

CAFII ALERTS WEEKLY DIGEST: July 16 TO July 23, 2021

July 23, 2021

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REGULATOR/POLICY-MAKER NEWS

Federal Finance Department Reviews Complaint-Handling System Of Banks

Consultation Follows A Report That Exposed Deficiencies With The Current System

By James Langton, Investment Executive, July 16, 2021

https://www.investmentexecutive.com/news/from-the-regulators/finance-reviews-complaint-handling-system-of-banks/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-All-afternoon

The federal Finance department is undertaking a public consultation on the complaint-handling regime of the banking industry.

Finance published a consultation paper that seeks feedback on the structure of the complaint-handling system, as well as on the results of a review of the existing system of external complaint-handling bodies (ECBs) by the Financial Consumer Agency of Canada (FCAC) that was published in February 2020.

Among other things, the FCAC review questioned the approach of allowing competition in the business of complaint handling, which allows banks to choose whether to use one of two approved services: the ADR Chambers Banking Ombuds Office (ADRBO) or the Ombudsman for Banking Services and Investments (OBSI).

“The multiple-ECB model is not consistent with international standards,” the FCAC concluded. “It introduces inefficiencies and increases the complexity of the external dispute resolution system for consumers.”

The regulator also said that it had “concerns about how allowing banks to choose the ECB negatively affects consumers’ perceptions of the fairness and impartiality of the system.”

Along with these concerns, the FCAC also found that consumers “face delays and complications when escalating their complaint [...]. Escalation procedures put the onus on consumers to navigate a complex system that is slow and cumbersome, resulting in a significant proportion of these consumers becoming dissatisfied and abandoning their complaint.”

Finance’s review aims to address the findings of the FCAC report, and “determine how to further strengthen the external complaint handling system,” it said.

“Stakeholder feedback will help inform future policy directions for the ECB system in Canada,” Finance concluded.

The consultation runs until October 14.

Australian Securities & Investments Commission Puts Cold Calling On Ice

Inquest Into Industry Misconduct Leads To “Anti-Hawking” Reforms

By James Langton, Investment Executive, July 21, 2021

https://www.investmentexecutive.com/news/from-the-regulators/asic-puts-cold-calling-on-ice/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-All-afternoon

Following an industry inquest that uncovered a variety of dubious sales practices, Australian regulators are stepping up their fight against cold calling and other unsolicited sales pitches.

The Australian Securities & Investments Commission (ASIC) has published proposed regulatory guidance that prohibits “hawking” financial products. The proposal comes ahead of financial sector reforms that are due to take effect in October 2021 to address recommendations from the Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry.

The Royal Commission’s final report called for anti-hawking reforms to protect consumers from being sold financial products they don’t need or want. In response, new reforms taking effect on October 5 will prohibit unsolicited sales pitches and not allow products to be sold without a consumer’s consent. The reforms also stipulate that a consumer’s explicit consent expires after six weeks.

“These reforms will give consumers greater control over the circumstances in which they are offered products, and prevent consumers from being approached with unwanted products on cold-calls or through other unsolicited contacts. They will also prevent businesses from relying indefinitely on consents from consumers,” said ASIC commissioner Danielle Press in a release.

“The reforms take a technology-neutral approach, meaning the ban applies to all forms of real-time communication,” Press added. The reforms also require “positive, voluntary and clear” consent from consumers before they are pitched on financial products, she said.

The proposed new guidance is out for comment until August 17. ASIC said it will publish its final guidance in September.

UK’s Financial Conduct Authority Publishes Report On Impact Of Diversity And Inclusion In The Workplace

By Brendan Wycks, CAFII, July 19, 2021

On July 7, the Financial Conduct Authority, the UK’s financial services regulator, published a “Review of research literature that provides evidence of the impact of diversity and inclusion in the workplace.”

The Review includes chapters on the evidence of links between

- diversity, inclusion and business performance;

- diversity and risk management; and
- diversity, inclusion and good conduct.

The FCA Review can be found here: <https://www.fca.org.uk/publication/research/review-research-literature-evidence-impact-diversity-inclusion-workplace.pdf>

DIVERSITY/INCLUSION/FIGHTING SYSTEMIC RACISM NEWS

Companies Show Little Progress On Diversity A Year After Committing To Blacknorth Initiative

By Vanmala Subrananiam, Clare O'Hara, James Bradshaw, And Jaren Kerr, The Globe And Mail, July 20, 2021

A vast majority of companies that made a high-profile public commitment last July to combat anti-Black systemic racism by boosting diversity within their ranks and elevating Black people to leadership roles have shown little or no tangible progress in meeting those goals a year later, a Globe and Mail analysis has found. The companies are signatories of the BlackNorth Initiative, created by Bay Street entrepreneur and philanthropist Wes Hall last summer at the height of Black Lives Matter protests across North America. The initiative challenged CEOs to tackle systemic racism over five years, primarily by hiring more Black people and elevating existing Black employees to senior leadership roles. At its launch on July 20, 2020, 209 companies – including corporate heavyweights such as Rogers Communications Inc., Air Canada, Bank of Nova Scotia and many more – signed on to the initiative. But a year later, a Globe survey of responses from 105 of the 209 companies has found a substantial number of them have neither increased the number of Black employees in their work force nor elevated Black people to executive roles or to the board level during the first year of the commitment. Many of the signatories say they did not track data on race prior to this past year, so could not demonstrate whether they have come closer to the goals set out in the initiative. Just a handful of companies that provided data to The Globe – 15 in total – had more Black employees this year compared with a year ago, and a similar number reported increased Black representation in their executive and board ranks. About half of the companies did not respond to The Globe's questions on any progress they have made since signing the BlackNorth pledge. The results of the survey reveal the extent to which companies and institutions can make public commitments to progressive causes much faster than achieving meaningful, concrete results. A majority of companies that responded said they have made significant headway on creating diversity and inclusion committees and plans, but those processes have not yet led to substantial changes in the diversity of the work force.

Read Story (Subscription Required): https://www.theglobeandmail.com/business/article-companies-show-little-progress-on-diversity-a-year-after-committing-to/?utm_medium=email&utm_source=Market%20Update&utm_content=2021-7-20_6&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEefFJOJkTb

Supporting Canada's Black Economy Is Key To Building Back Better

Opinion by Sheldon James and Claudio Rojas, Contributed to The Globe and Mail, July 22, 2021. Sheldon James is CEO of Bay Mills Investment Group and founder of the Black President's Club. Claudio Rojas is CEO of National Angel Capital Organization.

https://www.theglobeandmail.com/business/commentary/article-supporting-canadas-black-economy-is-key-to-building-back-better/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-7-22_19&utm_term=Coronavirus%20Update:%20Tokyo%e2%80%99s%20new%20case%20count%20nears%202,000%20on%20eve%20of%20Olympics%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

As the country re-opens, the issues at the forefront of public discourse have started to change. Conversations about lockdown measures have switched to vaccinations and boosters. Travel restriction rhetoric has turned into vaccination passports. And discourse around economic stimulus and support is shifting to economic recovery and growth.

While Canadians look forward to pandemic restrictions winding down, there are crucial learnings that should not be quickly forgotten. Over the past year and a half, the importance of an economic equity lens has been highlighted. The disproportionate effects of this pandemic on Black communities can't be ignored – but this period of economic recovery could prove the perfect opportunity to explore structural fixes and course corrections for a more equitable future.

Black entrepreneurs can create the next generation of great Canadian success stories, providing jobs to Black communities and building Black wealth. Our business leaders and investors must commit to a concerted effort to create the next generation of Black presidents, chief executives and leaders. With the right support now, a well-nourished Black economy can create a wealth cycle for generations to come.

Canada has all the potential and resources to build one of the world's best innovation ecosystems, but to unlock that potential, an equity lens is crucial. The disparities in funding for Black entrepreneurs remains an unresolved issue. It has been reported that less than 1 per cent of venture capital funding flows to Black-owned start-ups. And while this issue is multi-faceted, there are areas where we can focus our efforts in order to see tangible results.

Many Black entrepreneurs never receive growth funding from venture capital firms because of their lack of access to early-stage funding. When a company is in the ideation or pre-revenue stage, it is in need of patient capital: investors who have an interest in the long-term growth of the company. Investors who are willing to open their networks and provide guidance to young founders. They need angel investors. Without this support, early-stage companies will continue to face systemic barriers to growth.

At all stages of company growth, Black entrepreneurs face unconscious biases and barriers to mentors with networks that can help them scale and grow. Growing a company, while already challenging, is harder than it should be. In order to achieve a successful economic recovery and unlock untapped economic potential, these barriers to capital need to be knocked down, or we risk losing many more great companies and, by extension, many more great jobs.

As we begin to focus energy on recovery and growth, members of the innovation ecosystem need to re-orient their thinking around our support of Black entrepreneurs. The business case is there, and proven. Diverse companies, both in ethnicity and gender, outperform their equivalents. McKinsey's business case findings are compelling: in 2019, companies in the top-quartile of diversity outperformed those in the lowest by 36 per cent in profitability (slightly up from 33 per cent in 2017 and 35 per cent in 2014).

The potential unlocked by engaging more Black entrepreneurs is an opportunity for Canada, and the key to that is focusing on a frictionless early-stage environment. Angel capital has the ability to remove these barriers by putting entrepreneurs in close proximity to a wide range of investors with varying backgrounds and sector expertise.

Over the past year, we have identified a trend we are calling "the changing face of early-stage capital." We are seeing more women and people of colour engage with early-stage companies, leading the change we want to see in the ecosystem. Initiatives such as The51 and Women's Equity Lab have created new pools of capital and opportunity for female entrepreneurs, and the same needs to be done for Black entrepreneurs. The launch of Backbone Angels – a small group of investors supporting women and non-binary founders with a focus on investments in Black, Indigenous and women of colour-led companies – is a step in the right direction, but there is so much more work to be done. Now is the time for early-stage investors to focus on supporting and championing Black entrepreneurs.

Profitability is positively correlated with diversity. Black entrepreneurs represent one of Canada's highest potential groups. Focus and investment now will lead to prosperity in the future. Support of Black entrepreneurs isn't just a moral imperative, it is a golden opportunity.

COVID-19 PANDEMIC RESPONSE, RESILIENCE AND RECOVERY NEWS

How Are Travel Insurance Providers Adapting Post-COVID-19?

By Alex Mccuaig, The Canadian Press, July 21, 2021

https://www.insurancebusinessmag.com/ca/business-news/how-are-travel-insurance-providers-adapting-postCOVID-19-291894.aspx?utm_source=GA&utm_medium=20210721&utm_campaign=IBCW-MorningBriefing-20210721&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

With travel once again an option, tourists and snowbirds alike may want to take a hard look at travel insurance policies with COVID-19 still active.

Samantha Reinhart, co-owner of Medicine Hat-based Bolton Insurance, says the pandemic predictably altered the business of travel insurance.

“When it hit, it slowed right down,” said Reinhart.

But that’s changing and policies which once saw coverage for pandemics being rare are now far more common.

Reinhart said reviewing an individual’s existing insurance policies, which may have some travel insurance coverage, would be prudent.

But in today’s post-pandemic world, ensuring specified coverage that would cover not only healthcare issues but ticket cancellations related to COVID-19 is something travellers may want to consider.

“It’s better to have it and not need it than need it and not have it,” said Reinhart.

“Often (existing policies) don’t have coverage for specified costs. The coverage isn’t the same.”

Travel insurance policies which provide coverage for possible pandemic-related costs up to \$1 million can be purchased for around \$100, she added, and “tailored for your exact needs.”

Regarding how being vaccinated versus unvaccinated might affect coverage, Reinhart says that’s still being determined, but she expects at some point the issue will be in play.

Blue Jays Get Approval To Return To Canada On July 30

By Rob Gillies, The Associated Press, July 16, 2021

https://www.washingtonpost.com/sports/mlb/talks-between-jays-feds-accelerate-july-30-return-possible/2021/07/16/4397eebc-e64b-11eb-88c5-4fd6382c47cb_story.html

The Toronto Blue Jays were given approval from the Canadian government on Friday, July 16 for an exemption on border restrictions that would allow them to play in Canada later this month.

The Blue Jays had asked the federal government to allow them to play at Rogers Centre starting July 30 and wanted a response by Friday.

“After nearly two years away, the Toronto Blue Jays are finally coming home to Canada beginning July 30,” the team said in a statement.

“The club was granted a National Interest Exemption by the federal government that allows Major League Baseball games to be played at Rogers Centre, with robust health and safety protocols in place.”

The Blue Jays played home games during the shortened 2020 season in Buffalo, New York, and started this season in Dunedin, Florida, before moving to Buffalo. The Canadian government didn't allow the team to play in Toronto because of the risk of spreading COVID-19, citing frequent travel required in the U.S. during a baseball season.

"No place like home," the Blue Jays tweeted.

Immigration Minister Marco Mendicino said the decision was made in conjunction with the Public Health Agency of Canada, with the approval of provincial and municipal public health officials.

Mendicino said the plan includes significant limitations on unvaccinated individuals, "who will have to undergo a modified quarantine, not be permitted to go anywhere but the hotel and stadium and have no interaction with the general public."

He said there will also be a designated compliance officer for each team.

"Anyone who breaches these stringent conditions will have their exemptions revoked and may also be subject to fines or prosecution under the Quarantine Act," he said.

The U.S.-Canada border remains closed to non-essential travel, though Prime Minister Justin Trudeau said this week that those restrictions could end in mid-August.

Major League Baseball requires an exemption for unvaccinated players and team staff to play games in Canada. As of this month, fully vaccinated players who have valid work permits are no longer required to complete a 14-day quarantine upon entry into Canada, but some teams have players who are not vaccinated. A quarantine exemption and protocols around that need to be approved.

Talks between the Blue Jays and federal government accelerated over the last day.

The team described Friday, July 16 as a breaking point, noting the long homestand that starts July 30 represents over 25% of the remaining games at a crucial juncture competitively. The Blue Jays entered Friday tied for third in the AL East.

They require lead time in order to move what they need from Buffalo and to prepare for Toronto operations, including ticket sales, although the team has already begun preparations at Rogers Centre, according to two team officials who spoke the AP on condition of anonymity because they were not authorized to speak publicly.

Toronto last played at 49,000-capacity Rogers Centre on September 29, 2019, an 8-3 win over Tampa Bay.

Blue Jays ace Hyun-Jin Ryu signed with the team before the 2020 season and has yet to pitch a game in Toronto.

The club noted in a news release this week that MLB has high vaccination rates, with more than 85% of players and team staff fully vaccinated. The club said vaccinated players and staff on the home and visiting teams will have to show proof of a negative COVID-19 test, with no quarantine requirement, and that fully vaccinated individuals will undergo weekly testing.

Canada Will Open Border To Fully Vaxxed Americans August 9: Hotel Quarantine Plan Ends Same Day

By Canadian Travel News, July 19, 2021

<https://canadiantravelnews.ca/2021/07/19/canada-will-open-border-to-fully-vaxxed-americans-aug-9-hotel-quarantine-plan-ends-same-day/>

Canada will open the border to fully vaccinated Americans and permanent residents of the U.S. on August 9, the Trudeau government says. Doubly vaccinated travellers from other countries will be able to visit beginning September 7 if the current health situation in Canada holds.

The Canadian government also is eliminating the controversial, three-night quarantine hotel policy for those arriving by air as of August 9 at 12:01 a.m. Eastern Daylight Time.

Canadian government officials made the announcement today, providing an end date to a border closure that began in March of last year. The current border closure order is set to expire on Wednesday, July 21 and will, presumably, be extended to August 9.

The rules for Americans and permanent residents apply only to those who have received vaccines approved by the government of Canada and have had their vaccinations at least 14 days prior to arrival in Canada.

The government also says that random testing of people coming over the border will replace the current rules, which require everyone to be tested.

Health Minister Patty Hajdu today said that children ages 5 to 12 will no longer have to go into 14-day quarantine, but that special rules will apply (see below).

Ottawa will continue to require unvaccinated travellers to undergo Day 1 and Day 8 COVID-19 molecular tests, and complete a mandatory, 14-day quarantine, subject to limited exceptions.

As well, entry into Canada will continue to be prohibited for U.S. travellers who are not fully vaccinated and for all other foreign nationals, unless they already meet an exemption set out in the Orders made under the Quarantine Act.

International flights into Canada are currently allowed only in Toronto, Calgary, Montreal and Vancouver airports. As of August 9, international passenger flights also will be allowed into Halifax, Quebec City, Ottawa, Edmonton and Winnipeg.

Hajdu said she's "so proud" of Canadians who have received their vaccinations. She noted that 80% of Canadians have had a single dose, while more than 50% have had their second shot.

Public Safety Minister Bill Blair said American residents will have to come into Canada from the U.S. if they wish to visit between August 9 and September 7.

Blair said it's important to note that the U.S. has yet to lift its ban on non-discretionary travel to the States. That could happen any time, but it hasn't happened yet.

In addition, fully vaccinated travellers must also:

- provide COVID-19-related information electronically through ArriveCAN (app or web portal) including proof of vaccination prior to departing for Canada (subject to limited exceptions);
- meet the pre-entry testing requirements;
- be asymptomatic upon arrival; and
- have a paper or digital copy of their vaccination documentation in English or French (or certified translation, along with the original) ready to show a government official on request. All travellers must still present a suitable quarantine plan, and be prepared to quarantine, should they not meet all of the conditions required to be exempt from quarantine.

They will also be required to follow public health measures in place, such as monitoring for signs and symptoms of COVID-19, wearing a mask when in public and keeping a copy of their vaccination documentation and test results – as well as a list of close contacts and locations visited – for 14 days after entry to Canada. For air travel, passengers continue to have to wear a mask in Canadian airports and on board flights to, from and within Canada, with few exceptions, and regardless of their vaccination status.

Fully vaccinated travellers coming into Canada will no longer need a post-arrival test unless they have been randomly selected to complete a Day 1 COVID-19 molecular test. This shift responds to the pandemic's evolution and will monitor prevalence in travellers. It will also identify new variants of concern entering Canada and provide intelligence, including vaccine effectiveness.

Due to the improving epidemiological situation in Canada, effective August 9, 2021, Transport Canada will remove the requirement for the Canadian Air Transport Security Authority (CATSA) to perform pre-board temperature screening of passengers on all domestic flights and international departures (including Transborder), as well as airport workers.

Unvaccinated children under 12 years of age and dependent children (due to a mental or physical condition) of fully vaccinated travellers will no longer have to complete a 14-day quarantine, but must follow strict public health measures. This includes those travelling from the U.S for discretionary purposes. This means they can move around with their parents, but must avoid group setting such as camps or daycares during the first 14 days after their arrival.

Unvaccinated children will remain subject to the Day 1 and Day 8 testing requirements. Provinces and territories may have more stringent rules around people who have recently returned from travel. More details will be available in the coming days, officials said.

Starting August 9, 2021, air carriers will be verifying that the travellers coming to Canada have submitted their information digitally by using the ArriveCAN app or website before they board their flight. Discretionary travellers who are unable to show their ArriveCAN receipt – either on their mobile device or a printed copy – will not be allowed to board their flight to Canada, as they are ineligible to enter Canada. In addition to their ArriveCAN receipt, travellers should carry their actual vaccine certificate with them to show officials at the border entry point.

“While Canada continues to trend in the right direction, the epidemiological situation and vaccination coverage is not the same around the world,” officials said in a press release. “The Government of Canada continues to advise Canadians to avoid non-essential travel outside of Canada – international travel increases your risk of exposure to COVID-19 and its variants, as well as of spreading it to others. Border measures also remain subject to change as the epidemiological situation evolves. As Canada begins to welcome fully vaccinated travellers from the U.S., the Government of Canada will continue to monitor the situation and provide updated travel advice to Canadians.

Victoria’s Tourism Chief Hails Trudeau Call To Open Border For Vaxxed Americans

By Jim Byers, July 16, 2021

<https://canadiantravelnews.ca/2021/07/16/victoria-bc-tourism-chief-welcomes-news-of-border-opening/>

It will come late in the summer, but allowing fully vaccinated Americans into Canada will give businesses a badly needed boost, says the head of Victoria, B.C.’s tourism marketing group.

It’s been great to have Canadians exploring his city, but Destination Greater Victoria CEO Paul Nursey said that’s not enough.

“Statistics Canada demonstrates that a US traveller spends 77% more than a Canadian traveller,” Nursey told Canadian Travel News by email. “The ability to safely welcome fully vaccinated US visitors is crucial to the recovery of Canadian city destinations.

“With heavy tourism infrastructure to support such as many large hotels, attractions, and conference centres, cities require multiple segments to be humming at once to be close to capacity: business travel, meetings and conferences, sports tourism, domestic leisure, US leisure and conference, and international travellers of all kinds.

“For Victoria, a city below the 49th parallel at the extreme western tip of Canada, our connections to Washington State, California and other states run deep,” Nursey said. “We are now deep into summer and most US travellers have made their summer holiday plans. But, looking on the bright side, Victoria has always been a quick getaway trip for high-end transient United States leisure trips so if these dates are accurate, there is a possibility of some incremental business this summer, which would be helpful.

“We value our American guests and can’t wait to welcome them back,” he said.

Prime Minister Justin Trudeau's office put out a statement late on Thursday, July 15, saying that fully vaccinated visitors from the U.S. could be allowed into Canada in August, while double vaxxed travellers from other countries could come in September.

The statement said an official announcement should be made early next week. Which only makes sense, as the current border closure agreement, which pretty much allows only essential traffic over the border, expires on Wednesday of next week (July 21).

"This is the first we've heard the PM speak with any definition about when the border might re-open – so yes, good news," said Beth Potter, President and CEO of the Tourism Industry Association of Canada. "Now let's pick the dates so that businesses can work towards that and be ready to capture as much of the remaining summer season as possible."

U.S. Congressman Brian Higgins of Buffalo, who has fiercely criticized the Trudeau government for keeping the border closed, welcomed the news.

"The finish line is finally in sight for people who have been separated from their families and properties for way too long," he said.

Border Re-Opening Plan Facing Roadblock As Thousands Of Border Officials Consider Strike Action

By Catherine Tunney, CBC News, July 20, 2021

[Border re-opening plan facing roadblock as thousands of border officials consider strike action \(msn.com\)](https://www.msn.com/en-ca/news/health/border-re-opening-plan-facing-roadblock-as-thousands-of-border-officials-consider-strike-action)

The federal government's plan to re-open the border to fully vaccinated U.S. citizens next month could be complicated by the threat of strike action.

This week, more than 8,500 Canada Border Services Agency officers — who have been without a contract since June 2018 — are voting on whether they're willing to walk out.

If more than half vote yes, they could be in a strike position by early August — just as the country prepares to again welcome fully vaccinated U.S. citizens and permanent residents.

While a number of CBSA officers would be deemed essential workers, a strike could cause massive delays for those travelling by air and land.

"Potentially, it could slow things down," said Mark Weber, national president of the Customs and Immigration Union.

"We're not doing it with any kind of joy because we really want the borders to run smoothly. We've been working so hard for a year and a half to keep them running smoothly under probably the most difficult circumstances any of us have ever encountered."

Weber said the union is fighting primarily for three things: salary parity with other law enforcement workers in Canada, better protections against harassment and discrimination, and a remote work policy for non-uniformed members.

He said on-the-job harassment is making the CBSA "a very cold and dark place" to work.

Weber said that while the union doesn't want to cause hardships for Canadians and tourists at the border, it feels it has hit a wall in negotiations.

"To see it get to this is not a moment we relish, but three years in and a refusal to really bargain on the other side, we're really running out of options," said Weber.

"We've worked really hard to keep the borders running smoothly and doing that work every day. No one wants to see that blown up."

Influx Anticipated At Ports Of Entry

A spokesperson for the CBSA said the agency is preparing for a possible work disruption.

"The Canada Border Services Agency will respond quickly to any job action/work disruption in order to maintain the security of our border, ensure compliance with our laws and facilitate the flow of legitimate goods and travel," said Louis-Carl Brissette Lesage in an email to CBC News.

"We expect that our officers will continue to fulfil their duties with the highest level of integrity and professionalism."

Intergovernmental Affairs Minister Dominic LeBlanc said the government is concerned but has confidence in CBSA's contingency plan.

He said he's hoping it doesn't get to that point.

"We're hopeful that we can arrive at the appropriate settlement before that would even be an issue," he told CBC's Power&Politics.

"The country cannot be in a position where we have insecure borders."

Voting for union members wraps on Thursday and results are expected early next week.

A strike wouldn't be triggered automatically if most union members vote 'yes'. It would give the union a strike mandate and provide the bargaining team with a series of options to apply pressure on the CBSA — such as work-to-rule or a rotating, general or strategic strike.

On Monday, July 19, the federal government announced plans to let fully vaccinated tourists visit Canada again soon.

Starting August 9 at 12:01 a.m. ET., fully vaccinated U.S. citizens and permanent residents living in that country will be able to visit Canada.

The government said it plans to open Canada's borders to fully vaccinated travellers from all other countries on September 7.

Communities Say Possible Canada-U.S. Border Re-opening 'Overdue,' But Experts Cautious

By David Lao, Global News, July 16, 2021

<https://globalnews.ca/news/8034694/canada-border-re-opening-reactions/>

Several leaders whose communities have large ties to the opposite side of the Canada-U.S. border say the potential lift on non-essential travel over the next few months is long overdue, though health experts are still voicing caution.

Non-essential travel from the U.S. could potentially start by mid-August for fully-vaccinated travellers, Prime Minister Justin Trudeau told the country's premiers on Thursday, July 15.

Should COVID-19 vaccination rates in Canada continue to remain high and hit certain thresholds, Trudeau said that fully-vaccinated travellers from other countries could begin to come into the country by September.

While the announcement isn't a confirmation yet of the border's re-opening, the deadline on restricted Canada-U.S. border travel could be extended for the last and final time after they're set to expire on July 21.

Trudeau's comments came as anticipation built over whether the federal government would extend that July 21 deadline by another 30 days — or lift it entirely.

Kelley Lee, a global infectious disease governance expert and professor at Simon Fraser University, told Global News that she was relieved that the date was possibly going to be extended for at least another month.

While her anxiety has been lifted on whether communities near Canadian borders could possibly see a sudden influx of travelers by next week — and with it possible new outbreaks of COVID-19 — Lee said that she was hoping for that deadline to be extended even further, at least until September.

"We're not trying to shut the border; we're not trying to keep them out," she said.

"The issue is that we're not quite at the level of full vaccination as U.S. is, and then both countries need to get to a higher level of vaccination."

Lee also pointed to the renewed spread of COVID-19 in the U.S., which has mostly been among its unvaccinated population, as well as the current lack of a standardized vaccine passport for both countries.

Currently, about 55 per cent of Canada's eligible population, which excludes children under the age of 12, have been fully vaccinated according to COVID-19tracker.ca.

The U.S., on the other hand, has administered one dose to 65 per cent of their eligible population, while 56 per cent have received two shots. Public health experts have also pointed to the slowing vaccination rate in the country — especially in pockets or communities that are vaccine-hesitant.

For some Canadians whose businesses or communities have heavily relied on tourism or on their neighbours across the border, the prime minister's comments — as included in a readout of the First Ministers' call on Thursday, July 15 — were much needed.

Windsor, Ontario mayor Drew Dilkens told Global News in an interview on Friday, July 16 that the news was "long overdue" and the sooner they can open the border for fully-vaccinated travellers, the better it would be for both sides.

"I think the fact that the borders continue to be closed certainly has a disproportionate effect on families who live in border communities like mine," Dilkens said.

Though the news of a potential border re-opening just around the corner was welcomed by Dilkens, he said that what's needed now is a concrete timeline on when it would be re-opened and what the rules would look like.

Dilkens was in agreement that the next "logical step" would be to only allow border crossings for travelers who were fully vaccinated, though he said that over time as vaccination numbers increase, more and more restrictions should be removed to allow businesses to thrive and families to reunite.

"Living here in Windsor, home to the busiest border crossing between the U.S. and Canada, it has a huge effect," said Dilkens of the current non-essential border restrictions.

From a business perspective, he said that supply chains on both sides of the border were tightly integrated, but from a "human perspective," the border closure has had a huge impact on families on both sides over the last 16 months.

The mayor of Niagara Falls, Ontario, another busy border crossing in Canada, told Global News on Friday, July 16 that the whole process has been very frustrating due to a lack of communication on a re-opening plan.

"When businesses need to hire employees, bring in inventory — you need to know the plan and then people can be prepared, because its not as easy as flipping a light switch," Jim Diodati said on the Scott Thompson Show on Friday, July 16.

He said that he and other border mayors were scheduled to have a meeting with Public Safety Minister Bill Blair on Monday, July 19 and that such a plan was still being vetted, but that Canadians would likely have more details by next week.

Lee, who has been working alongside an international team of researchers studying cross-border measures during the pandemic, said that she would very much like to see the implementation of three specific restrictions to safely ease the country's border re-opening.

The first would be to require any exempt or essential travellers to be vaccinated and tested, the second would be to test all fully-vaccinated travellers up to two times after their arrival in Canada, and lastly to implement a robust and fast form of contact tracing of new breakthrough infections.

Those "solutions," which were included in an open letter to the federal government which was signed by a handful of prominent public health professionals, would help buffer against new outbreaks — especially against variants — and ease travel restrictions back to normal according to her.

"So it's a matter of time and I think it's up to Americans to get themselves vaccinated," Lee said.

"We'd love to see Americans again."

Liberals' Border Re-Opening Plan Leaves Many Unanswered Questions, Business Groups Say

The Government Has Made Very Clear That It Has No Intention Of Putting Out, On This Issue Or Frankly On Many Other Issues, Any Kind Of A Clear Coherent Plan

By Anja Karadeglija, National Post, July 16, 2021

<https://nationalpost.com/news/politics/liberals-border-re-opening-plan-leaves-many-unanswered-questions-business-groups-say>

Businesses are welcoming news that the Liberal government has set a timeline for re-opening the border, but industry reps say there are still many crucial questions that have to be answered.

"We're going to need much more detail about how exactly it's going to work. For example, is the land border re-opening the same time as airports? Are all airports going to be open for international travel or just the ones that are used today?" said Canadian Chamber of Commerce president and CEO Perrin Beatty.

On Thursday evening, July 15, the government said in a release that the aim is to allow fully vaccinated U.S. citizens and permanent residents to visit Canada by mid-August, and fully vaccinated visitors from all countries by early September.

That would be contingent on continuing "our current positive path of vaccination rate and public health conditions." More details will be shared early next week, the release said.

The U.S. border has been closed for non-essential travel since the COVID-19 pandemic began in the spring of 2020, and most travellers from other countries are also barred from entering Canada. The restrictions in place for the U.S. border are set to expire next week, on July 21.

Industry reps have been pushing the government to release a plan for re-opening the border for months. Earlier this week, France also called for the Canadian government to allow French visitors, warning the relationship between the two countries could suffer otherwise.

The timeline released on Thursday, July 15 means “we at least have a notional timetable around which we can plan,” said Beatty.

It’s not the detailed plan industry has been calling for, but it is something businesses can work with, said Goldy Hyder, president and CEO of the Business Council of Canada.

“The government has made very clear that it has no intention of putting out, on this issue or frankly on many other issues, any kind of a clear coherent plan and what we are getting is elements of things, as circumstances warrant,” he said. “But we are where we are and we’re pleased with the direction and the clarity ... so we’ll take it.”

The timeline of the re-opening could potentially overlap with a late summer election campaign — and if there is an election in the coming months, Hyder said it shouldn’t change the re-opening plans.

“That cannot be an excuse for delaying or further stalling the execution of whatever is being announced. So an announcement in and of itself is insufficient. What matters is the successful execution of that announcement,” he said.

“And that means making sure that election or no election, people can reliably plan on what they can expect at the border.”

One of the industries that has been most affected by the border closure is tourism. On Wednesday, July 14, representatives from the Montreal tourism industry held a press conference calling on the government to re-open the border before the summer is entirely lost.

The mid-August and early September timeline means that “for the second year in a row, we’re going to lose most or all of the summer tourist season” because most people have made their plans by now, Beatty said.

“We’ll be able to capture some of the latter part of it. But only a small amount, and it’s important to recognize that when you look at tourism, a day in August is worth a weekend in November.”

Hyder said businesses “will all do hurry-up offense to get ready to seize particularly the tourist season that still remains between now and the Canadian winter.”

The 30-day window should be enough for tourism-based businesses such as hotels and restaurants to prepare to open up, at least partially, he said. One challenge is that many have to hire staff, and that’s an issue “that has caused a lot of people a lot of anxiety and stress,” as businesses wonder whether former employees will come back to work and, if not, whether they’ll be able to find new staff, Hyder explained.

Daniel-Robert Gooch, president of the Canadian Airports Council, said the airports will be ready.

"We'd like to see the international travel resume at other airports. There were quite a few airports prior to the pandemic that had service to the United States and they are eager to have their ability to accept international travellers restored as quickly as possible," he said.

Some of the major unanswered questions for airports include whether hotel quarantine will be entirely eliminated and how testing on arrival will be performed, Gooch said. Another issue is what rules will apply to children — because kids under 12 can't be vaccinated, they have to quarantine on arrival.

Gooch noted that's "certainly going to be a deterrent for families from travelling that might otherwise have travelled."

Justin Trudeau Is Ready To Re-Open The Canada-U.S. Border. The Next Move Is Joe Biden's

By Edward Keenan, Washington Bureau Chief, Toronto Star, July 16, 2021

<https://thecanadian.news/2021/07/16/justin-trudeau-is-ready-to-re-open-the-canadian-united-states-border-the-next-move-is-joe-bidens/>

"It's good news for people who have been waiting for good news for 16 months." That was the assessment on Friday, July 16 from Representative Brian Higgins, who represents Buffalo, New York in the U.S. Congress, after Prime Minister Justin Trudeau indicated fully vaccinated American travellers may be able to cross the border into Canada starting in mid-August.

The White House and U.S. border officials remained silent on Friday, July 16 on whether a similar announcement regarding Canadians crossing U.S. land borders was imminent, but Higgins and others watching closely expected the two countries would be announcing changes in tandem next week after the long pandemic wait.

"It's the beginning of the end, I think, of border restrictions," Higgins said. "That said, you know, it remains to be seen, specifically how this is carried out."

As the Star reported on Thursday evening, July 15, Trudeau made the comments in a call with provincial and territorial premiers, saying that if vaccination and public health metrics continue on current trajectories, fully vaccinated American citizens may be allowed to enter Canada beginning in the middle of August, and fully vaccinated travellers from elsewhere in the world may be allowed to visit beginning in September. A fuller announcement of Trudeau's plans is expected next week, perhaps as soon as Monday, July 19.

Many in the U.S. were excited to hear the news, after months of calling on Trudeau and U.S. President Joe Biden to gradually re-open the border. Higgins, who is the chair of the congressional border caucus, has been involved in a series of increasingly pleading bipartisan statements demanding progress on a file that long seemed frozen. In recent months, Senate Majority Leader Chuck Schumer, one of the most powerful politicians in Washington, joined those calls. This week, legislators at the Midwest legislative conference formally called for the border to be re-opened to fully vaccinated travellers.

Despite all the pressure from U.S. politicians, Biden's administration hasn't yet confirmed that the border opening will be reciprocal. The White House, the Department of Homeland Security, and the Department of Customs and Border Protection all failed to respond to questions from the Star on Friday, July 16 about their plans, and their response to Trudeau's comments.

While the topic of the Canadian border was not specifically addressed at Friday, July 16's White House media briefing, press secretary Jen Psaki did speak more generally about cross-border travel. "All decisions about re-opening international travel will be guided by our public health and medical experts," she said, noting ongoing discussions with working groups. "We must be vigilant, particularly about the spread of variants. We'll re-open when health and medical experts expect it is safe to do."

During a briefing earlier in the day, White House COVID-19 co-ordinator Jeff Zients said almost exactly the same thing, further noting that advice to the president would be based on "many metrics, including case rates, vaccination rates and the prevalence of any variants, including the Delta variant."

Despite no quick confirmation from U.S. officials, Maryscott Greenwood of the Canadian American Business Council in Washington — a long-time expert on cross-border relations — said she expected the governments are working together and will re-open borders on the same schedule. "The U.S. and Canada have strived to make these announcements together. And it appears that that's where we're going with this," Greenwood said. "And that's appropriate. It is much better to manage our common border together."

The Canada-U.S. border has been closed to all but citizens and residents of each respective country, except those considered "essential" for trade or family humanitarian reasons, since March 21, 2020. A bizarre and mostly unexplained exception has allowed Canadians to enter the U.S. by air but not by land or sea from the beginning. Canada, which has no such exemption for air travellers, had imposed harsh quarantine rules on those entering from outside the country, but lifted those on fully vaccinated Canadian citizens earlier this month.

Greenwood and Higgins, among others, agree that there remain a lot of questions to be answered as details of policy changes emerge next week. How, for instance, will vaccination status be verified, given the resistance among many to the concept of vaccine passports? Florida recently passed a law making it illegal to demand proof of vaccination, and Premier Doug Ford said Wednesday he won't impose any proof-of-vaccination system for Ontario.

Another key issue will be how to manage the pent-up demand of travellers at airports and 120 land border crossings to prevent epic wait times and chaotic crowd scenes.

"I'm hopeful that we'll get further clarity on what the prime minister's opening plan will look like," Higgins said.

The U.S. lawmaker is also hopeful that, in addition to providing relief to businesses and the fully vaccinated, the plan will serve as inspiration for the unvaccinated.

"It will have, obviously, the impact that it's intended to for those who have been separated for 16 months, those who have not been able to visit and enjoy their cottages," Higgins said.

"But also, just underscoring the importance of getting vaccinated — encouraging people who aren't vaccinated to get vaccinated, recognizing that they can't move across the borders unless they are."

Despite Canada's Easing, U.S. Adds 30 Days To Travel Restrictions At Shared Border

By The Canadian Press, July 21, 2021

[Despite Canada's easing, U.S. adds 30 days to travel restrictions at shared border \(msn.com\)](https://www.msn.com/en-ca/news/health/despite-canada-s-easing-u-s-adds-30-days-to-travel-restrictions-at-shared-border)

The U.S. Department of Homeland Security is extending its COVID-19 restrictions on travel by land from Canada until at least August 21.

Details of the extension were posted in a notice on the U.S. Federal Register, which publishes details of the administration's proposed and finalized decisions and policies.

The move comes despite the Canadian government's decision to begin easing its own restrictions on fully vaccinated U.S. citizens and permanent residents as of August 9.

It also comes as little surprise: Canada's Public Safety Minister Bill Blair said on Monday, July 19 that Homeland Security Secretary Alejandro Mayorkas had warned him the U.S. would not be following Canada's lead.

Border experts say the Biden administration is likely not ready to open the U.S.-Mexico border, given the existing refugee crisis there, and wants both frontiers opened at the same time.

The news was met with outrage from U.S. critics and lawmakers who have been pressing the White House to ease the restrictions, in place since March 2020. New York Representative Brian Higgins says he's "infuriated" with the decision, which he calls "completely unnecessary."

The notice from Homeland Security and U.S. Customs and Border Protection acknowledges "positive developments" in the fight against COVID-19, particularly with regards to vaccination rates in both countries.

But it says Mayorkas has determined that the risk of travel-related transmission continues to pose a "specific threat to human life or national interests."

Allowing normal travel to resume "places the personnel staffing land ports of entry between the United States and Canada, as well as the individuals travelling through these ports of entry, at increased risk of exposure to the virus associated with COVID-19."

The decision was met with anger north of the border as well.

The bilateral "road map" for a renewed cross-border partnership, issued by President Joe Biden and Prime Minister Justin Trudeau back in February, promised a science-based, co-ordinated approach to re-opening the border, said Perrin Beatty, president and CEO of the Canadian Chamber of Commerce.

"Less than five months later, Washington appears to have lost its copy," Beatty said in a statement, noting the discrepancy in the U.S. approach: Americans can travel freely within their borders, and air travel from Canada to the U.S. remains unfettered.

"It's hard to see how allowing fully vaccinated Canadians to enter the U.S. poses a public health threat when travel within the U.S. is unrestricted."

John Adams, a Florida resident who owns a vacation property on Vancouver Island, has been crowdfunding a cross-border television and internet ad campaign against the two governments in recent weeks to convince them to lower the barriers.

Adams — calling the extension a "bonehead decision by the Biden administration" — said he's now setting his sights squarely on the White House with a new ad to be completed by the end of the week.

Challenges At Southern Border May Be Drag On Efforts To Re-Open Canada-U.S. Frontier

By James McCarten, The Canadian Press, July 20, 2021

[Challenges at southern border may be drag on efforts to re-open Canada-U.S. frontier \(msn.com\)](https://www.msn.com/en-ca/news/health/challenges-at-southern-border-may-be-drag-on-efforts-to-re-open-canada-u-s-frontier)

Canadians wondering why the United States doesn't appear to be rushing to ease travel restrictions at their shared border should cast a gaze further south, where the frontier with Mexico fosters far thornier political questions for the White House than its northern counterpart.

Allowing travel to resume at only one of America's two shared borders could be seen as playing favourites between the country's two closest neighbours, observers say. And the risk of a flood of travellers from Mexico would risk exacerbating a long-standing refugee crisis in the southern U.S.

Still, the Biden administration's stand-pat approach to restricting visitors from Canada, despite the federal Liberal government's plan to start allowing fully vaccinated U.S. visitors next month, has raised eyebrows in both countries, including among experts.

"It's a black box on the U.S. side," said Laurie Trautman, director of the Border Policy Research Institute at Western Washington University in Bellingham, Washington.

"I've spoken with colleagues at Department of Homeland Security headquarters who say (a decision) is sitting in the White House — and it's sitting with, probably, multiple entities in the White House. So there's been really no information and no communication on which way the U.S. is leaning."

Canada announced on Monday, July 19 that as of August 9, fully vaccinated U.S. citizens and permanent residents will be allowed to enter the country, with the rest of the world to follow September 7. Rules for entering the U.S., however, remain unchanged.

That has already prompted U.S. lawmakers and others who are anxious to see the travel restrictions eased further to begin pressuring the White House to follow Canada's lead.

"On January 21 of this year, we were promised a plan would be developed by the United States to address travel to Canada within 14 days ... we are still waiting for that plan," New York Representative Brian Higgins, a Democrat opposed to the border restrictions, said on Tuesday, July 20 on the floor of the House of Representatives.

"It's time for the United States to align its border policy with the science, with the facts and with the data. Action is long overdue. Open the U.S. border to our Canadian neighbours."

Canadian officials say the 14-day quarantine requirement will be waived beginning the second week of August for eligible travellers who are currently residing in the U.S. and have received a full course of a COVID-19 vaccine approved for use in Canada.

The move comes two weeks after the Canada Border Services Agency began waiving quarantine rules for fully vaccinated Canadian citizens and permanent residents.

The pandemic-era restrictions, imposed in March 2020, are due to expire on Wednesday, July 21. Public Safety Minister Bill Blair said earlier this week that he expects the U.S. to extend the measures, much as the two countries have done on a monthly basis ever since.

Even Justin Trudeau's tone on the travel restrictions is evolving: on Tuesday, July 20, the prime minister offered a rare acknowledgment that the approaches taken by the two countries have been much more "asymmetrical" than most people seem to realize.

While crossing the border by land for non-essential purposes has been largely prohibited in both directions for the duration of the COVID-19 crisis, Canadians — vaccinated or otherwise — were never forbidden from flying to the U.S. for whatever reason, Trudeau said.

"The asymmetry in the relationship has always been there, but that hasn't prevented us from working very, very closely to align ourselves," he told a news conference in Hamilton, Ontario.

"They will follow their science, they will make their own decisions, and we will work with them. ... But Canada is not going to any more dictate what the U.S. should be doing around its border policy than we would accept the U.S. to dictate to us around our border policy."

While domestic U.S. politics is likely playing a role, it's worth remembering that the U.S. Customs and Border Protection is a large, slow-moving bureaucracy that might not be well-equipped to deal with policies that differ between the two borders, Trautman said.

"The way the organization works, they're a huge bureaucracy, and I don't think they want to sort of piecemeal and kind of cut and paste from one place to another," she said.

"I'm not sure that the Biden administration really has figured out what to do on the southern border and how to handle a lot of the asylum seekers and refugee claims. There's probably a sense that, 'If we open it up, then there'll be more.'"

The recent changes to the Canadian rules also mean children under 12 who are accompanied by fully vaccinated and eligible family members will be exempt from quarantine upon entering Canada, provided they wear a mask in public places and avoid indoor group settings.

All travellers will still be required to submit a negative COVID-19 test result and proof of vaccination prior to arrival by way of the ArriveCAN smartphone app or web portal, but post-travel test results will no longer be necessary for those who are fully vaccinated.

Canada Border Services Agency officials will also be subjecting vaccinated travellers to a mandatory molecular test upon arrival on a random basis.

As of August 9, airports in Halifax, Quebec City, Ottawa, Winnipeg and Edmonton will also be added to the list of Canadian cities where international flights are permitted to land. Air travellers will no longer be required to spend the first three nights of their quarantine at a government-approved hotel.

Trautman said eventually, it's likely that border authorities in both countries will have to figure out a way to process vaccinated and unvaccinated travellers separately, such as a variation on the Nexus system, which allows eligible, pre-cleared travellers to cross the border more quickly.

"I do think that that's being looked at," she said.

"Not every border crossing's going to have necessarily the infrastructure or the physical capability to do something like that. But at the really busy ones, there is the option for that."

Border Crossings To The U.S. Remain Closed, And Frustrated Travellers Can't Blame Canada

By Edward Keenan, Washington Bureau Chief, Toronto Star, July 21, 2021

<https://www.newsrobin.com/border-crossings-to-the-u-s-stay-closed-and-annoyed-travellers-cant-blame-canada/>

For the past few months, an undercurrent of unofficial conversations about the state of border re-opening has sounded a bit like the old "South Park" song, "Blame Canada."

Waves of U.S. politicians called on Prime Minister Justin Trudeau to allow Americans who were fully vaccinated against COVID-19 to enter Canada for non-essential travel.

Rumours circulated — and made it into at least one report, in the Washington State All Points Bulletin — that President Joe Biden's administration was growing impatient with Canada's foot-dragging and might unilaterally open up. The Buffalo News implored Canada to open up; the Star's Bob Hepburn reasonably advised Biden he needn't wait on Trudeau to let Canadians in.

Well, the finger of blame is pointed pretty squarely in the opposite direction now.

Fully vaccinated Americans will be able to cross into Canada starting August 9. But the U.S. isn't re-opening its land border crossings to Canadians anytime soon — it just renewed the ban on discretionary travel for another month, until August 21.

"Given the outbreak and continued transmission and spread of COVID-19 within the United States and globally, the Secretary (of Homeland Security) has determined that the risk of continued transmission and spread of the virus associated with COVID-19 between the United States and Canada poses an ongoing 'specific threat to human life or national interests,'" reads a notice from U.S. border authorities set to be published Thursday, July 22 in the U.S. Federal Register. So while Canadians have been able to enter the U.S. by air throughout the pandemic, the land borders are staying closed.

That means Canadians who own vacation properties in the U.S., those wishing to visit long-missed friends and family down south, and the thousands of road-trippers used to popping over for vacations are out of luck for much of the remainder of the summer.

And Canadians itching to visit aren't the only ones who'll be upset about it. Representative Brian Higgins of New York, a Democrat who chairs the congressional border caucus, was "infuriated" by the decision. "Today's decision by the Biden administration harms economic recovery and hurts families all across America's northern border; this is completely unnecessary," Higgins said in a written statement.

"While the United States does nothing, loved ones remain separated and communities whose economies rely on the cross-border exchange continue to suffer economically. Continuation of this shutdown is illogical, given the success of vaccines and counter-productive, putting the United States at a disadvantage given Canada's decision to welcome back vaccinated Americans effective August 9."

Higgins's language reflects some of the shock many long-time watchers of cross-border issues are feeling. Within the past week, experts told me they fully expected the White House to move in unison with the Canadian government. Now it appears it will not.

Perrin Beatty, the chief executive of the Canadian Chamber of Commerce, was puzzled and disappointed. "The U.S. decision is unco-ordinated with Canada's announcement on Monday, July 19 of a border re-opening, and it flies in the face of both science and the most recent public health data," Beatty said in a written statement.

"It's hard to see how allowing fully vaccinated Canadians to enter the U.S. poses a public health threat when travel within the U.S. is unrestricted. Vaccination rates in Canada are higher than in the U.S. and infection rates are dramatically lower. Additionally, the U.S. policy applies very different standards to travellers crossing at a land border than those who fly."

Why exactly the U.S. is delaying a loosening of restrictions is, for all the reasons Beatty lists, a bit of a mystery. There had been speculation that Trudeau was timing his announcement of Canada's relaxed restrictions as good news ahead of a widely expected election call. Why wouldn't Biden want to join the headlines about progress in the fight against the pandemic — especially when there are compelling economic and humanitarian reasons to want to welcome Canadians back?

The official comments from the White House haven't shed much light. Rather, they've been a sea of boilerplate platitudes about following metrics and being vigilant that are nearly identical to what it has said about travellers from Europe and the rest of the world. I have heard speculation that the U.S. government is concerned about co-ordinating policy at both of its North American borders, and the politics at the Mexican border might complicate what might be more straightforward decisions at the Canadian one.

Whatever the reason, one of the biggest longer-term concerns might be a divergence of border policy between the two countries, which have generally moved in lockstep for generations. As Trudeau noted on Wednesday, July 21, the U.S. has allowed in air travellers from Canada throughout the pandemic while Canada did not allow Americans, and Canada required quarantines when the U.S. did not. During the pandemic, "the Americans have always had an asymmetrical arrangement with us," he said.

Trudeau's message appeared to be a bit of a shrug — no pressure on the U.S. to reciprocate Canada's suddenly welcoming, open arms. "I think every country should and does set its own border policies," he said.

The U.S. could — and may — decide to change its policy ahead of August 21, as the published announcement allows. It's not clear if it will. But what is obvious now that wasn't a week ago is that whatever is behind the delayed timeline, Canada isn't to blame.

U.S. Border Closure Makes 'No Sense' As Canada Starts To Re-Open For Fully-Vaccinated Americans: Critics

What The U.S. Administration Has Done Today Is To Continue To Divide Families, And Prevent People From Coming To The U.S. For Tourism Or Business

By Anja Karadeglija, National Post, July 21, 2021

<https://nationalpost.com/news/politics/u-s-border-closure-makes-no-sense-as-canada-starts-to-re-open-for-fully-vaccinated-americans-critics>

America will prohibit Canadians from crossing the land border to the U.S. for another month, a move critics, on Wednesday, July 21, said would continue to harm businesses and families in both countries, especially in tightly-integrated border regions.

"What the U.S. administration has done today is to continue to divide families, and prevent people from coming to the U.S. for tourism or business," said Canadian Chamber of Commerce president and CEO Perrin Beatty. "On social and on economic terms, it makes no sense whatsoever."

The U.S. announced on Wednesday, July 21 that it will continue to keep its land border with Canada closed to non-essential travel until August 21. The current restrictions have been in place in both countries since the COVID-19 pandemic began, though Canadians have been able to fly into the U.S.

Canada said earlier this week that it would begin allowing fully-vaccinated American citizens and permanent residents into the country via any means on August 9, but the administration of U.S. President Joe Biden declined to follow suit.

Goldy Hyder, president and CEO of the Business Council of Canada, said in a statement that decision “makes no sense from a public health perspective and will hurt businesses and entrepreneurs on both sides of the border.”

A notice from the office of U.S. Secretary of Homeland Security Alejandro Mayorkas noted the risk posed by new COVID-19 variants and said “returning to previous levels of travel between the two nations places the personnel staffing land ports of entry between the United States and Canada, as well as the individuals traveling through these ports of entry, at increased risk of exposure.”

The decision means Canadians won’t be able travel to the U.S. by land for at least another month unless the trip is deemed essential, but fully-vaccinated Americans will be able to come north for any reason as of August 9.

Beatty said in an interview the decision “flies in the face of both science and the most current public health data,” given Canadians are more highly vaccinated than Americans and the infection rate in Canada is “way lower.”

The most obvious economic consequence of the decision will be to stop Canadian tourists from going to border states, which will negatively impact states such as New York, Washington State, and Maine, he said.

But it will also harm Canadians who might want to go to the U.S. for business trips, such as to do sales or follow-up on contracts to provide services to American customers, Beatty explained.

U.S. congressman Brian Higgins said at a press conference on Wednesday afternoon, July 21 that the economies of Ontario and Western New York are “deeply integrated,” including through the Buffalo Niagara International Airport, and professional sports franchises. Retail, arts and culture and health care are also “all tied to reliable, predictable access to and from Canada,” he said.

Rakesh Naidu, president and CEO of the Windsor-Essex Chamber of Commerce, called the decision by the U.S. to keep the border closed “very disappointing.”

Naidu said in an interview “a lot of businesses in Windsor-Essex have either opened up a satellite office or have another location on the other side, or have business partners, have suppliers there. And they do business back and forth on a daily basis, on an hourly basis.”

Canadian businesses are at a big disadvantage when they can't send people across the border to take part in customer review sessions, to bid on new projects, or service equipment they sold to clients on the other side of the border, he argued. Not being able to see customers and clients face-to-face creates a barrier to doing business with Canadians, and U.S. companies may turn to American options, Naidu said.

The communities are also tightly integrated on a personal basis, meaning families have been kept apart. "There are so many people whose families are separated. I know someone who hasn't seen his mother in almost year and a half now," he said, adding the restrictions have been "really made it very difficult."

Asked about the U.S. lagging Canada in relaxing its border restrictions, Prime Minister Justin Trudeau said at a Tuesday, July 20 press conference that the rules have always been "asymmetrical." While Canada banned all non-essential travel, "Canadians have throughout the pandemic been able to fly down to the States for tourism, for secondary residences, for whatever reasons they want," he noted.

"Canada is not going to any more dictate what the U.S. should be doing around its border policy than we would accept the U.S. to dictate to us around our border policy," Trudeau said.

Higgins said he couldn't speak to what the rationale is for the Biden administration to keep the border closed. One possibility some have pointed to is that the U.S. is keeping the northern border with Canada closed because it doesn't want to open up the southern border with Mexico.

"The administration has not been forthcoming with any of this information to justify, so we're all left to guess, to speculate what the reasons may be," Higgins said.

Canadians Voice Frustration Over U.S. Border Closure Extension

By Elena De Luigi, The Canadian Press, July 21, 2021

<https://globalnews.ca/news/8049150/canada-us-border-closed-reaction/>

Canadians are expressing frustration at still being unable to drive across the border to the U.S. for a casual visit, even though their fully vaccinated American counterparts will soon be able to do so.

The federal government recently said restrictions on U.S. citizens and permanent residents fully immunized against COVID-19 will ease on August 9.

Canadians, however, are seeing no similar relaxing of rules. On Wednesday, July 21, the U.S. Department of Homeland Security extended its COVID-19 restrictions on travel by land from Canada until at least August 21. Air travel to the U.S. is permitted with certain conditions.

For baseball fan Jeff Chatterton, the situation means he isn't able to drive across the border to take in a Toronto Blue Jays' road game like he used to do before the pandemic hit.

"I've done everything (that was) asked — I've worn a mask, I've gotten the vaccines, I've stayed home. Science says I'm safe, when will governments honour that?" the Ontario resident said in an interview.

"I think it's asinine that we can have thousands of fans in Buffalo, cheering for our Blue Jays, but we're not safe enough to do the same because we're on the wrong side of a line."

Bob Slack and his wife are also wondering when restrictions will ease for Canadians at the land border.

The snowbirds live in Athens, Ontario, and drive down to Winter Haven, Florida, every year during the colder months. They didn't make their annual trip after the pandemic hit but are eager to see their Florida home again.

"We're fully vaccinated," he said. "We'd like to get back."

Slack said he has been questioning when he can make plans to head south. He said he'd take a flight to Florida if he had to, but he would then have to ship his vehicle there.

"We're going to go one way or another," he said, adding that he wanted to bring back some belongings to Canada. "It's one of those things, you know, you'd hate to book airfare and then the border opens."

Heather Kienle is also frustrated.

The Quebec resident is American and her husband is Canadian. They live just outside of Montreal with their young daughter. Kienle, who is pregnant, said she's eager for her family to visit her relatives in the States but that would mean her husband would have to take a flight into the country.

"I don't know what to think anymore. It's easier for us to drive since we're a family and it's more affordable and less risky, especially now with some of the variants," she said, noting the family could drive back together from the U.S. to Canada, but not the other way around.

"It's just expensive for a one-way ticket."

Tracy Banghart, an American whose family has a cabin in northern Ontario, said she was perplexed at the lack of a co-ordinated approach on the border.

The Virginia resident said her parents typically make a trip every summer to their place on Lake Temagami but weren't able to last year due to the pandemic. Banghart said she's grateful her family can now drive over the border for a visit to Canada and hoped rules would soon similarly loosen for Canadians.

"I just sort of expected everyone to have a plan and it hasn't felt that way," she said.

Border experts say the Biden administration is likely not ready to open the U.S.-Mexico border, given the existing refugee crisis there, and wants both frontiers opened at the same time.

Sarnia, Ontario Mayor Expects U.S. Border Restrictions For Canada To Last Past August 21

By Jacquelyn LeBel, CFPL London News, July 21, 2021

<https://globalnews.ca/news/8047929/sarnia-mayor-mike-bradley-us-border-restrictions/>

The mayor of Sarnia, Ontario, which borders Port Huron, Michigan, is anticipating that border restrictions announced by the United States government on Wednesday, July 21 will extend beyond August 21.

Mayor Mike Bradley is also expressing frustration with what he sees as a lack of co-operation from the U.S. in working toward jointly re-opening the Canada-U.S. border.

The U.S. Homeland Security Department said on Wednesday, July 21 that land borders with Canada and Mexico will remain closed to non-essential travel for at least another 30 days, until August 21.

The announcement came two days after Canada announced that American citizens and permanent residents who want to come to Canada for non-essential reasons and who are fully vaccinated against COVID-19 will be allowed to do so starting on August 9.

Bradley said he and the other border city mayors were informed by Public Safety Minister Bill Blair about the U.S. border restrictions for Canada.

"It shocked us," Bradley told Global News. "We expected because we closed the borders together — for very valid reasons — that when we went to re-open the borders, we would do it together."

"My impression from the call I was on the other day, listening to (Blair), was that his counterpart in the States was saying this could be much more than 30 days."

However, Bradley said he has no indication of how much longer those border restrictions for Canadians travelling to the U.S. could extend.

Even once restrictions lift for Americans travelling to Canada on August 9, he believes it will take time for many people to feel comfortable travelling across the border and willing to adhere to additional requirements to allow them to cross the border, such as providing proof of vaccination through the ArriveCAN smartphone app or web portal.

"I think it's going to be like what's happening with the general re-opening in our own communities. I think it's going to take a while for any momentum to build on that," he said.

"We've struggled for years since 9/11 with the passport rules that were brought in to get Americans over here. I'm pleased for my colleagues in Niagara Falls, Niagara-On-The-Lake, Stratford, because they really need this because of their huge dependence on the tourism sector," Bradley said.

“But I do think it’s going to take time especially — and we pointed this out to the minister — with all the things they’ll have to do to get the apps and all that. We found in the past, it’s sometimes hard to attract Americans if there’s any impediments to what they have to do to cross that border.”

Trudeau Says Canada Won't 'Dictate' How U.S. Relaxes Its Border Restrictions

By Sarah Turnbull, CTV News, July 20, 2021

<https://www.ctvnews.ca/health/coronavirus/trudeau-says-canada-won-t-dictate-how-u-s-relaxes-its-border-restrictions-1.5516412>

Prime Minister Justin Trudeau says it’s not up to Canada to weigh in on how and when the U.S. decides to re-open its border to Canadians following Monday, July 19’s announcement that fully vaccinated Americans will be able to enter Canada for discretionary purposes starting August 9.

“I think every country should and does set its own border policies. We have been working with the United States to keep them informed to make sure that as much as possible our choices are aligned, but you will have seen, everyone will have seen, that our countries took different approaches certainly during the beginning of the pandemic,” he told reporters on Tuesday, July 20.

Trudeau was responding to questions about why Monday, July 19’s announcement wasn’t made in concert with the U.S. administration to allow a similar relaxing of border restrictions for fully vaccinated Canadians.

He added that the response to border measures from both governments has been “asymmetric” since the start of the pandemic.

“Over a year and a half ago, we imposed a two-week mandatory quarantine for anyone that came into Canada. We brought in mandatory testing. We ensured steps that the United States never quite took in their approach,” he said.

“Canada is not going to any more dictate what the U.S. should be doing around its border policy than we would accept the U.S. to dictate to us around our border policy.”

During Monday, July 19’s announcement, Public Safety Minister Bill Blair said he spoke to his American counterparts about the steps the Canadian government was taking to ease restrictions and that he was confident there would be a similar approach south of the border in the near future.

Currently, air travellers to the U.S. need to only submit a negative COVID-19 test no more than three days prior to departure, or proof from a health-care provider that they have recovered from COVID-19 in the past 90 days, but entry by land is otherwise restricted.

U.S. travellers who plan to enter Canada as of 12:01 a.m. EDT on August 9 must have completed a full vaccination course with one of the four approved vaccines in Canada – Pfizer-BioNTech, Moderna, Oxford-AstraZeneca or Johnson & Johnson – at least 14 days prior to arrival. They will be exempt from quarantine and post-arrival testing unless randomly selected.

Former U.S. Ambassador to Canada Bruce Heyman says he's "hopeful" the White House will follow suit in some capacity shortly, but border decisions in the U.S. are undoubtedly more complex.

"I anticipate that we will find our paths to getting this open together very soon, and I'm very hopeful that's the case. But remember something, Canada borders one country, that's the U.S....but the U.S. borders Canada and Mexico and has very extensive international flights and I think the decision for us isn't just about Canada alone, but how we are going to behave on both sides of our country," he said on CTV News Channel on Tuesday, July 20.

Intergovernmental Affairs Minister Dominic LeBlanc reiterated the prime minister's remarks earlier in the day, noting that Canada won't "purport" to tell its U.S. colleagues how to proceed at the border.

"That being said, there are ongoing conversations and we expect in the coming weeks that advice to evolve with respect to authorities in Europe and potentially in the United States so we'll continue to work with them in a collaborative and transparent way," he said.

Nearly 80 per cent of the eligible Canadian population -- or nearly 70 per cent of total population -- has received at least one dose of a COVID-19 vaccine. More than 50 per cent of the population has received two. The U.S. trails behind, with nearly 57 per cent having received their first dose and 49 per cent having received their second.

Travelling To The U.S.? The Rules Are Still In Flux

By Sophia Harris, CBC News, July 22, 2021

[Travelling to the U.S.? The rules are still in flux \(msn.com\)](https://www.msn.com/en-ca/news/health/travelling-to-the-u-s-the-rules-are-still-in-flux)

American tourists yearning to visit Canada received welcome news on Monday when the federal government announced it will soon re-open its doors to fully vaccinated U.S. citizens.

However, some Canadians yearning to cross the U.S. land border felt short-changed, as no reciprocal agreement was announced.

"I'm waiting pretty damn patiently. We are all waiting pretty patiently to have this border open," said Leslie Beitel of Lethbridge, Alberta. She owns a second home about 290 kilometres away in Columbia Falls, Montana, but can't drive there because the U.S. land border is closed.

"It would just be really nice to be able to have free access to our place," she said.

Here are the current rules for entering the U.S., including what's subject to change.

U.S. Travel Rules

In March 2020, Canada and the United States agreed to close their shared land border to non-essential travel to help stop the spread of COVID-19.

The U.S. decided to still let Canadian tourists enter by air, while Canada barred American travellers from entering by any mode of transport.

It was widely assumed that — when the time was right — the two countries would announce a joint re-opening of the land border.

But that didn't happen.

On Monday, July 19, the Canadian government announced that, come August 9, fully vaccinated Americans can enter Canada and even skip quarantine. The U.S. government, however, had nothing new to announce, except that it was continuing to review its current travel restrictions.

"Every country gets to set its own rules about how it will keep its citizens safe," said Prime Minister Justin Trudeau at a news conference in Hamilton on Tuesday, July 20.

A day later, the U.S. declared that, barring an amendment, its side of the land border will remain closed to non-essential travel until at least August 21 due to risks posed by the pandemic.

Even so, Canadians can still freely enter the U.S. by air.

They must show proof of a negative molecular or antigen COVID-19 test taken no more than three days before their flight.

When returning to Canada, travellers must show proof of a negative molecular test taken in the U.S. However, the Canadian government said that come August 9, travellers can take that test when leaving Canada, and use it to both enter the U.S. and return home — as long as they're in the U.S. for less than 72 hours.

Birgit Heinbach lives in Surrey, B.C., just seven kilometres from her American husband's home across the border in Blaine, Washington.

She used to be able to walk to her husband's house in 45 minutes, but because Heinbach can't travel by land, visiting her husband has become a lengthy, expensive journey.

"I have to fly from Vancouver to Seattle, hang around there, take the next plane to Bellingham. So it takes me three quarters of a day," she said. "It's ridiculous."

Why Won't The U.S. Re-Open Its Land Border Now?

Last year, the U.S. made noises about re-opening the Canada-U.S. land border while Canada publicly opposed the idea.

So why was the U.S. silent on Monday when Canada announced its re-opening plans?

Foreign policy expert Edward Alden suggested the U.S. is waiting until it's ready to re-open its shared land border with Mexico, which is also closed to non-essential travel.

"It would be enormously awkward for this administration ... to lift the restrictions on Canada without simultaneously lifting the land border restrictions on Mexico," said Alden, a professor of U.S.-Canada economic relations at Western Washington University in Bellingham, Washington.

Alden suggested the U.S. isn't rushing to re-open the border with Mexico because of the anticipated consequences: a flood of asylum seekers it can't immediately turn back along with backlash from Republicans opposed to Biden's immigration policies.

"It's mostly the political concern over the Republicans," he said. "It's also, I would think, just a [border] resources concern."

On Thursday, July 22, the U.S. Department of Homeland Security tweeted that it is "in constant contact with Canadian and Mexican counterparts to identify the conditions under which restrictions may be eased safely and sustainably."

Vaccine Mixing Concerns

It's unclear at this point whether the U.S. will mandate that Canadian tourists be fully vaccinated against COVID-19 when they're allowed to cross by land. It's not currently a requirement for U.S.-bound air travellers.

If the U.S. does impose a vaccination requirement, it could cause problems for the more than 2.6 million Canadians who have mixed doses of COVID-19 vaccines.

The U.S. currently does not recognize COVID-19 vaccine mixing.

"The safety and effectiveness of receiving two different COVID-19 vaccines has not been studied," Jasmine Reed, a spokesperson for the U.S. Centers for Disease Control and Prevention, said in an email.

However, the CDC says mixed doses of the two mRNA vaccines, Pfizer and Moderna, will be accepted in "exceptional situations," such as when the vaccine used for the first dose was no longer available. That rule excludes the many Canadians who got an AstraZeneca-Oxford vaccine and an mRNA shot.

Cruise Line Questions

Several cruise lines are following the CDC's directive for their cruises departing from the U.S. where the passenger must be fully vaccinated. Norwegian Cruise Line is not recognizing people with mixed doses as being fully vaccinated. Princess Cruises, Carnival and Holland America aren't recognizing those who mixed doses of AstraZeneca and an mRNA vaccine.

"It makes me feel like I'm somehow a second class citizen," said epidemiologist Nazeem Muhajarine, who got one dose of AstraZeneca and a second dose of the Pfizer vaccine.

Muhajarine, a professor of community health and epidemiology at the University of Saskatchewan, said studies so far suggest that mixing vaccine doses is safe and effective, so the U.S. will likely change its policy at some point.

"It has to change, because this is such a narrow kind of take on what is allowable," he said.

"There are many countries mixing and matching different types of vaccines."

Vaccinated Visitors Unlikely To Spread COVID-19 Across Borders: Experts

By Melissa Couto Zuber, The Canadian Press, July 17, 2021

[Vaccinated visitors unlikely to spread COVID-19 across borders: experts \(msn.com\)](#)

News that Canada may soon welcome fully vaccinated U.S. travellers comes as COVID-19 cases rise in some states south of the border, but infectious disease experts say the risk posed by vaccinated visitors is low.

Prime Minister Justin Trudeau indicated on Thursday, July 15 that Canada could re-open the border to fully vaccinated Americans by mid-August, with immunized travellers from across the globe following suit by early September.

Dr. Sumon Chakrabarti, an infectious disease specialist in Mississauga, Ontario said it's the next logical step in re-opening plans, and would mark a shift from efforts to eliminate risk to those that mitigate it.

"The risk won't be zero ... (but) we have to start making these adjustments to move back to normal," he said. "We can't stay in suspended animation with our nearest neighbour."

The U.S. recorded more than 35,000 COVID-19 cases on Thursday, July 15, up from 12,000 daily cases a month ago. The country was averaging 250,000 cases in January before its vaccine rollout sped up.

Fifty-five per cent of Americans were at least partially vaccinated as of Friday, July 16, with 48 per cent fully vaccinated. Canada's vaccine rate was nearing 70 per cent of the total population, including 47 per cent fully jabbed.

A fully vaccinated person can still catch COVID-19, though it happens rarely and illness is less severe when it does occur. While vaccinated individuals can still spread the virus, that risk is also "significantly reduced," Chakrabarti said.

A recent study from the United Kingdom compared spread among household contacts after vaccinated and unvaccinated family members got COVID-19. The study found at least one dose cut transmission to unvaccinated members by 40 to 50 per cent.

"So it's clearly not 100 per cent, but (vaccination) really does eliminate the transmission chain," he said. "And two vaccine doses is going to be even more effective."

Nazeem Muhajarine, an epidemiology professor at the University of Saskatchewan, said that while spread from a fully vaccinated traveller would be rare, unvaccinated or partially-vaccinated Canadians are vulnerable, especially if visitors unknowingly bring in new variants of the virus.

Muhajarine, who's also one of the leads for CoVaRR-Net, Canada's research network on variants of concern, said a traveller's country of origin should still be considered regardless of their vaccination status. Visitors from Peru, for example, where the new Lambda variant is entrenched, could pose more risk.

"The fact that they are fully vaccinated, that's an important piece of information," Muhajarine said. "But we also need to pay attention to the epidemiological scenario of where they're coming from."

Details on how screening might unfold with a border re-opening weren't yet released as of Friday, July 16, and there was no mention of whether U.S. visitors would be required to show proof of vaccination. The White House has already ruled out the idea of a vaccine passport.

Specifics on whether Canada would keep the negative-test requirement for anyone entering the country was also missing.

Dr. Ilan Schwartz, an infectious disease researcher with the University of Alberta, expects the negative-test provision to remain in play as a way to drive risk from "extremely low to even lower."

"But we're already starting from a place where, in the absence of symptoms or the absence of exposure to a known case, the likelihood of travellers importing the virus into Canada is low," he said.

Schwartz said Canada will also have to determine which vaccines it will accept in its definition of a "fully vaccinated" visitor.

Parts of the world, including Russia and China, use vaccines that aren't authorized by the World Health Organization and have "little or dubious public data," Schwartz said. But being "overly elitist" in qualifying vaccines could pose ethical issues, he added.

Muhajarine said as more countries begin excluding unvaccinated travellers from entering their borders, that could incentivize more people to get their jabs, elevating vaccine uptake in Canada and elsewhere.

But while Chakrabarti said limiting travel to fully vaccinated people makes sense, any missing details in the rules could spur confusion, especially among families hoping to travel with unvaccinated children.

"What happens if you have five members of a family who are vaccinated and one who isn't?" Chakrabarti said. "There's a lot of unknowns here and a lot of unintended consequences that this could lead to."

As COVID-19 Surges In U.S., Is Canada Lifting Border Rules Too Early? Experts Are Mixed

By Sean Boynton, Global News, July 20, 2021

<https://www.msn.com/en-ca/news/canada/as-COVID-19-surges-in-u-s-is-canada-lifting-border-rules-too-early-experts-are-mixed/ar-AAMIs9V?ocid=msedgdhp&pc=U531>

The imminent re-opening of the U.S.-Canada border to fully vaccinated American travellers next month is drawing mixed reactions from health and economic experts in both countries, some of whom are still wary about the spread of COVID-19.

Starting August 9, U.S. citizens and permanent residents will be allowed to cross the border into Canada for non-essential travel without having to quarantine upon arrival. Travellers will have to submit proof of vaccination through the ArriveCAN app and provide a negative COVID-19 test no more than three days old.

On September 7, the same rules will be applied to other countries around the world.

The changes were announced on Monday, July 19, roughly 16 months after the border was first closed to non-essential travel to help limit the spread of COVID-19. It's a move that economic experts say is long overdue.

"I welcome it," said Ambarish Chandra, an associate professor of economic analysis and policy at the University of Toronto's Rotman School of Management.

"I think the government has finally realized that these measures are excessive for people who are fully vaccinated. It's certainly a different story for those who are not. ... But I don't see any reason why fully vaccinated travellers shouldn't be allowed in at this stage."

Health experts are voicing more caution. They say the surge of the highly transmissible Delta variant around the world -- which is leading to a spike in COVID-19 cases in the U.S. and other countries -- means Canada cannot let its guard down, even amid low case counts and positive vaccination rates.

Eric Feigl-Ding, a senior fellow at the Federation of American Scientists who was one of the first epidemiologists to sound the alarm about COVID-19 in late 2019 and early 2020, thinks Canada should still have some additional health restrictions in place even for fully vaccinated travellers.

"I think a brief quarantine would make a huge difference in terms of, what is the best way to contain this virus," he said.

"From the beginning, by allowing truckers across the border (but denying non-essential travel), Canada has been putting a Band-Aid on the problem. And now the Band-Aid is coming off. And even though vaccines will help, they won't solve everything."

Feigl-Ding also says it "makes no sense" that Canada would announce a re-opening at the U.S. border while also extending a ban on flights from India due to concerns over the Delta variant.

"It's everywhere," he said. "It's a little too little, too late, particularly if you're going to start allowing other travellers in."

As of Monday, July 19, just over 50 per cent of Canadians, or 57.6 per cent of those eligible for the vaccine aged 12 and up, are fully vaccinated with two doses.

At the rate Canada is currently administering second doses, over 70 per cent of all Canadians could be fully immunized by the time restrictions for U.S. travellers are lifted on August 9.

But Feigl-Ding warns that the vaccine has always been a strong defence against severe illness or death, not necessarily infection or transmissibility of the virus. And with the Delta variant proving to be slightly more resistant to vaccines along with being more transmissible, re-opening the border is an invitation to more disease.

"Vaccines are good, but they're not airtight," he said. "They create a fence, and a good fence, but a fence is still porous -- it's not a good border wall."

"I'm a bigger fan of vaccines combined with other mitigation measures, be they masks or testing or quarantines for travellers. If you layer enough pieces of Swiss cheese together, there will still be holes, but it's better than that single layer."

Omar Khan, a biomedical engineering professor at the University of Toronto, also wants Canadian border officials to ensure that U.S. travellers have waited the full 14 days after their second dose to allow for maximum immunity to kick in before arriving in Canada.

Yet, he's also happy that travellers will have to submit a negative COVID-19 test upon entry, which he hopes will help cut transmission down and limit the strain on the healthcare system.

"If we see case numbers go up, but not an increase in the death rate or (intensive care intake), then that's great because people will be getting a little bit sick, but not too sick," he said. "Maybe that's where we find stability."

The fear, Khan says, is if the virus transmits enough within an unvaccinated population that it creates a new variant that proves to be even more resistant to vaccines.

U.S. cases of COVID-19 last week increased by 17,000 nationwide over a 14-day period for the first time since late fall, and an increase in death historically follows a spike in illness.

Last week, both U.S. President Joe Biden and the director of the U.S. Centers for Disease Control and Prevention called the spike "a pandemic of the unvaccinated," pointing out that 99 per cent of recent COVID-19 deaths and over 95 per cent of hospitalizations have been among people who are not immunized.

About 90 million eligible Americans have yet to receive even their first vaccine dose. Officials are trying to overcome a refusal among some -- particularly conservative, rural white people -- to get vaccinated, but experts have warned convincing these groups will be extremely difficult, if not impossible.

Less than 50 per cent of all Americans are fully vaccinated.

"If you have an unvaccinated group that's large enough to be causing more mild replication events, creating opportunities for mutations that can cause more severe disease in people, that's always a concern," Khan said. "That's why it's still a global challenge."

If hospitalizations and deaths begin to spike along with cases in the U.S. and other countries, then Khan says it would be prudent for Ottawa to reverse course and bar non-essential travel once again.

He points to the United Kingdom, which lifted all of its restrictions on Monday, July 19 despite reporting a surge in cases that has now hit 50,000 new infections per day. Hospitalizations, which had been falling steadily since January, are now also rising.

Feigl-Ding hopes the U.K. and other countries heed the warning of the Netherlands, which saw a big enough spike in cases after fully re-opening in late June that it had to bring back some restrictions, particularly on nightclubs.

Both the U.K. and the Netherlands, he adds, are about two-thirds vaccinated.

"It proves that one false move, one move too early, and everything can rise very quickly," Feigl-Ding said. "We're not safe just yet."

Chanda is more confident that, at the rate Canada is vaccinating people, the country will be ready to welcome vaccinated travellers from other countries in September.

He points out that the government's COVID-19 advisory panel had criticized many of the mitigation measures at the border, and advised back in May to halt the federal hotel quarantine program due to its cost and inconsistencies.

"From a purely scientific or data-driven point of view, there was never any reason to delay other nationalities after we allowed Canadians to enter without quarantine, once they're fully vaccinated," he said, referring to rule changes in early July.

"I can see how some people may differ on that, but I think we're in a good place and we'll be getting to an even better place soon enough."

Why Won't Trudeau Let Canadians Return To A Life Of Normalcy?

By Rupa Subramanya, National Post, July 16, 2021

<https://www.msn.com/en-ca/news/canada/rupa-subramanya-why-won-t-trudeau-let-canadians-return-to-a-life-of-normalcy/ar-AAMewLo?ocid=msedgdhp&pc=U531>

After a slow and stumbling start, COVID-19 vaccination rollout in Canada has achieved remarkable success. With 70 per cent of Canadians having received a first dose and 47 per cent now fully vaccinated, Canada is poised to overtake the United States in the next few days. By the time you read this, it will likely have already happened.

However, unlike in the U.S., Europe and the U.K., federal officials in Canada have been exceedingly slow in planning for a return to normalcy. It was only on July 15 that Prime Minister Justin Trudeau broadly hinted that the U.S.-Canada land border would re-open to fully vaccinated Americans in mid-August, and made a rather more vague suggestion that air travel may re-open to vaccinated international tourists in early September, assuming the current progress in vaccination continues. This is far from a definitive announcement. One positive step thus far is that fully vaccinated passengers arriving by air can now enter Canada without the need for a mandatory quarantine assuming that they have passed a COVID-19 screening before their travel and again upon arrival.

At present, the land border between Canada and the U.S. remains closed except to essential travellers, the longest such closure in peacetime history. This is despite protestations from the travel and tourism industry and legislators from Midwestern American states. Perhaps Trudeau's announcement was prompted by such pressures.

The French government has protested Canada's policy, saying there is no scientific reason for blocking travellers who are fully vaccinated and tested. Meanwhile, the Indian High Commission in Ottawa has protested Canada's continuing ban on direct flights from India. The ban was imposed April 22 in response to the Delta variant originating in India. After nearly three months, the continuing flight suspension is perplexing, given the high vaccination rate in Canada and the fact that the Delta variant is no longer confined to India but has spread throughout the world. What is more, Canada refuses to recognize COVID-19 molecular test results conducted in India.

This, plus the continuing flight ban forces returning passengers — including Canadian citizens and permanent residents — to travel via expensive and circuitous time-consuming routes that transit through one or more additional countries before being allowed to return to Canada. The Canadian government has in effect outsourced any potential risks of passengers returning from India to third countries. It makes little sense that India has been singled out for this treatment, a country where despite a slow start, vaccinations too are on the rise and cases are falling. While the flight suspension made sense in April, and I in fact argued for it before it happened, it doesn't make much sense now. Leaving aside Australia and New Zealand, which are pursuing a "zero COVID-19 strategy" with a hard border, Canada remains the only major country that makes it excruciatingly painful and expensive for its own citizens and residents to return home from India.

The larger problem is that the federal government appears to have no serious plan for a return to normalcy after the pandemic. Hints of a future re-opening do not amount to a road map. By saying that vaccine passports fall under provincial jurisdiction, Trudeau has abdicated the federal government's responsibility in setting a sensible national policy that would facilitate travel both between provinces and at the international borders. Meanwhile, other countries are forging ahead with post-pandemic planning, and several European countries already have a functioning system of vaccine passports that facilitates travel and access to indoor events such as concerts.

In many policy areas, there's a case to be made for decentralization, but that shouldn't apply to recovery from a global pandemic that has crippled normal life in Canada for close to a year and a half. The Trudeau government has spent billions of dollars helping workers and businesses during successive lockdowns, but it has peculiarly refused to assert its authority in setting guidelines on a return to normalcy. We had the peculiar situation where residents of Ontario were living under the longest continuous lockdown of any major country, while other provinces such as Alberta had more or less fully re-opened. Ontario has finally re-opened indoor dining and gyms as of July 16.

Prime Minister Trudeau seems remarkably reluctant to embrace the post-pandemic world and allow Canadians to return to a life of normalcy, with only recent hints that things may change. Caution was abundantly justified when our vaccination rate was low, but at this point, it is starting to feel as if the government is reluctant to give up its control over our lives. The fact that such continued controls as the Canada-U.S. border closure are polling well suggests what Trudeau's motivations may be. After all, if you're gearing up for a fall election, you'll likely do what you think the voters want, before then asking for their vote. It will be interesting to see whether a fall election call will come hard on the heels of re-opening the borders, or perhaps the reverse.

Yukon To Lift COVID-19 Restrictions On Travel And Indoor Gatherings As Vaccination Rates Climb

By Hina Alam, The Canadian Press, July 21, 2021

https://www.theglobeandmail.com/canada/article-yukon-to-lift-restrictions-on-travel-and-indoor-gatherings-as/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-7-22_19&utm_term=Coronavirus%20Update:%20Tokyo%e2%80%99s%20new%20case%20count%20nears%202,000%20on%20eve%20of%20Olympics%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

Rising vaccination rates and low numbers of infections mean several COVID-19 restrictions are expected to be lifted next month, the Yukon government says.

Acting chief medical health officer Dr. Catherine Elliott said starting August 4, people returning to the territory will not be required to self-isolate.

People won't need to wear masks in indoor public places now that 79 per cent of residents are fully vaccinated and bars and restaurants will be allowed to return to full capacity without the need for physical distancing, she told a news conference on Wednesday, July 21.

But the government has not eased restrictions on social gatherings, saying that's where the spread of COVID-19 continues to be the highest.

"This is not a recommendation to party," Elliott warned on Wednesday, July 21.

"In fact, some types of partying have contributed significantly to the case counts that we have seen. This is a call to responsibility."

Last week, the government recommended people with both vaccine doses could gather in groups of up to 20 indoors and 50 outdoors. Those who were unvaccinated were encouraged to stick with their "safe six" because of significantly higher risk.

Masks will be recommended in specific settings such as doctors' offices, hospitals and long-term care facilities, Elliott said. Businesses may also request that masks be worn, she added.

Community Services Minister Richard Mostyn said the territory would lift its state of emergency next month if COVID-19 numbers continue to remain low and vaccination rates climb higher.

"That will mean all the remaining restrictions introduced under the Civil Emergencies Measures Act will be lifted and we can truly begin to move on from this life-changing pandemic," he said.

The territory reported seven new cases of COVID-19, with six of them among people who were not vaccinated. A total of 534 cases have been reported, 465 of them since June 1. Six people have died since the start of the pandemic.

"And because so many unvaccinated Yukoners have become very ill, we're now seeing people overcome their reluctance to take the jab," Mostyn said.

About 59 per cent of people between the ages of 12 and 17 have received both doses of the vaccine, he said.

Elliott said no cases of the Delta variant, first detected in India, have been reported in Yukon. Variants circulating in the territory are Alpha, first linked with the United Kingdom and Gamma, which originated in Brazil.

She is confident with the recommendations to lift restrictions, Elliot said.

"We've accounted for all the jurisdictions' current case activity and we've determined that the overall risk of COVID-19 coming into the territory at a rapid rate is very unlikely."

People have to learn to transition to a time of learning to live with COVID-19, she said.

"We'll need to keep our eyes on this disease for years to come," Elliott said.

"We must adjust and accept that our lives may be impacted ever so slightly, for months and possibly for years to come. Even so, we need to consider the implications if we don't make an active, active effort to move ahead."

With Restrictions Set To Be Relaxed Monday, U.K. Staring Down Highest Daily COVID-19 Case Rate Since January

By Paul Waldie, Europe Correspondent, The Globe And Mail, July 16, 2021

https://www.theglobeandmail.com/world/article-with-restrictions-set-to-be-relaxed-monday-uk-staring-down-highest/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-7-16_19&utm_term=Coronavirus%20Update:%20After%2016%20months%20on%20COVID-19%20frontlines,%20nurses%20are%20leaving%20in%20droves%20%E2%80%93%20worsening%20Canada%E2%80%99s%20existing%20shortage&utm_campaign=newsletter&utm_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

The number of daily COVID-19 infections in Britain has topped 50,000 for the first time since the peak of the pandemic in January, raising concerns about the government's plans to ease all remaining restrictions in England on Monday, July 19.

On Friday, July 16, the government reported 51,870 new cases of the disease, close to the highest daily totals reported last January, when the country was in a near total lockdown. The peak came on January 8 when there were 68,053 new cases.

Hospitalizations have not risen as quickly as last winter, but the total reached 717 on Friday, July 16, up 43 per cent from the previous week; there were also 49 deaths. In January, daily admissions were above 3,000 and some days saw 1,000 deaths recorded.

The government remains on course to ease virtually all remaining pandemic restrictions across England on July 19. That means nightclubs can re-open, pubs will no longer be restricted to table service, and limits on public gatherings will be lifted. Face masks will also no longer be mandatory in most places, although London and some other cities will require face coverings on public transport. Scotland, Wales and Northern Ireland, which manage their own health care services, are also easing most restrictions.

Prime Minister Boris Johnson has urged people to be careful once the measures are removed. "It is absolutely vital that we proceed now with caution," he said earlier this week. "And I cannot say this powerfully or emphatically enough. This pandemic is not over. This disease continues to carry risks for you and your family."

Health Secretary Sajid Javid has warned that daily case numbers could reach 100,000 this summer before the current surge of infections peaks. He has also insisted that if the government waited to lift the restrictions, it would only delay the coming wave until autumn, when the health service will be coping with flu and other seasonal illnesses.

The government is banking on the country's mass vaccination program to keep hospital numbers down so that the National Health Service doesn't become overwhelmed. Slightly more than two-thirds of adults have been fully vaccinated so far and the NHS is trying to ramp up immunizations.

However, health care officials say vaccines have weakened but not broken the link between cases and hospital admissions. They note that the rate of hospitalizations has been doubling every three weeks due entirely to the highly transmissible Delta variant, which now accounts for 98 per cent of all COVID-19 cases in the U.K.

"I don't think we should underestimate the fact that we could get into trouble again surprisingly fast," Chris Whitty, England's Chief Medical Officer, told a science conference on Thursday, July 15. "I think saying the numbers in hospital are low now, that does not mean the numbers will be low in hospital in five, six, seven, eight weeks' time. They could actually be really quite serious."

A separate, more detailed survey of infections released on Friday, July 16 by the Office for National Statistics found that the disease was spreading across nearly all of the U.K. The weekly survey showed that as of July 10, one out of every 95 people in England has the virus. That was up from one in 160 in the previous week's survey. In Scotland, one in every 90 was infected, compared with one in 290 in Northern Ireland and one in 360 in Wales.

"We are doubling cases every 12 to 18 days," said James Naismith, a professor of structural biology at the University of Oxford. "This is the last ONS update we will get before the [end] of restrictions on Monday. It is a reasonable assumption that the wave has continued to grow this week and will accelerate after Monday."

Julian Tang, a virologist at the University of Leicester, said this week that "even though there will be fewer hospitalizations and deaths, the health care burden across both community and hospitals will increase from COVID-19." He added that "to this, we may have to include flu and other winter respiratory viruses, if they appear again once all restrictions are lifted – along with the usual winter exacerbations of chronic diseases – and all of this on top of the backlog of other non-COVID-19 diseases that the NHS is catching up with now."

More than 1,200 scientists and health care experts have signed a letter to the Lancet medical journal calling on the government to abandon its plans to lift restrictions. "We believe the government is embarking on a dangerous and unethical experiment, and we call on it to pause plans to abandon mitigations on July 19," the letter said. "Instead, the government should delay complete re-opening until everyone, including adolescents, have been offered vaccination and uptake is high."

France Making "COVID-19 Pass" Mandatory For Most Leisure Activities

By Elaine Cobbe, CBS News, July 21, 2021

[France making "COVID-19 pass" mandatory for most leisure activities \(msn.com\)](https://www.msn.com/fr-en/france/story/france-making-covid-19-pass-mandatory-for-most-leisure-activities)

France is in a fourth wave of coronavirus infections and is still scrambling to get the population vaccinated. With the number of new cases soaring, the French will now have to present a "COVID-19 pass" if they want any kind of social life.

Prime Minister Jean Castex confirmed on Wednesday, July 21 that the country's new COVID-19 Certificate would now be required for any leisure activity where more than 50 people are gathered. It must be presented for entry to museums, cinemas and swimming pools, as well as festivals, theme parks and concerts.

The pass confirms that the holder is either fully vaccinated or has recently tested negative for COVID-19 with a PCR or antigen test.

Starting in August, the passes will also be mandatory for entry to bars, cafés, restaurants, and shopping malls. Children under 12 are exempt, and it will not be required at schools.

The national measures are coming into force as some regions re-impose restrictions locally to fight soaring infection rates, particularly in coastal resort areas during this vacation season. Officials blame travel and the highly contagious Delta variant for the new surge in cases, which the prime minister has called a fourth wave.

Health Minister Olivier Véran said the Delta variant now accounts for 96% of new cases in France.

The Charente-Maritime region next to Bordeaux saw the highest rise in infections, with a massive 766% jump last week over the week before.

The region around the Mediterranean city of Perpignan, on the border with Spain, has been under new restrictions since Sunday, July 18 because of the high number of new infections there. Bars and restaurants — which only fully re-opened last month — were closed again. Police chiefs in several other areas have been authorized to bring in new restrictions if the situation warrants it.

The COVID-19 pass exists in paper and digital versions and contains the holder's Vaccination Certificate, confirming they are fully vaccinated against the coronavirus. It can also be used by people who are not fully vaccinated to show a negative PCR or antigen test, or proof of having recovered from COVID-19 with antibodies remaining.

After a slow start, it is estimated that 42.5% of the French population has now been fully vaccinated.

When President Emmanuel Macron announced the new measures on July 12, almost 1 million people signed up online to be vaccinated.

The pass will also be used for travel at home and abroad, as it also serves as a COVID-19 Certificate for the wider European Union. Vacationers traveling by plane, train or crossing EU borders will be required to show it.

For foreign travelers wishing to visit France, the rules have tightened again.

People who are fully vaccinated can travel to France, whether they're coming from a country in the Green, Orange or Red zones, which are determined by the government, based on infection rates and other data.

Non-EU residents need to present proof of vaccination and sign a form declaring they are symptom-free at the time of travel. France, like the rest of the EU, accepts only four vaccines: Pfizer/Comirnaty, Moderna, AstraZeneca/Vaxzevria, and Johnson & Johnson/Janssen.

The U.S. is a Green zone country, thanks to the high percentage of vaccinations. However, travelers who have not been fully vaccinated must provide proof of a negative PCR or antigen test no older than 72 hours, or proof of recent recovery from COVID-19. This includes air, sea, and land travelers. There is no quarantine requirement.

Italy Imposes 'Green Pass' Restrictions On Unvaccinated People

Government seeks to drive up vaccination rate amid resurgence in coronavirus infections

By Angela Giuffrida, The Guardian, July 22, 2021

https://www.theguardian.com/world/2021/jul/22/italy-COVID-19-green-pass-vaccinations-restrictions?utm_term=.5120b4d26fd25a75d02f76308f84152b&utm_campaign=MorningMailAUS&utm_source=esp&utm_medium=Email&CMP=morningmailau_email

The Italian prime minister, Mario Draghi, has urged all Italians to get COVID-19 jabs after his government approved restrictions on unvaccinated citizens as it scrambles to contain a resurgence of infections.

Draghi told a press conference on Thursday, July 22 that the country needed to act quickly to avoid the kind of infection levels that are being seen in the UK and elsewhere in Europe, as well as to protect the economy.

From August 5, entry to stadiums, museums, theatres, cinemas, exhibition centres, swimming pools and gyms will only be allowed upon presentation of a "green pass".

The pass, which is an extension of the EU's digital COVID-19 certificate, will also be required in order to be served indoors at restaurants.

Nightclubs will remain closed, while a proposal to make the pass obligatory for travelling within the country by train, plane or long-distance bus is expected to be re-evaluated in September.

Draghi said Italy's economy had been improving alongside an accelerated vaccine programme that has led to a significant fall in the number of COVID-19-related deaths and hospitalisations since the country started easing lockdown restrictions in late April.

"But the Delta variant is threatening. It spreads much more quickly than other variants," he said. "I invite all Italians to get vaccinated and to do so straight away. Without vaccinations, we'd have to close everything again."

For those who have received at least one vaccine dose, the green pass will be valid from 14 days after their second dose and will last for nine months. The pass will also be available to anyone who presents proof of a negative test taken within 48 hours before accessing any of the activities under restriction, and to those who have recovered from COVID-19.

On Thursday, Italy registered 5,057 new coronavirus infections, mostly caused by the Delta variant, compared with 4,259 the day before. There were 15 more COVID-19-related deaths, bringing the total to 127,920 – the highest death toll in Europe after the UK.

Celebrations after Italy's victory in the Euro 2020 football championship are believed to have contributed to the recent surge in infections, particularly in Rome, where cases have increased fivefold since July 11.

As of Thursday, July 22, 52.83% of the population have been fully vaccinated. However, bookings for jabs in recent weeks have slowed, due either to young people delaying their vaccine until after the summer holidays or to those who have decided against vaccination.

Italy has a small but vociferous anti-vaccination movement, which has held several protests in recent months against the green pass initiative.

There has been opposition to the scheme from far-right parties. Giorgia Meloni, who leads the opposition Brothers of Italy, said on Thursday, July 22 that it would "kill the tourism season".

Matteo Salvini, the leader of the Lega, a far-right party and key partner in Draghi's administration, said earlier this week that a green pass is "fine for stadiums, but not for eating a pizza".

The government is also expected to re-introduce the tiered, colour-coded system of restrictions for Italy's 20 regions, although decisions will be based on the number of people in hospital or intensive care with COVID-19 per region rather than upon the number of infections.

Italy's state of emergency, which gives greater powers to central government – for example, to impose a lockdown – has been extended until the end of the year.

Want The Pandemic To Come Roaring Back? Don't Get Vaccinated

By The Globe And Mail Editorial Board, July 17, 2021

https://www.theglobeandmail.com/opinion/editorials/article-want-the-pandemic-to-come-roaring-back-dont-get-vaccinated/?utm_medium=email&utm_source=Globe%20Opinion&utm_content=2021-7-17_17&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

On June 26, the Netherlands lifted most of its public-health restrictions, allowing restaurants, bars and nightclubs to fully re-open. The pandemic was over, apparently.

By early July, however, the number of COVID-19 infections had jumped sixfold. "What we thought would be possible, turned out not to be possible in practice," Prime Minister Mark Rutte said on Monday, as he rolled everything back. "We had poor judgment, which we regret and for which we apologize."

From Europe to the United States, the world is in the midst of a series of real-time pandemic experiments. They have three lessons for Canada.

First lesson: Removing too many public health restrictions, too soon, risks being regretted. Second lesson: The main guide for deciding how few public restrictions are needed is the vaccination level. Third lesson: Even Canada's relatively high vaccination level is still too low.

In Britain, with a vaccination rate that rivals Canada's, the number of people with COVID-19 has more than quadrupled since the end of May. Nevada, with a slightly larger population than Greater Vancouver, now has more people in hospital than all of Canada.

And Yukon, the most vaccinated part of this country, has spent the past several weeks wrestling its biggest outbreak ever, which at one point was the worst in North America.

We know everyone is fed up with COVID-19. Canadians are done with it. It's just that it's not quite done with us.

Fortunately, we have tools to deal with it. We have a host of well-known measures: some easy, such as masking; some costly and destructive, such as shutdowns and lockdowns.

And we have vaccines.

As France's Health Minister put it this week, as bluntly as a Parisian waiter describing the table d'hôte menu, you can have lockdown, or you can have vaccination.

The recent surges demonstrate just how powerful vaccines are – in the U.S. in May, 99 per cent of deaths and hospitalizations were among the unvaccinated. But the surges also show how dangerous the variants are for the unvaccinated.

Vaccines subtract from the virus, but variants multiply the remainder.

The bottom line is that, the higher our vaccination level, the fewer and weaker public health measures will likely need to be. But the lower the vaccination level, the more onerous those measures will have to be.

Think of every unvaccinated person as a debit against our public health account. They're imposing risks on themselves, but also costs on all of us. That's why the question of when and where you can be unvaccinated can and should be regulated, just like smoking, or firearms.

Provincial governments should make it law that anyone who works in health care, or long-term care, or retirement homes, or other caring professions, must be vaccinated against COVID-19. Ditto for public servants such as police and firefighters.

The same should go for university and college faculty, staff and students, and for students 12 years of age and up, and their teachers.

And there are many other congregate workplaces – from warehouses to bars – where vaccination should be a condition of employment. It's up to provinces to lay out the rules.

Ontario has long made basic vaccinations mandatory for paramedics, while children in Ontario have to get a host of vaccines to attend school. It's time to add COVID-19 to the list, nationwide.

Canada's vaccination campaign is racing ahead when it comes to second doses, and is likely to end July with more than 70 per cent of Canadians over 12 having received two shots. That's good news, though not good enough. The first shot level – the precondition for second shots – is barely rising. It's at just more than 78 per cent, and far lower in some provinces and advancing by less than a percentage point a week. We need to aim for 90 per cent or higher.

Canada has been given a summer reprieve. But as Ontario's Chief Medical Officer of Health put it this week, "I absolutely expect a rise in COVID-19 activity in September."

That could be a minor speed bump with little impact on businesses, the economy and hospitals. Or, if we fail to raise vaccination rates, it can be something less pleasant. That's what's on the menu.

Don't Want To Get Vaccinated? Maybe You Need To Find Another Line Of Work

By The Globe And Mail Editorial Board, July 19, 2021

<https://www.theglobeandmail.com/opinion/editorials/article-dont-want-to-get-vaccinated-maybe-you-need-to-find-another-line-of/>

Why is Canada going to such great lengths to accommodate the tiny minority of our fellow citizens who refuse to get vaccinated?

Consider this example from Quebec: Nearly 90 per cent of the province's public-sector health care workers have had their two shots, but fewer than 6,000 employees have chosen to remain unvaccinated. And they're being rewarded for that choice.

Quebec's unvaccinated health care workers must take a COVID-19 test three times a week; taxpayers pick up the tab, of course. But if testing isn't available in their workplace, these workers are given paid time off to travel to and from a testing site. Radio-Canada reports that as a result, some are being paid hundreds of dollars extra each week.

Does this make sense? No. But from coast to coast, Canadian governments are bending over backward to avoid imposing burdens on the unvaccinated. Instead, the unvaccinated are imposing on the rest of us.

It's true across the political spectrum; from an NDP government in British Columbia that recognizes the safe return to class for universities is dependent on a high vaccination rate, yet which won't oblige returning students to get inoculated; to Ontario Progressive Conservative Premier Doug Ford, who doesn't want vaccination requirements for any jobs; to Quebec Health Minister Christian Dubé, who on Friday, July 16 announced a vaccine lottery in hopes of boosting vaccine uptake – but once again declined to insist that health care workers get vaccinated.

But there's finally some pushback – from inside health care. Last week, both the Ontario Medical Association and the Registered Nurses' Association of Ontario came out in favour of mandatory vaccination for front-line workers.

Other employee groups, from coast to coast, should do likewise – in health, child care, elder care, education and higher education. It may be the only thing that can push governments out of their inexplicable, inexcusable passivity.

This isn't about employees versus employers. In the health sector, for example, the vast majority of people were eager to get their shots. They want to protect themselves and those in their care. They know that allowing workers to go unvaccinated imposes risks on patients, without their consent, for no good reason.

The world is today being hit with a series of variant-powered outbreaks, including in Britain and the Netherlands – countries which are nearly as highly vaccinated as Canada. But the outbreaks are almost entirely among the unvaccinated.

Hospitalizations and deaths in these countries are still far below the pandemic's dizzying peaks, but the dials are moving in the wrong direction, rapidly. On Thursday, July 15, England's chief medical officer said the number of people in hospital is doubling every three weeks, and threatens to reach "quite scary numbers." Britain had nearly 40,000 people hospitalized with COVID-19 at the height of the pandemic; if current trends hold, it will again hit that level by early fall.

It's almost certain that nearly all of those future patients will have had zero shots.

The inescapable conclusion is that, even though 79 per cent of Canadians aged 12 years and over have had a first shot, and more than 56 per cent a second shot, it's still not enough. This page has long called for Canada to aim for at least 90 per cent coverage. A recent brief in the Canadian Medical Association Journal says that is likely the level needed to achieve herd immunity against the highly contagious Delta variant.

That means public health authorities have to keep reaching out to the unvaccinated; we've repeatedly urged copying the door-to-door approach of the census, which has a 98 per cent success rate. Many unvaccinated people are vaccine hesitant, not vaccine hostile. That's why Canada's first-shot level is still rising, albeit by less than 1 per cent a week.

Provincial governments should also order that, to work in high-contact sectors such as health and education, you must be vaccinated. And students 12 years or older should have to get vaccinated for in-person learning. These are basic, prudent health measures to protect workers, patients, students and society.

Beyond that, does Canada also need domestic proof-of-vaccination passports, which many are calling for – to eat in a restaurant, attend a concert, or even to pick up a jug of milk from the corner store? The answers, later this week.

COVID-19 Vaccination Certificates May Allow Faster Re-Opening, Ontario Science Table Says

By Holly McKenzie-Sutter, The Canadian Press, July 22, 2021

https://www.theglobeandmail.com/canada/article-COVID-19-vaccination-certificates-may-allow-faster-re-opening-ontario/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-7-22_19&utm_term=Coronavirus%20Update:%20Tokyo%e2%80%99s%20new%20case%20count%20nears%202,000%20on%20eve%20of%20Olympics%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

COVID-19 vaccination certificates would allow high-risk settings to re-open sooner with greater capacity and help plan for future waves of the virus, Ontario's science advisers say.

The group of experts wrote this week that proof-of-vaccination certificates would also help set up infrastructure to guide the re-introduction of public-health measures if cases spike in the future.

"COVID-19 vaccine certificates may have a practical short-term utility for supporting and maintaining economic and societal re-opening," the group wrote. "In the longer-term, vaccine certificates may be useful as verifiable, secure, standardized, and accessible electronic or paper records of immunization."

To prepare the brief, the group looked at jurisdictions that have introduced similar systems around the world to consider what role the certificates might play in Ontario, if introduced.

Ontario currently provides paper and electronic vaccine receipts, but Premier Doug Ford has said he won't introduce a proof-of-vaccination system.

"We aren't going to have a split society," Mr. Ford told reporters last week when asked about the domestic "vaccine passport" concept that's been floated in other provinces.

The science table notes that ethical considerations should be weighed when considering a vaccine certificate system.

Their report differentiates between vaccine passports, which relate to travel across jurisdictions, and vaccine certificates, an official document attesting someone has completed a vaccination series.

"The terms are often used interchangeably but have very different meanings and potential uses," the brief said.

They said vaccine certificates could be applied to regulate entry into high-risk settings for transmission, such as indoor dining, bars, gyms and events. The certificates could also be used in settings such as schools, universities, congregate settings and workplaces, they wrote, "especially in settings that require mandatory vaccination."

Most public settings and businesses have partially re-opened with capacity limits and masking rules under the current stage of Ontario's re-opening plan. The province has said 80 per cent of eligible residents will need to have received at least one shot before public health rules are relaxed further.

Eighty per cent of Ontario adults have at least one dose of a COVID-19 vaccine and 64 per cent are fully vaccinated. The rate is lower among youth 12 and up, with 63 per cent of that age band vaccinated with one dose.

The report also said that in the long-term, the certificates could serve as a secure record of immunization.

It said some Ontario post-secondary institutions have already said students living on campus will need to be fully vaccinated against COVID-19 this fall, and a vaccination certificate could be used as verifiable proof of immunization.

The science table's report says the certificates have been used in some jurisdictions to incentivize vaccination, though it notes there's no evidence linking the impact of vaccine certificates to vaccine coverage or virus transmission.

The group cautions, however, that privacy and equity concerns will need to be considered before a certificate system is implemented.

"Governments and health authorities have a role in ensuring that necessary regulations are in place to ensure that vaccine certificates are created and used in a way that safeguards human rights, enables individual accommodations when warranted ... and protect against misuse," they wrote.

Ontario reported 185 new cases of COVID-19 on Thursday, July 22 and seven more deaths.

Grey Bruce saw 22 of the new cases, with another 18 in Toronto, 17 in Hamilton, 13 in Peel Region and 13 in the Region of Waterloo. There were almost 19,600 tests completed in the previous day.

There are 141 people in intensive care in hospitals because of COVID-19-related critical illness and 84 patients are on ventilators.

The Downsides Of Vaccine Passports Have Been Exaggerated

Opinion by Blake Murdoch, Contributed to The Globe and Mail, July 21, 2021. Blake Murdoch is a senior research associate with the Health Law Institute and the privacy officer of immunization software company CANImmunize.

https://www.theglobeandmail.com/opinion/article-the-downsides-of-vaccine-passports-have-been-exaggerated/?utm_medium=email&utm_source=Globe%20Opinion&utm_content=2021-7-22_17&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

In the wake of federal announcements about proof of vaccination requirements for travel, and news of provincial vaccine passports that could be used to grant access to certain venues and non-essential services, commentators have expressed concerns about the equity and privacy issues these immunization records could create. While vaccine passports do involve the sharing of health information, the severity of the negative impacts has been overstated and used to construct arguments that, intentionally or unintentionally, misrepresent the situation.

It's important to understand what's at stake. The decision to receive a vaccine is a personal choice, but its impacts are societal. Individuals who get vaccinated are fulfilling the social contract and contributing to the effort to establish herd immunity. But not enough people are getting vaccinated to reach herd immunity, especially with the Delta variant being far more transmissible than other versions. This will almost certainly lead to continual vaccine-preventable outbreaks. A very high percentage of the population will need to be fully vaccinated in order to reach herd immunity, and an even more transmissible variant could develop.

One issue raised by critical commentators is that vaccine passports would be unfair to individuals who cannot get vaccinated for medical reasons. In reality, the vast majority of eligible but unvaccinated individuals do not have a medical reason. They are vaccine hesitant, opposed to vaccination or simply complacent. Small groups of people may have medical reasons for remaining unvaccinated. But because the mRNA vaccines, in particular, are so incredibly safe, this population is not large. These individuals can easily be accommodated with exemptions or, if necessary, rapid testing.

A second concern is the idea that vaccine passports will create divisions in society and unequal access. Ontario Premier Doug Ford, for example, has said he doesn't want to have a "split society." This is just taking issue with the basic premise of the passport: to exclude people who are unvaccinated without reason from certain places or require them to take measures such as wearing a mask for the purpose of public safety. In other words, this is a feature, not a bug.

The idea that personal decisions about things such as vaccination should be made in a vacuum, with no impact on how an individual gets to interact with society, has always been false. It ignores the harms a decision can inflict on others in the absence of policy. Case in point: We make people stop at stop signs so other drivers don't get T-boned and die.

The job of public health is to ensure public safety in a manner that is proportional to the need, with minimal infringement on freedoms. Of course, passports can help prevent further closures and could actually be a net contributor to the retention of freedoms. Another likely benefit is an increase in vaccination rates among the hesitant and the complacent, who will become highly motivated to get their shots.

A third issue is the potential for surveillance, because vaccine passports will be scanned often. The thing is, the potential for surveillance is already almost absolute in a world where most people carry cellphones with GPS, cameras, microphones and other sensors. But will our governments choose to engage in this surveillance (see CSIS and Five Eyes)? And what legal protections do we have against it? These questions always deserve attention. But surveillance is not an issue unique to the use of vaccine passports. This risk can be mitigated through technical measures and is not a strong argument against the implementation of passports, especially since they directly mitigate one of the gravest global health crises of the past hundred years.

A hard truth is that the majority of Canadians have already given up much of their privacy, mostly unintentionally, to fill the coffers of corporations that package our data and sell it as a product. My first recommendation for people worried about privacy issues surrounding vaccine passports is to delete every social media account they have ever created. A simple yes/no vaccination status is far less personalized and delicate than some other personal and health information that is already online – and would be used for a far more pressing purpose than advertising profits.

Personal health information is protected by law and must be treated with the utmost care. Best practices for data security should be followed with any implementation of vaccine passports, and any information that is shared should be minimized. But the sharing of vaccination status is needed to achieve public safety in the absence of herd immunity. We just have to do it correctly.

'Learn To Live With It': COVID-19 Can't Be Eradicated Like Smallpox, Experts Warn

By Katie Dangerfield, Global News, July 14, 2021

<https://globalnews.ca/news/8023287/COVID-19-canada-measles-influenza/>

As COVID-19 restrictions start slowly lifting across the world, some countries are telling people they need to learn to live with the virus — as it's not going anywhere.

That's because unlike viruses such as polio or measles (that have been largely been wiped out in rich countries), the coronavirus has different characteristics, making it difficult to eliminate, even with the help of vaccines.

"COVID-19 cannot be eradicated, it's impossible," said Dr. Peter Juni, a professor of medicine and epidemiology at the University of Toronto and scientific director of Ontario's COVID-19 Science Advisory Table. "It's not the same as the measles, it's more like influenza."

With this in mind, countries such as Britain and Australia have moved away from the "COVID-19 zero" approach and are focusing on ways to safely live with the virus, treating it like the seasonal flu.

Earlier this month, Australia announced a phased approach in lifting COVID-19 restrictions. Under this plan, Prime Minister Scott Morrison said, the country will eventually treat COVID-19 "like the flu" once vaccinations rates hit 80 per cent in the country.

"We get this done, Australia, and you can see what's on the other side," he said. "When it is like the flu, we should treat it like the flu and that means no lockdowns."

And in early July, British Prime Minister Boris Johnson also said that despite rising COVID-19 cases in the country, Britain would have to "learn to live with this virus."

Why COVID-19 Is Different Than Smallpox, Measles

Smallpox is one of the few diseases that has officially been eradicated, but other viruses such as polio and measles have been largely controlled in Western nations.

To wipe out viruses, they have to exhibit certain characteristics: they need to be exclusively circulating in humans, they need extremely effective vaccines and they tend to be viruses that don't mutate, according to Matthew Miller, an associate professor at McMaster University's department of biochemistry and biomedical science.

"Viruses such as smallpox, polio and measles fall into that category," he explained. "Coronaviruses are intrinsically different, they jump from animal to humans ... can mutate to evade immunity, which makes it very challenging to eradicate a virus like that."

SARS-CoV-2, the virus that causes COVID-19, may be an endemic virus, and "something we will have to learn to live with," Miller said.

"I don't think we will have a choice in the matter."

Trying to eliminate the virus with the "COVID-19-zero" ambition is not realistic given the biology of the virus, he said.

The "COVID-19 zero" approach involves countries imposing fairly strict measures until community transmission reaches zero. The goal is to eliminate the virus, rather than manage it.

But treating COVID-19 like an eradicable disease is not possible due to the virus's characteristics, Juni argued.

"Measles is even more transmissible, but if you have had the measles or got a vaccine, that gives you a long-term immunity," Juni said.

"But with the coronavirus and the Delta variant, we may need booster shots; and if you have had an infection earlier on in the pandemic, you are not protected against Delta, you still need to get vaccinated."

Why COVID-19 Is More Like Influenza

Both Juni and Miller argue that COVID-19 might be here to stay, and treating it like the seasonal flu may be a more viable approach to managing the virus.

For this to work, experts say vaccination is imperative, especially with more transmissible variants such as Delta and Lambda spreading around the world.

Lifting restrictions too early — before enough people are vaccinated — could lead to a spike in COVID-19 cases, Juni warned.

"This is because Delta is so transmissible," he explained. "If this was the Alpha variant this would be game over, but Alpha is about to go extinct... Delta is a completely different game."

Previously, countries such as Canada said they may require up to 60 to 70 per cent of their population to be fully vaccinated before potentially reaching herd immunity.

However, with the introduction of a new transmissible variant, Juni said the numbers have to adjust.

With the Delta variant, because it spreads more easily and can make vaccines less effective, he said herd immunity may not be possible until over 90 per cent of the population is vaccinated.

"Once we achieve a very high rate of vaccination, roughly 93 per cent of people need to be immune against Delta.... This is a moment where we start to see a situation that will be comparable with influenza. But we first need to make it there," he said.

Currently, 79.2 per cent of Canadians aged 12 years and older have received at least one jab, and a little over 50 per cent have received both doses, according to COVID-19 Vaccination Tracker.

As long as more Canadians keep getting vaccinated, Miller also believes the country can reach a point of normalcy where COVID-19 is more like seasonal influenza.

Canadians under 12 still don't have an approved vaccine available to them. While clinical trials for the age group are underway, Pfizer says the results aren't expected until late September or even October.

Still, Miller said this doesn't put a massive wrench in the plans to get back to normal.

Unlike the flu, Canada will need a higher inoculation rate for COVID-19 because it spreads more efficiently, Miller stressed, adding that he hopes the coronavirus vaccines will provide protection past a single season.

"That will have a major effect on maintaining high levels of population-level immunity," he said.

"Because as the pandemic fizzles out, the rate at which coronaviruses mutate is significantly slower than the rate at which flu mutates.

"So right now, we are seeing variants pop up, not because the virus mutates so quickly per se, but because so many people are infected."

Some Cruise Lines Not Accepting Passengers With Mixed COVID-19 Vaccinations

By Brooklyn Neustaeter, CTV News, July 19, 2021

<https://www.ctvnews.ca/health/coronavirus/some-cruise-lines-not-accepting-passengers-with-mixed-COVID-19-vaccinations-1.5514985>

Despite being recommended by Canada's National Advisory Committee on Immunization (NACI), some cruise lines are not accepting passengers who received mixed-and-matched COVID-19 vaccine doses.

NACI changed its guidelines in June to allow for the mixing and matching vaccines, recommending that a first dose of the AstraZeneca-Oxford vaccine can be safely combined with a second dose of the Pfizer-BioNTech or Moderna shots.

The agency also said that while Canadians should be offered the same mRNA vaccine for their second dose as they received for their first if it's available, a second shot of either Pfizer or Moderna was acceptable.

In a notice on the company's website, Norwegian Cruise Line said it will not accept mixed vaccination protocols on cruises that embark or disembark from U.S. ports.

"For ships embarking or disembarking at US ports, U.S. Food and Drug Administration (FDA) and/or World Health Organization (WHO) authorized single brand vaccination protocol will be accepted. Including J&J Janssen, Pfizer-BioNTech, Moderna, AstraZeneca/Oxford. Mixed vaccination protocol will not be accepted (i.e. Pfizer + Moderna or AstraZeneca + Pfizer, etc)," the statement read.

The statement added that all other vessels departing from non-U.S. ports will accept any U.S. FDA, WHO or European Medicines Agency (EMA) authorized vaccines, as well as a mixed vaccine series "of only AstraZeneca-SK Bio, Pfizer-BioNTech or Moderna combinations."

For Princess Cruise Lines, guests who have received a vector vaccine, including AstraZeneca, as their first dose, followed by an mRNA vaccine "will not be considered fully vaccinated." However, the company will allow for passengers who received mixed mRNA vaccine doses, such as Pfizer and Moderna.

"Guests who have received two single doses of mixed vaccines that are the same type (e.g., mRNA) will be considered fully vaccinated and will be permitted to sail," the statement read.

Holland America Line and Carnival Cruise Line also currently have similar policies in place.

Royal Caribbean reportedly removed its mixed vaccine policy from its website over the weekend, saying that COVID-19 vaccines fully approved or authorized for emergency use by a national regulatory authority or global health organization are accepted. However, the company noted this may change depending on the port of the cruise.

"Please be aware that certain countries we sail from or visit during a voyage may require a specific vaccine, and only those travelers vaccinated with the requisite vaccine will be considered fully vaccinated," Royal Caribbean said in a statement on its website.

While the mix-and-match approach has become common in countries such as Canada and the U.K., the U.S. FDA does not recognize COVID-19 vaccine mixing, and only approves of those vaccines made by Pfizer, Moderna and Johnson & Johnson.

The WHO's chief scientist Dr. Soumya Swaminathan said during an online briefing on July 12 that there is limited data on mixing and matching vaccines and that it could be a "chaotic" situation if "citizens start deciding" when they should be taking "a second or a third or a fourth dose" and from which vaccine manufacturer.

However, Canadian officials and doctors are defending sanctioning the mixing and matching of COVID-19 vaccines, saying the practice is safe and effective.

According to Health Canada's latest report on vaccinations, at least 1.3 million Canadians opted for a mixed-dose finish to their COVID-19 vaccination schedule in June.

Despite the restrictions from cruise lines, Canada's Deputy Chief Public Health Officer Dr. Howard Njoo said at a press briefing on Thursday, July 15 that these Canadians did "the right thing" by mixing doses, given the country's declining rate of infections.

However, he noted that the federal government is still not recommending non-essential travel for Canadians at this time, regardless of vaccination status.

"There's an emergence of variants and so Canadians who go outside of Canada, I think there's still a certain level of risk that you need to be aware of and I think, for the time being, I would myself personally restrict any travel to within Canada," Njoo said.

Canada's cruise ship ban is set to end in November, while cruises resumed in the U.S. in June for the first time since March 2020.

Wendy Paradis, president of the Association of Canadian Travel Agencies (ACTA), told CTVNews.ca on Monday, July 19 that cruise line policies are "quickly evolving and will continue to do so over the coming weeks" as international health authorities continue to evaluate the effectiveness of mixing and matching vaccines.

"We have confidence that over time these travellers will be considered as fully-vaccinated as a science-based policy that protects communities and promotes travel and tourism recovery," Paradis said in an emailed statement.

Intergovernmental Affairs Minister Dominic LeBlanc said during the press briefing on Thursday, July 15 that Canada continues to work with the U.S. and Europe to share data on vaccine mixing and matching, and how that information relates to tourism.

"We'll continue to have conversations and to work closely with European authorities, with American authorities, on the best way to ensure that Canadians who are able to travel safely to those countries can do so," LeBlanc said.

As countries continue to ease restrictions, he said the question of how to safely allow Canadians to travel again is "one that's going to be with us for a number of weeks and months."

"We also respect the jurisdictions of other countries in terms of their own international border. So it can and should be a collaborative effort between Canada and partner countries and allies," LeBlanc said.

Canada Expects Foreign States' Wariness Of Mix-And-Max Vaccination To 'Evolve'

By Christopher Reynolds, The Canadian Press, July 20, 2021

[Government expects foreign states' wariness of mix-and-max vaccination to 'evolve' \(msn.com\)](https://www.msn.com/en-ca/news/health/government-expects-foreign-states-wariness-of-mix-and-max-vaccination-to-evolve)

Intergovernmental Affairs Minister Dominic LeBlanc is sounding a note of hope that Canadians who mixed and matched COVID-19 vaccines will not have a problem crossing borders in the months ahead.

While Canadian health authorities say recipients of a Moderna dose should not hesitate to have Pfizer-BioNTech as their second jab — or vice versa — the U.S. Food and Drug Administration has so far been reluctant to sanction the practice, saying it should only be done in "exceptional situations."

The differing views raise questions about how easily Canadians who mixed and matched will be able to cross into the United States once it opens its land borders to its northern neighbour.

Meanwhile many European countries do not recognize the Oxford-AstraZeneca vaccine made at the Serum Institute of India, known by the brand name Covishield, meaning Canadians who received it could find themselves barred from entry.

LeBlanc said data sharing and conversations between health bodies across the globe "will, we believe, over time lead to an evolution and an adjustment" of the more conservative approach of some countries' regulatory authorities.

"We don't expect this to be a static circumstance. And I think over the next number of weeks and months there may be revisions provided by health authorities around the world with respect to these vaccine regimes," he said at a virtual news conference on Tuesday, July 20 alongside Canada's deputy chief public health officer.

Dr. Howard Njoo highlighted studies on mix-and-max inoculation that point to its effectiveness, saying that falling case counts and death tolls in Canada reinforce the finding.

"That's adding to the body of science," he said. "The proof's in the pudding.

"Hopefully, we can get to a place where we do make it easier for citizens of individual countries to be able to travel to other countries with a more common approach."

As of August 9, fully vaccinated U.S. citizens and permanent residents will be allowed to enter Canada without quarantining so long as they provide proof of vaccination and the results of a negative COVID-19 test no more than three days old, prior to departure.

The same rules will be extended to fully vaccinated travellers from around the world as of September 7.

Officials in Canada and a range of other countries — Germany, France, Italy, Spain and Sweden among them — have authorized people to follow one dose of AstraZeneca with a different vaccine.

Prime Minister Justin Trudeau received a shot of AstraZeneca, which has been potentially linked to a rare blood clotting disorder, in April and a Moderna dose earlier this month, a sequence not approved by U.S. regulators.

Canada's National Advisory Committee on Immunization changed its guidelines last month to allow Moderna or Pfizer to follow an initial dose of AstraZeneca.

Potential barriers to travellers go beyond border restrictions. Several cruise lines are refusing passengers who mixed and matched to any degree, including Norwegian Cruise Line.

Princess Cruise Lines, Holland America Line and Carnival Cruise Line say customers injected with a vector vaccine such as AstraZeneca followed by an mRNA vaccine such as Pfizer or Moderna are not considered fully vaccinated. However, a combination of Pfizer and Moderna will open the gangway to guests.

On Tuesday, July 20, LeBlanc defended the government's recent decision to scrap the arrival test for fully vaccinated travellers — except for random screenings — while maintaining the pre-departure test.

Health Canada's expert panel on testing and screening had recommended turfing the pre-departure test and keeping the arrival test to better insulate Canadians from coronavirus variants.

"The importance of having an arrival test, whether it's a random arrival test for those who are fully vaccinated or an obligatory test for those that aren't, is one of the essential elements in tracking data on whether vaccinated people can in fact carry the virus or ... with respect to potential variants of concern," LeBlanc said.

Njoo added that a pre-departure test can weed out most doubly vaccinated virus carriers. Meanwhile, arrival tests have yielded positive test results in percentages that "are fractions below one per cent for both the air and land travellers," rendering them virtually unnecessary for the fully inoculated, he said.

Pandemic indicators continue to trend downward across Canada.

Total active COVID-19 cases have fallen below 4,700 for the first time since late August 2020, Njoo said, with about 400 new cases reported daily.

There are 87 per cent fewer people in hospital each day than at the peak of the third wave in April, while an average of nine deaths are reported daily, he said.

More than 45 million doses have been injected, equating to more than 26.5 million recipients — or 80 per cent of eligible people — with one at least one shot. More than 57 per cent of eligible Canadians are now fully vaccinated.

"This is great news because the more people who get vaccinated, the stronger our vaccination firewall will be," Njoo said.

How A Senator From Landlocked Utah Might Take Down The Canadian Cruise Ship Industry

By Alex Mckeen, Toronto Star, July 21, 2021

<https://www.stcatharinesstandard.ca/ts/news/canada/2021/07/21/how-a-senator-from-landlocked-utah-might-take-down-the-canadian-cruise-ship-industry.html>

Republican Utah Senator Mike Lee has had a busy couple of months. He's written an op-ed railing against critical race theory, and slammed would-be federal appointees on Fox News.

In other words, he's running for re-election in 2022.

But in between? He's trying to dismantle the American law that has kept the Canadian cruise industry afloat.

Reports disclosing lobbying and campaign donations show an American group that lobbies for the cruise ship industry pushed him to take up this cause. He has not responded to questions from the Star about his connections to this group.

Last June, Lee introduced three bills to repeal the Passenger Vessel Services Act (PVSA), a law that requires foreign-built and owned vessels, such as the vast majority of cruise ships, to stop in foreign ports. When it was first made in the 19th century, it was a protectionist law that favoured the use of U.S. built ships for domestic voyages.

The law is effectively the reason why B.C.'s cruise industry exists — forcing vessels travelling along the west coast toward Alaska, for instance, to stop in a B.C. port city, such as Victoria or Vancouver.

Lee argues it's blatantly "Canada-first" — and needs to go. Two senators from Alaska had already waived the requirement for cruise ships to stop in a foreign port while Canada had its borders closed during the pandemic, with a Bill called the Alaska Tourism Recovery Act.

That Bill will ostensibly sunset in November 2021, when Canada Transport Minister Omar Alghabra has said cruise stops in Canada can resume.

But Lee's move would make the bypass permanent, which could lower costs for cruise providers in the U.S.

At the time he announced the legislation, political scientists were perplexed that the move came from Lee — the senator of a landlocked state who is known not to table a large amount of legislation, and has few apparent connections to the cruise industry.

"Utah has no ports, no ties to the cruise industry, and no more people going on cruises than the average state," said Matthew Burbank, professor of political science at the University of Utah, in a previous interview.

"I can see why elected officials from Alaska, Washington or Florida might want to pursue this and why Senator Lee might support those efforts. But I can't see any compelling reason for Senator Lee to be leading on this topic."

It could have a major impact on Canada, though.

The industry is worth \$2 billion in economic activity to B.C. every year, according to researchers for groups such as Cruise Lines International Association, the St. Lawrence Cruise Association, Atlantic Canada Cruise Association, and Cruise B.C.

New campaign finance disclosures from the Federal Election Commission may hint at why Lee has been so interested — he has received hefty donations from the political action committee of a lobbyist group advocating for the cruise ship industry.

Records show that during the first quarter, the biggest donors to Mike Lee's campaign fund were the Republican fundraising organization WinRed, and a handful of other conservative political action committees.

The records include receipts for each contribution and a total amount donated by each individual or organization within the election cycle, which in this case stretches from November 4, 2020 to November 8, 2022.

The two donors that stand out for not being PACs were a Utah businessman named Philip J. Purcell, who donated \$17,400, and a tourism organization called the American Society of Travel Agents PAC (ASTA), which donated \$15,000.

The ASTA donations, the second largest fundraising source for Lee outside of major PACs, creates a connection with the cruise industry where one was not apparent before.

ASTA has been active in lobbying the U.S. Senate and House of Representatives in 2020 and 2021. Lobbying reports filed for each year indicate that it lobbied for COVID-19-related supports for travel businesses in 2020, and for specific legislative measures, including the Alaska Tourism Recovery Act in the first quarter of 2021.

An ASTA spokesperson told the Star it had a meeting with Lee in February, and sent a list of topics discussed. It included the issue of cruises, and Canada.

“Support any and all efforts to mitigate the impact of the Canadian government’s decision to suspend cruise operations in Canadian waters through February 2022 and to otherwise ensure the cruise industry in Alaska can resume operations as soon as possible,” reads one bullet point of the meeting notes shared with the Star.

The ASTA spokesperson said they had a pre-existing relationship with Lee and that he’s been supportive of travel industry issues in the past.

From 2008 to 2019, the organization did not report more than \$15,000 in lobbying-related expenses per quarter. But its activity increased dramatically during the pandemic. It reported \$60,000 of expenses in the last three quarters of 2020, and \$30,000 of lobbying related expenses in the first quarter of 2021.

That said, the ASTA spokesperson said the organization does not have an official position on the permanent repeal of the law requiring stops in Canadian ports.

Westjet Drops Out Of Talks With Government On Pandemic Aid

By Ashley Burke, CBC News, July 20, 2021

[WestJet drops out of talks with government on pandemic aid \(msn.com\)](https://www.msn.com/en-ca/news/story/westjet-drops-out-of-talks-with-government-on-pandemic-aid)

Calgary-based WestJet said on July 20 that after months of negotiations, it has officially ended talks with the federal government on a financial aid package to help the airline during the COVID-19 pandemic.

The statement from the airline comes a day after Canada announced plans to re-open the border to fully vaccinated U.S. citizens next month and to vaccinated travellers from around the world in September.

"Given encouraging vaccination rates across the country, both parties have mutually agreed to shift focus from these negotiations, and away from taxpayer-funded support, to leading the safe restart of the travel and tourism sector," WestJet said in the statement.

The federal government said it and the airline agreed "mutually ... to suspend constructive discussions" and it's open to restarting talks in the future if necessary.

Major airlines have been lobbying the government for months for financial help. The carriers argued an aid package was desperately needed as a lifeline for an industry hit hard by the pandemic. Air travel dropped to historic lows as airlines endured border closures, travel restrictions and quarantine orders.

Several carriers already have reached multimillion or multibillion dollar deals with the government in exchange for refunding passengers for flights cancelled during the pandemic.

Air Canada reached a \$5.9 billion deal with the federal government consisting of low-interest loans; the government took a \$500 million equity stake in the company. Air Transat also secured a \$700 million support package. The parent company of Porter Airlines received a federal loan of up to \$270 million.

Conservative transport critic Stephanie Kusie took aim at Transport Minister Omar Alghabra following WestJet's announcement. Alghabra posted a video on social media on July 20 showing that he met with recalled WestJet staff this morning.

"You tried to fool us today with all of your positive @WestJet posts," tweeted Kusie. "The truth comes out. This announcement proves the industry always knew they were on their own and are ready to move on without you."

The office of Deputy Prime Minister and Minister of Finance Chrystia Freeland said that it has provided "substantial support" to the airline sector.

"That support to date includes more than \$2 billion in wage subsidies for airlines and \$1 billion announced in the Fall Economic Statement for airports and smaller airlines," wrote Freeland's press secretary Kat Cuplinskis.

WestJet's CEO Said Company Never Wanted A "Bailout"

Before entering talks with the government, WestJet's president and CEO Ed Sims said it wasn't about the money and his company was not seeking a "bailout." Instead, the airline said it wanted the government to lay out a recovery plan for the industry, he said.

WestJet's books are closed to the public since it's privately owned by Toronto-based Onex Corp.

"We are not seeking policy that strictly supports our bottom line and, frankly, that is not what the nation needs," Sims wrote to MPs and senators in December 2020.

CBC News reported that in March, WestJet's demand for a plan to restart domestic air travel caused some tension at the talks. The talks that started in the new year with Deputy Finance Minister Michael Sabia are confidential and those involved have signed non-disclosure agreements.

In the July 20 statement, WestJet said it remains open to resuming talks with the government about financial support in the future.

'A Magnet, Not A Mandate': How Some Big Canadian Firms Are Reframing The Office

By Erica Alini, Global News, July 20, 2021

<https://globalnews.ca/news/8039898/back-to-the-office-work-from-home-COVID-19/>

Sixteen months after the onset of the COVID-19 health emergency in North America, work from home seems set to outlast the pandemic.

The forced exodus from the cubicles and meeting rooms has taught employers that "you can put trust in your employees and they will work when they're not in the office," says Jane Griffith, managing partner and founder of Griffith Group Executive Search.

But most companies aren't letting go of the office entirely. The corporate buzzword for post-pandemic work set-ups is "hybrid model," Griffith says. For many employees, in other words, some of the work will happen at home and some, once again, at the office.

The ability to permanently working from home for at least a few days a week has become a key request for many job candidates, HR experts and recruiters say. And companies are taking note.

"Flexible and hybrid work models are here to stay," RBC CEO Dave McKay wrote in a recent post on LinkedIn.

The bank is leaving it to its business leaders and teams to come up with flexible arrangements that suit their needs, he added.

"Over the next few months, we'll test and learn as we go and adjust our plans along the way."

Another giant of the financial industry, Sun Life, has said it will allow its 12,000 Canadian employees to decide which arrangement suits their needs.

Following the announcement, the company is seeing "even more interest from top talent in the industry professionals," says Oricia Smith, president of Sun Life Global Investments and senior vice-president of Investment Solutions within Sun Life Assurance Company of Canada.

Employers who insist on the old-fashioned work week at the office are now often at a competitive disadvantage when it comes to attracting new hires and retaining employees, Griffith says.

It is mostly mid-sized companies where Griffith is seeing an old-fashioned attachment to having employees clock in at the office from Monday through Friday. But that expectation often meets “pushback from the labour market,” she says.

Even retaining staff is becoming an issue for companies that don’t allow flexibility, according to Griffith.

“Some might argue there has been an exodus from those companies,” she says.

Smith also believes hybrid models will help boost diversity.

“Making flexible options more accessible and encouraging men to use them as well will result in a much more productive and diverse workplace,” she says.

A mother of three teenagers — one of whom is a competitive athlete who’d still have 6 a.m. practice every day on Zoom — Smith says she’s seen the advantages of working from home first-hand.

That flexibility became even more important over the past few months, when Smith’s mother was hospitalized and had to undergo surgery and then rehab.

“Making time on a Friday to visit my mom in the hospital, when it was permitted, or just stopping by to have lunch with my dad, who was very independent but was home alone, became a very high priority for me,” she says.

Still, both employers and employees are keen to maintain at least some attachment to the office, Griffith says. Requests for full-time remote work from job candidates are still relatively rare, she says. And companies generally want staff to check-in at the office at least a few days a week, she says.

At Sun Life, the office will continue to be a place for employees to meet with each other, Smith says.

“We want our offices to be a magnet, not a mandate.”

Toronto Office Subletting Activity Sheds Light On Back-To-Office Plans

New Report Suggests Companies That Were Putting Downtown Office Space On The Market Are Pulling Back

By The Canadian Press, July 19, 2021

https://www.wealthprofessional.ca/business-news/toronto-subletting-activity-sheds-light-on-back-to-office-plans/358230?utm_source=GA&utm_medium=20210719&utm_campaign=WPCW-Breaking-2-20210719&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

A new report suggests Toronto businesses are making plans to call employees back to the office.

The report, released last week by commercial real estate firm Avison Young, says office market activity in downtown Toronto remains muted due to the COVID-19 pandemic. The downtown office vacancy rate hit a new all-time high of 7.3 per cent in the second quarter, but the report suggests the market may be on the brink of recovery.

According to Avison Young, some companies that were trying to shed downtown office space on the sublet market are reversing course. Available sublet space fell for the first time in six quarters, ending the quarter at 288,000 square metres or 32 per cent of available space downtown. The report suggests this is a sign that some Toronto businesses are anticipating more employees will return to the office soon.

Some companies including TMX Group and Intellex Technologies have withdrawn sublet space from the market in part or altogether. In addition, Netflix's selection of Toronto over Vancouver for its Canadian headquarters affirms Toronto's status as a growing tech hub, the report said.

Other companies have already offered a glimpse into what return-to-work strategies could look like. Sun Life is allowing staff flexibility to decide their own work arrangements, while Apple has asked its employees to return to the office three days a week starting in the fall.

The frequency of remote versus on-site work will vary by industry, function, and location, as well as personal circumstances and preferences, Avison Young said.

"Downtown will be the catalyst for the GTA's growth when the market recovers," Avison Young said in the report. "The possibilities of a hybrid workplace have helped shift occupiers' mindset from 'will we ever return to the office?' to 'when and how?'"

AIG Sets Return-To-Office Date For Global Workforce

By Max Reyes, Bloomberg News, July 21, 2021

https://www.insurancebusinessmag.com/ca/business-news/aig-sets-returntooffice-date-for-global-workforce-291984.aspx?utm_source=GA&utm_medium=20210721&utm_campaign=IBCW-Breaking-2-20210721&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

American International Group Inc. told employees that September 14 will be the "official global re-entry date" for staff to return to the office.

Local regulations will determine what health restrictions staff will be asked to follow, according to an internal memo seen by Bloomberg News. "Safety measures will remain in place" for employees who are not fully vaccinated, New York-based AIG said in the memo, which was sent by Chief Executive Officer Peter Zaffino and dated Wednesday, July 21.

"Since conditions vary across the many parts of the world where we operate - as does the availability of vaccines - local regulations will continue to guide how colleagues return to our offices, including the use of masks, office capacity, and social distancing," AIG said in the memo. "Safety measures will remain in place for colleagues who are not fully vaccinated."

Finance companies have been laying out plans for returning to the office after the widespread rollout of vaccines in the U.S. in recent weeks, even as they keep a close eye on the emergence of the highly transmissible Delta variant.

Exact details on how often AIG's employees are expected to come into the office will be made available in coming weeks, the company said in the memo. The insurer had roughly 45,000 employees in more than 50 countries as of December 2020, according to a company filing.

Workplaces Can No Longer Afford To Ignore Employee Well-Being

Companies May Find Transactional-Only Relationships With Employees Won't Work

By Jennifer Moss, CBC News, July 20, 2021

<https://www.cbc.ca/news/canada/kitchener-waterloo/jennifer-moss-well-being-at-work-1.6108514?cmp=rss>

The early days of the pandemic caused a major disruption in how we work and those ripple effects are still being felt today.

Multiple surveys continue to warn of a mass departure across the Canadian workforce. According to one survey by the Canadian Centre for the Purpose of the Corporation, 42 per cent of Canadian employees say they're considering changing their job or entire career in the next year.

Recruiting firm Hays, in its annual salary guide, found that half of Canadian employees are "seriously considering leaving" their jobs.

Health care has been particularly threatened with massive attrition. In an issue of the Canadian Medical Association Journal (CMAJ), job vacancies in Canada's health-care sector were up more than 56 per cent from the previous year, while vacancies in the nursing sector increased by 40 per cent to a shortage of 98,700 nurses.

These national polls mirror global data. A Microsoft survey of 30,000 global employees found that 41 per cent are planning to quit or change jobs in the next six months.

In an already competitive market for talent and a skills shortage, this could have a huge effect on the economy. Plus, when it comes to the shortages in healthcare, the community impacts would be catastrophic.

But data shows that more pay isn't the answer; only four per cent said that compensation was the reason they were planning to quit.

Workforce Has Burned Out

After 18 exhausting months of working under extreme stress, the workforce has burned out.

As employers ask people to keep up the pace, plus return to the office in part or full-time, employees are pushing back. With nearly half of the Canadian workforce planning to quit or change their jobs in the next six months, it appears they're choosing well-being over work.

The themes coming from all of these surveys continue to point to a mishandling of employee well-being during the pandemic.

The Hays survey found that 43 per cent of the respondents believe their companies have failed to provide measures that support their well-being throughout the pandemic, even as they faced challenges such as

1. The lack of social interaction (45 per cent).
2. Isolation/loneliness (27 per cent).
3. Increase in workload (25 per cent).

In healthcare, the amount of overwork increased to extreme levels. Unable to sustain the amount of overtime, constant fear and anxiety that physicians and nurses face each day on the front lines, they've determined that quitting is the only solution to the problem.

On the flip side, a study from researchers at Stanford University in California analyzed data across 354 large employers and found that during the pandemic, companies that exhibited better financial flexibility — meaning they didn't just lay everyone off — had better governance, and better pre-pandemic treatment of workers, reduced the likelihood of employees leaving by almost half.

Has The Pandemic Tipped The Scales?

As I mentioned in recent columns, our priorities have changed. And so has our willingness to keep sacrificing our health for a job. And in a year where burnout and chronic stress are at a historic high, many of us hit the wall.

Burnout is a reaction to chronic job stress and is characterized by three main dimensions:

- Exhaustion.
- Cynicism (emotional/mental distance from one's work).
- Feelings of reduced professional ability.

Basically, 18 months of prolonged stress on the job have not only completely exhausted us, but also made us feel like the values and mission we were driven by are no longer there, and even worse, we've stopped feeling effective.

Can Leaders End The Exodus?

If employees are choosing to leave because they feel unsupported, employers need to give them better resources and make them feel cared for.

In my recent article for the American Management Association, I discuss how organizations are not creating a hygienic environment for their employees. This is the table-stakes stuff such as manageable workload, appropriate compensation for those extra hours worked, people feeling safe both physically and mentally at work, and a commitment to fairness and equity.

Motivation includes stuff such as perks: the bonuses, the gym memberships, wellness apps, an extra vacation day, etc. These are all the downstream tactics that are really just band-aids.

Right now – employers just need more hygiene. This means addressing the problems that are plaguing the workforce way further upstream, such as:

- Unsustainable workload.
- Micromanagement and lack of trust.
- Appropriate compensation — all those overtime hours people are working and not getting paid for it.
- Loneliness and isolation.
- “Always on” cultures.
- Lack of diversity.
- Individualist – highly competitive cultures.

The only real way that employers can get a sense of how their employees are feeling is to ask. I tell the leaders I support with their burnout strategies to get prepared for the answer because it won't be what you're expecting. But it's imperative that if you ask, you must then act.

Can't Ignore Worker Well-Being

It's now pretty much compulsory for companies to invest in their employee well-being strategies. Turnover is costly. At a rate of 50 per cent, that can be financially catastrophic.

It takes six to nine months to onboard someone to be fully effective. Companies that lose a big chunk of their workforce could be struggling with this for the next 18 months, and maybe much longer.

As a burnout and well-being expert, I'm personally thrilled to see this shift. Organizations that still believe they have a transactional-only relationship with their employees are witnessing their obsolescence. As a human being, I believe that it's worth it. I promise you: your list of death bed regrets will never include “I wish I'd sent that last email.”

OTHER CAFII MEMBER-RELEVANT NEWS/ISSUES

Aon-Willis Towers Watson Antitrust Suit Progresses With New Order

By Terry Gangcuangco, Insurance Business Canada, July 19, 2021

https://www.insurancebusinessmag.com/ca/news/ma/aonwtw-antitrust-suit-progresses-with-new-order-276303.aspx?utm_source=GA&utm_medium=20210719&utm_campaign=IBCW-MorningBriefing-20210719&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

The US Department of Justice (DOJ) has been given deadlines in the antitrust suit against the mega-merger between Aon Plc and Willis Towers Watson (WTW).

Moving things along in the United States of America v. Aon Plc et al case, Judge Reggie Walton ordered the US government to produce the DOJ's investigation materials in relation to the proposed transaction and provide them to the Aon-WTW camp on or before 5:00 p.m. on July 20.

Additionally, Judge Walton said the DOJ must respond to the defendants' special interrogatories on or before July 26. In his order signed on July 16, the judge also told all parties to submit a joint proposed scheduling and case management order to the US District Court for the District of Columbia on or before July 19.

A status conference, meanwhile, was set for July 21 at 3:00 p.m.

The DOJ, which filed the civil antitrust lawsuit last month, originally wanted the case to commence in 2022. This was opposed by the broking giants, whose agreement to combine was announced in March 2020.

When the mammoth deal was revealed last year, Aon and WTW were expecting a closing date within the first half of 2021, but regulatory approvals in multiple jurisdictions seem to have taken longer than anticipated.

New Canadian Anti-Insurance Fraud Association Équité Names CEO

By Lyle Adriano, Insurance Business Canada, July 20, 2021

https://www.insurancebusinessmag.com/ca/news/breaking-news/new-canadian-antiinsurance-fraud-association-equite-names-ceo-291769.aspx?utm_source=GA&utm_medium=20210720&utm_campaign=IBCW-MorningBriefing-20210720&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Équité Association, the Canadian insurance industry's first corporation dedicated to addressing the issue of insurance crime, has selected Terri O'Brien to serve as its CEO.

O'Brien has been a member of Équité since April 2021. She has more than 25 years of experience in financial services, including all facets of risk management, fraud, treasury and capital markets, leadership and growth strategies. Before Équité, O'Brien was serving as chief risk officer (CRO) at Pace Credit Union, was also CRO at Interac Group, and had held senior executive roles at TD Bank – including as vice-president of TD's North American anti-fraud strategy.

Équité was established by the insurance industry in February 2021 to integrate the cross-insurer data analytics company CANATICS and the Investigative Services Division (ISD) of the Insurance Bureau of Canada (IBC).

"Insurance fraud is a very real and increasingly sophisticated problem for consumers, insurers, law enforcement and government," said Équité Association board chair and Aviva Canada CEO Jason Storah.

"Équité is a single, unified, industry-wide organization that will proactively tackle insurance fraud using world-class analytics and investigative techniques along with transparency on the outcomes that we believe are in everyone's best interests if we're going to make progress in the fight against insurance fraud."

O'Brien, together with Équité's new leadership team and board are focused on "building a strong culture of 'members first' through open communication, effective action, and collaboration in insurance crimes," a release said.

RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

Financial Services CEOs Going For Bold

By KPMG, July 21, 2021

https://home.kpmg/xx/en/home/insights/2021/06/financial-services-ceos-going-for-bold.html?cid=int_eml_dl_xx-acx_2021-fs-financeceooutlook&utm_medium=Email&utm_source=ExactTarget&utm_campaign=

Operating in an era of continuous disruption, Financial Services CEOs remain confident that their organizations have what it takes to keep growing despite the uncertainty. The leaders are thinking boldly about the future.

Financial Services CEOs are under no illusion that life will soon revert to 'normal'. According to a recent survey of Financial Services CEOs conducted by KPMG International, only a third expect to return to the 'normal course of business' before the end of 2021. Most - 43 percent - say they expect a bit more normalcy sometime in 2022.

More telling, perhaps, is that 22 percent of the CEO's surveyed said that their business has changed forever; there is no 'return to normal' in their plans.

In part, this expectation of a world forever changed relates to the COVID-19 crisis. Uncertainty abounds on when employees will return to the office (or if they will want to); whether new consumer preferences will remain once the crisis has passed; and whether new variants and outbreaks will force another cycle of lockdowns and economic gyration, for example.

Economic Long View And COVID-19

Even as vaccines start to turn the tide on the crisis, many CEOs believe the reverberations of the pandemic will continue to echo across markets, institutions and society for years to come.

Banking executives, for example, are having to reassess their provisioning levels to reflect the massive amount of credit they have been providing since the start of the pandemic. They are feeling pressure from new digital challengers and are sensing growing threats from the big tech firms. The continued low interest rate environment in most markets remains a dampener on profitability.

Insurers also remain deeply concerned about the low interest rate environment (given their historical preference for bonds and fixed income vehicles over equities) which continues to hamper their rates of return. Some insurers are rethinking their exposures - particularly those involved in hard-hit segments like business travel, health and life insurance. All insurers (both B2C and B2B) are reassessing their customer channels, workflows and processes to reflect new customer preferences.

Asset managers, on the other hand, are facing a somewhat more positive scenario. Equity market activity and valuations are sky-high, providing asset managers with healthy fees and swelling books of assets under management (AUM). Workforce models in the sector should allow for a faster return to the office and virtualization initiatives have generally been successful in bridging the communication gap between managers and investors. However, the growing pressure to use their assets as a force for good on the ESG agenda is forcing assets managers to rethink their value propositions going forward.

Confidence On The Rise

Yet - despite all of this (and much more) continued uncertainty - financial services executives are highly confident they have what it takes to grow through the disruption. In our survey, 86 percent of financial services CEOs voiced confidence in the 3-year growth prospects of their organization, up 9 percentage points from last year at the start of the pandemic. More than a third think they will see growth of more than 5 percent per annum (just 1 percent of respondents were as bullish last year).

Interestingly, banking CEOs indicated growing concerns. While 75 percent of banking CEOs voiced confidence in their growth prospects, this is down 5 percentage points from the same time last year. In part, this comes down to the provisioning pressures and long-term low interest rate environments we noted earlier. But it also seems to reflect the understanding that competition from digital competitors is heating up; the traditional barriers to entry that often protected the sector are quickly falling away.

Are Financial Services CEOs being bold enough given their degree of confidence and the uncertainties still reverberating around the markets?

Progress Accelerated

There is good reason for optimism. According to our survey, many Financial Services CEOs are taking big steps to ensure their organizations are prepared to survive and thrive in an ever-changing and dynamic new environment.

Capital is pouring into technology investments. Consider this: 57 percent of Financial Services CEOs say they plan to spend more on customer-centric technologies than they did last year - when, arguably, they were pumping unprecedented investment into rapidly digitizing and virtualizing the customer experience in the early phases of the COVID-19 crisis. Almost half say they will invest more into digital communications tools this year than they did last year. Perhaps not surprisingly, more than two-thirds indicated they would be stepping up their investment into data security measures and technologies.

Appetite for M&A is also up, particularly amongst asset managers. Perhaps best epitomized by JPMorgan Chase's CEO, Jamie Dimon, when he announced late last year that his 'line was open' to competitors looking to sell, asset managers have been hunting for opportunities to grow their AUM and capture scale. Not surprisingly, 83 percent of asset management CEOs in our survey said they were keen to conduct M&As.

Insurers and, to a lesser degree, bankers are also seeking M&A. However, our conversations and our data suggest bank and insurance executives are looking for transformative acquisitions rather than simply ones that will grow their existing footprint. Indeed, the top driver for M&A amongst bank CEOs was the desire to on-board new digital technologies that could bolster the customer experience or value proposition. The third top driver was the desire to accelerate business model disruption.

Financial Services organizations also seem to be taking unprecedented steps to build trust with their customers, employees and stakeholders. Almost universally, the CEOs in our survey reported they were now putting more focus on the 'S' of the ESG agenda. Purpose has become a cornerstone of their value propositions and their interaction with customers. Almost nine-in-ten say they are taking steps to lock in the climate gains they made during the lockdown. Financial regulation and supervision are also pushing in the same direction.

Being Bold

Are Financial Services CEOs being bold enough given their degree of confidence and the uncertainties still reverberating around the markets?

KPMG firms' work with financial institutions around the world suggests some are. They are the ones that see transformation not as a strategy in itself, but rather as mandatory to a revitalized and reimagined business. They have a vision for where they want to 'play' in the future. And they are rebuilding their organization and their transformation journeys in order to get there faster. They are the ones that reported their businesses had changed forever.

Our conversations with Financial Services CEOs suggest these leaders share certain commonalities that are helping them shape their activities going forward.

- They keep and value an open mind. They are not just open to new ways of doing things, they are open to doing new things. New partnerships, new channels, new business models, new operating models and new value propositions are all on the table.
- They are fuelled by a sense of urgency. The leaders know they have no time to waste and are exploring a range of bold opportunities to accelerate their time to transformation. They are putting particular urgency behind the development of new business and operating models.
- They put the customer at the center. More than just being customer-centric and driving personalization, the leaders are thinking about how they can best utilize their assets (human, technological and physical) to improve cross-selling and customer lifetime value.
- They have a relentless focus on value. The leaders know parts of their business are rapidly becoming commoditized by FinTech players and low-cost competitors. They are focusing on where they can add the most value to their customers in the future and building their business models accordingly.
- They stay on top of trends and build resilience. They understand that the current environment is uncertain and ever-changing. So they are working with a range of partners to help ensure they remain at the leading edge of the trends - and the competition.

Forever Changed

Financial Services CEO's recognize they are now operating in an era of continuous disruption. And they are confident they have what it takes to grow in the face of uncertainty. However, as our survey reveals only a few are taking the bold steps to truly create a new foundation for growth in the new reality that is emerging.

If you don't believe your business has 'forever changed', you may want to ask yourself if you are one of the bold.

UPCOMING WEBINARS AND EVENTS

Web Seminar: Trends in U.S. Life Insurance And Annuity Pricing Practices

Date: July 28, 2021

Time: 01:00 pm - 02:00 pm (EDT)

The market has been coming to terms with the prospect of "lower for even longer" interest rates and been confronted with the still unfolding economic and social impacts of the COVID-19 pandemic. What effects have these and market-specific factors had on profit targets and key pricing assumptions and methodologies? What are the potential actions for insurers?

Presenters will share insights from two recent pricing surveys conducted by Willis Towers Watson that examined 2020 new issues of individual life and annuity products as well as recent developments. You'll hear about the following topics:

- Profit objectives for individual life and annuity products
- Pricing assumptions and methodologies, including expenses, mortality, and lapses
- Usage of reinsurance
- Model design and stochastic testing prevalence
- Impacts of COVID-19
- Key fixed index annuity pricing assumptions and methods

[Register here](#)

Web Seminar: Five Premium Payment Strategies For Better Retention Rates

Date: July 28, 2021

Time: 02:00 pm - 03:00 pm (EDT)

Premium payments are far and away the most consistent and critical policyholder engagement point, for any insurance carrier. That's why the quality of your premium payment experience is directly correlated to organizational achievements, like higher retention rates.

But how is your premium payment experience being received, right now? And how can the experience be improved to better attract and retain policyholders? To help insurance organizations understand, evaluate, and innovate where it truly counts, Invoice Cloud is offering 5 best practices for premium payments that will thrill policyholders. Join this live webinar to learn:

- How innovating premium payments is the easiest way to get a leg up on competitors.
- Whether your organization is implementing the best practices for the intuitive payment experience policyholders expect.
- Next steps to effectively innovate this critical policyholder engagement point and improve retention.

[Register here](#)

Web Seminar: Future Of Insurance Canada 2021 By Reuters Events

Date: August 24-25, 2021

Time: (TBD)

Insurers have been masters of resilience for years but now is the time to use these skills to go from simply surviving to thriving, by reinventing insurance as we know it.

This is the time to seize opportunities.

Now, more than ever, we must urgently transform products and services, tackle emerging risks, and strategize for success in a dramatically changed, digital landscape.

Which is why Reuters Events is bringing The Future of Insurance Canada 2021 (August 24-25) combined with the inaugural Connected Claims Canada (August 26). This is your chance to join insurance industry titans as we explore future-setting trends and practical case studies that will reinvent insurance.

[Pre-order information pack here](#)
