition in the digital world.”

“People want to hear different perspectives than what the Bay Street community puts out,” Shaban said in an interview.

While Canada lacks the well-funded civil society groups that tend to take on corporate interests in the U.S., she said, she has seen increasing interest in competition issues from those in the labour movement and other academic and policy “wonks” like herself.

Senior lawyers and economists have responded to Shaban and Bednar with op-eds of their own, charging that arguments in favour of undoing big tech mergers are “mistaken” or calling “hipster antitrust proponents” virtue-signallers whose ideas threaten prosperity.

“While the United States is a market leader in populist outrage and hyperbole, Canada is not far behind,” wrote economist Robert Atkinson in a defence of the productivity of large corporations published by the Macdonald Laurier Institute think tank. He pointed to writing by Shaban and Bednar as examples.

In a December article, lawyers from Blake, Cassels & Graydon LLP urged Canada not to follow the U.S. lead on competition policy, citing increased sector-based regulation here plus the need to protect our smaller economy.

Former University of Toronto law school dean Edward Iacobucci wrote a recent paper that was published to kick off a consultation launched by independent Senator, and former Competition Commissioner, Howard Wetston.

In it, Iacobucci considers but ultimately dismisses what he dubs the “all-things-matter approach” in favour of an even more singular focus on economic efficiency.

“There is a certain amount of paternalism exhibited toward those who challenge core economic concepts or classical assumptions ... largely along the lines of ‘they don’t understand basic economics,’ ” Jennifer Quaid, a civil law professor and vice-dean of research at the University of Ottawa, wrote in response to the Iacobucci paper.

Quaid argues the desire for change in competition law is not just “uninformed populism directed at ‘economic power,’ ” but in fact a growing awareness that economic policy in general “must be in the service of the core values on which a society is built.”

“Growth and productivity that occur at the expense of considerations such as distributive fairness, equality, protection of human dignity and democratic freedom provide a weak foundation for a society,” Quaid said.

Despite Bay Street’s preference for the status quo, or something close to it, change to competition law may be coming. Parliamentary committees have repeatedly taken up the topic over the past two years and the Prime Minister’s December mandate letter to the federal Innovation Minister instructed him to review the legislation.

Subrata Bhattacharjee, a partner at Borden Ladner Gervais LLP, said in an interview it’s good to “have more voices and different voices” debate the topic.

He believes the federal government is trying to address the harms of big tech through changes to broadcasting and privacy legislation but he also welcomes a review of competition policy.

Still, he says, Ottawa shouldn’t “throw the whole thing out simply because there are particular trends going on in other jurisdictions.”

## RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

### The Future Of Work Will Look Much Different Than The Present

*Opinion by Linda Nazareth, Contributed to The Globe and Mail, December 29, 2021*

[https://www.theglobeandmail.com/business/commentary/article-bracing-for-the-future-of-work/?utm\\_medium=email&utm\\_source=Market%20Update&utm\\_content=2021-12-29\\_16&utm\\_term=&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/business/commentary/article-bracing-for-the-future-of-work/?utm_medium=email&utm_source=Market%20Update&utm_content=2021-12-29_16&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

The past year may have been a grim one in many ways, but for workers there were silver linings. A combination of low interest rates and high government spending juiced the global economy. In Canada, hiring increased as the economy re-opened, and a shortage of workers gave those available more bargaining power than they've had in years. But will it continue? With factors related to both the business cycle and long-term structural changes at play, there are several trends that we can expect to see in the new year:

1. The party starts to wind down: 2021 was a year in which workers had a big advantage, perhaps because they were prepared to vote with their feet and leave jobs they did not like, but also because economic and fiscal policies were lined up to support the economy. Whether or not the pandemic recedes, 2022 will see those factors start to reverse, not just in Canada but globally, which means a more cautious hiring picture and the risk of higher unemployment in some sectors.
2. Strife as a way of life: The last time runaway inflation was an issue for workers was almost 50 years ago, which suggests that almost no one in the labour force now has had to seriously bargain for more pay to cover rising prices. Look for 2022 to be a year of labour strife, not just for the unionized but for anyone who is trying to negotiate a pay raise to deal with ever-rising prices at the grocery store and maybe higher mortgage and loan payments as well.
3. The robot next door: Labour shortages plagued organizations in 2021, which is accelerating the move to automation. Robots can take orders and deliver food, stock shelves, make drinks, even help with medical diagnoses. Look for lots more in your neighbourhood café or grocery store or anywhere companies want things done by workers that make few demands and never call in sick.
4. Culture shift: The first year of the pandemic was about tolerating remote work; the second, about building better infrastructure to manage it. But 2022 will be about creating a culture around it. Deem this one the "acceptance phase," as the realization sinks in that 2019 is done and organizations must cope in a world where out of sight cannot mean out of mind.
5. Office overhaul: Early in the pandemic, office buildings were abandoned in haste, kitchen tables were cleared off and laptops were fired up so workers could get things done at home. In 2022, organizations will increasingly redesign offices both to deal with a differently structured work force and to lure workers back to the office when it is safe for them to be there. Look for creative design and conference rooms meant to accommodate workforces that are spread out and for home offices to evolve as well.

6. Pay for performance: If you are in the office, your success depends on a host of factors ranging from whether you get in on time to how well you schmooze with the boss to what you bring to the office potluck. If you are working remotely, the focus may be more on the work but also on how well you communicate via teleconference, as everyone learns to be a kind of performer. As a result, look for job descriptions to be rewritten, formally or not, as organizations realize they need different skills for the new way of working.

7. Climate crisis: With the reality of climate change dawning on organizations, environmental considerations will go into every strategic plan and, by extension, every human resources plan as well. What are the climate implications of remote hiring? How should offices be restructured to be more environmentally friendly? How much travel makes environmental sense? The questions are starting to be asked, and the effects will snowball very soon.

8. Back to school: Bad as things may look now, it is becoming glaringly obvious that the mismatch between jobs and available workers is going to get worse. Accordingly, businesses and educational institutions will continue to forge alliances and launch training programs aimed at bridging the gap over the next few years. Look for more programs aimed at retraining and giving students hands-on experience with real-world platforms before they graduate.

For both organizations and workers, things will be in a state of flux as we deal with short-term business cycle issues and set up for big changes ahead. The future of work will look much different than the present, and 2022 will be a transition year to get us to that reality.

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## Climate-Obsessed Politicians Must Wake To Reality Of How Essential Oil And Gas Are To Life

*By Derek H. Burney, Special to the National Post, December 21, 2021. Derek H. Burney was Chief of Staff to the Right Honourable Brian Mulroney from 1987-1989 and Ambassador to the United States of America from 1989 – 1993.*

[Derek H. Burney: Climate-obsessed politicians must wake to reality of how essential oil and gas are to life \(msn.com\)](#)

The Glasgow COP26 meeting, and the global energy crisis should have been a wakeup call for the climate debate. Regrettably, that did not happen. As Walter Russell Mead wrote in the Wall Street Journal “The intellectual and political disarray on display in Glasgow was terrifying” as leaders committed their countries to “carefully crafted, unenforceable pledges.” Proof yet again that global gatherings of “preaching to the choir” climate activists are not the place for balanced discussion or practical solutions.

Hypocrisy on the energy/climate debate is running rampant. Climate change advocates have badly miscalculated the complexity and the pace in which the world can realistically move from 80 per cent reliance on fossil fuels to net zero.

Instead, and in the face of a global energy crisis and renewals of coal-fired energy in Europe and Asia, they continue to set targets that will, like those sanctioned previously in Kyoto and Paris, never be met. Major financial institutions have joined the hypocritical trend, embracing the moral fervour underpinning cataclysmic climate prophecies while myopically disdaining needed investments in oil and gas that are the lifeline for the global economy.

Writing in the Atlantic, author and energy expert Daniel Yergin mocked the hypocritical manner in which North Face, the iconic outdoor clothing company rejected an order for 400 jackets from a Texas-based oil and gas service provider on the grounds that the sale would be counter to “its goals and commitments surrounding sustainability and environmental protection.” North Face seemed oblivious to the fact that 90 percent of the materials in its jackets are made from petrochemicals, derived from oil and natural gas.

The Canadian government is no stranger to the hypocrisy that dominates the climate/energy debate. Shortly after the Glasgow conference in which Canada endorsed even loftier goals for emission reductions, Commissioner of the Environment and Sustainable Development Jerry DeMarco declared that, since 2015, Canada had the worst record in emission reductions of all G-7 countries, and that included Donald Trump’s America! Shattering any illusions about the demise of oil, the Canada Energy Regulator estimated that oil output in 2050 — the net zero target year — will be 4.8 million barrels per day, versus five million in 2021.

By focusing exclusively on climate change, Canadian officials have neglected practical measures like better forest management and lake drainages that could have helped contain the floods ravaging B.C. Using climate change as a scapegoat for all natural disasters is contrary to the lessons of history.

The current energy crisis has been driven by shortages of coal and LNG that sent prices spiralling, including for oil, prompting rationing of electricity in China and disrupting supply chains for goods being shipped to America and elsewhere. Energy shortages in Europe were compounded by lower than usual wind speeds in the North Sea reducing sharply electricity produced for Britain and Northern Europe. Unable to afford spikes in energy costs, factories stopped production, including plants making fertilizers for the next agricultural season.

Meanwhile, Vladimir Putin is playing the EU like a fiddle, threatening to withhold gas exports as he masses troops at the Ukraine border. By witlessly favouring the Nord Stream 2 pipeline bringing gas from Russia, the Germans are now hapless pawns in Putin’s geopolitical strategy. After shuttering nuclear and coal-fired energy and expecting renewables to be their salvation, the Germans simply compounded their dependence on supply from Russia.

A complete switch by the \$86 trillion world economy away from hydrocarbons is a tall order but to move to net zero by 2050, when the world economy is expected to rise, by some estimates, to \$185 trillion, stretches credulity.

According to Yergin, the basic flaw in current thinking is a profound misunderstanding of the extent to which the world depends on oil and gas for much more than energy. Petroleum derived plastics are used extensively in electric vehicles, wind towers and solar panels. Everything from toothbrushes to glass frames, cell phone casings and many implements used in hospital operating rooms come from plastic.



The air frames for virtually all commercial and military aircraft are all made from high strength, petroleum-derived carbon fibre.

Because renewables are intermittent and storage capacity is limited, it is difficult to believe that they will supplant hydrocarbons any time soon. Reliance on solar and wind power is subject to the whim of nature, not mankind, i.e. knowing how strongly the winds will blow and how long the sun will shine.

The elitist nature of climate activism is challenged by the concerns of developing countries who see reducing poverty, recovering from COVID-19, promoting economic growth, improving health and maintaining social stability as more immediate than the “existential” threat of climate change. Significant polluters like China and India pushed out their targets for zero emissions into the latter half of this century, long after the current leaders will have left office.

India has chosen a \$60 billion natural gas infrastructure system to reduce its dependence on coal and curtail pollution in most of its urban centres.

Exports of oil and gas constitute 70 per cent of Nigeria’s budget and 40% of its GDP. There is no ready substitute. Like India, Nigeria is using natural gas and LNG to replace the huge number of charcoal and kerosene cookstoves used to prepare meals.

The best way to reduce emissions is through advanced technologies such as hydrogen power, carbon capture and bitumen processing that are more efficient (and less punitive) than carbon taxes or trading schemes or carbon tariffs that the Developing World sees as the newest form of protectionism.

More realistic analyses are needed on the speed of a massive transformation away from fossil fuels. To avoid the spread of energy crises, it is time for a reality check. Political leaders must face up to the irresponsibility and inherent risks of their one dimensional approach and recognize how essential oil and gas development and production is, not just for energy, but for basic tenets of modern life.

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## We’re Witnessing The Continuing Cultural Divergence Of Canada And The United States

*By Michael Adams, Special to The Globe and Mail, December 31, 2021. Michael Adams is the president of the Environics Institute. This article is a precis of a chapter in a forthcoming book: Canada and the United States: Differences that Count (5th edition).*

<https://www.theglobeandmail.com/opinion/article-were-witnessing-the-continuing-cultural-divergence-of-canada-and-the/>

Almost a year ago, Canadians tuned in to watch one of the scariest reality TV shows ever produced: early 21st century American politics. On Jan. 6, thousands of radicalized, ill-informed Americans stormed the Capitol building to disrupt the certification of the results of the presidential election. Later in the year, our own federal election campaign was marred by conspiracy theorists hurling insults and stones at our Prime Minister.

While the scale of these protests was much smaller than those in Washington, their angry tone was enough to deflate our sense of moral superiority. Were the events in the United States simply a preview of our own political future?

Like many Canadians, I once saw the United States as a bustling place where exciting developments of all kinds were constantly taking shape. Today, a society that was once marked by dynamism and possibility across so many areas of life – from technology to culture to politics – can look not only diminished but dangerous. One aspect of American life seems to overwhelm and contaminate all others: a furious, dysfunctional political culture where opponents are enemies. The two realities inhabited by Americans of different political stripes are so different that even an armed insurrection failed to engender bipartisan condemnation for more than a couple of weeks.

Are Canadians becoming similarly divided? No. When it comes to political polarization, there is no comparison between the two societies. The centre of gravity in each of our cultures is in a radically different place, and each is moving along a different trajectory.

Far from being divided on the virtues of the previous U.S. president, Canadians are united in condemnation of Donald Trump: Just 15 per cent of us expressed support for him in 2020. Canadians have differing opinions about their own leaders, as is normal in a democracy. But our research finds that Canadians generally trust their government and institutions, and their likelihood to feel good about their country does not swing wildly according to which party is in power. (That is, Conservatives don't sour on Canada to an extreme degree when Liberals are in government and vice versa).

Of the many differences between Canada and the United States, an important one is that Canada, the country that says it celebrates difference, is relatively united, and America, whose motto is E Pluribus Unum (Out of Many, One), is divided against itself.

Many observers have noted that Mr. Trump channels the values and attitudes of a segment of American society whose numbers and influence are in relative decline: generally older, white voters, disproportionately male, who are alarmed by demographic and social change. Although Mr. Trump summoned remarkable energy from this group (and emboldened many to express views that were previously taboo), the movement he galvanized is not an expression of the general direction of social change in America; it is a backlash against that change.

Continued attachment to authority-oriented values is arguably what most sharply differentiate Republicans from other Americans. But values associated with traditional authority are in decline in the United States. We find weakening attachment to religion specifically, to hierarchical authority in general, and to concepts like duty.

On average in the U.S., we also find a weakening of values that reflect both overt racism and forms of nationalism that are tinged with hostility to outsiders, and a growing embrace of values associated with respect for diversity. Republicans on average stand apart from this movement. About half of self-identified Republicans (53 per cent) agree that, "Overall there is too much immigration. It threatens the purity of our country," compared with 30 per cent of independents and a quarter of Democrats.

In 2020, 68 per cent of Democrats totally disagreed that “Racism in the United States is by and large a thing of the past.” Among Republicans, 23 per cent totally disagreed. When it comes to economic questions – like how much inequality is acceptable, and how much redistribution through taxation is appropriate – we also find sharp partisan differences. Republicans across all income levels are more likely than Democrats at any income level to reject the statement, “The rich should be highly taxed to help the poor.” In other words, poor Republicans are less supportive of redistribution than either rich Democrats or poor Democrats.

All the values that distinguish Republicans from their fellow Americans have their constituencies in Canada – but their adherents are fewer and less fervent. Those who believe in rigid deference to authority; see diversity as a threat; or see radical inequality as acceptable represent a smaller share of Canadian society, and struggle to gain traction politically.

Between 2000 and 2021, Canadians have continued to grow weaker on authority-oriented values. On values related to diversity and social inclusion, Canadians have either been growing more open or holding steady. Canadians are generally more accepting of taxation and less likely to meet extreme inequality with a shrug.

Indeed, the values that are the animating forces of the Trump/Republican backlash in the United States are some of the values on which Canadians and Americans differ most strongly. Because these “backlash” values are so much less prevalent in Canada, our society is less divided by them.

For example, residents of Alberta – generally said to be the most conservative Canadians – are more likely than other Canadians to agree that “The father of the family must be master in his own house.” But Albertans are much less likely than the least patriarchal regions of the United States to hold this attitude. On this dimension, they are more similar to all regions in Canada than to any region in the United States.

With Canadians relatively united on bedrock issues such as the authority structure in the family, perhaps it’s not surprising that only about 3 in 10 Canadians (28 per cent) believe their society is divided by a culture war. The proportion of Americans who hold the same belief about their own society is about twice as high (57 per cent).

Only a quarter of Americans (28 per cent) think their country is going in the right direction; the majority (54 per cent) of Canadians have that optimistic view. If most Americans believe their country is badly off track, it’s perhaps also not surprising that only 53 per cent are satisfied with the way democracy works in their country. A considerably larger majority of Canadians (70 per cent) feel good about the way their country’s democratic system works.

Canada has political disagreements but our political culture is characterized by fairly broad consensus that government has a role to play in delivering universal health care, robust old age security, generous child tax benefits, and policies that help the unemployed transition to new jobs. By and large Canadians accept equalization among the provinces and territories, and other federal government transfers that keep the level of educational, health and social services at about the same level across the country.

Canada does have angry people at the edges of our political spectrum, including some who threaten violence. But the share of Canadians who see their political opponents as enemies is negligible.

The closest political entity in Canada to the Republican party as styled by Donald Trump is Maxime Bernier's People's Party of Canada; but supporters of that party make up a vastly smaller share of the Canadian population and political landscape. As for the Conservative Party, the social values of its supporters are much more similar to those of Liberal supporters than the values of Republican supporters are to those of Democrats. Indeed, on many dimensions Canadian Conservatives look more like American Democrats than American Republicans – an insight that's driving Conservative Leader Erin O'Toole to try (with difficulty) to push his party's platform and image to the centre of the political spectrum.

Most Canadians wish America well: Americans are our cousins and friends, our business associates and military allies, and still the creators of many of our favourite things, from gadgets to great TV. But for all its strengths, America has recently been showing some alarming deficits in the arts of compromise, accommodation and governance as well as ensuring that the excesses of individual freedom (guns, extreme speech, violent hostility to the most benign government initiatives) don't trample the country's other historical virtues – such as equality of opportunity, a robust civil society, and, of course, the peaceful transition of power.

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## UPCOMING WEBINARS AND EVENTS

### Web Seminar: Torys - The New *Bank Act* Consumer Protection Framework: What It Means For Your Business

**Dates:** January 20, 2022

**Time:** 12:00 p.m. – 1:00 p.m. EST

Understanding how the Bank Act's new regulations impact the consumer protection framework will be critical business in the financial services industry from mid-2022. Join our multidisciplinary team for this series as they explore key issues and challenges of the framework before it comes into force on June 30, 2022.

As the June 30th implementation date for the new financial consumer protection Framework rapidly approaches, join Brigitte Goulard, Peter Aziz and Henry Federer as they discuss the best approaches to ensure compliance with the new Framework. The team will identify the key areas of potential non-compliance risk and how best to minimize regulatory risks.

[Register Here](#)

## Web Seminar: The Osgoode Certificate in Regulatory Compliance and Legal Risk Management for Financial Institutions

**Dates:** January 27, February 10 & 24, March 10 & 31, 2022

**Time:** 9:00 a.m. – 5:00 p.m. EST

This event for financial services features live access to interact with and learn from regulators, industry leaders and peers. Get crucial updates, insights and strategic guidance for navigating key legal and operational risks impacting compliance professionals. Key areas of focus include:

- Critical updates for financial institutions and views into regulators' pipelines of priorities, current and anticipated
- Top tips on managing data, privacy and technology
- Practical guidance to navigate the 'fair treatment of customers' and escalating demands for ethics and integrity
- Strategies to manage changes to regulatory frameworks and supervision

[Register Here](#)

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## 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](#)