

## **CAFII ALERTS WEEKLY DIGEST: July 09 TO July 16, 2021**

July 16, 2021

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## REGULATOR/POLICY-MAKER NEWS

### FSRA To Leave Limits On Life Sector Incentives

*Amid Concerns About Consumer Harm, The Regulator Has Backed Away From A Plan To Allow Incentives*

*By James Langton, Investment Executive, July 14, 2021*

[https://www.investmentexecutive.com/news/from-the-regulators/fsra-to-leave-limits-on-life-sector-incentives/?utm\\_source=newsletter&utm\\_medium=nl&utm\\_content=investmentexecutive&utm\\_campaign=INT-EN-morning](https://www.investmentexecutive.com/news/from-the-regulators/fsra-to-leave-limits-on-life-sector-incentives/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-morning)

In response to feedback, the Financial Services Regulatory Authority of Ontario (FSRA) is backing away from plans to relax curbs on using incentives in the life insurance sector.

Following an initial round of consultations that concluded in mid-March, FSRA released proposed new rules on “unfair and deceptive practices” for a second consultation period on Wednesday, July 14.

A key change in the new proposals will leave in place existing restrictions on the use of incentives such as rebates and rewards in the life and health insurance sector.

An earlier proposal from FSRA to allow insurers to offer incentives was originally pitched as a way to enable innovation, competition and choice.

However, the regulator is now scrapping that idea following feedback that “raised concerns about unsuitable sales, unfair sales practices, rate instability, creating an unlevel playing field, and taxation issues,” FSRA said.

FSRA received 27 submissions on its first set of proposals and held a series of follow-up meetings with industry associations, insurers, consumer advocacy groups, and others. Based on that input, the regulator concluded that “further stakeholder input and discussion are required in order to fully assess and address potential consumer risks.”

FSRA said it “may explore a framework for removing these restrictions in future reviews of the proposed Rule,” but for now, it would leave the current limitations in place.

The consultation period on the revised rule closes on August 11.

## FCAC Releases New Financial Literacy Strategy

*The government agency hopes to make the financial system more accessible and inclusive*

*By Investment Executive Staff, July 14, 2021*

[https://www.investmentexecutive.com/news/industry-news/fcac-releases-new-financial-literacy-strategy/?utm\\_source=newsletter&utm\\_medium=nl&utm\\_content=investmentexecutive&utm\\_campaign=INT-EN](https://www.investmentexecutive.com/news/industry-news/fcac-releases-new-financial-literacy-strategy/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN)

The Financial Consumer Agency of Canada (FCAC) has renewed a five-year plan to help Canadians build financial resilience.

The strategy, dubbed Make Change that Counts, builds on a financial literacy strategy released by the government agency in 2015 in an effort to make the financial system more accessible, inclusive and effective for Canadians, according to a release.

“The global pandemic has caused an economic shock affecting all Canadians, but has had a disproportionate impact on our most vulnerable populations, including women, youth, low-wage workers and BIPOC,” said Mona Fortier, minister of middle class prosperity, in a statement. “The focus on financial resilience in the National Strategy will support the most vulnerable, and benefit all Canadians, as we come roaring back.”

The new national plan has three broad areas of focus: reducing barriers that prevent people from accessing financial products, improving access to trustworthy and affordable help, and enhancing consumers’ ability to navigate the financial marketplace.

“FCAC looks forward to collaborating with organizations and individuals across the country as we work to reduce barriers and catalyze action to help Canadians build financial resilience. Together, we will make change that counts,” FCAC commissioner Judith Robertson said in the release.

For further details, see the [full national strategy](#).

## Bank Of Canada Names Carolyn Rogers As New Senior Deputy Governor *The OSFI And Basel Committee Veteran Succeeds Carolyn Wilkins As Second-In-Command*

By The Canadian Press, July 12, 2021

[https://www.investmentexecutive.com/news/people/bank-of-canada-names-carolyn-rogers-as-new-senior-deputy-governor/?utm\\_source=newsletter&utm\\_medium=nl&utm\\_content=investmentexecutive&utm\\_campaign=INT-EN-morning](https://www.investmentexecutive.com/news/people/bank-of-canada-names-carolyn-rogers-as-new-senior-deputy-governor/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-morning)

The Bank of Canada has named Carolyn Rogers as its new senior deputy governor.

Rogers is a former assistant superintendent at the Office of the Superintendent of Financial Institutions, which regulates banks in Canada.

She has spent the past two years as secretary general at an international regulatory body overseen by the world's central bankers, known as the Basel Committee on Banking Supervision.

Rogers succeeds Carolyn Wilkins as the Bank of Canada's second-in-command and will begin her seven-year term on December 15.

In a statement, Bank of Canada governor Tiff Macklem said Rogers' domestic and international experience will bring a diverse perspective to the central bank.

Finance Minister Chrystia Freeland said in a statement that Rogers' experience should help the country navigate the end of the pandemic and an economic recovery.

The central bank has been on the hunt for a senior deputy governor since late last year when Wilkins announced she was leaving the Bank of Canada before the end of her seven-year term.

In May, Macklem was asked about the hiring process and said it was "well underway" and that nobody was looking forward to having someone in the senior deputy role more than him.

At the time, he also noted that the bank's governing council, which makes decisions on critical bank policies such as the key policy rate, was not as diverse as it should be.

CIBC senior economist Royce Mendes said the appointment of Rogers is unlikely to change the overall trajectory of Canadian monetary policy.

He also noted that her expertise in Canadian and global financial systems will complement Macklem's macroeconomic and monetary policy background.

## Industry Recruited In The Fight Against Senior Abuse

### *New Rules Will Enable Firms To Use Temporary Holds, Seek Trusted Contacts To Help Protect Vulnerable Investors*

*By James Langton, Investment Executive, July 15, 2021*

[https://www.investmentexecutive.com/news/from-the-regulators/industry-recruited-in-the-fight-against-senior-abuse/?utm\\_source=newsletter&utm\\_medium=nl&utm\\_content=investmentexecutive&utm\\_campaign=INT-EN-All-afternoon](https://www.investmentexecutive.com/news/from-the-regulators/industry-recruited-in-the-fight-against-senior-abuse/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-All-afternoon)

Canadian securities regulators are adopting new measures that aim to enable the investment industry to help combat the exploitation of vulnerable investors.

The Canadian Securities Administrators (CSA) unveiled final amendments that will require firms to ask clients to name a “trusted contact person” that can be called upon in the event of suspected abuse.

The rules will also create a provision for firms to place temporary holds on clients’ accounts in cases where firms have concerns about a client’s mental capacity or suspect that a client is being exploited.

Taken together, the rule changes are intended to enable industry firms to play a bigger role in preventing the financial abuse or exploitation of their senior, and other vulnerable, clients.

“Registrants can be in a unique position to notice red flags because of the interactions and the knowledge they acquire through the client relationship,” said Louis Morisset, CSA chair and president, and CEO of Québec’s Autorité des marchés financiers, in a release.

“We expect the amendments will provide more robust investor protection, while also respecting client autonomy and responding to the needs and priorities of older and vulnerable investors.”

The self-regulatory organizations, which worked with the CSA to develop the provisions, are expected to adopt the measures in their own rules.

Subject to approval, the rule changes by the CSA, the Investment Industry Regulatory Organization of Canada (IIROC) and the Mutual Fund Dealers Association (MFDA) of Canada are all slated to take effect on December 31 alongside the remaining client-focused reforms.

In a notice outlining the changes, the CSA said that firms and reps aren’t required to collect trusted contact information by the end of the year. Rather, it’s expected that the first time they update a client’s KYC information (after December 31), they will seek trusted contact information.

While clients won’t be obliged to provide a trusted contact to open an account, firms will be required to “take reasonable steps” to obtain the information.

Trusted contacts won't be authorized to make transactions in the client's account; instead, they're intended to help firms protect their vulnerable clients' financial interests or assets in the face of suspected abuse.

The challenge of confronting the abuse of senior clients is expected to grow as the population ages and the proportion of investors that are grappling with diminishing mental capacity increases.

"Seniors are a growing segment of investors whose needs and issues demand attention," the CSA said in its notice.

The new measures form part of its ongoing effort "to enhance protection of older and vulnerable clients by providing registrants with tools and guidance to address issues of financial exploitation and diminished mental capacity," it said.

"These amendments are an example of the CSA's focus on enhanced investor protection in action," said Morisset. "We are committed to policy development that increases investor protection and ultimately benefits both investors and the industry as a whole."

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## DIVERSITY/INCLUSION/FIGHTING SYSTEMIC RACISM NEWS

### The Performative Snobbery Of Social Justice Invades The Supermarket

By Jonathan Kay, *National Post*, July 9, 2021

[Jonathan Kay: The performative snobbery of social justice invades the supermarket \(msn.com\)](https://www.msn.com/en-ca/news/other/jonathan-kay-the-performative-snobbery-of-social-justice-invades-the-supermarket)

"Ottawa plans to teach non-racialized Canadians about systemic racism in new campaign," read a CTV News headline on Wednesday. If you're wondering what a "non-racialized" human being looks like, the story helpfully indicates that the term means "white."

No ordinary Canadian says "non-racialized," of course. Most Canadians likely have no idea what it even means. But "non-racialized" is the jargon term that Liberals use in describing their new program, having judged (correctly) that saying the "white" part too loud is politically problematic.

Reporters traditionally have felt duty-bound to debunk this kind of self-serving government bafflegab. But since journalists swim in the same Twitter bathwater as the public officials they cover, these convenient euphemisms sometimes end up being copied and pasted into everyday reportage.

Coverage of the National Inquiry into Missing and Murdered Indigenous Women and Girls similarly presented the acronym "2SLGBTQQIA" as if it were just an everyday term used by line cooks and pipefitters. And CBC Radio listeners will hear guests being casually referred to as "colonizers" and "immigrant settlers."

Conservative pundits have prattled on about “left-wing media bias” since the dawn of time. But what we often see nowadays goes beyond “bias”: progressives have crowdsourced what is effectively an entirely new dialect — one that’s unintelligible to the vast bulk of the population, especially immigrants and working-class people who lack entrée to college-educated professional circles.

The idea of social justice was once based on the widely shared desire to help the poor and underprivileged. And given the obvious overlap with the Christian tradition of alms, Muslim zakat, Jewish tzedakah and South Asian dāna, there is no reason why a sincere commitment to social justice couldn’t help bridge the political gap between liberals and conservatives in a multicultural Canada.

Alas, social justice has instead metastasized into a passcode-protected treehouse club, from which the privileged lecture those proles who lack fluency in the latest social-justice argot.

In an alternative, common-sense social-justice world, it might be taken for granted that Canadians should unconditionally oppose the burning down of houses of worship as retribution for historical crimes committed by congregants’ deceased co-religionists.

And yet here we are, a month into a sustained arson and vandalism campaign that has damaged or destroyed more than 20 churches, and Canada’s progressive cadres still can’t quite decide what to think about it — even as Indigenous leaders decry the violence as a counter-productive and ghoulish response to recent disclosures about residential school victims.

Liberal party consigliere Gerald Butts called the arson “understandable.” Osgoode Hall Law School Prof. Heidi Matthews posted a thinking-deeply emoji alongside musings about how these arsonists might simply be exercising their “right of resistance to extreme and systemic injustice.”

Most infamously, we had Harsha Walia, head of the BC Civil Liberties Association — whose job includes protecting religious freedoms, I should add — commenting on a news report about burned churches by tweeting, “Burn it all down.”

Unlike your average Twitter rando, Walia had the privilege of airily dismissing her critics as right-wing racists, switching her account to protected mode and then outsourcing her PR functions to University of Manitoba historian Sean Carleton. He’s written a lengthy thread on Walia’s behalf, full of academic citations, denouncing all those ignorant knuckle-draggers who interpret “burn” as “burn” and “all” as “all.”

The true, metaphorical meaning of the phrase “Burn it all down,” Carleton explained, is obvious to anyone who has studied “historian Mark Leier’s biography of Mikhail Bakunin,” not to mention an essay collection released by a self-described “anarchist publishing house,” containing such literary gems as “The Ax Tampax Poem Feministo.” Who among us doesn’t have well-thumbed copies of these texts shelved within easy reach?



The pushback against this sort of self-parodic intellectual snobbery is coming not just from Indigenous people (whose communities are home to many of the churches that have been targeted), but also from immigrants, including those of Vietnamese and African descent whose churches were recently targeted in Calgary. Newcomers to Canada picked our country for a reason, and few share the morbid sense of collective guilt that's become the in-house creed of Butts' and Carleton's treehouse clique.

Last week, when the president of Kwantlen Polytechnic University in British Columbia ordered his university bookstore to strip its website of promotional Canada Day references, the faculty voices that erupted in protest weren't the old-stock WASPs of progressive stereotype, but rather proud immigrants, including one who recounted in detail what it had been like to live under a communist dictatorship in East Germany.

On July 5, university president Alan Davis sent out a mass email, effectively telling these rubes to either get with his program or shut up. "This is not the right time for settler voices to provoke open and unfacilitated inquiry," declared an in-house advisor whom Davis chose to quote approvingly.

Until recently, such intellectual cultism was confined to a handful of privileged professional silos. But it will be interesting to see what happens now that mass retail corporations are signing on. On Thursday, July 8, I received a set of anti-racist training documents that were circulated among employees of Sobeys, Canada's second-largest food store chain.

The documents urge workers to watch videos on "Deconstructing White Privilege," support Black Lives Matter and generally spend their free (i.e., unpaid) time reading "books and articles" that are consistent with Sobeys' new diversity and inclusion regime. (There's also a section urging employees to "reach out and check in" with Black co-workers — the sketch comedy writes itself.)

Oh, and the fun doesn't stop when your shift ends: workers are instructed to go home and proselytize this material to "children and family," presumably under the conceit that members of the Sobeys' clan itself are spending summer days on their Pictou, Nova Scotia docks, earnestly quizzing one another on the oeuvre of anti-racism activist and author Ibram X. Kendi.

When I sent Sobeys a list of questions about these policies, a corporate communications official told me that she would not be supplying me with answers, on the basis that I was taking "issue with the fact that a proudly Canadian business is actively working on building a diverse, inclusive and equitable culture for our teammates and the customers and communities we serve."

Equitable? Sobeys is a massive, largely white-run company that depends on an entry-level workforce that is increasingly Black and brown. These low-level jobs have started to get phased out in favour of automated check-out technology.

And in 2020, Sobeys cut the meagre \$2-per-hour premium that was briefly paid to front-line workers who exposed themselves to COVID-19 so that privileged people (like Butts, Carleton — and me) could eat. One can understand why it feels more ennobling for plutocrats to lecture everyone about racial justice than actually face up to one's role in an increasingly unequal society.

But let's put this negativity aside for a moment, so I can end on a hopeful note. One demand made of workers in the Sobeys anti-racism materials, I couldn't help but notice, is to "yield positions of power to those otherwise marginalized." When it comes to the experts lecturing the rest of us about what opinions we should have, what subjects to discuss at the dinner table and what buildings we're allowed to burn, that's a sentiment I can really get behind. Maybe there's room for common ground after all.

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## CAFII MEMBER AND/OR PARENT COMPANY-SPECIFIC NEWS

### Royal Bank Of Canada Names Indigenous Leader Roberta Jamieson To Its Board

*Jamieson, The First Indigenous Woman To Earn A Law Degree, Is Also A Member Of The Deloitte Canada Board*

*By The Canadian Press, July 14, 2021*

[https://www.investmentexecutive.com/news/industry-news/royal-bank-of-canada-names-indigenous-leader-roberta-jamieson-to-its-board/?utm\\_source=newsletter&utm\\_medium=nl&utm\\_content=investmentexecutive&utm\\_campaign=INT-EN](https://www.investmentexecutive.com/news/industry-news/royal-bank-of-canada-names-indigenous-leader-roberta-jamieson-to-its-board/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN)

Royal Bank of Canada has named Indigenous leader Roberta Jamieson to its board of directors, effective Aug. 1.

Jamieson served as chief of the Six Nations of the Grand River Territory from 2001 until 2004 and is a former Ontario ombudsman and former commissioner of the Indian Commission of Ontario.

She was also chief executive of Indspire, a national Indigenous charity that invests in the education of First Nations, Inuit and Metis people.

Jamieson, the first Indigenous woman to earn a law degree, is a member of the board of Deloitte Canada and co-chair of the Indigenous advisory council of the Canadian National Railway Co.

She previously served on the boards of Hydro One Ltd., Ontario Power Generation and Stewardship Ontario.

Jamieson will join the RBC board's governance and risk committees.

## Canada Life Signs Deal To Buy Claim Management Services Company Claimsecure

*Another GWL Subsidiary, Irish Life, Has Struck A Deal To Acquire Ark Life Assurance Company*

*By The Canadian Press, July 13, 2021*

<https://www.theglobeandmail.com/business/article-canada-life-signs-deal-to-buy-claim-management-services-company/>

The Canada Life Assurance Co. has signed a deal to buy ClaimSecure Inc., a company that provides health and dental claim management services to Canadian employers.

Canada Life says the acquisition grows its role as a third-party payer and third-party administrator, which provide a variety of services for employers that offer benefits.

Canada Life executive vice-president Brad Fedorchuk said the company isn't disclosing financial terms of the transaction but he said it offers potential for growth.

"Canada Life has not had as big a footprint in the third-party payer and third-party administrator space, so this will give us significant growth in that market channel," Fedorchuk said.

ClaimSecure's customers are about 7,000 employers which provide benefits for about 1.125 million Canadians, including 400,000 employees plus their dependants.

"There would be little if any duplication of customers within that base," Fedorchuk said.

"The customer base that ClaimSecure already has (is) going to be a significant amount of growth for Canada Life right out of the gates," he said.

ClaimSecure will also continue to operate under its own identity, he said.

In addition, he said, there's a chance for Canada Life to use ClaimSecure's expertise to expand the type of service it can offer to its own customer base.

As an example, ClaimSecure has the ability to provide white-label services, such as handling claim documentation and call centres under the employer's brand.

"So that's important for us. There are customers that want white labelling services (and) ClaimSecure will give us an opportunity to provide that," Fedorchuk said.

ClaimSecure has more than 300 employees, who will remain at its main operations centre in Sudbury, Ontario, and its head office in Mississauga, Ontario, Fedorchuk said.

The deal, which is subject to regulatory approvals, is expected to close in the third quarter of this year.

CIBC World Markets analyst Paul Holden said in a research note that the value of the ClaimSecure investment is probably less than a \$340-million deal also announced Tuesday by Great-West Lifeco Inc., Canada Life's parent.

Great-West said its Irish Life Group has an agreement to pay €230 million to buy Ark Life Assurance Co., which manages a range of pensions, savings and protection policies for the Irish market.

Great-West Lifeco said the purchase of Ark Life from Phoenix Group Holdings PLC is subject to regulatory approvals and is expected to close in early 2022.

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

### Canada May Allow Fully Vaccinated Americans Into The Country By Mid-August: Trudeau

*By James McCarten, The Canadian Press, July 15, 2021*

<https://www.ctvnews.ca/politics/canada-may-allow-fully-vaccinated-americans-into-the-country-by-mid-august-trudeau-1.5511403>

Canada is getting ready to welcome the world again, Prime Minister Justin Trudeau quietly indicated late Thursday as his office disclosed a target of mid-August for when the border might Re-open for fully vaccinated Americans.

And if the vaccination rate remains on its current upward trajectory, fully vaccinated travellers from around the world could begin arriving by early September, Trudeau said during a COVID-19 status update with Canada's premiers.

The news was quietly disclosed in the final paragraphs of a readout of the call from the Prime Minister's Office -- a tactical show of modesty, perhaps, in a national capital where the scent of a looming federal election is in the air.

"The prime minister noted that, if our current positive path of vaccination rate and public health conditions continue, Canada would be in a position to welcome fully vaccinated travellers from all countries by early September," it reads.

"He noted the ongoing discussions with the United States on re-opening plans, and indicated that we could expect to start allowing fully vaccinated U.S. citizens and permanent residents into Canada as of mid-August for non-essential travel."

The statement makes no mention of whether eligible U.S. visitors will be required to show proof of vaccination, a touchy subject in a country where personal freedoms are sacrosanct. The White House has already ruled out the idea of a vaccine "passport."

Trudeau also boasted that Canada is leading the G20 countries in vaccination rates, with 80 per cent of eligible Canadians having received at least one vaccine dose. More than half are fully vaccinated, Trudeau said.

Pressure has been mounting on the federal government to continue to ease the restrictions at the border, which have been in effect since March of last year. Much of it, however, has been coming from south of the border in question.

Senate Majority Leader Chuck Schumer is just one voice in a growing chorus of U.S. lawmakers, many of them from states and districts that border Canada, who have been calling of late for non-essential travel to resume for vaccinated people.

And polls are beginning to show that the widespread opposition in Canada to easing the border restrictions, which peaked at the height of the COVID-19 crisis in the U.S., has finally started to melt.

Indeed, the re-opening process has already begun: last week, the Canada Border Services Agency began exempting fully vaccinated Canadian citizens and permanent residents from a 14-day quarantine requirement.

The restrictions, imposed by mutual agreement in March of last year as the pandemic began to hit hard, have been renewed on a monthly basis ever since. They are next set to expire on Wednesday.

"The prime minister indicated that ministers would share more details on these plans early next week," the readout says.

It also says the first ministers expressed support for re-opening, provided the process is accompanied by "clarity and predictability."

They also discussed working "collaboratively" on some sort of vaccine credential and system to "enable Canadians to travel internationally with confidence."

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## Cruise Ships Will Be Allowed In Canadian Waters Starting November 1, 2021

*By Kathryn Folliott, Editor, Travelweek, July 15, 2021*

[https://www.travelweek.ca/news/cruise-ships-will-be-allowed-in-canadian-waters-starting-nov-1-2021/?utm\\_source=Daily&utm\\_medium=Lead\\_Story&utm\\_campaign=News&vgo\\_ee=AHpzGuv3esOwk\\_kyrZ%2Bu8Tg%3D%3D](https://www.travelweek.ca/news/cruise-ships-will-be-allowed-in-canadian-waters-starting-nov-1-2021/?utm_source=Daily&utm_medium=Lead_Story&utm_campaign=News&vgo_ee=AHpzGuv3esOwk_kyrZ%2Bu8Tg%3D%3D)

Canada's Transport Minister Omar Alghabra today announced that Canada's cruise ship ban, previously scheduled to end February 28, 2022, will be lifted effective November 1, 2021.

Minister Alghabra credited the early end to the ban to Canada's successful vaccination drive.

Making the announcement at a briefing in Victoria, B.C., Minister Alghabra said: "I know many of you have been wondering, when will we be able to see ships here again?"

"And as you may remember the last time we made an announcement about cruise ship travel, we said that these vessels would not be allowed in Canadian waters until February 28, 2022.

"Now, thanks to the extraordinary work Canadians have done getting vaccinated, and following public health advice to get through the global COVID-19 pandemic, the government is now ready to announce that we are accelerating the timeline for resuming cruise ship activity."

As of November 1, 2021, cruise ships will be allowed in Canadian waters, said Minister Alghabra.

"This means that the cruise ship operators will be able to prepare and be ready for full operations by the start of the 2022 season. It also means that our timing will be aligned with our American neighbours," he said.

"And I want to emphasize that this is possible because of how Canadians have responded to the conditions of the global pandemic. Every person who rolled up their sleeves to get vaccinated has helped us get to this point today," he added.

The cruise ship industry normally represents more than \$4 billion annually for the Canadian economy.

"It is vital to central communities and port cities that welcome cruise ship visitors, and I'm happy to deliver this good news today, right here in Victoria," he said.

Lifting the ban effective November 1 will be contingent on the public health situation at the time, especially in communities where cruise ships have ports of call.

"We must remain vigilant," said Minister Alghabra.

"It is important to acknowledge that the global pandemic is not over yet. The government continues to advise Canadians to avoid all travel on cruise ships outside the country. But we are confident about the future."

The ban has been in place since the early days of the pandemic, and in February 2021 it was extended through February 2022.

Large cruise ships sailing Alaska itineraries, a boon for cities including Vancouver and Victoria as well as countless small businesses with a stake in the Alaska cruise industry, are so far scheduled to bypass Canadian ports for the summer 2021 season, in the wake of the Alaska Tourism Restoration Act, passed in May 2021.

## Alberta Premier Jason Kenney Wants Canada To Re-Open To Fully Vaccinated Visitors

*By Stephanie Taylor, The Canadian Press, July 12, 2021*

[Alberta Premier Jason Kenney Wants Canada To Re-open To Fully Vaccinated Visitors \(Msn.Com\)](#)

Canada should re-open the border to fully vaccinated foreign visitors, Alberta Premier Jason Kenney said on Monday, July 12, adding that he will advocate for loosened rules the next time provincial leaders have a conversation with Prime Minister Justin Trudeau.

"Scientifically, the chances of them transmitting are statistically insignificant. So we should follow the science, not politicize this," he said while at the Calgary Stampede.

"We have 800,000 Canadians who work in the travel and tourism industries. We need to get them back to work."

Kenney said he raised the issue with Trudeau while he was visiting Calgary last week and plans to do so again this week when the prime minister has a call with provincial and territorial premiers. It will be the first such call since June 17, and comes the week before the current order shutting the Canada-U.S. border to non-essential travel is set to expire.

Canada recently got rid of its 14-day quarantine rule for returning citizens and permanent residents who can show they are fully vaccinated against COVID-19 and tested negative.

The border remains shut to tourists and residents from other countries travelling for non-essential purposes. The Canada-U.S. border is closed to non-essential travel until at least July 21, and Trudeau hasn't said whether that would be extended for another month.

Trudeau has said he knows people are impatient to see travel resume, but the country can't risk undoing its progress on fighting COVID-19 by opening up before enough people are vaccinated.

The federal government says until 75 per cent of Canada's population is fully vaccinated, border measures are the best way to stop the arrival of new variants of the virus that causes COVID-19.

It's wasn't immediately clear which other premiers want to see the country's borders re-open. Kenney says of his colleagues, he's been leading the charge.

Back in early June, Ontario's health minister and solicitor general penned a letter to the federal ministers of health and emergency preparedness to say Canada's existing border measures weren't working.

It said Ontario wanted a national strategy on borders that would include a way to enable "safe international arrivals by fully vaccinated travellers."



## State Legislators Formally Ask Ottawa, White House To Re-Open Canada-U.S. Border

*By James McCarten, The Canadian Press, July 14, 2021*

<https://www.ctvnews.ca/politics/state-legislators-formally-ask-ottawa-white-house-to-Re-open-canada-u-s-border-1.5508918>

A well-known American advocate of stronger Canada-U.S. ties helped state lawmakers from across the Midwest formally vent their bilateral frustrations Wednesday with an official request that the two countries "immediately" open their shared border to fully vaccinated travellers.

Scotty Greenwood, CEO of the Canadian American Business Council, was giving a presentation to the Midwestern Legislative Conference in Rapid City, South Dakota, when she got an earful from delegates complaining about Canada's arbitrary enforcement of COVID-19 travel restrictions.

By the time the annual meeting of the conference was over, it had unanimously passed a formal resolution, at Greenwood's suggestion, adding more political pressure to the burning question of precisely when and how incidental travel between Canada and the United States will resume.

"The interpretation of what is considered essential travel has been a matter of discretion by individual border crossing agents, creating confusion," the resolution reads.

"The Midwestern Legislative Conference does hereby request that the United States and Canadian federal governments fully re-open the border to all fully vaccinated individuals immediately."

It further notes that Canada is the second-largest source of foreign direct investment in the U.S., supporting about 500,000 jobs there, and that the two countries racked up \$48 billion in two-way agricultural trade in 2019, before the onset of the pandemic.

The resolution describes the relationship as the most prosperous in the world, amounting to more than a trillion dollars in trade and investment each year, but one that depends on the "efficient movement of people, goods and services" to function properly.

The conference, an offshoot of the Council of State Governments, represents legislators from 11 states across the U.S. Midwest -- Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Nebraska, North Dakota, Ohio, South Dakota and Wisconsin -- as well as the province of Saskatchewan. Alberta, Ontario and Quebec are also affiliate members.

The Maple Leaf flag was on display during Tuesday, July 13's state dinner, Canada was mentioned in prayers beforehand and the national anthem was performed, but despite these flourishes, none of the Canadian-based delegates were on hand because of the restrictions.

The resolution, Greenwood said in an interview, was not pre-planned, but rather emerged organically from her discussions with delegates and was passed unopposed -- an indication of the mounting frustrations south of the border, particularly in the agricultural community.



"This is not just the northern border. This is the entire Midwestern region of the United States," Greenwood said.

"It's significant because of the broad reach, if you just look at the map of the country and who these folks represent. It's significant because it is bipartisan; it's leadership from all of these state governments. And it is a validation of how important this Canada-U.S. relationship is, and what is at stake economically if we continue to keep the border closed."

The border has been closed to non-essential travel since March 2020, with the mutual restrictions extended bilaterally on a monthly basis ever since. They are currently set to expire July 21, which means an announcement about next steps is likely in the coming days.

Last week, Canada began exempting fully vaccinated Canadian citizens, permanent residents and a handful of eligible others from the requirement that they quarantine for 14 days upon arrival, including three days in a government-approved hotel in the case of air travellers.

Trudeau refused to say on Wednesday, July 14 when further changes might come. "We will make the appropriate announcements at the appropriate time," he said.

Experts and observers have been speculating about whether the U.S. might lift its own restrictions along the northern border before Canada is prepared to reciprocate. Signals to date from White House press secretary Jen Psaki suggest that's unlikely, at least for now.

Those same observers, however, see the prospect of a looming federal election in Canada -- and fears of long delays at the border serving as the backdrop to a campaign sure to hinge on how the governing Liberals have handled the pandemic -- as a major factor in the federal government's thinking.

Public opinion in Canada, which was dead-set against the idea of allowing U.S. residents into the country at a time when COVID-19 was running rampant in that country, has begun to shift, said Kathryn Bryk Friedman, a border expert and professor of law and planning at the University at Buffalo.

"I believe that the federal election in Canada is playing a strong role in the calculus of whether to lift border restrictions," Friedman said.

"If Canadian public opinion is shifting, then the government will, in my opinion, follow suit."

Whatever happens, it needs to unfold in a mutual, bilateral fashion, said David Jacobson, a U.S. ambassador to Canada under former president Barack Obama who now serves as vice-chair with BMO Financial Group. It would be "suboptimal" if the U.S. decided to go it alone, he said in an interview.

"People move back and forth, sometimes within a matter of hours; well, if one side is open, and the other side requires 14 days of suffering, that's not going to work," Jacobson said.

As for any long-term effect on Canada-U.S. relations, it's possible it ends up being for the better, he added.

"If this relationship can withstand Donald Trump for four years, it can withstand whatever's going on now -- there is too firm a foundation," Jacobson said. "Maybe it's one of those many things where we demonstrate that unlike a lot of neighbours, we're able to work together and we're able to solve problems together."

## Making It Up As They Go: The Liberals Don't Seem To Have A Plan For The Border

*By Campbell Clark, The Globe and Mail, July 8, 2021*

Now, two weeks from the date when the U.S.-Canada border closure is up for renewal on July 21, there are hints that restrictions will be eased: Mr. Trudeau said the government hopes there will be next steps in weeks – but no articulation of an actual plan. What will happen if all the right mix of conditions, whatever they are, is met? The government won't say, exactly. The planning is so muddled you can't call it a plan. "It's episodic. It's piecemeal. And that suggests they're making it up as they go along," said Goldy Hyder, the president and chief executive officer of the Business Council of Canada. Business groups want the border to start opening, and unsurprisingly, the tourism industry does, too. First, they want to hear the plan. It feels instead like the government is watching polls to see if Canadians, accustomed to fearing health dangers from the U.S. for more than a year, feel it's safe. But the fear is largely based on conflating two things: opening the border to fully vaccinated travellers, or opening it completely. It's safe for fully vaccinated people to cross borders, because the risk of transmission is so low. That's what the U.S. Centers for Disease Control said, and Health Canada's Expert Advisory Panel, too. That's why the federal government dropped quarantine rules for fully vaccinated Canadians. The obvious next step is to open the Canadian border to fully vaccinated Americans. U.S. politicians have been furiously calling on Canada to open the border, so you'd think an agreement could be struck to re-open with somewhat different rules on each side. Mr. Trudeau has hinted easing of the rules will come within weeks. Yet it's a mystery. Canadian officials express concerns that they don't have the capacity to deal with lineups at the border, a by-product of a failure to plan that may be delaying decisions. The vague, "stay tuned" non-information from the Liberal government will cause its own problems. The best way to re-open a border smoothly is by telling everyone how it will work. Canada's tourism industry doesn't know if vaccinated American visitors will be allowed in in two weeks or two months, or what those people will need to visit. They're asking. But the Liberal government doesn't seem to have a plan.

Read Story (Subscription Required): [https://www.theglobeandmail.com/politics/article-making-it-up-as-they-go-the-liberals-dont-seem-to-have-a-plan-for-the/?utm\\_medium=email&utm\\_source=Globe%20Opinion&utm\\_content=2021-7-13\\_17&utm\\_term=Alzheimer%e2%80%99s%20patients%20need%20real%20hope%20e2%80%93%20not%20the%20potential%20hype%20of%20a%20controversial%20new%20drug&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/politics/article-making-it-up-as-they-go-the-liberals-dont-seem-to-have-a-plan-for-the/?utm_medium=email&utm_source=Globe%20Opinion&utm_content=2021-7-13_17&utm_term=Alzheimer%e2%80%99s%20patients%20need%20real%20hope%20e2%80%93%20not%20the%20potential%20hype%20of%20a%20controversial%20new%20drug&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

## After 16 Months, Re-Opening Of U.S.-Canada Border May Come Too Late For Hundreds Of Businesses

*The Restrictions Have Devastated The Economies Of Some Remote Border Towns*

By Liat Weinstein, NBC News, July 14, 2021

<https://www.nbcnews.com/business/business-news/after-16-months-re-opening-u-s-canada-border-may-come-n1273850>

Summer travel may be heating up, but most Americans looking to cross the northern border into Canada must continue to wait. The border's extended closure has not only put a hold on travel plans but also devastated an industry that brought in more than \$20 billion to the U.S. in 2019, according to data from the U.S. Travel Association.

The 16-month closure of the U.S.-Canada border has affected small businesses from coast to coast, but some in popular tourist areas are starting to profit from the nationwide travel boom. Others are struggling without Canadian customers who were once their main source of revenue.

"Niagara Falls, New York, and the Niagara region in Canada, I've always likened it to a neighborhood separated by that river," said Robert Restaino, mayor of Niagara Falls. "And I think what you see is like having a neighborhood cut off from your community."

Calls to open the border have intensified in recent weeks, with business leaders and politicians on both sides of the border pushing for a re-opening to vaccinated travelers. As of July 5, people who are vaccinated are exempt from the mandatory 14-day quarantine period, and talks about fully re-opening the border are expected to resume July 21, according to the Canadian government's official website.

But business owners and families separated by the border say the indefinite closure has made the path forward frustratingly unclear, especially because the two countries agreed June 21 — when restrictions were originally set to expire — to extend the closure by at least another month.

The next few weeks may bring more substantial movement toward re-opening as restrictions loosen, but business owners in small towns say they are holding their breath. For those in remote areas that depend upon Canadian customers, the decision to keep the border closed each month makes it nearly impossible to recover from the economic damage inflicted by the pandemic.

"They've never given us a long-term plan," said Mason Peters, owner of Mike's Parcel package storage and pickup service in the small border town of Pembina, North Dakota. "Every month, [government officials] tell us it's 30 more days. So how do you plan for six months from now if you have no idea what things will look like in six months from now?"

Peters, whose warehouse operates as a U.S. mailbox for Canadians looking to save money on customs fees and shipping prices, said he lost about 50 percent of his business overnight when the border shut. He said that even as vaccination rates picked up, his business exclusively served Canadian customers.

For many of those customers, he said, crossing the border daily for personal or business reasons was a way of life that was completely altered by the border closing.

But tourist hubs such as Niagara Falls — which once struggled to attract business under lockdown and suffered from the closure of the border — are experiencing rises in income from travel-starved Americans in nearby states eager to spend time outdoors.

"We have seen a pretty good uptick in guests from those areas. Typically, those are the areas that we have folks driving in from," Restaino said. "And that being the case, a lot of folks aren't ready quite yet to fly, so we're getting a lot more vehicle traffic coming in from those areas."

Shawn Weber, owner of the restaurant and bar Wine on Third in downtown Niagara Falls, said his business is thriving not only because of increased travel but also because Americans visiting the city can no longer travel across the bridge to Canada. Weber said there has been a complete shift in the types of tourists visiting his restaurant, with more coming from neighboring states instead of from abroad.

As it is for other restaurants across the country, the main challenge for his business is staffing, Weber said — an issue caused by the nationwide worker shortage, which has led to shortened hours, long wait times and unexpected closures at many restaurants.

"The ironic thing about the bridge closure is that very often when people travel to Niagara Falls, they go to the Canadian side, because they have more stuff going on over there," Weber said. "So we've benefited a bit because people can't go over there."

Scotty Greenwood, CEO of the Canadian American Business Council, said another issue for small businesses on the border is whether their services are deemed "essential" and are allowed to cross — a determination often left up to the judgment of border officials. The tourism industry is not classified as "essential."

"If you're not transporting food or pharmaceutical products or ventilators, is your business essential or not?" Greenwood said. "So there's a huge gray area that was combined with individual border guards [who] were given discretion."

Peters said "essential" services are a "very, very, very small part" of what crosses the border daily, restricting most small businesses to their side. Now, as business owners await a possible re-opening for "non-essential" services on July 21, the question is whether both governments will agree on allowing tourists to cross.

Greenwood said: "If on July 21, when the current border closure expires, if Canada wants to renew the closure and the U.S. wants to completely open up, what are we going to do? I think that's a possibility. And that would be unfortunate."

## Majority Of Canadians Think COVID-19 U.S. Border Restrictions Should Lift This Year: Nanos Research

*By Rachel Aiello, CTV News, July 9, 2021*

<https://www.ctvnews.ca/politics/majority-of-canadians-think-COVID-19-u-s-border-restrictions-should-lift-this-year-nanos-1.5504112>

A majority of Canadians are in favour of lifting all pandemic-prompted travel restrictions at the Canada-U.S. border this year, according to a new survey from Nanos Research.

As conversations continue about when the federal government will lift certain border measures like mandatory testing, quarantines, and limits on who can cross into Canada for non-essential reasons, new data indicates that most people will be ready for a return to pre-pandemic rules by the end of 2021.

According to a survey commissioned by CTV News and The Globe and Mail, when asked what the timeline should be for eliminating all pandemic-related restrictions on travel across the Canada-U.S. border, 63 per cent of respondents said sometime before the end of the year.

Broken down:

- 34 per cent said this fall;
- 15 per cent said immediately, and;
- 14 per cent said this summer.

While there appears to be some urgency to eliminate the travel restrictions, there were more respondents who were comfortable with re-opening next year—16 per cent—than those who said they were ready now or would be OK with it before the leaves on the trees start to change colour.

Another 21 per cent of respondents said they were unsure about when the government should ease off on border restrictions.

According to the survey, Canadians from the prairies were more likely to say restrictions should be eliminated immediately than Canadians as a whole, with 28 per cent of respondents indicating the border could open tomorrow and they'd be good with it.

Atlantic Canadians—who have spent the better part of the pandemic living within a bubble of regional travel restrictions—were more likely to say that they'd like to see the U.S. border measures lifted in 2022, with 22 per cent of respondents indicating that'd be their preferred timeline.

Restrictions on non-essential travel across the Canada-U.S. border first came into place in March 2020 and, with some changes along the way, have been extended each month since.

The current extension of the border rules is set to expire July 21, though it's unlikely the Canadian government will be ready by then to open the doors.

On Thursday, Prime Minister Justin Trudeau said that it's going to be "quite a while" before Canada is ready to welcome any tourists from other countries who are unvaccinated. Though he said that before, the government is looking at what rules could be eased "in the coming weeks" to allow fully-vaccinated international travellers cross the border with more ease.

The prime minister said that he understands the impatience to return to as much of pre-pandemic normalcy as possible but the government remains hesitant to put dates or timelines on the table for when border restrictions could be lifted.

"We will continue the re-opening of our borders, but we will do it in a way that ensures the ongoing safety of all Canadians," he said.

For months, U.S. officials and industry stakeholders on this side of the border have been calling for a comprehensive border re-opening plan that would allow the tourism sector, businesses, and interested travellers to prepare.

"Canadians need clarity and certainty, which today we don't have, and the goalposts keep moving. It's time to pick a goal, and to stick with it," said Canadian Chamber of Commerce President and CEO Perrin Beatty during a press conference on Thursday, July 8.

### **Public Health Trumps Economy**

Still, the priority concern for Canadians surveyed about the border was public health and not the economy or jobs.

Asked what was most important in their view when it comes to making decisions about re-opening the Canada-U.S. border, 79 per cent of respondents said public health.

That response was far more common than the economy and jobs, which was the top reason for 18 per cent of respondents. Another three per cent were unsure.

According to the survey, more than 80 per cent of respondents in all regions other than the prairies put public health above the economy and jobs as the leading factor for decisions around re-opening the border.

### **Supportive Of Measures To Date**

While it remains to be seen whether the federal government will keep pace with the majority of public opinion when it comes to seeing the border re-open before 2022, the majority of those surveyed said so far, they have been satisfied with the Liberals' managing of the border measures throughout the pandemic.

Asked on a scale of zero to 10, where zero is “very dissatisfied” and 10 is “very satisfied,” 60 per cent of respondents said they were somewhere between a seven and a 10 on the satisfaction scale.

Another 16 per cent of respondents indicated they feel neutral about the job Trudeau and his government have done, while 22 per cent said they are dissatisfied.

Satisfaction was lower in the Prairies and in Ontario, where Premier Doug Ford repeatedly called for tougher border measures amid the threat of variants of concern.

While the border re-opening remains a focus for Canadians, a separate Nanos survey recently indicated that the economy, and not the pandemic, is the issue that will have the most influence in the minds of voters should there be an election on the horizon.

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## Trudeau Urged To Postpone Federal Election Until Plan Set For Re-opening Borders To Foreign Tourists

*By Steven Chase, The Globe and Mail, July 8, 2021*

Business groups are urging the minority Liberal government to hold off on triggering a federal election until Ottawa unveils a comprehensive plan to re-open the Canada-U.S. border and allow the entry of fully vaccinated foreign travellers, saying the tourism industry is being unnecessarily devastated this summer. They warn that empty convention centres, cancelled music festivals, and reduced demand for hotels and wilderness tours are costing Canada’s valuable tourism sector billions of dollars. Perrin Beatty, president of the Canadian Chamber of Commerce, said Canada’s successful COVID-19 vaccination campaign means there is no longer a sound rationale for current border restrictions or for blocking fully vaccinated foreigners. He said a blueprint to re-open is overdue. “We need this plan today – not after an election. And it needs to be based on medical science, not political science.” The Liberals are widely expected to trigger an election campaign as early as mid-August. During an election, governments by convention refrain from making significant decisions related to policy, spending or appointments. Canada runs the risk of having its border decisions “frozen in time” until after an election, Mr. Beatty said.

Read Story (Subscription Required): [https://www.theglobeandmail.com/politics/article-business-groups-urge-trudeau-to-postpone-federal-election-until-canada/?utm\\_medium=email&utm\\_source=Politics%20Briefing&utm\\_content=2021-7-9\\_16&utm\\_term=Politics%20Briefing:%20Trudeau%20pays%20tribute%20to%20former%20justice%20minister%20Jody%20Wilson-Raybould%20&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/politics/article-business-groups-urge-trudeau-to-postpone-federal-election-until-canada/?utm_medium=email&utm_source=Politics%20Briefing&utm_content=2021-7-9_16&utm_term=Politics%20Briefing:%20Trudeau%20pays%20tribute%20to%20former%20justice%20minister%20Jody%20Wilson-Raybould%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)



## When The Border Re-Opens, We'll Need A Better System To Prevent Severe Delays

*Opinion By David Jacobson, Contributed To The Globe and Mail, July 13, 2021. David Jacobson was the U.S. ambassador to Canada from 2009 to 2013 and is vice-chair, BMO Financial Group.*

[https://www.theglobeandmail.com/opinion/article-when-the-border-re-opens-well-need-a-better-system-to-prevent-severe/?utm\\_medium=email&utm\\_source=Politics%20Briefing&utm\\_content=2021-7-13\\_14&utm\\_term=Politics%20Briefing:%20Mary%20Simon%20to%20be%20sworn%20in%20as%20Governor-General%20on%20July%2026&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeFJOJkTb](https://www.theglobeandmail.com/opinion/article-when-the-border-re-opens-well-need-a-better-system-to-prevent-severe/?utm_medium=email&utm_source=Politics%20Briefing&utm_content=2021-7-13_14&utm_term=Politics%20Briefing:%20Mary%20Simon%20to%20be%20sworn%20in%20as%20Governor-General%20on%20July%2026&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeFJOJkTb)

After more than a year of pandemic-driven restrictions between the United States and Canada, we are finally seeing a gradual resumption of cross-border travel. While this is good news, details on how and when a full re-opening can take place are still up in the air.

Both governments have to get this right. This means remaining vigilant to the risks of COVID-19 variants while also ensuring that people on both sides of the border can count on a predictable, stable and long-term return to normal.

A major key to success will be empowering travellers to keep things moving efficiently, with rules that are as consistent as possible between the two countries. Otherwise, an open border will be a severely backlogged one.

Decisions affecting the U.S.-Canada border are complex and enormously high-stakes. Over \$1.5-billion in trade crosses every day, and communities on both sides have long relied on the free movement of people to support local economies.

There is, however, a template for how Canadians and Americans can work together to get these big decisions right. In 2011, while I was the United States ambassador to Canada, President Barack Obama and prime minister Stephen Harper entered into the Beyond the Border agreement, which began: "The extensive mobility of people, goods, capital and information between our two countries has helped ensure that our societies remain open, democratic and prosperous." Those words guided the declaration to maintain a secure flow of people and goods. While COVID-19 has caused a necessary pause, the same notion of the agreement, which made sense a decade ago, should be a key to the efficient, safe and predictable re-opening of the border in 2021.

A core principle of the agreement is that the border itself is the absolute worst place to determine whether specific people or goods should be allowed to cross. By its very nature, the border is a choke point. There are only so many land, air and sea entry points and only so many border officers. The border is where delays stack up and where mistakes can easily be made. New procedures such as verifying vaccination status and COVID-19 test results could add further delays.



Embracing opportunities to safely pre-clear travel on both sides alleviates a lot of this pressure. Not only is pre-clearance helpful and efficient, but people who travel across the border in one direction almost always go back the other way. The confusion resulting from different rules in different directions is an invitation to chaos.

There is a model for how to apply these principles with the ArriveCAN app, developed to assist with pre-clearance decisions for those entering Canada. But there isn't a similar online tool for people arriving in the United States.

While half a loaf is better than none, it is important that the U.S. develop its own system so travellers can do the clearance work before they reach a crossing. It would be even better if Canada could assist its friend with learnings on the development of such a tool to speed the process.

Given the warmth President Joe Biden feels toward Canada and its people, and the importance he attaches to trade between the two countries, establishing pre-clearance infrastructure would be a strong step in the right direction to a full border re-opening.

It should be the responsibility of all citizens to keep things moving – for their own sanity and that of fellow travellers. (I confess I have been guilty of leaving the proper documents at home.) Every minute spent by an officer evaluating someone who could have been cleared before they reached the border is a minute not spent on someone else. The more information travellers from both countries can provide online before they leave for the border or airport, the faster, safer and more predictable the process will be for everyone.

We must never compromise on protecting privacy, including medical information. Anybody not comfortable submitting this information, and who is prepared to wait in line, should still have that option. But those willing to pre-clear, with evidence of vaccination or a recent COVID-19 test, will make the experience a lot smoother.

Closing the border was an urgent response to an unprecedented challenge. Let's sustain that sense of urgency in ensuring it opens safely, efficiently and for good.

## COVID-19 Travel Issues: 'Leaky' Canada-U.S. Border Needs A Re-opening Plan Urgently, Tourism Experts Plead

By Elisabetta Bianchini, Yahoo News Canada, July 13, 2021

[https://ca.news.yahoo.com/canada-us-border-open-travel-restrictions-COVID-19-niagara-banff-lake-louise-orlando-california-235047464.html?guccounter=1&guce\\_referrer=aHR0cHM6Ly93d3cuZ29vZ2xllmNvbS8&guce\\_referrer\\_sig=AQAAABL0T-naIY8kb20HZ1OfsL8M18GqNjnGHnpddISjW8xS5ULjlm-hf65Mes2qi7q90kKFUw7Yc9Q5LSDRkgUR5rRsMN-1mCCTHLLj6CLYxQRdpE9V29rivJyTjufwM4m8GyWE-keW8Rich5\\_XXPusGz8QAIPjhcXCiPdZv-E1sBk](https://ca.news.yahoo.com/canada-us-border-open-travel-restrictions-COVID-19-niagara-banff-lake-louise-orlando-california-235047464.html?guccounter=1&guce_referrer=aHR0cHM6Ly93d3cuZ29vZ2xllmNvbS8&guce_referrer_sig=AQAAABL0T-naIY8kb20HZ1OfsL8M18GqNjnGHnpddISjW8xS5ULjlm-hf65Mes2qi7q90kKFUw7Yc9Q5LSDRkgUR5rRsMN-1mCCTHLLj6CLYxQRdpE9V29rivJyTjufwM4m8GyWE-keW8Rich5_XXPusGz8QAIPjhcXCiPdZv-E1sBk)

Monthly extensions of Canada-U.S. border restrictions, paired with continued promises of updates to border and travel regulations “in the coming weeks,” have left travel and tourism destinations with questions about when international visitors will be welcome.

For Niagara Falls, which normally sees about 14 million visitors a year, almost 30 per cent are from the U.S., making up about 50 per cent of revenue.

“More than 152 million people live within a one day or less drive of Niagara Falls, that's our market,” Janice Thomson, President & CEO of Niagara Falls Tourism told Yahoo Canada. “So we've been able to draw on that large market, traditionally, but now that the American and the international travel has been cut off completely, we're relying entirely on our domestic visitors.”

“[The American visitors] tend to spend more money, they stay longer in the destination and so that makes them extremely important to our area.”

Leslie Bruce, president and CEO of Banff & Lake Louise Tourism also confirmed that American tourists are considered “high yield visitors,” meaning that they spend more and typically stay longer.

“Especially in the summer, American and other international [travellers], such as British visitors, are really important to our economy,” Bruce said.

*I call it the leaky border because I'm happy for all the Canadians that have decided, 'great I can go, I'm fully vaccinated and I'll come back and don't have to quarantine,' but we really are counting on Canadians to travel in Canada this year and if they don't, we're in big trouble because the Americans still aren't able to come.” Leslie Bruce, President and CEO of Banff and Lake Louise tourism.*

While local rules in Ontario are starting to loosen, particularly with the province moving to Step 3 of re-opening on Friday, July 16, Thomson also identified that rules around capacity limits, in addition to lack of communication around upcoming rules, have impacted travel and tourism businesses in the Niagara Falls region that want to operate at a sustainable level.

“We just need to know, what is the plan, what should we look after, what should we be targeting towards, in terms of getting employees hired back, trained properly on all the new protocols,” she said.

“That's our first focus, having the plan from the government, and I'd say having a plan from both sides would be helpful, the provincial plan on the local businesses re-opening and then the federal plan on the border.”

Last week, Niagara Region's medical officer of health, Dr. Mustafa Hirji, said that re-opening the Canada-U.S. border this summer would be a risk, adding that these restrictions should be reassessed in the fall.

While Thomson recognizes that this is a public health crisis and safety is of the utmost importance, she also stressed that May to around the beginning of October is a “very critical period” for the destination to welcome visitors.

“We are expanding offerings throughout the years so that we're seeing increased travel and attraction in the winter months, but this truly is our key time that we need to have things firing on all cylinders and get back to work,” she said. “But again, we can only do that when we're assured that our employees, our visitors, our residents are not in any threat.”

For Banff and Lake Louise, the destination's May results were actually worse than the same month in 2020.

“What we're hearing from operators and what we're seeing in terms of data that surrounds our industry is that the last minute trend has never been more last minute, people making decisions on a Friday afternoon and arriving on a Friday night,” Bruce said.

“I still don't have anything that gives me substantial confidence that July will see a lot of visitors who have hopped on flights to get here... What I think we're seeing is that transition that we've seen after each wave of restrictions that it does take us about six weeks to really turn back on and to really see enough confidence in the visitor base to start seeing that critical mass.”

With each province in Canada at a different point in COVID-19 re-opening, Bruce has found that, generally speaking, there is a connection to who is searching for and booking travel.

“Anyone from Manitoba, west is actually booking,” she said. “Ontario and a little bit less so in Quebec, Quebec is starting to move a bit more freely, but we're seeing a lot of search, a lot of desire, but not a lot of commitment yet.”

Bruce added that ambiguity and a lack of timeframe for any loosened travel restrictions federally can be difficult to manage on the ground, particularly without any particular time frames of key dates on the horizon.

“It takes a lot to get labour in place, it takes a lot to transition all your communications to make sure that it's super clear that we're open,” she said. “I look to countries like England that published high level, very general and subject to change, but very clearly an open plan.”

“I think that if I could make a plea, that would be exactly that... Just give us a plan, we can expect that the plan may change but give us a plan so that we are more on our toes as opposed to on our heels when things roll out.”

These impacts haven't just been felt on the Canadian side of the border but they extend to destinations on the American side as well.

Canada is Orlando's largest international market, which welcomed more than 1.2 million Canadian visitors in 2019, 19 per cent of total international visitation. Canadians are usually running to get to the hot weather and visit world-famous Disney and Universal theme parks and resorts, in addition to adventures such as zip lining over alligators, or more peaceful kayaking in natural springs.

"Our focus is on being ready when we can welcome back visitors from Canada, and around the world, when international restrictions are lifted," Casandra Matej, president and CEO of Visit Orlando said in a statement to Yahoo Canada.

"Since Orlando is a popular destination for Canadians in the winter months, we are hopeful that we'll see changes implemented in time for winter travel to our sunny and warm destination."

Canada is also a significant international travel market for California. Before the pandemic, 1.7 million Canadians visited the U.S. state and spent around US\$2.3 billion there, about 11 per cent of California's international visitor spend. Another key warmer weather destination for Canadians who like outdoor activities and road trips, including beaches, iconic local cuisine and Hollywood-inspired attractions.

"The loss of most international travel, including from Canada, has been significant: International travel accounted for about one-fifth of visitor spending in California in 2019, and was the state's largest export," Caroline Beteta, president and CEO of Visit California said in a statement to Yahoo Canada.

"California's tourism industry supports efforts by the U.S. Travel Association to encourage the re-opening of borders when it is safe to do so."

These U.S. destinations are also examples of why, in order for Canada's tourism industry to recover as quickly and as strong as possible, Canadians need to think 'Canada-first' when it comes to their next trip.

"The pandemic reduced travel spending in California by 55 per cent in 2020, but the sector is coming back strong," Beteta said. "The latest projections show a full recovery by 2024, but pent-up demand, a robust destination marketing campaign and more Californians inspired to travel in-state could hasten the recovery."

"Orlando's tourism industry recovery continues to gain momentum as we head into a summer travel season that could potentially meet or exceed 2019 levels," Matej explained. "To potentially reach those levels this summer, even with international restrictions still in place, indicates positive signs of continued recovery for Orlando's tourism industry amid tremendous pent-up demand among our U.S. leisure visitors."

According to Destinations Canada, if Canadians shift two-thirds of what they would normally spend on international tourism in a year domestically, it could make up for a \$19 billion shortfall in the Canadian industry.

"Canadians can make a difference, we actually are awesome travellers, the challenge is everybody wants Canadians to come visit because we do travel, we do spend and we are great guests," Bruce said.

*Now is the summer to do it because we will find that when things do open up more freely, there is tremendous pent-up demand for Canada, and specifically for places like Banff and Lake Louise, and so if people want to experience it without crowding... I think that's how we make it attractive. Leslie Bruce, President and CEO of Banff and Lake Louise tourism.*

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## Canada's Taking It Slow On Re-Opening Its Border To Travelers From The U.S. Here's Why

By Emma Jacobs, NPR, July 14, 2021

<https://www.npr.org/2021/07/14/1015224534/canadas-taking-it-slow-on-re-opening-its-border-to-travelers-from-the-u-s-heres-w>

For the past 30 years, Carol Anniuk has provided accommodation and guides for recreational fishing trips in northwestern Ontario. In normal times, 99% of her clients are American. But more than 15 months after Canada's restrictions on nonessential travel went into effect to slow the spread of COVID-19, Anniuk, the owner of Young's Wilderness Camp, doesn't know when her U.S. clients will be able to cross the border.

"I'm just frustrated," she sighs. Anniuk has taken on a lot of debt since the coronavirus pandemic began in her tourism-dependent area, a six-hour drive from Minneapolis. She bemoans "the lack of communication and the lack of a plan" from the Canadian government on when to begin admitting most visitors from the United States.

Canadians can fly to the U.S. but can't cross by land, and most non-Canadians cannot enter Canada either by land or by air. The two countries continue to extend their travel measures — which are not the same in both directions — month by month.

In the latest step, which began July 5, the Canadian government lifted a mandatory 14-day quarantine for fully vaccinated Canadians and permanent residents returning to Canada. However, federal ministers have resisted providing a timeline or clear benchmarks for next steps in admitting more visitors.

Canadian Minister of Health Patty Hajdu warned in late June that with the delta variant "posing some significant challenges" in countries such as the U.K., "we need to be very cautious." The delta variant already makes up more than 70% of new cases in the province of Ontario, which includes Toronto, Canada's largest city.

"We need to reduce infections because we don't know what long COVID-19 does," says Kelley Lee of Simon Fraser University in Vancouver, British Columbia, who leads a pandemics and borders research group. That group is advocating for tougher quarantine rules in Canada, raising the specter of new shutdowns. But other experts suggest that such severe moves are unlikely.

## Essential Cross-Border Travel Continues

Windsor Mayor Drew Dilkens, in southern Ontario, says Canada should quickly ease restrictions for fully vaccinated travelers. Dilkens can see the Detroit skyline, a mile and a half away, from his window in City Hall. His brother lives in Michigan, but he says they haven't seen each other in a long time.

"The impact of the border closure really is amplified in border cities," he says.

As vaccination rates tick up, travel restrictions that made sense earlier in the pandemic have begun to grate on his constituents. Three-quarters of eligible Canadians have now received at least one dose of a COVID-19 vaccine, a higher percentage than in the U.S., and more than 40% are fully vaccinated.

"Those who are separated ... need to reunite for funerals, for births of the first grandchild, for all sorts of life events that happen," Dilkens says. "If you're fully vaccinated now, it's becoming less acceptable to have the border closed for fully vaccinated people."

Since the start of the pandemic, the U.S. and Canada have allowed essential travel — including medical personnel and trucking — to continue, notes University of Toronto economist Ambarish Chandra.

"There's something like 15,000 trucks that enter Canada every day from the United States. These trucks carry everything we need: our food and medical supplies, our raw materials," Chandra says.

Throughout the pandemic, Dilkens says, 1,200 Canadian health care workers have continued to commute regularly from Windsor to jobs in Detroit.

## The Border Closure Remains Popular Among Canadians

Chandra and others argue that this travel makes it virtually impossible for Canada to exclude variants once they reach the United States. While the overall U.S. coronavirus infection rate was much higher than Canada's earlier in the pandemic, Chandra points out that the rates have looked more similar since the spring, particularly in border states that normally send the greatest number of travelers to Canada.

"It's easy for governments to fall back on saying, 'All right, let's hunker down, let's close down the borders,'" Chandra says, "and sort of suggest that's contributed to keeping us safer. ... To a large extent, it's not any longer."

For now, restrictions on cross-border travel remain popular with many Canadians. Half of respondents in a Nanos Research poll this month favored keeping border travel restrictions in place until this fall or even next year.

"I understand why people feel that way," says Sumon Chakrabarti, a physician in Ontario. "You don't want to just open up the floodgates."

But, he says, Canada has reached a phase in the pandemic that allows for serious consideration of the trade-offs of border policies. "Because so much of the population is protected," Chakrabarti says, "we can now manage this at a medical level, rather than having to do this at a border level."

Prime Minister Justin Trudeau indicated last week that vaccinated travelers will be admitted before those who are not vaccinated, but the government has said a full re-opening could require 75% of Canadians — or more than 85% of the eligible population — to be fully vaccinated.

"The goal that has been set is extremely high," says Nathan Stall, a geriatrician at Mount Sinai Hospital in Toronto. "We hope we get there, but we may never actually get there."

### "We're All In This Together"

Meanwhile, some Canadians have been making their own decisions about acceptable risk.

When Mayor Dilkens' niece recently married in Michigan, his own mother was unwilling to miss the ceremony. She flew from Windsor to Toronto and then to Detroit — an eight-hour journey that ended less than an hour's drive from where she'd started.

Decisions like that do not surprise Stall, though the policies that drive them merit re-examination, he believes.

In Canada, there's a sense that "we're all in this together," he says. "I think there's a huge hesitation to move ahead and allow certain members of society to move ahead and [be] able to have social privileges and freedoms that others don't yet have."

However, many Canadians who have been vaccinated the longest are older adults like his own patients. And, he warns, "We may be depriving them of limited remaining life moments, to have them wait for everyone else to have the opportunity to be vaccinated before we re-open settings to them based on vaccination status."

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## Canada's Border Agency Expects Travel Spike – And Delays – On First Weekend Of Eased Restrictions

*By James McCarten, The Canadian Press, July 9, 2021*

<https://www.theglobeandmail.com/canada/article-canadas-border-agency-expects-travel-spike-on-first-weekend-of-eased/>

Despite a summer travel season hamstrung by COVID-19, Canada's border agents are braced for a spike in would-be travellers trying to enter the country on the first full weekend since travel restrictions began to ease.

The Canada Border Services Agency says incoming traffic has increased about 25 per cent since Monday, when quarantine rules were waived for fully vaccinated Canadians, permanent residents and others already allowed to cross the border.

That trend is likely to continue this weekend, said Denis Vinette, vice-president of the agency's travellers branch.



“We’ve been seeing kind of this 25-per-cent increase over a few days, and it’ll be interesting to see what happens on the weekend,” Mr. Vinette said.

“We ask people to be patient at the border if they find that there are long lineups and folks coming in for the weekend. It’s our first test, if you will, especially in the land border environment.”

Of those seeking entry to Canada under the exemption over the past week, about half were turned away, Mr. Vinette said – mostly because they weren’t fully vaccinated or received a vaccine not cleared for use in Canada.

Only Canadian citizens, permanent residents and eligible foreign nationals who have gone two weeks since a full course of one of the four COVID-19 vaccines approved by Health Canada – Pfizer-BioNTech, Moderna, Oxford-AstraZeneca or Johnson & Johnson – are exempt from quarantine.

Canada has exceptions in place for foreign nationals who are immediate family members of a Canadian citizen or permanent resident, as well as a process to allow extended family members and international students to apply for entry.

Travellers must also use the ArriveCAN app or online portal to submit their vaccine information and the results of a negative COVID-19 test taken no more than three days before departure.

“The big thing for folks to understand is what qualifies as a fully exempted traveller under Canada’s definition,” Mr. Vinette said in an interview Friday.

“It is about having had one of the four Health Canada vaccines. It’s about having had the full regimens, or both shots, and having had 14 days pass after your second shot.”

Air Canada and WestJet are also helping to promote the rules with signage in airports, and airport authorities and provincial public health agencies are also doing their part, Mr. Vinette said.

Of those seeking the exemption, about half had either had only one shot, received their second dose less than 14 days before arrival or got a vaccine other than the four that have been approved in Canada, he said.

“I’m not suggesting that people are trying to, you know, squeeze themselves in; it’s more a question, I think, of folks not understanding the rules.”

Mr. Vinette said the agency is anxious to make sure people understand what has changed and what has not in order to prevent excessive delays or tie-ups at border control points.

He said the delays have not been extensive, except for at busy border crossings like Windsor-Detroit, Fort Erie, Ont., and the Pacific Highway crossing in B.C., where peak wait times were sometimes close to 45 minutes.

“That is still just the early days of verifying,” Mr. Vinette said.



“When you see that you’ve got 50 per cent or thereabouts that maybe don’t qualify, we want to make sure we aren’t affording the right to be exempt from quarantine to those who don’t qualify, especially if it’s going to create a risk in our communities.”

The ArriveCAN portal can be accessed either via the Apple or Android app or online via the federal government’s website at [canada.ca](https://canada.ca). Travellers must use the latest version of the app, which was updated when the rules changed.

As for when the restrictions will be relaxed further, that remains an open question.

Prime Minister Justin Trudeau said Thursday he has no intention of jeopardizing Canada’s recovery from the pandemic by prematurely opening the border. He said the next step would be easing the restrictions on fully vaccinated travellers who aren’t Canadian, but didn’t say when that might happen.

South of the border, patience continues to run low.

Senate Majority Leader Chuck Schumer, who represents the border state of New York, urged the two countries to come up with a mutual plan to Re-open the border as soon as possible – and failing that, for the U.S. to take unilateral action.

“If an agreement cannot be reached, the United States must do two things: expand the definition of essential travel to include vaccinated Canadian citizens with family, property, educational, medical, or business interests [in the U.S.], and unilaterally open the northern border to those vaccinated Canadians,” Mr. Schumer said in a statement this week.

“For over a year, we have been told to follow the science, facts, and data; it’s time for the U.S. to do the same and finally take the first move in good faith to safely Re-open the border to vaccinated Canadians.”

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## After Opening Its Borders To Canadian Tourists, France Wants Canada To Do The Same

*By Lina Dib, The Canadian Press, July 14, 2021*

[After opening its borders to Canadian tourists, France wants Canada to do the same \(msn.com\)](https://www.msn.com/en-ca/news/story/after-opening-its-borders-to-canadian-tourists-france-wants-canada-to-do-the-same)

France, which has opened its borders to Canadian tourists, is eager to see Canada re-open to the French.

The Canadian border remains closed to foreigners, with a few exceptions, and will be until at least July 21. Ottawa has extended the closure, month after month, since the beginning of the pandemic in March 2020.

At the French embassy in Ottawa on Tuesday, July 13, the representative of President Emmanuel Macron’s government argued the Canadian border should be re-opened to the French as soon as possible.

"The borders will have to be re-opened relatively quickly now for us to put Canada back on our travel plans," Ambassador Kareen Rispal said. "If not, it's true that French ministers will go to the countries where they can go."

Otherwise, the relationship between the two countries will suffer, she warned.

"The consequence of the border closure is that there are no more visits," Rispal said. "There are no more ministers. There are no more parliamentarians. There are no more manufacturing visits. There are no more visits by artists ... relationships need to be worked on every day, to nourish them."

France permits Canadians who can prove they are fully vaccinated, or who submit a recent negative COVID-19 test and who attest to not having COVID-19 symptoms, to enter its territory.

"We are a green country," she said, referring to the colour system used by France to designate countries where the novel coronavirus is under control.

"Canada is a green country. We would be very happy if the French could return to Canada without constraints other than being doubly vaccinated, taking tests, etc. We aren't asking to return to Canada in a haphazard way."

Rispal said she will be watching what the Canadian government does on July 21.

Every time the border issue has come up during Prime Minister Justin Trudeau's recent news conferences, he has said he understands everyone's impatience but has noted, again and again, that the pandemic isn't over.

The first loosening of the border restrictions came on July 5, when fully vaccinated Canadians were no longer required to quarantine on their return to the country — a measure that applied to everyone who already had the right to enter Canada, such as those with student visas.

Trudeau has promised to relax border restrictions further "in the coming weeks," and has added he won't open the door "before the right moment" to unvaccinated foreigners.

On Monday, July 12, French Prime Minister Macron announced that starting in August, proof of vaccination or a negative COVID-19 PCR test will be required to enter restaurants, go to concerts or take the train in France. For Canadian tourists, paper proof of vaccination will be sufficient, according to the ambassador.

## All COVID-19 Restrictions To Lift In England Next Monday Despite Surge In Infections

*By Paul Waldie, Europe Correspondent, The Globe and Mail, July 12, 2021*

[https://www.theglobeandmail.com/world/article-all-COVID-19-restrictions-to-lift-in-england-next-monday-despite-surge/?utm\\_medium=email&utm\\_source=Morning%20Update&utm\\_content=2021-7-13\\_7&utm\\_term=Morning%20Update:%20University%20researchers%20seeking%20federal%20funds%20to%20face%20national-security%20risk%20assessments%20&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeFJOJkTb](https://www.theglobeandmail.com/world/article-all-COVID-19-restrictions-to-lift-in-england-next-monday-despite-surge/?utm_medium=email&utm_source=Morning%20Update&utm_content=2021-7-13_7&utm_term=Morning%20Update:%20University%20researchers%20seeking%20federal%20funds%20to%20face%20national-security%20risk%20assessments%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeFJOJkTb)

British Prime Minister Boris Johnson has cleared the way for the removal of all COVID-19 restrictions in England on July 19 despite a surge in infections that the government has acknowledged could reach 100,000 cases a day this summer.

“We’ve come to a stage in the pandemic when there is no easy answer and no obvious date for unlocking,” Mr. Johnson told a televised news conference on Monday, July 12. “What the scientists are saying is this is the right date, or as good as any other date, to do this. But it’s got to be taken seriously and we’ve got to go as slowly as we can, given the constraints we’re under.”

His announcement means that, as of next Monday, July 19, nightclubs can re-open, pubs will no longer be restricted to table service, and all limits on public gatherings will be removed. Face coverings will also no longer be mandatory and people won’t be advised to work from home. Scotland, Wales and Northern Ireland, which run their own health care systems, are expected to follow suit with similar easing.

“We’re trying to move toward personal responsibility, people thinking about others as well as about themselves,” Mr. Johnson said.

Britain has become a kind of litmus test for other governments that are struggling with how to return their countries to something close to normalcy even as the pandemic rages on.

For weeks, Mr. Johnson and other cabinet ministers have insisted that Britons needed to learn how to live with the virus. They took comfort in the country’s successful vaccination program, which has fully immunized just over 66 per cent of adults so far, with nearly 90 per cent of adults having received one shot of vaccine.

But a surge in cases of the Delta variant in recent weeks has left many public health officials worried that any further easing of restrictions could put pressure on hospitals.

The number of daily COVID-19 cases has been rising roughly 30 per cent each week across Britain, and the total is now doubling every 11 days. On Monday, July 12, the country reported 34,471 new infections, the highest figure since February when Britain was coming out of the worst phase of the pandemic.

Health Secretary Sajid Javid told the House of Commons on Monday, July 12 that daily infections could reach 100,000 this summer, nearly twice as high as the peak of the outbreak in January. “The case numbers will get a lot worse before they get better,” Mr. Javid said.

Hospitalizations have been rising as well but at a much slower pace. Daily admissions totalled 563 on Monday, far below the 3,000 admissions that occurred every day in February. But Monday’s figure was still up 57 per cent from the previous week and the government’s Scientific Advisory Group for Emergencies has predicted that admissions could top 1,000 a day this summer. “Even if it is lower than previous peaks, the number of admissions may become challenging for the [National Health Service],” the group said.

Deaths have also been rising slowly – six on Monday – but the advisory group has estimated that the daily total could reach 100 by the end of August.

Mr. Johnson acknowledged on Monday that hospitalizations and deaths would increase as restrictions eased. However, he said it was better to move now instead of later in the summer or fall when cold weather would exacerbate the situation.

“If we held off until September, if we waited to go for the legal unlocking that we [are doing now], then we’d be doing it in a context of a great deal more risk from the weather,” he said. “It is absolutely vital that we proceed now with caution. And I cannot say this powerfully or emphatically enough. This pandemic is not over. This disease continues to carry risks for you and your family.”

Some public health experts criticized the plans and said Mr. Johnson is taking a dangerous risk. The planned relaxations “amount to a dangerous, irresponsible and experimental gamble that poses a very real threat of unnecessary harm to the British public,” said Stephen Griffin, an associate professor in the school of medicine at the University of Leeds. “I am dumbfounded by the notion that public health can be left to individual choice when, in the case of infectious disease, it is, in fact, the epitome of collective responsibility.”

Others said some restrictions, including face mask rules, should remain in place for at least an additional few weeks so that more young people can be vaccinated.

“Now is the time to tighten restrictions – perhaps not to add new restrictions, but at the very least, to more rigorously enforce the existing ones,” said Peter English, a retired consultant in communicable disease control and immediate past-chair of the British Medical Association’s public health medicine committee. “The harms that relaxing restrictions will cause can, and have, been confidently predicted. When they arise, the blame for these harms can be squarely laid at the feet of the ministers responsible.”

## Europe Struggles To Break Free Of COVID-19 Restrictions As Delta Variant Surges

By Holly Ellyatt, CNBC, July 13, 2021

[Europe struggles to break free of COVID-19 restrictions as delta variant surges \(msn.com\)](https://www.msn.com/en-ca/news/europe/struggles-to-break-free-of-covid-19-restrictions-as-delta-variant-surges)

Europe is struggling to contain a surge in COVID-19 cases caused by the delta variant, but while several countries re-impose measures to control the spread, the U.K. is taking the plunge and lifting restrictions.

From residual vaccine skepticism in some countries, to surges in infections linked to nightlife resuming, Europe is having to contend with competing needs: the re-opening of crucial economic sectors this summer, while at the same time, curbing surging cases.

It's not an easy balance to strike and, erring on the side of caution, a number of countries – including France, the Netherlands, Greece and Spain – announced new restrictions on Monday, July 12 in a bid to curb the rise in infections, particularly among younger people who are the last in the queue to be vaccinated against COVID-19.

### Mandatory Vaccines?

In France, President Emmanuel Macron announced that for health and care workers, vaccines would be mandatory, and that a "health pass" (an app showing one's vaccination status or recent negative test) would soon be required to access culture or leisure venues of a larger capacity. From August, the pass will be mandatory to access cafes, restaurants, malls, planes and trains in France. Lastly, in a bid to encourage vaccination take-up, PCR tests will stop being free from the fall unless they're part of a prescription.

"If we do not act today, the number of cases will continue to rise sharply, and will inevitably lead to increased hospitalizations from the month of August," Macron told the public in a televised address.

Similarly, Greece's Prime Minister Kyriakos Mitsotakis also gave a televised address on Monday, July 12 in which he announced that COVID-19 shots would be mandatory for nursing home and healthcare workers and that only vaccinated people will be allowed indoors in bars, cinemas, theaters and enclosed spaces.

Greece, like France, has struggled to encourage vaccine take-up among more skeptical members of the public.

Imploring people to take up COVID-19 shots, Mitsotakis said: "The country will not be shut down again by the attitude of some. It will give freedom to many. And protection for all. Because it is not Greece that is in danger, but the unvaccinated Greeks."

Danny Altmann, professor of immunology at Imperial College London, told CNBC on Tuesday, July 13 that the divergent approaches showed just how nuanced the issue was.

"[It illustrates] how difficult it is and hard for any policy-makers and scientists to make assertions against such a formidable and unpredictable foe," he said. "We make predictions at our peril."

The highly transmissible delta variant of the coronavirus is reeking particular havoc among Europe's younger populations as economies had started to allow their nightlife leisure venues to re-open, some after many months of closure. Vaccination rates among younger people lag in the region, however, with many only just being invited to receive their first dose.

While countries such as France and Greece are still struggling to convince everyone to get the vaccine, other countries are rushing to administer shots to younger people, seen as both vectors of the virus through socializing, and more vulnerable given their partial or unvaccinated status.

A study in the U.K. in May found that two doses of either the Pfizer-BioNTech or AstraZeneca-University of Oxford vaccine give effective protection against the delta COVID-19 variant, first discovered in India. Having just one dose, or being unvaccinated, makes individuals far more vulnerable to infection, however.

Rising COVID-19 infections saw Dutch Prime Minister Mark Rutte admit on Monday, July 12 that COVID-19 restrictions had been lifted too soon at the end of June. On Monday, July 12, 8,522 new COVID-19 cases were confirmed in the Netherlands and on Saturday, July 10, the country reported its highest number of cases since Christmas.

Rutte's comments came after the government conceded it was caught off-guard by the rising infection rate. It announced on Friday, July 9 that it would have to reimpose rules on bars and restaurants and close nightclubs, just days after they were re-opened, in a bid to curb the spread among younger people.

Spain has also had to backtrack on the lifting of measures. On Monday, July 12, officials said the country's two-week COVID-19 contagion rate was still rising, more than tripling in two weeks, Reuters reported. However, health emergency chief Fernando Simon said the pace of increase had reduced in recent days and the latest wave could be nearing its peak.

Nonetheless, new restrictions were announced in Catalonia and Valencia last week, including the closure of most night-time venues, as well as limits on social gatherings. In Valencia, the regional government asked its court to authorize a curfew on towns with more than 5,000 inhabitants that are considered high-risk, including on its capital Valencia and tourist favorite Benicassim.

For its part, Germany is seeing a slow rise (albeit from a low level) in COVID-19 infections as many parts of the country relax restrictions.

There is a reluctance among officials (including Chancellor Angela Merkel and Foreign Minister Heiko Maas) to continue restrictions any longer than necessary. Nonetheless, the country is watching what's happening in neighboring nations carefully.

Since Sunday, July 11, Germany has imposed stricter restrictions on visitors from Spain who must now present proof of vaccination against COVID-19, proof of recent recovery from the virus or negative test results; otherwise, they must quarantine on arrival.

## In Sharp Contrast, The UK

In sharp contrast to its continental cousins, the U.K. government confirmed on Monday, July 12 that it will lift its remaining restrictions on July 19, despite its own infection rate remaining high. Over 34,000 new cases were reported in the U.K. on Monday, July 12, marking the sixth consecutive day that COVID-19 infections have been above 30,000.

Speaking in Parliament, Health Secretary Sajid Javid said that after monitoring the latest data, the government does not expect COVID-19 infection rates to put unsustainable pressure on the National Health Service.

"We firmly believe that this is the right time to get our nation closer to normal life," Javid said.

"Now, to those who say: Why take this step now? I say, if not now, when? There will never be a perfect time to take this step because we simply cannot eradicate this virus."

Professor Altmann said the U.K.'s strategy was "a gamble," but noted that, with its advanced vaccination program, the country was not in the same place as in the start of the year when the alpha variant emerged.

"Because of the vaccine, we're in a different place but let's not construe that as meaning that the NHS isn't under pressure or NHS doctors aren't terrified of another wave. There are still dangers out there," he said.

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## Canada Not Doomed To Fourth Wave Of COVID-19, Doctors Say, Despite U.K.'s Experience

*By Mia Rabson, The Canadian Press, July 8, 2021*

<https://www.ctvnews.ca/health/coronavirus/canada-not-doomed-to-fourth-wave-of-COVID-19-doctors-say-despite-u-k-s-experience-1.5501206>

A fourth wave of COVID-19 now surging across the United Kingdom doesn't have to become a reality in Canada as long as people keep getting vaccinated as quickly as possible, some infectious disease experts say.

That optimistic prediction comes even with the dominance of the Delta variant, which is proving to be harder to stop with just one dose of vaccine.

Dr. David Naylor, co-chair of Canada's COVID-19 immunity task force, said the U.K. has been a "useful bellwether" for Canada in the pandemic, often a few steps ahead as infections rise and fall.



With one of the world's fastest vaccination campaigns and strict public health measures after Christmas, the U.K. was a beacon of hope for Canada. In mid-May, while much of Canada was still deep into third-wave lockdowns, the U.K. was opening restaurants and bars, having curbed infection rates so much it had days when not a single person died of COVID-19.

But in the weeks since, the Delta variant is proving its heft, pushing infections in the U.K. from below 2,000 a day in the third week of May to more than 26,000 a day over the last week.

"We may likewise find with multiple provinces opening up that the same thing happens here," said Naylor. "But it's also possible that Canada may chart a slightly smoother course with Delta in the next month or so."

While the U.K. outpaced Canada early on vaccines -- and still does on second doses -- there are some differences between the two inoculation programs, said Naylor, including waiting to lift most restrictions until more people were vaccinated.

"That may help us mitigate the risks of a big Delta wave," he said.

When the U.K. moved to stage three of its re-opening on May 17, allowing indoor dining and visits to movie theatres and museums, about half of British residents had their first jab and 30 per cent had both. Canada, which is now in a similar place to the U.K. was then in terms of both infection rates and public health restrictions lifting, has given at least one dose to 69 per cent of Canadians and 38 per cent are fully vaccinated.

But those numbers, don't tell the entire story.

Dr. Zain Chagla, an infectious diseases doctor at St. Joseph's Healthcare in Hamilton, said another difference between the two countries is the age of the people who are vaccinated.

In both countries, infection rates are highest among people under 30. Canada opened up vaccines to people as young as 12 by the end of May. The U.K. only began booking people as young as 18 in mid-June and still hasn't started vaccinating teenagers.

When the U.K. moved to stage three re-opening in May, less than 17 per cent of people under 40 had even one dose of vaccine, and seven per cent had two. As of June 26, Canada had given at least one dose to about two-thirds of people between 12 and 39 years old, and two doses to about 12 per cent.

"I think we have a little bit of an advantage here in Canada," said Chagla.

Studies have shown one dose of vaccine isn't as good as two at preventing symptomatic COVID-19 infections. One dose is very good at keeping people out of hospital. Multiple countries where the Delta variant is spreading now report the fastest infection rates in unvaccinated people.

Angela Rasmussen, a virologist at the Vaccine and Infectious Disease Research Organization at the University of Saskatchewan, said new variants are going to keep coming because viruses mutate as they spread, and sometimes those mutations make the virus stronger.



But Rasmussen said the mutations aren't so big that the vaccines won't affect them at all.

"The vast majority of people who've had two shots are not going to be severely ill, even if they do get a breakthrough infection," Rasmussen said.

She said they're also likely to be less infectious to others.

Rasmussen said people should remember this when the next variant inevitably emerges, and still trust the vaccines will help.

"The answer to variants is not 'Oh my God, the vaccines don't work,' because some people are occasionally getting infected," she said.

"We should be saying let's all get vaccinated, so that we can reduce the likelihood that variants that are even more capable of getting around our defences will emerge."

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## Blue Jays' Return To Canada 'Trending In A Very Good Direction': Ottawa's Deputy Chief Public Health Officer

*By The Canadian Press, July 15, 2021*

[https://www.thestar.com/news/canada/2021/07/15/blue-jays-return-to-canada-trending-in-a-very-good-direction-njoo.html?li\\_source=LI&li\\_medium=thestar\\_canada](https://www.thestar.com/news/canada/2021/07/15/blue-jays-return-to-canada-trending-in-a-very-good-direction-njoo.html?li_source=LI&li_medium=thestar_canada)

Canada's deputy chief public health officer says the Toronto Blue Jays' return to Canadian soil is "trending in a very good direction."

Dr. Howard Njoo says there has been "a lot of good back-and-forth" between the Blue Jays organization and the government over the team's application for a so-called "National Interest Exemption" to Canada's COVID-19 travel restrictions.

But in a virtual news conference on Thursday, July 15, Njoo said he couldn't provide a date on when an announcement would be made.

"We're looking at, I would say, last details. But at this point, I would say there aren't any showstoppers or anything that we really can't continue to discuss and move forward on," Njoo said.

"So I can't give you a date in terms of when a possible decision would be made for the national interest exemption, but I would say that in terms of the discussions from a public health perspective, they've been going very well."

A government official familiar with the talks told The Associated Press that the Jays wouldn't find out by this weekend whether they will get permission from Ottawa to play at Rogers Centre soon.

A team spokeswoman said the club continues to work with the federal government toward moving from their temporary home in Buffalo, New York, and playing games at home starting July 30.

The Blue Jays' last game at Rogers Centre was on September 29, 2019, an 8-3 win over Tampa Bay. They have not been based at the 49,000-seat facility in any capacity in more than a year.

Although the Canadian government allowed the Blue Jays to host their summer training camp in Toronto last July before the shortened 2020 season, a request to play regular season games north of the border last year was denied.

That left the Blue Jays scrambling to find a solution just days before the season opener. Toronto played on the road for more than two weeks before moving to Buffalo, the home of their triple-A affiliate.

This season, the Blue Jays started play at their spring training facility in Dunedin, Florida, before returning to Buffalo's Sahlen Field on June 1.

The Blue Jays return from the all-star break on Friday, July 16, when they start a three-game series with the Texas Rangers in Buffalo.

The Jays open a three-game home series with visiting Kansas City on July 30. The venue is listed as "TBD" on the Major League Baseball website.

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

Major League Soccer teams Toronto FC and CF Montreal plan to host games against U.S.-based opponents this weekend. While a quarantine exemption has not been granted to MLS, a statement from Immigration Minister Marco Mendicino's office issued on Wednesday, July 14 said that fully vaccinated athletes with work permits can enter the country without completing a 14-day quarantine.

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## Toronto FC, CF Montreal Given Green Light To Play At Home; Whitecaps Remain In Utah

*By Neil Davidson, The Canadian Press, July 14, 2021*

<https://ca.sports.yahoo.com/news/tfc-cf-montreal-green-light-195344248.html>

Toronto FC and CF Montreal have been given the green light to play at home this weekend, with a limited number of fans in the stands.

Wednesday, July 14's update from Major League Soccer on Canadian home-market games only covers the next few weeks, with two TFC and one Montreal match affected.

"During this temporary window, Vancouver Whitecaps FC will host their home matches on July 17 and July 20 at Rio Tinto Stadium (in Sandy, Utah) as conversations continue with the Canadian government regarding the three Canadian teams hosting future home matches in Canada," MLS said in a statement.

Toronto will host Orlando City on Saturday, July 17 and the New York Red Bulls next Wednesday, July 21 at BMO Field while Montreal entertains FC Cincinnati on Saturday, July 17 at Saputo Stadium.

"The importance of this return home for our team can't be overstated," TFC president Bill Manning said in a statement. "It has been a long, hard time on the road due to pandemic protocols and we have greatly missed the energy and support of our fans at BMO Field.

"Our return to Canada gave the team an incredible boost this week and we look forward to an emotional night at BMO Field with our fans on Saturday."

The league said the Toronto and Montreal clubs will follow local and regional guidelines regarding attendance.

A TFC spokesman said 7,000 fans will be allowed Saturday and 15,000 next week, with Saturday's crowd made up of front-line health-care workers, first responders and season seat members. Montreal will allow 5,000 fans.

"After all this time away, we are truly happy to finally be able to play at home," Montreal president and CEO Kevin Gilmore said in a statement. "The past few months have been very difficult for our players and staff, who had to go into exile, but they have shown tremendous resilience.

"Our supporters have also been remarkably patient throughout this period, and we can't wait to see them at Stade Saputo on Saturday ... We hope this is one more step in the right direction towards a full return."

Montreal (5-3-4) and Toronto (2-8-2) both returned home last week after the federal government loosened pandemic-related border restrictions for fully vaccinated travellers. The Whitecaps (2-7-3) remain in their temporary U.S. home.

Vancouver will host the L.A. Galaxy on Saturday, July 17 and the Houston Dynamo next Tuesday, July 20 at Rio Tinto Stadium in Utah, which is listed as the site for the club's home games in July. Vancouver plays its first three games in August on the road before a scheduled home match on August 21 against Los Angeles FC.

Clubs and match officials travelling to Canada will be subject to public health protocols required of all individuals entering the country, the league said. Only fully vaccinated players and staff will be excluded from Canadian quarantine requirements.

COVID-19 testing will take place prior to departure and upon arrival in Canada.

After the two upcoming games at BMO Field, Toronto visits Chicago on July 24 before a home game August 1 against Nashville SC. The league announcement on Wednesday, July 14 does not cover the August 1 game.

After hosting Cincinnati, Montreal visits New York City FC (at Red Bulls Arena), the New England Revolution, and Inter Miami CF. Its next home game after that is August 4 against Atlanta United.

Montreal last played at Saputo Stadium on September 9, when it beat Toronto before 250 fans. Vancouver's last outing at BC Place Stadium was a 2-1 win over Montreal on September 16 with no fans in the stands.

Toronto has not played at BMO Field since September 1 when no fans were allowed. It has played the 31 games since on the road, finishing out last season in East Hartford, Connecticut, and starting this year in Orlando.

The last time fans were allowed at BMO Field for a TFC game was March 7, 2020, the second game of the regular season.

The Whitecaps haven't played at home in front of fans since February 29, 2020.

"We just need to go back home. We need to be home. Sports shouldn't be like that. No sports team should go through that," Vancouver coach Marc Dos Santos told reporters in a virtual availability on Wednesday, July 14.

"When we think about the reality of going back home, we still think about 'Is it for real? Is this really going to happen? Is there going to be a setback?'" he added. "So I don't want to jinx anything. I just hope we go as soon as possible."

Montreal shifted its base of operation to Harrison, New York, last year and Fort Lauderdale, Florida, this year. The Whitecaps set up shop in Portland and Utah, respectively.

The three Canadian teams have gone a combined 26-40-12 in regular season and playoff play since leaving their home markets.

Montreal currently sits eighth overall in the league standings, while Vancouver is 25th and Toronto is last at 27th.

Baseball's Blue Jays are also in return-to-play negotiations. The American League club started the season at its spring training home of Dunedin, Florida, before moving operations to Buffalo, New York.

## Blues Festival Returns As Waterloo Region Enters Step 3

*By Terry Pender, Waterloo Region Record, July 14, 2021*

[https://www.therecord.com/news/waterloo-region/2021/07/14/blues-festival-returns-as-waterloo-region-enters-step-3.html?source=newsletter&utm\\_content=a03&utm\\_source=ml\\_nl&utm\\_medium=email&utm\\_email=6D73923380F292A40DC042B455F0FDE3&utm\\_campaign=wrhp\\_102641](https://www.therecord.com/news/waterloo-region/2021/07/14/blues-festival-returns-as-waterloo-region-enters-step-3.html?source=newsletter&utm_content=a03&utm_source=ml_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=wrhp_102641)

Crowds will dance at the crossroads to 54-40 and The Trews.

The Kitchener Blues Festival has organized three days of live music — dubbed Crossroads 2021 — that will include 58 shows in eight venues around the downtown from Friday, August 6 through Sunday, August 8.

“People are hungry for live music,” said Claude Cloutier, the festival’s artistic director.

He had no trouble booking acts after the live music sector was nearly destroyed by the pandemic. At least eight bar-restaurants in this region that regularly booked bands have permanently closed since March 2020.

As Ontario emerges from 16-months of social restrictions and isolation, Cloutier expects large crowds and urges everyone to book reservations.

The participating venues — Crazy Canuk, Crabby Joe’s, Bobby O’Briens, Falls Road Pub, Jack Burger Pub, McCabe’s Irish Pub, Sugar Run Lot, and Rich Uncle Tavern — have only just emerged from more than a year of closures and partial re-openings.

“Because we can’t do a full-blown festival, we are trying to help out the musicians and the venues,” said Cloutier. “We have lost several venues already to the pandemic.”

West Coast rockers 54-40 play Bobby O’Brien’s Friday, August 6 at 9:30 p.m. The Trews play Bobby’s on Saturday, August 7 at 9:30 p.m. Most of the region’s top musicians are scheduled to play as well, including Cheryl Lescom and the Tuscon Choir Boys, Shawn Kellerman, Chris Latta, Matt Weidinger, Jesse Weber, Jason Carraro, Avalon Bridger and others.

“We’ll have some pretty high-calibre performers in small venues,” said Cloutier.

There may, or may not, be capacity limits by the time music starts on August 6. Ontario begins the third stage of re-opening on Friday, July 16. If case counts continue to decline and vaccinations increase, there could be few, if any, public health restrictions in place when Crossroads2021 begins.

“We took a bit of gamble on having performances inside,” said Cloutier. “A lot of the venues are outside, but we will go inside with some of them.”

Festival organizers have high praise for their main sponsor, TD, that made it all possible. The Kitchener Blues Festival normally has more than 200 acts on three outdoor stages with 11 bars providing music each night. It usually attracts more than 150,000 people to the city core during four days of live music.

The 20th anniversary festival in 2020 was stripped down because of the pandemic. While this year's version is larger, it is still a pale shadow of the annual event that became the biggest, free blues festival in the country.

"It should be a special weekend for everybody," said Cloutier. "It will be the biggest event in the Region since the pandemic started."

And he is already thinking about the 2022 addition of the festival.

"Next year, we plan to come back and celebrate our 20th anniversary in true fashion because we were not able to celebrate our 20th in 2020," said Cloutier.

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## Trudeau Says He'll Leave Domestic Vaccine Passports Up To The Provinces

*By Darren Major, CBC News, July 13, 2021*

<https://www.msn.com/en-ca/news/canada/trudeau-says-he-ll-leave-domestic-vaccine-passports-up-to-the-provinces/ar-AAM7d2E?ocid=msedgdhp&pc=U531>

Prime Minister Justin Trudeau says the federal government will work with provinces to ensure there is an "internationally accepted proof of vaccination" for international travel, but will leave domestic options up to the provincial governments.

Trudeau's comments come after some provinces, such as Quebec and Manitoba, have announced plans for an internal vaccine passport. Other provinces, such as Alberta and Saskatchewan, have said they won't have such requirements.

During a press conference on Tuesday, July 13, Trudeau was asked if the federal government should play a role to help standardize provincial programs, but he said his government is focused on an international vaccine passport.

"Different provinces will be doing different things, where the federal government has a role to play and where we are looking is in terms of vaccine certification for international travel," Trudeau said.

Any attempt to bring in a domestic vaccine passport could be met by resistance from some provinces.

During a media availability on Monday, July 12, Alberta Premier Jason Kenney answered "yes" when asked whether his government would push back if the federal government attempted to bring in a passport program.

Trudeau said last month that his government is working on an international vaccine passport program, but the idea has raised concerns about 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."

### Concerns About Mixing Doses

In June, the National Advisory Committee on Immunization updated its guidance allowing for AstraZeneca-Oxford, Pfizer-BioNTech or Moderna shots to be used interchangeably in certain situations.

Trudeau was asked if the government has received assurances that Canadians will be allowed to travel if they have shots of two different vaccines, even if other countries haven't approved mixing doses.

"We're going to work with the international community to make sure that people who are fully vaccinated in ways that Canadians recognize as safe and effective are also recognized around the world," he said.

Trudeau also said several Canadians living abroad have received vaccines not yet approved in Canada. He said the government is looking at which vaccines the World Health Organization has certified to determine which ones would qualify for a vaccine passport.

The government has started easing some travel restrictions already for fully vaccinated Canadians and permanent residents.

As of last week, those with two doses are able to enter Canada without undergoing quarantine.

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## Toronto Board Of Trade Calls For Vaccine Passport System In Ontario

### *Board CEO Speaks Out, Asserts Need For 'Moral Responsibility' While Reviving Non-Essential Business Activity*

*By The Canadian Press, July 13, 2021*

[https://www.wealthprofessional.ca/business-news/trade-board-calls-for-vaccine-passport-system-in-ontario/358065?utm\\_source=GA&utm\\_medium=20210713&utm\\_campaign=WPCW-Breaking-2-20210713&utm\\_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8](https://www.wealthprofessional.ca/business-news/trade-board-calls-for-vaccine-passport-system-in-ontario/358065?utm_source=GA&utm_medium=20210713&utm_campaign=WPCW-Breaking-2-20210713&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8)

The Toronto Region Board of Trade is calling on the Ontario government to introduce a vaccine passport system for non-essential business activity.

Quebec has signalled it will require vaccine passports for non-essential activities by September and Manitoba is issuing vaccine cards to fully immunized people.

Jan De Silva, CEO of the Board of Trade, says vaccine passports are the only way to safely re-open larger events such as business conferences and will help revive tourism.



“The EU as of July 1st has gone live with the digital pass, and the reason why we're so pro using that tool is that we've worked so hard and our small businesses have gone through multiple lockdowns that have had a devastating effect on them,” said De Silva.

“Now that we've got sufficient vaccine, it's a way to start resuming a more normal form of day-to-day living.”

She said it's a personal decision to get vaccinated, but accessing major events and indoor dining requires moral responsibility.

The Board of Trade says it is having discussions with the Ontario premier's office about introducing a vaccine passport system.

She said a digital proof-of-vaccinations system could look similar to one implemented in Europe and some Asian countries, where people's information is protected and anonymized, but can easily be displayed on a phone.

Not all provinces are cosy to the idea. Alberta Premier Jason Kenney has said the province will not be issuing vaccine passports.

Prime Minister Justin Trudeau said on Tuesday, July 13 that decisions around domestic vaccine passports will be up to the provinces.

“Different provinces will be doing different things,” said Trudeau, who appeared virtually at a news conference in Nova Scotia.

He said the federal government's responsibility lies in standardizing proof-of-vaccination for international travel.

“In terms of domestic reflections (of vaccine passports), that's something the provinces themselves will establish as what is right for them,” said the prime minister.

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## France Is Introducing Internal COVID-19 Vaccine Passports — Will Canada Follow Suit?

*By Leslie Young, Global News, July 13, 2021*

[France is introducing internal COVID-19 vaccine passports — will Canada follow suit? \(msn.com\)](https://www.msn.com/en-ca/news/health/france-is-introducing-internal-covid-19-vaccine-passports-will-canada-follow-suit?hpid=hp_hp-top-table-main-vaccine%3Afrance%3Acanada%3Afollow-suit%3Ahomepage%2Ftop&hpt=hp_hp-top-table-main-vaccine%3Afrance%3Acanada%3Afollow-suit%3Ahomepage%2Ftop)

Beginning in early August, people who want to go to a restaurant, bar, or movie theatre or take a train in France will have to show proof of vaccination or a negative COVID-19 test before they enter.

The “pass sanitaire”, as France is calling it, can be a written record or an app that shows that a person is fully vaccinated against COVID-19, took a COVID-19 test within the last 48 hours, or has recently recovered from COVID-19.

French President Emmanuel Macron also announced on Monday, July 12 that all health care workers must be vaccinated by September 15. The announcement spurred a record number of bookings for vaccination appointments across France, with people under 35 making up the majority of new appointments.

Vaccine passports remain controversial, especially domestically, but there are signs that parts of Canada could be leaning that way.

On July 8, Quebec announced that it would introduce a vaccine passport by the fall — but would only use it to control access to locations such as gyms, bars, and restaurants if there is an outbreak. Instead of going back into lockdown, according to Health Minister Christian Dubé, some businesses and services might require proof of vaccination.

“We have found an alternative to generalized confinement,” he said.

Quebec is also requiring some health care workers to provide their employers with proof of vaccination. The government says, however, that vaccine passports will not be used to restrict access to essential services or education.

The Manitoba government is issuing proof of vaccination cards, and demand has been so high that the province had to stop printing them for a time as card supplies ran low. The cards allow people to skip quarantine after returning from an out-of-province trip, and also allow for expanded access to health care facilities such as hospitals and personal care homes. The Winnipeg Blue Bombers have already said that they will require fans to show proof of vaccination in order to attend home games too.

Not all provinces are so supportive though: Alberta has explicitly ruled out using a vaccine passport.

“We’ve been very clear from the beginning that we will not facilitate or accept vaccine passports,” said Premier Jason Kenney on Monday, July 12.

Ontario's chief medical officer of health said on Tuesday, July 13 that the province was not contemplating passports for use within its borders.

Dr. Kwadwo Kyeremanteng, a critical care and palliative care physician at the Ottawa Hospital, isn't sure that Canada needs vaccine passports within its borders.

“I think if we're in a position where COVID-19 becomes endemic, i.e., it's low community spread, we can control it with our mass vaccination, we reduced hospitalizations as a result — You've got to ask yourself, what is the overall objective?” he said.

In France, where only a little more than half of the population has at least one dose of vaccine, additional incentives might be helpful, Kyeremanteng said. In Canada, where 69 per cent of the population has at least one dose, hesitancy seems less of a concern, he added.

“Based on our current status and our trajectory, I'm not sure what the value is.”

There are some privacy concerns involving vaccine passports, he noted, but he just isn't sure Canadian jurisdictions need to bother. "I think we could achieve our goals without going that far," he said.

Dr. Soumya Swaminathan, chief scientist at the World Health Organization, said on July 12 that the WHO is a week to 10 days away from publishing guidelines for countries on digital certification of vaccine status, or the use of vaccine passports for international travel.

"That is something that is good to have, a digital certification, and we want to make sure that these certificates are inter-operable between countries across national borders. It's in the final stages. It's almost ready now," Swaminathan said at a WHO media briefing.

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## Vaccine Passports Are Essential, Best Get Used To It

*By Waterloo Region Record Editorial Board, July 15, 2021*

[https://www.therecord.com/opinion/editorials/2021/07/15/vaccine-passports-are-essential-best-get-used-to-it.html?source=newsletter&utm\\_content=a04&utm\\_source=ml\\_nl&utm\\_medium=email&utm\\_email=6D73923380F292A40DC042B455F0FDE3&utm\\_campaign=wrhp\\_102641](https://www.therecord.com/opinion/editorials/2021/07/15/vaccine-passports-are-essential-best-get-used-to-it.html?source=newsletter&utm_content=a04&utm_source=ml_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=wrhp_102641)

If you want to go to college this fall, get your shots. And be prepared to prove you got them. For that matter, if you want to go to a big sports event, see a movie in a real theatre, attend a conference or work out at a gym, get your shots.

That should be the message from all provinces, and they should be making it possible by developing a so-called "vaccine passport" — proof you've had both shots and are fully vaccinated against COVID-19.

This is the best way to guarantee that we'll be able to return to normal life this fall.

Right now, most provinces are refusing even to think about the idea of a domestic vaccine passport — call it a "vaxport" for short.

For months, they've insisted vaccination must be entirely voluntary. This week, Ontario's new chief medical officer, Dr. Kieran Moore, repeated the line that vaccine passports are "not necessary at this time" and aren't being contemplated by the province. Alberta has ruled them out entirely.

They're wrong. Requiring proof of vaccination for access to schools, theatres, arenas and such wasn't defensible when there weren't enough doses to go around, and the work of educating people about their benefits hadn't been done.

But the situation has completely changed. Canada is being flooded with vaccines — all credit to the federal government for that — and there'll be enough to give everyone two doses within weeks.

Just as important, there's been massive outreach and education to ensure vaccines are easily available. Public health authorities have, overall, done a great job through mass immunization clinics, pop-up clinics, pharmacies and now family doctors.

So far, we've taken a very Canadian approach — addressing every concern that comes up, finding ways to reach those hard-to-reach populations, giving reluctant people every benefit of the doubt. Essentially, it's been "please, please, do the right thing."

It's now time to turn up the volume and change the message. It should be: You must get your shots, both for your own sake and for the sake of everyone else. No one will force you to be vaccinated, but there will be consequences if you don't.

Attempts so far to develop a domestic "vaxport" have bogged down in concerns about surveillance, privacy and the possibility that it might lead to inequities. Won't people's rights be violated if a supposedly voluntary vaccine becomes necessary to do what others are doing? And what about those who can't accept vaccines for medical reasons?

Of course, there are risks along these lines, and they must be addressed. But what about the freedom that all of us have lost over the past 16 months? It's unthinkable that we should be forced to shut down again because a recalcitrant minority refuses to do the right thing. Others have come to the same conclusion. A few days ago, Quebec announced that it's planning to bring in some kind of vaxport by September 1.

The plan is to use proof-of-vaccination as a way to avoid more lockdowns if there's a resurgence of COVID-19 this fall in some parts of Quebec. "If, and only if, the situation deteriorates, rather than closing sectors of activity, it would be necessary to be doubly vaccinated to access certain activities," explained Health Minister Christian Dubé.

In this, Quebec is following the example of European countries such as Britain and France. Vaccine passports will allow them to re-open, and stay open.

Ontario and other provinces should rethink their stand against such measures. Dr. Moore's argument that they are "not necessary at this time" is beside the point. They may well be necessary down the road, and the time to prepare for that possibility is now, not when the unthinkable happens.

## Colleges, Universities Grapple With Making Vaccines Mandatory For Students

*By Sharon Kirkey, National Post, July 12, 2021*

<https://www.msn.com/en-ca/news/canada/colleges-universities-grapple-with-making-vaccines-mandatory-for-students/ar-AAM30ay?ocid=msedgdhp&pc=U531>

Toronto's Seneca College is finding itself in an elite group of the world's top post-secondary institutions — Berkley, MIT, Harvard — with its new coronavirus rule: Only those fully inoculated against COVID-19 will be invited back to campus this fall.

While a smattering of other Canadian colleges and universities, most in Ontario, are requiring that students living in residence be immunized, Seneca is making vaccinations against COVID-19 a condition for students and employees to come on campus for the September term, and not just those moving into dorm rooms.

Exemptions for medical reasons will be respected, with the appropriate documentation. The policy doesn't apply to fully online learning.

"Everything that we're doing as a country is trying to beat this virus. We know the way we can do that is to get vaccinated and stop the spread," Seneca president David Agnew said. "It was just the right thing to do to continue to protect the health and safety of our community."

They're certainly in good company.

"There are now well over 500 colleges and universities in the United States that are requiring vaccinations to come on campus in the fall, including the entire New York and California public systems," Agnew said.

As for Canada, "I think we're the first," he said of Seneca.

The policy has been generally well accepted, Agnew said, a sentiment supported by Seneca Student Federation president Ritik Sharma. "We've received good feedback from our students as well — they have been very much into it, and getting the vaccine at Seneca," Sharma said. "They are very much liking this policy."

No pushback? "Nothing major," Agnew reported.

"We're a big community. We have a variety of perspectives. But no, in fact, we've probably heard more from outside the community than inside," including from people in the U.S. with no apparent connection to the college," Agnew said. "There is obviously an active community that doesn't like vaccinations, and isn't afraid to say so."

The ultimate path out of COVID-19 hinges on mass vaccine buy-in, University of Manitoba researchers recently wrote. But Canada appears to be hitting a complacency wall, with the lowest uptake being among the university-age demographic, the 18- to 29-year-olds. Some warn that anything that hints of a de facto vaccine mandate risks trampling individual liberty and autonomy, while others argue that it's astonishing more universities in Canada are not requiring vaccination for on-campus attendance.

There are no mandatory vaccines in Canada. The current COVID-19 vaccines have been granted emergency use authorization, not full approval, which might make any policy legally shaky. Offer vaccines, urge them and hope people take them, bioethicist Arthur Caplan has said, but people are free to say no. According to a World Health Organization policy brief on the ethical considerations and caveats of mandatory COVID-19 vaccination, "policy-makers should consider specifically whether vaccines authorized for emergency or conditional use meet an evidentiary threshold for safety sufficient for a mandate."

There are some 5,300 colleges and universities in the U.S., meaning only about 10 per cent have some form of vaccine requirements, though the numbers continue to grow. It's a bit of a red-state, blue-state story, said University of Alberta's Timothy Caulfield. In the U.S., the discourse is more polarized, the anti-vaccine community more vocal, said Caulfield, Canada Research Chair in health law and policy at the university. "But here in Canada, where you do have soft support, you would think universities would feel more comfortable adopting it."

COVID-19 vaccines haven't yet been authorized for children under 12, and no province has indicated it plans to make COVID-19 vaccinations mandatory for those 12 and older to return to in-class learning.

However, in a "call for arms," Ontario's new chief medical officer this week pleaded for the young to get their shots and plug gaps in vaccine uptake. "They are the most social, they're the most able to propagate the virus back into the communities," Dr. Kieran Moore said of high-schoolers and the college-aged.

Ontario Education Minister Stephen Lecce will announce a plan to deliver a "more normal, full-time, in-person learning experience," the minister's spokesperson, Caitlin Clark, said in an email. With over half of people 18 and older having both doses, and nearly 60 per cent of youth 12 to 17 with a single dose, "this gives us an incredible sense of confidence that the communities our schools are within will be safer," Clark said.

But some health officials are warning that high vaccination rates among the university crowd will be critical. COVID-19 is less severe among the young, but the hyper-contagious Delta variant and higher contact rates among them pose unique risks. Add in congregate living situations (residences) and shared common spaces that make it challenging to isolate or quarantine should someone become infected. High two-dose vaccination coverage — ideally more than 90 per cent — of the student population "will be necessary to prevent local outbreaks in the upcoming academic year," Dr. Lawrence Loh, medical officer of health for Peel Region, wrote in June to University of Toronto officials.

It's not clear whether campus vaccine "mandates" would improve things, or just embolden the hesitant.

U of T students living in dorms this fall will be required to be vaccinated. Those moving into residence at Western University will be required to receive at least a first dose. McGill University has no plans to mandate vaccines, confident it will reach a high level of protection voluntarily. While the University of British Columbia “strongly encourages members of the community to get the vaccine,” it won’t be making COVID-19 shots mandatory for students, faculty or staff, because of equity, privacy, human rights and other concerns. The University of Alberta, where 80 per cent of classes will be delivered in person in the fall, also has no plans to request proof of immunization to work or learn on campus, though it “strongly encourages all U of A community members to get vaccinated as soon as they become eligible.”

“How very effete and unprincipled,” University of Ottawa health law professor Amir Attaran wrote in an email. “Would they merely ‘encourage’ their students to install smoke alarms in their residences? I think not.”

Canadian universities either don’t appreciate the effectiveness, safety or necessity of vaccines, he said, or lack the courage to mandate their use. “There are no legal barriers to requiring vaccination as a condition for attendance.” Some schools already do this: Ontario requires children and teens to be immunized against designated childhood diseases, unless they have a valid exemption.

The universities, for their part, say that while they emphatically support the value of vaccines, a softer approach — incentives such as raffles, tuition waivers and #Back2gether vaccination campaigns — is preferable.

As of June 26, 63.7 per cent of the university-age demographic — youth ages 18 to 29 — in Canada had received one dose of a COVID-19 vaccine, compared to 80 per cent of 50- to 59-year-olds. Ontario vaccination numbers released Thursday show 67 per cent of the 18 to 29 age group has received at least one dose; 32 per cent have been double-dosed.

Caulfield suspects it comes down to complacency rather than a more vaccine-hesitant stance. “I think that you have these young, healthy individuals that think it’s not important for them to get vaccinated,” he said. “Perhaps there is hope that carrots are going to win out. But it’s crunch time, and I think we need to think more seriously about sticks. If we’re going to get to herd immunity, this population is relevant.”

University of Manitoba researchers who explored the willingness of older teens and young adults to take a COVID-19 vaccine found the most common reasons for those who said “no,” “maybe” or “I don’t know” were concerns around safety (development was rushed or protocols skipped, some feared), not enough information about the vaccines, and concerns about effectiveness. With vaccination rates appearing to plateau, epidemiologist Raywat Deonandan is more sympathetic to Seneca’s vaccine rule than he would have been months ago. “The cost, of course, is that you create some discontentment in society. Maybe you lose some goodwill. But we’re at a time crunch here. And if that’s what’s needed to get more vaccination, so be it.”



There could be a human rights issue, and accommodations need to be made. Seneca has “tons” of programs available online, but Agnew acknowledged there are some things you just have to do in person. Seneca has one of Canada’s premier aviation schools. “You can’t train to be a pilot without flying a plane.”

A vaccination policy undermines the idea that vaccination is a choice, said Cara Zwibel, director of the fundamental freedoms program at the Canadian Civil Liberties Association. “If we create enough things that you can’t do without being vaccinated then de facto we end up with a mandatory vaccination regime, which is not where we think we should be.

“What is it that we are trying to achieve by doing this,” she asked. “Is this about making people feel safer? Is it about liability? Is it about a school being able to say, ‘Well, we took every precaution we could, so if you get sick, we couldn’t possibly be to blame.’”

Online and in-person learning aren’t equivalent options, she said. They aren’t the same kinds of experiences. “I’m not so sure that there isn’t some coercive element here.”

The risk of COVID-19 transmission in a residence can be significant, said Queen’s University infectious diseases specialist Dr. Gerald Evans. Like any household, secondary attack rates are high. Some undergraduate first-year courses at Queen’s have 200 or 300 students. There are large auditoriums to accommodate them, “but if there’s a scattered number of people who are infected in that group, there is tremendous risk to everyone else who is in the auditorium, particularly those in close proximity to the infected person,” Evans said.

He doesn’t see a downside to heavy vaccination of the university-age crowd. He’s sensitive to the concerns about myocarditis, the rare cases of heart muscle inflammation that have been linked to the mRNA vaccines, Pfizer and Moderna. However, “it’s transient, it’s low, and it seems to be readily reversible.”

It’s not clear how Seneca plans to enforce its policy, which is now being finalized with the advice of legal and public health experts. Of the roughly 30,000 students expected this fall, about one third will have some part of their program on campus, the rest will continue online or some hybrid of the two. Agnew said they’re taking it a term at a time, as campus gradually re-opens more and while they await guidance from the province in terms of masking and distancing and health checks for the fall semester.

“I think all of us in post-secondary — all of us in a lot of worlds — are kind of making assumptions about what the world will look like in September,” he said.

## Canada Needs To Vaccinate 90 Per Cent Of Adults And Teens. At This Rate, We'll Never Get There

*Opinion by The Globe and Mail Editorial Board, July 10, 2021*

<https://www.theglobeandmail.com/opinion/editorials/article-canada-needs-to-vaccinate-90-per-cent-of-adults-and-teens-at-this-rate/>

Vaccination is our ticket out of the pandemic. It's the way to protect ourselves against a variant-powered fourth wave. Public-health experts have been saying it for months, and you will hear it, again and again and then some more, over the summer. It's as true as truisms get.

So why aren't Canadian governments treating the big number of unvaccinated Canadians – nearly a quarter of the eligible population has yet to receive a first shot – as a matter of the utmost urgency?

Canada is racing ahead when it comes to delivering second doses, and that's something to celebrate. Nearly half of Canadians 12 years of age and older have been inoculated with two shots of a COVID-19 vaccine, a figure that's leaping ahead by more than one percentage point a day.

At this rate, around three-quarters of eligible Canadians will be fully inoculated by the time July ends.

But that accomplishment, great as it is, is incomplete. The goal has to be pushing the share of Canadians who are fully inoculated higher – ideally, to at least 90 per cent.

But that second-shot target can't be hit unless and until the share of people with first shots rises. And Canada's first-shot vaccination campaign is stalling out.

Right now, 78 per cent of eligible Canadians have had a first shot. News reports often excitedly refer to that as "almost 80 per cent." It's a highly misleading characterization.

Canada's first-shot vaccination rate has, of late, been rising at the breakneck pace of roughly one measly percentage point a week, and slowing. At this rate, Canada won't get to 80 per cent first-shot coverage until late July or early August. And 90 per cent first shots? Maybe in the fall. Maybe winter. Maybe never.

Politicians want to talk about the second-shot campaign, because talking up success tends to make you more popular than reminding voters about problems. But all of this focus on where the vaccine campaign is doing well is detracting from addressing where it's falling down.

A few provinces have, to their credit, upped their first-shot vaccination rates. In the two weeks ended July 8, our calculations based on CTV data show that Manitoba increased its rate by four percentage points. Manitoba's previously low first-shot uptake is now at 77.5 per cent of eligible population – just shy of the national average and well ahead of the other Prairie provinces.

But the rest of the country has hit a plateau. Some provinces' first-shot rates now stand at a little above 80 per cent, some are a little below, while Alberta and Saskatchewan are far below. Most provinces' first-shot rates are rising by about one percentage point a week – even as second-shot rates bound ahead at 10 times that pace.

There are many steps that could be taken to boost first-shot uptake, since evidence from polling and outreach efforts strongly suggests that most unvaccinated Canadians are in fact open to getting jabbed.

Giving more vaccines to family doctors would help. More mobile clinics will help. More community clinics will help. More workplace clinics will help.

And why not copy the house-to-house, mass-mobilization effort that Canada has been doing for more than a century, with great success? We're talking about the census.

This spring, Statistics Canada sent a census invitation to 16 million addresses – every home in Canada. So far, 93 per cent of Canadian households have completed their census, according to Statscan. The agency's target is 98-per-cent completion; for the 2016 census, it achieved a completion rate of 98.4 per cent.

Not only did Statscan send an invitation to every home, it also followed up – repeatedly – with anyone who did not fill out their census. To do that, it hired 32,000 temporary census enumerators. Any address that doesn't return a census gets mail reminders, phone calls and, if necessary, a knock on the door. So far this year, enumerators have visited or phoned more than four million dwellings.

Thanks to our public health system, each provincial and territorial government has the name and address of every resident who has been vaccinated, and every resident who is unvaccinated. They can send that second group reminder letters. They can phone them. They can go to their door and offer them a shot on the spot, or at a clinic down the street.

That's what we do when something matters. We make sure it gets done.

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## What Barbados, Jamaica And Cuba Are Saying About Mixed-Dose Vaccinations

*By Kathryn Folliott, Editor, Travelweek, July 15, 2021*

[https://www.travelweek.ca/news/what-barbados-jamaica-and-cuba-are-saying-about-mixed-dose-vaccinations/?utm\\_source=Daily&utm\\_medium=Lead\\_Story&utm\\_campaign=News&vgo\\_ee=AHpzGuv3esOwkkyrZ%2Bu8Tg%3D%3D](https://www.travelweek.ca/news/what-barbados-jamaica-and-cuba-are-saying-about-mixed-dose-vaccinations/?utm_source=Daily&utm_medium=Lead_Story&utm_campaign=News&vgo_ee=AHpzGuv3esOwkkyrZ%2Bu8Tg%3D%3D)

With eased travel restrictions now in place for fully-vaccinated Canadians, more bookings are coming in – and more questions.

And once again travel agents are on the front lines.

Much of the uncertainty right now is about travel and vaccinations.

Canada's use of the AstraZeneca vaccine no doubt saved countless lives especially as the third wave peaked in April 2021.

But Canadians who got first doses of AstraZeneca and second doses of Pfizer or Moderna – following recommendations from the federal government – are now wondering if the mixed dose regime will impact their travel plans. Other Canadians have mixed-doses of Pfizer and Moderna.

Barbados' Ministry of Health and Wellness, for example, currently categorizes travellers with mixed vaccines as unvaccinated. For now at least, any travellers to Barbados who are fully vaccinated against COVID-19, but with more than one type of vaccine, must follow the protocols for unvaccinated travellers. That includes a five-day quarantine upon arrival.

"As a tourism destination, we are surely aware of how this stance would affect the vacation plans of Canadian travellers," said Barbados Tourism Marketing Inc., in response to a travel agent's inquiry.

No doubt BTMI is just as eager as the travel agent – and her client – to see the Ministry's decision on fully vaccinated travellers updated to include mixed doses. BTMI notes that with ever-changing COVID-19 policies, information and protocols are likely to change. Regular and official updates can be found at [barbadostravelprotocols.com](http://barbadostravelprotocols.com).

Barbados has long been a favourite for sun and sand vacations. So have Jamaica and Cuba.

Mixed vaccinations won't be a problem for Canadian travellers, says the Jamaica Tourist Board.

"Jamaica's Ministry of Health will consider anyone who has received two doses of an approved COVID-19 vaccine to be fully vaccinated, regardless of whether they have received different brands," the JTB tells Travelweek.

More information is at [visitjamaica.com/travelauthorization](https://visitjamaica.com/travelauthorization)

Cuba meanwhile is not making any distinction between vaccinated or non-vaccinated travellers, says Nieves Ricardo with the Cuba Tourist Board.

"The country's approach is that vaccinated travellers still can carry and transmit the virus, so the entry requirements are the same for vaccinated or non-vaccinated," she says.

Currently, Cuba waives the PCR test prior to entering Cuba, for Canadians traveling direct from Canada on Canadian flights. And there's no quarantine if they go to an all-inclusive hotel. Guests can use all the facilities of the hotel, but for the first 24 hours they should stay at their booked hotels, wear a mask and social distance until they get the results of the free PCR test they receive at the Cuban airport upon arrival, says Ricardo.

The PCR test Canadians need to re-enter Canada is done right at Cuba's hotels, at a cost of US\$30.

While the vast majority of Canadians visiting Cuba stay at all-inclusive resorts, Ricardo notes that clients planning to stay at private homes, B&Bs or with Cuban families need to quarantine 6 days at specific government designated hotels, and take a Day 5 PCR test too, in addition to the on-arrival PCR test.

Even before the question of mixed doses came up, many AstraZeneca-vaccinated Canadians were expressing concerns that their vaccine might exclude them from certain destinations, notably the U.S., where AstraZeneca didn't get FDA approval.

Last month, Prime Minister Trudeau gave assurances that AstraZeneca-vaccinated Canadians won't face roadblocks. "We will definitely make sure that people who got two or one AstraZeneca dose will not be at a disadvantage when they want to travel," Trudeau said as he announced Canada's 2-track system for proof of vaccination.

Everyone remembers the hand-wringing following reports last month that NYC's 'Springsteen on Broadway' planned to turn away AstraZeneca-vaccinated theatre-goers. In a matter of hours, the show's vaccination policy was updated to include AstraZeneca.

Agents are also hearing plenty of questions about unvaccinated kids and travel. For family vacations, the parents and teens may be double-dosed, but the younger family members – kids under the age of 12 – aren't yet. The federal government's guidance so far is that unvaccinated children arriving back in Canada must still quarantine at home for 14 days.

But what about unaccompanied minors (UMs)? Lesley Keyter, CEO and founder of Calgary's The Travel Lady Agency, got that head-scratcher recently. "Someone wanted information on entry to Canada of an unaccompanied minor. Apparently, this lady had called the airline, the airport and Border Services and no one could give her an answer," said Keyter.

Keyter, who attended a recent ACTA webinar with presentations by the Public Health Agency of Canada, says a new 'travel wizard' tool from the federal government – users answer questions, and the tool provides answers about travel restrictions – could be a big help. The tool can be found at <https://travel.gc.ca/travel-COVID-19/travel-restrictions/wizard-start>

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## Vaccination Summer 2021: Boom Times For Travel Insurance?

*By David Gambrill, Canadian Underwriter, July 14, 2021*

[https://www.canadianunderwriter.ca/brokers/vaccination-summer-2021-boom-times-for-travel-insurance-1004210182/?utm\\_medium=email&utm\\_source=newcom&utm\\_campaign=CanadianUnderwriterDaily&utm\\_content=20210714212525](https://www.canadianunderwriter.ca/brokers/vaccination-summer-2021-boom-times-for-travel-insurance-1004210182/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterDaily&utm_content=20210714212525)

Travel insurance is poised to start its post-COVID-19 rebound, with Canadian governments relaxing restrictions to allow more travel within and between provinces.

“The travel insurance market will definitely rebound from this, because people are not going to stop traveling; we saw people travelling during the pandemic,” Anne Marie Thomas, insurance expert at InsuranceHotline.com, told Canadian Underwriter in an interview on Wednesday, July 14.

“Once the greater percentage of the population is vaccinated, there is going to be more travel. My guess is there will be more travelers purchasing insurance. Because the pandemic certainly brought people’s vulnerability, in terms of their flights and their health, to the forefront. When we’re booking a trip, the last thing we’re really thinking about is, ‘Oh, what if I may have to cancel?’ And it may now be one of the first things people think about.”

Government of Canada figures show that just under 68% of the Canadian population has received at least one dose of a COVID-19 vaccine as of 3:30 p.m. on July 14. About 36% are fully vaccinated (two doses).

Following the ramp-up of vaccinations in Canada over the past few months, a recent survey suggests that the travel insurance rebound may already be in progress during Summer 2021.

Twenty-three per cent of Canadians are prepping for a summer road trip, according to a national online survey of 2,500 Canadians conducted by InsuranceHotline.com. Of those, 12% are planning trips to another province, while 11% plan to travel within the province. Another 10% expressed interest in travelling to the United States.

“According to this survey, we’re seeing 10% of the respondents said that they might travel to the U.S., so that’s 10% more than this time last year,” Thomas commented.

At this point last year, Canada had severely restricted border access to the U.S. indefinitely, allowing only essential overland travel between the two countries. The ban did not cover trade or travel by air, and it has been extended multiple times.

As of July 5, 2021, fully vaccinated travelers who are permitted to enter Canada will not be subject to the federal requirement to quarantine or take a COVID-19 test towards the end of quarantine.

When Canadians finally do start to travel, they will need to pay particular attention to whether they are covered for trip cancellation in the era of COVID-19. There are coverage exclusions for trip cancellations due to contracting COVID-19.

“You might be hard-pressed to get an insurance company to cover you for trip cancellation [due to COVID-19],” Thomas said. “Cancellation is typically a coverage that comes into play for something that’s unexpected or unforeseen. So, in the last 15 months, COVID-19 is not unexpected, nor is it unforeseen. So, people might want to be careful about looking for cancellation. They want to be very careful that they have a policy that will cover them in the event they contract COVID-19 and have to cancel.”

Thomas emphasized that there are two forms of travel coverage — trip cancellation insurance, and travel medical insurance.

On the medical side, recognizing a need prompted by the pandemic, some travel insurance providers have started to create coverage for COVID-19.

"Insurance is an evolving thing, so insurers have built in some COVID-19 coverage," Thomas said. "Now, I would strongly advise that people check with their insurance provider. For example, Manulife...will cover you for up to \$1 million for related medical expenses, but they will cover you for up to \$5 million in medical expenses for COVID-19 if you're fully vaccinated."

Thomas also recommends purchasing travel medical insurance even for travel between Canadian provinces. Some things, such as air ambulances and crutches, may not be covered under a province's medical health plan.

"For example, if you were going [from Ontario] to Banff [in Alberta], and you are in those lovely mountains, and you trip and break your leg, and they have to send a helicopter in to get you out — that might not be covered [by the provincial health plan]," Thomas said. "It would be covered under travel insurance."

Depending on where you are injured, an uninsured ambulance ride to the hospital could leave a traveler with a hefty \$1,000 bill to pay, Thomas pointed out.

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## Travel 2021: Industry's Big Recovery Is Coming. But When?

*By Megan DeLaire, New Hamburg Independent, July 12, 2021*

<https://www.newhamburgindependent.ca/news-story/10431049-travel-2021-industry-s-big-recovery-is-coming-but-when-/>

Canada's travel and tourism industry was at its height in 2019, enjoying unprecedented growth.

"Many consumers moved from being really focused on goods to [being focused on] experiences," said Wendy Paradis, president of the Association of Canadian Travel Agencies. "We were at our strongest right before the pandemic."

Then COVID-19 hit, and for the past 16 months, Paradis says revenue has been down by more than 90 per cent across the sector.

Canadians are beginning to make tentative vacation plans as vaccination rates rise and travel restrictions loosen, but Paradis doesn't expect the industry to enjoy the benefits of those plans for months.

"Canadians are booking for Christmas holidays and winter vacations right now," Paradis said. "But we can't recover until they actually travel, so it's months away."

Based on consumer polling and search trends on travel booking platforms like Expedia, Canadians are eager to return to international travel as soon as they're fully vaccinated against COVID-19 and travel restrictions allow it.



According to data from Travelweek's June 2021 consumer survey of 2,599 Canadian respondents, 15.7 per cent said they were already researching travel destinations. More than 34.7 per cent said they would travel within Canada once restrictions lifted, 19.7 per cent said they would travel to the United States and 18.1 hoped to head to the Caribbean. Overall, 59.7 per cent of respondents said they hope to travel outside of Canada this year.

Most — 46.9 per cent — are interested in a beach vacation, while 15.4 per cent want to travel for history and culture and 13.1 per cent hope to take a cruise. These numbers align with Expedia's search data, which reveals most prospective vacationers are dreaming of sun and sand.

"Canadians are craving sun, beach, pools and warm weather and we're seeing this with Mexico and U.S. sun destinations topping the charts with interest for the back end of the year," said Expedia spokesperson Mary Zajac.

Additionally, between June 7 and 13 — the week the federal government announced it planned to start easing travel restrictions — Expedia saw an almost 15 per cent increase in international and domestic searches for hotels.

"I think this really comes back to there being so much pent-up travel demand over the last year and a half," Zajac said, adding "Canadians are definitely eager and excited for the future and to get away once possible again."

Travelweek's data also supports Zajac's observation, with 63.5 per cent of respondents having saved money throughout the pandemic for potential future travel, and 39 per cent saying they hope to travel between one and three months after restrictions lift.

Recovery is almost within reach, but industry organizations worry the boom won't benefit businesses that don't survive long enough to enjoy it. Many Canadian hotels, restaurants and attractions that rely on international summer tourism have lost another season of business, and with federal financial supports such as the Canada Emergency Wage Subsidy (CEWS) and Canada Emergency Rent Subsidy (CERS) set to wind down in September, some say they won't make it through the year.

A recent survey of Canadian travel and tourism businesses by the Coalition of Hardest Hit Businesses found 60 per cent expect to fail before the end of 2021.

The coalition is calling on the federal government to establish a tailored wage and fixed-cost support program for businesses experiencing revenue losses of more than 40 per cent due to the pandemic.

"If businesses in the hardest-hit sectors are allowed to fall victim to the...CEWS and CERS withdrawal, staggered travel and tourism re-opening and Canadians' unavoidable urge to exit the country in the cold months, we will see the loss of our vibrant tourism and travel industry," reads a letter from the coalition to Minister of Finance Chrystia Freeland.

"Much of the investment the government made into keeping these businesses afloat will be lost if they become insolvent just a few months before they are allowed to recover."

## Fully Vaccinated And Yearning To Travel? Here Are The New Rules Of The Road

*By Sophia Harris, CBC News, July 10, 2021*

[Fully Vaccinated And Yearning To Travel? Here Are The New Rules Of The Road \(Msn.Com\)](#)

Canada's announcement that fully vaccinated Canadian travellers can skip quarantine upon their return has inspired some people to start making travel plans.

But before packing your bags, take note that the pandemic isn't over — and there are still travel rules in place that could affect your trip.

"Travel isn't quite the same as pre-COVID-19, and that's just the reality moving forward for the foreseeable future," said Claire Newell, owner of Travel Best Bets, a travel agency based in Burnaby, B.C.

Here's what you should know before booking your long-awaited vacation.

### COVID-19 Tests And Vaccination Requirements

Although vaccinated Canadian travellers are now exempt from quarantine, they're still required to provide proof of a negative COVID-19 PCR test before returning to Canada and must take a second test upon arrival.

The federal government covers the cost of the arrival test. However, travellers must arrange and pay for their pre-arrival test, which could cost hundreds of dollars, depending on which country they are departing from.

Some vacation destinations, such as the United States, Jamaica and Saint Lucia, also require travellers to provide proof of a negative test upon entry — including those who are vaccinated. So Canadians heading to such destinations must also pay to get a test before departing, which can cost upward of \$100.

"It's expensive for the current types of tests that are required pre-flight, that are at the passenger's expense," said Newell.

Some sun destinations, such as Mexico and the Dominican Republic, have no test requirement for Canadian entrants but do for other countries, while some European countries are now waiving it for fully vaccinated travellers.

On July 1, the Council of the European Union recommended that member countries lift travel restrictions for Canadian travellers.

Currently, several European countries, including Greece, France and Italy, are welcoming Canadian travellers and allowing them to skip their required COVID-19 test and any quarantine requirements — if they show proof of vaccination.

So how do Canadians provide proof?

Diodora Bucur, a spokesperson for the EU Delegation to Canada, said the EU is working on a "COVID-19 certificate regulation," which will include standard rules for travellers from outside the region.

"Until then, member states should be able to accept [foreign]-country [vaccine] certificates," Bucur said in an email.

Travellers should carefully check all entry requirements of their desired destination before booking their ticket, including which types of COVID-19 vaccines a country accepts.

Newell recommends scoping out this destination tracker — created by the World Tourism Organization and the International Air Transport Association — which outlines travel rules across the globe.

### **What About Domestic Travel?**

Newell, however, doesn't recommend Canadians go abroad just yet. That's because the federal government's advisory against non-essential travel abroad is still in place — even with eased quarantine rules for those vaccinated.

"The government is still advising us not to be travelling," said Newell.

And that advisory may stay in place for a while, as the delta variant sparks a surge in COVID-19 cases in countries across the globe, including the U.S. and several European nations.

For now, Newell recommends Canadians focus on domestic destinations. Some airlines are currently offering cheap seats on domestic flights to woo Canadians to return to air travel, she said.

"People often get over their fear of travel when there's a very, very cheap deal."

Manitoba and the Atlantic provinces still require certain visitors to quarantine, but exempt vaccinated travellers. The exception is Prince Edward Island, which will start exempting vaccinated travellers on July 18.

### **What About Travel Insurance?**

Many insurance providers have reinstated medical coverage for COVID-19-related illnesses while travelling abroad.

But Toronto-based travel insurance broker Martin Firestone said it's currently impossible to get COVID-19-related cancellation coverage — because COVID-19 is now a known problem.

"My biggest concern is that should we have another [COVID-19] wave ... there would be no coverage from a cancellation perspective, if the sole reason is COVID-19," said Firestone.

However, he said, one major insurance provider has indicated to him it will reinstate COVID-19-related cancellation coverage once Canada lifts its travel advisory, and that other providers could follow suit.

Canadians booking cruises also won't be able to get COVID-19 medical coverage at this time, Firestone said, because the government currently advises Canadians to avoid all cruise-ship travel outside the country.

"If you came down with COVID-19 on that cruise ship, you are screwed," he said.

### **New Flight Rules**

If travellers do have to cancel their travel plans, Air Canada, WestJet and Air Transat are each offering to waive their change fee for flights purchased on or before July 31.

Air Canada also says that, until further notice, customers can cancel their bookings and transfer the full value to a travel voucher which never expires.

On top of that, the airline says that if it cancels a flight for any reason and can't rebook a passenger on another flight departing within three hours of the original departure time, customers can request a refund.

Last year, Air Canada, WestJet, Air Transat and Sunwing sparked customer fury when they refused to offer refunds for flights cancelled during the pandemic. The airlines have since changed their tune and have begun doling out refunds to affected customers.

Air passengers may not have to worry about fighting for refunds once proposed Canadian Transportation Agency (CTA) regulations go into effect.

The proposed rules require airlines to provide passengers with refunds if they cancel a flight for reasons outside of their control — such as a pandemic — and can't ensure the passengers complete their itinerary within a reasonable time.

Currently, Canada's Air Passenger Protection Regulations only mandate that airlines provide refunds for flights cancelled for reasons within their control.

"The COVID-19 pandemic has revealed that these minimum obligations are insufficient," the CTA said in a statement. "Amid the subsequent collapse of global air travel, most passengers could not be rebooked and thousands were left out of pocket for the cost of tickets they could not use."

The CTA said it plans to finalize the more stringent refund regulations by this fall.

## New Survey Says Majority Of Canadian Snowbirds Will Travel This Winter

*By Travelweek Group, July 13, 2021*

<https://www.travelweek.ca/news/new-survey-says-majority-of-canadian-snowbirds-will-travel-this-winter/>

Snowbirds will be leading the way back to travel's recovery, says a new survey by Snowbird Advisor.

According to the survey, which was conducted between June 23 and June 25, 91% of Canadian snowbirds intend to travel this coming winter season. Another 8% said they were uncertain if they would go away this winter, with the number one reason being the continued closure of the Canada-U.S. border.

"The survey confirms that Canadian snowbirds have no intention of spending another winter in Canada," said Stephen Fine, President of Snowbird Advisor. "Last winter, approximately 60% of snowbirds stayed home due to fear of COVID-19."

Other notable findings include over 66% of respondents said they plan on spending three months or more away from Canada this winter. Also, not surprisingly, the United States is the top destination among respondents, with 83% planning on spending their winter in U.S. destinations. Mexico came in second at 6%, followed by the Caribbean and Europe at 3% each, and Central & South America at 1%.

With the pandemic being a fluid situation that changes daily, travel trends have drastically changed from just a few months ago. In a similar survey conducted in November 2020 by Snowbird Advisor, over 40% of Canadian snowbirds said that they would not be travelling last winter, while only about 30% said they definitely would go away for all or part of the winter season. Another 25% were undecided about their winter plans last year.

"Clearly, snowbirds feel much more confident about travelling again, no doubt due to high vaccination rates in Canada and the U.S. as well as lower COVID-19 case counts, despite travel advisories still in place and the border closure," said Fine.

The Canada-U.S. border closure is set to expire on July 21. Though it has been renewed multiple times since the start of the pandemic in March 2020, Prime Minister Trudeau hinted during his press briefing on June 22 that the most recent renewal may have been the last.

## Porter Could Shake Up Canadian Airline Industry With Jet Expansion From Pearson

*By Ross Marowits, The Canadian Press, July 12, 2021*

[Porter could shake up Canadian airline industry with jet expansion from Pearson \(msn.com\)](#)

Porter Airlines could shake up the Canadian airline industry after announcing plans to launch jet service to destinations in Canada, the U.S. and the Caribbean with an order for up to 80 aircraft with a list price of US\$5.8 billion.

The regional airline says it has signed a deal to become the North American launch customer for the Embraer E195-E2 jet aircraft and plans to offer flights from Toronto Pearson International Airport along with Ottawa, Montreal and Halifax.

Porter has placed a firm order for 30 planes and 50 purchase right options, and likely received a hefty discount from the list price. It also has the option to convert purchase rights to the E190-E2s.

The new aircraft will not operate from Toronto's Billy Bishop Airport on the city's waterfront where Porter currently offers service on turboprop aircraft.

Its entire fleet of 29 Q400 planes has been grounded for more than a year because of the pandemic and isn't scheduled to resume flying until September 8.

Porter will restart operations in phases, with the initial flights between Canadian destinations. Flights to U.S. cities including Boston, Chicago, New York and Washington D.C. will resume September 17.

"Obviously, the last 16 months have been a difficult time for the industry, but out of crisis is often the best opportunity for establishing growth in the future," CEO Michael Deluce said in an interview.

He said the pandemic laid the foundation for the substantial growth plan it will enact midway through 2022 as it enters the recovery phase from the pandemic.

A full list of destinations will be announced in due course, but Deluce sees opportunities to service the southern U.S. as well as the Caribbean and Mexico.

Airline analyst Robert Kokonis, president of airline consulting firm AirTrav Inc., called it a "bold move" that will surely illicit a strong response from Canada's two largest airlines especially as it prepares to land "in the jaws of the dragon at Pearson, which is Air Canada's main base of operations and the second-largest base for WestJet Airlines.

"WestJet and Air Canada are not going to take this sitting down. They're going to put a very robust response on the marketplace because everybody's suffered through the pandemic," he said in an interview.

That's good news for passengers who have seen their options expand with the addition of Swoop, Flair and upcoming addition of Enerjet.

But Kokonis doesn't believe Porter will try to become Sunwing, Transat or Air Canada Rouge by appealing mainly to the leisure crowd. Instead, he expects it will continue to cater to business travellers who have taken advantage of the Toronto island airport's quick access to the country's largest city, in addition to leisure travellers.

Porter's growth has always been limited by available slots at the island airport. Its effort to add jet service was quashed in 2015 when jets were barred.

The airline placed a conditional order in 2013 for Bombardier CSeries planes, now known as Airbus A220. It let that order lapse within the past year and switched to Embraer's latest product after reviewing its expansion plans.

Kokonis said the Embraer plane with 120 to 146 seats is a great option for Porter, which has an extremely strong brand presence and customer base in Eastern Canada.

"It's a very, very bold and decisive market action they're taking and again because this carrier has been grounded more than any other carrier in Canada through the pandemic I couldn't wish that upon a longer suffering group of people and employees, executives and shareholders than this group too," he said.

"And I think they might just have a fighting chance to make it all work."

Deluce said Porter is prepared for whatever reaction the competition might have.

"Porter has always competed in a pretty aggressive environment," said Deluce, referring to Air Canada, WestJet and U.S. carriers.

"Porter has the highest customer satisfaction in Canada and a really well-regarded product. And we revolutionized and changed the way people short-haul travel and now with E2 expansion, we'll be able to broaden our route network across North America and really do the same with longer haul flying as we've done in the short-haul market."



## Hybrid Work Is 'Here To Stay,' Says RBC CEO

*Big Six bank chief says work arrangements will be made to fit workers' 'diverse everyday experiences' and client needs*

*By Kevin Orland, Bloomberg News, July 14, 2021*

[https://www.wealthprofessional.ca/business-news/hybrid-work-is-here-to-stay-says-rbc-ceo/358109?utm\\_source=GA&utm\\_medium=20210714&utm\\_campaign=WPCW-Breaking-2-20210714&utm\\_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8](https://www.wealthprofessional.ca/business-news/hybrid-work-is-here-to-stay-says-rbc-ceo/358109?utm_source=GA&utm_medium=20210714&utm_campaign=WPCW-Breaking-2-20210714&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8)

Royal Bank of Canada is formulating hybrid, flexible work arrangements for its employees and doesn't plan any "one-size-fits-all mandates" on how much time its staff will need to be in the office when they re-open.

"We believe that flexible and hybrid work models are here to stay, and that the role of the office has forever changed," Chief Executive Officer Dave McKay said in a post on LinkedIn. "This means we're going to hold onto the best of what we've learned over the past 18 months and recapture the best of everything we've missed from the pre-pandemic world."

Decisions on working arrangements will be made to match employees' "diverse everyday experiences" and their clients' needs, with the hope of strengthening the bank's culture, encouraging collaboration and ensuring employees feel supported, said McKay, who oversees Canada's second-largest lender by assets.

"Over the next few months, we'll test and learn as we go and adjust our plans along the way," McKay, 57, said. "We need to get this right, and we're confident that client and employee feedback will continue to inform our journey, and that ultimately we will emerge from this crisis even stronger."

In contrast to Wall Street, top Bay Street executives seem to be in no hurry to end remote work. Some say the arrangement has been surprisingly efficient and profitable. Some also acknowledge that their employees have little desire to return to the office five days a week.

## Gen Z, Millennials Playing A Significant Part In The Great Resignation Trend

By Leah Golob, *The Canadian Press*, July 13, 2021

[https://www.theglobeandmail.com/investing/personal-finance/young-money/article-gen-z-millennials-playing-a-significant-part-in-the-great-resignation/?utm\\_medium=email&utm\\_source=Coronavirus%20Update&utm\\_content=2021-7-13\\_20&utm\\_term=Coronavirus%20Update:%20Appreciation%20for%20grocery-store%20workers%20wanes%20as%20pandemic%20fatigue%20drags%20on%20&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHCOx7MiReEeeFJOJkTb](https://www.theglobeandmail.com/investing/personal-finance/young-money/article-gen-z-millennials-playing-a-significant-part-in-the-great-resignation/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-7-13_20&utm_term=Coronavirus%20Update:%20Appreciation%20for%20grocery-store%20workers%20wanes%20as%20pandemic%20fatigue%20drags%20on%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHCOx7MiReEeeFJOJkTb)

As the COVID-19 pandemic dragged on over the past 16 months, Vanessa Staniforth experienced both burnout and career stagnation in her job.

“I started to feel stuck,” said the 30-year-old Ottawa-based software developer. “There weren’t many opportunities to step out of daily work to expand skills. I had to commit to learning new skills outside of work to satisfy that desire and gain the confidence to even apply for other positions.”

Staniforth, who left her job in April to start a career in a new industry, says she believes the pandemic gave many people a chance to reflect on their work life.

“People are asking themselves: ‘Is this really where I want to be? Is this the right direction for me?’” she said.

Her experience is part of a phenomenon being dubbed the Great Resignation, a wave of workers in Canada and the U.S. who are leaving their jobs, and younger Canadians are contributing to the trend.

According to a recent survey in Canada from global staffing firm Robert Half, 33 per cent of employed generation Z and millennial professionals polled reported plans to pursue a new job. The survey revealed that gen Z mostly wants a change so they can earn a higher salary (40 per cent) while millennials are struggling with low morale (31 per cent).

Staniforth’s former employer was in talks to bring employees back to the office eventually, either full time or with a hybrid work model, but her preference was to remain working from home. She was also looking for a company that could maintain a good company culture for remote workers.

What stood out to Staniforth about her new employer, aside from a fully remote work environment, was that the company promotes diversity and inclusion, offers continuous learning opportunities, celebrates and recognizes good work and encourages rest among its employees.

The position also offered other perks, including a higher salary, flexible time off, restricted stock units, a generous yearly “lifestyle” spending allowance and supplemented parental leave.

Yiorgos Boudouris, a self-employed career coach and head of recruitment at Toronto-based software company Forma AI, said he is constantly having conversations with young professionals who are anxious about their employers’ return-to-office policies.

"I think the pressure is building for folks in that they're wondering, 'What will things look like for me and my role once life moves back into some form of normalcy?'" Boudouris said.

With the rise of remote work, many people are also quitting right now because they have the option to work for companies that they never thought possible, Boudouris added. As a result, employers are feeling the pressure to retain employees.

"Employers are going to have to be accommodating to employee needs. That's why I think if you're employed right now and there might be some things that you hope to see evolve in your workplace, that accommodation factor might be greater because it's going to be really hard to find replacements for all the folks who have thoughts about leaving. That retention piece is where I think employees have a lot of power," he said.

Boudouris' advice for young professionals is to remind employers about the level of impact that they've had and will continue to have on the organization, and explain how certain incremental changes, such as introducing hybrid work options, flexible paid time off, flexible working hours, and employee-directed budgets that support learning and growth, will make them perform even better in their role.

That said, it's not always worth asking for a change if you're ready to go.

"When you wake up in the morning, is there a level of enthusiasm for starting your work? And, when you close your laptop that night, do you look back at the day and think it was a good day, or do you think you misplaced your time?" Boudouris said.

"If you're answering those questions and it's not looking like you're deriving satisfaction for what you've done that day, then I think it probably tells you that either working for that organization or doing the type of work that you're doing isn't what you should be spending your time on."

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## Do Webinars Have A Future, Post-Pandemic?

*By Adam Malik, Canadian Underwriter, July 14, 2021*

[https://www.canadianunderwriter.ca/insurance/do-webinars-have-a-future-post-pandemic-1004209993/?utm\\_medium=email&utm\\_source=newcom&utm\\_campaign=CanadianUnderwriterDaily&utm\\_content=20210714212525](https://www.canadianunderwriter.ca/insurance/do-webinars-have-a-future-post-pandemic-1004209993/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterDaily&utm_content=20210714212525)

Webinars are here to stay, says a p&c insurance brokerage executive.

Many organizations turned to webinars following the onset of the global COVID-19 pandemic in March 2020. It was a way to connect, share information, and maintain a foothold in providing expert opinion and research.

But after the pandemic passes, once lockdown restrictions ease and in-person events resume, is it possible that webinars wind up being a relic of a dark, distant time?

Not so, according to Bill Besse, Toronto-based chief client officer, commercial risk solutions at Aon. In fact, the last 16 months have cemented webinars as valuable tools for brokers.

For one, he noted, webinars produced far greater turnouts than any in-person event held pre-COVID-19.

“We’ve probably conducted more webinars [during the pandemic] than we’ve had before,” Besse told Canadian Underwriter. “Historically, we may have had in-house meetings, breakfast webinars, lunch seminars, and invite people. With the ability to do these focused webinars virtually, we found that we were able to get more attendance. We were able to target the audience a little bit better.”

Webinars can also be more interactive than an event being held in a hotel conference room, he observed. “They were more interactive. We included things like polling questions to gain further insight and get feedback on the webinars as we were going along.”

In-person events remain helpful and necessary, Besse qualified.

“There’s a real sense of everyone wanting to get together for in-person meetings because you can’t replace that interaction when you’re in a meeting with a client or somebody else,” he said in an interview. “[You miss] that personal interaction: ‘How was your weekend? How are things going? Tell me a little bit more about things.’”

That said, virtual events have made their mark, and Besse expects they will continue. “Especially when you’re dealing with your ability to have a meeting with the C-suite of an organization,” Besse said. “When they know it’s only a half-an-hour meeting, and it’s focused on a particular topic, it’s much easier to schedule. It’s much easier for us to put our team together to execute on the timeframe that fits with their schedule.”

It’s a matter of picking your spots, he advised. Sometimes, a virtual event is better than something in-person and vice versa.

“If you’re trying to get a broader audience around a specific topic that we know is of concern to our clients, or [that is about the] challenges clients are facing, that virtual webinar...will continue,” Besse said. “It will be a challenge for a long time to get 100 people or 1,000 people into a room to run a seminar, which we’ve actually done several times over the last year-and-a-half.”

## OTHER CAFII MEMBER-RELEVANT NEWS/ISSUES

### Eyeing Inflation, Blackrock CEO Announces 8% Employee Salary Hike

*Largest asset manager raises paycheques as ETF business broke past US\$3 trillion in the second quarter*

*By Annie Massa, Bloomberg News, July 14, 2021*

[https://www.wealthprofessional.ca/business-news/eyeing-inflation-blackrocks-fink-announces-8-employee-salary-hike/358110?utm\\_source=GA&utm\\_medium=20210714&utm\\_campaign=WPCW-Breaking-2-20210714&utm\\_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8](https://www.wealthprofessional.ca/business-news/eyeing-inflation-blackrocks-fink-announces-8-employee-salary-hike/358110?utm_source=GA&utm_medium=20210714&utm_campaign=WPCW-Breaking-2-20210714&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8)

BlackRock Inc. Chief Executive Officer Larry Fink says he sees the highest U.S. inflation in recent memory as more than a transient phenomenon. He backed up that view with a blanket raise for employees.

The world's largest asset manager will increase the base salaries of all staff at the director level and below by 8%, starting in September, according to a memo he and the firm's president Rob Kapito issued on Wednesday, July 14, coinciding with the company's second-quarter earnings release.

#### **'Epic Change'**

Fink said in an interview with Bloomberg following the company's earnings release that inflation will bring about "epic change," and though that's not necessarily a cause for concern just yet, it's not as transitory as some market strategists have assumed, either.

"Government policy is more focused on domestic jobs than the cheapest prices today, and I do believe that that will be one of the fundamental changes," Fink said. "Companies are focusing on their employees more, and I do believe you're going to see more wage growth that will be above trend line."

BlackRock is joining a widespread bidding war on Wall Street for younger workers as the firms compete to attract and keep talented employees. Earlier this month, Citigroup Inc. lifted base salaries to \$100,000 for first-year analysts, joining the likes of Barclays Plc, JPMorgan Chase & Co. and Guggenheim Partners.

## Fan-Free Olympics Saves Insurers Billions, But Prompts Risk Rethink

### *Cancelling The Games Would Have Set A World Record For Losses, But The Episode Will Still Reshape Insurance, Fitch Says*

By James Langton, Investment Executive, July 12, 2021

[https://www.investmentexecutive.com/news/research-and-markets/fan-free-olympics-saves-insurers-billions-but-prompts-risk-rethink/?utm\\_source=newsletter&utm\\_medium=nl&utm\\_content=investmentexecutive&utm\\_campaign=INT-EN-morning](https://www.investmentexecutive.com/news/research-and-markets/fan-free-olympics-saves-insurers-billions-but-prompts-risk-rethink/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-morning)

The decision to hold the upcoming summer Olympics without fans will likely cost the global reinsurance sector hundreds of millions of dollars in ticket and travel refunds — but that's better than the billions that scrapping the games altogether would have cost, says Fitch Ratings.

In a new report, the rating agency estimated that banning spectators will cost reinsurers between \$300 million and \$400 million (all figures in U.S. dollars) in refund coverage.

"However, this is only 10%–15% of the amount reinsurers would have faced had the Olympics been cancelled," Fitch said, adding that the "impact on earnings should be limited, leaving capital and ratings unaffected."

Indeed, it said cancelling the Olympics "would have led to the largest ever insured losses" from the cancellation of a single event, "adding to pressure on reinsurers' earnings."

Fitch estimated that the total insurance coverage for the Olympics is about \$2.5 billion, including \$1.4 billion for the International Olympic Committee (IOC) and the Tokyo Organising Committee, along with \$800 million by broadcasters and \$300 million by others (teams, sponsors and hospitality venues).

"We believe reinsurers would bear most of the losses arising from this cover given that high-severity exposures are typically heavily reinsured," it said.

Allowing the games to continue, albeit without spectators, should limit reinsurance payouts to coverage for ticket sales and hospitality.

More fundamentally, "The pandemic has led insurers and reinsurers to rethink some of the cover they provide and how they price it," Fitch said.

Historically, insurers assumed that cancellation risks for different events wouldn't be correlated with one another.

"However, the pandemic has highlighted how mass cancellations can happen simultaneously due to a single trigger, with even mega events, such as the Olympics, potentially at risk," it said.

As result, insurers need to factor in the threat of correlated risks, along with the potential for "extra-large aggregated losses when correlated risks crystallize together," Fitch said.

Additionally, Fitch said that cyber risk could be the next area where widespread catastrophe losses are triggered by a single event, “which could lead insurers and reinsurers to rethink the cyber cover they provide.”

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## Cyber Insurance Rates Likely To Rise Amid Escalating Ransomware Attacks

*By David Paddon, The Canadian Press, July 12, 2021*

[https://www.canadianunderwriter.ca/insurance/cyber-insurance-rates-likely-to-rise-amid-escalating-ransomware-attacks-1004210075/?utm\\_medium=email&utm\\_source=newcom&utm\\_campaign=CanadianUnderwriterDaily&utm\\_content=20210712195238](https://www.canadianunderwriter.ca/insurance/cyber-insurance-rates-likely-to-rise-amid-escalating-ransomware-attacks-1004210075/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterDaily&utm_content=20210712195238)

Companies looking to purchase insurance against cyberattacks in which their data is held for ransom will soon find it more expensive and difficult to obtain, according to a cybersecurity expert.

Brent Arnold, a partner at law firm Gowlings WLG in Toronto, said Canada is facing a proliferation of criminal attacks that use software to lock up corporate data that can only be released by paying a ransom to get an encryption key.

In response, insurers are reducing coverage for sectors that are at high risk of ransomware attacks, such as health care and education, he said.

“So they’re lowering the amount that they’ll cover companies? and they’re capping the amount that they will pay for ransom payout,” Arnold said in an interview.

In addition, he said a U.S. study found that 73 per cent of insurance brokers and agents are declining more applications.

“And the other thing that we’re seeing is that not only are they less willing to accept applications but they’re doing a lot more due diligence and kicking the tires and who they prepared to cover,” Arnold said.

“They’re not just taking the applicants’ word for it anymore. They’re basically having professional firms audit them to make sure that they’re as good as they say they are when they apply.”

An index from the Marsh McLennan insurance group registered a 35 per cent year-over-year increase in U.S. rates in the first quarter of this year, following a 17 per cent increase in the previous quarter.

Katharine Hall, a cyber insurance expert at Aon Canada, said prices for coverage are definitely going up but the amounts depend on the profile of the customer, the nature of the policy and the insurer’s appetite for taking on added risk.

“If you’re a well-managed risk (and) you’ve done all the things you’re supposed to do, we are looking at a 25 to 35 per cent increase in terms of rate,” Hall said in an interview.



For insurance customers that are considered more of a risk, increases of 50 to 60 per cent won't be uncommon, she added.

Insurance providers in other countries have become a prime target for criminals seeking its customers' identities and scope of coverage. Knowing what victims can afford to pay can give them an edge in ransom negotiations.

The U.S. cyber insurance industry is now teetering on the edge of profitability, upended by a more than 400 per cent rise last year in ransomware cases and skyrocketing extortion demands. As a percentage of premiums collected, cyber insurance payouts now top 70 per cent, the break-even point.

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## RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

### Your Boss Secretly Wants To Quit. Business Leaders Can't Take COVID-19 Work Life Anymore

*By Tim Kiladze, The Globe and Mail, July 15, 2021*

The crushing pace and volume of white collar work during the pandemic, coupled with the intricacies of working from home, are pushing business leaders to the brink – and half are ready to leave their current jobs. For months, white collar workers have been cracking from the double whammy of professional stress layered on top of pandemic-induced complexities, such as navigating online learning for children stuck at home. But new research from LifeWorks – formerly Morneau Shepell – and Deloitte Canada shows an acute crisis is brewing in this toxic mix, and it is one borne by executives and managers who simply cannot take it anymore. Just over half of the 1,100 business and public sector leaders questioned, from organizations including Bell Canada, Ontario Teachers' Pension Plan and the University of Toronto, revealed they are contemplating leaving their roles, and almost a quarter are considering resigning outright. Many more are thinking of moving to a less demanding position or retiring. Their propensity to flee is rooted in something much deeper than the usual office grievances and politicking. After 16 months of high-adrenaline, high-strain work, leaders and managers are flat-out exhausted. Top managers are often wrestling with the same stresses as their direct reports, and they also have to contend with additional strains, such as pressure from CEOs and shareholders to keep churning out profit and improve market share. On top of that, they have to navigate issues such as mental-health challenges on their teams. If they don't quit, their bitterness can ripple through the organization. "The behaviours that emerge under extreme strain, such as irritability and extreme perfectionism, may unintentionally negatively affect the broader workforce and organizational culture," the research noted. Leaders are also buckling because of a pervasive stigma. As managers, they are expected to be better equipped to handle it all. But many aren't – and they are terrified to say so in case they suffer negative career consequences.

Read Story (Subscription Required): <https://www.theglobeandmail.com/business/article-your-boss-secretly-wants-to-quit-business-leaders-cant-take-COVID-19/>

## Retirement Levels Expected To Surge After Pandemic-Era Slump: RBC Report

*By David Paddon, The Canadian Press, July 12, 2021*

<https://www.msn.com/en-ca/money/topstories/retirement-levels-expected-to-surge-after-pandemic-era-slump-rbc-report/ar-AAM3SA2?ocid=msedgdhp&pc=U531>

A new report from RBC Economics says it expects a renewed surge of retirements in the second half of this year as Canada works to get past the pandemic.

Senior economist Andrew Agopsowicz says in the report that the number of retirements fell about 20 per cent last year compared with the 12 months ended February 2020.

He says the dip was likely a result of uncertainty about retirement savings as the pandemic arrived.

"It's what's held a lot of people back," Agopsowicz said in an interview.

He added that recent data suggest the level of Canadian retirements began to return to normal during the second quarter as the economy took steps toward re-opening.

"The return to normal could be a good period for people to make a decision ... they probably were going to be making (anyway)," Agopsowicz said.

Retirement levels have been high for about 10 years as the large baby boom generation reaches the age of 65 and that trend will continue for several years, he said.

There may be a near-term labour shortage for some types of jobs, he said, because of a combination of the higher retirement levels, Canada's low birthrate and fewer new immigrants during the pandemic.

"I think all of these kind of come together and are going to start adding a lot of pressure to labour markets as we head into the fall," Agopsowicz said.

A recent business survey published by the Bank of Canada said there was still some slack in the overall job market but employers are having difficulty hiring certain type of workers with specialized skills, he added.

The RBC Economics analysis follows a Statistics Canada report on Friday, July 9 that said the economy added 230,700 jobs in June as restrictions put in place to slow the pandemic were rolled back across the country.

The country still had 340,000 fewer jobs than in February 2020, the last month before COVID-19 was declared a pandemic and governments began imposing restrictions to contain the disease.

## UPCOMING WEBINARS AND EVENTS

### 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](#)

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### 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](#)

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## 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](#)