

CAFII ALERTS WEEKLY DIGEST: July 02 TO July 09, 2021

July 12, 2021

TABLE OF CONTENTS

Government Legislation/Judicial Decisions News	3
Federal Sector Pay Equity Law To Come Into Effect On August 31	3
Regulator/Policy-Maker News	4
Regulators Get Serious About Financial Sector Diversity	4
CAFII Member and/or Parent Company-Specific News	7
Banks Poised For 13% Dividend Boost When Regulator Allows	7
CIBC Joins Global Banks On New Platform To Buy, Sell Carbon Offsets	8
Sun Life Will Let Canadian Employees Choose Whether To Return To The Office	9
COVID-19-19 Pandemic Response, Resilience and Recovery News	9
Trudeau's Border Closure Is A Sham Designed To Only Allow The Rich To Travel. Time To Put An End To It	9
Justin Trudeau Says Border Talks Will Re-Examine Restrictions For Fully Vaccinated Travellers	11
People Along The US-Canadian Border Await Word Of Re-Opening	11
Border Restrictions Could Provide A Boost To Canada's Lagging Tourism Sector	14
Congressman Higgins and Assemblyman Rivera Mark Canada Day With Joint Push to Re-Open The Border Between The United States And Canada	15
New Border Rules Take Effect Monday; Trudeau Shifting the Goalposts Again?	16
Can't Enter Canada Now? Don't Try On Monday, July 5, Border Agency Warns Would-Be Travellers....	17
Michigan Members Of Congress Urge Biden To Re-Open Canadian Border	19
Niagara's Top Doctor Says Re-Opening Border With U.S. This Summer Is Too Risky	20
U.K. Prime Minister Boris Johnson Outlines End To COVID-19-19 Restrictions In Two Weeks.....	21
Maui Mayor Asks Airlines For Fewer Tourists Amid Travel Boom	23
Australia's COVID-19 Plan Could Keep Its Borders Closed To Visitors Until 2024.....	25
Travelweek's 2021 Consumer Survey: Key Insights Into Vaccinations, Travel Demand And Restrictions	27
Why Snowbirds Should Consider Booking Their 2022 Vacations Soon	30
Will COVID-19 Take Down Travel Again In The Fall?.....	33
Canada's COVID-19-19 Vaccination Rate May Be Better Than The Americans', But It's Still Too Low	35
More Businesses Want Proof Of Vaccination: Privacy Lawyer	37
COVID-19-19 Cases Are Down, But Variants Are Still A Concern. Is It Time To Drop The Mask?.....	38

As A Return To 'Normal' Seems Achievable, Adjustment Disorders Are The New Elephant In The Room	41
Vaccine Passports Ignite Debate Over Privacy Versus Public Health	43
Life After The 1918 Flu Has Lessons For Our Post-Pandemic World	46
Canada's Pandemic Plan Ought To Make The Next Pandemic Non-Existent.....	51
As COVID-19 Restrictions Drop, Canadian Companies Are Rethinking Business Travel. For Some, Much Of It Is No Longer Necessary	51
The Privilege Of Pandemic Private Jets. How Wealthy Canadians Travelled During COVID-19-19	52
Porter To Expand Flights As Airline Expects Gradual Return To Travel This Fall	53
Flair Airlines Will Offer Flights From Waterloo Region Airport To Florida Starting This Fall	54
Ottawa Lays Out Beefed-Up Flight Refund Rules After Gaps Laid Bare By Pandemic	55
Hiring Intentions Hit All-Time High In Bank Of Canada Business Outlook Survey	56
In Toronto's Financial District, Businesses Brace For Longer Recovery	58
Blue Jays Submit Proposal To Federal Government For Return To Rogers Centre This Season	59
'I Quit': Wave Of Resignations Prompts Concerns Over Labour Shortage	60
Your Work Is About To Change. Why Working From Home Won't Be The Same.....	62
Other CAFII Member-Relevant News/Issues	64
CMHC Eases Mortgage Insurance Rules, Admits Tightening Was A Mistake	64
Picture Of Greenhouse Gases Tied To Canadian Lending Is Taking Shape	64
Fabricio Naranjo Announced As National Actuarial Services Leader For RSM Canada	65
Canada's Competition Bureau Reviewing Proposed Aon-Willis Merger.....	66
Research/Thought Leadership/Technology/Digitization News	67
What's The Key To A Strong Innovation Strategy In Insurance?.....	67
Immigration Is A Vital Economic Driver But Is There An Optimal Level?	69
Upcoming Webinars and Events.....	70
Web Seminar: What's Driving Innovation In Canada's Insurance Sector?	70
Web Seminar: Five Premium Payment Strategies For Better Retention Rates.....	70
Web Seminar: Future Of Insurance Canada 2021 By Reuters Events.....	71
Web Seminar: Connected Claims Canada 2021 By Reuters Events	71

GOVERNMENT LEGISLATION/JUDICIAL DECISIONS NEWS

Federal Sector Pay Equity Law To Come Into Effect On August 31

The legislation is meant to help women get fair compensation from federally regulated employers

By Tara Deschamps, The Canadian Press, July 7, 2021

https://www.investmentexecutive.com/news/from-the-regulators/pay-equity-law-to-come-into-effect-aug-31/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-All-afternoon

Legislation meant to help close the gender wage gap in the federally regulated employment sector will come into effect on August 31 and be phased in over the next three years, the federal government said on Wednesday, July 7.

Labour Minister Filomena Tassi said in a livestreamed talk that the Pay Equity Act will not just address gaps between what men and women in the same job make, but also examine issues in woman-dominated sectors.

Jobs involving care, social service and customer service work are often filled by women who are typically undervalued and underpaid and the disparities between their compensation and men's have become even more apparent during the COVID-19-19 pandemic, Tassi said.

"We are challenging deeply embedded norms that have evolved in the workforce about how we value work that is being done by women," she said.

"Although the global pandemic has not helped us speed things up, it sure has shone a light on this issue and demonstrated the importance of moving forward and moving forward now."

The Act requires federally regulated employers to ensure workers receive equal pay for work of equal value and is meant to address Statistics Canada's latest data that shows for every dollar earned by a man, a woman earns 89 cents.

Once the Act comes into effect, employers with 10 or more staff will have three years to develop and implement proactive pay equity plans.

The plan must involve studying whether work done primarily by women receives pay equal to work done by men, making adjustments to ensure there is wage equity and posting plans for staff to see by August 2024.

Pay equity commissioner Karen Jensen will be able to levy \$30,000 fines for employers with up to 99 staff that don't comply and \$50,000 fines for those with larger workforces.

The Pay Equity Act received royal assent in December 2018, but the timeline for its launch was not made public until Wednesday, July 7.

Lindsay Mathyssen, the NDP critic for women and gender equity, was pleased with the announcement, but said it comes “far too late.”

“Women have been facing inequality in the workplace for decades,” she said in a statement.

“The she-cession of the past 16 months has only exacerbated and further highlighted this issue.”

As part of the Act’s roll out, Ottawa will work with companies to understand how the legislation applies to them.

The legislation will not automatically apply to workplaces operated by Indigenous governing bodies within the federal jurisdiction because the government is still deciding how to adapt the Act for them.

It has planned consultations with Indigenous partners for later this year.

Mathyssen said Canadian women have been waiting for equal pay for equal work, since the Royal Commission on the Status of Women called for it 50 years ago.

She was concerned that after August 31, women will still have to wait three more years for the new legislation to be in full effect.

REGULATOR/POLICY-MAKER NEWS

Regulators Get Serious About Financial Sector Diversity

The CSA will hold consultations on enhancing diversity while the U.K. considers targets, pay links and enforcement

By James Langton, Investment Executive, July 7, 2021

https://www.investmentexecutive.com/news/from-the-regulators/regulators-get-serious-about-financial-sector-diversity/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-All-afternoon

As Canadian regulators begin to talk about improving corporate diversity, policy-makers in the U.K. are opening a consultation on concrete policy action for the financial sector.

Earlier this year, the Canadian Securities Administrators (CSA) announced plans for consultations on enhancing diversity in corporate boardrooms and executive suites. Increasingly, regulators around the world have begun responding to growing public pressure to address long-standing social disparities, particularly when it comes to gender and race.

“Participating CSA members plan to conduct both local and CSA-wide engagement activities, which may include one-on-one meetings and roundtables to gather a wide range of perspectives,” said Ilana Keleman, senior advisor, communications and stakeholder relations, with the CSA.

The consultations “will help inform further policy-making in this area,” including possible changes to the current diversity disclosure framework, Keleman said.

Ahead of the CSA’s consultations, regulators in the U.K. — including the Financial Conduct Authority (FCA), the Prudential Regulation Authority (PRA) and the Bank of England — have issued a discussion paper that seeks feedback on possible policy options for enhancing diversity and inclusion in the financial services sector.

Among other measures, the U.K. paper contemplates steps such as adopting diversity targets, linking compensation to firms’ diversity and inclusion performance, and introducing measures to hold senior executives directly accountable for their performance on diversity and inclusion.

The paper also considers developing regulatory guidance on the sort of misconduct — such as sexual harassment, racial discrimination or bullying — that could result in individuals facing enforcement action and being disqualified from the industry.

“We believe that developing this guidance would provide firms and the regulators with clarity, leading to a more consistent approach and could have a significant impact on reducing non-financial misconduct in the sector, supporting inclusive cultures,” the U.K. discussion paper stated.

The U.K. regulators said they believe that enhancing diversity and inclusion will improve governance, decision-making and risk management within firms, support a more innovative industry, and encourage the development of products and services designed to meet diverse consumer needs.

“Diversity and inclusion is beneficial for financial stability. Groupthink and over-confidence are often at the root of financial crises,” Jon Cunliffe, deputy governor for financial stability at the Bank of England, said in a statement. “Enabling a diversity of thought and allowing for an array of perspectives to co-exist supports a resilient, safe and effective financial system.”

Sam Woods, deputy governor for prudential regulation and CEO of the PRA, said that while there has been some progress on improving diversity in recent years, “more needs to be done to speed up progress.”

While female representation has improved slowly in recent years, ethnic minority representation “shows signs of going into reverse,” the regulators reported.

In particular, they noted that less than 10% of senior management roles in financial services are held by ethnic minorities. There is also evidence of a decline in the number of Black leaders and Black employees in the pipeline to senior management among FTSE 100 companies.

Social mobility remains limited too, with a recent study finding that 89% of senior roles at financial firms are held by people from higher socio-economic backgrounds.

“Regulators and industry need to work together to increase diversity at senior levels,” Woods said. “A lack of diversity of thought can lead to a lack of challenge to accepted views and ways of working, which risks compromising firms’ safety and soundness.”

The regulators stressed that data is central to the task of improving diversity, so they are planning a pilot project later this year to test how firms can regularly provide data on the composition of their workforces.

The deadline for responses to the discussion paper is September 30. Feedback will be used to develop detailed proposals that will undergo a joint consultation in the first quarter of 2022.

The FCA noted that it is also considering its approach to diversity in issuers, and plans to provide detail on that subject “in the coming months.”

So far, issuers have been the primary focus of the CSA’s efforts at enhancing diversity. The CSA’s work has been limited to gender equity, but it’s now looking to broaden its scope to other aspects of diversity. The Ontario Securities Commission is planning to hold an industry roundtable sometime in the fall to examine these issues.

In the meantime, the CSA indicated that various provincial regulators will be holding one-on-one meetings over the summer to discuss the topic of diversity with individual stakeholders ahead of roundtable discussions that will take place later in the year.

“The timing and details of roundtables will be determined over course of summer by participating CSA members,” Keleman said.

Meanwhile, the CFA Institute has released a draft diversity, equity and inclusion (DEI) code that would see signatories commit to increasing the diversity of their workforces by expanding their pipelines, creating equitable hiring practices, retaining and promoting diverse talent into leadership roles, and promoting diversity at the industry level.

Comments on the CFA Institute’s draft DEI code are due September 4.

CAFII MEMBER AND/OR PARENT COMPANY-SPECIFIC NEWS

Banks Poised For 13% Dividend Boost When Regulator Allows

Big Six banks, flush with capital, are set to increase payouts and buy back shares

By Bloomberg News, July 5, 2021

https://www.wealthprofessional.ca/business-news/banks-poised-for-13-dividend-boost-when-regulator-allows/357817?utm_source=GA&utm_medium=20210705&utm_campaign=WPCW-Breaking-20210705&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Canada's six largest banks, flush with capital after the pandemic failed to bring an extended wave of loan defaults, could boost their dividends by an average of 13% when regulators allow them to resume payout increases and still have room to buy back almost 2% of their shares.

The banks' payouts have fallen to the low end of -- or even below -- the 40% to 50% of profits they typically distribute because the country's bank regulator prohibited dividend increases and share buybacks in March 2020. The Office of the Superintendent of Financial Institutions is expected to lift those restrictions in the second half of this year, which would result in significant dividend hikes at most of the Big Six banks, according to an analysis by Bloomberg Intelligence.

"There is an improvement in earnings that's expected, and if that's the case, they should be able to return capital, especially if we consider the capital levels that these banks built up," Paul Gulberg, an analyst for Bloomberg Intelligence, said in an interview.

National Bank of Canada and Bank of Montreal would have the largest dividend increases if they paid out 45% of earnings, based on consensus earnings estimates for fiscal 2022, which begins November 1.

Only Bank of Nova Scotia -- the Canadian bank with significant exposure to Latin America, and one which analysts expect will post a more muted earnings gain than rivals next year -- wouldn't be projected to have an increase under that model.

It's extremely unlikely that Scotiabank would cut its dividend and would instead allow its payout ratio to drift toward the higher end of its targeted range, Gulberg said. The bank last declared a dividend increase August 2019, when it raised it 3.4%.

Regulators in many regions imposed limits or bans on dividends near the onset of the COVID-19-19 pandemic, anticipating that the sudden drop in economic activity could lead to cascading loan defaults that would diminish banks' capital. Canadian lenders, like their U.S. peers, took large provisions for potential losses in the early days of the crisis, but have now returned to higher profit levels.

The banks aren't signaling that they'll approve so-called "catch-up dividends," where they boost their payouts aggressively in the short term to make up for the increases they weren't able to provide over the past year, Gulberg said.

Even after boosting their dividends for next year, the banks would still have the financial wherewithal to buy back almost 2% of their shares. That assumes that the banks return to a 45% dividend payout ratio and aim to return a total of 65% of their profits to shareholders through a combination of dividends and buybacks. That 65% capital return ratio is a typical pre-pandemic level for Canadian banks, Gulberg said.

OSFI has not yet committed to a timeline for removing the restrictions. Peter Routledge, Canada's new bank superintendent, said in an interview on BNN Bloomberg Television last week that the level of "financial uncertainty" for the banks is diminishing, but that it's still not prudent to lift the capital distribution limits.

"Please, I'd ask folks, be patient," Routledge said.

CIBC Joins Global Banks On New Platform To Buy, Sell Carbon Offsets

By Jeffrey Jones, The Globe and Mail, July 7, 2021

Canadian Imperial Bank of Commerce has joined three other global banks to launch a platform for buying and selling the carbon offsets companies use to compensate for emissions they are unable to eliminate in their own operations. Called Project Carbon, the blockchain-based system will serve as a marketplace for offsets, including forest and wetland protection as well as carbon capture or removal. The blockchain technology operates as a digital ledger that will record all transactions. The system is the first of its kind to be operated by big banks. It is designed to help clients manage climate risk by providing price certainty, transparency as well as liquidity. It will also support new offset projects by increasing market demand, the partners said. Companies can use the platform as a tool to reach net-zero emission targets, CIBC chief executive officer Victor Dodig said in a statement. It will begin as a pilot in August, to test operational, legal and technical capabilities. Voluntary offsets allow companies to counteract their own carbon emissions through measures such as protecting stands of trees or supporting new regenerative farming, which play roles as carbon sinks, or investing in operations that remove carbon from the atmosphere or bury it. They differ from those in the far larger compliance carbon market, whose targets are mandatory and regulated by governments to make sure emitters, usually big industrial ones, live up to rules set to meet national or international commitments. Offsets have been criticized by some environmental groups as insufficient to meet net-zero emissions targets. Instead, they assert, industries should concentrate on decarbonizing operations. In a recent report detailing scenarios for getting to net zero by 2050, the International Energy Agency said concentrating on offsets could divert efforts from actual CO2 reductions. But the IEA acknowledged offsets could be effective for removing emissions in instances where the credits can be verified as permanent reductions. The offset platform is the latest of several moves by big banks to nudge clients to deal with greenhouse gas emissions as the financial institutions themselves tally up the CO2 emissions tied to their lending and investing portfolios. Globally, these so-called financed emissions are estimated to be 700 times those from banks' and insurers' own operations, according to CDP, formerly the Carbon Disclosure Project.

Read Story (Subscription Required): https://www.theglobeandmail.com/business/article-cibc-joins-global-banks-on-new-platform-to-buy-sell-carbon-offsets/?utm_medium=email&utm_source=Streetwise&utm_content=2021-7-7_21&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHCOx7MiReEeeFJOJkTb

Sun Life Will Let Canadian Employees Choose Whether To Return To The Office

By Clare O'Hara, The Globe and Mail, July 7, 2021

Sun Life Financial Inc. says it will not require its 12,000 Canadian employees to return to the office as pandemic restrictions ease, instead allowing them flexibility to decide their own work arrangements. Canada's second-largest insurer announced its flexible return-to-work plans on Wednesday, July 7, saying employees "using client and business needs as a guide, will choose where they work at any given time based on the activities they need to complete." The company said employees will not be required to work from the office any minimum or maximum number of days each week. In addition, Jacques Goulet, Sun Life Canada's president, said that despite the "majority of employees" wanting the flexibility to choose whether they work from home or at the office, there are no plans to reduce Sun Life's existing office footprint. The company plans to retain enough office space to accommodate 100 per cent of its staff. "We think people and their team leaders can be the best judge of where they should be and where they should do their work," he said in an interview. Sun Life's plans offer an early look at a broad return-to-work strategy as companies across Canada develop their plans as vaccination rates continue to increase. Sun Life was already moving toward a more flexible work arrangement before the pandemic hit in early 2020, allowing some employees to work from home on occasion. To help accommodate more remote work, Mr. Goulet said the insurer is investing in more virtual meeting equipment to integrate people who are working from home with team members sitting together in the office.

Read Story (Subscription Required): https://www.theglobeandmail.com/business/article-sun-life-will-let-canadian-employees-choose-whether-to-return-to-the/?utm_medium=email&utm_source=Streetwise&utm_content=2021-7-7_21&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

COVID-19 PANDEMIC RESPONSE, RESILIENCE AND RECOVERY NEWS

Trudeau's Border Closure Is A Sham Designed To Only Allow The Rich To Travel. Time To Put An End To It

Opinion By Sabrina Maddeaux, National Post, July 6, 2021

[Sabrina Maddeaux: Trudeau's border closure is a sham designed to only allow the rich to travel. Time to put an end to it \(msn.com\)](#)

When will the United States border open to non-essential travel? It's the question on many people's lips as vaccination rates hit new highs and case counts hit new lows on both sides of the 49th parallel.

A better question might be: when will the U.S. border open for the non-rich? Because, frankly, the border isn't closed and has never been, so long as one can afford a plane ticket. Understandably, Prime Minister Justin Trudeau likes to gloss over this little detail when he touts his government's supposedly strong border controls.

Canada's public health measures have adhered to class lines more than they have to actual science. For a while, it was possible to view some of the discrepancies as loopholes, but the longer they drag on, the harder it is to conclude that the freedoms of the unmoneyed majority aren't being unjustly sacrificed for the freedoms of the moneyed few.

As travel resumes around the world, Trudeau's Liberals are taking an absurdly cautious approach. Last month, Canadian officials said a significant majority, a minimum of 75 per cent, of Canadians need to be double-vaccinated before they ease border restrictions.

"I wish there was a more artful way to say this, but this is bulls-t," said Representative Brian Higgins, a Democratic congressman from Buffalo, New York, when that decision was announced. "It's arbitrary. It doesn't follow the science, it doesn't follow the facts, it doesn't follow the data."

If Higgins was upset in June, he must've been absolutely fuming on Friday, July 2. In what would be an epic troll if it didn't adversely affect so many people's lives and livelihoods, Trudeau suggested he may actually require 80 per cent of Canadians to get two doses before further relaxing border controls.

The best-case scenario sees us passing that threshold at the end of August. So there will be no U.S. summer vacations for average Joes and Janes while those with money to throw at plane tickets freely jet to and from the Hamptons, or Miami or Los Angeles.

But it's not just about vacations. Big corporations are now well-versed at getting their cross-border workers classified as "essential" in the rare instances that they don't spring for a plane ticket. Extending the border closure won't touch their bottom lines. However, small businesses in the tourism, restaurant and retail industries that rely on summertime visitors will be out of luck, just as COVID-19 supports come to an end.

Low-wage workers in service and hospitality, already disproportionately affected by lockdowns, will also continue to suffer. Trudeau's government claims to be feminist, yet it betrays sectors that are heavily staffed by women time and time again.

"In Niagara Region alone, 40,000 people count on cross-border tourism to put food on the table. Eighty per cent of Niagara Falls' tourism revenue comes in 20 per cent of the time. July through Labour Day is disproportionately important to sustain our community ... cutting that period short even a little bit will significantly impact their likelihood of survival," reads a press release from the Canadian Tourism Roundtable.

Either non-essential travel to the U.S. is safe enough to allow or it isn't. If it's permitted by air, there's no good reason it shouldn't be permitted by land. Canada's plainly hypocritical policy can only be explained by a government that wants to have its cake and eat it, too. The Liberals hope to keep wealthier constituents happy while maintaining restricted land crossings in their back pocket as evidence of their vigilance if things go south.

When Trudeau posits moving the goalposts, is it because his government has access to some special science that other countries lack? Or is it because it's in his interest (and his party's) to hedge his bets on border openings, with voters and businesses he considers less valuable paying the price, until a rumoured fall election?

If it's the former, let's see the evidence that shows air travellers are less likely to carry and transmit the virus than land travellers. If there isn't any, the border needs to open and, when election day comes, average Canadians should show Trudeau exactly what they think of using COVID-19 to play political games.

Justin Trudeau Says Border Talks Will Re-Examine Restrictions For Fully Vaccinated Travellers

By Stephanie Levitz, Toronto Star, July 8, 2021

Letting in fully-vaccinated international tourists will be the next step in easing Canada's travel restrictions, Prime Minister Justin Trudeau said on Thursday, July 8. But when might unvaccinated travellers be allowed? "I can tell you right now, that's not going to happen for quite a while," Trudeau said during a press conference on a pre-election style tour of B.C. July 5 marked the first stage of a rollback of public health measures at the border since it closed to all but non-essential travel last year. The changes are only for a very set group: those fully dosed with a vaccine authorized for use here, and who are already eligible to enter the country: citizens, permanent residents, some of their family members, international students and agricultural workers being the majority of cases. Beginning this week, that group doesn't have to quarantine for 14 days, or stay in a government-approved hotel for part of that if they're flying in. They do still need a test three days before they leave for Canada, and one when they arrive. The rollback this week hasn't been enough for tourism and related industry groups who say their lucrative summer seasons are destroyed by an ongoing travel ban that in their mind is unfair given the rapid pace of vaccination within Canada. As of Thursday, roughly 78 per cent of people aged 12 years or older in Canada have at least one dose, and 44 per cent have two.

Read Story (Subscription Required): https://www.thestar.com/politics/federal/2021/07/08/talks-on-border-opening-to-re-examine-restrictions-for-the-fully-vaccinated.html?source=newsletter&utm_content=a01&utm_source=ts_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=teve_61613

People Along The US-Canadian Border Await Word Of Re-Opening

By Wilson Ring, The Associated Press, July 4, 2021

[People along the US-Canadian border await word of re-opening \(msn.com\)](#)

In a normal, pre-COVID-19 summer, scores of pleasure boats are anchored in Lake Champlain off the Burlington waterfront by July 4, with most of them from Canada. But the anchorage is nearly empty this year because of the ongoing border closure.

People who rely on those boaters directly and indirectly hope Canadians are back soon enough to avoid losing a second summer to the pandemic.

“We can't wait to welcome our visitors from Canada so that they can really embrace our new location in Burlington because I know that they are going to like it as much as we do,” said Elizabeth White, the director of development for Dream Yacht Charter. The company, which rents live-aboard sailing vessels to tourists across the world, moved its Lake Champlain operations to Burlington from upstate New York in 2020.

But it's unclear when the border — an easy sail about 40 miles (64 kilometers) north to where Quebec's Richelieu River drains the lake north into Canada — will fully re-open.

In the early days of the pandemic, the U.S. and Canadian governments closed the more than 5,500-mile (8,800-kilometer) border to non-essential traffic. Now with increasing vaccination rates and dropping infection rates, many are annoyed the two governments haven't laid out detailed plans to fully re-open the border.

Canada is easing its restrictions. Starting Monday, July 5, fully vaccinated Canadians or permanent legal residents may return to Canada without quarantining. But among the requirements are a negative test for the virus before returning, and another once they get back.

The Canadian and U.S. governments aren't expected to re-evaluate the border closure until July 21.

Commercial traffic has gone back and forth normally between the two countries since the start of the pandemic. Canadians are able to fly into the United States with a negative COVID-19 test and Americans can visit Canada to see relatives or close friends as outlined by a strict set of guidelines. But to do that, people entering Canada must quarantine for two weeks on arrival and the quarantine is enforced by the Royal Canadian Mounted Police.

The U.S. Travel Association estimates that each month the border is closed costs \$1.5 billion. Canadian officials say Canada had about 22 million foreign visitors in 2019 — about 15 million of them from the United States.

But there is a human angle to the closing that's missed in the economic figures.

Since shortly after the border closed in March 2020, people from both countries traveled to Derby Line, Vermont, and Stanstead, Quebec, to hold impromptu family reunions from their own side of the border on a residential street. While they can talk across the border, they can't touch and they can't pass things back and forth.

In the state of Washington, a grocery store in Point Roberts was in danger of closing until the state gave it a \$100,000 grant to keep it open until the border re-opens and its Canadian customers can return. It sits in an approximately 5-square-mile (8-square-kilometer) slice of the United States on the tip of a peninsula south of Vancouver, British Columbia, that juts into U.S. territory.

In far northern Michigan, a bridge connects Sault Ste. Marie to a larger city with the same name in Ontario, Canada. Denise Boston Talentino, a citizen of both countries, has lived on the U.S. side of the "Soo" for 26 years. She commuted to Canada to work as an addiction counselor before retiring in November but couldn't visit family there.

"The United States and Canada were like one world to me. I never imagined it would ever last this long," Talentino said of the border rules.

Canadian officials would like 75% of eligible Canadian residents to be fully vaccinated before loosening border restrictions for tourists and business travelers. The Canadian government expects to have enough vaccine delivered for 80% of eligible Canadians to be fully vaccinated by the end of July. Canadian government statistics show that as of July 1, just over 35% of the eligible Canadian population was fully vaccinated.

"We are optimistic that the decrease in cases and increase in vaccine coverage will in due course allow a progressive easing of measures at the border," said Madeleine Gomery, a spokesperson for Canada Public Safety Minister Bill Blair. "In the meantime, we are proceeding with appropriate caution on both sides, taking advice of public health experts, and encouraging Canadians to continue receiving their vaccinations."

Nathaniel Erskine-Smith, a Liberal member of the Canadian Parliament from the Toronto area, has been pushing for the safe re-opening of the border. Erskine-Smith said that easing the entry requirements for Canadian citizens is an important step for fully vaccinated individuals to build trust in travel.

"I would say I continue to think we should move faster," Erskine-Smith said.

He says officials on both sides of the border should have begun the process months ago on re-opening details such as what would be acceptable proof of vaccination that would allow people to cross.

On the U.S. side, politicians from states along the Canadian border have been pushing the Biden administration to move forward with plans to re-open the border.

"We in Vermont are for the restoration of these cross-border relationships as soon as possible," said Vermont's Democratic U.S. Senator Patrick Leahy. "Those decisions should be based on sound science and not on politics."

While the two governments are pondering the policy, people accustomed to seeing Canadians every summer are waiting.

In Maine's Old Orchard Beach, a long-time popular vacation spot for people from Quebec, the Canadians are sorely missed. At the Alouette Beach Resort, there was a single Canadian visitor the weekend of Quebec's Saint-Jean-Baptiste Day, a provincial holiday that often turns into a long weekend for vacationing families from Quebec.

Owner Fred Kennedy said the loss has been made up to some degree by American visitors and, looking ahead, some Canadians are making inquiries about travel later in the summer.

"We still miss the Canadians," Kennedy said. "It gives a flavor to Old Orchard."

Border Restrictions Could Provide A Boost To Canada's Lagging Tourism Sector

By David Parkinson, The Globe and Mail, July 7, 2021

The one holdout in Canada's economic recovery – the travel and tourism industry – is poised to shift from laggard to major growth engine in the second half of the year. And the fact that the sector will still face restrictions may actually provide a boost. In a report published this week by Royal Bank of Canada, economists Nathan Janzen and Claire Fan noted that the continued limits on international travel will not only discourage most foreign visitors from coming to Canada this summer, but will also prompt most Canadians to vacation within our borders. That, they argue, is actually a pretty good trade-off for the industry. Canadians are big travellers, and deep-pocketed ones at that; the RBC report noted that in the five years prior to the pandemic, Canadians spent almost twice as much on trips abroad than foreign visitors spent in this country. Prior to the pandemic, there were roughly one million more Canadians travelling outside the country at any given time than there were foreigners vacationing in Canada. That suggests that border restrictions, as long as they continue, will actually increase the size of the market for Canadian tourism businesses. "Redirecting some of that spending to homegrown tourism activities will help support a recovery, despite a slower than expected rebound in international demand," the economists wrote.

Read Story (Subscription Required): https://www.theglobeandmail.com/business/commentary/article-border-restrictions-could-provide-a-boost-to-canadas-lagging-tourism/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-7-7_20&utm_term=Coronavirus%20Update:%20The%20rate%20of%20first%20doses%20is%20plateauing%20in%20Canada%20%E2%80%93%20here%E2%80%99s%20what%20it%20means%20for%20containin%20the%20virus%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

Congressman Higgins and Assemblyman Rivera Mark Canada Day With Joint Push to Re-Open The Border Between The United States And Canada

Federal & State Leaders Representing the Peace Bridge Say People Have Been Separated for Too Long

By Press Release, July 1, 2021

<https://higgins.house.gov/media-center/press-releases/congressman-higgins-assemblyman-rivera-mark-canada-day-with-joint-push>

The week including Canada Day, July 1, and Independence Day, July 4, typically tends to be one of the busiest times of the year for cross-border travel between the United States and Canada. However, this year the border remains closed to non-essential travel and federal and state leaders representing the border community that includes the Peace Bridge are frustrated by the lack of progress. Congressman Brian Higgins (NY-26) and New York State Assembly member Jonathan D. Rivera are both pushing for action.

In a letter to Kirsten Hillman, Ambassador of Canada to the United States, Assembly member Rivera writes, "Even more important than the significant economic impact of a continued border closure is the toll taken on families who have endured 15 months without seeing loved ones who happen to live on opposite ends of the boundary. These families have rightly expressed outrage and indignation at the re-opening process, and continuing to leave them in the dark without a stated plan or timeline on reuniting them is bordering on the inhumane."

In remarks on the floor of the House of Representatives this week, Congressman Higgins called out both governments for failing to act, "For 34 years my community of Buffalo, New York and our Canadian neighbors in Fort Erie, Ontario would mark the first week in July with the 'Friendship Festival.' ...There will be no cross-border celebration this year on Canada Day and Independence Day. Not due to the pandemic but due to the failure of both countries to plan for a safe re-opening of the border."

The United States and Canada share 5,525 miles of border, the longest land boundary between two countries in the world. According to a pre-pandemic report, "Approximately 400,000 people and over \$1.6 billion in goods cross the Northern Border daily through more than 120 POEs (Ports of Entry)."

Border crossing entry data made available by the U.S. Department of Transportation indicates in July of 2019 over 1.437 million people crossed at the Buffalo Niagara Falls Land Ports of Entry, which includes the Peace Bridge, Lewiston Bridge, Rainbow Bridge and Whirlpool Bridge. By comparison, due to border restrictions, which have been in place since March of 2020, just over 31,000 people crossed Buffalo Niagara international bridges during the month of July of 2020. Using that data, we can estimate, if travel restrictions remain in place, more than 1.4 million people will be prohibited from crossing through Buffalo Niagara land ports in July of 2021.

As of June 28, over 68% of Canada's population has received one dose of the COVID-19 vaccine and more than 28% are fully vaccinated. Similarly, close to 55% of people in the United States have received

one dose and nearly 47% are fully vaccinated. Higgins and Rivera point to the success in vaccinating citizens on both sides of the border as the key that should open the door to cross-border travel.

Rivera writes, "...the necessity for such drastic measures has now expired. Vaccinated New Yorkers now have the capability of traveling to Europe, but are not able to drive a few miles across the Peace Bridge in order to visit their families, properties and businesses. We respectfully request that Canadian officials use the powers defined by their offices to end the border closure for good on July 21 and return our two great nations to a place of storied camaraderie."

Higgins added, "For friends and families living along the Northern Border, crossing isn't an annual event, it is a way of life. Vaccines provide the bridge that allows people to come together again. We need leadership to open those bridges and let us reunite."

Assembly member Rivera serves as Chair of the New York State Assembly's Subcommittee on Regional Tourism Development. His Western New York district borders Lake Erie and Southern Ontario. He represents and resides near the Peace Bridge in Buffalo, New York.

Congressman Higgins is Co-Chair of both the Canada-U.S. Inter-parliamentary Group and the Congressional Northern Border Caucus. Higgins' Congressional district also borders Southern Ontario and includes several Land Ports of Entry in the Cities of Buffalo and Niagara Falls, New York.

New Border Rules Take Effect Monday; Trudeau Shifting the Goalposts Again?

By Jim Byers, Canadian Travel News, July 4, 2021

<https://canadiantravelnews.ca/2021/07/04/new-rules-for-entering-canada-begin-july-5-but-not-for-most-americans/>

Canada is hours away from new rules for fully vaccinated Canadians crossing the border. But the Canadian prime minister appears to be shifting the goalposts – again – for other visitors.

As of 12:01 a.m. EDT on Monday, July 5, which is actually July 4 in some areas of Canada, fully vaccinated Canadians, permanent residents and others allowed into the country can skip the mandatory, 14-day quarantine if they've had two doses of a Canadian-approved vaccine.

Air travellers allowed to visit Canada also will be exempt from the requirement that they spend their first three days in Canada in a government-approved hotel.

But the rules don't apply to most would-be foreign visitors.

For the longest time, Prime Minister Justin Trudeau and members of his Cabinet said restrictions could ease once 75% of Canadians had their first vaccine and 20% had their second. Then they said that Canada needs to have 75% of Canadians fully vaccinated (both doses) before Canada can open its borders. On Friday, July 2, however, Trudeau appeared to again move the target.

"We have to get up over 75% fully vaccinated, up into the 80% range fully vaccinated perhaps...if we're going to be safe," he told reporters on Friday, July 2.

Trudeau said one issue is that Canada and the U.S. have to agree on specifics surrounding border crossings.

He said that Ottawa is still working with American officials to have an "aligned" approach when it comes to keeping citizens of both countries safe from COVID-19, Narcity reports.

"When we start re-opening, so Americans and others who are fully vaccinated can come into Canada, will depend on how this goes, on the data we collect, on how we're able to keep Canadians safe even as we make adjustments to the rules and as travel volumes inevitably increase," Trudeau said.

"I know people are impatient to suddenly get back to normal but we're not there yet," Trudeau said.

According to Vaccine Tracker Canada, 77.963% of adult Canadians have had one dose of approved vaccine as of 7 p.m. Eastern Time on July 4, while 39.811% of Canadians 12 and over have had two doses.

The current border U.S.-Canada border closure, which began in March of last year, was extended in June. The border is now closed to all but essential traffic until July 21, 2021.

Can't Enter Canada Now? Don't Try On Monday, July 5, Border Agency Warns Would-Be Travellers

By James McCarten, The Canadian Press, July 2, 2021

<https://www.msn.com/en-ca/lifestyle/travel/can-t-enter-canada-now-don-t-try-on-monday-border-agency-warns-would-be-travellers/ar-AALHWq1?ocid=msedgdhp&pc=U531>

The agency that guards Canada's borders is putting would-be travellers on notice: if you're not eligible to enter the country now, you won't be on Monday, July 5.

That's the clear message from the Canada Border Services Agency as it prepares for next week's preliminary easing of COVID-19 travel restrictions.

After midnight Sunday, July 4, fully vaccinated Canadian citizens and permanent residents will be exempt from quarantine requirements when they enter the country.

However, the exemption only applies to those eligible travellers who have gone 14 days since receiving a full course of one of the four vaccines approved for use in Canada.

It also requires travellers to use the ArriveCAN app or online service to log their vaccination details and COVID-19 test results prior to departure.

Denis Vinette, CBSA's vice-president, travellers branch, calls it a very cautious, early first step in the process of easing restrictions that have been in place since March 2020.

"What's not changing are the current restrictions to travel to Canada; I think that's kind of the first key thing that folks need to understand," Vinette said in an interview.

"If you were unable to come to Canada on July 4 of this year, you can't come in on July 5. There's been no change to all of the restrictions and the provisions that have been issued on that front."

Nor will the quarantine requirements be waived for travellers who arrive in Canada prior to Monday, July 5, the agency noted.

The ArriveCAN portal can be accessed either via the Apple or Android app or online via the federal government's website at canada.ca.

Prime Minister Justin Trudeau said he's confident the border agency has the tools and the personnel required to deal with the changes on Monday, July 5, adding that the government's priority will always be the safety of its citizens.

"I think it's really important that we are moving forward on allowing people who are currently allowed to come into Canada ... to be able to do so and not have to quarantine anymore, because they're double-vaccinated," he said.

"For others, we will be looking at how this works before we open up to next steps, but we will continue to put first and foremost the safety and security of Canadians at the top of everything we do."

The mutual travel restrictions between Canada and the United States — which prohibit all discretionary travel between the two countries while continuing to allow the movement of trade, essential workers and international students — are due to expire on July 21.

It's too soon to say how the rules might evolve by then, Trudeau said.

"When we start re-opening so Americans and others who are fully vaccinated can come into Canada will depend on how this goes — on the data we collect, on how we're able to keep Canadians safe even as we make adjustments to the rules."

Now is not the time to be cavalier, he added: Yukon is dealing with its largest spike of cases since the pandemic began, despite having more than 70 per cent of its population fully vaccinated.

"Every step of the way, we're going to make sure we keep Canadians safe."

Michigan Members Of Congress Urge Biden To Re-Open Canadian Border

By Todd Spangler, Detroit Free Press, July 7, 2021

<https://www.freep.com/story/news/local/michigan/2021/07/07/canada-border-restrictions-opening-biden-us/7887111002/>

U.S. Representative Bill Huizenga of west Michigan and five other members of the state's U.S. House delegation have written President Joe Biden a letter saying it's past time to re-open the border with Canada.

In the letter, led by Huizenga, R-Zeeland, and signed by 75 members of the U.S. House, including those from both parties, Biden is asked "to begin taking science-based, data-driven steps to safely re-open international travel" to the U.S., including allowing freer access to Canada.

Pressure has been building on Biden and Canadian Prime Minister Justin Trudeau to re-open the world's largest land border between two nations, which has been closed since last year to all but essential travel because of concerns over COVID-19-19. But the Biden administration is not expected to take another look at re-opening the border until July 21.

In the letter, Huizenga — who along with U.S. Representative Brian Higgins, D-N.Y., co-chairs a group that meets with parliamentary officials in Canada over issues of joint concern — and others said more than 59% of the Canadian population has received at least one dose of vaccine and that number is expected to grow quickly.

"The efficacy of vaccines has prompted the Canadian (health officials) to issue guidance recommending that government-mandated quarantines for fully vaccinated travelers be discontinued and that border restrictions evolve to reflect improving conditions," the letter says. "Similarly, guidance from the CDC (Centers for Disease Control and Prevention) is clear that fully vaccinated travelers may safely resume travel."

In the U.S., 67% of eligible adults have been vaccinated. This week, Biden announced plans to ramp up efforts to get the remainder to receive shots.

While essential travelers have been able to cross the border since last year, non-essential travel has been largely shut down, with quarantine requirements slowing tourism and separating communities — such as Detroit and Windsor, Ontario — that have long had close community relationships.

There are other relationships affected, too. During a recent discussion hosted by Politico, Huizenga noted that his wife is Canadian and she hadn't been able to visit her mother or father.

The letter, however, could signal that border restrictions are likely to end or be relaxed soon. This week, Canada began allowing fully vaccinated Canadians or permanent legal residents to return without quarantining, though they still had to get a negative test before returning and another upon their return.

The letter to Biden also called for easing restrictions on travel between the U.S. and Britain and clarifying a process for lifting other international restrictions.

Among the other members of Michigan's congressional delegation signing the letter were U.S. Reps. Dan Kildee, D-Flint Township; Andy Levin, D-Bloomfield Township; Lisa McClain, R-Bruce Township; Peter Meijer, R-Grand Rapids, and John Moolenaar, R-Midland.

Niagara's Top Doctor Says Re-Opening Border With U.S. This Summer Is Too Risky

By Holly McKenzie-Sutter, The Canadian Press, July 7, 2021

https://www.thestar.com/news/canada/2021/07/07/niagara-top-doctor-says-re-opening-border-with-us-this-summer-is-too-risky.html?li_source=LI&li_medium=thestar_canada

The top public health official in Ontario's Niagara Region says he wants the U.S.-Canada border to stay closed until the fall even as local business leaders and politicians call for the opposite to support the area's tourism-reliant economy.

Dr. Mustafa Hirji said the risk of re-opening the border this summer is too great, especially with the more transmissible Delta variant spreading in parts of the midwestern U.S.

"I think opening the border would put us at particular risk," Hirji said in a recent interview.

Hirji noted that Canada has been fairly successful at controlling the spread of the variant compared to other jurisdictions, and lifting border measures too early could reverse that progress. The variant has caused re-opening setbacks and infection surges even in highly vaccinated countries such as the U.K. and Israel.

Mutual travel restrictions between Canada and the U.S. are currently due to expire July 21. The rules, which make exceptions for trade, essential workers and international students, have been extended several times during the pandemic.

Hirji said he would recommend extending the border closure this month and reassessing the situation in the fall so both countries have extra time to vaccinate more people.

"I expect, probably, we need another two or three months before we're at the stage where we've maxed out our vaccinations, and we would be at a stage where we could re-open and not have to worry about the Delta variant overwhelming us," he said.

Hirji's comments contrast starkly with those made by businesses and political leaders in the city of Niagara Falls who want Ottawa to re-open the border immediately now that COVID-19 trends are improving.

A joint statement issued by them this week argued many businesses in the city that shares a border with New York state earn much of their revenue in the summer months. They said their income stream is in jeopardy for the second consecutive summer.

The group also pointed out that American businesses just across the border are subject to less restrictive public health rules.

“Now is the time for immediate action, as many beloved Niagara Falls attractions are in danger of permanent closure,” the group said.

Border measures began easing slightly this week, with fully vaccinated Canadian citizens and permanent residents allowed to enter the country without quarantining, provided they have gone 14 days since their full course of a Canada-approved vaccine and completed a COVID-19 test before arriving.

The group of Niagara Falls politicians and businesses asked Ottawa to lay out its full plans for resuming international and domestic travel, with details for when fully vaccinated foreigners can enter the country.

Niagara Falls Mayor Jim Diodati was among the voices calling for a swift re-opening.

“It is not just a priority for our sector, but a dire situation for Canadian border cities that a plan be put in place, that relies on science, to open the border, safely, now,” Diodati said in a statement.

Top executives with Niagara Falls Tourism, the Canadian Gaming Association, and Niagara City Cruises also put their names behind the push for a firmer, and faster, border re-opening plan.

New daily infections and hospitalizations have dropped in Ontario as the province vaccinates more people against the virus and slowly rolls back public health restrictions for businesses and gatherings.

The seven-day average for new infections sat at 216 as of Wednesday, July 7. Figures from a group of experts advising the government on the pandemic estimated the Delta variant made up nearly 82 per cent of cases.

U.K. Prime Minister Boris Johnson Outlines End To COVID-19-19 Restrictions In Two Weeks

By Paul Sandle and Alistair Smout, Reuters, July 5, 2021

<https://www.theglobeandmail.com/world/article-british-pm-boris-johnson-to-set-out-lockdown-easing-though-COVID-19-19/>

British Prime Minister Boris Johnson set out plans on Monday, July 5 to end social and economic COVID-19-19 restrictions in England in two weeks' time, a test of whether a rapid vaccine rollout offers enough protection from the highly contagious Delta variant.

Johnson confirmed the government aimed to end restrictive measures on July 19, with a final decision to be taken next week. He said the step would eliminate formal limits on social contact, the instruction to work from home, and mandates to wear face masks.

After imposing the most onerous constraints on behaviour in Britain's peacetime history to battle the novel coronavirus, Johnson is betting the country's vaccination program, which has weakened the link between infections and hospital admissions, can prevent the nation's health service from being overwhelmed by a new wave of COVID-19-19.

Under the plans, nightclubs will be allowed to re-open and there will be no limits on capacity for hospitality venues. Social distancing guidelines will be scrapped.

"We must be honest with ourselves that if we can't re-open our society in the next few weeks, when we will be helped by the arrival of summer and by the school holidays, then we must ask ourselves when will we be able to return to normal?" Johnson told a news conference.

"We will move away from legal restrictions and allow people to make their own informed decisions about how to manage the virus."

Johnson's government sets health policy for England, but not for Scotland, Wales or Northern Ireland.

Britain has suffered the seventh highest global death toll from COVID-19-19, and Johnson has been accused of being too slow to implement each of England's three lockdowns.

But the take-up of vaccines in Britain has been strong, with 86% of adults receiving a first dose and 64% receiving two doses as of Monday, July 5, according to government data.

Public Health England figures indicate that the vaccines are highly effective in preventing the Delta variant from leading to severe illness or hospital admission, especially after two doses.

End Of Lockdown

Johnson also said that people under 40 would be invited for their second COVID-19-19 shots from eight weeks after their first dose, rather than 12 weeks, bringing it into line with the policy for over-40s.

He added that while he believed this was the best time to end restrictions, people should still be cautious and that containment measures could be brought back if needed.

"I didn't want people to feel that this is, as it were, the moment to get demob happy ... it is very far from the end of dealing with this virus," Johnson said.

"Obviously, if we do find another variant that doesn't respond to the vaccines ... then clearly, we will have to take whatever steps we need to do to protect the public."

Opposition Labour Party leader Keir Starmer criticized the plan, and said that some legal measures, such as the requirement to wear masks on public transport, should be kept in place.

“Simply throwing off all protections when the infection rate is going up is reckless,” he told broadcasters.

Maui Mayor Asks Airlines For Fewer Tourists Amid Travel Boom

By Audrey McAvoy, The Associated Press, July 4, 2021

[Maui mayor asks airlines for fewer tourists amid travel boom \(msn.com\)](https://www.msn.com/en-us/news/maui-mayor-asks-airlines-for-fewer-tourists-amid-travel-boom)

For nearly a year, Maui residents had their tropical oasis virtually to themselves. Then the visitors all came flooding back.

“Over-tourism” has long been a complaint of locals on the Hawaiian island that is among the world’s most popular getaways: congested roads, crowded beaches, packed restaurants.

But as the U.S. begins to emerge from the pandemic, Maui is reeling from some of the same strains seen on the mainland, such as a shortage of hospitality workers. And its restaurants, still operating at limited capacity, are struggling to keep up.

Now, as cooped-up mainlanders return in droves, Maui officials are making an unusual plea to airlines: Please don't bring so many people to our island.

“We don’t have the authority to say stop, but we are asking the powers that be to help us,” Mayor Michael Victorino said at a recent news conference.

Hawaii has had some of the nation’s most stringent coronavirus public health restrictions, and it's the only state that hasn't fully re-opened, in part due to its remote location and limited hospitals. Also high on people’s minds is the memory of diseases that wiped out 80% of the Native Hawaiian population in the century after Europeans arrived.

The governor doesn’t plan on lifting all restrictions until 70% of the state's population is vaccinated. As of Friday, July 2, 58% were.

Yet Hawaii has become an attractive destination as other states ease rules, particularly because some overseas travel is still restricted. And Maui is a favorite spot for vacationers from the U.S. mainland, where the pace of COVID-19 vaccinations has been robust.

The Hawaii Tourism Authority said 215,148 visitors came to the island in May compared to just 1,054 during the same month last year, when tourism all but shut down amid COVID-19 fears and Hawaii’s requirement that travelers quarantine upon arrival. That’s not far off May 2019, when 251,665 visitors arrived.

Even more are expected over the July 4 holiday weekend, with the Maui Visitors Bureau anticipating arrivals will at least equal 2019 levels.

Restaurants, which are operating at 50% capacity, are feeling the crunch.

"We're under more pressure than we were pre-COVID-19, that's for damn sure," said Jack Starr, who manages Kimo's in Lahaina, which has a reservation wait list almost two months out.

Eateries will be allowed to start filling 75% of their seats later this week, but Starr says the employee shortage and a 6-foot (2-meter) distancing requirement for tables leave their hands tied.

"Are you kidding me?" he said. "You got to take that down to 3 feet, and we might have something going here."

At his news conference, the mayor also pointed to illegal parking along the famed Hana Highway, a two-lane country road that winds its way along Maui's lush northern coast, with the ocean on one side and breathtaking valleys and waterfalls on the other. Tourists pull over to take pictures, blocking traffic and fueling worries about what would happen if a fire truck or ambulance couldn't pass.

Maui's main airport in Kahului is also over-crowded, and its emergency services are taxed, Victorino said.

"It's the airlift that really drives all of this," he said, using an airline industry term for transporting people and cargo. "Without airlift, people don't come."

Victorino said he has asked airlines to voluntarily limit seats to Maui, but declined to say to which airlines he spoke. The companies are under no obligation to do as he asks, and it's unclear if any would.

Hawaiian Airlines spokesman Alex Da Silva said that as "Hawaii's hometown airline," the company is conscious of the pressure the rebound in arrivals has put on infrastructure, natural resources and communities. But he also noted visitors are the engine of the state's economic recovery.

He said Hawaiian Airlines looks forward to continuing to work with the mayor and other leaders to find solutions.

Alaska Airlines said it is operating an average of 10 daily flights to Maui from the U.S. West Coast, which is similar to summer 2019. The company said it understands residents' concerns and recently met with the mayor and council members to discuss how they can "work together on responsibly rebuilding Maui's tourism industry and economy."

Not everyone thinks curbing airline travel is the answer.

Mufi Hannemann, president of the Hawaii Lodging and Tourism Association, said he worries the mayor's request sends a mixed message at a time when both the tourism industry and broader economy are clawing their way back.

"People are still unemployed. And businesses are still struggling," he said.

Hannemann instead urged cracking down on illegal vacation rentals and controlling crowds through usage fees. Oahu has done the latter, for example, by charging visitors to a popular and environmentally fragile beach called Hanauma Bay.

Maui County Council member Kelly King said the problem is over-tourism. She pointed out that Maui's community plan says the average daily census of travelers shouldn't exceed 33% of its 150,000 residents. But right now that number is about 42% to 45%.

She said the mayor's plea to airlines is a start, but she wants the county to enact a Bill she sponsored that would impose a moratorium on new hotel construction in south and west Maui, the island's biggest tourist districts.

King argued the pandemic underscored the risks of overly relying on tourism to power the economy, noting Maui's 34% unemployment rate led the nation after travel screeched to a halt. It has since improved to 10.4% but is still far above the pre-pandemic level of 2.1%.

City Council member Yuki Lei Sugimura said residents are frustrated but appreciate travelers.

"The visitor — they are our No. 1 economic driver. They create jobs. So they're very important to us. But people are saying we want to have a balance," she said.

In the meantime, many businesses are laboring under stressful conditions, said Aman Kheiri of Lahaina's Sea House Restaurant.

"We are experiencing hostile guests, mostly tourists who are fed up with the regulations and a lack of restaurant reservations," Kheiri said. "The question is, how can we accommodate the consistently increasing numbers of tourists arriving daily?"

Australia's COVID-19 Plan Could Keep Its Borders Closed To Visitors Until 2024

By Gary Leff, *ViewFromTheWing*, July 2, 2021

<https://viewfromthewing.com/australias-COVID-19-plan-could-keep-borders-closed-to-visitors-until-2024/>

Australia, like several island nations, won the first phase of the pandemic. They managed to contain the virus through strict lockdowns and border restrictions, and for much of the past year and a half, life has been relatively normal. Now they're losing the long phase, and the nation's Prime Minister laid out a re-opening plan that could stretch years. I do not expect it to take nearly as long.

However, with limits on the number of people permitted to arrive in the country, many Australians were kept out of their home country. People couldn't generally leave the country either, so families were separated. And there were still sporadic outbreaks, mitigation measures, and even semi-regular restrictions on crossing even domestic borders.

Now, though, Australia, like some other similarly-situated countries, is losing this next phase of the pandemic. They largely blew their vaccine rollout. And a largely unvaccinated population, without immunity from prior infection, is almost entirely vulnerable to the virus.

While the United States and Europe mostly return to normal life, Australia once again faces lockdowns – and little prospect of being able to leave the country (or, for some, being able to return).

We've seen recent lockdowns in New South Wales and especially Sydney, and even Perth, Brisbane and in Alice Springs; and now Australia is reducing in half the number of residents who can enter the country into 14-day state quarantine.

And the country has laid out a plan to re-open that seems nuts, except when you consider that each time politicians impose greater restrictions in the country, their popularity actually rises.

1. Reduce arriving Australians to limit the number of potential carriers of the virus, likely through end of 2021
2. Allow more Australians to return home, and let them quarantine for 7 days at home instead of two weeks in a state-managed facility (2022)
3. Eliminate travel restrictions for vaccinated citizens (date uncertain)
4. Allow vaccinated visitors without restriction, and unvaccinated visitors with a testing regime.

If this plan were actually followed, it might be 2024 before people could visit Australia. That might even mean that non-residents couldn't visit their families who live in Australia, though Australians could visit them by leaving the country perhaps in 2023.

Right now, it makes sense to offer cautious rhetoric, because the country is more at risk to the Delta variant of the virus than most, and because only caution will hold it at bay since they aren't on the verge of vaccinating the majority of their population. However, mRNA vaccines are slated to arrive in Australia in substantial quantities later this year. Provided the country doesn't blow its vaccination program further, Australians in-country will be largely protected and there won't be nearly so much cause for caution by the time they'd otherwise be entering phase 2.

While caution isn't likely to end, mass vaccination should coincide with seasonal variation in the virus, and they'll see quickly that they aren't facing spread. As time wears on, and the rest of the world manages to move on, they'll feel more and more left behind. And I'll predict that re-opening of international travel happens more quickly than this current framework projects.

Travelweek's 2021 Consumer Survey: Key Insights Into Vaccinations, Travel Demand And Restrictions

By Cindy Sosroutomo, Deputy Editor, Travelweek, July 5, 2021

<https://www.travelweek.ca/news/travelweeks-2021-consumer-survey-key-insights-into-vaccinations-travel-demand-restrictions/>

An overwhelming 63.9% of Canadians are in favour of re-opening the Canada-U.S. border, according to Travelweek's 2021 Consumer Survey, which has revealed several telling trends and key insights into how the global pandemic has impacted Canadians' views on travel and safety.

Launched in June 2021 in partnership with Star Metroland, the survey garnered 2,342 responses from Canadians across the country. In addition to being supportive of re-opening the border, the majority of respondents said that Canada's ongoing restrictions are severely impacting their travel plans, with 94.9% saying they do not see themselves travelling while the 3-night hotel quarantine remains in place, and 92.2% saying they will not travel overseas with Canada's advisory against non-essential travel still in effect.

Though the federal government recently announced the easing of travel restrictions, it will be done gradually, in phases, as Canada's vaccination rollout continues. The Canada-U.S. border will remain closed until at least July 21, while the 3-night hotel quarantine will lift on July 5 for fully-vaccinated Canadians and permanent residents only.

"The Government was quick to act to close the borders, which was the right thing to do at the time, but unfortunately they were very slow to provide any form of a roadmap to recover, to the point there is still a lot of uncertainty," said David Green, VP Commercial and Manager Director for Canada, G Adventures. "This means travellers are reluctant to book, which in turn has a devastating effect on the travel and tourism industry in Canada."

Green added that with the continued rollout of Canada's vaccination program, an undertaking he said the government should be applauded for, it's now time to open the borders. Prime Minister Trudeau had previously said it would take 75% of Canadians getting vaccinated before restrictions can be lifted.

"Within the next couple of weeks, it's highly likely that we will meet the 75% threshold of all Canadians being fully vaccinated, so the risk has been considerably reduced," said Green. "I hope that the Government recognizes the need to support the industry beyond the current measures, which, quite frankly, have not been good enough."

Here are more highlights from Travelweek's 2021 Consumer Survey:

Booking And Travel Trends

When asked whether they would be willing to book travel in 2021, 40.6% of respondents said they are waiting to see how the situation unfolds, while 15.7% are already researching possible destinations.

Another 15.3% said they will not travel until they're vaccinated and 13.1% said they are not interested in travelling at this time.

As for what will be the most important consideration for when they do book travel, a majority of 51.8% cited flexible change/cancellation policies, something Green says is more important than ever before. Just last week G Adventures announced its 'Book with Confidence' policy, which allows travellers to cancel and rebook their trip up to 14 days prior to departure.

The pandemic has also impacted travellers' decision-making with regards to where to travel. Over a third of respondents (34.7%) said they would travel within Canada once restrictions lift, which is in line with industry experts citing pent-up demand for domestic trips.

Speaking exclusively with Travelweek, Zeina Gedeon, President & CEO of TPI, said that the organization is actually seeing much higher numbers for home-grown vacations.

"In December, when the government implemented new testing procedures for international travel, we saw a surge of bookings for travel within Canada and that trend continues," she said. "Our advisors themselves are also exploring Canada and have been on several trips with our preferred suppliers. They have been using social media to promote domestic travel and to build excitement for their customers."

Beyond Canada, 19.7% of respondents said they'd prefer travelling to the United States while 18.1% hope to head to the Caribbean once travel opens up. In terms of what kind of trip they're hoping to take, 46.9% said Beach Vacation, followed by History & Culture (15.4%) and Cruise/River Cruise (13.1%). And to reflect the growing demand for 'bubble' vacations, in which families and friends travel within their social bubbles, 59.1% of respondents said they are more likely to book a private tour post-pandemic.

"Safety is going to be a primary decision-making factor for travellers moving forward. We are working with many suppliers to customize trips for smaller groups," added Gedeon. Take G Adventures, for example. They have a program, 'Book Your Bubble Collection,' which is doing amazingly well with our advisors. Looking at advance bookings, we are seeing a lot of small groups. But what's also surprising is that we are seeing large groups too – go figure!"

Vaccinations And Travel Restrictions

Canadians are in full support of the country's vaccination program, with an overwhelming 94% of respondents saying that they plan to get vaccinated once eligible. Among those who do get vaccinated, just over 60% said they will feel uncomfortable travelling with those who are not vaccinated. Even more telling, 55.8% said that they will travel again so long as the majority of the population of the destination they are travelling to is vaccinated and safety protocols are in place.

It's not surprising then that a majority 53.5% of respondents are "fully in favour of vaccination passports for international travel," with another 32.1% saying that while potentially a complicated issue, the requirement is the "best available means for restarting travel post-pandemic." Just 5.4% strongly disagreed with the idea of vaccination passports, saying they will not travel if that's what's required.

Last month, Prime Minister Trudeau announced a 2-track proof of vaccination system, with the first track set to be up and running in the coming weeks, via Canada's ArriveCAN app.

In addition to a federally-backed verification system, a growing number of travel companies have announced their own proof of vaccination policies, including major cruise lines such as Royal Caribbean, Seabourn and Crystal Cruises, and tour operators such as Globus family of brands.

When asked whether G Adventures will one day require proof of vaccination, Green said that although he can't reveal too many details at this time, "we are considering all options in terms of the concerns fully vaccinated travellers might have."

He added: "At the same time, we need to consider that many younger travellers may not have yet had access to a vaccine, so testing is their only solution to travel until they are vaccinated and we want to remain inclusive to all travellers."

Travel Demand And Travel Agents

The industry has been saying it all along, that pent-up demand for travel has been at an all-time high. With 54.9% of respondents foreseeing travel restrictions easing in fall 2021, close to 60% (59.7%) said they hope to travel outside of Canada this year, even if they haven't made a booking yet. And even better news? 63.5% have saved money throughout the pandemic which they say may be allocated towards future travel, and 39% said they hope to travel one to three months after travel restrictions are lifted.

"This is in line with research we conducted pre-vaccine rollout, and we are seeing a huge tide of bookings since the announcement of hotel quarantines being lifted for fully vaccinated travellers," said Green.

And once all these travellers are ready to book, Travelweek's survey indicates that the majority of them (58.8%) will be doing so with a travel agent.

Gedeon, who has long been a proponent for travel agents, says that if there can be a silver lining to this whole pandemic, it's the fact that agents are now considered as playing a crucial role in the booking process.

"It is ironic that it took a pandemic for people to realize the importance of working with a trusted travel advisor, but now that they have, there is no going back," she says. "Our advisors now believe in the value that they bring and are now charging service fees to match the work they do. Do we not pay financial advisors and real estate agents a fee? Many of the advisors in our network have started charging fees and their clients aren't even questioning it because they now realize how important it is for them to trust an expert in the travel industry who understands their needs and is there to guide them through every step of their planned vacation."

Why Snowbirds Should Consider Booking Their 2022 Vacations Soon

By *SnowbirdAdvisor.ca*, July 7, 2021

https://www.snowbirdadvisor.ca/why-snowbirds-should-consider-booking-their-2022-vacations-soon?utm_source=sentinblue&utm_campaign=SA_Newsletter_2021_July&utm_medium=email

Many snowbirds don't just travel to their winter destinations - they're also busy taking bucket list trips, cruises and other vacations in the spring/summer/early fall.

If you're thinking about a special trip in late 2021 or 2022 to celebrate being able to travel again, you're not alone! In fact, you had better start booking soon.

Americans have been booking travel now for months, which has resulted in some cruise and tour departures being sold out or close to sold out already - as well as some dates for hotels.

Canadian travel agents have also seen a huge influx in bookings in recent weeks and some interesting trends are developing. There is huge pent-up demand as people have not been able to plan travel for a long time. Travel agents are reporting that their clients are happy to spend more money than usual and are looking to upgrade their vacations by taking luxury trips or staying longer.

People want to travel to celebrate what will hopefully be the winding down of COVID-19.

All indications are that travel is going to come roaring back next year and if people wait too long, they will find many options are sold out.

Why You Should Consider Using A Travel Agent

Travel will not be the same as before the pandemic, at least not for a while. Many countries are just opening up and some are not yet open as they are still dealing with outbreaks of COVID-19. Other countries have various rules and requirements for inbound travellers that are constantly changing and can be confusing.

Many airlines are not operating as many flights as before and getting to and from destinations could be more complicated.

For all of these reasons, snowbirds should consider using a travel agent to make their arrangements. Travel agents have systems that give them access to all the information you will need to plan your trip and will keep you informed of any changes. In addition, if any problems arise during your trip, your agent is there to help you.

Navigating all of these issues in the post-COVID-19 world can be tricky. Try to think of your travel agent as your own personal travel concierge!

COVID-19 Protocols And Vaccination Status

Those who travel this winter and next year are likely to still see some COVID-19 protocols in place, depending on where they go - including mask requirements, limits on crowds, social distancing requirements, quarantine, limits on indoor dining, etc.

Some travellers are concerned that there won't be enough COVID-19 protocols while others on the other side of the spectrum won't want to travel if there are still a lot of restrictions in place.

Vaccination status will also be very important for travel to many destinations. Some countries will require proof of vaccination – as will some travel suppliers such as cruise lines, hotels, coach tour companies, and river cruises. And these requirements will keep changing and evolving.

Vaccination status already affects quarantine requirements for Canadians when you return home and the Government of Canada has stated that it is working on a federal vaccine "passport" which should be ready this fall to allow vaccinated individuals to travel more freely.

Finally, many travel companies are still allowing flexible cancellation policies at the moment due to COVID-19, but this will also change eventually.

What's Selling?

Several cruise lines announced their round-the-world cruise dates for 2022 and were sold out in minutes!

If you're looking for a "deal" you may already be too late. All of this pent-up demand as well as rebooking travellers who were disrupted in 2020 has meant that in some cases, demand is outweighing supply – which of course results in prices going up.

But many people are not concerned with price - they have not been able to spend their travel budgets for some time now and just want to travel!

Ocean cruises, river cruises, small escorted groups and villa rentals are all selling rapidly for next year and even beyond next year.

In Europe, Italy, Greece and Spain are all in high demand as are private villa rentals.

Ocean Cruises

Ocean cruises were hit hard by COVID-19 and Canada still has a Level 4 Travel Advisory advising Canadians not to cruise. However, this is expected to be relaxed soon as vaccination rates rise and cruising resumes around the world under strict protocols.

Demand for ocean cruises is very strong now – and not just from people who are holding unused credits with cruise lines. Travel agents are seeing many new bookings as well and some dates are already close to being sold out in 2022.

Travel agents report that people are happy to pay for cabin upgrades or to switch to luxury cruise lines.

Ocean cruising is slowly resuming already this year in the Mediterranean and closer to home in the Caribbean, Alaska and the Pacific.

River Cruises

River cruises are particularly popular with the snowbird demographic and all indications are that river cruises will be extremely popular in 2022 and even later in 2021 in Europe.

They are a great way to see any destination as you are sailing through the middle of many great cities and towns at a very relaxed pace.

Some river cruise companies are reporting that 2022 is already about 85% sold out.

Escorted Tours

Small escorted tour groups are in high demand post-COVID-19: people are perhaps more comfortable with a small tour group rather than a larger one - and many families or groups of friends are booking their own tour group.

Large or small, escorted tours offer the advantage of travelling with an escort who knows what's open, what's closed and will plan your trip around all those logistics.

And the farther away you are from home, escorted tours help overcome many barriers to doing it yourself such as language, entrance to museums and galleries, visits to historical sites and special experiences that you could not organize on your own.

U.S.A.

For those who don't want to venture overseas just yet, the U.S. is the obvious choice for a vacation – although snowbirds who spend the winter in the U.S. need to be mindful of how many days in total they are spending there.

Top choices for U.S. vacations are California for wine tours as well as city escapes to New York, Chicago, Washington, San Francisco, Seattle and Los Angeles.

Bubble Vacations

Travelling with your own extended family or with close friends is a thing right now, and a private villa, cottage, condo, farmhouse or even your own riverboat are the perfect way to travel together if you're still concerned about COVID-19 or you just want to hang out together for a while.

There are several companies that facilitate private rentals and a number of companies that rent out riverboats.

The Last Word

It is important to remember that when it comes to travel, many things will be different than they were before COVID-19. Airlines may have stopped operating certain routes, cruise lines have sold off some of their ships, and some companies may have gone out of business.

If you're looking to travel next year, now is a good time to contact your travel agent to find out what options are available and get started on booking something. The added bonus is that once you're booked, you can sit back, relax and look forward to your trip.

Will COVID-19 Take Down Travel Again In The Fall?

By Gary Leff, *ViewFromTheWing*, July 3, 2021

<https://viewfromthewing.com/will-COVID-19-take-down-travel-again-in-the-fall/>

We've seen continued high levels of infection around the world in places that also have high rates of vaccination such as Chile, the Seychelles, and the United Arab Emirates (UAE). Not all vaccines are created equal, and lower efficacy ones such as Sinovac's Coronavac do provide some protection but aren't ending the pandemic and may not be reducing asymptomatic spread well either.

It's not surprising then to see continued masking recommendations from the World Health Organization for those who have been vaccinated. Their advice isn't limited to countries with the most effective vaccines. The CDC disagrees – they are offering advice to the U.S. where mRNA vaccines are predominantly in use.

Here in the U.S., most places have re-opened. There's an expectation that many businesses will return to the office in the fall. Schools are expected to be open. Already, leisure travel has returned to pre-pandemic levels, and in some places has exceeded them. But is this state of affairs going to last?

I've been an optimist, guided by science. In June 2020, I wrote that we'd see a vaccine approved before end of year, then "we could have mass vaccinations in spring, then summer 2021 could be normal." If anything I tempered my expectations too much – I did not anticipate the degree of effectiveness of the mRNA vaccines.

However, travel may not be out of the woods yet, for two reasons:

1. As summer ends, and people return to offices, leisure travel may dry up. It traditionally declines in the fall, when airlines rely more heavily on business travel. But while business travel does seem poised to begin a comeback in the fall, it may take time and may not play the supporting role it traditionally does. This may mean current optimism about travel faces the reality that it isn't sustainable throughout September, October and up until the Thanksgiving holiday hits.

2. Variants could lead to fear of the virus that keeps people home, or even new restrictions. The U.K. has been fearful of return to normal even though their dominant vaccine performs better than the Chinese vaccines. Israel has seen a rise in cases despite its head start against the world in vaccination with Pfizer-BioNTech.

There were plenty of scary stories about breakthrough infections in Israel, but with their high level of vaccination having a high percentage of vaccinated among positive cases is exactly what you'd expect. And even in the U.K., a resurgence in the virus hasn't been accompanied by spiking hospitalizations.

The best vaccines continue to perform well against the variants. Where there are breakthrough infections, those haven't been as severe overall (of course there are anecdotal examples otherwise). And older people tend to have higher levels of vaccination, so cases have clustered amongst younger people who are less vulnerable anyway.

Nonetheless, with the Delta variant of the virus, we could see another wave of infection, especially as we exit the summer and leave behind the benefit of seasonal reduction in transmission.

A back of the envelope estimate is that 62% of the U.S. currently has immunity from the virus thanks to vaccination or prior infection, accounting for both the potential of breakthrough infection as well as vaccination likely to be higher among those who haven't already had the virus. And we'd expect to see another 11% of the population infected by the Delta variant or 36 million people.

This is back of the envelope, and things won't play out exactly this way. Some unvaccinated people will mix largely with the vaccinated and won't actually be at risk. Some people without vaccine immunity or prior infection may still be immune. But it's an order of magnitude significant projection, and a real scenario to consider.

Future infections will skew towards younger people, less susceptible to severe disease. And it will be mostly centered in areas with low levels of immunity such as certain parts of the Southeast. In the U.K., spread is primarily centered amongst the unvaccinated.

The questions for travel are two-fold then:

1. How will people, including the vaccinated, react to high levels of virus transmission in the community? Will they limit their activity, even if they personally are at low risk thanks to incredibly effective vaccines (though at higher levels of risk than if the virus wasn't circulating at all, of course)?
2. How will policy-makers respond? Will they take the view that anyone not getting vaccinated is basically assuming risk, and that hospitals probably won't be overwhelmed because the virus will probably be circulating amongst younger people mostly? Or will they react to case numbers and impose restrictions on indoor gatherings, re-impose masking requirements, etc.?

Some people may choose not to travel because of a virus resurgence. But if activities for while you'd travel start to close or face a host of restrictions, other people may choose not to travel simply because it's less enjoyable.

Spread (largely) among the unvaccinated may be a reason policy-makers choose to continue the mask mandate past September 13, 2021 even for those who have been vaccinated. Lobbying by airline unions for them to do so is another reason.

We're not done with the pandemic, in the U.S. or the world, even though those of us who have gotten mRNA vaccines from Moderna or Pfizer-BioNTech continue to appear to have robust protection against variants.

Canada's COVID-19 Vaccination Rate May Be Better Than The Americans', But It's Still Too Low

By The Globe and Mail Editorial Board, July 7, 2021

<https://www.theglobeandmail.com/opinion/editorials/article-canadas-vaccination-rate-is-better-than-the-americans-but-its-still/>

Missouri, home to St. Louis, Kansas City and a lot of farmland in between, calls itself "The Show-Me State." The expression "I'm from Missouri" is shorthand for, "I'm skeptical – show me the evidence."

So what happens when the Delta variant of COVID-19 encounters a population that is largely unvaccinated? Let Missouri show you.

Between June 1 and July 1, the number of new daily COVID-19 cases in the state more than doubled, and hospitalizations increased by 42 per cent, according to data compiled by The New York Times. At the start of this month, 956 people were hospitalized with COVID-19. That's more than are currently hospitalized in all of Canada – even though Missouri has a smaller population than the Greater Toronto Area.

An average of 11 Missourians a day are now dying from COVID-19, a figure likely to increase, perhaps sharply, in the weeks to come.

On July 1, the administration of U.S. President Joe Biden announced it was creating "surge response teams" that can be sent out across the United States to help communities facing new, variant-powered outbreaks. Within hours, Missouri had asked for help.

Missouri shows how a pandemic can be reignited, but it also offers hope. What's happening there is predictable, but also avoidable.

Missouri's problem is twofold. First, the more easily spread Delta variant is – no surprise – spreading. Second, it is encountering a lot of unvaccinated people.

The state's vaccination rate plateaued early, and at a low level. Just 45 per cent of Missourians (including those under the age of 12, for whom vaccines are not yet approved) have received at least one shot. The figure for Canada is more than 68 per cent.

And Missouri isn't the worst U.S. offender; that prize goes to Mississippi, where nearly two-thirds of the people have received zero doses of vaccine.

However, before we get too smugly Canadian, it's important to remember that Canada's vaccination campaign also remains incomplete.

The thing politicians most want to talk about – getting second shots into those who've already had a first shot – just happens to be the easy part. Vaccine doses are landing in big numbers, and the show-me evidence is that most people who have received a first jab are doing what's necessary to chase after their second. Mass second-shot clinics are happening across the country, with more than 42 per cent of Canadians 12 years of age and older having now received their second shot. In recent weeks, that figure has been climbing by well over 1 per cent a day.

The more difficult challenge, one this country is paying less and less attention to, is all those Canadians still without their first shot.

The share of Canadians aged 12 or older with at least one dose is nearly 78 per cent. That's 14 percentage points above the U.S. figure, and well ahead of most of the world – though it's important to note that, as other developed countries get their hands on more vaccine, some are closing the gap. The British, who are not vaccinating children, have now given at least a first shot to 86.2 per cent of adults. That's better than Canada's performance.

This page has long urged Canada to explicitly aim to vaccinate 90 per cent of the eligible population. In some provinces and territories, and among some populations, Canada is close to that goal. In other areas, we're far from it.

Prince Edward Island leads the country, with 83.2 per cent of residents aged 12 or older with at least a first shot, according to CTV's data tracker. Just two weeks ago, that figure was nearly six percentage points lower. Bravo PEI. Both Quebec and Nova Scotia are also above 81 per cent.

Bringing up the rear is Saskatchewan – only 70.9 per cent of eligible residents have taken a first shot, a figure that's recently been rising by only about one percentage point a week. Alberta's tally, at 72.6 per cent, is slightly higher, but its recent rate of increase has been even slower.

And Ontario, which ought to be the national leader, is tied for third-to-last place among the provinces, at 77 per cent of eligible people with at least a first shot.

What to do? And what happens if large numbers of Canadians – fewer than in the U.S., but still numbering in the millions – go unvaccinated? More on that later this week.

More Businesses Want Proof Of Vaccination: Privacy Lawyer

By Fakiha Baig and Alanna Smith, *The Canadian Press*, July 7, 2021

<https://www.msn.com/en-ca/news/canada/more-businesses-want-proof-of-vaccination-lawyer/ar-AALtn1j?ocid=msedgdhp&pc=U531>

A Toronto-based privacy lawyer says an increasing number of Canadian businesses are considering putting policies in place that would require customers to provide proof of COVID-19 vaccinations before receiving service.

Molly Reynolds says a lot of businesses have been approaching her because they say they want to protect customers and employees as public health restrictions lift across the country.

"There are businesses of really every size, and in really every industry, who are thinking about this," Reynolds, a lawyer with Torsys LLP, said in an interview on Wednesday, July 7.

"(They are thinking) in terms of what should they be doing to protect their customers and protect their employees and then also thinking about whether any centralized provincial or federal government vaccine passports might be tools that they can use as part of considering rules around access to their premises."

No tool currently exists and no public health authority in Canada currently requires businesses to ask for proof of vaccination, such as a document or a verbal confirmation. But no one has said they can't do it either, Reynolds said.

"It really places that burden back on businesses to make their own assessments, because there isn't regulatory or governmental guidance that they can align with," she said.

Reynolds noted that businesses considering such a policy should be able to show that the privacy infringement is worth it if it protects communal health.

"Some businesses may say it is necessary, for example, because they serve vulnerable populations that may be particularly at risk for COVID-19 infections."

Some organizations and businesses have already made vaccine policy decisions to protect their patrons and staff.

Organizers of the Calgary Stampede will require people who want to hear live music at its popular Nashville North venue to provide proof of vaccination to get in. The 10-day cowboy festival starts Friday, July 9.

"We will require guests to show proof of vaccination or take a free rapid (COVID-19) test to gain entry to Nashville North," vice-president Jim Laurendeau told reporters this week. "This will be unique among Calgary's live music venues this Stampede and provide a high level of assurance to our guests."

Bodhi Tree Yoga in Regina says it will require its patrons to provide proof of vaccination to get moving in their studio after Saskatchewan re-opens on Sunday, July 11.

The co-owner of the yoga studio, Colin Hall, said he has received an overwhelming amount of support and more than 500 messages from people who think the new rule will keep them and their neighbours safe.

"The primary risk for us is ... how do we make sure that people have taken the step to go and get fully vaccinated, to make sure that they're safe," said Hall, who also offers therapeutic yoga classes for cancer patients with his wife.

"How do we as a business make our contribution to that as well and this is ultimately what we came up with," he said in a phone interview.

Along with the yogis, some Calgarians are also on board with Stampede's decision to require proof of a vaccination.

"I think it's a smart move. I think it's the kind of stuff that should be done to even get on the grounds," said John Whitnack, who has been living in Calgary for 45 years and has attended Stampede in the past.

"I don't know if it's a practical long-term solution but, at this juncture, I think it's prudent because there are enough people out there that aren't vaccinated and don't see the point or risk, so putting that burden on our health system isn't fair to anyone else who has medical issues or emergencies."

Ismail Naciri, who moved to Calgary from Quebec six months ago, also supports showing proof of COVID-19 vaccination.

"I think this is a good procedure because, with the pandemic, with this situation, people can get sick," he said.

"I wouldn't go if I wasn't fully vaccinated. I would feel very, very worried."

COVID-19-19 Cases Are Down, But Variants Are Still A Concern. Is It Time To Drop The Mask?

Opinion By Andre Picard, Science and Health Reporter, The Globe and Mail, July 5, 2021

<https://www.theglobeandmail.com/opinion/article-COVID-19-19-cases-are-down-but-variants-are-still-a-concern-is-it-time-to/>

To mask or not to mask? In this uncomfortable in-between time where pandemic restrictions are lifting but the threat of the coronavirus (and its variants in particular) lingers, that is the question many are struggling to answer.

Public health authorities aren't much help, because their advice is all over the map.

In Canada, mask mandates have already lifted in Alberta and B.C., and Saskatchewan will follow suit soon.

The Public Health Agency of Canada has published guidance on mask-wearing, which says, in short, that fully vaccinated people can eschew mask-wearing in most settings, especially if they know the vaccination status of others.

The U.S. Centers for Disease Control and Prevention has issued even more liberal guidelines, saying mask-wearing is essentially voluntary, but some people may want to continue with the practice in crowded settings such as public transit and large groups.

At the other end of the spectrum, the World Health Organization is urging countries to maintain masking rules, largely because of the threat of the faster-spreading Delta variant, and low rates of vaccination around the world.

So what's an individual to do with this contradictory advice?

As always, context matters. We tend to look at pandemic mitigation measures in isolation. But – in addition to face-covering, vaccination rates and status – physical distancing, ventilation and levels of circulating virus are all part of the equation that can help us determine our individual levels of risk and comfort.

People tend to interact principally with those with similar beliefs. So if you're fully vaccinated, those in your social circle likely are as well, so you can feel pretty confident about having a party now with them as your guests. But heading to the grocery store or taking the subway and encountering those who might be unvaccinated is another matter.

While Canada is a world leader on vaccination – 68 per cent of adults have received at least one dose and 35 per cent two doses – that means about two-thirds of those around you are still not fully vaccinated.

We are seeing a curious paradox in jurisdictions that have lifted mask mandates: Those throwing off their masks most eagerly tend to be those who are least likely to have been vaccinated.

These COVID-19 skeptics/deniers are now being pummelled by the coronavirus, and fuelling the spread of the Delta variant – a reminder that making public-health measures optional is often counter-productive.

What will be increasingly obvious as the rules change is that masking is not merely functional – it's also symbolic and politically charged.

Wearing a mask – especially for the fully vaccinated – is a way of acknowledging the pandemic is not quite over yet. For many, it's a gesture of solidarity.

Face-covering can be a partisan statement, especially in the U.S., where “freedom-loving” Republicans balk at masking, and “nanny state” Democrats continue to wear masks voluntarily.

As we ease out of the pandemic, masking is also becoming another uncomfortable reminder of inequality, with essential workers (many of them racialized) such as store clerks, restaurant staff and cleaners having to be masked while many clients are not, regardless of vaccine status.

That sort of double standard and societal cleavage is not helpful.

What we really need going forward is an acceptance that personal choice cuts both ways. Mask-wearing should be seen – as it is in many parts of Asia – as a gesture of consideration toward others, and as a necessity for some, particularly those at higher risk of infections.

Instead of doffing our masks *en masse*, we should be thinking about how to use them more effectively. Pandemic rules have resulted in a dramatic drop in respiratory conditions such as common colds, pneumonia and exacerbations of COPD (chronic obstructive pulmonary disease).

In the past 18 months, deaths from influenza have essentially disappeared. So why would we go back to accepting thousands of annual deaths as normal? Mask-wearing could remain mandatory during flu season for staff and visitors in high-risk settings, including hospitals and nursing homes.

Similarly, when we begin returning to offices, why would we tolerate that the guy with the hacking cough three desks over is sitting there unmasked?

Masks are also being adopted as a symbol of climate activism. As the threat of wildfires grows and huge clouds of smoke are expected over many cities this summer, why would we not mask up against the dangers of particulates in the air, as we have done in response to a virus?

Going forward, wearing masks will remain an emotionally charged, but sometimes useful practice. Instead of relegating them to the garbage bin, it's best to keep a couple tucked away in our back pockets.

As A Return To 'Normal' Seems Achievable, Adjustment Disorders Are The New Elephant In The Room

By Adrienne Matei, Special To The Globe and Mail, July 2, 2021

https://www.theglobeandmail.com/life/health-and-fitness/article-as-a-return-to-normal-seems-achievable-adjustment-disorders-are-the/?utm_medium=email&utm_source=coronavirus%20update&utm_content=2021-7-4%2019&utm_term=coronavirus%20update:%20fully%20vaccinated%20canadian%20travellers%20no%20onger%20have%20to%20quarantine%20&utm_campaign=newsletter&cu_id=ts6fwhwx6n2rshc0x7mireeefjoktb

For many months, Canadians have hoped for signs that the COVID-19 pandemic is slowing, both at home and abroad. While global recovery remains inconsistent, Canada has seen encouraging vaccination rates, decreasing national case numbers and the easing of social restrictions. It seems like the tentative beginning of what we have all been waiting for – the light at the end of a very long tunnel finally coming into view.

Many hope the waning pandemic will launch life into a new, more exuberant phase, one in which we'll finally be able to go to parties, travel and shake off the various struggles and funks we've grappled with since this crisis began. It certainly seems like some of us just can't wait to have fun: Travel agencies are seeing a jump in vacation bookings for the fall, music promoter Live Nation reported U.S. music festival tickets are selling out in record time and public-health experts are entreating everyone to get an STI test before having a wild, post-vax summer of hooking up.

Yet, there will be those who want to collapse in exhaustion rather than jump for joy.

"Some of the people who are anxious or depressed right now will bounce back after this is over," says Steven Taylor, a professor and clinical psychiatrist at the University of British Columbia. However, "there will be people who develop chronic mental-health problems" caused or exacerbated by the pandemic, he says – likely many. Already, a March, 2021 report by the American Psychological Association found nearly half of respondents felt "uneasy about adjusting to in-person interaction" and uncomfortable with "going back to living life like they used to before the pandemic."

One post-pandemic mental-health outcome Dr. Taylor anticipates is a surge of "prolonged grieving disorder," a condition that affects about 10 per cent of bereaved people, that only becomes apparent months after the death of a loved one and that can last indefinitely. As of June, as many as 13,000 Canadians could be at risk of developing the disorder.

"If you're one of those people, the pandemic has never ended for you," Taylor says. "In a sense, what happened in 2020 and 2021 is going to pale in comparison to what happens to you in the rest of your life unless you get treatment," he says. "And then you ask yourself, how many mental health practitioners out there are trained and qualified in the treatment of prolonged grief disorder? Not many."

Dr. Alain Brunet studies the effects of traumatic stress on mental health at the McGill University-affiliated Douglas Research Centre. Last year, he and his team began researching the pandemic's impact on mental health.

Brunet found a “significant minority” of people – such as front-line health care workers or those who witnessed death or had a near-death experience – have developed or are at high risk for developing post-traumatic stress disorder due to their experiences during the pandemic. But “tenfold more,” he says, will grapple with an “adjustment disorder,” a kind of lesser-understood mental-health issue that can feature symptoms like intrusive thoughts, avoidance behaviours and changes in mood and cognition.

“An adjustment disorder is like a little brother of PTSD,” Dr. Brunet says. “It’s essentially a series of anxious and depressive symptoms that people might develop as a result of being exposed to a stressful but non-traumatic event,” such as losing a job, struggling financially or quarantining alone. Also contributing are the more existential factors we’ve reckoned with during the pandemic, such as realizing our own physical fragility, experiencing new depths of loneliness, or losing our fundamental sense of faith in the institutions we expected to better protect us all during a crisis. Society’s acceleration towards a “Roaring Twenties” post-pandemic period of jubilation may only exacerbate adjustment disorders. Feeling off-kilter during a global crisis in which the whole world is commiserating is difficult, but struggling when it seems like everyone around you is in a celebratory mood is an entirely different kind of challenge.

Adjustment disorders are sometimes referred to as “the common cold of psychiatry,” because while practitioners see them frequently, there is “no empirically validated treatment,” Brunet says.

While some people may seek and obtain help for coping with adjustment disorders, there will likely be many more who are either unable or hesitant to do so. There are, however, some modes of self-care that can be both useful and accessible, experts say.

The first step to addressing mental-health challenges is recognizing they are there. If you feel unwell, reach out to trusted people for support, Brunet says. It’s important to understand people will emerge from the pandemic at different rates – we must have empathy for each other, as well as for ourselves, says Lysa Toye, a psychotherapist based in Toronto.

“We have, all across the planet, come through something really big – and to pretend like there’s not going to be an enduring impact on us is not realistic and not fair to any of us,” says Toye, who recommends we proceed with kindness and compassion for ourselves as the pandemic slows, giving ourselves permission to discover we may not want to snap back into our pre-pandemic lifestyles immediately, or that things we thought we were excited to do again may not feel the way we anticipated.

Toye also cautions against believing that everyone is necessarily doing great – even if that’s how it looks on Instagram. “I think that we are all trained to fake that we’re feeling better than we are,” she says. “Even if everybody around you is authentically, extrovertly loving the chance to be back in the swing of things, just know that there are many, many, many people – like millions of people, even billions of people – for whom that won’t be the case. And that that’s okay.”

It can be tempting to believe that we don't need to step back and assess our mental health – that if we just knuckle down and make it through what seems like the last stretch of the pandemic, we will automatically feel better on the other side. Yet, that's not a helpful mindset to have, health experts point out, due both to the fact that the pandemic is unlikely to end definitively, and because what may feel like a perfectly reasonable hope or expectation could in fact be unrealistic optimism bias.

Recovery takes time, and there's no need to rush it, Toye notes.

"Everybody has their own state and their own process – and it's wise and skillful to seek help if we feel like that's what we need."

Vaccine Passports Ignite Debate Over Privacy Versus Public Health

By Alistair Steele, CBC News, July 5, 2021

[Vaccine passports ignite debate over privacy vs. public health \(msn.com\)](https://www.msn.com/en-ca/news/health/vaccine-passports-ignite-debate-over-privacy-vs-public-health)

As a steadily rising number of fully vaccinated Canadians emerge from hiding to test the gradual return to pre-pandemic normalcy, a conundrum looms: what to do about those who, for whatever reason, haven't had a shot?

Striking the proper balance between public health and personal freedom, and figuring out whether one must be relinquished to protect the other, will become increasingly key as the country re-opens.

For a growing number of jurisdictions and institutions, the solution is a vaccine passport, a document the bearer can show as proof of immunization against the coronavirus in order to be granted certain freedoms. On the flip side, those who can't produce such evidence because they couldn't or wouldn't get vaccinated could be denied access to businesses, flights and university dorms, to name just a few potential inconveniences.

Last month, Manitoba announced it would provide immunization cards to residents who have been fully vaccinated, allowing them to travel domestically without being required to self-isolate when they return. In May, Western University in London, Ontario announced it would require students living in residence to show proof of immunization.

Also in May, Health Minister Patty Hajdu told CBC News that her government was talking with its G7 allies about implementing a vaccine passport that would allow immunized Canadians to resume international travel while Quebec began issuing downloadable QR codes as digital proof of vaccination, though it wasn't immediately clear how they'd be used.

Ethicists, privacy advocates and civil liberties groups have warned that such requirements threaten to create a new two-tier society, benefiting those who have been vaccinated and ostracizing those who haven't.

As of June 25, the latest update available from the federal government, three-quarters of Canadians 12 and over had received at least one dose of a COVID-19 vaccine, and 22 per cent were fully vaccinated.

CBC News spoke with experts in three fields to further explore the potential pitfalls of vaccine passports.

A Question Of Fairness

For Arthur Schafer, founding director of the Centre for Professional and Applied Ethics at the University of Manitoba in Winnipeg, vaccine passports or "immunity certificates" are inevitable, but, he says, the federal government "badly dropped the ball" by failing to provide clear guidance to provinces and public health officials about how to manage them.

"It should have created an online app and plastic card, it should have created a model or guide for the provinces to follow, and it should have explained and justified why it was doing this, because society is not going to wait another six months," said Schafer, who was an expert adviser to a federal panel on the subject.

"If we're urging people to be vaccinated and we're promising them that the vaccines are safe and effective, it just makes no sense then to say, 'You'll have to obey the same regulations as those who haven't been vaccinated.'"

Instead, Schafer points out, it will happen in some jurisdictions, but not in others. In the latter, private entities such as cinemas and hotels could be left to devise their own policies.

"We're becoming a hodge-podge society," he said. "We'd be much better off if we thought this through and created a policy that protected fundamental values — privacy, confidentiality, liberty and public health — and balanced those in a way that was open, transparent and rationally defensible, and we haven't done that."

Schafer says a fair system will ensure reasonable accommodation for those who haven't been immunized, and he points out those people aren't all Facebook-fuelled anti-vaxxers. Some are unsure because they're taking immunosuppressant drugs, for example, while others have legitimate concerns about the safety and efficacy of the COVID-19 vaccines or justifiable fears borne from previous negative interactions with the health-care system.

"We should try to accommodate people who have objections, conscientious or scientific or even religious, where we can do so without compromising public safety and without incurring a disproportionate cost to society," he said.

If such accommodation isn't made, Schafer predicts, there could be a backlash.

"If an alternative route is available, if it's effective and if the employer or the service provider doesn't make it available, then I think a challenge under human rights legislation would succeed," he said.

A Question Of Privacy

In May, Canada's federal, provincial and territorial privacy commissioners issued a joint statement warning that while vaccine passports "may offer substantial public benefit, it is an encroachment on civil liberties that should be taken only after careful consideration."

According to Ontario's former privacy commissioner, Ann Cavoukian, now executive director of the Global Privacy and Security by Design Centre, Canadians shouldn't be expected to surrender their personal privacy for the sake of public health.

"You don't throw out privacy because there's a health-related concern now," Cavoukian said. "It can never be one versus the other."

Cavoukian is concerned about what could happen to people's private health data under a vaccine passport system, and she worries that once it's surrendered, it will already be too late.

"This data will be retained in association with your geolocation all around the world," she said. "If you're travelling, going to a football game or whatever, this information will be tracked, and the potential for surveillance is enormous."

In many countries, immunization cards have long been commonplace for access to certain health services, but they're only now being required to travel between countries or enter restaurants, for example.

Like Schafer, Cavoukian is also concerned such a system will alienate a minority of Canadians, many of whom have sound reasons not to get immunized — reasons they shouldn't be required to divulge.

"What are you going to do, are you going to cast those people aside for the public good? Please," she said. "I'm not saying this is easy, but you can't just say, 'Well, it's for the public good, so forget about privacy.'"

At least one province agrees: On Wednesday, June 30, Saskatchewan announced it would not require proof of vaccination from residents looking to return to work or attend events, with one official pointing out that doing so would be a clear violation of the province's Health Information Protection Act.

Cavoukian says people will relax once the majority of eligible Canadians is fully vaccinated. When that happens, singling out those who aren't won't seem nearly as important.

"There's so much fear right now, and fear pushes people in the direction of, well, I guess we've gotta do this, and not examining it carefully."

A Question Of Freedom

Cara Zwibel, director of the Canadian Civil Liberties Association's fundamental freedoms program, says it all comes down to choice.

"The choice to be vaccinated should be ... a true individual choice, and there comes a point where if we premise access to certain rights or access to full participation in society on people being vaccinated, that becomes a form of coercion where you're not really being vaccinated because you choose to. You're being vaccinated because you feel you have no choice," Zwibel said.

"The idea that you should have to show your proof of vaccination everywhere you go, I think that it fundamentally changes the kind of society that we are."

But what about the person sitting next to you at work, school or on the bus? Don't they have a right to exist in a safe environment?

"I think we need to get away from this idea that we need a space where there's no COVID-19," Zwibel said. "It really should be about mitigating that risk as much as we can and avoiding a situation where our hospitals are overwhelmed, but unfortunately, I think COVID-19 is just another risk now that we have to incorporate into our daily lives."

Like Cavoukian, Zwibel has serious concerns about sharing private health information, and she points out that while we might willingly hand our immunization records over to certain institutions, they're statutorily limited in what they can do with that information.

"If we start to think about disclosing your vaccination status to the maître d' at the restaurant and the person who takes your tickets at the cinema and the person who is checking at the door at the grocery store, that's a whole other level of really surveillance of the population, and it's significant," she said. "I think before we go down that road, we have to think about what it is we're trying to accomplish by doing this."

Life After The 1918 Flu Has Lessons For Our Post-Pandemic World

By Kristen Rogers, CNN, June 28, 2021

https://www.cnn.com/2021/06/28/health/changes-after-COVID-19-pandemic-1918-flu-wellness-scn/index.html?utm_source=pocket-newtab

A widespread sense that time has split into two -- or pandemics creating a "before" and "after" -- is an experience that's associated with many traumatic events.

That's the reflection of Elizabeth Outka, a professor of English at the University of Richmond and author of "Viral Modernism: The Influenza Pandemic and Interwar Literature."

This social phenomenon is both psychologically and practically relevant, in that pandemics -- including the 1918 influenza and COVID-19 pandemics -- significantly affect how we assess and act on risk, or stay resilient, but also how we work, play and socialize.

The startling and harrowing nature of the 1918 flu and its fatal consequences induced a sense of caution that, in some places, had permanent implications for how people would respond to disease outbreaks in later decades -- such as using isolation and quarantine, according to a 2010 paper by Nancy Tomes, a distinguished professor of history at Stony Brook University.

Similarly, as the COVID-19 pandemic fades, "some existing trends will remain," said Jacqueline Gollan, a professor of psychiatry and behavioral sciences at Northwestern University's Feinberg School of Medicine in Chicago.

For example, the recent expansion and use of online shopping, telehealth services, hybrid work models and technology that allows virtual gatherings will endure, Gollan said. And "given our recognition that global crises occur," she added, "we're likely to retain an inventory of cleaning supplies and personal protection materials. We are also likely to adopt habits that improve cleanliness to promote personal or group hygiene."

As the world gradually re-opens in a patchwork of ways amid other crises -- much like how states' re-openings varied after the 1918 flu and World War I -- we'll be evaluating many of the lifestyle habits we've engaged in before and during the pandemic, said CNN Medical Analyst Dr. Leana Wen, an emergency physician and visiting professor of health policy and management at the George Washington University Milken Institute School of Public Health.

These are the changes that might stick around post-pandemic:

How We Greet People

While public health officials discouraged people from unnecessary contact with others during the 1918 flu, some people broke the rules at the height of that pandemic -- which meant that, afterward, continued compliance with safety precautions to prevent another outbreak didn't last for everyone, according to Tomes' research.

As COVID-19 restrictions ease, some people, including infectious disease experts, have felt OK shaking hands again if others are cautious or fully vaccinated. But others didn't like this social custom even before the pandemic, Wen said. Those who have been wanting to change things up may see now as the opportunity to do so.

"I also hope there will be alternatives to handshakes as in, maybe instead of doing handshakes, we have the elbow bump or the namaste greeting as the baseline of a greeting, especially between strangers," Wen said. Simply waving is another option that's taken hold.

Thinking Twice About Travel

The aftermath of the 1918 flu didn't keep everyone off of public transportation, but it did create some level of caution about how the virus could spread in such places.

As late Canadian physician William Osler observed, the flu traveled only as fast as modern transportation, meaning "it was human bodies and not some ethereal atmospheric force that spread it," Tomes wrote.

Getting the masses to be safe after the 1918 flu was difficult, but minimizing contact via isolations and quarantines seemed "to offer the best chance we have of controlling the ravages of influenza," wrote late bacteriologist Edwin O. Jordan in 1925.

Depending on future rates of cases of coronavirus, flu or other viruses, when choosing travel destinations, people might have considerations they may not have contemplated in the past, Wen said.

Travelers' recent decisions to drive to destinations close to home, rather than fly to faraway places, could indicate there are remaining concerns about COVID-19 risk, experts have said. "In the next few years," Wen added, "we are going to see coronavirus rage in parts of the world that don't have it well controlled."

Mask-Wearing And Other Precautions

"The influenza pandemic heightened a contrast between the safe home and the dangerous public space that had already become a familiar theme in the late 19th century," Tomes wrote.

The adoption of safety precautions such as coughing into handkerchiefs or avoiding crowds to try to manage the 1918 flu didn't have a ubiquitously positive impact on individuals' safety habits over the next decade, since some people abandoned such practices. However, some behaviors did influence how people and institutions responded to later disease outbreaks.

When influenza broke out in 1928, for example, some colleges and universities immediately isolated people sick with flu, Tomes wrote. "By acting quickly, college authorities at the University of Oregon limited the spread of influenza to less than 15% of the student body."

Interwar educators, advertisers and public health officials "embraced the gospel of germs with great enthusiasm," Tomes wrote. New health curricula in the 1920s introduced kindergarteners to handkerchiefs, while elementary school children learned versions of the "'handkerchief drill,' in which they sneezed into their hankies with military-style precision."

Promoting hygiene by invoking flu fears, some ads for mouthwash, cough drops and tonics reminded readers that "'a cold may be something far more dangerous,'" Tomes wrote. Women were encouraged to learn the early signs of contagious diseases so they could remind their children and husbands about careful coughing and sneezing and get them to a doctor's care as soon as possible. (Men being less disciplined about hygiene during the COVID-19 pandemic was a theme of the 1918 flu, too.)

After more than a year of wearing masks to keep ourselves and others safe during the COVID-19 pandemic, some experts foresee masks becoming a permanent part of our arsenal against coronavirus and other viruses or bacteria.

"You're sneezing a little bit, you don't know whether it's a cold or allergies -- I could imagine people putting on masks in those circumstances or people putting on masks when they're going traveling," Wen said.

Women In The Workforce

Flu deaths in 1918 and World War I created substantial workforce vacancies that "provided an opportunity for women to step into lines of work previously deemed inappropriate or too dangerous, such as the textile industry and manufacturing, science and research and even medical laboratory occupations," wrote Lindsey Clark, an assistant professor at the University of Arkansas for Medical Sciences, in a March 2021 paper.

These feats were catalysts for women gaining social and financial independence, and the right to vote in 1920. While the 1918 pandemic drew women into the workforce in different ways, reports have shown the COVID-19 pandemic forced more than 2.3 million women to give up their roles.

"When schools and daycares shut down or moved to a virtual platform, women's jobs were disproportionately affected because they are still the primary care givers in the home," Clark wrote.

"In one survey, 1 in 4 women who became unemployed during this pandemic did so due to lack of childcare -- double the rate of men." These disparities could urge employers and academia to consider alternatives, Clark added, such as flexible work schedules and virtual courses that would allow women more feasible access to higher education.

Difficulty finding child care and jobs as the world re-opens could cause challenging or insurmountable career setbacks and financial losses, CNN has previously reported. Some schools and child care facilities are still somewhat remote, operating on shorter schedules or fully booked, according to another recent CNN report -- and some children's exposure to COVID-19 at school has caused parents to have to temporarily telework again, causing friction between resuming business as normal and the lasting pandemic effects on the community side.

Scientific Progress

In 1918, "the infrastructure of scientific research was a tiny fraction, infinitesimal compared to today," said John M. Barry, author of "The Great Influenza: The Story of the Deadliest Pandemic in History." "But the response of the scientific community was very solid today, that basically everybody dropped whatever they were doing and tried to work on the disease. Now, given the timeframe even today, we would not have developed the vaccine in time to do anything against that (1918) pandemic because it moved so quickly. And, of course, they did try to develop vaccines, but they didn't know what the pathogen was."

The research that defined viruses came several years after the 1918 pandemic. The COVID-19 aftermath will bring "measurable changes" and scientific advances, Barry added, since academic silos have broken down in a good way, allowing interdisciplinary research, collaboration and creativity that have paid off in the fields of medicine, technology and more.

For example, a Johns Hopkins University-based team of infectious disease experts, data engineers, software developers and research scientists created the live coronavirus cases and deaths tracking map that governments, public health departments and news outlets -- including CNN -- have relied on for pandemic updates. This data analysis infrastructure could be useful for endeavors such as mitigating potential future epidemics and studying how climate and seasonality might have contributed to coronavirus spread.

Childhood Changes

After the COVID-19 pandemic shifted many children from in-person schooling to virtual learning, some parents have grown fond of homeschooling while others probably would rather never, ever attempt it again.

"According to a survey by EdChoice, 64 percent of parents said their view of homeschooling has become more favorable as a result of the pandemic," Joshua Coleman, a psychologist in private practice in Oakland, California, and a senior fellow with the Council on Contemporary Families, told CNN via email.

"On the other hand, many of those who were forced into it said that it was incredibly hard and not something they wanted to repeat," added Coleman, the author of "Rules of Estrangement: Why Adult Children Cut Ties & How to Heal the Conflict."

Regardless of whether parents continue to homeschool, their children could still take on extracurriculars without the commute.

"Even though I've studied remote work and taught online classes, I'd always assumed that my kids' oboe lessons and art classes would always be in person with remote instruction being a suboptimal modality for such classes," said Ravi S. Gajendran, Florida International University's chair of the global leadership and management department, and associate professor in the College of Business. "But I've been surprised at how close online classes are to the in-person experience and am more open as a consequence."

The Future Of Work

During the deadly second wave of the 1918 flu, a health committee recommended stores and factories stagger their business hours, and that people try to walk to work to prevent overcrowding on public transportation, according to the US Centers for Disease Control and Prevention. Those suggestions don't seem to have lasted long after that pandemic. In contrast, COVID-19 forced many businesses to close or go completely virtual, and one of the most significant areas in which we'll likely see lasting, post-coronavirus pandemic changes is in how work is performed, Gajendran said.

"Companies are likely to think of remote work as a business continuity mechanism, one that they can readily shift to if new variants of the coronavirus emerge that get past the protections the current vaccines afford," Gajendran said via email. "This is also likely to make hybrid work a key part of how work is performed because it provides flexibility not only with dealing with the pandemic but also offers a way of keeping operations going during other emergencies such as natural disasters and terror attacks."

More of our daily lives -- such as meetings, appointments, trainings and activities both inside and outside of work -- might be conducted online, Gajendran said. "Offices are going to be redesigned with the assumption that a lot of work and collaboration is going to involve a higher proportion of online interactions than in the past."

Resulting changes, such as fewer business lunches, could shuffle cities built on downtown, in-person work, Barry said.

"I think the architecture may change and (have) more focus on ventilation in buildings. I hope they go back to the ability to open a window in an office building," he added, laughing. "That would be nice."

Canada's Pandemic Plan Ought To Make The Next Pandemic Non-Existent

Opinion by Doug Saunders, The Globe and Mail, July 2, 2021

We aren't supposed to use the word post-pandemic in Globe and Mail stories, and for good reason: Three-quarters of the world remains unvaccinated and Canada remains at risk for at least several more weeks. But there is now a heady sense that the end is in sight here. Restrictions are lifting, mass vaccination is finally well organized and occurring at world-record speed, and the border may open soon. In a few months, we won't want to look back. We should, however -- because for the most part, we blew it. A more-or-less conventional virus should not have taken four million lives, shut down the world economy and devastated countless livelihoods. This is the moment to talk about what to do next time. Luckily, we now have several huge databases, such as the Oxford COVID-19-19 Government Response Tracker, that track government actions alongside infection and death rates in scores of countries to see what had the most effect. What really struck me, scanning the literature emerging from this data, was that the best policies -- the ones we should be investing heavily in -- are the ones that would keep pandemics from happening at all.

Read Story (Subscription Required): <https://www.theglobeandmail.com/opinion/article-canadas-pandemic-plan-ought-to-make-the-next-pandemic-nonexistent/>

As COVID-19-19 Restrictions Drop, Canadian Companies Are Rethinking Business Travel. For Some, Much Of It Is No Longer Necessary

By Irene Galea and Uday Rana, The Globe and Mail, July 2, 2021

Brendan King remembers being on the road for the bulk of his working hours, until COVID-19-19 brought all travel to a screeching halt. The client base of his Saskatoon-based software firm is overwhelmingly American, so he was worried when he couldn't meet them through face-to-face travel any more. But the Vendasta Technologies Inc. chief executive discovered that it didn't matter. By conducting business virtually, Mr. King was able to sustain relationships with his clients. It also prompted him to re-evaluate what kind of travel was necessary.

"This has changed the calculus," he said. Starting on July 5, eligible Canadian travellers who are fully vaccinated and have negative COVID-19 test results and symptoms will be able to enter Canada without having to go through mandatory hotel stays and home quarantines. While non-essential business travel may soon be in the cards, Corporate Canada is not off to the airports just yet. According to Mr. King: "We're not going to run and get on a plane right away." The pandemic has prompted many companies to reconsider their business travel strategies. According to the Global Business Travel Association, business travel in Canada dropped by 51 per cent in 2020. As restrictions ease and vaccinations speed up, business leaders are having conversations about what's next. For some, it's a restless waiting game until borders re-open. But for many, a hybrid approach to travel may be the new normal.

Read Story (Subscription Required): <https://www.theglobeandmail.com/business/article-as-restrictions-drop-canadian-companies-are-rethinking-business-travel/>

The Privilege Of Pandemic Private Jets. How Wealthy Canadians Travelled During COVID-19-19

By Redmond Shannon, Global News, July 6, 2021

[The privilege of pandemic private jets. How wealthy Canadians travelled during COVID-19-19 \(msn.com\)](#)

For the past 15 months, Canadians have been advised to avoid non-essential travel outside of Canada, but the definition of "essential" travel is open to interpretation and personal judgment.

While it has not been against the rules to fly abroad, COVID-19-19 testing and quarantine measures, along with the reduced capacity of commercial airlines, have made travel difficult or even prohibitive.

However, many Canadians with the means to do so have been able to leave the country, particularly those with access to private aircraft.

One of the most recognizable private jets anywhere in the world is the Boeing 767 used by Toronto superstar Drake.

The 48-metre-long plane has the words "Air Drake" on both engines, and has Drake's distinctive owl logo on its tail.

Over the past year, flight data shows the plane made 10 trips out of Canada, including flights to Barbados and the Bahamas.

The aircraft twice departed Ontario during the province's stay-at-home orders.

The jet that has been regularly used by Cirque du Soleil founder Guy Laliberté has flown to Hawaii and Tahiti on a number of occasions, according to data from the flight-tracking website ADSB Exchange.

As Canada eases travel restrictions, a Global News analysis of data from various flight-tracking websites reveals that throughout the COVID-19 pandemic and its associated travel restrictions, private jets regularly used by wealthy Canadians have frequently flown in and out of the country, sometimes in ways that were not accessible to most Canadians.

Unlike commercial airline passengers, some private jet users may not have had to stay overnight in quarantine hotels.

Global News does not know who was on board any of the flights analyzed in this article.

Drake's publicist declined to comment to Global News on whether his travel was deemed essential, or whether he stayed in a quarantine hotel.

A spokesperson for Guy Laliberté told Global News that Mr. Laliberté "scrupulously respected" mandatory quarantines since March 2020, but the statement did not answer Global News' question of whether or not Laliberté stayed in a quarantine hotel.

The Government of Canada has advised all Canadians against non-essential travel, but it says it is up to each traveller "to decide what 'non-essential travel' means, based on family or business requirements, knowledge of or familiarity with a country, territory or region, and other factors."

Porter To Expand Flights As Airline Expects Gradual Return To Travel This Fall

By Andrew Willis, The Globe and Mail, July 5, 2021

Porter Aviation Holdings Inc. expects Canadians to slowly embrace air travel this fall, announcing plans on Monday, July 5 to roll out 50 per cent of its pre-pandemic schedule and bring back 500 employees – about half of its laid-off staff – as the airline resumes flights on September 8. After an 18-month shutdown, Porter Airlines chief executive officer Michael Deluce said the carrier looks forward to welcoming passengers back to turboprop planes with a fresh coat of paint and refitted interiors. "We will offer a brand new feel on our aircraft," Mr. Deluce said. "It's been a long time, and our employees are extremely excited at the prospect of restarting our service." Porter will initially fly between eight cities in Ontario, Quebec and Atlantic Canada. Prior to the pandemic, the airline served 14 Canadian destinations. The airline plans to restart flights from Toronto's downtown airport to four U.S. cities – Boston, Chicago, New York and Washington – on September 17. In the fall, Mr. Deluce said Porter expects to announce it is resuming service to additional destinations, including seasonal flights to getaways such as Mont-Tremblant, Quebec, Myrtle Beach, South Carolina, and Stephenville, Newfoundland. Mr. Deluce said the airline decided on a September restart in consultation with health officials and federal transportation regulators. He said the decision reflects expectations by the airline and governments that COVID-19 cases will continue to decline and travel restrictions will ease.

Read Story (Subscription Required): https://www.theglobeandmail.com/business/article-porter-to-expand-flights-as-airline-expects-gradual-return-to-travel/?utm_medium=email&utm_source=Top%20Business%20Headlines&utm_content=2021-7-6_7&utm_term=Porter%20to%20expand%20flights%20as%20airline%20expects%20gradual%20return%20to%20travel%20this%20fall&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

Flair Airlines Will Offer Flights From Waterloo Region Airport To Florida Starting This Fall

By Brent Davis, Waterloo Region Record, July 8, 2021

https://www.therecord.com/business/2021/07/08/flair-airlines-will-offer-local-flights-to-florida-starting-this-fall.html?source=newsletter&utm_content=a05&utm_source=ml_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=wrhp_102172

Fun-lovers will be able to jet off to Florida from Waterloo Region starting this fall, as Flair Airlines launches routes into the United States.

From the Region of Waterloo International Airport, the ultra low-cost carrier will fly non-stop, four times a week, to both Fort Lauderdale and Orlando-Sanford airports, beginning October 31. Flair will also be flying to Phoenix-Mesa, Hollywood-Burbank, Palm Springs and Las Vegas from other Canadian cities.

“This is obviously timed ... to take advantage of Canadians’ desire to go somewhere warm at this time of year,” the airline’s president and chief executive officer, Stephen Jones, said during a conference call on Wednesday, July 7. “COVID-19 has restrained people terribly over the past 18 months and we really think that there’s a strong demand going to come for these new services.”

One-way fares will start between \$79 and \$109, a press release said. “We’re not going to stop here. There will be more U.S. routes to come in the future,” Flair’s chief commercial officer, Garth Lund, said on Wednesday, July 7.

Flair began flying from Waterloo Region Airport in May, and currently offers service to Halifax, Winnipeg, Edmonton, Calgary, Kelowna, Vancouver and Victoria.

“The increase in destinations will be an asset for the community,” Regional Chair Karen Redman said in a release. “We are pleased with Flair Airlines’ commitment to providing affordable travel and connectivity across Canada, as well as the opportunities this provides for an economic recovery in terms of business and tourism in the Region of Waterloo.”

And Jones said he believes confidence is returning to the travel industry after more than a year of unprecedented challenges. “I’ve been in the industry for a long time now, and seen lots and lots of shocks in the industry, but this is unlike anything I’ve seen before. But the good news is, we are emerging from it.”

Sales are increasing, and future bookings for August, September and October “are showing real strength,” he said.

Flair flies single-aisle Boeing 737-800 and 737 Max 8 aircraft that can carry 186 passengers. The airline has set its sights on growing its fleet to 50 aircraft within five years; it currently has eight planes.

WestJet is the only other commercial carrier currently flying from Waterloo Region, with direct flights to Calgary. The airport’s website says Sunwing’s seasonal service to Cancun will resume in December 2021.

Another carrier, Pivot Airlines, announced plans last year to offer flights from the region to Ottawa, Toronto, Windsor and Montreal upon receipt of regulatory approvals and a loosening of COVID-19-related travel restrictions, but no start date has yet been announced.

Ottawa Lays Out Beefed-Up Flight Refund Rules After Gaps Laid Bare By Pandemic

By The Canadian Press, July 2, 2021

[Feds lay out beefed-up flight refund rules after gaps laid bare by pandemic \(msn.com\)](https://www.msn.com/en-ca/news/story/feds-lay-out-beefed-up-flight-refund-rules-after-gaps-laid-bare-by-pandemic)

The federal government is proposing new rules that would strengthen passengers' right to flight refunds, ensuring reimbursement following cancellations made for reasons outside the airline's control.

Published in the Canada Gazette, the detailed proposal comes after most Canadian airlines held back for more than a year on refunds for trips they cancelled due to the COVID-19 pandemic.

The majority of large airlines have now agreed to reimburse customers as part of the conditions of relief packages from Ottawa over the last few months.

In December, Transport Minister Marc Garneau ordered the Canadian Transportation Agency to shore up rules around air passenger refunds and close the "gap" in consumer protection laid bare by the pandemic.

The agency says no one will be "left out of pocket" under the new rules, which would require airlines to refund money within seven days for a credit card purchase and 20 days for payments by cash, cheque or points.

Airlines would only be allowed to provide payback in an alternative form, such as flight credit, if that option is worth more than the ticket value and if the customer consents.

Hiring Intentions Hit All-Time High In Bank Of Canada Business Outlook Survey

Two-fifths of respondents don't expect a quick return to a normal work schedule

By Jordan Press, The Canadian Press, July 5, 2021

https://www.investmentexecutive.com/news/research-and-markets/hiring-intentions-hit-all-time-high-in-bank-of-canada-business-outlook-survey/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-All-afternoon

Hiring intentions among businesses have hit an all-time high and workers' confidence in landing a job has rebounded nearly to pre-pandemic levels as the country looks to a summer rebound from the pandemic, the Bank of Canada says.

The business outlook survey showed most businesses across the country and sectors plan to hire over the next 12 months as they foresee faster sales growth as restrictions loosen.

However, the survey notes that some businesses in high-contact service sectors such as restaurants don't expect a return to their pre-pandemic staffing levels for at least the next 12 months.

The central bank's survey of consumer expectations said nearly half of respondents who lost hours or income because of the pandemic reported having a harder time finding work in their field now than a year ago. As well, two-fifths of respondents to the consumer survey don't expect a quick return to a normal work schedule.

The central bank suggested the positive results from the quarterly survey, taken in May, reflect the pace of vaccinations and economic re-opening, but also underline an uneven path out of the pandemic for the country's labour market.

"Given the timing of the survey, this report doesn't capture all the positive sentiment heading into the summer, but it does provide a preview of what's to come when the economy is able to more fully re-open and high-touch service activity resumes," BMO economist Shelly Kaushik wrote in a note.

The number of businesses reporting improved indicators of future sales hit a record high in the quarterly survey, which the central bank suggested was another "concrete signal of a broad-based strengthening in demand relative to a year ago."

Standing in the way of meeting those future demands is finding enough employees, including skilled or specialized workers. The central bank also said some firms worry about labour shortages limiting their ability to meet current demand.

"At the time of the survey in mid-to-late May, labour shortages remained modest, although the intensity of those shortages had increased," said CIBC senior economist Royce Mendes.

“There might, however, be more labour shortages now that the re-opening is firmly underway and hiring across high-contact services sectors is increasing.”

The consumer expectations survey found that respondents on average planned to spend just over one-third of their excess savings in the next 12 months, mostly on going out to restaurants and social activities that have been limited by lockdowns.

About 10 per cent of those funds are also slated to go for a down payment on a condominium or house as renters in particular plan on purchasing, owing to low interest rates, demand for more space, and expectations that prices are going to continue to rise.

The central bank has flagged risks stemming from exuberant home price growth expectations, and Monday, July 5's report suggested Canadians are not tapering those yet, said TD economist Ksenia Bushmeneva.

The bank's survey found that four-fifths of respondents who worked from home during the pandemic expect to be able to continue to do so, which could put upward pressure on the housing market and depress demand for office space.

Lurking in the background of the report were lingering concerns about inflation running above the Bank of Canada's two-per-cent target.

More than one-third of businesses expected inflation to be above three per cent over the next year, citing federal stimulus spending and the Bank of Canada's actions as part of their rationale.

Consumers told the bank they expect inflation to run hot in the short-term, but then slow beyond that.

RBC senior economist Nathan Janzen said the expected shift in household consumption from goods to services should give supply chains a chance to catch up and ease some of the related price pressures.

“But inflation expectations will be watched closely by the central bank,” Janzen wrote. “Consumers are, for now, looking through near-term inflation pressures more than businesses.”

The Bank of Canada will update its own outlook for inflation and the economy next week during a scheduled rate announcement. Before that, Statistics Canada will report on Friday, July 9 how the labour market fared in June.

In Toronto's Financial District, Businesses Brace For Longer Recovery

Amid Ontario re-opening, lack of foot traffic in financial hub puts business owners' future in doubt

By Tara Deschamps, The Canadian Press, July 6, 2021

https://www.wealthprofessional.ca/business-news/in-torontos-financial-district-businesses-brace-for-longer-recovery/357868?utm_source=GA&utm_medium=20210706&utm_campaign=WPCW-Breaking-2-20210706&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

For the last 34 years, Alex Zilberberg's mornings have begun with a lineup of customers so strong that his The Bagel Stop locations do 70 per cent of their business before 10 a.m. even hits.

But since the COVID-19 pandemic began, the hustle and bustle has disappeared from Toronto's financial district and underground PATH system his franchisees occupy.

"I used to say I've seen it all," said Zilberberg, who co-founded the bagel chain with his brother-in-law Felix Zonenberg in 1987.

"We've lived through the good times and the bad times, but by far these are the worst times that I've ever seen."

Business at The Bagel Stop's dozens of locations has been down by up to 90 per cent some weeks and like many businesses in the area, he has little hope that it will return quickly.

While Ontario's re-opening plan has returned customers to businesses in most corners of the city, office towers in the financial district and connected to the PATH -- a more than 30-kilometre stretch of underground shops and restaurants -- are still largely unoccupied as companies allow their staff to keep working from home.

Business owners fear the lack of foot traffic and appetite to get back to offices could mean a recovery will take months or even years and put them well behind companies operating in other areas that are less dependent on the work crowd.

"The best real estate in Canada suddenly became the worst real estate in Canada, literally overnight," said Zilberberg, who has locations in Commerce Court, Brookfield Place, Scotia Plaza and the TD Centre.

On top of the locations seeing diminished foot traffic, he said the spots have also made food delivery models too tough to pursue because most couriers won't take the time to navigate the PATH to pick up orders and few want to leave their bikes or cars parked outside.

Still, some of his franchisees prepare to greet customers every day.

"The ones that are open say, 'I probably can make as much money being closed as I am being open because all I'm doing is just turning over inventory, making literally a pittance,'" he said.

"But they say, 'I'd rather sit in the store and have my face out there and see whatever customers that I can.'"

Zilberberg is hopeful that some people will return to work and bring back their coffee-and-bagel habits in the fall, but he's not confident everyone will flood back to the area.

"Franchisees...haven't made a penny in the last year and a half, and they can't do it for the next year and a half," he said.

"No one can not bring home a living for three years straight, so that in itself is going to become an issue."

Zilberberg doesn't expect business to bounce back to pre-pandemic levels until at least 2022.

Even when people do return to the area, he worries some won't visit as often as they once did because they'll have more flexible work arrangements and others will shy away from enclosed spaces where the virus can spread more easily.

Blue Jays Submit Proposal To Federal Government For Return To Rogers Centre This Season

By The Canadian Press, July 5, 2021

<https://www.theglobeandmail.com/sports/baseball/article-blue-jays-submit-proposal-to-federal-government-for-return-to-rogers/>

The Toronto Blue Jays have submitted a proposal to the federal government to return to Rogers Centre this season.

A spokesperson for the team said on Monday, July 5 that the Blue Jays asked for federal backing to return home after receiving support at the city and provincial levels.

The border between Canada and the United States is closed to non-essential travel until at least July 21 due to the COVID-19 pandemic.

Baseball players crossing the border from the U.S. would be subject to a 14-day quarantine, unless the Jays receive permission from federal public health authorities to exempt or modify that condition.

Ottawa gave the NHL a travel exemption for the final two rounds of the Stanley Cup playoffs and recently approved a plan that will allow CFL players and staff to return to Canada without undergoing a full 14-day quarantine.

On Monday, July 5, the federal government eased restrictions at the border, allowing fully vaccinated Canadians and permanent residents to skip the quarantine when returning to Canada. While that doesn't immediately help the Jays, it's a sign things are progressing in the right direction for the team after 16 months of rigid travel restrictions.

The Jays are currently playing home games in Buffalo, New York, after opening the season with Dunedin, Florida, as their home venue.

Toronto also played home games in Buffalo last year after a proposal to have U.S.-based teams avoid the mandatory 14-day quarantine was rejected by the federal government.

The Blue Jays last played at 49,000-capacity Rogers Centre on Sept. 29, 2019, an 8-3 win over Tampa Bay.

'I Quit': Wave Of Resignations Prompts Concerns Over Labour Shortage

By Amanda Stephenson, The Canadian Press, July 7, 2021

['I quit': Wave of resignations prompts concerns over labour shortage \(msn.com\)](https://www.msn.com/en-ca/news/story/i-quit-wave-of-resignations-prompts-concerns-over-labour-shortage)

If not for COVID-19, Valerie Whitt might never have summoned the courage to quit her job.

The 50-year-old Markham, Ontario woman had been a project manager for Ontario Health for 13 years. She felt drained and exhausted from battling traffic to and from her downtown Toronto office for up to two hours every day, but she was intimidated by the thought of giving up her stable position and steady paycheck.

Then the pandemic hit. Office workers everywhere were ordered to work from home, and for the first time, Whitt got a taste of a different life. She was still doing her job, but without the grind of her commute. She had more time to exercise and to plan healthy meals, and more energy for her six- and 10-year-old daughters.

"Just having that space in my life — not having to get up and rush to work, rush the kids out the door — gave me a lot of time and space to really evaluate my life and what I wanted to do," said Whitt, who officially quit her job last week and will be freelancing as she works toward the goal of starting her own business.

"This pandemic has shown me that there's more important things in life than having that busy corporate career."

Whitt's story is by no means an isolated case. As the Canadian economy emerges from more than 15 months of COVID-19 restrictions and workers begin to return to the office, experts say a wave of employee resignations could trigger labour shortages in a variety of sectors.

"We're expecting to see a rise in attrition, really across all organizations," said Steve Knox, vice-president of global talent acquisition for human resources firm Ceridian.

Knox said employers are already encountering employees who are enjoying work-from-home and don't want to return to office life, as well as employees who are burned out after a stressful year. He said some employees seem to have used the past 15 months to re-evaluate their life choices, and are now saying "I quit."

While there is no statistical evidence of a mass exodus happening in Canada yet, the trend already appears to be taking shape south of the border. According to U.S. Department of Labor statistics, the share of U.S. workers leaving jobs in April was 2.7 per cent, a jump from 1.6 per cent a year earlier and the highest level in more than 20 years.

"We're always fast followers. We take our cues from the U.S.," Knox said.

A Statistics Canada report released in May said 22 per cent of Canadian businesses surveyed expect "retaining skilled employees" will be an obstacle over the next three months, while 23.8 per cent identified "shortage of labour force" as a looming issue. The sectors most concerned about retention were retail (32 per cent) and accommodation and food (31 per cent).

According to industry lobby group Restaurants Canada, more than 800,000 Canadian food service workers lost their jobs or had their hours reduced to zero during the COVID-19 pandemic. Paul Grunberg, owner of Vancouver restaurant Salvio Volpe, thinks some restaurant workers who were laid off more than once in the last year due to public health restrictions are fed up with instability and are now looking for entirely new careers.

"We (Salvio Volpe) are seeing significant turnover, and to be honest, I've been desperately hoping it's nothing I did," Grunberg said. "But I really feel like people are just, 'I want a change. I want to get out of the industry, and work someplace maybe that's less challenging.'"

In Alberta, where the unemployment rate still hovers close to nine per cent, there are growing fears that recruitment and retention challenges could slow the province's recovery from recession, said Scott Crockatt, spokesman for the Business Council of Alberta. He said some of the province's largest companies report that filling vacancies is more difficult than expected right now.

"Staff are looking for more flexibility, and we're hearing that across every sector," Crockatt said. "In some cases, they're not interested in going back to their previous employment if they can't get that flexibility."

At Edmonton-based Morgan Construction and Environmental, which is involved in oil and gas and mining projects across Western Canada, there are over 75 job openings right now where normally there would only be a handful. President and CEO Peter Kiss said many of his fly-in, fly-out workers from other provinces are quitting.

"It seems like any sort of work stress, the travel, the COVID-19 requirements at site, all those other things, are just too much stress for people right now," Kiss said.

Stress was a major factor behind Emily Campbell's decision to quit her TV reporter job in Montreal and move back to her hometown of Calgary last month. The 30-year-old had been mulling the idea of moving closer to family for a while, but a year's worth of reporting on a major global health crisis by day and returning to an empty apartment at night solidified her plan.

"I was stressed out and anxious and lonely. I realized 'wow, I can't imagine doing this job for the next five years, let alone the next 25 years,' " Campbell said. "The longer the pandemic went on, it kind of clarified my priorities."

Your Work Is About To Change. Why Working From Home Won't Be The Same

By Adam Malik, Canadian Underwriter, July 5, 2021

https://www.canadianunderwriter.ca/insurance/your-work-is-about-to-change-why-working-from-home-wont-be-the-same-1004209746/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterDaily&utm_content=20210705173401

Working from home more often means a change to the way property and casualty insurance industry professionals do their jobs, as well as the expectations between employee and employer, according to an expert from Aon.

"Part of your job duties, they're going to change now," observed Robin Daddar, Toronto-based vice president and senior consultant of fleet, safety, health and environment, risk control services at Aon. "All of our duties, whatever you had previously, that's no longer going to be there."

He estimates that anywhere between 25% and 50% of people will be working from home permanently once the COVID-19 pandemic is in the rear-view mirror. "Companies have found out that the employees can perform as good an amount of work from home as they were in the office — sometimes better. You only have to be there in the office for essential meetings."

Many offices will see some sort of transformation. They will house a few dozen "hotelling" workstations — desks where staff will either book ahead of time or grab on a first-come basis for the day. That means no more permanent desks, which translates to a reduced need for real estate.

But to pull this off properly, human resources leaders will "need to sit down and discuss with their employees: What's going to happen? How is the office environment going to change?" Daddar said in an interview. "And job descriptions are going to change now. Or they should change."

That's because with remote work comes flexible schedules. Employment lawyers may also be part of the equation to determine what's reasonable around flexible hours for, say, parents. Daddar expects their work schedules will likely change.

During the school year, many parents were at home with their kids who are doing virtual schooling. But when in-person schooling returns, drop-off and pick-up schedules will resume. That could mean the workday gets broken down into pieces.

"I think that's something that is going to be discussed and negotiated about what's reasonable," Daddar told Canadian Underwriter. "If your kids are older and can bring themselves home, you don't worry about it. But if they're younger, they can't come home by themselves. You have to be at the bus stop and wait for them or you have to go to the school to pick them up. So I think those kinds of things have got to be discussed and negotiated with [employers]."

Employers will also need to ensure staff are equipped to work from home on a full-time basis. Some may argue that, after 16-plus months of being at home, employees should be able to keep going without any issue. But Daddar emphasized that this isn't always the case. Some may be making do with what they have and may not have everything from a technological or ergonomics standpoint.

For example, if employers want their employees to be available after-hours, are they being provided with a proper workstation to do their work? It could be argued, according to Daddar, that the employer should be providing resources to ensure staff have a proper place to work at home with a desk, chair, and computer. And don't forget about a phone if you want to be able to call them or have them able to check emails on the go.

This was an issue raised by P&C professionals in Canadian Underwriter's recent Working From Home survey. When answering open-ended questions, some respondents pointed to a lack of equipment and support from their employer.

"[I] don't have all necessary equipment, i.e., a printer," said one.

"The ergonomics at home are not as good as they are at work," another reader pointed out. "Doesn't appear the employer took enough time/attention to ensure I was going to be completely comfortable, even over a year [later]."

If an employee is working from home and is hurt in their own house — such as tripping over cables or falling down the stairs — that could be covered under the company's workers comp program, Daddar said. In determining coverage, the primary question to ask will be: Was a safe workstation or environment provided at home?

There are tax implications associated with working from home, Daddar observed. Employers should also assist employees in this area.

"If you set up your office at home, well, now you're taking some of your house away for office work. If your kids are running around, you want a door that closed so you can do your work," he said.

Daddar admitted he's not a tax expert, "but there are provisions that allow you to charge some of your office space...as a legitimate expense [on your tax return]. Most of us don't know what that is, because we have never done working from home before. Companies have to help people and say, 'Here's what you can do. You're allowed whatever percent it is to do this, that, and the other [thing].'"

OTHER CAFII MEMBER-RELEVANT NEWS/ISSUES

CMHC Eases Mortgage Insurance Rules, Admits Tightening Was A Mistake

By Rachelle Younglai, The Globe and Mail, July 5, 2021

Canada Mortgage and Housing Corp. is making it easier to get federal mortgage insurance, reversing tougher rules that were imposed a year ago. The federal housing agency admitted to making a costly mistake in unilaterally tightening its requirements last year, acknowledging it lost market share to competitors as a result. “We are taking this action because our July, 2020, underwriting changes were not as effective as we had anticipated and we incurred the cost of a decline in our market share,” the CMHC said in an announcement. Effective Monday, July 5, the mortgage insurer is lowering the required credit score and loosening other measurements that ensure homeowners have enough income to pay their mortgages and other debts. Major lenders require mortgage insurance from the CMHC or a private-sector insurer if a borrower makes a down payment of less than 20 per cent of the purchase price of a home. Under the new rules, borrowers need a minimum credit score of 600 instead of 680 to qualify for the CMHC’s mortgage insurance, and can have a higher ratio of expenses relative to their income.

Read Story (Subscription Required): <https://www.theglobeandmail.com/business/article-federal-mortgage-insurer-reverses-pandemic-lending-changes-in-face-of/>

Picture Of Greenhouse Gases Tied To Canadian Lending Is Taking Shape

By Jeffrey Jones, The Globe and Mail, July 1, 2021

This is the year of climate and finance, and Canada is now getting a glimpse into one of the trickiest parts of that combo. Vancouver City Savings Credit Union has released a report showing annual greenhouse gases emitted by its business and consumer borrowers total 105,314 tonnes, or 36 times those of its own operations. It is one of the first Canadian financial institutions to release such a report, but it won’t be the last. These are what are known as financed emissions, a topic now getting a lot of air time. The credit union’s emissions are a tiny fraction of the global total, but how it determined the number is a good guide to the complex science of tallying greenhouse gases – and what Canada’s big banks face as they prepare their own reports. It’s no easy task. Think about it: Banks and other financial institutions lend, often in syndicates, to myriad businesses so they can expand operations or buy new equipment. Sometimes these activities are carbon-intensive. In addition, they finance millions of consumer purchases such as houses and vehicles – each with its own emissions profile. Also included are calculations related to investments, such as mutual funds. Vancouver City Savings, or Vancity, calculated its financed emissions using methods developed by a six-year-old international body called the Partnership for Carbon Accounting Financials, or PCAF. All of Canada’s major banks and a few other institutions, such as Alberta Investment Management Corp., have committed to the program.

Read Story (Subscription Required): https://www.theglobeandmail.com/business/commentary/article-picture-of-greenhouse-gases-tied-to-canadian-lending-is-taking-shape/?utm_medium=email&utm_source=Top%20Business%20Headlines&utm_content=2021-7-

[5 7&utm_term=Picture%20of%20greenhouse%20gases%20tied%20to%20Canadian%20lending%20is%20taking%20shape&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](#)

Fabricio Naranjo Announced As National Actuarial Services Leader For RSM Canada

By RSM Canada Press Release, June 30, 2021

<https://markets.businessinsider.com/news/stocks/fabricio-naranjo-announced-as-national-actuarial-services-leader-for-rsm-canada-1030567938>

RSM Canada – a leading global provider of audit, tax and consulting services focused on the middle market – is pleased to announce Fabricio Naranjo as the new national leader for the firm's actuarial consulting practice, succeeding the recently retired Joel Cohen.

With more than two decades of actuarial consulting experience across a broad range of topics and focus areas, Fabricio is well-equipped with the skills to position the firm's actuarial practice as the top destination for organizations looking to leverage modern tools and technologies, data science, and strategic advisors to achieve their goals.

A partner in the actuarial services practice since 2017, Fabricio's primary responsibilities are to provide strategic advice and innovative solutions to clients through the use of data analysis, risk management, insurance and reinsurance techniques. He brings value-added products to market, designed to optimize insurance operations and risk management strategies and risk profiles of mid- to large-size businesses.

"As part of a talented team, Fabricio and the rest of the actuarial services practice has delivered game-changing solutions to the insurance industry," added Harry Blum, national managing partner, RSM Canada. "His proven ability to lead and inspire, along with his extensive expertise and enthusiasm, will further strengthen RSM's consulting practice across the country and continue to ensure we deliver a first-choice advisor experience to our clients."

Fabricio has a proven track record of growth by attracting top actuarial talent and bringing innovation to the marketplace with modern actuarial and analytics processes. Additionally, he has been a key member of the RSM insurance industry team by delivering solutions to the insurance industry on a global scale.

In a business environment where the only constant is change, companies need to identify and manage their risks exposure. With proprietary tools and technology. RSM Canada's actuarial consulting team successfully balances objectives against risks while optimizing economic and financial value.

Canada's Competition Bureau Reviewing Proposed Aon-Willis Merger

By Greg Meckbach, Canadian Underwriter, July 5, 2021

https://www.canadianunderwriter.ca/insurance/aon-willis-deal-under-review-by-competition-bureau-1004209760/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterDaily&utm_content=20210705173401

Canada's competition regulator is reviewing the proposed merger of global property and casualty insurance brokerages Aon plc and Willis Towers Watson plc, but the federal government is not saying whether it has actually received any complaints.

The US\$30-billion deal, originally announced in March 2020, was approved by shareholders of Aon and Willis Towers Watson in August 2020. If completed, the deal would form the world's largest commercial property and casualty insurance brokerage. Marsh & McLennan Companies is the biggest brokerage worldwide at the moment, thanks in part to Marsh acquiring Jardine Lloyd Thompson in 2018.

Willis Towers Watson and Aon cannot actually operate together until the deal closes, Aon CEO Greg Case said this past February during a conference call discussing Aon's 2020 financial results.

The United States justice department asked a U.S. court in mid-June to block the deal. Both Aon and Willis are headquartered in Dublin, with major executive offices in London. Both are traded on the New York Stock Exchange. The deal is still conditional upon approval from competition regulators in several jurisdictions, including Canada.

A spokesperson for Canada's Competition Bureau confirmed last week to Canadian Underwriter that it is reviewing Aon's proposed acquisition of Willis Towers Watson.

"Under the Competition Act, mergers of all sizes and in all sectors of the economy are subject to review by the Commissioner of Competition to determine whether they will likely result in a substantial lessening or prevention of competition in any market in Canada," the spokesperson told Canadian Underwriter.

Earlier this year, the Competition Bureau approved Intact Financial Corp.'s acquisition of certain assets of RSA plc, including RSA Canada.

Regarding the Aon-Willis deal, the Competition Bureau spokesperson told Canadian Underwriter he cannot confirm whether anyone has complained to the Bureau because its work is confidential. The Bureau would only be able to confirm the existence of a complaint under specific circumstances – for example, if another party made the complaint public or if it was made public in court records.

South of the border, the U.S. justice department is asking the U.S. District Court for the District of Columbia to declare that a combination of Aon with Willis would violate Section 7 of the Clayton Act. That American law prohibits mergers and acquisitions when the effect "may be substantially to lessen competition, or to tend to create a monopoly."

For its part, Aon argues that the U.S. Department of Justice's civil lawsuit reflects a lack of understanding of Aon's business, the clients Aon serves, and the marketplaces in which Aon operates.

The U.S. Justice Department alleged in its court filing that Marsh, Aon, and Willis Towers Watson "dominate competition for insurance broking for the largest companies in the United States, almost all of which are customers of at least one of them."

To alleviate anti-trust concerns, Willis Towers Watson announced on May 12 that it would sell several of its major operations to Gallagher for US\$3.57 billion.

Separately, A.M. Best Company Inc. reported on July 1 that Marsh, Aon, Willis, and Gallagher are the Top 4 brokerages worldwide, respectively, when measured by revenue in 2020.

If Willis's asset sale to Gallagher closes, Gallagher would acquire from Willis a P&C brokerage business from predominantly middle-market and large-account clients located in select markets such as San Francisco, Houston, and Bermuda, across niches such as construction and energy. Gallagher would also get all of Willis Re's reinsurance brokerage operations; certain retail brokerage operations in Germany, Netherlands, Spain, and France; and cyber, space and aerospace products in Britain.

RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

What's The Key To A Strong Innovation Strategy In Insurance?

By Bethan Moorcraft, Insurance Business Canada, July 7, 2021

https://www.insurancebusinessmag.com/ca/news/digital-age/whats-the-key-to-a-strong-innovation-strategy-in-insurance-260029.aspx?utm_source=GA&utm_medium=20210708&utm_campaign=WPCW-Newsletter-20210708&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Innovation can be a scary term. It can be an exciting term. It's something that almost all insurance organizations are thinking about ... but what does it actually mean?

"I think many folks would agree it's about taking the way we do business and finding ways to do it 10x more efficiently, or with 10x more volume. But it really comes down to the question of: 'Why?'" said John-Isaac 'JC' Clark, CEO of Arturo, an artificial intelligence (AI) and deep-learning property analytics start-up, stemming from American Family Insurance. "Some of the big questions from an innovation perspective are: 'What is it you are looking to achieve? Why are you innovating? What's the key thing you're trying to accomplish?'"

When creating Arturo, American Family had one fundamental goal – to reduce loss ratios by cutting unnecessary costs in insurance processes. The firm quickly realized it needed better data in order to achieve that goal, and so the question became: 'How would it get better data?'

“A lot of times, property data [...] is collected and captured in methods that haven’t changed in decades – MLS data, tax data, physical property inspection data collected by humans – and so American Family posed the question of: ‘How could you change that and make it A) markedly cheaper, B) markedly faster, and then C) markedly more frequent?’ That’s a really interesting question to ask yourself as an insurer,” Clark commented. “The fundamental things that we need for residential P&C insurance – we want them faster, better, cheaper - and if we get all those things, we should have returns in ROI and value in our business.

“In an innovation process, [we have to] ask ourselves: ‘Are we willing to find the things that will help us get these ROIs?’ And once we prove them, [we must] do the reciprocal thing and turn off or stop doing the things we were doing before.”

One thing that time and time again has proven to help companies in all sectors (not just insurance) achieve their innovation goals is partnership. This is something that Matteo Carbone, founder & director of IoT Insurance Observatory raised during the ‘Strategy Driven by Innovation & Collaboration’ panel at Reuters’ Future of Insurance event.

“You don’t need the best technology,” said Carbone. “You don’t need to apply that to everything [you want to create]. You need someone that is committed and able to do a step by step [of your innovation strategy] together. This is a partner; it’s not a vendor. Collaboration is not about just buying something from someone. It’s a partnership, and it’s about working together.”

Oftentimes, successful partnerships can result in compounding opportunities for ROI and innovation, according to fellow panellist Clark, where: “2+2 no longer equals 4; it equals 10.” He added that, throughout the innovation journey, it’s important to deconstruct the different aspects in order to test and measure that they’re actually beneficial and are driving the best possible outcomes.

As global head of digital distribution & innovation at AmTrust Financial Services, Michael Lebor is constantly thinking about the future of insurance and how to leverage collaboration to enable innovation, whether that’s with insurance brokers, vendors, or reinsurance partners.

“We’ve been spending a lot of time thinking about this ecosystem [...] and the interconnectivity of taking these little micro-services and everyone’s superpowers [and leveraging them in the best possible fashion],” said Lebor. He gave the example of Clark and Arturo’s “superpower” around property data. “How do we leverage that? How do we get that in [to our business] with agility and use it like a surgical instrument for exactly what it’s needed for?

“To me, that’s a very big part of the future of insurance, and where all of us are going to find success – when we can figure out how to tap into these little micro-services and leverage this ecosystem. It very much ties into collaboration. That’s what I spend most of my time thinking about, and putting together relationships and partnerships that revolve around that.”

Immigration Is A Vital Economic Driver But Is There An Optimal Level?

With the Canadian government welcoming new permanent residents, study reveals where population starts to negatively impact finances

By Steve Randall, Wealth Professional, July 6, 2021

https://www.wealthprofessional.ca/news/industry-news/immigration-is-a-vital-economic-driver-but-is-there-an-optimal-level/357858?utm_source=GA&utm_medium=20210706&utm_campaign=WPCW-MorningBriefing-20210706&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

With aging populations and strong competition for talent, immigration is a key factor for global economies.

But a new report warns that the economic benefits of populous Canadian provinces and US states have a tipping point that leads to higher taxes and less flexible labour markets.

The Fraser Institute study says that once the population of a province or state grows to beyond 9.5 million, the advantages of immigration turn negative.

“Government spending and taxes, and labour market flexibility, or what has been referred to as economic freedom is linked to high levels of prosperity, economic growth and overall well-being,” said Professor Russell Sobel, senior fellow at the Fraser Institute and author of The Determinants of Subnational Economic Freedom.

Currently, the only Canadian province with more than 9.5 million people is Ontario with a population of more than 14 million.

The federal government recently announced that foreign nationals approved for permanent residency in Canada can now enter the country again, following a period of suspension due to COVID-19-19.

Views On Immigration

Around one third of Canadians responding to an Angus Reid Institute survey said they felt that a potential 400,000 new Canadian residents was the right level of immigration while 39% think it's too high, 13% said it's too low, and 14% are not sure.

Given the large population already, Ontarians remain more open to immigration than many other parts of Canada, with 39% saying the government's expected number is too many or far too many. This compares to 50% in Alberta and 54% in Saskatchewan. Respondents in Quebec and British Columbia appear most open to growing their populations.

With some way to go to reach the 9.5 million mark, most provinces and territories will not reach the tipping point cited by the Fraser Institute report but Professor Sobel says it is an important consideration for policy-makers.

“Simply put, being too large is a disadvantage in terms of achieving high levels of economic freedom,” he said. “This has implications for states and provinces whose populations already exceed 9.5 million as well as those subnational jurisdictions experiencing population growth in terms of their ability to maintain reasonable levels of government spending and taxes.”

UPCOMING WEBINARS AND EVENTS

Web Seminar: What's Driving Innovation In Canada's Insurance Sector?

Date: July 15, 2021

Time: 10:00 am - 11:00 am (EDT)

Toronto Finance International (TFI) and the Insurance Bureau of Canada (IBC) are pleased to invite you to a discussion on innovation in Canada's insurance sector.

Canada's insurance sector is currently undergoing significant innovation driven by the pandemic, the growth of FinTech and other technologies, changing consumer preferences, regulatory changes and other market factors. The panel below will bring together leaders from the sector to speak about upcoming trends, challenges and opportunities.

[Register here](#)

Web Seminar: Five Premium Payment Strategies For Better Retention Rates

Date: July 28, 2021

Time: 02:00 pm - 03:00 pm (EDT)

Premium payments are far and away the most consistent and critical policyholder engagement point, for any insurance carrier. That's why the quality of your premium payment experience is directly correlated to organizational achievements, like higher retention rates.

But how is your premium payment experience being received, right now? And how can the experience be improved to better attract and retain policyholders? To help insurance organizations understand, evaluate, and innovate where it truly counts, Invoice Cloud is offering 5 best practices for premium payments that will thrill policyholders. Join this live webinar to learn:

- How innovating premium payments is the easiest way to get a leg up on competitors.
- Whether your organization is implementing the best practices for the intuitive payment experience policyholders expect.

- Next steps to effectively innovate this critical policyholder engagement point and improve retention.

[Register here](#)

Web Seminar: Future Of Insurance Canada 2021 By Reuters Events

Date: August 24-25, 2021

Time: (TBD)

Insurers have been masters of resilience for years but now is the time to use these skills to go from simply surviving to thriving, by reinventing insurance as we know it.

This is the time to seize opportunities.

Now, more than ever, we must urgently transform products and services, tackle emerging risks, and strategize for success in a dramatically changed, digital landscape.

Which is why Reuters Events is bringing The Future of Insurance Canada 2021 (August 24-25) combined with the inaugural Connected Claims Canada (August 26). This is your chance to join insurance industry titans as we explore future-setting trends and practical case studies that will reinvent insurance.

[Pre-order information pack here](#)

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.

[Pre-order information pack here](#)
