

CAFII ALERTS WEEKLY DIGEST: July 23 TO July 30, 2021

July 30, 2021

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REGULATOR/POLICY-MAKER NEWS

FSRA Reviews Life Insurers' Compliance Over Supervising MGAs

By Lyle Adriano, Insurance Business Canada, July 29, 2021

https://www.insurancebusinessmag.com/ca/news/breaking-news/fsra-reviews-life-insurers-compliance-over-supervising-mgas-292783.aspx?utm_source=GA&utm_medium=20210729&utm_campaign=IBCW-MorningBriefing-20210729&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

The Financial Services Regulatory Authority of Ontario (FSRA) has conducted a review of the life insurance companies operating in the province – specifically, how they supervise the managing general agents (MGA) they work with.

Although there is no separate licence required to operate as an MGA in Ontario, most life and health MGAs perform services that require them to be licensed as insurance agents or corporate agencies. Thus, FSRA has stated that life and health MGAs are required to comply with the legal obligations that apply to agents.

FSRA conducted its review between September 2020 and March 2021, surveying companies that comprise approximately 50% of the Ontario life insurance market share.

The regulator found the following:

- The most prevalent way life insurance is sold is through agents who may represent more than one insurer and who are contracted with an MGA.
- Contracts between insurers and MGAs do not explain in detail what actions MGAs are required to take, and what standards they are required to meet, for screening, training, and monitoring insurance agents.
- Insurers lack an in-depth process to assess the risks associated with their MGAs. A comprehensive risk assessment helps insurers to identify higher risk MGAs that may require more attention.
- Insurers do not conduct a meaningful volume of agent reviews to assess if they comply with regulatory obligations and industry best practices.

FSRA also offered a reminder that insurers must maintain a system to oversee agents acting on their behalf to make sure that they comply with the Insurance Act, its regulations, and the agent's licence requirements. Insurers are obligated to do this for all agents, including insurer-contracted MGAs, FSRA advised.

FSRA Proposes Fees For Title Regulation

The Model Sets Out How Costs Will Be Shared Among Credentialing Bodies

By James Langton, Investment Executive, July 22, 2021

https://www.investmentexecutive.com/news/from-the-regulators/fsra-proposes-fees-for-title-regulation/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-saturday

The Financial Services Regulatory Authority of Ontario (FSRA) is proposing a new fee model to finance its framework for regulating the use of the “financial planner” and “financial advisor” titles.

FSRA launched a consultation on the proposed approach to levying fees on credentialing bodies to cover the initial and ongoing costs of overseeing the regulated titles.

“These include costs related to supervising and monitoring credentialing bodies, handling complaints, and other activities to support the framework,” the regulator said in a notice.

The proposed model for setting the fees that credentialing bodies will be required to pay to “obtain and maintain approval” under the new regime include initial application fees and an annual assessment consisting of fixed and variable charges, and a fee to recover startup costs.

FSRA is proposing a \$10,000 fee for the initial approval of a credentialing body, and \$5,000 for each credential application.

It’s also proposing a fixed \$25,000 annual fee per credentialing body, plus a variable component to help cover the estimated \$1.1 million annual cost to oversee the regime.

The initial startup costs are estimated at approximately \$3.1 million, which the regulator proposes to recover over five years, allocating startup costs among credentialing bodies based on their share of the total number of credential holders in the sector.

The proposal is out for comment until October 2.

CAFII MEMBER AND/OR PARENT COMPANY-SPECIFIC NEWS

Calgary Startup Teams Up With Sun Life To Take On Student Debt

Yr Plans announces pilot partnership with premier Canadian insurer to offer financial solution

By Leo Almazora, Wealth Professional, July 27, 2021

https://www.wealthprofessional.ca/news/industry-news/calgary-startup-teams-up-with-sun-life-to-take-on-student-debt/358426?utm_source=GA&utm_medium=20210727&utm_campaign=WPCW-Newsletter-20210727&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

A Calgary-based tech firm with a mission to help Canadians become financially free is getting vital support from one of the country's largest insurance and wealth institutions.

Under its newly announced pilot partnership with Sun Life, Yr Plans Inc will offer a service to assist employees that are saddled with the burden of student debt.

"Student debt is common among professionals, particularly those entering the workforce," said Yr Plans CEO Sangita Prasad. "We're excited to be partnering with Sun Life to help improve the financial outcomes for Canadians. This service will help people pay off their debt and focus on what matters most."

An estimated 2.2 million Canadians are carrying some amount of student debt; over half of post-secondary graduates are said to enter the labour force with an average of \$28,000 in student debt. As of 2018, figures from Statistics Canada showed \$28 billion in student debt across the country.

Through its proprietary software, Yr Plans gives employees the option to have part of their employer contribution match go toward their student loan repayment, instead of their retirement savings plan. With this capability, employees have an opportunity to repay their student debt faster using money contributed by their employer.

"We are committed to helping our Clients with unique solutions to achieve lifetime financial security and live a healthier life. Sun Life and Yr Plans' pilot partnership is one way we're helping Canadians take charge of their financial future," said Eric Monteiro, senior vice-president, Group Retirement Services at Sun Life. "We are proud to be one of the first health and wealth companies in Canada participating in the pilot."

The pilot will be launched to select Sun Life Clients this summer.

COVID-19 PANDEMIC RESPONSE, RESILIENCE AND RECOVERY NEWS

Border Workers Vote To Strike, Potentially Hampering Canada's Re-Opening Plans

By Catherine Tunney, CBC News, July 27, 2021

[Border workers vote to strike, potentially hampering Canada's re-opening plans \(msn.com\)](#)

Canada's re-opening plans could be hindered as thousands of border officers gird themselves for potential strike action.

The two unions representing more than 8,500 Canada Border Services Agency (CBSA) employees announced this morning that the majority of their members have given them a strike mandate.

That means they could begin strike action as soon as August 6, mere days before Canada re-opens the border to fully vaccinated U.S. residents, said the Public Service Alliance of Canada (PSAC) and the Customs and Immigration Union (CIU) in a news release.

Many workers would be deemed essential, but the union said strike action could slow down commercial traffic at the border and ports of entry; hit international mail and parcel deliveries from Canada Post and other major shipping companies; and disrupt the collection of duties and taxes on goods entering Canada.

The unions' members — who have been without a contract since June 2018 — include border service officers at airports, land entry points, marine ports, and commercial ports of entry; inland enforcement officers; intelligence officers; investigators; trade officers; hearings officers; and non-uniformed members.

Their essential services agreement allows for 2,600 members to take full strike action, while the essential workers can take work-to-rule actions in their workplace.

The unions have been 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.

Chris Aylward, PSAC national president, said the unions are hoping the government will return to the negotiating table.

"But their window to avert a strike is quickly closing," he said in a statement.

Last week, when the strike vote was ongoing, 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."

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.

Washington's Reasons For Keeping Border Closed To Canadians Still Murky A Week Later

Former Ambassador Says U.S. Simply May Not Be Prepared To Open Its Land Border

By Elizabeth Thompson, CBC News, July 29, 2021

<https://www.cbc.ca/news/politics/canada-us-border-closure-1.6121549>

A week after the U.S. government surprised many by announcing that the land border with Canada would remain closed for the time being, the exact reasons for that decision remain shrouded in secrecy.

Not even American members of Congress have been given a detailed explanation for the decision. New York State Representative Brian Higgins said the lack of information is leading to confusion among his constituents.

"The silence from this administration about the northern border is maddening," said Higgins, who has been asking for a meeting with officials in the administration of President Joe Biden to get an explanation. "With the border now closed for 16 months and counting, the people deserve to know what it will take to re-open the U.S. border to Canadians."

Washington State Representative Suzan DelBene's office says she "remains frustrated that we haven't received a clear answer from the administration on why the closure was extended."

News that the U.S. land border would remain closed until at least August 21 came just after Ottawa announced that fully vaccinated Americans would be able to enter Canada starting August 9.

Many had expected the U.S. to follow Canada's lead. The U.S. closure order has been less stringent than Canada's from the beginning; it allowed air travel into the U.S., for example. The COVID-19 case count is lower in Canada than the U.S., and the vaccination rate is higher.

A week after it issued the notice that the U.S. land border would remain closed, the Department of Homeland Security continues to offer the same vague explanation.

"To decrease the spread of COVID-19, including the Delta variant, the United States is extending restrictions on non-essential travel at our land and ferry crossings with Canada and Mexico through August 21, while ensuring the continued flow of essential trade and travel," Homeland Security spokesperson Angelo Fernández Hernández said in a media statement.

"DHS is in constant contact with Canadian and Mexican counterparts to identify the conditions under which restrictions may be eased safely and sustainably."

Fear Of The Delta Variant

On Monday, July 26, White House Press Secretary Jen Psaki pointed to the U.S. Centers for Disease Control and Prevention (CDC), suggesting the decision to maintain border closures and travel restrictions was the result of its guidance.

"I think their decision was made based on the fact that the delta variant is more transmissible and is spreading around the world," Psaki said, pointing out that it's also spreading in the U.S. — particularly among unvaccinated Americans.

The CDC has yet to respond to questions from CBC News.

On Tuesday, July 27, the CDC stated that even those who are fully vaccinated can spread the COVID-19 delta variant. It now recommends that those who are fully vaccinated wear masks when they visit indoor public places in areas where there is a high degree of COVID-19 transmission.

One of the few people to offer any hint of what's gone on behind the scenes is Biden's chief medical adviser, Dr. Anthony Fauci.

"I can tell you that the border situation and letting Canadians in who are fully vaccinated is an area of active discussion right now in the U.S. government," he told CBC News Network's Power & Politics on Friday, July 23.

Former U.S. ambassador to Canada Bruce Heyman said the U.S. may not be quite ready to follow Canada's example by opening the border.

"It may very well have been that the U.S. said, 'We are not prepared and we have not yet decided on the process and procedures of opening our land borders as of yet,'" Heyman said, adding that Canada would not have announced it's loosening border measures if the U.S. had been uncomfortable with it.

The U.S. has yet to resolve some key questions about the land border, Heyman said — such as whether it's going to require proof of vaccination or COVID-19 tests from people entering from the Canadian side.

"If we are, what test and what vaccines will qualify and what won't?" Heyman asked. "I think that's still unclear, what process the U.S. will impose."

Mexico is also a factor, he said.

The Two-Border Problem

"Canada only borders the United States but the U.S. borders (Canada) and Mexico. And when making decisions about its border, it's highly complicated to say, 'On one of our borders we're doing x, and on the other border we're doing y,'" Heyman said. "If at all possible, you'd like to coordinate your entire border policy in one."

Mexico's low vaccination rate compared to Canada, and the aggressive spread of the delta variant in the U.S. at a time when only half of eligible Americans are double-vaccinated, may also play into Washington's decision-making, said Heyman.

Ideally, he said, the U.S. government will make a decision on the border it won't have to quickly reverse.

"I hope that they make the decision as soon as they possibly can, but I hope they make a decision that is lasting," he said.

Maryscott Greenwood, Washington-based head of the Canadian-American Business Council, said part of the reason for the border remaining closed could be uncertainty about the vaccination status of those entering the country.

"I think part of the reason could be that the U.S. administration said that they're not going to validate, verify whether or not someone's vaccinated before they cross," she said.

Greenwood's group speaks regularly with U.S. government officials. She said she hopes the U.S. land border will re-open before August 21 and the country doesn't apply the same rules to both its northern and southern borders.

"Policy-makers and business leaders and communities, not just along the border, are all very frustrated with the decision to stay closed for another month," said Greenwood, adding some businesses might not survive.

"We're hoping that the administration will take another look at this next week and find a way forward to re-open the border to fully vaccinated Canadians. I know the White House is paying very careful attention to all of these voices and is trying its best to balance the pressures that it is getting."

Symmetry Not Guaranteed On Border Policy: Envoy

By James McCarten, *The Canadian Press*, July 23, 2021

<https://www.ctvnews.ca/health/coronavirus/symmetry-not-guaranteed-on-border-policy-envoy-1.5521064>

Just because Canada and the United States worked closely together to restrict travel across their shared border doesn't mean they were always going to move in lockstep when the time came to re-open it, Ottawa's envoy to Washington said on Friday, July 23.

There's been "enormous" co-ordination and information shared between the two regarding the border since the onset of the COVID-19 pandemic, said Kirsten Hillman, Canada's ambassador to the U.S.

"But co-ordination doesn't mean you're going to do exactly the same thing," Hillman told a Wilson Center panel discussion alongside interim U.S. counterpart Arnold Chacón.

It was Hillman's first public appearance since the U.S. confirmed on Wednesday, July 21 that it would maintain its travel restrictions on non-essential visitors from Canada for at least another 30 days.

But her message was the same one she's been delivering for weeks: that each country would ultimately make its own determinations.

The U.S. decision to extend the travel limits came just two days after Ottawa declared that fully vaccinated American citizens and permanent residents would be allowed back into Canada starting on August 9, with the rest of the world to follow on September 7.

The restrictions have always differed significantly, Hillman noted — Canadian air travellers have always been able to fly to the U.S., where the bulk of the restrictions apply mainly to land crossings, while Canada has restricted all discretionary travel from south of the border.

"We both are also committed to making decisions based on science and the advice of experts — and those are our experts, our science, our experts, our country, what is happening for us on the ground," she said.

"The U.S. is doing the same: it's making decisions based on their situation on the ground."

Chacón, who agreed with Hillman's assessment of the "stellar" teamwork to date between the two countries, would only say that discussions about the border are ongoing and will continue.

"We continue to review our travel restrictions, and any decisions about re-opening travel are going to be guided by our public health and medical experts," Chacón said from Ottawa, parroting the Biden administration's position.

"We take this very, very seriously. But I think we're in a good place and the trajectory is very promising."

Officials at U.S. Department of Homeland Security specifically cited the rampant spread of the Delta variant of COVID-19 as part of their decision — which includes Mexico — and promised to keep the lines of communication open.

But the apparent divergence has angered U.S. residents who have been waiting for months for the chance to visit Canadian friends, family and vacation properties, as well as the members of Congress who represent them.

New York Representative Elise Stefanik, a Republican, denounced the decision earlier this week as “absolutely and unequivocally unacceptable,” joining a growing cadre of angry U.S. lawmakers that includes Senate Majority Leader Chuck Schumer and the entire congressional delegation for Maine.

Representative Brian Higgins, a New York Democrat who has led the charge against the restrictions, described himself as “infuriated” with what he called an “incomprehensible” extension.

Border experts say the delay may be related to reluctance to re-open the U.S.-Mexico border, given the existing refugee crisis there, and the fear of political blowback if travel from Canada is allowed a head start.

There’s also the added element of whether or not the U.S., where only 57 per cent of eligible Americans have had a full course of a COVID-19 vaccine, will make proof of vaccination a condition of entry.

The White House has already made clear that it does not support requiring vaccination credentials in the U.S., a country famous for its fierce guardianship of personal liberties.

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.

His latest campaign-style attack ad, which began airing on Friday, July 23, accuses Biden of “holding Canadian citizens hostage,” complete with famous images of blindfolded prisoners held in Iran during the 1980 hostage crisis there.

Top Envoys: Canada And U.S. Are 'Co-ordinated' On Border Re-Opening — Even If Out Of Sync

"We Both Are Also Committed To Making Decisions Based On Science And The Advice Of Experts, And Those Are Our Experts."

By Andy Blatchford, Politico, July 23, 2021

<https://www.politico.com/news/2021/07/23/canada-us-border-re-opening-500709>

Top Canadian and American envoys insisted on Friday, July 23 that the countries remain committed to a co-ordinated easing of COVID-19 border restrictions — even if they're moving at different speeds.

The diplomats' arguments capped a week in which the Biden administration renewed its restrictions at U.S.-Canada land crossings until at least August 21.

The Trudeau government has announced it will begin allowing fully vaccinated Americans to enter Canada for discretionary travel on August 9.

"There's been an enormous amount of information sharing and co-ordination and there continues to be," Kirsten Hillman, Canada's ambassador to the U.S., told a webcast hosted by the Wilson Center's Canada Institute. "But co-ordination doesn't mean you're going to do exactly the same thing and, indeed, since the very beginning we haven't been doing the same thing."

The countries put the restrictions in place in March 2020 to slow COVID-19. But as vaccination rates rise, families separated from loved ones, business leaders and lawmakers have been calling on the governments to re-open the land crossings to non-essential travel.

The Border Vow: Hillman's comment was in response to the moderator's question. "Is this a co-ordinated move because it looks a little like Canada is ahead of the U.S. here?" asked moderator Christopher Sands, director of the Canada Institute.

Prime Minister Justin Trudeau and President Joe Biden promised in their February "road map" to take a "co-ordinated approach" on lifting public health restrictions at the frontier.

The Conversations: Hillman noted that throughout the pandemic, American rules have permitted Canadians to fly to the U.S., while Canada has restricted land border travel and flights.

"Co-ordination is about sharing information, it's about making sure where we can implement in a manner that is as smooth as possible. We're doing so," she said. "But we both are also committed to making decisions based on science and the advice of experts, and those are our experts. Our science, our experts, our country, what is happening for us on the ground. And the U.S. is doing the same."

Arnold Chacon, interim chargé d'affaires at the U.S. Embassy in Ottawa, told the event he agreed with Hillman's comments and added that cross-border consultations are still underway.

"We continue to review our travel restrictions and any decision about re-opening travel is going to be guided by our public health and medical experts," Chacon said. "We take this very, very seriously, but I think we're in a good place and the trajectory is very promising."

The Push Back: This week's U.S. border decision frustrated American lawmakers and business leaders who have been calling for a quicker re-opening.

Perrin Beatty, the president and CEO of the Canadian Chamber of Commerce, specifically referenced the Biden-Trudeau pledge in their February road map.

"Less than five months later, Washington appears to have lost its copy," Beatty said in a 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. ... Canada's government must press the U.S. administration to reverse its policy."

The U.S. Explanation: The Biden administration said its decision to extend the measures was due to the continued transmission and spread of COVID-19 within the U.S. and globally. The Department of Homeland Security also referred to the Delta variant as a factor.

What's Next: White House press secretary Jen Psaki told reporters on Friday, July 23 that Biden receives regular briefings from working groups that are exploring how to re-open the U.S. to international travel, not just for tourism but to reunite families.

Psaki also took a question on what can be learned from Canada, where after a slow start the vaccination rate has climbed past the U.S. More than 60 percent of eligible Canadians are now fully vaccinated, compared to around 50 percent in the U.S.

With Canadian numbers expected to move even higher, the White House may hear more about the cross-border vaccine comparisons.

"First, I would say 162 million Americans are now vaccinated," Psaki said. "That certainly is a positive step. We're the first to say — and we have long said — that that's not enough. We need to ensure more people and more communities are vaccinated."

Psaki added that the U.S. is the world's largest provider of vaccines to the global community.

Premiers, State Leaders Call For Open U.S.-Canada Border

By The Canadian Press, July 23, 2021

[Premiers, state leaders call for open U.S.-Canada border \(msn.com\)](#)

Two Canadian provincial premiers and the leaders of three U.S. states have called for the re-opening of the border between the two countries.

Saskatchewan Premier Scott Moe, his Alberta counterpart Jason Kenney, and the governors of North Dakota, Montana and Idaho have written the heads of their two countries to ask for the move.

"We urge both countries to work together to reach an agreement that will allow for the movement of citizens, goods and tourists beginning immediately," says the letter to Prime Minister Justin Trudeau and U.S. President Joe Biden, dated Friday, July 23.

The letter says the states and provinces are continuing to manage the COVID-19 pandemic and work together to provide vaccinations.

"We must embrace personal responsibility by providing vaccinations to citizens seeking the vaccine, reduce mitigations that cause economic harm and encourage travel for commerce and tourism," it says.

It calls the current restrictions "unnecessary delays."

Canada has said it will begin easing entry for Americans on August 9 while the U.S. has said it will wait until at least August 21.

Border Opening Is Too Little, Too Late For Many Tourism Businesses

By Sandy White, Contributor To The Toronto Star, July 24, 2021. Mr. White's Company Owns Several Tourism Businesses Across Canada. He Is The Co-Founder Of Rapid Test And Trace Canada.

<https://www.niagarafallsreview.ca/ts/business/opinion/2021/07/24/border-opening-is-too-little-too-late-for-many-tourism-businesses.html>

If one were to have predicted a year ago that this summer would be worse than last year for numerous tourism businesses across Canada, few would have believed it. But such is the fate for much of the industry with science and the economy continuing to take a back seat to politics for Justin Trudeau as he prepares to call a fall election.

The decision this week that Canada will allow fully vaccinated U.S. travellers into the country in early August, with visitors from the rest of the world finally welcomed back in September, was bittersweet after what will have been 18 months of (mostly) sealed borders.

International travellers spend more than \$22 billion a year in Canada, supporting thousands of businesses and hundreds of thousands of jobs. For much of the tourism sector, the summer season accounts for well over 50 per cent of our revenue, without which we would be unable to survive.

Having lost our foreign clients for two summers in a row, we must now prepare for the punishing fall and winter seasons, which are almost certain to bring further waves of COVID-19 and more lockdowns as much of the world remains unvaccinated and variants spread. This valley that we ritually cross each year, watching every penny like hawks from when the leaves begin to fall until the summer sun returns, is a journey that countless businesses will not withstand this time around.

For nearly a year and a half, most tourism operators have limped along like the walking dead, seeing zero revenue for prolonged periods, and shedding all but essential staff. Many are on the brink of closing, at once staying afloat and drowning thanks to the billions of dollars of taxpayer-funded debt the government continues to gleefully saddle us with.

Just last week saw a new \$500-million program unveiled in another campaign-style announcement championing how "the government of Canada has been there for the tourism sector." That the government is largely responsible for much of our financial pain through their inept management of the pandemic received no mention.

In the coming months, when the funding and the patronizing announcements dry up, thousands of operators will look at our perilous finances, bury our heads in our hands, and prepare to close up shop.

Our company, which operates hotels across Canada, has already had to sell one property, and if this continues, we may have to sell everything.

This week's announcement that the U.S. may only open its land border to Canadians in late August highlights a baffling disconnect between the two nations as the Biden administration has been pushing for an opening plan since January. It is unclear where the blame truly lies for this incoherence, but a stark difference between our countries is that at least America has allowed foreigners to fly there for months, which Canada continues to prohibit.

With a federal election looming, the government's decisions have been driven, more than usual, not by sound policy or the best interests of Canadians, but by polling data. And with a majority of Canadians supporting the border closure after months of government fear-mongering, Trudeau has been loath to rock the boat, condemning not just the tourism industry, but all businesses that rely on cross-border travel — to say nothing of Canadians with family and friends abroad — to months of unnecessary suffering.

With security measures such as testing in place, the border could have opened to fully vaccinated foreigners in May. As vaccination rates increased, it should have undoubtedly opened in June. That we are forced to wait another month and a half to allow the world in is gobsmacking, as mask mandates lift across the country and our vaccination rates surpass our peers.

Fully vaccinated Canadians and Americans can now travel freely around much of the world with no need to quarantine upon their return, but are still weeks away from being able to drive to each other's countries. As much of Europe has opened up, prompting France to call for Canada to open its borders immediately, Mr. Trudeau continues to hide behind his claim to be "protecting Canadians."

When we are talking about fully vaccinated people — with nightclubs, gyms and other congregate settings packed across the country — protecting us from what is unclear. Does the prime minister believe that a fully vaccinated Canadian is different from a fully vaccinated American, Chilean, Indian or visitor from any other country?

Mr. Trudeau prefers to disregard questions like this, focusing only on the polls, calculating that, by appealing to people's fears, he will maintain high levels of support among current and potential Liberal voters.

Put succinctly, the delay in opening the border to fully vaccinated international visitors isn't about Canadians' safety. And it certainly isn't about protecting Canadian jobs and the economy. As always, it's about Justin Trudeau.

U.S. Will Not Lift Travel Restrictions, Citing COVID-19 Delta Variant

By David Shepardson, Reuters, July 26, 2021

<https://www.theglobeandmail.com/canada/article-us-will-not-lift-travel-restrictions-citing-COVID-19-delta-variant/>

The United States will not lift any existing travel restrictions “at this point” due to concerns over the highly transmissible COVID-19 Delta variant and the rising number of U.S. coronavirus cases, the White House confirmed on Monday, July 26.

The decision, which was first reported by Reuters, comes after a senior level White House meeting late on Friday, July 23. It means that the long-running travel restrictions that have barred much of the world’s population from the United States since 2020 will not be lifted in the short term.

“Given where we are today ... with the Delta variant, we will maintain existing travel restrictions at this point,” White House spokeswoman Jen Psaki said on Monday, July 26, citing the spread of the Delta variant in the United States and abroad. “Driven by the Delta variant, cases are rising here at home, particularly among those who are unvaccinated and appear likely continue to increase in the weeks ahead.”

The announcement almost certainly dooms any bid by U.S. airlines and the U.S. tourism industry to salvage summer travel by Europeans and others covered by the restrictions. Airlines have heavily lobbied the White House for months to lift the restrictions and some say the industry may now have to wait until September or later for a possible revision.

The United States currently bars most non-U.S. citizens who within the last 14 days have been in the United Kingdom, the 26 Schengen nations in Europe without internal border controls, or in Ireland, China, India, South Africa, Iran and Brazil.

The extraordinary U.S. travel restrictions were first imposed on China in January 2020 to address the spread of COVID-19. Other countries have since been added, most recently India in early May.

Last week, the U.S. Homeland Security Department said U.S. land borders with Canada and Mexico will remain closed to non-essential travel until at least August 21 – even as Canada said it would begin allowing in fully vaccinated American tourists starting August 9.

Asked on July 15 at a joint appearance with German Chancellor Angela Merkel about when the United States would lift European travel restrictions, U.S. President Joe Biden said he would “be able to answer that question to you within the next several days – what is likely to happen.”

Merkel said any decision to lift restrictions “has to be a sustainable decision. It is certainly not sensible to have to take it back after only a few days.”

Since that news conference, U.S. cases have jumped.

U.S. Centers for Disease Control and Prevention (CDC) director Rochelle Walensky said on Thursday, July 22 that the seven-day average of new cases in the United States was up 53% over the previous week. The Delta variant, which was first found in India, now comprises more than 80% of new cases nationwide and has been detected in more than 90 countries.

Psaki also cited the fact that last week, the CDC urged Americans to avoid travel to the United Kingdom, given a jump in cases there.

The restrictions have brought heavy criticism from people prevented from seeing loved ones and the White House has acknowledged a desire to reunite separated families.

The Biden administration has refused to offer any metrics that would trigger when it will unwind restrictions and has not disclosed if it will remove restrictions on individual countries or focus on enhancing individual traveller scrutiny.

Reuters reported last week that the White House was discussing the potential of mandating COVID-19 vaccines for international visitors, but no decisions have been made, sources briefed on the matter said. That idea remains under active discussion, they said.

The Biden administration has also been talking to U.S. airlines in recent weeks about establishing international contact tracing for passengers before lifting travel restrictions.

Lining Up To Show COVID-19 Travel Documents Is The Road To Serfdom *Upon Arrival In Canada, The Government Has Deployed An Army Of Its Own Officials To Register Passengers Online And Then To Administer Tests*

By Father Raymond J. DeSouza, Special To The National Post, July 25, 2021

<https://nationalpost.com/opinion/raymond-j-de-souza-lining-up-to-show-COVID-19-travel-documents-is-the-road-to-serfdom>

The federal government announced the opening of the border to fully-vaccinated Americans on August 9, while holding off on other countries until September 7, arguing that the intervening weeks will allow for protocols at the border to be streamlined.

Good luck with that. Have federal officials observed what is actually going on at the border now?

Canadians wishing to fly out of Canada need to show a negative COVID-19 test before embarking. Who checks that? The airlines. Who else could do it? The Canadian government does not have agents monitoring passengers leaving the country.

That means that a check-in agent, whose previous training was in determining allowable baggage limits, now, with understandably no expertise or experience in the matter, has to evaluate whatever documents passengers produce.

If you are in Toronto and you have a standard Ontario Health COVID-19 test, that would be easy enough. But you are not supposed to have that standard Ontario Health result because the public health system is not supposed to do COVID-19 tests for travel purposes. So the airline agent will likely be confronted with a document from a private lab, each one with its own format.

On the other end, the customs and border official in, say, Lisbon, is supposed to monitor vaccination status. Is she familiar with documents issued by the health system in Nova Scotia, or an Indigenous reserve in British Columbia? What about a Walgreen's vaccine record from Colorado? So unless the passenger himself reveals a lack of vaccination, whatever document is produced is waved through. And if whatever document is waved through, why require it in the first place?

On the return, it is even more absurd. Canada requires a negative COVID-19 test for entry, and is particular about which kind. PCR is the favoured flavour, not antigen. That means another airline agent must determine — in English or French, no matter if his first language is Polish or German — whether the right result was obtained at the right time with the right kind of test. Numerous acquaintances confirm what one would expect: everyone is waved through.

A friend had the recent experience of gate agents, while boarding hundreds of passengers, attempting to verify (for the second time) COVID-19 test documents. In a process that is designed to work at the speed of scanning a barcode, it quickly degenerated in clogged chaos; thus as a piece of paper or mobile phone was waved in the general direction of the gate agent, everyone was good to go.

I have no great trouble with this. Sometimes — like riding the streetcar or visiting a national park — the honour system is really the best way to proceed, with occasional spot checks to encourage compliance. The government having dragooned airline personnel into an impossible job, the honour system is what we have got anyway.

Upon arrival in Canada, the government has deployed an army of its own officials to register passengers online and then to administer tests. It moves admirably quickly, given what is being done, but still takes over an hour or more to get through a single flight. That's only with Canadians returning home at the moment; imagine the queues when Americans and others arrive. And this is to test the already-vaccinated, who are extremely unlikely to pose a health threat.

All of this reveals what Friedrich Hayek taught us long ago. The 1974 winner of the Nobel Prize for economics, Hayek was among the foremost advocates of the free society. But Hayek's more relevant work now was on the simple impossibility of central planners knowing all the information necessary to plan for the millions of economic exchanges that take place daily.

Observing the inability of the state to accurately determine even a fairly discrete set of data — test results and vaccination status — is oddly comforting, a confirmation that Hayek was correct. Confirmation should not be needed after the failed experiments in central planning of the past — or present, in Venezuela and Cuba.

The only way for the government to implement a robust monitoring system for travel would be to deploy dozens of agents to every international airport and border, charged with adequately examining and verifying the documents needed.

That would be expensive, and would mean hours-long waits in the terminal or at the border. Queuing to be subject to state monitoring is the hallmark of the “road to serfdom,” which Hayek warned against.

Travel has been long marked by the faux theatre of security arrangements that do not really secure — off with the belt, empty that water bottle — but generate plenty of quasi-intimidating activity. COVID-19 theatre has marked a good deal of our pandemic policy for the past 16 months. Now with international travel opening up, the performance has come to the airport. It isn't pretty.

Pearson Airport Stops Sorting Passengers Arriving From U.S. Or Other Countries Based On COVID-19 Vaccination Status

By The Canadian Press, July 27, 2021

<https://www.theglobeandmail.com/canada/article-pearson-airport-wont-sort-arriving-passengers-based-on-vaccination/>

Canada's largest airport is no longer splitting arriving international passengers into different customs lines based on their vaccination status.

Toronto's Pearson International Airport announced last week it may be sorting travellers arriving from the U.S. or other international locations into vaccinated and partially or non-vaccinated queues.

But a spokesperson for the Greater Toronto Airports Authority says the practice has been discontinued as of Monday, July 26.

Beverly MacDonald says in a statement that the airport has determined that separating vaccinated and partially or non-vaccinated travellers into different customs lines “results in minimal operational efficiencies.”

She says entry requirements related to vaccination status will now be enforced once a passenger reaches a customs officer.

Fully vaccinated Canadian citizens and permanent residents are now able to forgo a 14-day quarantine when arriving in Canada from abroad.

Alberta Ends Isolation Rules As B.C. Region Mandates Masks Again

By James Keller and Kelly Cryderman, The Globe and Mail, July 28, 2021

[https://www.theglobeandmail.com/canada/alberta/article-alberta-ends-isolation-rules-as-bc-region-mandates-masks-again/?utm_medium=email&utm_source=Morning%20Update&utm_content=2021-7-29_6&utm_term=Morning%20Update:%20Ottawa%20strikes%20\\$5.2-billion%20deal%20with%20N.L.%20to%20help%20complete%20overbudget%20Muskrat%20Falls%20hydroelectric%20project%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/canada/alberta/article-alberta-ends-isolation-rules-as-bc-region-mandates-masks-again/?utm_medium=email&utm_source=Morning%20Update&utm_content=2021-7-29_6&utm_term=Morning%20Update:%20Ottawa%20strikes%20$5.2-billion%20deal%20with%20N.L.%20to%20help%20complete%20overbudget%20Muskrat%20Falls%20hydroelectric%20project%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

Alberta will no longer require people who test positive for COVID-19 to isolate and will stop routine testing for mild symptoms, as new infections increase and a British Columbia region re-imposes measures such as mandatory masking.

Dr. Deena Hinshaw, Alberta's Chief Medical Officer of Health, announced the changes on Wednesday, July 28 as she said it is time to treat COVID-19 as a long-term part of life in Alberta, similar to how the province approaches other respiratory viruses. Alberta will also stop contact tracing except for high-risk settings and masks will no longer be required in schools when classes resume in September.

B.C., meanwhile, re-imposed mask requirements in the province's Okanagan region in response to a spike in cases there. Non-essential travel into the region is being discouraged and activities in nightclubs will be limited.

Alberta has taken the most aggressive approach in the country to moving past COVID-19 measures and became the first in the country to lift almost all of its restrictions.

Most of the changes take effect on August 16.

At the same time, the province is lagging behind the rest of the country on vaccinations. About 76 per cent of eligible Albertans have at least one dose of a vaccine, and 64 per cent of the overall population has at least one dose, both statistics among the lowest in Canada.

COVID-19 cases plummeted after Alberta imposed increased restrictions in May, when it had the highest infection rates in North America. New infections bottomed out in mid-July and are now increasing: the seven-day average for new infections is 142, which has more than doubled in six days.

Hospital admissions have also fallen considerably, with 84 people in hospital as of Tuesday, July 27, though that number has increased slightly in recent days.

Dr. Hinshaw said the focus will now be on testing patients with severe illness for whom a positive COVID-19 test could change their treatment, and managing outbreaks in high-risk settings such as long-term care.

She said she understands the changes will seem dramatic, but she said that devoting a large proportion of the healthcare system to a single disease is not sustainable. And she said the risks that COVID-19 poses to the population and the healthcare system have changed.

“When we heard of COVID-19, we knew little of the virus and we had no treatments and no vaccines,” she said. “This meant we needed to enact unprecedented measures to protect human life and to prevent our health care systems from being overwhelmed. We have made incredible sacrifices. Today, we are in a very different place.”

She noted that nearly all new infections, hospital admissions, and deaths involve people who are not vaccinated.

Beginning Wednesday, July 28, close contacts of someone who tests positive for COVID-19 will no longer be required to isolate, regardless of their vaccination status, and contact tracing will be limited to cases involving high-risk settings.

On August 16, anyone who tests positive for COVID-19 will no longer be required to isolate, though people with symptoms will still be encouraged to stay home. Testing will be limited to cases in which the result could affect patient care; and the province will shut down its mass testing sites at the end of August and instead shift testing to doctor’s offices and acute care facilities.

Health officials will respond to outbreaks in schools and daycares with similar measures that would be used for other respiratory illnesses. Masks won’t be required in schools but recommended during outbreaks.

Since the province will be conducting significantly fewer COVID-19 tests, it will use wastewater testing to monitor the level of spread in the community.

Edmonton infectious disease physician Leyla Asadi said she was shocked to learn of the changes announced on Wednesday, July 28, which she said were “a big gamble” and premature.

“There’s nowhere else in Canada that is taking these measures,” Dr. Asadi said. “And we’re so close to being at a point where we can safely move on – if we can minimize the fourth wave and get to a point where children can also be vaccinated, and where we can increase the vaccine uptake in the general population, then we could really have peace of mind.”

She was particularly concerned with the decision to scale back on testing and contact tracing.

“One of the most basic measures you can implement is if an individual tests positive, that they should be isolating and ... their close contacts should be in quarantine,” she said.

“It’s the lifting of those measures that is really, really reckless.”

Anand Kumar, an infectious disease physician in Winnipeg and professor at the University of Manitoba, also said the changes were happening too soon.

“I know that politicians want to be done with COVID-19, but COVID-19 isn’t done with us,” Dr. Kumar said.

He noted some pockets of the province have low vaccination rates, and the timing of the lifting of measures in Alberta – combined with a recent increase in cases – could lead to a COVID-19 surge when schools resume in September.

“I think you’re going to see very substantial activity in terms of COVID-19 in schools. I think you’re going to see a lot more kids in hospital, and in ICU.”

Alberta NDP Deputy Leader Sarah Hoffman said the government is getting rid of the systems that have kept people safe from COVID-19 too soon, before the province has a chance to see what the return to classrooms looks like.

“I’m concerned about the removal of notification requirements, and that a child could be infected with COVID-19, could go to school, could spread it to their classmates, and no one would be any the wiser,” said Ms. Hoffman, noting that the start of the school year is just four weeks away.

Meanwhile in B.C., health officials are reinstating mandatory masking in the Okanagan region after an outbreak led to rapidly spreading infection driven primarily by unvaccinated residents between the ages of 20 and 40.

Sue Pollock, the chief medical health officer for Interior Health, said that starting at midnight Wednesday, July 28, masks will be mandatory in all indoor public places in central Okanagan communities including Peachland, West Kelowna, Kelowna, Lake Country and Westbank First Nation. Gyms and exercise facilities must also require patrons to wear masks and re-introduce enhanced cleaning and physical distancing.

A number of businesses in the central Okanagan have been forced to close due to illness so enforcement involving bylaw officers, WorkSafeBC, and local officials will be increased as they follow up with establishments where three or more cases of COVID-19 have occurred, Dr. Pollock said.

Provincial health officer Dr. Bonnie Henry said the new measures should send a message about the importance of immunization, especially as more transmissible variants can lead to clusters among people who are not vaccinated, she said.

New Brunswick Is Lifting All COVID-19 Restrictions This Week. What Does It Mean For Nova Scotia?

By Emma Smith, CBC News, July 27, 2021

[N.B. is lifting all COVID-19 restrictions this week. What does it mean for N.S.? \(msn.com\)](#)

As New Brunswick prepares to lift all of its COVID-19 restrictions, an epidemiologist in Halifax says there are still unanswered questions about how the Atlantic provinces will respond if there's another outbreak.

"When things are going well, it's very easy to say, you know, no more masks, no more restrictions of any kind," Kevin Wilson told CBC Radio's Maritime Noon on Tuesday, July 27.

"But say we flash forward two or three months and there's 20 cases a day in Fredericton, what does that look like?"

New Brunswick Premier Blaine Higgs has said he'll lift the emergency order on Friday night, July 30, regardless of whether his province meets its target to have 75 per cent of eligible people fully vaccinated.

That means no more limits on gathering sizes and no more mandatory masks. New Brunswick is following P.E.I., which dropped its mandatory mask rule for most people earlier this month.

"In the current conditions, that's justifiable because there's no circulating virus, but I think a lot of the impetus to roll back the restrictions is just that people don't like them," said Wilson, who tracks COVID-19 cases and vaccinations in each province.

In Nova Scotia, people are still required to don a mask in most indoor spaces.

Wilson said right now the risk of becoming infected by COVID-19 in any of the Atlantic provinces is very low, thanks to high vaccination rates.

Still, he's cautious about the future, given surges in places such as the U.K. where the majority of people are fully vaccinated.

"You can still have surges of cases and it can still burden the health system, but to a much lesser degree," he said.

Over the past 18 months, Nova Scotia has become very good at dealing with the virus in a "pre-vaccine world," Wilson said. Preventative measures such as masks and self-isolation requirements, as well as lots of testing, have allowed public health officials to track down cases and limit spread.

But Wilson said the Atlantic provinces need a game plan now that the majority of people are at least partially immunized against the virus.

As of Tuesday, July 27, just over 75 per cent of Nova Scotians have had one dose of a vaccine, and 58 per cent have had a second dose.

"It becomes a lot more complicated for the provinces to issue advice because the risk has gone from a very global risk that applies to everyone to the remaining x per cent of the population in each province that remains unvaccinated," he said.

In Maine, which did away with its mask requirement, there are signs that even fully vaccinated people may need to wear masks once again as cases rise in that state.

Wilson expects that even if Nova Scotia ditches its mandatory mask rule like New Brunswick and P.E.I., individuals will still rely on masks to help keep themselves safe.

"Say we're in November ... and Halifax is in the middle of an outbreak and everything is still open, I might actually switch back to wearing a mask and encourage ... friends and family and anyone I can get my voice to that they might still do that," he said.

'The Messaging Is Off': U.S. Centers For Disease Control Pressured To Revise Mask Guidance For Fully Vaccinated, As Delta Variant Surges

Unvaccinated People Account For 99.5 Percent Of COVID-19 Deaths In The U.S. And 97 Percent Of Hospitalizations

By Fiona Rutherford, Bloomberg News, July 25, 2021

<https://nationalpost.com/news/the-messaging-is-off-cdc-pressured-to-revise-mask-guidance-for-fully-vaccinated-as-delta-variant-surges>

A growing number of public health experts is urging the U.S. Centers for Disease Control and Prevention (CDC) to recommend that even fully vaccinated people wear face masks in public amid the resurgence of virus cases fed by the Delta variant.

Doctors including former surgeon general Jerome Adams say the CDC acted prematurely in May when it announced that fully inoculated Americans would no longer need to wear a mask in most situations. That move was broadly seen as part of efforts to incentivize jabs. The different rules for the vaccinated and unvaccinated and the impression that Americans could let down their guard sowed confusion that has led to a higher rate of infections, according to Adams.

"The execution was poor, and the results speak for themselves," Adams, who currently practices anesthesia in Indianapolis, said in an email interview. "Low mask usage, slowed vaccination rates and exploding cases."

COVID-19 fatalities in the U.S. surged 48 per cent over the past week to a daily average of 239, and hospitalizations are also on the rise as the more transmittable version of the virus spreads rapidly. The CDC says the Delta variant now makes up 83 per cent of all sequenced COVID-19 cases in the U.S., up from 50 per cent at the beginning of July.

Unvaccinated people account for 99.5 per cent of COVID-19 deaths in the U.S. and 97 per cent of hospitalizations. Although the vaccines are highly effective against the virus, there is still a small risk that vaccinated people will get sick.

There's also a risk that fully vaccinated people will spread the disease to the unvaccinated, including to children who aren't yet eligible for the jab. That's why, despite being fully vaccinated, people may want to take extra precautions by wearing a mask indoors or in crowded areas.

“There has definitely been a shift in terms of perception of the virus, especially among those who are vaccinated,” said Krystal Pollitt, an assistant professor of epidemiology at the Yale School of Public Health. “It’s important for the vaccinated to continue masking, especially in places that have lower rates of vaccinations.”

Los Angeles County has revived mask mandates for its 11 million residents, regardless of vaccine status, when they’re in indoor public settings. Daily case counts have risen 80 per cent from the previous week.

CDC Director Rochelle Walensky said on July 22 that the organization was sticking with its recommendations that fully vaccinated people don’t usually need masks, while allowing that wearing one may have some advantages.

“Communities and individuals need to make the decisions that are right for them based on what’s going on in their local areas,” she told reporters. “You get exceptional protection from the vaccines, but you have the opportunity to make a personal choice to add extra layers of protection if you so choose.”

The highly transmissible Delta variant has prompted many countries to rethink their public health strategies against COVID-19. Last month, Israel lifted most of its restrictions, but days later reinstated the requirement to wear masks indoors. On the other hand, England lifted all of its lockdown restrictions on Monday, July 19, just as the U.K. saw the world’s biggest increase in infections.

The U.S. is the only country in the world that has different mask rules for vaccinated and unvaccinated people, a framework that’s difficult to enforce, according to Monica Gandhi, an infectious-disease expert at University of California San Francisco.

“This has led to a lot of confusion,” she said.

Gandhi suggests the CDC use metrics such as hospitalization rates to set its recommendations, and said that mask wearing indoors and in public spaces needs to be normalized in areas where infections are widespread.

Noah Greenspan, a cardiopulmonary physical therapist in New York City who works with people suffering from the long-term effects of COVID-19, said it’s important to err on the side of caution, especially with surging cases across the country.

Although a large body of evidence points to masks protecting others, one of the biggest mistakes in CDC messaging was not emphasizing that masks also protect the wearer, according to Greenspan.

“The messaging is off and has been often off,” he said. “The lower we set the bar, the more we set ourselves up for more cases, for more severe cases, for more deaths, and especially for more long-haulers.”

Roughly 55 per cent of Americans have received at least one dose of the vaccine, but the pace of new inoculations is falling and the rate of uptake varies widely in different parts of the country. On July 1, the Biden administration announced the deployment of teams to encourage vaccinations in pockets of the U.S. with the lowest rates.

It's probably too late to quickly turnaround the surge in Delta variant infections, but any steps to slow transmission could save lives, according to Adams.

"Instead of looking for the easy out, declaring mission accomplished, and saying this is a pandemic that now only matters to the unvaccinated, we have to be honest with all Americans," Adams said. "We are going to be living with COVID-19 for a while."

Canada Not Among Countries Exempt From Quarantine For Travel Into England

Travellers Vaccinated In EU, U.S. Will Not Have To Quarantine When Entering England

By Richard Raycraft, CBC News, July 28, 2021

<https://www.cbc.ca/news/politics/canada-not-exempt-uk-quarantine-1.6120715>

The government of the United Kingdom announced today that travellers to England who have been vaccinated against COVID-19 in the European Union or United States will be exempt from mandatory quarantine upon arrival — but fully vaccinated travellers from Canada will still have to undergo quarantine.

The change goes into effect on August 2, according to a news release from the U.K. government. While the U.K. Department for Transport has confirmed for CBC News that the change does not apply to Canadians, no reason has been given for the exclusion.

In a statement issued to CBC News, a Department for Transport spokesperson did not say why Canadians are not exempt.

"We are taking a phased approach to restarting international travel while protecting public health," it reads. "We want to welcome all international visitors back to the U.K. and are working to extend our approach to vaccinated passengers from important markets and holiday destinations."

That means travellers from Canada to England will still have to quarantine at home or in the place they're staying for 10 days, and take a COVID-19 test on or after their eighth day in the country. A few exceptions apply — one of which covers travellers who have been vaccinated in the U.K. A full list of rules can be found on the Department for Transport's website.

"Passengers who are fully vaccinated in the EU with vaccines authorised by the European Medicines Agency (EMA) or in the USA with vaccines authorised by the Food and Drug Administration (FDA), or in the Swiss vaccination programme will be able to travel to England without having to quarantine or take a day 8 test on arrival," the news release says.

According to BBC News, the government of Scotland has not made a decision on exempting fully vaccinated travellers from the U.S. and EU.

UK Coronavirus Cases Have Been Dropping Dramatically Over The Last Week. Vaccines Aren't The Only Reason Why

By Aria Bendix, Business Insider, July 26, 2021

[UK coronavirus cases have been dropping dramatically over the last week. Vaccines aren't the only reason why. \(msn.com\)](#)

During the first two weeks of July, average daily cases in the UK jumped 80%, peaking at nearly 55,000 on July 17. That's close to the levels recorded during the worst days of the UK's winter outbreak, when vaccines weren't yet widely available.

But cases have dropped dramatically in the last week, down to just 25,000 cases on Monday, July 26.

"A lot of the people who are becoming symptomatic are becoming more mildly symptomatic because they're younger people or they're people who have been vaccinated," Scott Gottlieb, former commissioner of the US Food and Drug Administration, told CNBC on Monday, July 26. "So those people aren't presenting for testing."

But a likelier explanation, according to other experts, is a combination of warm weather - which encourages people to spend less time indoors - and fewer public gatherings.

The Euro 2020 soccer championship, which ended two weeks ago, may have temporarily driven up UK cases, since the semi-finals were held at London's Wembley Stadium on July 6 and 7, then the finals on July 11. Many schools also closed for summer holidays last week.

Additionally, the recent spike in cases may have prompted more people to self-isolate, either to avoid getting sick or because they had known exposure to someone with COVID-19.

The UK's Promising Trajectory May Bode Well For The US

There's no guarantee that the UK's downward case trend will last, however, especially since most social distancing restrictions lifted on July 19. Since then, venues such as restaurants, clubs, and festivals have re-opened. Official case numbers generally reflect the spread of infections two weeks prior, due to the virus' incubation period and the time it takes to get tested, get results, and see those results reported to health authorities.

"Today's figures do not, of course, include any impact of last Monday's end of restrictions," Paul Hunter, a professor of medicine at the University of East Anglia, told the BBC. "It will not be until about next Friday before the data includes the impact of this change."

So it's possible that case totals will tick up again starting next week. Still, vaccines should continue to prevent fully immunized people from becoming severely ill. New research suggests that two doses of Pfizer's or AstraZeneca's vaccine are 88% and 67% effective, respectively, at preventing symptomatic COVID-19 from the Delta variant - the UK's dominant strain.

The UK's promising trajectory may even bode well for other highly vaccinated countries such as the US, where cases are surging.

"If the UK is turning the corner, it's a pretty good indication that maybe we're further into this than we think," Gottlieb told CNBC. "Maybe we're two or three weeks away from starting to see our own plateau here in the United States."

End Of COVID-19 Pandemic In Britain May Be Near As Vaccines Take Effect, Epidemiologist Says

The Number Of New Daily COVID-19 Cases Has Fallen Each Day For The Last Six Days, Though Johnson Has Stressed The Pandemic Is Not Over

By Reuters, July 27, 2021

<https://nationalpost.com/news/end-of-COVID-19-pandemic-in-britain-may-be-near-epidemiologist-says>

The end of the COVID-19 pandemic in Britain could be just months away as vaccines have so dramatically reduced the risk of severe disease and death, Imperial College epidemiologist Neil Ferguson said on Tuesday, July 27.

But, he said, a recent fall in daily cases still needed to be watched carefully.

Prime Minister Boris Johnson is betting that he can get one of Europe's largest economies firing again because so many people are now vaccinated, a decision which marks a new chapter in the global response to the novel coronavirus.

The number of new daily COVID-19 cases has fallen each day for the last six days, though Johnson has stressed the pandemic is not over.

"We're not completely out of the woods but the equation has fundamentally changed," Ferguson, whose early 2020 modeling of the virus' likely spread alarmed governments around the world at the outset of the pandemic, told the BBC.

"The effect of vaccines has been huge in reducing the risk of hospitalization and death and, I think, I'm positive that by late September, October time, we will be looking back at most of the pandemic."

British COVID-19 data shows a spike of infections earlier in July has so far not led to a vast increase in deaths, which fell to just 14 on Monday, July 26, though the number of COVID-19 patients in British hospitals has risen to 5,238.

The closure of schools for the summer holidays, the end of the Euro 2020 soccer championships, and warmer weather are among the factors epidemiologists say might have reduced social mixing indoors and therefore cases, even as England's economy has fully re-opened.

Johnson's decision lifted rules in England on July 19 in favour of restarting an economy damaged by a series of on-off lockdowns since March 2020.

If it pays off, Britain's example could offer a way out of the pandemic, though Johnson's gamble could be derailed by the possible emergence of a variant capable of resisting vaccines – or if ill people overwhelm the health service.

Britain has one of the highest official death tolls in the world, 129,460, though new daily cases, which in the current wave peaked at 54,674 on July 17, had fallen to 24,950 on Monday, July 26.

Case numbers have been falling for longer in Scotland, where the recent peak in cases was on July 1, than in England, corresponding to an earlier elimination from the Euro 2020 soccer championships.

"From a sporting perspective... Scotland went out far too early, but epidemiologically that probably did us some favours," Scotland's National Clinical Director Jason Leitch said.

U.K.'s Summer Getaway Takes Off But Nothing Like Pre-COVID-19

By Pan Pylas, The Associated Press, July 24, 2021

<https://www.ctvnews.ca/health/coronavirus/u-k-s-summer-getaway-takes-off-but-nothing-like-pre-covid-19-1.5521905>

With all British schools now closed for the summer, airports and airlines were looking a tad more normal on Saturday, July 24, although the number of families heading off for warmer climes remains way down from before the coronavirus pandemic.

This weekend traditionally marks the great summer getaway from Britain, with airports jam-packed with excitable children and their anxious parents heading off mostly to the popular beach resorts of southern Europe, from Portugal's Algarve coast in the west to the sun-soaked island nation of Cyprus to the east.

However, with travel to and from many popular destinations facing varying and often confusing quarantine and testing requirements, it's clear that many British families think it's all too much hassle and have opted again to holiday within the U.K.

For the second year running, it's all about the "staycation."

What's not to like about fish and chips and a game of crazy golf by the seaside or enjoying a marshmallow over a campfire at the Latitude music festival in eastern England that is being attended this weekend by some 40,000 people?

Still, the numbers venturing abroad are certainly on the rise, partly as a result of the U.K.'s rapid rollout of coronavirus vaccines that has seen nearly 70 per cent of the adult population receive the requisite two doses and over 87 per cent get at least one dose.

The British government, which has been operating a traffic-light system for overseas travel, recently tweaked its rules to make it simpler for fully-vaccinated individuals and their families to travel. Now, anyone arriving back in England from "amber" list destinations -- including Greece, Spain and the United States -- are exempt from the government's 10-day quarantine requirement, subject to testing requirements.

Although France is on the "amber" list, anyone returning from there to England still has to quarantine for 10 days amid concerns over the beta variant first identified in South Africa.

Industry leaders said the changes have helped buoy up the travel sector, one of the worst affected during the pandemic, as well as many destinations in Europe that rely heavily on British tourists.

Airports and airlines across the U.K. are enjoying their busiest weekend of the year so far. London's Heathrow Airport said it was expecting about 129,000 passengers on Saturday, July 24 and Sunday, July 25. Though welcome, that's about half the number it saw two years ago.

"We look forward to welcoming back even more passengers as vaccination rates climb in the U.K. and abroad," said CEO John Holland-Kaye.

Gatwick, Britain's No. 2 airport, was expecting between 25,000 and 27,000 passengers a day over the weekend. Again, that's far lower than the equivalent weekend in pre-COVID-19 times, when it could see around 100,000 travellers a day.

Holiday company Tui said it has almost double the number of passengers traveling Friday, July 23 to Sunday, July 25, compared with last weekend. It will be resuming flights to a series of destinations including the Greek islands of Kefalonia and Skiathos, and Marrakech in Morocco.

For most people in Britain, though, getting on those flights will have to wait. There's always next year.

Germany Considers Restrictions For Unvaccinated

By The Associated Press, July 25, 2021

[The Latest: Germany considers restrictions for unvaccinated \(msn.com\)](#)

German politicians were deeply divided on Sunday, July 25 over a warning by Chancellor Angela Merkel's chief of staff that restrictions for unvaccinated people may be necessary if COVID-19 infection numbers reach new heights in the coming months.

Chief of staff Helge Braun told the newspaper Bild am Sonntag that he doesn't expect another coronavirus-related lockdown in Germany. But Braun said that unvaccinated people may be barred from entering venues such as restaurants, movie theaters, or sports stadiums "because the residual risk is too high."

Braun said getting vaccinated is important to protect against severe disease and because “vaccinated people will definitely have more freedoms than unvaccinated people.” He said such policies would be legal because “the state has the responsibility to protect the health of its citizens.”

His comments fueled a debate in German politics about potential vaccination requirements. The issue has proven divisive, even within Merkel’s own Christian Democrats party. Its candidate to replace Merkel as Germany’s leader, Armin Laschet, said he opposes any formal or informal vaccine requirements for the time being.

Trudeau Mum On Launch Of Vaccine Passport But Vows System Will Be 'Simple And Efficient'

By Sarah Turnbull, CTV News, July 27, 2021

<https://www.ctvnews.ca/health/coronavirus/trudeau-mum-on-launch-of-vaccine-passport-but-vows-system-will-be-simple-and-efficient-1.5525287>

Prime Minister Justin Trudeau skirted around questions about when Canadians can expect to be equipped with formal proof of their COVID-19 vaccine status for travel abroad but vowed that the system will be both “simple and efficient.”

Speaking to reporters in Charlottetown, P.E.I., Trudeau said Ottawa will be responsible for a documentation framework for international travel specifically but that it’s up to provinces to come up with a plan domestically.

“The federal government will be involved in the international level of certification, so we have a role to play to make sure that the credentials that Canadians have are going to be able to be accepted around the world but there are lots of active conversations with the provinces on what exact form that will take,” he said.

The government is facing mounting pressure to develop a national system as other countries move quickly to establish their own.

The U.K.’s NHS COVID-19 Pass has been used domestically for some time for admittance to indoor gathering events, but is also accepted in certain other countries including Greece and Spain. The EU Digital COVID-19 Certificate, which launched on July 1, is accepted in all EU member states. Australia and New Zealand are also inching closer to the creation of a certificate.

Trudeau wouldn’t say whether one would be developed before the end of the year, only that “the conversations are active and ongoing.”

“It gives me a great opportunity to remind Canadians that you want to get fully vaccinated. The ability to travel around the world, indeed the ability to do more things and mostly the ability to avoid spikes that are going to come with the potential next arrival of variants and the spikes we’re seeing around the Delta variant in unvaccinated Canadians is something that we can prevent,” he said.

Since July 5, Canadians who are fully vaccinated are able to forgo quarantine when they return to the country from international travel.

There remain concerns about whether Canadians who mixed vaccines – taking, for example, a first dose of the AstraZeneca vaccine and a second dose of the Moderna vaccine – will be allowed into countries that don't accept that kind of immunization regimen, despite it being authorized here.

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."

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.

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.

Quebecers Can Get A 3rd COVID-19 Vaccine 'At Their Own Risk' To Travel To A Country That Requires It

By Alessia Simona Maratta, Global News, July 25, 2021

[Quebecers can get a 3rd COVID-19 vaccine 'at their own risk' to travel to a country that requires it \(msn.com\)](https://www.msn.com/en-ca/news/health/quebecers-can-get-a-3rd-covid-19-vaccine-at-their-own-risk-to-travel-to-a-country-that-requires-it)

Quebec travellers can get a third shot of the COVID-19 vaccine if they are travelling to a destination that requires it, the provincial government says.

The health department announced on Saturday, July 24 that third doses of the mRNA vaccines (Pfizer and Moderna) are available but people who wish to get an additional shot can do so at their own risk.

"This measure is exceptional and the person should be properly counselled to be informed of the potential risks associated with this additional dose, compared to the benefits of the planned trip," the statement from the health department reads.

Some countries that are currently mulling the recommendation and possible requirement of a third vaccine dose include France, Britain and Finland.

The statement adds that the two vaccine doses that the provincial government currently recommends provides "adequate protection."

There is, however, no international consensus on how many vaccine doses are necessary to limit the spread of the novel coronavirus.

People that wish to get a third dose can get it at any vaccination centre via walk-in or they can make an appointment on the Clic Santé website.

As of Thursday, July 22, 83 per cent of Quebecers over the age of 12 had received at least one dose of the vaccine and 59.8 per cent were fully vaccinated with two doses, according to Quebec's public health institute.

Ontario Asks Ottawa To Work With WHO On Ensuring Mixed COVID-19 Vaccines Recognized Abroad

By Holly McKenzie-Sutter, The Canadian Press, July 26, 2021

<https://www.theglobeandmail.com/canada/article-ontario-asks-ottawa-to-work-with-who-on-ensuring-mixed-vaccines/>

Ontario has asked the federal government to ensure Canadians who received mixed COVID-19 vaccines will be recognized for international travel as border measures lift.

Health Minister Christine Elliott and Solicitor General Sylvia Jones wrote to Intergovernmental Affairs Minister Dominic LeBlanc and other officials on Sunday, July 25 about the issue.

"We ask the Government of Canada to work with the WHO to update its guidance to international partners that mixing vaccines should be internationally accepted as a complete vaccine regimen," they wrote.

Ontario and other provinces have offered residents the option of taking one shot each of Pfizer-BioNTech and Moderna vaccines or an mRNA shot after a first of the Oxford-AstraZeneca vaccines. Provinces offered the mixed option this year as country grappled with a shifting incoming vaccine supply schedule and concerns over a rare but serious blood clot linked to the AstraZeneca shot.

The ministers wrote that it's critical for "the integrity and confidence" in Canada's and Ontario's vaccination programs that people who "have done the right thing" by taking doses of two different vaccines are considered immunized abroad.

"As the federal government opens international travel, we believe these Ontarians should also be considered 'fully immunized' by other countries both at international borders and in their activities within those jurisdictions," they said.

They argue that the Oxford-AstraZeneca vaccine, which is not approved by the U.S. Federal Drug Authority, should be seen as valid internationally "on any certificate or passport." That shot is listed for emergency use by the WHO.

The letter notes that some European Union countries are using a similar mixed-dose approach to vaccination and said Ontario is looking forward to the outcome of conversations with those countries and with the United States.

Concerns have been raised in recent weeks about potential barriers facing people who mixed their COVID-19 shots.

The U.S. has been reluctant to sanction the practice of following a Moderna shot with a Pfizer-BioNTech vaccine, or vice versa, while many European countries don't recognize the Oxford-AstraZeneca shot made at the Serum Institute of India, which may impact Canadians who received it.

Several cruise lines have also said they won't accept customers who have received different types of vaccine, or mixed brands at all.

In their Sunday, July 25 letter, the Ontario ministers also raised the issue of border measures for international travellers as Canada plans to loosen some travel restrictions aimed at limiting COVID-19 spread.

Ottawa announced last week that fully vaccinated U.S. citizens and permanent residents will be allowed into Canada without a 14-day quarantine as of August 9. Eligible travellers from other parts of the world will be permitted to enter Canada without quarantine on September 7.

The rules apply to people who have received a full course of a COVID-19 vaccine approved for use in Canada.

Jones and Elliott wrote to Ottawa on "the importance of ensuring effective measures at the border for those who are not yet fully immunized," and asked for "enforced and effective" quarantine rules for non-vaccinated travellers coming into the country.

They also asked for a consistent approach to international travel across land, air and water borders and at all points of entry.

Meanwhile, Ontario Premier Doug Ford repeated on Monday, July 26 that he doesn't believe in a vaccine certification system in Ontario.

"It's just not needed," Ford said, speaking in Ottawa. "So we're going to have people 80 per cent - hopefully - fully vaccinated and we just don't need it."

He said it's up to the federal government whether to create a vaccine passport for international travel, and if it does, he's "not going to balk at that."

A group of experts advising the Ford government on the pandemic last week said a domestic proof-of-vaccination system would help speed up re-opening and help prepare for a potential resurgence in cases – something Ontario's top doctor has said will likely happen in the fall.

Ford also repeated on Monday, July 26 that he doesn't support mandatory vaccinations of health workers, noting that they already have high vaccination rates.

Professional groups representing doctors and registered nurses in Ontario have publicly supported mandatory vaccination for health care workers.

The provincial Liberals joined those calls on Monday, July 26, with their leader, Steven Del Duca, calling for mandatory shots for education and health workers and for provincial proof of vaccination.

Ford is “jeopardizing Ontario’s re-opening by not planning ahead to prevent a fourth wave,” Del Duca said in a statement.

Ontario reported 119 new COVID-19 cases on Monday, July 26 and three deaths from the virus.

Eighty per cent of adults in Ontario have at least one COVID-19 vaccine dose and 67 per cent are fully vaccinated.

Conservatives Push Feds To Ensure Canadians Who Got Mixed COVID-19 Vaccines Can Travel Abroad

By The Canadian Press, July 29, 2021

https://www.theglobeandmail.com/politics/article-conservatives-push-feds-to-ensure-canadians-who-got-mixed-COVID-19/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-7-29-20&utm_term=Coronavirus%20Update:%20Alberta%20drops%20isolation%20rules%20for%20those%20who%20test%20positive%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHCOx7MiReEeeFJOJkTb

The federal Conservatives are urging the Liberal government to do more to ensure that Canadians who received two different doses of COVID-19 vaccines are able to travel internationally.

Tory health critic Michelle Rempel Garner sent a letter on Thursday, July 29 to Health Minister Patty Hajdu highlighting multiple reports of Canadians being barred entry to countries due to their mixed vaccinations.

The Calgary Nose Hill MP said in the absence of federal direction, provincial health authorities have begun to offer third doses to Canadians who need to travel where their vaccination status is not recognized abroad.

She said the Quebec Health Department is telling potential recipients the safety of this practice is unclear and that they should seek advice to weigh the risks of a third dose of the Pfizer-BioNTech or Moderna vaccines.

The department said in a news release on Monday, July 26 that a third dose was an “exceptional measure” for people who have essential travel plans in the short-term and need to meet vaccination requirements.

Rempel Garner is calling on the Liberal government to release federal guidelines on the issue of third doses so that Canadians can make safe, informed choices.

In the absence of data to support third doses, she said the government must release a plan to have a mixed vaccination status recognized internationally.

“Canadians listened to your advice and got vaccinated. Telling them what your government is doing to ensure that their vaccination status is recognized abroad is the very least you can do,” she said in the letter.

Rempel Garner’s letter follows a similar plea from Ontario Health Minister Christine Elliott earlier this week for Ottawa to work with the World Health Organization to ensure that mixing vaccines is internationally accepted as a complete vaccine regimen.

Hajdu’s office said in a statement on Thursday, July 29 that it continues to work with provinces and territories on a proof of vaccination for international travel that may be required by other countries.

The U.S. has been reluctant to sanction the practice of following a Moderna shot with a Pfizer-BioNTech vaccine, or vice versa, while many European countries don’t recognize the Oxford-AstraZeneca shot made at the Serum Institute of India, which may impact Canadians who received it.

Several cruise lines have also said they won’t accept customers who have received different types or brands of vaccines.

Prime Minister Justin Trudeau and Deputy Prime Minister Chrystia Freeland are among the many Canadians who received a mixture of COVID-19 vaccine doses. Trudeau and Freeland received Oxford-AstraZeneca as a first dose and Moderna as a second.

Freeland said last week that the advice allowing Canadians to get mixed doses was science-based, noting there is research that shows getting two different doses offers superior protection.

“As finance minister, I attended the G20 meeting in Italy earlier this month and there was certainly recognition of my double vaccination status there with the mixed doses,” she told reporters while speaking virtually in Whitehorse.

Carnival Says Both Unvaccinated, Mixed Vaccine Canadian Passengers Must Secure Travel Insurance

By Lyle Adriano, Insurance Business Canada, July 26, 2021

<https://www.insurancebusinessmag.com/ca/news/breaking-news/carnival-says-both-unvaccinated-mixed-vaccine-canadian-passengers-must-secure-travel-insurance-292376.aspx>

Although Canada has a ban on cruise vacations until November 1, Carnival Cruise Line has sent Canadian travellers letters in advance notifying them that both unvaccinated and mixed vaccination passengers will be required to secure travel insurance before they can board.

Starting August 1, Carnival is requiring all unvaccinated and mixed vaccination passengers to show proof of travel and repatriation insurance. Guests have the option to purchase insurance from either a separate travel insurance company, or through Carnival's Vacation Protection program.

Carnival's decision to levy the same insurance requirement on mixed vaccination passengers is due to an advisory by the US Centers for Disease Control and Prevention (CDC), which said that taking a combination of two different COVID-19 vaccines does not make someone fully vaccinated, Cruise Hive reported.

The CDC's advisory leaves many Canadians in a pinch, as the federal National Advisory Committee on Immunization not only approved vaccine mixing, but also encouraged combinations of viral vector vaccines such as AstraZeneca and mRNA vaccines such as Moderna and Pfizer.

The cruise company is requiring the majority of its guests to be fully vaccinated some 14 days before they board. There is some space on the cruises for guests – including minors – who have yet to be vaccinated, but they will have to apply for an exemption through their travel advisor or directly through Carnival. There is a strict ratio on the number of vaccinated guests versus unvaccinated/mixed vaccine guests, and Carnival reserves the right to refuse certain unvaccinated/mixed vaccine guests.

On top of the travel insurance requirement and exemption application, unvaccinated and mixed vaccination passengers must also present a negative PCR COVID-19 test when checking in. The PCR test should be taken within 72 hours of sailing. In addition, passengers will need to take an antigen test at embarkation and another test again within 24 hours of debarkation on all cruises longer than four days. All these tests will be charged to the guest, Carnival said, costing about \$150.

Both unvaccinated and mixed vaccination guests will be prohibited from joining any independent sightseeing in ports of calls, but they can participate in bubble tours. Youth programs will also be unavailable to unvaccinated/mixed vaccination youths, and mask wearing will be mandatory.

What Do Vaccine Passports Look Like In Other Countries?

Paper, Digital National Vaccine Passports Have Been Launched In A Number Of Countries

By Veronica Appia, New Hamburg Independent, July 26, 2021

https://www.newhamburgindependent.ca/news-story/10441763-what-do-vaccine-passports-look-like-in-other-countries-/?s=n1?source=newsletter&utm_content=a06&utm_source=ml_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=hihl_103422

As Canada's federal government works on a vaccine passport for international travel, a number of other countries have taken the lead, creating national vaccine passports to facilitate travel, daily activities and more.

These documents come in a variety of formats, including paper, digital and in-app versions.

Here is how the passports work.

Japan

Launch Date: July 26, 2021

Description: Citizens of Japan who are fully vaccinated can apply for vaccine passports as of July 26. The passports will allow for international travel to specific destinations without the need for quarantine.

These passports will be available in Japanese and English and will include the person's name, birth date, passport number, vaccine type and dates, and the location where it was administered.

Presently, the passports will be created as physical copies on paper, but there are plans to introduce a digital version in the future.

European Union (EU)

Launch Date: July 1, 2021

Description: The EU COVID-19 Certificate provides proof of vaccination, a negative test, or recovery from COVID-19 with a goal to "facilitate free movement inside the EU."

It is available in both digital and paper formats and comes with a QR code and digital signature. The passport is valid in all EU countries.

While each EU country is responsible for creating its own version of the pass, all passes under the EU will be designed in a similar way and have the same features. Switzerland, Norway, Iceland and Liechtenstein also have their own versions of the EU COVID-19 certificate.

Thailand

Launch Date: April 21, 2021 (announced)

Description: Thailand's Disease Control Department confirmed the country's COVID-19 certificate in April, which resembles the vaccination cards of years past, such as those the country has used for yellow fever.

The document will contain the individual's name, identification number, vaccination dates, and type of vaccine.

Ukraine

Launch Date: July 1, 2021

Description: Similar to the EU, Ukraine's digital certificate will serve as proof of vaccination, negative test results, and COVID-19 recovery and will be compatible with all EU passports. They will also have QR codes for validation purposes.

Morocco

Launch Date: June 2021

Description: The Moroccan government has introduced both a digital and physical passport for residents who are fully vaccinated against COVID-19. The digital version also has a QR code for authentication.

Those who have the passport will be permitted to stay out past the current curfew of 11 p.m., and will also be able to travel internationally.

Tunisia

Launch Date: May 3, 2021

Description: The Tunisian government has an option for fully vaccinated residents to enter their registration number on the government website and download a vaccine certificate.

China

Launch Date: March 2020

Description: In March 2020, China launched a digital health certificate, available to residents through the WeChat app.

Through QR codes, the certificate provides proof of vaccination status, as well as antibody and COVID-19 test results.

Bahrain

Launch Date: February 17, 2021

Description: Bahrain launched a digital COVID-19 vaccine certificate in February, through its 'BeAware Bahrain' app.

The certificate includes the person's name, birth date, nationality, and the type of vaccine received.

Israel

Launch Date: February 21, 2021

Description: Israel launched its first vaccine passport, the Green Pass, in February, which allowed residents to show proof of their COVID-19 vaccination status via a QR code to access certain public places, such as theatres or concerts.

The government has since scrapped the Green Pass in favour of a new certificate, valid through December 2021. The new certificate will act as a medical or travel record that a person is vaccinated or recovered. The document is available in Hebrew and English.

Saudi Arabia

Launch Date: January 7, 2021

Description: Saudi Arabia's Ministry of Health was among the first countries to launch a digital COVID-19 passport through its contact-tracing app, which allows fully vaccinated residents to record their immunization status.

Other countries, including Lebanon, Guatemala, Georgia, Belize, Ecuador, Seychelles, El Salvador, Montenegro, Maldives, the Bahamas, Singapore, Grenada, Barbados and Jordan, have launched certificates for fully vaccinated travellers entering from other countries, either in paper or digital formats.

The certificates afford foreign visitors certain exceptions to COVID-19 limitations, such as the ability to forego quarantine rules or curfew restrictions. These exceptions vary from country to country.

Canada will be launching a similar version of these certificates for U.S. travellers only, on August 9, through the ArriveCAN app. This will allow them to enter Canada for non-essential travel so long as they have been fully immunized with a Canada-approved vaccine at least 14 days before entering.

The Time For Debating COVID-19 Vaccine Passports Is Over

Opinion By Andre Picard, The Globe and Mail, July 26, 2021

<https://www.theglobeandmail.com/opinion/article-the-time-for-debating-vaccine-passports-is-over/>

Practically speaking, proof of vaccination is going to be required in many places in the coming months, maybe even years.

No one wants a resurgence of COVID-19, especially after all the effort and sacrifice we have made, individually and collectively, to combat the spread of coronavirus and get people vaccinated.

No employer or business operator wants the headache (never mind legal liability) that an outbreak could cause.

In other words, it would be irresponsible, not to mention politically and economically self-defeating, to not try to limit the intermingling of vaccinated and unvaccinated populations. Doing so is becoming increasingly important with the spread of the Delta variant, which has sent COVID-19 numbers soaring again in the United Kingdom and the United States.

The most efficient way to stave off this scenario in Canada is requiring proof of vaccination in many public and commercial venues.

So let's dispense with the pointless rhetorical "debate" about whether vaccine certificates or passports are necessary, or represent some gruesome violation of rights and freedoms, and focus on how to make the rules as clear, simple and fair as possible.

Canada has, to date, failed miserably on that count, with an incomprehensible jumble of wishful thinking, buck-passing and illogical public policies that vary by province and often by individual institution.

COVID-19 vaccination should be mandatory for health care workers, those who work with vulnerable populations (such as seniors and people with disabilities) and child-care workers. This needs to be an overarching law, as it is in France and Italy, not a facility-by-facility decision.

Similarly, all students who want to study at a university or college, and the staff who teach them, should get their shots. Not just those at some institutions, not just those living in residence – everyone.

Restaurants and bars, and other places where people mingle in close proximity over prolonged periods of time, such as concert halls and sports facilities, should also require proof of vaccination.

But, again, clarity is essential, as it is for age requirements at licensed facilities. The burden should not fall on individual business owners to make and enforce their own rules. Provinces can't just lift restrictions and pretend everything will work out fine.

There needs to be a single, standard Canadian vaccination certificate – or at the very least a shared template. The Ontario Science Table defines a certificate as follows: "A verifiable attestation by an issuing body that a person has received an approved and complete series of COVID-19 vaccines."

The official document should be, in the words of the Science Table, "verifiable, secure, standardized, accessible and portable."

Ideally, it would be in electronic form, perhaps by expanding the excellent CANImmunize app, but there also needs to be a paper version to accommodate those who don't have or can't afford fancy phones.

There are published media reports that a pan-Canadian vaccination certificate is in the works but it won't be ready until December at the earliest. That isn't good enough, especially with one in five Canadians unvaccinated.

(A domestic proof of vaccination certificate is distinct from a vaccine passport, which provides proof of vaccination for the purposes of international travel, though the terms are often used interchangeably. There is already an app for this, called ArriveCAN.)

In public health, there is an age-old debate about using persuasion or coercion to get the public to embrace measures such as vaccination.

In general, the preference is patient persuasion. But sometimes, when the carrots don't work, you need to bring out the sticks, or at least the roadblocks.

None of this suggests that people's rights should be violated. People are, and should be, free to refuse COVID-19 vaccination. But that does not mean there will not be consequences for the choice.

Refusing vaccination is a right. But working in a long-term care facility, attending a Colter Wall concert, and having a meal indoors at Boston Pizza are not rights. They are privileges for which vaccination should be a prerequisite.

Most people understand that rights are not absolute, that competing interests have to be balanced.

After almost 18 months of being tormented by the pandemic, most Canadians also understand that there are still some adjustments to be made if we're going to put COVID-19 behind us.

One of those minor inconveniences is going to be showing proof of vaccination before we can return to work, go back to school, and go out on the town.

In the grand scheme of things, it's a small price to pay, and we should be insisting that our governments make it as easy and painless as possible.

From Privacy Questions To Busting Fraudsters, Why Manitoba's Vaccine Certificate Has Restaurant Owners 'Going By The Seat Of Our Pants'

By Douglas Quan, Toronto Star, July 24, 2021

It's an awkward situation that Tony Siwicki did not sign up for. The owner of Silver Heights Restaurant and Lounge in Winnipeg has found himself having to play cop in recent weeks to more than a few customer-scofflaws trying to skirt rules requiring them to show proof they are fully vaccinated. Per provincial rules, people from different households can only dine together if they produce a government-issued card or QR code on their phone that, when scanned, confirms their name and that they have received two jabs. But there have been several occasions, Siwicki said, when the host asked for secondary ID, only to discover that the names didn't match. That's because the wannabe diner had displayed a screenshot of a QR code belonging to someone else. "They turn beet red. They got caught," Siwicki said. On top of that, staff have also faced the conundrum of what to do when customers come in from other provinces that do not use a similar verification system. They've had to make judgments on the fly whether paper documents produced are legitimate or not. "We're just going by the seat of our pants."

Across the country, there is growing discussion about whether and how provinces should adopt a more secure way to verify someone's COVID-19 vaccine status to regulate entry not only to restaurants but all places where large gatherings occur, such as gyms, theatres and sporting events. Proof-of-vaccination certificates are basically seen as a domestic version of "vaccine passports," which some countries have rolled out for the purpose of travel across international borders. The rollout of such certificates in Canada has been haphazard, with some provincial officials raising concerns about the privacy and equity implications of demanding someone's vaccine status at the door. Business owners, meanwhile, are scratching their heads over what to do about interprovincial travellers and those looking to cheat the system. "To say that it's an additional stress load is an understatement," Shaun Jeffrey, executive director of the Manitoba Restaurant and Foodservices Association, told Global News this week. As for what happens to those customers trying to cheat the system, Siwicki said they're not necessarily turned away. They have the option of sitting outside. One man who was caught using someone else's QR code ended up eating on his own — away from his wife and friends. "The guy actually went and sat by himself in the corner and ate his lunch."

Read Story (Subscription Required): <https://www.thestar.com/news/canada/2021/07/24/in-manitoba-a-hint-at-the-challenges-vaccine-certificates-could-bring-were-just-going-by-the-seat-of-our-pants.html>

Canada Is Acting Like We've Already Won The Vaccination Marathon. But We're Miles From The Finish Line

By The Globe and Mail Editorial Board, July 28, 2021

https://www.theglobeandmail.com/opinion/editorials/article-canada-is-acting-like-weve-already-won-the-vaccination-marathon-but/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-7-28_19&utm_term=Coronavirus%20Update:%20Vaccinated%20Canadians%20left%20out%20of%20England%20and%20Scotland%20quarantine%20exemptions%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

On Tuesday, July 27, a Prime Minister in full election mode delivered his campaign Message of the Day: This country has now received enough doses of vaccine to double-dose everyone 12 years of age and older.

After early stumbles, the Trudeau government did its job. There is no shortage of vaccines in Canada. There hasn't been for some time.

Instead, there's an acute shortage of arms. And politicians from coast to coast are demonstrating a dreadful shortage of urgency about it.

If we want to ensure that today's re-openings don't give way to another round of hospitals overwhelmed with COVID-19 cases, then Canada should be moving heaven and earth to boost vaccine uptake, in a big way, now.

Eighty per cent of eligible Canadians have had at least a first shot, and 64 per cent have had both shots. That's among the best in the world, but it still leaves a lot of Canadians unprotected. Let's tally them up.

Vaccines are not yet approved for children under the age of 12: That's about five million Canadians. Another five million Canadians are old enough, but have so far received only one shot. More than six million others have had zero shots.

So out of 38 million Canadians, roughly 16 million are less than fully immunized.

If current trends hold, nearly all of those with one shot will get their second before the end of summer. But also if current trends hold, by the end of summer the number of age-eligible Canadians with not even one shot will still number around six million.

Unless we do more to up first-shot vaccination rates, Canada is likely to have about 11 million people with zero vaccine protection when fall arrives. That's more than a quarter of us.

The good news is that Canadians who are most vulnerable to severe illness from COVID-19, namely the oldest, are the most highly vaccinated. For example, 92 per cent of Quebeckers over the age of 60 have had at least one shot, and 84 per cent have had two. The percentages are even higher in Ontario. In Alberta, more than 90 per cent of residents over the age of 65 have at least a first shot.

All else being equal, this high level of protection among seniors is likely to greatly reduce severe illness and death from the next wave of COVID-19.

However, all else is not equal. Canada beat back the first two waves of COVID-19 with public health restrictions; there were no vaccines. Even the third wave, this past spring, was largely defeated by business closures, indoor capacity limits, distancing, and masking. Yet, most of Canada has already done away with nearly all of that, or is on the verge of doing so.

Through vaccination, Canada is subtracting from the pool of people at risk. But the lowering of public health measures, combined with the arrival of the more infectious Delta variant, means that Canada is also multiplying the odds of infection and severe illness for the remainder.

Canada is still in a race between vaccines and variants.

This is our Olympic marathon – and we're miles from the finish line. Many provinces are acting like we've already crossed it.

The United States shows the danger of that approach, with major outbreaks – almost entirely among the unvaccinated – in several states with no public health rules, no masks, and lots of people who haven't been jabbed.

Florida now has more than 8,000 patients hospitalized with COVID-19 – on a per-capita basis, that's more than twice as many as Ontario had at the vertiginous peak of its third wave.

The U.S. does appear to be suffering fewer hospitalizations and deaths per infection, thanks to the large number of people who are vaccinated, notably among its oldest citizens. But it's still suffering far too many hospitalizations, nearly all of which were preventable. The vast majority of those in hospital are unvaccinated.

Canada has the opportunity to get ahead of the curve. But time is running out.

For example, if you or your child is returning to school, college, or university this fall, and you want to show up fully vaccinated, and the first day of classes is September 7, then the usual four-week gap between doses, plus two more weeks to gain immunity, means you should have received your first shot by July 27.

Yesterday.

Masks, Vaccine Passports And A Lot More Vaccinations: How Canada Can Avoid A Punishing Pandemic Fourth Wave

By The Globe and Mail Editorial Board, July 24, 2021

https://www.theglobeandmail.com/opinion/editorials/article-masks-vaccine-passports-and-a-lot-more-vaccinations-how-canada-can/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-7-25_19&utm_term=Coronavirus%20Update:%20Do%20case%20counts%20still%20matter

From coast to coast, Canada's strategy for beating COVID-19 is being wound down, before the virus has been taken down. Combined with the rise of the ultra-infectious Delta variant, this is setting the stage for a fourth pandemic wave.

It's clear what's needed to prevent that. Yet Canadian governments, perhaps convinced that denial is the route to re-election, are to varying degrees declining to do what has to be done, or to say what needs to be said.

Canada is once again failing to prepare, and preparing to fail. Allow a recent social media post from Alberta Premier Jason Kenney to illustrate.

On July 19, Mr. Kenney shared a video from the Calgary Stampede. He tweeted that this was the first major event "after the pandemic."

We have the tools to get us there. But as an explosion of cases and hospitalizations in the United Kingdom, the United States, and Europe show, acting as if the challenges of the past 16 months are behind us – when we have not yet taken all of the actions necessary to put them there – is just greenlighting a COVID-19 sequel.

We don't mean to single out Mr. Kenney. He's saying and doing – and failing to do – what many governments across the spectrum are, to varying degrees, saying, doing and not doing.

Alberta and Saskatchewan, run by conservatives, have essentially lifted all public health measures, notably mask mandates. They're not requiring vaccination for health care jobs or university attendance, and they don't want to talk about vaccine certificates. But is the story any different in New Democratic British Columbia? No.

And while vaccination rates are still too low, political leaders are congratulating constituents – and themselves – for how high they are.

Canada still has time to set this right. Thanks to strong public health measures in the spring, this country has given itself a summer lull, and time to do what needs to be done. But summer is already half over.

Here's what's needed, now.

Raise The Vaccination Rate: Canada's 2.1 million college and university students are eager to get back into the classroom. Yet depending on the province, 30 per cent to 40 per cent of people in their 20s have received zero shots. If every third student in every lecture hall is unvaccinated, get ready for a super-spreader fall.

Ditto when it comes to crowded workplaces. Depending on the province, between a third and a fifth of Canadians in their 30s and 40s are unvaccinated.

Across all ages, one out of five eligible Canadians has received zero doses. That's more than six million unvaccinated people. The figures have barely budged in weeks. Canada should be aiming for a vaccination rate of at least 90 per cent

Mandatory Vaccination In Certain Settings: Provinces should have no qualms about telling workers in health, senior care, child care, and education that their jobs require jabs – to protect them and others.

Provinces should also follow the lead of Ontario's Seneca College and tell students, faculty and staff in higher education that on-campus attendance is only for the vaccinated.

In Ontario, vaccination against a host of diseases has long been mandatory for school-age children. All provinces should do likewise with COVID-19, for those 12 and over.

Vaccination Certificates: Want to buy a beer? You'll have to prove that you're old enough. Waiters, bartenders, the cashier at the liquor store – they can all ask to see some I.D.

As such, we're not sure how asking someone to verify their vaccination status before entering large, indoor settings involving hundreds of people sharing the same air for hours – an NHL arena, a bar, a movie theatre – is some unbearable infringement on privacy.

Keep The Masks: As much as possible, Canada needs its economy fully re-opened, with people back at work and kids back in school. The way to make that happen, and keep it that way, is through a combination of mass vaccination and targeted public health measures. The least costly, least inconveniencing, yet highly effective public-health measure is masking indoors.

Is it really a problem to wear a mask for 20 minutes at the grocery store? No, it isn't. Provinces that have ended mask mandates should look at reinstating them, or at least remind people that, if and when cases rise, masks will be making a comeback.

Canada Could Avoid The Worst Of A Fourth Wave — But We're Not Out Of The Woods Yet

Spread Of Delta Variant In Unvaccinated Canadians, Re-opening Of Borders, Schools Could Spark Another Spike

By Adam Miller, CBC News, July 24, 2021

<https://www.cbc.ca/news/health/canada-fourth-wave-COVID-19-vaccines-delta-variant-1.6115434>

Canada will likely face a fourth wave of the pandemic as the highly contagious delta variant continues to spread ahead of borders and schools re-opening, but there's growing optimism another surge won't bring the country back to a crisis point.

Canadian immunologists, virologists, and infectious disease specialists say we could fare better than in previous waves, with a lower rate of serious infections, due to the effectiveness of COVID-19 vaccines and the willingness of Canadians to get vaccinated.

But our rollout is plateauing and there are still huge swaths of the population that are unvaccinated — either by choice or due to a lack of access or eligibility — including millions of Canadian kids who are heading back to school in just over a month.

"We're going to see rises in case counts at some point again," said Matthew Miller, an associate professor of infectious diseases and immunology at McMaster University in Hamilton.

"Probably similar to last year, as we head into the fall and the cold weather arrives. But those bumps are hopefully just that — tiny hills, and not mountains like the earlier waves."

How Bad Will Canada's 4th Wave Be?

The severity of Canada's fourth wave will largely be determined by levels of COVID-19 immunity in the population from vaccines or prior infection, which can prevent community transmission from rising and stop severe cases from overwhelming hospitals.

Canada has had more than 1.4 million cases of COVID-19 so far, yet only 2.6 per cent of Canadians were found to have antibodies due to prior coronavirus infection in early 2021.

"The question is — is there sufficient population immunity? No," said Raywat Deonandan, a global health epidemiologist and associate professor at the University of Ottawa.

"And the reason for that is because we measure population immunity by recovered cases and vaccinations."

More than 80 per cent of eligible Canadians aged 12 and up have received at least one shot, and more than 60 per cent have had two. But that number drops to about 70 per cent with one dose and just over 50 per cent fully vaccinated when you consider the country's entire population.

Although Canada has "nowhere near enough" immunity yet, Deonandan says we can "artificially create" adequate protection by using interventions like masking indoors to help with "building walls" around unvaccinated Canadians as COVID-19 becomes more seasonal.

"We're seeing the arrival of the endemic phase of this disease in places around the world," he said. "Because mostly they don't have enough people vaccinated — it comes down to that."

Delta Threatens To Drive COVID-19 Surge

Another key factor in Canada's ability to fend off a severe fourth wave is the spread of the more contagious, potentially more deadly delta variant, which is driving COVID-19 levels back up in countries around the world.

"We know from watching the U.K., for example, that delta is very, very capable of tearing through unvaccinated people very quickly," said Dr. Dominik Mertz, an infectious diseases physician and associate professor of medicine at McMaster University.

"Any percentage of unvaccinated people in the population are leaving themselves at very, very high risk."

The United Kingdom has seen a rise in COVID-19 levels in recent weeks, putting pressure on the health-care system. Israel has reinstated mask mandates in response to new outbreaks. And the U.S. has seen a surge in under-vaccinated states driven by delta.

A new study in the New England Journal of Medicine (NEJM) this week found that two doses of the Pfizer-BioNTech vaccine were 88 per cent effective against the delta variant, while two shots of the AstraZeneca-Oxford vaccine were 67 per cent effective.

But there are conflicting reports from the real world about vaccine effectiveness against delta, including new data from Israel's health ministry that suggests the Pfizer shot is only 39 per cent effective against infections — but far better at preventing severe illness.

Dr. Anthony Fauci, director of the U.S. National Institute for Allergy and Infectious Diseases, told CBC's Power & Politics on Friday, July 23 that the U.S. still has a "substantial proportion" of the population that is unvaccinated and at highest risk from delta.

"That is absolutely something we need to correct, because when you are dealing with a variant like the delta variant that is so efficient in spreading from person to person, you are going to see a kind of surge in cases," he said.

"And for those who are vulnerable, such as the elderly and people with underlying conditions, the chances of their getting hospitalized increases."

Re-Opening Borders, Schools Leaves Unvaccinated At Risk

Canada could also be at increased risk of exposure to delta due to the re-opening of the border to U.S. travellers next month and international travellers in September, along with the return of school, which could put unvaccinated Canadians at higher risk of COVID-19 exposure.

"It absolutely will. In addition, the greater travel that we're doing inside the country is going to increase the risk of variants," said Dr. Allison McGeer, a medical microbiologist and infectious diseases specialist at Toronto's Mount Sinai Hospital.

"We should not be surprised if the delta variant starts to increase quite substantially and we should not be surprised if we have to go back to some level of travel and other restrictions."

The single biggest cohort of unvaccinated Canadians are children under 12, who are not yet eligible for COVID-19 vaccines despite ongoing clinical trials. Experts say the re-opening of schools in September could put them at higher risk.

"It's important that we start reporting our percentage vaccinated, including kids, because that's our actual number," said Alyson Kelvin, an assistant professor at Dalhousie University and virologist at the Canadian Center for Vaccinology and the Vaccine and Infectious Disease Organization.

"Considering that we want to have herd immunity be above 85 per cent, we're not going to get there without kids."

Until children under 12 are eligible for vaccination in Canada, Kelvin says those who have less effective immune responses from COVID-19 vaccines — including older Canadians and the immune-compromised — will continue to be vulnerable.

"Children can't be vaccinated and variants such as delta are more highly transmissible — and there seems to be case reports of increased disease severity in kids when they do get infected," she said. "That's something that we need to be watching going forward."

Future Variants Pose Unknown Threat

One unknown threat that Canada faces is the possibility of more transmissible variants emerging in the weeks and months ahead that could be worse than delta, as COVID-19 continues to ravage under-vaccinated countries around the world.

Canada was hit hard by the alpha variant at a time when our vaccination campaign had not yet picked up steam, and new and more dangerous variants have repeatedly appeared in countries that continue to be hit hard with each passing wave.

"Definitely, we'll see other variants. If they will be more severe or a variant of concern is another question," said Kelvin. "But it is an interesting trend that ... there seems to be an increase in transmissibility with each, as time goes on and we see new variants."

That's not typically something that is seen with other circulating viruses such as influenza, said Kelvin, meaning the unpredictability of this virus leaves its future an open question.

Miller says COVID-19 will likely become endemic in Canada and around the world, returning each year like the flu, and our ability to control it is contingent on our ability to get more people vaccinated.

"It's going to keep evolving for decades, presumably. It's not going anywhere. But we have astoundingly successful vaccines," he said. "The truth is, there is light at the end of the tunnel. This will end as all things end."

"But if you're not vaccinated, you're definitely — at some point — going to get infected."

COVID-19 Vaccines Have Changed How We Assess Risk Of The Virus

By Kelly Grant, Health Reporter, The Globe and Mail, July 24, 2021

<https://www.theglobeandmail.com/canada/article-COVID-19-vaccines-have-changed-how-we-assess-risk-of-the-virus/>

When Ontario's COVID-19 science table and its pediatric hospitals released their advice on opening schools this week, they recommended that a community's coronavirus risk level be judged primarily by the number of infected people in hospital, not by case counts alone.

It was a subtle but important shift, one that raises a fundamental question for the fall: Are case counts still the most important factor in determining whether to tighten pandemic restrictions in a highly vaccinated country?

"A case now has a context that is different depending on the immune status of the patient," said David Naylor, co-chair of Canada's COVID-19 Immunity Task Force. "That's the nub of the problem. If we simply count cases and respond to that, we're going to be spooked and over-react consistently. If we ignore cases, then the risk is that we'll end up with a bad clone of the British experiment, which most of us regard as reckless."

On Monday, July 19, England lifted nearly all pandemic restrictions, despite case counts that rivalled the heights of the country's catastrophic second wave in January. Prime Minister Boris Johnson, speaking from quarantine after being exposed to his COVID-19-positive health minister, argued it didn't make sense to postpone another wave until the fall, when school is back and the virus has a seasonal advantage.

"We have to ask ourselves the question," he said, "If not now, when?"

Mr. Johnson and his government are testing the theory that case counts won't be the harbingers of severe illness and death they once were now that nearly 70 per cent of the UK's adult population is fully vaccinated. In England, that figure is 94 per cent among those over 50, the age group likeliest to develop a severe case of COVID-19.

If most confirmed infections are in the unvaccinated young or in vaccinated people with mild or no symptoms, the thinking goes that the faster-spreading Delta variant can run amok without overwhelming the National Health System.

So far, vaccination seems to have weakened, but not severed, the link between cases and hospital admissions in Britain.

To take one example, Britain had 4,658 COVID-19 patients in hospital and was averaging 52 coronavirus deaths a day on Tuesday, July 20, the day after most pandemic rules ended. Both measures lag case counts. Two weeks earlier, on July 6, Britain was averaging 26,325 cases a day.

When Britain's daily case count was in that range in mid-December, before vaccines, the rise in confirmed infections was followed two weeks later by 26,389 people in hospital with COVID-19 and an average of 562 coronavirus deaths a day — 10 times the number of daily deaths Britain is seeing now.

Still, some other highly vaccinated countries grappling with the Delta variant are refusing to take Britain's gamble. Israel brought back its mask mandate in late June when cases rose, while the Netherlands re-imposed restrictions on restaurants, bars and nightclubs in mid-July after cases soared from about 1,000 a day in early July to more than 10,000 a day in just two weeks.

Dutch Prime Minister Mark Rutte apologized, saying: "What we thought would be possible turned out not to be possible in practice."

Singapore, too, re-imposed restrictions this week, including a ban on indoor dining, after outbreaks linked to karaoke lounges led to a few days of case counts above 100 — low by international standards, but high for Singapore. A month ago, leaders of the Southeast Asian city-state, which has vaccination levels similar to Canada's, were publicly discussing a future in which they could, eventually, stop counting cases.

"Instead of monitoring COVID-19 infection numbers every day, we will focus on outcomes: how many fall very sick, how many in the intensive care unit, how many need to be intubated for oxygen, and so on. This is like how we now monitor influenza," three of Singapore's top ministers, including its health minister, wrote in an opinion piece for the Straits Times newspaper headlined, "Living normally with COVID-19."

Dale Fisher, a senior consultant in infectious diseases at the National University Hospital in Singapore, agreed a time will come when enough people are immune, either through vaccination or infection, that SARS-CoV-2 will become an endemic virus, which means it circulates at a level much like the flu.

But getting there will be wrenching, as the British experiment demonstrates. “You can see the problem the U.K. got into. They’re seeing 50,000 cases a day. But the numbers in hospitals are actually flat,” Dr. Fisher said. “The knowledge of the case numbers is killing them.” (The number of Britons in hospital with COVID-19 is now rising, but at nowhere near the speed it did during the country’s winter wave.)

De-emphasizing case counts is a risk, warned Allison McGeer, an infectious diseases consultant at Toronto’s Mount Sinai Health System. Tracking them has allowed policy-makers to reliably predict hospital admissions and deaths and adjust restrictions accordingly. Now, thanks to vaccination, “we’re moving to a situation where cases don’t allow us to predict hospitalization and death with confidence,” she said. “Now we need to start shifting.”

She suggested more focus on new admissions to hospital while still keeping an eye on case numbers.

That shift is really about COVID-19 moving from being an emergency to being manageable. Dr. McGeer said she thinks that’s about a year away in a best-case scenario where 95 per cent of the population is vaccinated, protection from the shots holds steady, and the Delta variant is as dangerous as the virus gets.

“The thing people need to know — and it’s a little bit discouraging — is that it is a relatively long process,” she said.

In the meantime, Canadian politicians and public health officials have to decide what significance to assign to infections this fall and winter. Canada’s case counts are the lowest they’ve been in a year, but they are expected to rise again as provincial governments ease restrictions. How high they go depends on the interplay between vaccine uptake and the Delta variant.

British Columbia’s Provincial Health Officer, Dr. Bonnie Henry, told The Globe and Mail in an interview this week that she won’t be treating cases exactly as she did before vaccines. She expects that by early September, B.C. will switch to reporting weekly case rates rather than daily tallies.

Dr. Henry won’t be urging vaccinated British Columbians to get tested for COVID-19 at the slightest symptom. “In the fall, if you’ve got mild illness, stay home. Stay away from others until you’re better,” she said. “We won’t be saying, ‘get a COVID-19 test before you go back to school or work’ unless you’re a health-care worker.”

Determining the importance of daily case numbers is almost a philosophical question, said University of Toronto epidemiologist Ashleigh Tuite.

Although she is listed as one of 35 authors on the Ontario back-to-school report, she said she doesn’t necessarily agree with the paper’s conclusion that decision-makers should focus more on hospitalizations and less on case counts when determining whether temporary precautions such as masking need to be implemented in the classroom.

“What it implicitly says is that we’re okay with having ... children be infected, so long as our hospitals aren’t overwhelmed,” Dr. Tuite said. “Whether or not that is the right approach comes down to what you think the impacts are of having an infection, particularly in children. I think the reality is that we don’t really know.”

A Vaccinated Passenger Tested Positive For COVID-19 On My Icelandic Cruise—Here’s What Happened

By Ashlea Halpern, Conde Nast Traveler, July 27, 2021

[A Vaccinated Passenger Tested Positive for COVID-19 on My Icelandic Cruise—Here’s What Happened \(msn.com\)](#)

On July 10, I boarded one of the earliest Nordic sailings open to vaccinated Americans. Nordic sailings, a new itinerary from Viking Cruises, is an eight-day circum-navigation of the island nation, running clockwise from Reykjavík. Short on time, most visitors to Iceland head straight for the Blue Lagoon or heavily touristed Golden Circle. This voyage, by contrast, ports in lesser-trafficked idylls such as the spectacular Westfjords and small fishing villages dotting the fjords of the east coast. My options for shore excursions included glacier treks and ATV rides through surreal volcanic landscapes. It had all the makings of a memorable trip—just not for the reasons I expected.

I was nervous about cruising after 16 months of a largely self-imposed lockdown, but eager to dip my toe back into international waters. I was also impressed by the health and safety measures Viking had instituted since pausing its operations more than a year earlier. In addition to requiring that all guests and crew be fully vaccinated before setting foot on board the 930-passenger Viking Sky, the cruise line implemented a robust contact tracing system, daily PCR testing in a dedicated on-ship laboratory, new ventilation technology, and a UVC disinfection robot, plus mask mandates and other social distancing protocols (including reduced guest capacity for its first few runs). Without those precautions in place, I wouldn’t have even considered traveling on a cruise ship during a global pandemic.

It was smooth sailing for the first half of the trip. Before leaving the United States, I completed a third-party verification of my vaccination status via VeriFLY, obtained my mandatory pre-registration barcode through the Icelandic government, and took a health survey issued by Viking. (Based on an honor system, that last one is more performative than scientific.)

Upon checking in for the cruise, I was issued a small contact tracing device attached to a lanyard and instructed to wear it anytime I left my stateroom. Staffers conducted digital temperature checks at the entrances to restaurants and cheerfully reminded guests to wash their hands, please and thank you. Staterooms were stocked with hand sanitizer and disposable masks, intended to be worn in any enclosed public space when not actively eating or drinking. Also awaiting me: empty tubes for daily PCR testing.

Masked up and sanitized, it was time to explore. From Reykjavík, I joined an ice cave excursion to Langjökull, the second largest glacier in Iceland. After trundling across its frozen expanse in a former NATO rocket launcher, I slipped into a raincoat and waterproof booties and tunneled to its epic blue center. (The glacier is receding at an alarming speed of six miles per year, so navigating its man-made shafts means sloshing through ankle-deep puddles while water pours down from overhead.)

In Ísafjörður, one of Iceland's oldest fishing villages, I opted for a hike to Dynjandi, the largest waterfall in the Westfjords. With Arctic terns swarming at its base and carpets of wild blueberries flanking the path, I wasn't disappointed. In Akureyri, I explored at my own pace—ogling the pastel blooms in Lystigarðurinn, the world's northernmost botanical garden, and the pop realist works of Icelandic artist Erró at the Akureyri Art Museum.

When I wasn't hoofing it through port towns, I was making reservations for the ship's thermal spa and fitness center—essential due to COVID-19 caps on group gatherings. I overheard numerous cruisers griping about wearing masks and taking daily PCR tests despite being fully vaccinated, calling the measures “excessive”; others seemed to appreciate the extra caution. (Admittedly, you don't realize how difficult it is to fill a test tube with 2 ml of saliva until you're forced to do it every morning.)

That level of caution turned out to be warranted the day we arrived in Seydisfjörður, a picturesque town in Eastern Iceland with just 676 residents. We were nearly an hour's drive into my first excursion of the day—a hiking trip rich in Icelandic folklore about elves, faeries, and trolls—when our tour guide announced that our bus must immediately return to port. COVID-19 had been detected on the ship.

With each minute that ticked by, rumors swirled. How many people had tested positive for coronavirus? Would we be sentenced to our state rooms and quarantined indefinitely like those poor Diamond Princess passengers in Yokohama last year? Whatever was happening, it wasn't good. The anxiety was palpable.

It took several hours but eventually trustworthy information emerged, confirming that one fully vaccinated, asymptomatic guest had likely tested positive for COVID-19. The person was sequestered in a designated part of the ship, along with a second potentially positive case, and instructed to remain in isolation for the duration of the voyage. (The infected individual would eventually disembark in Reykjavík and move to a shore-side hotel for quarantine.)

Our contact tracing devices were activated, and Viking tracked down any person on board who may have encountered said guests for any meaningful amount of time (determined as 15 or more minutes and within six feet of distance). The system worked exactly as it was intended to, and additional PCR testing that day and throughout the rest of the trip confirmed that there were no additional cases.

Still, the Iceland Coast Guard told Viking Sky to leave Seydisfjörður. The crew scrambled to refund cancelled excursions while adding new lectures and movie screenings to what was now effectively a “sea day” program.

The next day's itinerary had us docking in Djúpvogur, an even smaller hamlet than Seydisfjörður, so you can imagine our surprise when guests were told that most shore excursions would move ahead as planned. Alas, I wasn't two miles into a nature walk through fields of Alaskan lupine when it was déjà vu all over again. Our guide received an emergency phone call from his boss. After an intense exchange in Icelandic, he announced that we were once again being recalled to the ship—this time with a harsh message about “violating Icelandic law.”

Despite Iceland Public Health clearing Viking Sky for its shore excursions, Iceland Coast Guard prohibited it. One hand hadn't talked to the other, or they were speaking different languages, or simply couldn't agree on whose authority reigned supreme. Whatever the case, travelers had no choice but to go back to the ship.

Although no additional positive cases had been detected on board, our final port stop—Heimaey Island in the Vestmannaeyjar archipelago—was also cancelled and the Iceland Coast Guard ordered Viking Sky to return to Reykjavík post-haste. And with that, our vacation was over.

Viking did everything in its power to protect guests, crew, and the communities it visited. Yet, we were still subject to the Icelandic authorities, and that's the cautionary tale here. Even with these painstaking measures in place, who calls the shots and what shots are called can change by the minute.

Most guests remained in good spirits, understanding the risks of traveling amid an ongoing pandemic. (Surely the jovial attitudes of the exceptionally well-trained staff and 50 percent credit toward future cruises helped.) But if you're a rigid traveler who isn't amenable to last-minute changes, or you struggle to find the good or humorous in sometimes lousy situations, you might think twice before undertaking international travel in 2021. Hey, what's another year of dreaming?

Discount Carrier Flair Airlines Expanding Into United States This Fall

By Amanda Stephenson, The Canadian Press, July 8, 2021

<https://www.newsoptimist.ca/discount-carrier-flair-airlines-expanding-into-united-states-this-fall-1.24339930>

Flair Airlines is entering the U.S. market, part of an ambitious five-year expansion plan for the low-cost carrier.

The Edmonton-based airline announced on Thursday, July 8 that it will launch service from Canada to six U.S. vacation destinations on October 31. The new destinations are Fort Lauderdale, Florida; Orlando, Florida; Phoenix, Arizona; Hollywood-Burbank, California; Palm Springs, California; and Las Vegas, Nevada.

Flair Airlines currently operates in 20 Canadian cities and is aiming to take market share from mainline carriers Air Canada and WestJet Airlines along with discount rival Swoop by offering unbundled, bare-bones fares to budget-conscious travellers. Fares for the new U.S. routes will start between C\$79 and \$109 one-way, Flair chief executive Stephen Jones told reporters.

Despite a near-collapse in travel demand in 2020 due to the COVID-19 pandemic, privately held Flair has been in aggressive expansion mode this year. The airline now has eight planes in its fleet, up from just three in May. Jones said the carrier is set to acquire three new Boeing 737 Max 8 jets this fall, and wants to grow to 50 aircraft within the next five years.

"The growth of Flair is undeniable now," Jones said, adding the company is betting on a quick rebound in travel demand as public health restrictions begin to ease across Canada this summer and into the fall.

"July itself is a transition month. But as we look forward into our future bookings, August, September and October are showing real strength," he said.

Flair will offer its new U.S. routes out of Halifax, Montreal, Kitchener-Waterloo, Toronto, Vancouver, Calgary, Ottawa and Abbotsford, B.C.

A report released by RBC Economics earlier this week said there are signs that domestic spending on hotels, restaurants, and travel is increasing as vaccinations accelerate and COVID-19 case counts plummet. However, the report said international travel and business travel will be slower to bounce back, meaning the Canadian tourism industry likely won't recover fully from the pandemic until 2022.

Flair's rivals Air Canada and WestJet have also been bulking up their route offerings in anticipation of loosened public health restrictions and increased travel demand. Calgary-based WestJet launched 11 new non-stop routes to Western Canadian tourist destinations this summer, while Montreal-based Air Canada announced it will launch new Hawaii routes this winter. Both airlines have also begun reinstating some of their existing routes that were suspended due to COVID-19.

Regional carrier Porter Airlines has said it will resume operations in September, after an 18-month shutdown.

Air Canada Anticipating Recovery In Demand As Travel Restrictions Are Eased

By Ross Marowits, The Canadian Press, July 23, 2021

<https://www.ctvnews.ca/business/air-canada-anticipating-recovery-in-demand-as-travel-restrictions-are-eased-1.5520611>

Air Canada is anticipating a recovery in demand in the coming months as travel restrictions are eased and leisure passengers look to get away after being grounded by COVID-19.

Although overall bookings remain below pre-pandemic levels, customer interest began to increase in June with the elimination of quarantines for fully vaccinated returning Canadians and the removal of other travel restrictions.

"We can now optimistically say that we are turning a corner, and we expect to soon see correlated financial improvements," CEO Michael Rousseau said on Friday, July 23 during a conference call.

"Indications are that the worst effects of the COVID-19 pandemic may now be behind us. Based on what we are seeing in other markets that are further along in re-opening than Canada, we anticipate travel will resume at a quickening pace."

Rousseau said bookings are steadily increasing for domestic, trans-border and Atlantic markets as well as to sun destinations for the coming winter. Future bookings in some weeks of June were ahead of the same period in 2019.

"We expect the most recent announcements of the Government of Canada relaxing existing measures will further help strengthen the interest of our customers in flying again."

Current demand is largely for leisure and visiting friends and family, but Air Canada expects to see a progressive return of corporate demand in September and October, added chief commercial officer Lucie Guillemette.

That could be aided by the ability of Canadian passengers to rely on COVID-19 tests taken in Canada for trips of less than 72 hours.

"We are encouraged by some of the commentary from our peers in the United States with regards to overall business travel recovery," she told analysts.

Guillemette said that rebuilding its U.S. operations as the largest foreign carrier is key to its recovery. That will also expedite the recovery of international long-haul operations as it seeks to achieve or exceed its share of the U.S. long-haul global market.

The Atlantic business will recover quicker than the Pacific or Latin America because of high vaccination rates, strong cultural and business connections with Europe and strong leisure interest from Canadians.

"We are already observing healthy demand signals for Europe into 2022," she added.

Air Canada says it has refunded about \$1 billion for non-refundable tickets and expects to pay an additional \$200 million in the third quarter, which will be covered by the federal government's \$1.4 billion refund credit facility.

The airline says it has recalled about 2,900 employees in June and July as it restores service this summer to destinations, particularly in Canada and the U.S. More workers will be called back for the fall season.

Air Canada has retained about half of its workforce, including the vast majority of pilots who have remained current and ready to fly when conditions warrant.

While it works to rebuild operations, the airline said it is also preparing to meet the challenges from increased competition stemming from expansion plans of Porter Airlines and Flair Airlines. Porter plans to add jet service from several gateways, including Toronto's Pearson airport, in the second half of next year, while Flair is adding aircraft and routes.

"We certainly welcome healthy competition. but suffice to say, we will be ready to deal with that situation," Rousseau said of Porter.

He also said that Air Canada's failed purchase of Transat may have been beneficial long-term, but it would have been very difficult to integrate while also focusing on the post-COVID-19 recovery.

COVID-19 Put A Halt To Over-Tourism. Can We Plan A Sustainable Reset?

By Abbie Synan, Special To The Globe and Mail, September 25, 2020

https://www.theglobeandmail.com/life/travel/article-COVID-19-put-a-halt-to-over-tourism-can-we-plan-a-sustainable-reset/?utm_medium=email&utm_source=Sightseer&utm_content=2021-7-25_9&utm_term=COVID-19%20put%20a%20halt%20to%20over-tourism.%20Can%20we%20plan%20a%20sustainable%20reset%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

The medieval walled city of Dubrovnik, Croatia last year squeezed 2.3 million tourists onto its cobblestone streets (nearly a million of them cruise ship passengers) – up 11 per cent from 2018. And before COVID-19 effectively shut down the global tourism industry, the UNESCO Heritage town was on pace to welcome even more visitors in 2020. But all that activity came at a cost: extreme over-crowding, damage to historic sites, strained infrastructure, and disgruntled locals.

Closer to home, Banff National Park saw a 28-per-cent increase in visitors from 2013 to 2018 – visitors who caused traffic congestion, crammed trails and disrupted delicate ecosystems, leading the Canadian Parks and Wilderness Society in 2018 to put limits on the number of tourists allowed in the ecologically sensitive area.

But when COVID-19 put the world on pause, over-tourism stopped with it. Now, as countries start to re-open and make plans for more tourism activities next year, there's an opportunity for a sustainable reset.

Travellers are on board: According to a recent poll from the research firm Pollara Strategic Insights, more than 70 per cent of Canadians are in favour of prioritizing things such as nature conservation when talking about economic revitalization.

But some travel professionals feel that setting the bar at simply minimizing the negative effects of tourism can no longer be the goal. Instead, Kelley Louise, founder of Impact Travel Alliance (ITA), a New York-based non-profit that advocates for sustainable travel, says "regenerative tourism" could be the future of the industry. "The idea is that with so many stakeholders looking at the industry as a whole, sustainable tourism should be the norm," she says. That means creating new metrics of success that set sustainability as a bare minimum and aiming instead for a complete system overhaul.

Regenerative travel isn't a new idea, Louise says. It prioritizes sustainability, environmental regeneration, social mobility, employment equality and equitable governance over revenue and numbers-driven metrics. "It has roots that stem from the circular economy," she says. "It's a commitment to continuous improvement. If you have a baseline of positive impact to local communities, the environment, and the economy, how do you take that and make it better? Regenerative tourism is what you get when you start to ask these questions."

Some destinations have already begun this reformation. In 2017, the Belgian tourism office Visit Flanders started incorporating the regenerative travel ethos into its tourism efforts. Under the old model, it measured successful marketing campaigns by the number of visitors they attracted. Its "Travel to Tomorrow" philosophy, however, focuses on the idea that there is value in fewer visitors, with campaigns that prioritize the human experience over sales.

Elke Dens, marketing director for Visit Flanders, says the agency wanted to make changes for the benefit of both local residents and visitors – asking, "How can we make our community flourish?" instead of, "How can we get more tourists to visit?" Now, the focus is on how long people stayed and how they felt about their trips rather than overall numbers. "If we want people to enjoy the environment and be able to travel in the future, it is really necessary to change now," Dens says. "It's part of a changing ecosystem. You cannot ignore issues. Take responsibility and show it."

Dens says there are a lot of companies out there that believe they're sustainable but don't fully understand how to put the concept into practice, let alone how to move beyond that notion toward regenerative tourism. "Sustainability is good, because you do less harm to the environment, more good for the people and take on more social responsibility," she says.

"If we really want to work on regenerative tourism, we need to change the thinking about tourism in terms of exploitation, and start thinking about how tourism can make the whole community, the environment, and our heritage flourish."

Because so many organizations and destinations are coming at this from different starting points, the Global Sustainable Tourism Council (GSTC) has established a baseline standard for more responsible tourism practices, offering criteria that help consumers find reputable destinations and companies. It also helps both government and private sector organizations develop sustainable tourism requirements for destinations, and acts as an educational body providing training and best practices on a global level.

"Sustainable tourism is really just another term for good management of tourism. If brands want to sustain themselves for the long term, they need to manage for the long term," GTSC president Randy Durband wrote in the industry publication Skift this past April. Among the best practices he recommended were choosing responsible suppliers, protecting their assets (which include the destinations tourists visit), and responding to resident concerns about over-crowding in parts of their cities.

People such as Stéphane Jeannerot, head of business development for Aventure Ecotourism Quebec (AEQ), are embracing the positive changes – and so, it seems, are consumers. Earlier this year, the Université du Québec à Montréal's Transat Chair in Tourism conducted a survey that showed 70 per cent of Quebec travellers adopt sustainable travel practices, such as recycling, composting, and supporting local economies, while three in five travellers offset their carbon emissions from travel. "People are avoiding flying, and engaging instead in low-impact travel, slow travel or micro-adventures," Jeannerot says. "The adventure tourism industry can respond to these consumer trends."

More than that, he believes it can be a catalyst for change. AEQ, based in Laval, Quebec, represents and accredits professionals in the province's adventure and ecotourism sectors, and promotes ecotourism and sustainable economic development at the community level. Since 1990, Jeannerot says the organization has been adjusting its accreditation process to reflect changing demands, and adopting additional programs that "continue to make a more positive impact on nature by preserving local ecosystems and facilitating sustainability management." (In 2004, for instance, the AEQ implemented the Leave No Trace principles, which include respecting wildlife, leaving natural sites intact and disposing of waste safely.) Adopting new standards such as regenerative travel, he says, is an integral part of environmental stewardship.

Louise believes a combination of conscious consumerism, empowered communities and bold businesses could lead to the post-pandemic climate-friendly solution which travel needs. "The pioneers within the industry are traditionally entrepreneurs and smaller players," she says. "Then larger players are able to incorporate those practices within their businesses as well. We need both sides to be doing that – the change could be immensely powerful to push the industry forward."

Business Travel Stirs, But Many Road Warriors Stay Grounded

By David Koenig, The Associated Press, July 26, 2021

Of the 2 million people clogging airport security lines and gate areas again each day, one crowd is still largely missing: business travellers. Their absence is noteworthy because they are a key source of revenue and profit, underpinning a record-breaking stretch of financial gain for U.S. airlines that ended with the coronavirus. Business travellers tend to pay higher fares, and that is especially true on international flights, which are also still deeply depressed by the pandemic and travel restrictions around the globe. Because their fares subsidize other passengers, their absence is leading to higher leisure fares on many routes, experts say. Business travellers also spend money on hotels, meals and other things. The U.S. Travel Association estimates that domestic and international business travellers spent more than \$300-billion here in 2019. The group forecasts that dwindled to about \$95-billion last year and won't fully recover to 2019 levels until 2024. During calls with Wall Street analysts last week, U.S. airlines said business travel has picked up in recent weeks but is still down more than half from this time in 2019. Airlines have been hoping for a major boost in business travel in September, as schools and more offices re-open. Now, however, that optimism is being tempered by the rise in COVID-19 cases around the country fuelled the delta variant. "We are encouraged by the trends that we see out there, but we really are planning that a material amount of business travel won't come back until after the October period," Vasu Raja, American Airlines' chief revenue officer, said last week.

A survey by Bank of America suggests that business travel will recover more slowly than some would want but gives airlines and hotels hope for the long term. Nearly half of U.S. corporate travellers surveyed expect their next business trip won't happen until at least next year, but 56 per cent expect to eventually travel more than they did before the pandemic, compared with 31 per cent who expect to travel less, according to the bank.

Read Story (Subscription Required): <https://www.theglobeandmail.com/business/international-business/article-business-travel-stirs-but-many-road-warriors-stay-grounded/>

OTHER CAFII MEMBER-RELEVANT NEWS/ISSUES

Conversations With Regulators About Regulation Of MGAs Among New Association President's Priorities

By Jason Contant, Canadian Underwriter, July 26, 2021

https://www.canadianunderwriter.ca/insurance/how-new-mga-association-president-wants-to-reach-out-to-brokers-1004210646/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterDaily&utm_content=20210726161949

The new president of the Canadian Association of Managing General Agents (CAMGA) is looking to bring some recognition and change to the MGA industry during her two-year term.

CAMGA president and board member MaryKate Townsend told Canadian Underwriter on Friday, July 23 that the Association is working on educating brokers about the services that MGAs offer.

Oftentimes, a principal broker will make decisions concerning placing a risk. "But when it's the frontline sales broker that thought of looking for an option, or looking for a solution for a difficult-to-place piece of business, they might not realize they have access to an MGA," Townsend said in an interview. They might not even be aware that their office has authority to work with an MGA, and a lot of MGAs don't necessarily work under a specific contract, she added.

CAMGA would like to reach out to all brokers — frontline and principal — so that they can come up with the best solution for providing their clients with appropriate coverage.

"What we're trying to determine is what's the best approach," she said of the education outreach. "How can we really let brokers know that we exist and that the services are available to them?"

"So, we're working on that messaging right now. I'm hoping to be able to represent Canada at various provincial organizations, conferences [and] conventions."

Part of the outreach will be providing the basics about what an MGA is and what it does, but also about stressing that MGAs are specialists. Sometimes, the MGA industry will be used as “more of a sub-standard market where [brokers] have exhausted all of their efforts with their usual carriers,” Townsend said. “And then they’re coming to the MGA as a last resort.”

Townsend recognized that “being a broker has to be one of the most difficult jobs in terms of knowing everybody’s line of business.

“What we want to do is express to the brokers that we’re specialists, we’re experts in the field and in the business we’re writing,” she said. “For example, with pleasure-craft marine, rather than talking to maybe a property underwriter who sees very little of those risks throughout the year, this is what we do every day.”

Townsend, who is also manager and senior underwriter with Pacific Marine Underwriting Managers, noted that there is a new MGA-designated course being offered through the Insurance Institute. This touches on talent and hiring, as it provides industry professionals with opportunities to advance their career or try something different, such as work for an MGA.

There is also talk in the industry about the regulation of MGAs. “That’s another thing that I’m really looking forward to, is being part of those conversations,” Townsend said. “There’s already been proposals drafted by some of the provincial regulatory bodies... on what that regulation will look like.

“Those are some of the main pillars of things that we’re looking to do as an organization and that, for myself, are important,” she said of the education and regulatory components. “I’m hoping to see some direction on that level in my time here and my involvement with the board.”

It’s All Over: Aon And Willis Towers Watson Cancel Mega-Merger

By Bethan Moorcraft, Insurance Business Canada, July 26, 2021

https://www.insurancebusinessmag.com/ca/news/ma/its-all-over-aon-and-willis-towers-watson-cancel-megamerger-292411.aspx?utm_source=GA&utm_medium=20210726&utm_campaign=IBCW-Breaking-20210726&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Global brokerage giants Aon and Willis Towers Watson have reached a mutual agreement to put a stop to their proposed mega-merger after reaching an “impasse” with the United States Department of Justice (DOJ).

The huge business combination was first announced on March 9, 2020. Over the past 16 months, the giants have come up against hurdle after hurdle of regulatory challenges, and they were faring well – recently securing approval from the European Commission – until the US DOJ brought an anti-trust lawsuit against the mega-merger, bringing all deal momentum to a standstill.

Aon CEO Greg Case commented: "The DOJ position overlooks that our complementary businesses operate across broad, competitive areas of the economy. We are confident that the combination would have accelerated our shared ability to innovate on behalf of clients, but the inability to secure an expedited resolution of the litigation brought us to this point."

Despite their 16-month long courtship coming to an end, there seem to be no hard feelings between Aon and Willis Towers Watson.

"Over the last 16 months, our colleagues have turned potential challenges into opportunities to advance our Aon United strategy. We built on our track record of innovation, continued to deliver industry-leading performance and progress against our key financial metrics and move forward with the strongest colleague engagement and client feedback scores in over a decade," Case added. "Our respect for Willis Towers Watson and the team members we've come to know through this process has only grown."

Likewise, Willis Towers Watson CEO John Haley expressed his appreciation and "deep respect" for the Aon colleagues he got to know through the deal process.

"Our team's resilience and commitment are a source of pride and confidence," said Haley. "They have continued to bring to life Willis Towers Watson's compelling value proposition to better serve our clients in the areas of people, risk and capital. Going forward, our focus remains steadfast on our colleagues, our clients and our shareholders. We believe we are well-positioned to compete vigorously across our businesses around the world and will continue to introduce important innovations to the market."

Following the termination of the business combination agreement, both firms will now move forward independently. Aon will pay a \$1 billion termination fee to Willis Towers Watson, and both companies will provide further financial updates and outlooks on their respective Q2 2021 earnings calls, which take place on July 30 for Aon and August 3 for Willis Towers Watson.

White House Lauds End To Aon-Willis Deal

By Michelle Chapman, The Associated Press, July 28, 2021

https://www.insurancebusinessmag.com/ca/business-news/white-house-lauds-end-to-aonwillis-deal-292638.aspx?utm_source=GA&utm_medium=20210728&utm_campaign=IBCW-MorningBriefing-20210728&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

The White house on Tuesday, July 27 lauded the termination of a proposed US\$30 billion tie-up between Aon and Willis Towers Watson that would have created the largest insurance broker in the world.

Last month, the Justice Department sued to block the all-stock deal, saying that it could eliminate competition, raise prices and hamper innovation.

And this month, President Joe Biden signed an executive order targeting what he labelled anti-competitive practices in tech, health care and other parts of the economy, declaring it would fortify an American ideal “that true capitalism depends on fair and open competition.”

“These companies provide insurance brokerage services to thousands of American businesses and charge billions a year for their services,” said White House press secretary Jen Psaki on Tuesday, July 27. “The merger would have raised prices for a wide swath of American businesses that need to use a broker to obtain insurance and benefit packages for their employees. Those higher insurance costs would ultimately have led Americans to pay more for all kinds of products and services such as banking services, hospital care, cars, and trucks.”

Psaki said the challenge to the Aon tie-up with Willis Towers Watson was “what the president was talking about when he called for more robust enforcement of the anti-trust laws and his executive order to promote competition.”

Aon CEO Greg Case said in a prepared statement that the companies reached an impasse with the Justice Department and “the inability to secure an expedited resolution of the litigation brought us to this point.”

Both companies are based in London and incorporated in Ireland.

Aon PLC will pay a US\$1 billion termination fee to Willis Towers Watson.

RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

Ensuring Employees’ Safety And Well-Being Is More Important Than Ever For Attracting And Retaining Talent

By John Ferguson, President and CEO Of Purolator; And Leadership Lab Columnist For July 2021, Special To The Globe and Mail, July 20, 2021

<https://www.theglobeandmail.com/business/careers/leadership/article-ensuring-employees-safety-and-well-being-is-more-important-than-ever/>

For employers, there is no priority higher than protecting the safety of our workforce. And this is now more true than ever, as the pandemic has certainly forced many to rethink their lifestyles and recommit to overall well-being.

How safe do you feel at work? Do you feel confident you will end your day as healthy as when you started? Do you feel like your employer is looking out for your safety? Do you feel safe enough to be yourself, and fully contribute around your co-workers and leaders? Unfortunately, many employees are likely unable to confidently answer yes to at least one of these questions.

A recent study by the Canadian Centre for the Purpose of the Corporation (CCPC) found that more than 40 per cent of employees are seriously considering leaving their jobs in 2021. For businesses such as Purolator that hire thousands of new workers every year (more than 3,600 in 2020), this potential talent drain is quite ominous. Labour shortages pre-pandemic were difficult – now these challenges are even tougher. It's for this reason that companies need to look beyond traditional factors for recruiting and retaining motivated employees. In the future, the winners of the war on talent will be those who hold a purpose beyond the quarterly balance sheet, showing a genuine care for the well-being and safety of their workforce.

Employers can benefit from these tips to develop and foster workplace values that centre on safety.

Recognize That People Cannot Simply “Choose” To Be Safe

The gold standard for safety management is to simply remove the risk. During the COVID-19 pandemic, this has been the rationale behind staying home and avoiding close contact with others. But for essential employers such as Purolator, who deliver critical health care supplies and other materials across Canada, keeping employees at home is not an option. These employers have had to step up their game to keep people safe in an unsafe world. We have come to recognize that safety is highly complex. The true story of an incident is never simply that someone made a mistake or was careless. Well-executed investigations uncover that most incidents are caused by a variety of factors all coming together at the same time – complacency, fatigue, distraction, lack of training, medical issues, or misplaced reward systems that focus on productivity over safety.

Build A Culture Of Safety

A strong corporate culture enables health and safety by setting the stage for a work environment that champions the well-being of employees. Where culture can be of value for attracting talent, it is absolutely critical for retaining those workers – thereby shielding a business from the impending talent drain everyone is talking about of late.

When it comes to safety, employees need to truly believe their leaders and co-workers are genuinely concerned about their overall well-being. Posters and policy documents simply aren't enough – leaders need to walk the talk every single day. Coaching conversations should not be about how productive an employee is, but rather on how safe and effective the employee's behaviours are, and why. A good leader seeks to understand what led to the behaviour and addresses the root causes. Is the employee physically and mentally okay? That is the essence of a true “safety culture.”

Safety Is Equally Important For The Mind And Body

Effective leadership is the keystone behind psychological safety, one of the fastest-emerging pillars of a modern healthy and safe work environment. Psychological safety is about feeling accepted and valued in a way where one's opinions and contributions matter. Building a psychological safety net in the workplace requires ongoing efforts, particularly by managers, to invite candour, offer recognition, and give the opportunity to challenge the status quo. Employees who feel excluded or anxious are much more likely to rush, become complacent, underperform and have workplace conflicts.

Workforces weak on psychological safety often lack the synergies that can come with strong team dynamics, where dissent or playing devil's advocate can ultimately lead to better decisions. They are also more apt to lose staff.

Regrettably, only 26 per cent of employees reported feeling psychologically safe during the first year of the pandemic. And today, remote workers nervously watch as employers roll out office re-entry plans. In a psychologically safe organization, employees will feel comfortable expressing their thoughts about a return-to-office scenario, outlining preferences around flexibility and details of a hybrid work scenario. This type of open dialogue will prevent managers from being surprised by an exodus of talent following the implementation of post-pandemic work plans.

For senior leaders looking to build a true culture of health and safety, it will require a change in the narrative around safety. Let's recognize that employees can't be safe without a significant and pervasive investment from leaders – one that can be felt and trusted by the company's workforce every day. It will also require a true cultural shift from viewing safety simply as a physical outcome versus a more holistic approach to employee well-being.

Four Design Concepts For The New Hybrid Office

By Jason Contant, Canadian Underwriter, July 22, 2021

https://www.canadianunderwriter.ca/insurance/4-design-concepts-for-the-new-hybrid-office-1004210550/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterDaily&utm_content=20210723165302

In planning their future hybrid offices, Canadian insurance industry employers will need to carefully consider office design approaches, a blog published on Thursday, July 22 by Harvard Business Review advises.

"By all indications, the future of work is hybrid," wrote Jim Keane and Todd Heiser in the blog, Strategies for Building a Hybrid Workplace that Works. "But getting hybrid right will be hard. Deciding who works from the office and how often is a complex issue, and it will be different for every organization.

"If not done well, it could threaten culture, collaboration, and innovation. Conversely, a well-executed hybrid workplace can be a magnet that brings people together and helps us work better than ever before."

The authors offer suggestions that focus on four key design concepts:

- flip the use of open and enclosed spaces
- create a seamless digital and physical experience in the office
- turn fixed physical spaces into flexible areas that can handle multiple different uses
- balance public spaces with private spaces.

The authors' recommendations come as Canadian p&c brokers and insurers publicly start to reveal their return-to-work plans — and choice is the prevailing theme.

On Friday, July 16, Ontario-based Mitchell & Whale Insurance Brokers told Canadian Underwriter that they will be allowing their staff to return to work in any way they choose. Manitoba-based Wawanesa Mutual Insurance Company echoed that approach in an interview on Monday, July 19. The insurer said that at least 90% of its workforce will be considered a “flexible role,” meaning that employees can choose whether they want to work from the office, home, or a hybrid of the two, and how often.

But for those who wish to work in the office, what is the workplace going to look like?

Keane and Heiser are architects and office furniture designers that serve the world's largest organizations. Keane is president and CEO of Steelcase Inc., a workplace solutions provider. Heiser is a Gensler principal and co-managing director of Gensler's Chicago office. Heiser has an architectural background and more than 20 years of experience in next-generation workplace design.

Here are Keane and Heiser's four design considerations for the hybrid office:

Flip Enclosed And Open Spaces

It's time to rethink the open office concept, the authors wrote.

For decades, as companies have grown and hired more people, individual workstations have become more open, whereas meetings were held privately in enclosed conference rooms.

As people return to offices, expect the use of these spaces to shift, said Keane and Heiser. They expect meetings to happen more often in open spaces, with movable boundaries. Individuals will start to work more often in enclosed spaces like pods or small enclaves.

“Individual spaces will need more enclosure to provide different levels of visual and acoustical privacy that people have come to expect while working at home,” Keane and Heiser wrote in the blog. “Video calls will happen everywhere, so enclosures — screens, panels, pods — will give people places to focus and mitigate disruptions.”

Braid The Digital And Physical Experience

Integrate physical spaces and technology with three key concepts in mind: equity, engagement, and ease. For example, many conference rooms currently consist of a long table with a monitor at the end. In-person attendees sit around the table while remote participants are featured in a grid of tiny boxes, often on the same screen as any shared content.

One way to create more equity is to give each participant their own screen, placing monitors on rolling carts that can easily be moved around. Teams can pull a remote colleague into a breakout session or up to the table. Many software systems now let you split people and content onto separate displays, the authors noted.

To be fully engaged, people need clear sightlines to one another and to the content. “Designing for employee engagement in digital-to-physical space means thinking like a movie director: lights, camera, audio, content. Some solutions we’re seeing are angled or mobile tables, additional lighting, extra speakers, in-room microphones, and easy-to-move markerboards and displays.”

Shift From Fixed To Fluid

Most companies owning real estate are now asking, ‘How much space do we need?’

The hybrid future means a more fluid workplace that can change as needed, while optimizing the use of real estate.

At Steelcase, for example, an open area has been designed to support various different functions. It can be a space for morning meetings, transform into a café for lunch, host a town hall in the afternoon, and then be rented for an evening event.

Balance “We” And “Me” Work

Leaders are focused on boosting collaboration, with research showing a massive drop in collaboration time for remote workers (Gensler’s Research Institute reported a 37% decrease in average collaboration time for full-time, work-from-home employees in the United States at the height of the pandemic).

Effective collaboration happens when an ebb-and-flow exists of people coming together to work as a team, and then the individual team members separate from the group to process the ideas and follow up on assigned tasks, the blog authors write. “It’s important that the pendulum not swing too far, by designing offices that are all about the ‘we’ and not balance the need for ‘me’ spaces.”

Employees report higher levels of productivity when their home allows them to work without interruption. “We must provide places with appropriate privacy at the office, too, and employees should be able to easily move from one type of work to another without trekking across campus or getting hung up with complicated technology.”

Staff need the right mix of spaces for the types of work that need to get done. Companies that take a ‘wait-and-see’ approach risk frustrating their employees who find the old office doesn’t support new ways of work.

“Organizations [that] move forward and create workplaces that adapt, flex and thrive will attract and retain the best talent and benefit from innovation and growth,” said Keane and Heiser. “The future office will be a competitive advantage for organizations who take advantage of this moment in time.”

Three Interview Red Flags That Are Actually Signs Of A Good Leader

Lack Of Experience Doesn't Always Mean Unqualified. Here's How To Spot The Difference

By Mandy Gilbert, Founder and Chief Executive, Creative Niche, Special To Inc.Com

<https://www.inc.com/mandy-gilbert/3-interview-red-flags-that-are-actually-signs-of-a-good-leader.html>

While some may say integrity and emotional intelligence make a strong leader, others measure leadership skills based on a person's drive, ability, and influence. The truth is, when it comes to hiring for a leadership role, what makes an ideal leader typically varies and reflects the company's current goals, which is why promoting your highest performer isn't necessarily always the best option.

In fact, the difference between a good and a great leader can sometimes be obscured by relying on traditional traits and first impressions. I often recommend coming into each interview without any expectations from candidates.

Sure, having an impressive résumé and credentials is one thing, but taking a chance on a candidate who shows promise to shake things up a little can impact your team and company in ways you never imagined. So, what's one way to come into an interview with an open mind? Just like how leadership can easily be redefined, forget what you know about traditional interview red flags and try looking at them in a new light.

Whether you're looking to hire someone who can drive results, bring everyone together, innovate business, or help develop skills, I'll be walking you through a few of the most common interview red flags that could potentially translate into signs of a good leader.

1. Do They Lack Experience, Or Are They Coming Into The Role With A Fresh And New Perspective?

An impressive and very detailed résumé that stands out from the crowd can go a long way in the hiring process -- just ask any HR representative who has ever screened a candidate who openly lacks relatable work experience but showcases a lot of promise. When interviewing this type of candidate, try to grasp their work style, attitude, and personality.

Ask yourself: "Can I trust this individual to help shape my team?" Determine why they want to take on a leadership role, especially if it is an entirely different industry, and ask them about transferrable skills and similar experiences outside of work.

Depending on the goals you're hiring for, experience doesn't necessarily mean they're unqualified. Sometimes a fresh and new perspective from an outside hire can help shake things up in your team and positively impact your company. With that said, because candidates like this are more of a risk to consider, prepare yourself for a lengthier interview process.

2. Are They Job Hopping From One Company To Another, Or Are They Ambitious?

Lengthy résumés can either mean one of two things: The candidate has years' worth of growth and experience in their field, or they have a tendency to hop from one job to the next before gaining real seniority.

If you notice a résumé that lists an alarming number of experiences that ran less than a year, before assuming anything, ask the candidate about their personal experiences and thoughts working for each company.

Ask them why they chose to leave and have them list skills they've gained from each experience. Did they leave because they got bored? Did they leave because of disagreements? Ultimately, the goal is to figure out their career plan and determine how this position would benefit them and your company.

To question and change your mind about jobs and careers is human. And depending on an individual's circumstances, some may be more inclined to leap into a new role. While this might seem an alarming move at first from HR's perspective, it can also mean that the candidate isn't afraid to go after what they want, which can be a great sign of leadership.

If risk-taking and goal-reaching are the traits you want to hire for, ensure that the candidate's goals align with the company's before moving onto the next step of the hiring process.

3. They're Too Eager To Know Salary And Benefits Details, Or Have They Done This Before And They Want To Communicate Directly?

If a candidate has proven to have the right experience and traits for the role, don't be shocked if they come into the interview with a list of questions about the role, job structure, and employee benefits. This just proves that they've done their research about the company and industry.

Oftentimes, when a candidate does this they're looking for a role (and pay) that complements their work style and history. They know exactly what they are worth and want to ensure that all their expectations are met before moving forward or committing to future meetings.

UPCOMING WEBINARS AND EVENTS

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](#)

Web Seminar: Connected Claims Canada 2021 By Reuters Events

Date: August 26, 2021

Time: (TBD)

Reuters Events is excited to announce that the largest claims innovation and technology event in the world is finally coming to Canada.

Connected Claims Canada will take place in August 26th and will be hosted alongside the most influential event for the Canadian insurance industry, the Future of Insurance Canada (August 24-25).

When digital is no longer a competitive advantage but a requirement to do business, transforming claims is the most successful strategy to reduce costs and create an omni-channel, Amazon-like customer experience.

Join Connected Claims Canada to discover the strategies to deliver an unforgettable customer experience, no matter the channel or the complexity of the claim.

This is the time to seize opportunities.

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