

CAFII ALERTS WEEKLY DIGEST: June 11 TO June 18, 2021

June 18, 2021

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INSURANCE REGULATOR/POLICY-MAKER NEWS

Incentive Conflicts, Regulatory Burdens On AMF's 2021-22 Agenda

Regulator's priorities for 2021–2022 include curbing compliance costs and ethical AI

By James Langton, Investment Executive, June 11, 2021

https://www.investmentexecutive.com/news/from-the-regulators/incentive-conflicts-regulatory-burdens-on-amf-agenda/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-All-afternoon

Addressing industry conflicts and reducing regulatory burdens are on the agenda for the coming year at the Autorité des marchés financiers (AMF).

The AMF published its annual statement of priorities on Friday, June 11, setting out its plans for the current fiscal year.

On the policy front, the AMF said it will be implementing a framework that sets out its expectations when it comes to incentive-driven conflicts.

“In conducting its supervisory activities, the AMF noted that financial institutions’ incentive management practices have emerged as a source of conflicts of interest that are potentially detrimental to the fair treatment of clients,” it said.

The regulator also said it’s planning a thematic review that looks at the financial products being offered on aboriginal reserves and that it will be surveying financial firms about “their vulnerability to climate change–related risks and the internal controls they have put in place to address them.”

In the coming year, the AMF will also be soliciting industry feedback on reducing regulatory burdens, it said.

The increasing digitalization of the financial sector will figure prominently in the AMF’s plans too.

For example, the Authority said it will be publishing a report on the ethical use of artificial intelligence in the financial sector.

It will also be seeking to step up its online enforcement capabilities.

“The AMF will continue to prioritize the development of high-performance technology-based tools to increase its ability to detect, investigate and seek sanctions for violations of the laws it administers in an increasingly virtual environment that is conducive to fraud,” it said.

What Is Mortgage Life Insurance And Do You Need It?

By Financial Consumer Agency of Canada, June 16, 2021 (From FCAC's Financial Literacy Newsletter – June 2021)

Mortgage life insurance is an optional product that may pay the balance on your mortgage to the lender upon your death. This product is optional. It can be useful if you have dependents or a spouse who might like to stay in your home after your death, but who might not be able to continue making the same mortgage payments as before.

Note that mortgage life insurance is different from mortgage loan insurance, which is required if your down payment is less than 20 percent of the purchase price of your home.

Before you buy mortgage life insurance, check if you already have insurance coverage that meets your needs through your employer or another policy. Keep in mind that your home can be sold to pay back the mortgage, so mortgage life insurance may not be necessary for you.

When a Canadian bank offers you an optional service, it must inform you about any charges that will apply. You must also be given the option to opt out of—or cancel—the service.

How Much Does Mortgage Life Insurance Cost?

You pay a fee called a premium, based on the amount of your mortgage and your age. Premiums are usually added to your regular mortgage payments. As you pay down your mortgage, the premiums generally remain the same, even though you'll owe less on your mortgage over time.

Mortgage Life Insurance Vs Term Or Permanent Life Insurance

As you pay down your mortgage, mortgage life insurance covers a smaller amount of money.

Term or permanent life insurance may provide better value than mortgage life insurance. With term or permanent life insurance, the death benefit, or amount payable to your beneficiaries, won't decrease over the term of the policy. Upon your death, your beneficiaries may use the insurance money to pay the balance of your mortgage.

Mortgage Disability And Critical Illness Insurance

Mortgage disability and critical illness insurance may make mortgage payments to your lender if you can't work due to a severe injury or illness.

Mortgage disability and critical illness insurance is usually a combination of several insurance products, including:

- critical illness insurance
- disability insurance

- job loss insurance
- life insurance

Most insurance plans have a number of conditions attached to them, including a specific list of illnesses or injuries that are covered or excluded. Pre-existing medical conditions are usually not covered. These terms and conditions of insurance are listed in the insurance certificate. Ask to see the insurance certificate before you apply, so you understand what the insurance covers.

Before you buy mortgage disability or critical illness insurance, check if you already have insurance coverage that meets your needs through your employer or another policy.

Resources:

Read FCAC's Mortgage life insurance: rights and responsibilities to learn more about the lender's responsibilities and your consumer rights related to this optional service.

Visit Mortgage Professionals Canada for information on mortgage-related insurance.

Regulators Must Avert Looming Irrelevance: OSC's Investor Advisory Panel *Investor group calls for dramatic shift in approach to oversight*

By James Langton, Investment Executive, June 11, 2021

https://www.investmentexecutive.com/news/from-the-regulators/regulators-must-avert-looming-irrelevance-iap/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-All-afternoon

Faced with an array of looming threats — from fintech disruption to an aging advisor force — regulators must develop a high-tech, rapid response capability, says a new report from the Ontario Securities Commission's Investor Advisory Panel (IAP).

The independent IAP published a report detailing the results of its "Horizon Project," which represents an effort to anticipate emerging challenges and opportunities for the investment industry, investors and regulators.

Among other things, it examines the threat of Big Tech (Google, Apple, Facebook etc.) entering the retail investment business; a looming shortage of and lack of diversity among advisors; increasing technological complexity; and slow, reactive regulators.

"Financial service regulation is expected to be deliberative, careful and therefore slow. It is not equipped to respond to rapid, disruptive change; and regulatory bodies typically are designed and operate to prevent risk, not capture opportunity," the report said.

As a result, investors are in danger of being blindsided by novel risks, while innovation could be stifled.

Ultimately, the IAP warns that financial regulators are at risk of “Uberization” — consumers gravitating to unregulated, low-cost alternatives over a staid, highly regulated industry.

“Uber’s ability to use its technology advantage to achieve high customer adoption and loyalty allowed it to bully policy-makers and achieve outcomes compatible with its business model while skirting most labour and safety standards,” it said. “As a result, the regulatory regime found itself bypassed and rendered largely irrelevant to what was actually happening on the ground.”

The report suggests that Canadian financial regulators are at risk of a similar outcome, given their slow-moving approach to reform and tendency to bend to the demands of entrenched industry interests.

“In our view, the only way Canadian financial regulation can avoid this dystopian fate is by regulatory agencies coming together, formally or informally, to develop rapid response capability for dealing with disruptive change,” it said.

To that end, it calls for a holistic approach to reinventing regulation that covers all financial sectors and jurisdictions, with a particular emphasis on developing the technical expertise needed to properly oversee the design and structure of emerging fintech systems and products.

“No doubt, this will be expensive, but it is necessary,” the report said.

“We believe that the OSC, as a key financial regulator, should be in the forefront of efforts to overcome the structural impediments, secure the funding and rally the political resolve needed to bring about comprehensive, system-wide rapid-reaction capability in response to disruptive change,” it said.

In the meantime, the IAP called on the OSC to unilaterally address these same challenges by speeding up its own policy-making; tackling existing issues such as “greenwashing,” data integrity and inherent bias in financial products and services; and taking steps to ensure access to quality advice.

“We know the OSC’s resources are stretched and its ‘to do’ list already is long. We are not eager to add yet more problematic items to the list; but we believe these challenges are going to turn up anyway, quite soon, and the greatest harm will come if Canada’s regulatory system is unprepared when they do,” it said.

CAFII MEMBER AND/OR PARENT COMPANY-SPECIFIC NEWS

Sun Life Raises Limit For Non-Medical Life Insurance Coverage To \$5 Million

Some insurers have struggled to sell products to younger consumers accustomed to online purchases

By Investment Executive Staff, June 14, 2021

https://www.investmentexecutive.com/news/products/sun-life-raises-limit-for-non-medical-life-insurance-coverage-to-5-million/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-All-afternoon

Sun Life Financial Inc. is relaxing underwriting requirements for life insurance, boosting its non-medical coverage limit to \$5 million for Canadian adults 40 and under.

The new underwriting rules mean roughly three in four clients may not need lab tests to apply for life insurance, Sun Life said on Monday, June 14 in a release. The previous coverage limit for Canadians aged 18–40 without medical exams was \$2 million.

When the COVID-19 pandemic struck last year, disrupting access to lab tests and medical exams, many insurers loosened underwriting requirements to allow for higher life insurance coverage without providing vitals or fluids. The limit at many providers before the pandemic was around \$1 million.

Advanced use of data and artificial intelligence is making it possible for insurers to offer higher limits for non-medical underwriting. Some insurers have struggled to sell products to younger consumers accustomed to making frictionless online purchases.

In a release on Monday, June 14, Sun Life said predictive models have helped the firm identify risks that used to require health tests.

“Our goal is to create an insurance experience that is simple, fast and worry-free for all Canadians,” said Norm Leblond, vice-president, chief underwriter and claims risk officer with Sun Life, in a statement. “By using advanced analytics, we’re able to identify whether clients need lab exams for their life insurance applications.”

Individual Life Insurance: Digital Advancing At Great-West Lifeco

By Hubert Roy, Insurance Portal, June 15, 2021

https://insurance-portal.ca/life/individual-life-insurance-digital-advancing-at-great-west-lifeco/?utm_source=sendinblue&utm_campaign=daily_complete_202106-16&utm_medium=email

The use of digital technology is rapidly expanding at a large Canadian life and health insurer.

Great-West Lifeco is following iA Financial Group's example by letting financial advisors in on its shift to digital technology.

The holding company disclosed that more than 80 per cent of the individual life insurance applications it receives in Canada are processed digitally. Great-West's senior management shared the figure during a conference call with financial analysts following the release of its first quarter 2021 results.

The executives also discussed the impacts of the COVID-19-19 pandemic. CEO Paul Mahon confirmed an upward trend in sales and quotes. Asset retention is also good, particularly in wealth management, the firm's financial documents indicate.

Mahon added that business momentum and his sales pipeline remain strong. He is also confident in the resiliency of his business.

Market activity is approaching normal, and pandemic-driven digital advancements are enduring, the insurer's presentation states.

Record Sales In Individual Wealth Management

Great-West Lifeco also reported record sales in Canada in individual wealth management, which combines segregated fund and mutual fund sales. Total sales topped \$3.2 billion in the first quarter of 2021, versus more than \$2.7 billion in Q1 2020 and more than \$2.8 billion in the fourth quarter of 2020. The insurer also generated positive sales flows in the first quarter of 2021.

Also in Canada, the holding company reports an improvement in long-term disability experience. In addition, repricing actions brought about business gains.

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

CLHIA Issues Advisory About Airline Refunds & Travel Insurance Cancellation Claims

By Insurance Portal Staff, June 14, 2021

https://insurance-portal.ca/life/clhia-issues-advisory-about-airline-refunds-and-travel-insurance-cancellation-claims/?utm_source=sendinblue&utm_campaign=daily_complete_202106-15&utm_medium=email

While travel insurers have reimbursed thousands of travellers in Canada for their trips interrupted by the COVID-19-19 pandemic, some travellers are now also beginning to receive refunds, partial refunds and credit vouchers as reimbursement for those undelivered travel arrangements. The Canadian Life and Health Insurance Association (CLHIA) is warning those who've received compensation from both their travel suppliers and their insurance companies, to make contact with their insurers and make arrangements to return the duplicate payments.

“Canada’s travel insurers are advising policyholders who have received reimbursement from their insurer for a trip cancellation claim that they will be required to return to their insurers any duplicate payment received from a travel provider, such as an airline,” the CLHIA writes in an advisory issued on June 11.

“Recognizing that this may cause some confusion, policyholders who have received a payment from their travel insurer and subsequently received a refund from a travel provider for the related expense, should contact their insurer immediately.” They add that insurers will assess the particulars of each circumstance in accordance with the terms and conditions of each policy.

Canada Is Easing Its Travel Restrictions. Here's What You Need To Know

By Sophia Harris, CBC News, June 11, 2021

[Canada is easing its travel restrictions. Here's what you need to know \(msn.com\)](#)

After more than a year of travel restrictions that have impacted most Canadians, the federal government has finally begun to ease the rules.

Ottawa has embarked on Phase 1 of a multi-phase approach to lift its travel restrictions. However, the government warns that the process will be gradual — based on scientific data and not people's pleas to re-open the borders.

Here's what changes are happening soon and what to expect as more Canadians get vaccinated.

Phase 1: Vaccinated Travellers Can Skip Quarantine

Since the start of the pandemic, Canada has kept its borders closed to most non-essential traffic and required a 14-day quarantine for travellers allowed to enter.

The government upped the ante in late February, mandating that travellers take a COVID-19-19 test upon arrival and that air passengers spend part of their quarantine at a designated hotel until they receive test results.

However, Ottawa announced on Wednesday, June 9 that all fully vaccinated travellers currently allowed to enter Canada will soon be able to skip the 14-day quarantine requirement, including the mandated hotel stay. Instead, they'll have to show proof of a negative pre-departure COVID-19-19 test, take another test upon arrival, and self-isolate until that test comes back negative.

The government has not yet set a date for the rule change but says it "hopes" to implement it by early July.

"These changes will only be made if the [COVID-19-19] case count continues to drop and if the vaccination campaign continues to go well," said Intergovernmental Affairs Minister Dominic LeBlanc in French at a news conference on Wednesday, June 9.

The pending rule change is welcome news for many vaccinated travellers — but not for those set to fly to Canada before it takes effect.

"I feel like it's a little bit of a punishment and a slap in the face," said Fay Wallenberg, who grew up in Regina and now lives in Tuscany, Italy.

Wallenberg, who's flying home on June 25 to visit her parents, has received both doses of the AstraZeneca vaccine.

She can't change her travel plans, she said, and will now arrive with the knowledge that vaccinated travellers will get to skip the quarantine hotel, potentially only a week later.

"I think it's horribly unfair," said Wallenberg. "I'm fully vaccinated."

On Wednesday, June 9, Health Minister Patty Hajdu said various government departments are still finalizing plans for the rule-change to ensure they will be "operationally ready" in July.

Is My Vaccine OK? What About My Kids?

At this point, only travellers who received a vaccine approved by Health Canada — Pfizer, Moderna, AstraZeneca and Johnson & Johnson — will be allowed to bypass the 14-day quarantine. The government said it will assess and consider approving other COVID-19-19 vaccines at a later date.

Ottawa said it's also working on a vaccine passport for travellers, and that if it's not ready by the time the rules change, Canadian border officers will determine a traveller's status based on their documentation.

Hajdu couldn't yet say if unvaccinated children will get to skip the hotel requirement when travelling with fully vaccinated parents. Health Canada has so far only approved the COVID-19 vaccine for those aged 12 and up.

"We will not separate families who are travelling together," Hajdu said Wednesday on Power & Politics. But she provided no further details, saying they have yet to be worked out.

What's Next?

The government said it doesn't have a set timeline for when further travel restrictions will be eased.

"The metrics we're looking at are less date-oriented and more disease-activity oriented," said Hajdu. Case counts, hospitalizations and vaccination rates will all play a part in dictating Ottawa's next moves, she said.

The government's next vaccination "goalpost" for easing border restrictions is to have 75 per cent of all eligible Canadians fully inoculated, said Canada's Chief Public Health Officer Dr. Theresa Tam. Currently, only seven per cent of Canadians aged 18 and older have received two doses.

What About The Canada-U.S. Border?

Canada's gradual approach to lifting travel restrictions has frustrated some U.S. politicians who want to see a plan for re-opening the Canada-U.S. land border put into action now.

Recently, there's been speculation that the U.S. plans to go it alone and re-open its side of the border to non-essential traffic on June 22 — when the current agreement expires.

U.S. immigration lawyer Len Saunders says he's spoken to nearly a dozen U.S. Customs and Border Protection officers who say they've been told the U.S. land border is re-opening on that date.

"If you call me two weeks today, I'll be shocked if the border is not re-opened into the U.S.," said Saunders, whose office sits close to the Canadian border in Blaine, Washington.

However, the U.S. government has denied the rumours.

Further, Hajdu said she met with U.S. Secretary of Health and Human Services Xavier Becerra last week and they agreed it would be beneficial for the two countries to come up with shared health protocols to ease travel restrictions.

Either way, eager cross-border travellers may get more information soon. Prime Minister Justin Trudeau and U.S. President Joe Biden are set to discuss the issue at the current G7 summit in the U.K., according to New York congressman Brian Higgins.

"In the end, these are the only two decision makers that matter," Higgins said Thursday during a panel discussion hosted by the Tourism Industry Association of Canada. "They can make a game-changing decision."

First Phase Of Vaccine Certification Going Live In July For Travellers Entering Canada

Update to app paves the way for government to start easing travel restrictions in stages

By Ashley Burke, CBC News, June 17, 2021

<https://www.cbc.ca/news/politics/first-phase-vaccine-certification-rolling-out-early-july-1.6070344>

As the travel industry pushes the government to ease travel restrictions, the federal government plans to roll out next month the first phase of its vaccine certification program for travellers entering the country, CBC News has confirmed.

Starting in early July, a new feature on the ArriveCan app will go live, according to a federal government source with direct knowledge.

The app will allow travellers to take a photo or upload a snapshot of their vaccine documentation into the app before going through customs, the source said. CBC is not identifying the source, who was not authorized to speak publicly on the matter.

The information stays in the app and isn't transferred elsewhere — an effort to address privacy concerns.

The update to the app paves the way for the government to start easing restrictions on international travel in stages. Earlier this month, the federal government said fully vaccinated Canadians and permanent residents crossing the border into Canada will soon no longer be required to stay at a hotel for part of their quarantine period.

The prime minister met with premiers from across the country on Thursday evening, June 17. Most of the discussion focused on the next steps to re-open the border, according to a senior government source. The talk was constructive and all the premiers agreed that being fully vaccinated was the key, the source said.

In the spring, Health Minister Patty Hajdu told reporters that the topic of vaccine certification had come up in a meeting between G7 health ministers. Since then, discussions with allies have continued on the idea of a passport or certification that would allow citizens of one country to prove to border officials in another country that they are fully vaccinated or have tested negative for the virus.

Buy-In From Provinces Needed

Several government departments are also working on the second phase of proof-of-vaccination documentation, the source said. That digital project will employ the same technology used for Canada's e-passports, the source said.

The Toronto Star reported on Thursday, June 17 that this phase — which would allow Canadians to digitally verify their vaccination status with the federal government — won't be ready until the fall and will only accept proof of vaccination with one of Canada's four accredited vaccines: Pfizer, Moderna, AstraZeneca and Johnson and Johnson.

According to the source, the second phase of the vaccination certificate project depends on buy-in from the provinces and territories. The federal government would need permission to connect with each jurisdiction's database to track who has received first and second doses.

Immigration, Refugees and Citizenship Canada, the Public Health Agency of Canada, Transport Canada and Public Safety Canada are all working on the project.

Travel Agencies Welcome Move To End Quarantines For Fully Vaccinated Travellers

By Salmaan Farooqui, The Canadian Press, June 9, 2021

<https://www.msn.com/en-ca/lifestyle/travel/travel-agencies-welcome-move-to-end-quarantines-for-fully-vaccinated-travellers/ar-AAKSoJU?ocid=msedgdhp&pc=U531>

Travel agencies say the Canadian government's plan to end quarantine hotel stays for some returning travellers is a big step for the travel industry, but air industry associations say more changes are necessary for a full rebound to take shape.

Starting in early July, the federal government said citizens and permanent residents returning from abroad will no longer have to undergo a quarantine if they have been fully vaccinated with the approved vaccines in Canada and test negative for COVID-19-19.

Fully vaccinated travellers will also no longer have to spend three days in a hotel quarantine, but the government said the plan depends on COVID-19-19 levels continuing to decrease in the country.

Allison Wallace, a spokeswoman for the travel agency Flight Centre, said quarantine measures — particularly the hotel quarantine program — had been the only thing holding back many travellers from booking new trips.

"It's definitely big positive news for the travel industry ... it's the No. 1 deterrent for people planning to travel right now," said Wallace.

"With it being removed at some point in the very near future, we fully expect to see a lot more people travelling soon."

However, Wallace said the government will have to provide more information around how COVID-19 tests will be administered.

Questions also remain around what kind of documents or apps will be acceptable as proof of vaccination and whether the government will drop its advisory against international travel, Wallace said.

The National Airlines Council of Canada, which represents the country's largest airlines, said it "acknowledges" the change, but that it falls short of expectations for a full travel restart plan.

"Unlike many other countries including all other G7 nations, the federal government has yet to provide a clear restart plan outlining when and how major travel and border restrictions will be removed," said Mike McNaney, President and CEO of NACC, in a statement.

"As vaccination programs increase rapidly and jurisdictions around the world provide consumers and industry with a clear path forward, we must do the same."

NACC also said the government announcement didn't acknowledge that a federal advisory panel advocated for the elimination of hotel quarantine for all travellers, reduction of quarantine for partially vaccinated and unvaccinated travellers, and the use of rapid antigen testing.

Meanwhile, the Canadian Airports Council said the government needs to stop funnelling all international flights into four Canadian airports.

Richard Vanderlubbe, president of tripcentral.ca, agreed that there needs to be a long term plan that gives travellers a sense of confidence.

"I think we need a vision from the government, a co-ordinated, well-thought-through vision that says we may see outbreaks and variants, and how is that going to be handled?" said Vanderlubbe, who pointed to the UK's colour-coded system around the safety of travelling to certain countries.

He said the UK system is a little complicated, but "at least there's a mechanism that's there where people can fully understand that even if they book travel and it's green today, if something changes, another restriction may come back into affect."

Still, Vanderlubbe said he expects to see an influx of new bookings in late summer and fall, as more Canadians are able to confirm the date they'll receive a second vaccine dose.

Both Vanderlubbe and Wallace said they are glad to see an incremental approach from the government, rather than a quick opening of the border.

"To be honest, for the industry, it's better that a re-opening is slow and progressive and moves forward, rather than situations where we're open, then closed, open then closed," said Wallace.

Next Steps On Canada-U.S. Border Re-Opening Will Likely Be Revealed By Monday: Liberal Minister

By Brian Platt, National Post, June 15, 2021

[Next steps on Canada-U.S. border re-opening will likely be revealed by Monday: Liberal minister \(msn.com\)](#)

As business organizations and some premiers put increasing public pressure on the federal government to outline a plan to re-open the Canada/U.S. border, Intergovernmental Affairs Minister Dominic Leblanc suggested July could start to see a gradual re-opening.

Next Monday, June 21 is the day the current cabinet order restricting land travel to the U.S. needs to be renewed, and Leblanc said the next order may give dates on how a phased re-opening could start. He suggested the re-opening would not begin right on June 21 itself, but perhaps in the following weeks.

“This shouldn’t be a surprise, because we’ve talked about potential measures that could be phased in at some point in July,” Leblanc told reporters on Tuesday, June 15. “We may signal in the renewal of these (orders) some modest, phased-in adjustments at the border, but with a date fixed (by cabinet) to take effect. It doesn’t have to take effect on the 21st of June...We’ll have more to say in the coming days around a phased-in approach at the border.”

Prime Minister Justin Trudeau has previously said the government will start with allowing fully vaccinated travellers to cross the border.

Government officials are working on various logistical issues, including how to establish a digital vaccination certificate that would be accepted by border officials in other countries. Part of that includes securing agreements with provincial governments, Leblanc said.

“The provinces, by virtue of their jurisdiction, have ownership of the health information, the vaccination information, regarding their citizens,” Leblanc said. “The idea would be to find the best common, secure platform for Canadians who want to have proof of vaccination in the context of international travel...If there’s a phased adjustment of border measures in July or later in August or so on, there may be a transitional measure. But we’ll have more to say about that in the coming weeks.”

B.C. Premier John Horgan told reporters on Monday, June 14 that Trudeau is seeking to convene the premiers for a meeting on Thursday, June 17 to discuss border issues. While the Ontario government of Doug Ford has been running television ads slamming the Trudeau government for allowing too much international travel, other premiers including Saskatchewan’s Scott Moe are calling for a move towards re-opening.

“Canadians need a coherent and comprehensive plan that reinforces the effectiveness and role of vaccines in the resumption of international travel,” said Moe in a letter to Leblanc published on Tuesday, June 15. “The vaccines are working. We call on the federal government to promptly develop a safe, science-based plan that will allow fully vaccinated individuals to resume international travel.”

Business organizations — particularly the lobby associations for the tourism, hotel, transportation and other related industries — have been especially vocal in demanding more clarity on when border measures will be relaxed, given the fast-rising vaccination numbers and steeply falling case counts. Ontario, for example, announced 297 new cases on Tuesday, its lowest daily case count since Sept. 17, 2020.

“We should not have to wait until next week to know whether or not the border is going to be re-opened next week,” said Perrin Beatty, CEO of the Canadian Chamber of Commerce. “There should be a clear, coherent plan with well-understood criteria for what are the conditions under which the border will be re-opened, and how will it be staged.”

Beatty said nobody is asking for an immediate re-opening for everyone to cross the border, but said there’s no reason why fully vaccinated travellers can’t be crossing at this point.

“We should have had a plan long before now,” Beatty said. “People should have known what the plan was, and should have been able to make their own arrangements to ensure that if they were looking at a vacation, or if they were looking at visiting family, or if it was a business looking at sending sales people across the border, that they would know what the criteria were.”

Goldy Hyder, CEO of the Business Council of Canada, said he knows officials are working behind the scenes to get ready for re-opening, but doesn’t understand why this wasn’t done months ago.

“It’s really disappointing that only now are there working groups thinking about this,” he said. “We knew this day was going to come.”

He said the main pushback he’s heard from government officials is there are still unknowns with the COVID-19-19 variants, and the government doesn’t want to have to delay re-opening dates after announcing them, as Britain is doing. But Hyder said that’s not a good reason for not announcing a plan at all.

“If there is a need to shift the date here or there, we’d probably be more understanding and more accommodating,” Hyder said. “But what we’re not accepting is the idea that we don’t have a right to know what the plan is, we don’t know what the benchmarks are.”

Business groups have also been pointing to the report last month by the federal government’s COVID-19-19 Testing and Screening Expert Advisory Panel, which recommended adjusting border measures to allow fully vaccinated people to travel without a quarantine requirement as long as they had proof of vaccination.

Western Premiers Call For Clarity, Timelines On International Travel, Re-Opening Rules

By Dean Bennett, The Canadian Press, June 15, 2021

https://www.theglobeandmail.com/canada/article-western-premiers-call-for-clarity-timelines-on-international-travel/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-6-15_20&utm_term=Coronavirus%20Update:%20Waiting%20on%20your%20second%20dose

Canada's western leaders say they plan to push Prime Minister Justin Trudeau this week on a detailed plan and timeline to re-open international borders.

"There's absolute consensus that we want to get back as quickly as possible to whatever normal will be, but we also expect the federal government to be leading on that question," B.C. Premier John Horgan said on Tuesday, June 15.

"Come Thursday, we expect the federal government to have a plan, and then we'll work on building consensus around that."

Mr. Horgan's comments came after the leaders of Canada's four western provinces and three territories wrapped up an online conference. They discussed issues of shared concern, ranging from post-COVID-19 recovery to next steps and healing around residential schools.

Mr. Trudeau has called premiers to a meeting on Thursday, June 17 to discuss re-opening borders amid concerns that Canada is lagging behind other countries on resuming travel.

Alberta Premier Jason Kenney said his province aims to lift its advisory against non-essential interprovincial travel in early July, but a cautious international plan is needed.

"We should facilitate a safe re-opening of the U.S. border as soon as we reasonably can. I'd like to see that happen early in July," Mr. Kenney said.

"This is massively holding back our economy. What we see in the United States is that COVID-19 does not pose a significant public health threat."

Mr. Horgan and Mr. Kenney said the plan needs to take into account remaining international COVID-19 hot spots.

"We need to have a targeted approach to this. I think we all agree that there are some parts of the world that are further advanced than others in terms of vaccinations," Mr. Horgan said.

"I want to see a clear plan from the federal government on how they're going to monitor who's coming, how they're coming, by air, by land, by sea."

Saskatchewan Premier Scott Moe said his province needs clarification soon for travel, particularly on quarantine rules for those returning from abroad.

“It may be a phased-in approach that involves a test. I don’t know,” Mr. Moe said.

“It is important not only for families to meet families. I have friends that are thinking about how they will be able to reunite with their family in India, for example.”

Mr. Moe said it’s also about getting the economy back firing on all cylinders: “We do deal, in Saskatchewan, with over 160 countries each and every year.”

In Ottawa, Intergovernmental Affairs Minister Dominic LeBlanc signalled Canadians can expect an announcement on easing travel restrictions by Monday, June 21, but warned that new rules won’t necessarily go into effect right away.

He stressed that restrictions will be phased out slowly, and will be tied to rising vaccination rates and falling COVID-19-19 caseloads.

Business leaders have also called on Ottawa for a clear path to re-open the economy and international borders.

Perrin Beatty, head of the Canadian Chamber of Commerce, said Canada is a G7 outlier for not having a fleshed-out re-opening plan.

The western leaders also renewed their call to the federal government to strengthen their health funding partnership with sustainable long-term funding through Canada Health Transfers.

“As we find our way out of the third wave, COVID-19 has shown us the limitations of our health care system,” said Nunavut Premier Joe Savikataaq, host of the one-day meeting.

The leaders also discussed next steps on residential schools given the recent discovery of what are believed to be the remains of 215 children at a former school site in Kamloops. They agreed that next steps on finding other remains or helping survivors heal will be done but at the direction of Indigenous leaders.

Saskatchewan Premier Moe Calls For Federal Plan To Admit Fully Vaccinated Travellers

By Arthur White-Crummey, Regina Leader Post, June 15, 2021

[Moe calls for federal plan to admit fully vaccinated travellers \(msn.com\)](#)

Saskatchewan Premier Scott Moe is urging Ottawa to release a plan for opening travel to the fully vaccinated, in a letter faulting what he called a “lack of clarity” from the federal government on quarantines and vaccine passports.

“The resumption of international travel is critical to restarting our economies and we request the Government of Canada immediately develop and make public a comprehensive plan for cross-border travel,” Moe wrote in a letter addressed to federal Intergovernmental Affairs Minister Dominic LeBlanc and dated June 14.

He argued vaccination should be at the centre of that plan. In Moe’s view, any federal government plan should be “science-based” and “allow fully vaccinated individuals to resume international travel.”

The letter was released Tuesday, June 15, the same day that additional international flights for winter sun destinations were announced for Regina and Saskatoon airports, starting in December.

LeBlanc announced last week that Canada will ease border restrictions in July, though many of the details remain unclear and the changes will apply only to Canadians and permanent residents. The new rules aren’t expected to open travel to Canada to non-essential foreign travellers, whether they are vaccinated or not.

Currently, there are mandatory 14-day quarantine requirements for travellers to Canada. The changes slated for July are expected to shorten that requirement for fully vaccinated Canadians, permanent residents and other essential travellers. LeBlanc has said that some sort of vaccine passport system is in the works, but no date was provided.

In his letter to LeBlanc, Moe faulted the plan for leaving many questions unanswered. He said “many important details and timelines remain unclear.”

“For example, there is a lack of clarity surrounding when mandatory quarantines will be lifted for fully vaccinated travelers, and if Canada will require proof of vaccination for foreign travelers,” he wrote in his letter.

Moe’s arguments rested partly on economic concerns. He noted that thousands of jobs depend on international trade and exports, and specifically mentioned the outfitting industry as one that relies on tourists from the United States. But Moe also said a travel plan could “serve as an incentive to increase vaccine uptake across Canada.”

“This is one more personal freedom that can be restored in short order,” Moe said during a press conference on Tuesday, June 15.

The letter follows a similar call from the Canadian Travel & Tourism Roundtable, which includes representatives from airports, airlines, hotels and chambers of commerce. In a news release on Monday, June 14, the group called for a plan to re-open the Canada-U.S. border and create a “vaccination certification program” to allow international travellers into the country.

John Hopkins, CEO of the Regina & District Chamber of Commerce, expressed his support for the premier’s message to Ottawa.

“The tourism market would be really important, because that’s the one sector that has been hit really, really hard by COVID-19, probably more than any other sector,” said Hopkins.

But he said the Saskatchewan government also has to take a close look at recommendations that discourage travel between provinces.

“That needs to be looked at, there’s no question about that, having said that we need to ensure that we are looking at what the numbers actually are,” he said.

Moe said on Tuesday, June 15 that the recommendation against inter-provincial travel will disappear along with mandatory public health restrictions as Saskatchewan wraps up its three-step re-opening roadmap this summer.

COVID-19-19: Momentum Growing For U.S.-Canada Border To Re-Open

By Amanda Jelowicki, Global News, June 11, 2021

<https://globalnews.ca/news/7942734/COVID-19-us-canada-border-politicians-reaction/>

A growing chorus of political leaders on both sides of the border are calling on the Canadian and American governments to re-open the border for vaccinated travellers.

“Those individuals who have been fully vaccinated on both sides of the border should be able to cross the border,” said Democratic U.S. Congressman Brian Higgins, the chair of the northern border caucus. “Follow the science, follow the facts, follow the data. They all point to the same thing. We now have a very powerful medicine against this disease. If you are fully vaccinated you pose a very small risk of getting COVID-19 or giving COVID-19.”

The federal government announced this week it is looking to ease quarantine travel requirements for fully vaccinated Canadians and permanent residents by early July.

But many political and business leaders in both the U.S. and Canada say it doesn’t go far enough, and that full vaccinated individuals should be free to cross freely.

Liberal MP Wayne Easter says fully vaccinated Americans who own property in Canada should be able to visit their homes this summer.

“They can come in a safe fashion, they will add to the economy, they will renovate their seasonal residence. They will do it in a safe fashion. I do think we have to get there,” Easter said. “We are saying the government on both sides have to offer hope for the border to open, and lay out a plan.”

Easter admitted it may be tough to convince Canadians it’s safe to re-open the border, after so much fear mongering by the government.

“We have managed on the Canadian side to create a heck of a lot of fear,” Easter said. “It was useful in the beginning to get people to stay home and wear masks and social distance. But we really did make people fearful.”

For border towns such as Stanstead in Quebec’s Eastern Townships, residents have had enough.

Jeannette Sisco works at an antique shop there. She said in the past, people freely crossed the border each day, for groceries, gas and shopping. Since COVID-19-19, the border sits mainly empty.

“We have lost a lot. We have a lot of people still not coming,” she said.

With 70 per cent of Canadians having received a first vaccination against COVID-19-19, many in this close-knit community want the border re-opened.

“We have family over there we have not seen for two years. They have family over here they have not seen,” Sisco said.

Stanstead resident Robin Smith moved back to Canada from Newport, Vt. to care for her ailing mother during the pandemic. Her doctor and dentist remain in the States. She doesn't believe fully vaccinated residents should require PCR tests to cross the border when they are so closely intertwined.

“What about us locals who live on the border and want to cross for a doctor or dentist appointment?” Smith said.

“It's just not fair, don't understand. I would have to stay overnight and get a COVID-19-19 test to come back in. Once we are fully vaccinated, we should be able to cross the border.”

From a tourism perspective, business leaders say too many livelihoods are on the line.

“We need a plan and we need a plan now,” said Beth Potter, the CEO of the Tourism Industry of Canada. “They are waiting. They have already lost one summer, they don't want to lose a second summer, they don't want to lose the fall.”

Ultimately some say with two vaccines offering up to 90 per cent protection against the virus, there is no reason to keep the border closed to fully vaccinated individuals.

“My hope is that wisdom and science and facts and data will prevail,” said Higgins.

Canadian Business Leaders Demand Plan To Re-Open Borders, Economy Now

By Christopher Reynolds, The Canadian Press, June 14, 2021

<https://www.ctvnews.ca/health/coronavirus/canadian-business-leaders-demand-plan-to-re-open-borders-economy-now-1.5469707>

Business leaders are calling on Ottawa to immediately lay out a comprehensive plan to re-open the economy and international borders along with a vaccine certification process as they struggle to prepare for a summer season hanging in flux.

At a news conference on Monday, June 14, a Canadian travel and tourism roundtable said the federal government must heed advice from its expert advisory panel last month and allow fully vaccinated foreigners into the country.

Prime Minister Justin Trudeau said on Sunday, June 13 that he spoke with U.S. President Joe Biden at the G7 summit about easing border restrictions, but gave no hints that a timeline or other specifics have been settled on.

Perrin Beatty, chief executive of the Canadian Chamber of Commerce, called Canada a G7 "outlier" in failing to provide a fully fledged re-opening plan that includes vaccination rates and other criteria.

"We are well behind other countries. The great irony here is that Canada is a world leader when it comes to first shots, first vaccinations. And yet we're a world laggard when it comes to having a plan for re-opening," Beatty told reporters.

He cited a "systematic plan" to unlock borders in the European Union and projections for a major travel rebound within the United States after the Transportation Safety Authority reported record air passenger numbers over Memorial Day weekend late last month.

"At some point, government has to decide whether being vaccinated is meaningful," Beatty said. "We need a plan. We need it now. And everybody needs to know what it is."

British Columbia Premier John Horgan said Trudeau has called premiers for a meeting on Thursday, June 17 to discuss re-opening borders by land, air and sea.

The tourism and travel sectors have lost billions over the past 15 months amid ongoing travel advisories and border closures due to the pandemic.

The U.S.-Canada border closure, in place since March 2020 and renewed monthly, is currently set to expire next Monday, June 21 with no word yet on an extension, leaving the travel and tourism sectors uncertain how to prepare for the subsequent weeks.

Beth Potter, CEO of the Tourism Industry Association of Canada, called for federal leadership on interprovincial travel as stakeholders stressed clarity and coherence.

"In the absence of a nation-wide plan, we are seeing a patchwork of policies roll out initially that creates confusion for travellers," she said. Potter called the result of 13 different plans -- one for each province and territory -- "unnecessary and cumbersome."

"Tonight, we're going to see the (Montreal) Canadiens play in Vegas in front of 30,000 fans," she said. "If there can be a plan for our NHL teams, why can't there be a plan for the rest of Canadians?"

The government took a cautious first step last week when it announced that Canadian citizens and permanent residents who have received two vaccine doses and who test negative for COVID-19 will likely be exempt from two weeks' self-isolation, including hotel quarantines, starting early next month.

Several key details remain unknown, including precise dates and whether children under 12 years old travelling with their parents will also be exempt, given their ineligibility for vaccination.

The government said last month that it is working with G7 countries and the European Union to integrate vaccine certification into international travel in the months ahead.

Canada could lose up to three-quarters of its small and medium-sized tourism businesses in the absence of a summer season, Potter said.

About 64.5 per cent of all Canadians have received one COVID-19 vaccine dose, while about 12.5 per cent are fully vaccinated, according to one vaccine tracker.

More than 52 per cent of all Americans have received one dose, while roughly 43 per cent are fully vaccinated, government data shows.

The airline industry has been among the hardest hit, with Air Canada alone losing roughly \$5.3 billion in 2020 and the first quarter of 2021. But sympathy for management may be in short supply after they received \$10 million in bonuses following more than 20,000 employee layoffs and hundreds of millions in federal wage subsidies for the company -- and shortly before an aid package worth up to \$5.9 billion was announced in April.

Air Canada said last week that its handful of senior executives had opted to return their "pandemic mitigation bonus" totalling nearly \$2 million after public backlash and chiding from Finance Minister Chrystia Freeland. But the remaining \$8 million spread among some 900 managers is staying put.

NDP finance critic Peter Julian brought forward a motion in the House of Commons on Monday, June 14 calling on the government to require that Air Canada fully reimburse the \$10 million and "cancel all approved bonuses for senior executives." Several Liberal MPs opposed the motion, which needed unanimous consent to pass.

Canada Must Open Its Border To All Vaccinated Travellers

Opinion By Ambarish Chandra, Contributed to The Globe and Mail, June 14, 2021. Ambarish Chandra is an economics professor at the University of Toronto. His recent research examines travel across the U.S.-Canada border.

https://www.theglobeandmail.com/opinion/article-canada-must-open-its-border-to-all-vaccinated-travellers/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-6-14_20&utm_term=Coronavirus%20Update:%20Family%20rifts%20over%20vaccine%20status%20threaten%20long-awaited%20get-togethers&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJKtB

The federal government recently announced a loosening of restrictions on international travel. Fully vaccinated Canadians who return home by air will soon no longer have to submit to a government-mandated hotel stay, nor will they have to complete a full 14-day quarantine.

This might seem a welcome first step in a return to normalcy. However, the pace is yet another example of excessive caution that will continue to harm Canadian citizens and businesses.

Last year, I argued in favour of the government's decision to close the border to non-essential travel. This was a difficult position to take, as the natural inclination of economists such as myself is to support liberal policies toward travel because of its enormous social and economic benefits. But the U.S. Trump administration's outright denial of virus's impact – a view shared by many Americans – meant that Canada lacked a responsible partner in fighting the pandemic.

That position is now out-of-date. The Biden administration responsibly tackled the virus from the start with a rapid, efficient and largely equitable vaccination plan. It was obvious as early as February that the United States' head start on vaccines would sharply reduce community transmission. Indeed, by April, per capita cases in the U.S. fell below ours. That would have been a reasonable time to discuss re-opening the border.

Instead, Canada inexplicably continues to maintain that international travel remains unsafe. This has led to an absurd situation where fully vaccinated snowbirds and other returning Canadians have been forced to undergo hotel and home quarantines – and will be at least until July, when the recently announced changes are to be implemented – despite posing virtually no risk to others. The government also requires three separate tests over an eight- or nine-day period, despite the obvious redundancy. Canada's approach to these travellers has essentially been punitive, as though they were wrong to take advantage of the faster vaccine rollout in the U.S. In reality, these Canadians gave up spots in line at home to others while helping to break chains of transmission.

Businesses that depend on foreign tourists have been clamouring for relaxed restrictions for months. There had been some indication that the border would re-open soon to non-Canadians, but the latest announcement dashes those hopes. It is absurd that the exemption from quarantine is limited only to Canadians, as though fully vaccinated Americans and others somehow continue to be infectious. The government has ignored the clear recommendations of its own expert panel, which sought a significant relaxation of current rules.

There are also worrying signs that the federal government is pandering to an ugly, nativist sentiment, egged on by provinces that have blamed loose border controls for the deadly third wave. Nearly half of all Canadians believe that the border should remain closed according a May Angus Reid poll, which is a sign of how concerned we are, but is not a basis for sound policy.

Last year, Canadians rightly recoiled from some segments of American society for their anti-science views, including claims the virus was a hoax or a conspiracy by tech titans. Denying the power of vaccines is no less anti-science, yet official guidance from Ottawa implies that vaccinated individuals may still spread the virus just as before. Can we look at Americans now and still really claim that ours is the more rational society?

If tourism dependent-businesses – such as restaurants, hotels, theme parks and tour companies – lose customers for a second successive summer, most will not survive. That would be catastrophic, not just for the roughly 10 per cent of Canadians employed in the sector, but for the larger economy.

Continuing to cruelly prevent family reunification will further harm those separated from their loved ones. And make no mistake: Canada stands apart from others in this regard. Europe is already welcoming fully vaccinated Americans. Travellers are eagerly planning for a celebratory summer and it will soon be too late for those plans to include visits to Canada.

For years, Ottawa's stated policy was to support the free flow of people and goods, and to oppose misconceived American efforts to "thicken" the border. Cross-border travel took years to recover after new security measures imposed in the wake of 9/11, and after the 2009 requirement for travellers to carry passports. It would be a massive miscalculation for Ottawa to continue its current policy.

Fully vaccinated travellers pose virtually no risk to Canada. But family reunification, border tourism and the livelihoods of small and large businesses are all at risk from Canada's arbitrary border policies. We must immediately allow all vaccinated travellers to enter Canada freely.

U.S. Should Be Prepared To "Unilaterally" Re-Open Border To Canada

Public health officials with the Canadian government say they are also stepping up surveillance at land border crossings to make sure no essential workers are coming across with COVID-19-19 symptoms.

By Scott Atkinson, Western New York TV, June 3, 2021

<https://www.wwnytv.com/2021/06/03/stefanik-us-should-be-prepared-unilaterally-re-open-border-canada/>

North country congresswoman Elise Stefanik says if the U.S. and Canada can't come up with a plan to open the border, the U.S. should take steps to do so on its own.

The border with Canada has been closed for more than a year to most travel, since the start of the pandemic.

Stefanik, who for months has urged the governments of the two countries to work together on re-opening the border, is clearly out of patience.

"Our communities cannot afford any further delay or acquiescence – unilateral action to begin re-opening the border appears necessary," she wrote in a letter to Alejandro Mayorkas, Secretary of the Department of Homeland Security.

The letter comes following Prime Minister Justin Trudeau's comments reaffirming that Canada will "make our decisions based on the interests of Canadians and not based on what other countries want," Stefanik noted in a statement.

In the letter, Stefanik calls for immediately “expanding the list of exempted travelers to include family members and extended family members; Canadians with property, boats, or leased campsites in the U.S.; and business representatives with business dealings in the U.S., while beginning a phased re-opening to the broader public.

“Additional considerations could include allowing Canadians to cross the border to access U.S. airports to fly to U.S. or international destinations, given they may already fly into the U.S. from within Canada.

“Initiating unilateral actions to re-open the border does not preclude the need to establish a bilateral plan to re-open the border, and in fact should add much-needed urgency to these discussions in order to secure reciprocal treatment for Americans seeking to enter Canada.

“Such actions appear necessary because further extensions of the existing travel restrictions without a clear plan forward is simply unacceptable for the communities along the northern border.”

“Enough is enough,” Stefanik said in her statement. “The United States needs to do what’s best for the American people and small businesses and re-open the northern border.”

Congressman Brian Higgins: If Canada Won’t Re-pen The Border, The United States Should

By News4 Buffalo Staff, June 11, 2021

<https://www.wivb.com/news/local-news/higgins-if-canada-wont-re-open-the-border-the-united-states-should/>

Congressman Brian Higgins says if Canada won’t re-open the border, the United States should.

It was an idea first floated by New York Congresswoman Elise Stefanik last week. On Friday, June 11, Congressman Higgins said Canadians should be given permission to cross into the U.S.

He argues it would let people in Canada get vaccinated in the states, while also putting pressure on the Canadian government.

“It’s not ideological, it’s common sense-ical. And 15 months that border’s been closed people who love each other have been separated for 15 months, people that have cottages and homes here in Western New York can’t visit their cottage if they’re fully vaccinated? How does that make sense?” said Representative Higgins.

President Joe Biden and Prime Minister Justin Trudeau are expected to meet in the United Kingdom during the G7 summit.

We’re told the border will be one of the topics they discuss.

Families Separated By Canadian Border Closure 'Beg And Plead' For Re-Opening

By Caitlin Dewey, *The Buffalo News*, June 6, 2021

<https://flipboard.com/article/families-separated-by-canadian-border-closure-beg-and-plead-for-re-opening/f-39e9a07983%2Fbuffalonews.com>

April Parkhill had planned to get married more than a year ago. Instead, the 29-year-old Lewiston woman and her Canadian fiancé postponed their wedding three times in hopes the border would re-open.

On Sunday, June 6, Parkhill joined Representative Chris Jacobs and other Western New Yorkers separated from Canadian relatives by the pandemic at a press conference and rally meant to signal that families are losing patience with the repeated border-closure extensions.

Standing in front of the near-empty Lewiston-Queenston Bridge Plaza, Jacobs called on politicians on both sides of the border to make accommodations for cross-national families and property owners. American relatives of Canadian citizens are allowed to enter Canada, but only if they provide extensive documentation and remain in the country for 15 days – a requirement many say is incompatible with work, school and child care schedules.

“Our lives are just in limbo,” Parkhill said. “We’re sitting around waiting and waiting for something to happen.”

Sunday’s rally came amidst growing pressure from border-state residents, politicians and business-owners to re-open travel between the U.S. and Canada. Both Democrat and Republican members of New York’s congressional delegation have called on the Biden administration to negotiate a plan for loosening border restrictions, at least among vaccinated travelers.

In May, retired Florida magazine publisher John Adams, who owns a home near Vancouver, began airing television spots in New York, Michigan and Washington state – and later, in Ontario and British Columbia – urging both countries to immediately re-open the border.

He also partnered with organizers and members of the Facebook group Families Are Essential, including Western New Yorker Marcella Picone, who helped co-ordinate Sunday’s rally near the Peace Bridge and press conference at the Lewiston-Queenston Bridge plaza.

In his remarks, Jacobs, whose mother-in-law is Canadian, stopped short of asking for the border to re-open to the general public. Instead, he said, American and Canadian officials should work together to carve out new, more relaxed travel regulations for both separated families and people who own property on the opposite side of the border. He also called on the Biden administration to release more information about its negotiations with Canadian officials, whom he accused of extending closures without clear “rationale or metrics.”

Representative Brian Higgins and Senators Charles Schumer and Kirsten Gillibrand, all Democrats, have issued similar demands.

“We will not accept just another arbitrary extension with no metrics attached,” Jacobs said.

Even a partial relaxation of the current rules would help families divided by the border, said Shannon Harder, whose husband Neal lives in New Brunswick. A Canadian citizen, Neal returned north in February 2020 after he was unable to renew his expiring U.S. visa. He left three children – Teagen, 14, and Brynn and Caden, both 11 – behind in Attica.

Harder and the children had planned to visit often. But the Canadian requirement that visitors quarantine for 14 days made that difficult. On her most recent attempt to visit, in January, Harder said she was turned back because the reason for her visit was “non-essential.”

“There’s never any end date,” Harder said. “We never have any hope for the near future.”

Parkhill, meanwhile, has given up on guessing when the border might re-open. For the past 15 months, she has lived alone in the two-bedroom apartment that she and her fiance, Renil Amin, had meant to share. They video chat about once a week. More than that is difficult to schedule: Parkhill works days as the adult education co-ordinator at Buffalo City Mission, and Amin works evenings for the public transit agency in Burlington, Ontario.

Parkhill last saw him in mid-March 2020 when she sat in his family’s living room watching the news that Toronto would shut down schools to combat a strange new disease. The intervening year, she said, has proved “so isolating, so lonely.”

“These families have been separated for so long,” Picone, the organizer, said. “We are begging and pleading (with) our governments to let us reunite again.”

Trudeau Just Proved The Utter Stupidity Of His Own Government's Travel Rules

By Chris Selley, National Post, June 17, 2021

[Chris Selley: Trudeau just proved the utter stupidity of his own government's travel rules \(msn.com\)](#)

Twelve hours. One half of one earth day. That’s how much time Justin Trudeau would have had to endure in one of many tolerable-or-better hotels in Dorval or Mississauga and be able to say that he followed his own rules on international travel to the letter — which is what he said he would do before he headed off to back-to-back G7 and NATO summits in England and Belgium, respectively.

They were nighty-night hours, too. The prime minister and his entourage arrived back in Canada at 7 p.m. on Tuesday evening, June 15, no doubt exhausted. Their results came back at 8 a.m. on Wednesday, June 16. They could have re-boarded the government jet and been on the ground in Ottawa within two hours, easily.

Instead Trudeau and the Canadian delegation flew straight back to the nation's capital and checked into a hotel there to await their test results, before (presumably) going straight home to quarantine for an additional 13 and one half days. And let's be clear: it was a perfectly sensible thing to do.

Obviously, there is no magic happening at the approved designated airports and airport hotels in Vancouver, Calgary, Toronto and Montreal, which is where lesser mortals must arrive by air from abroad. Regular guests stay at these hotels too. There have been at least three COVID-19 outbreaks at the hotels near Pearson. "Guests" have told tales of taking the regular hotel shuttle from the airport terminal, then waiting for hours in the lobby with other guests and staff until rooms were ready.

And even if these were hermetically sealed, medical-grade facilities, holding people pending a negative test taken on arrival is a hopelessly flawed method of trying to keep foreign variants out of Canada — which was the policy's stated purpose. Research suggests that PCR tests might miss roughly 50 per cent of cases even four or five days after initial exposure. Don't take my word for it. It's on Public Health Canada's website, and was confirmed by the government's Testing and Screening Expert Advisory Panel last month: "Hotel quarantine of up to three days is inconsistent with the incubation period of SARS-CoV-2," it explained, recommending the entire system be scuppered.

Indeed, flying straight back to Ottawa was likely the safest thing for Trudeau's plane to do. If anyone had acquired COVID-19 recently enough that testing didn't pick it up, we wouldn't want to bundle them back onboard a plane 12 hours later to finish the trip to Ottawa.

But of course, that's true of everyone arriving in Canada by air. We make a passenger bound for Saskatoon fly first to Calgary, subject him to a next-to-useless testing-and-hotel regimen, then send him on his way on a domestic flight whose other passengers have neither been tested nor screened, and only then we demand he quarantine for two weeks. It's asinine.

Yet there are those among us who think we should view Trudeau skirting this farkakta system he's in charge of as a non-event: "Let's just get over this. He's the prime minister," his former foreign policy adviser Roland Paris told Global News — as if we were talking about renovating 24 Sussex Drive, or buying new government jets, or any of the other things that inform world-weary "omigod we're so petty and cheap" takes on Canadian politics.

Sorry, no. Idiomatic policy-making and hypocrisy are quite rightly newsworthy in politicians on their own; when they combine as spectacularly as this, it's an opportunity to pay close attention to both, not look away.

Furthermore, the Trudeau entourage had just visited the United Kingdom, where the single biggest threat to Canada's safe and rapid re-opening currently lies: the so-called Delta variant has caused case counts in the U.K. to double nationwide since June 1. Hospitalizations are up 40 per cent, ventilator usage by more than 50 per cent. Where cases are clustered, primarily in northwest England, it's far worse than that. And as Delta seems particularly disdainful of single-dosed central nervous systems — presumably even those of prime ministers! — it poses a particular threat to Canada's "one-dose summer" strategy.

There is no reason to freak out about it: a single vaccine dose still means less severe symptoms; deaths continue to fall astonishingly in the U.K. week after week: the seven-day average is just 5.7 deaths, down from 1,285. I do find it odd, after 15 months of relentlessly pessimistic and alarmist news coverage — much of which was proven justified — that I suddenly seem more worried about Delta than many of my colleagues in the media. But in general, I'm more than happy to go along with the new “we're crushing the curve, let's open up” narrative.

But one way or the other, there is much for Trudeau to answer for here. If his border control system is defensible, he needs to answer for avoiding it. And if it isn't — which it is not — he needs to answer for why it still exists, inconveniencing, insulting and costing Canadians a hell of a lot of time and money for the crime of just wanting to come home.

Travellers Should Look At Fine Print Before Booking Cheap Flights, Industry Experts Warn

By Anne Gaviola, *Global News*, June 17, 2021

[Travellers should look at fine print before booking cheap flights, industry experts warn \(msn.com\)](#)

As airlines and tour operators boast deals on flights as economies start to re-open from COVID-19-19 safety measures and travel restrictions ease, industry experts warn that consumers need to take extra time to read the fine print.

“It takes us three times as long to book people as it used to because we're going through the conditions of the fare, refunds, waivers, insurance options,” Richard Vanderlubbe, president of Tripcentral.ca, told *Global News*.

“People should really take a look at those conditions before they hit the buy button.”

Vanderlubbe cites risks posed by COVID-19-19 variants that could lead to changes in travel requirements and quarantine conditions for returning travellers, which are set to ease for fully vaccinated Canadians in early July.

After limping along during the pandemic, demand for air travel has picked up and is expected to increase even more as restrictions ease and economies re-open. Airlines and travel operators are offering deals on flights hoping to entice people who have largely stayed away during the pandemic, to return.

Vanderlubbe says there's “robust demand” to book packaged vacations, which include airfare and accommodation to sunny destinations for the coming winter. They require a deposit, a fraction of the total price, which means they are viewed as lower-risk.

“You can make a booking for \$50 per person down on our website so now people have something to look forward to and they're locking in for January, February, March,” he says.

There are deals on flights too, though not across the board. Examples include WestJet flying out of Calgary to London, England for \$695 (return) in mid-September, and a round trip from Toronto to New York's La Guardia Airport in mid-August for \$280.

Vanderlubbe says there are discounts on flights to major hubs that used to service a lot of business travel pre-pandemic. Travellers who are flexible and can fly out mid-week will see the best deals.

Fewer deals are on offer from the major airlines on regular domestic routes within Canada as well as flights to Eastern Europe and Asia, according to Vanderlubbe.

However, low-cost carriers such as Flair Airlines and Swoop offer cheap options for domestic travel. Flair is expanding across the country and, in a statement, says it is offering non-stop service to Toronto and Vancouver "for less than the cost of a meal for two people" starting in August.

Carriers of all sizes have no choice but to reduce prices to entice travellers to return, according to Frederic Dimanche, director of the Ted Rogers School of Hospitality & Tourism Management. He tells Global News that after months of minimal ridership levels, carriers need cash.

"The international borders are not open yet by the federal government and as a result, the airlines are realizing that their best bet is to sell to Canadians [for] travel within Canada," says Dimanche.

Lower prices can also help carriers convince customers who are on the fence about travel to take the plunge, despite lingering safety concerns.

Dimanche says discounts may also placate residual hard feelings towards the largest airlines in particular because of their refusal to issue refunds throughout most of the pandemic. Air Canada issued refunds en masse after the federal government announced a nearly \$6-billion bailout package for the airline in April.

"They didn't handle the situation very well with those flights cancelled so there is a need to regain confidence again," he said. "A lot of customers were very angry because they didn't reimburse their tickets."

This window of opportunity for booking cheap flights won't be open indefinitely, according to Vanderlubbe.

He says volatility will increase as demand picks up. Another factor that could drive prices up significantly in the coming year is the price of oil.

"Fuel is a huge cost for airlines so if the price of oil goes up, it [shows up] in the fares and of course they can set fares by the hour. This all changes in a moment's notice," Vanderlubbe says.

"Demand is going to increase and there's no doubt about it so I think the early bird gets the worm."

Ontario To Lift Border Restrictions With Quebec, Manitoba

By Travelweek Group, June 15, 2021

<https://www.travelweek.ca/news/ontario-to-lift-border-restrictions-with-quebec-manitoba/>

Inter-provincial travel restrictions in Ontario are set to be lifted this week, the latest victory in Canada's long road to recovery.

As confirmed by Solicitor General Sylvia Jones, the government will not be extending the order that restricted non-essential travel between Ontario, Quebec and Manitoba. The order, first announced on April 16 in response to Ontario's third wave of COVID-19-19, will expire at 12:01 a.m. ET on Wednesday, June 16.

Those entering Ontario "must continue to follow the public health measures in place in the province," said Jones in a statement.

Under the ban, access was limited to essential travel only, including essential workers and anyone travelling for medical care, transportation of goods and exercising indigenous treaty rights. Those without a valid reason for entering Ontario were turned back.

Jones announced the news yesterday, June 14, as Ontario reported 447 new cases of COVID-19-19, a slight decrease from the 525 cases reported a week before.

The news also comes on the heels of last week's announcement by federal Minister of Intergovernmental Affairs Dominic LeBlanc that Canada's mandatory three-day hotel quarantine will be gradually lifted starting as early as July for fully vaccinated Canadians returning from abroad, essential workers, foreign students and other eligible travellers.

COVID-19-19 Restart: BC Travel Restrictions Lifted, More Activities Allowed In Step 2

By Lisa Cordasco, Vancouver Sun, June 14, 2021

<https://www.msn.com/en-ca/news/canada/COVID-19-19-restart-travel-restrictions-lifted-more-activities-allowed-in-step-2/ar-AAL2rU1?ocid=msedgdp&pc=U531>

Starting Tuesday, June 15, British Columbians can travel freely throughout the province and gather in larger numbers under Step 2 of the provincial restart plan .

Premier John Horgan said the restart is based on science.

"Dr. Henry's modelling shows we're on the right path. Case counts are declining, hospitalizations are stabilizing and vaccinations are climbing at a positive rate. What we need to do now is take the next careful steps forward," said Horgan.

Those next steps include allowing individuals to host up to 50 people outdoors, but indoor private gatherings will remain limited to five guests or one other household.

Indoor gatherings of up to 50 people will be allowed in regulated settings, such as banquet halls and restaurants. However, dancing and singing will not be allowed, and patrons will not be permitted to mingle between tables. Liquor service will be extended until midnight at all restaurants, bars and pubs. Masks and social distancing will continue to be required in all indoor public settings.

Step 2 means cinemas and live theatre productions can re-open, after being shut down last November.

No changes will be made to indoor religious services, which will continue to be limited to 50 people or 10 per cent of capacity. Indoor weddings and funeral services remain capped at 10 people.

Sporting events will be open to spectators and people will be able to participate in indoor high-intensity workout classes but only with COVID-19 safety plans in place.

“This will be our summer of hope and healing in this pandemic,” predicted Dr. Bonnie Henry, B.C.’s provincial health officer.

Henry rejected calls to follow Britain’s pause in its restart plan because of the increasing number of cases of the Delta variant, which recent studies show is more contagious compared to previous variants and may cause severe symptoms requiring hospitalization.

Henry said having a robust provincial system for testing, tracking and monitoring all COVID-19 cases gives her confidence, along with B.C.’s ability to know which strains are circulating in the community with whole genome sequencing.

“The other thing we have going for us is the fact that we have increased the level of protection from immunization across the board, so we are in a bit of a different place than the UK,” said Henry. “A lot of transmission that they are seeing right now in the UK is in people in their teens and 20s and 30s.

“We have very high immunization rates in those age groups already, and we need to continue to make those higher, of course. But that puts us in a slightly different position in terms of the amount of people who are protected and the age groups that are protected. So we’re not there yet, and we’ll obviously continue to watch, but we’re not seeing ongoing transmission and taking off of that strain versus any other strain right now.”

Minister of Tourism, Arts, Culture and Sport Melanie Mark encouraged British Columbians “to get out and explore the best of B.C. Whether your summer plans include heading out on a vacation, taking in an outdoor performance, or cheering on your kids at their tournaments.”

But Horgan acknowledged the anxiety felt by people who want travel to remain limited and asked those living outside the province to stay home.

“Our advice to other Canadians is we are going to welcome you down the road, but not today. If you don’t have business in British Columbia it is our preference that you stay where you are. We will invite you back at the appropriate time when all British Columbians are prepared to welcome you,” Horgan said. “If you don’t have business here that is essential to your well-being, then please stay where you are until we get to stage three and we can have a fair discussion about that.”

Horgan said he will be meeting with the prime minister and other premiers on Thursday, June 17 to talk about international and inter-provincial borders.

B.C. Premier Tells Albertans To Be Patient As Travel Advisory Remains In Place

Across the tourism industry in parts of B.C., many are excited about advancing to Step 2 and say it gives businesses the time they desperately need to prepare for what is likely to be a busy summer for visitation

By Olivia Condon, Calgary Herald, June 15, 2021

<https://www.healthing.ca/diseases-and-conditions/coronavirus/b-c-premier-tells-albertans-to-be-patient-as-travel-advisory-remains-in-place>

Residents of British Columbia can now travel freely in their own province, the B.C. government announced on Monday, June 14 — but Canadians from other provinces are asked to stay out, at least for another couple of weeks.

B.C. Premier John Horgan said the province would be moving to Step 2 of its re-opening strategy on June 15, but the travel advisory against interprovincial travel remains in effect.

“We’re going to welcome you down the road, but not today,” he said, speaking to Canadians during a briefing on Monday morning, June 14. “If you don’t have business in B.C. it’s our preference you stay where you are and we will invite you back at the appropriate time when all British Columbians are prepared to welcome you.”

Across the tourism industry in parts of B.C., many are excited about advancing to Step 2 and say it gives businesses the time they desperately need to prepare for what is likely to be a busy summer for visitation.

Kathy Cooper, CEO of Kootenay Rockies Tourism, said many British Columbians are breathing a sigh of relief that the province was able to get to this step and are already looking forward to the next stage, which will see interprovincial travel allowed by as early as July 1.

“If everyone still is careful and cautious and follows the guidelines in place, by July 1 we’ll be able to welcome Canadians from all over the country, and including our good friends in Alberta, back into B.C.,” she said. “Clearly, that’s not ideal for our region in particular, which is extremely close and virtually many of our communities are on the B.C./Alberta border, but it does mean that hopefully folks from Alberta can book for July and August and onwards and they can start making their plans.”

Cooper added that while there’s still risk in the re-opening plan, moving slowly to fully restart the tourism economy gives businesses a chance to be ready for an onslaught of visitors.

“Having had this plan come out on May 25 has really given business owners and the tourism industry time to wrap their head around these different steps and be prepared,” she said, adding a big labour shortage before COVID-19 has made it even more difficult.

“A soft restart isn’t so bad for some businesses who are still scrambling to get their summer staff recalled, trained and in place, ready to be at 100 per cent occupancy and deliver a high level of service to those visitors that we really want to see back here.”

In the Okanagan, Ellen Matthews, president and CEO of the Thompson Okanagan Tourism Association, echoed Cooper’s sentiment.

“There’s a lot of excitement in the industry today. . . We certainly are anxious to see Alberta come back and the rest of Canada but most importantly Alberta because they’re our second single biggest contributor to this province for tourism,” she said. “I think that the approach B.C. has taken has worked so far. . . We do see the results and hopefully the long-term results is what we’re all gearing for and by the time we get to July 1, we’ll see Alberta coming back.”

Matthews agreed that giving businesses the opportunity to ready themselves for the summer months is an important part of the staged re-opening plan.

“There’s a number of employees we know have left the industry completely and businesses have been struggling as early as February trying to get summer staff so this is something that isn’t new but now that it’s upon us, there might be more confidence to come back into the business,” she said.

During the announcement on Monday, June 14, B.C.’s provincial health officer Dr. Bonnie Henry said she’s heard of some businesses in the tourism sector who have been denying bookings to people from out of province. Both Cooper and Matthews agree that the travel advisory has put many in the industry in awkward positions of choosing whether or not to enforce recommendations themselves.

“I think in many cases, this is a where it gets a little bit murky, the responsibility of enforcement of any of the regulations really shouldn’t fall on the shoulders of the hotelier or accommodator,” Cooper said. “But some businesses for whatever reason have been really diligent in following the guidelines and have not been taking out-of-province reservations as much as they might like to and that’s entirely up to them.”

Vivek Sharma, CEO of the Fairmont Hot Springs Resort, said the company has never denied bookings for visitors from out of province and they won’t start now.

“We have always been advocating against discriminating against people being allowed to come or not,” he said. “We want to create awareness. . . If you have to travel for whatever reason, that you understand what the requirements in the province are, what the requirements of businesses are so you can adhere to them and travel safely.

“The industry and all of us (are) looking forward to and (are) optimistic of a successful summer, but even with that you have to remember that the industry has been hit hard for the last year; and two months don’t make up a year.”

Matthews added that some have asked the question about the purpose of travel when making the reservations but that’s where their responsibility ends.

“As an industry, one of the things we said to the province is that we wouldn’t be the police. . . We can’t be in that role. We’re in hospitality, we welcome people and if they need to be here for whatever that reason is, we want to welcome and encourage them to be here,” she said.

“For the most part, while we do see some Albertans here, hopefully we’ll see them back when it’s ready for them to be back, which is hopefully July 1.”

Premiers Announce Regional Travel To Resume In Much Of Atlantic Canada On June 23

By The Canadian Press, June 15, 2021

<https://www.theglobeandmail.com/canada/article-COVID-19-19-news-today-canada-in-wto-talks-on-possibly-waiving-vaccine/>

Three out of four Atlantic provinces announced this morning they will lift border restrictions and open to travel from across the region beginning next week.

Nova Scotia, Prince Edward Island and Newfoundland and Labrador say the June 23 re-opening is possible because of steadily declining COVID-19-19 rates across the region, and New Brunswick is expected to announce its position later today.

The move means travellers won’t have to isolate for 14 days upon entering each province.

Nova Scotia Premier Iain Rankin says his province is also currently on track to open to the rest of the country by no later than July 14.

Rankin says discussions are continuing with the other Atlantic premiers on co-ordinating an opening to the rest of Canada.

In a news release, he says lower case numbers across the region signal that “re-opening to our neighbours is the right step.”

In Prince Edward Island, Premier Dennis King said residents of the other Atlantic provinces as well as the Iles-de-la-Madeleine who have received one shot of COVID-19 vaccine will be able to enter the province without having to self-isolate. The measure will begin with a “soft launch” on June 23 for those entering under currently approved travel streams before broadening on June 27.

For other Canadians, visitors can enter without isolating as of July 28, provided they have received two shots of vaccine, he told reporters. The province is setting up a P.E.I. Pass system to allow travellers to establish their vaccination status ahead of arrival.

Newfoundland and Labrador Premier Andrew Furey said residents of Atlantic Canada would be welcome in his province as of 12:01 a.m. on June 23, without a requirement for testing and self-isolation.

In a news release today, Furey said the re-opening would benefit local business, reunite family and friends and bring people “closer to a more normal sense of life that we can all appreciate.”

New Brunswick Re-Opens To All Canadian Travelers, As Of June 17

Province enters Phase 2 of path to green at midnight, 1 day after entering Phase 1

By Bobbi-Jean MacKinnon, CBC News, June 16, 2021

New Brunswick re-opened to all Canadians at the stroke of midnight on Wednesday, June 17, after the province hit its Phase 2 COVID-19 path to green vaccination target, just one day after hitting its first.

A total of 20.2 per cent of people aged 65 and older have now received two doses of a COVID-19 vaccine and 75.4 per cent of eligible New Brunswickers aged 12 and older have received at least one dose, Premier Blaine Higgs announced.

The original target for Phase 2 of the recovery plan was 20 per cent and 75 per cent, respectively, by July 1.

"New Brunswick is indeed on the move," Higgs told a live news conference, the second in two days to announce progress in moving the province to the green, restriction-free stage, when the state of emergency order will also end.

"Green is closer than ever."

Among the changes under Phase 2:

No isolation or testing will be required for those travelling to New Brunswick from the Atlantic provinces, including all of Nova Scotia, or Avignon and Témiscouata, Que.

No isolation or testing will be required for Canadian residents with at least one dose of a COVID-19 vaccine.

Unvaccinated Canadians from outside the Atlantic provinces, or Avignon or Témiscouata, Que., will be allowed in, but they will be required to isolate and take a COVID-19 test between days five and seven before they can discontinue isolation.

Chief Medical Officer of Health Dr. Jennifer Russell said some people might find this next phase "particularly challenging and probably a little bit anxiety-provoking."

With more people moving into and around the province, there will be more opportunities for the virus to spread, she said.

The new and more contagious variants also increase the risk of outbreaks among those who are unvaccinated or partially vaccinated.

So while the province has passed "two important milestones" in its campaign to protect New Brunswickers against COVID-19 in the past two days, it can't stop now, Russell said.

"We must keep going so that we get as many New Brunswickers fully vaccinated as quickly as possible."

"Until this is done, we cannot let our guard down." She urged people to continue to follow Public Health measures, such as wearing a mask in public places, maintaining a physical distance of two metres, and regular handwashing.

Premier John Horgan Confident B.C. Won't Be Permanently Skipped By Cruise Ships

By Richard Zussman, Global News, June 11, 2021

<https://globalnews.ca/news/7943828/premier-john-horgan-confident-b-c-wont-be-permanently-skipped-by-cruise-ships/>

The B.C. cruise ship industry is expressing frustration over American moves to bypass the province, while Premier John Horgan is hoping to reassure the sector.

Horgan says a Bill introduced this week by Utah Senator Mike Lee to permanently bypass British Columbia as a cruise destination is not something he expects to hurt the province's tourism sector.

"I'm confident Canada has a good handle on this. The relationship between (U.S. President Joe Biden and Prime Minister Justin Trudeau) is a solid one," Horgan said.

"We have good relationships to the south in Washington, Oregon, and California, and now emerging relationships with Alaska. I know the cruise ship sector very much values Victoria, Vancouver, Prince Rupert, as destinations for travellers around the world."

The United States has passed a temporary law allowing cruise ships to bypass Canada due to the pandemic. Canada has banned cruised ships until next year due to COVID-19 concerns.

The U.S. Passenger Vessel Services Act of 1886 (PVSA) legislates that American cruise lines must dock at a foreign port between two U.S. ports.

Greater Victoria Harbour Authority CEO Ian Robertson is advocating for Transport Canada to announce plans to rescind the order suspending cruise stops in Canada that is currently in effect until February 28, 2022.

Robertson is asking for Transport Canada to announce that the current suspension of cruise ships calling to Canadian waters will end by this fall, confirming that the industry is welcome to return in 2022 by adhering to measures determined by the Public Health Agency of Canada.

“Cruise lines need time to prepare for the full resumption of cruises and the government of Canada, through Transport Canada, needs to signal that they are prepared to welcome the industry back in a safe and measured way,” Robertson said.

“We continue to work with the provincial government and industry partners to ask Transport Canada to confirm that cruise is welcome back to Canada.”

The economic impact of the cruise industry in British Columbia is currently estimated at \$2.7 billion a year.

Horgan says no advocacy from his government could have prevented the decision to introduce the Bill.

“This new overture by the junior senator from Utah is certainly a complicating factor to be sure, but not one that we could have predicted,” Horgan said.

“So for B.C. and for me to suggest that somehow I could have thrown myself in front of this bus and fought this is the height of hubris, in my mind.”

Canada's \$4.2 Billion Cruise Industry Risks Being Permanently Decimated By Proposed U.S. Law

U.S. lawmakers cite Canadian inflexibility in re-opening the industry

By Tristin Hopper, National Post, June 11, 2021

<https://nationalpost.com/news/world/canadas-4-2-billion-cruise-industry-risks-being-permanently-decimated-by-proposed-u-s-law>

Canada's multi-billion dollar cruise ship industry could end up being one of the most permanent economic casualties of the COVID-19 pandemic if the U.S. follows through with a suite of new laws intended to help vessels bypass Canadian ports.

This week, U.S. Senator Mike Lee introduced a Bill that, among other things, would repeal a 135-year-old requirement for cruise ships to make a Canadian stopover enroute to Alaska.

“This arcane law benefits Canada, Mexico, and other countries who receive increased maritime traffic, at the expense of American workers in our coastal cities,” wrote Lee in a June 10 statement.

The Passenger Vessel Service Act, passed in 1886, slaps foreign-flagged ship owners with a fine of US\$762 per passenger if they schedule a “closed loop” cruise that only visits U.S. ports. If, for example, the Royal Caribbean-owned Symphony of the Seas loads up its full complement of 6,680 passengers and then goes on a day cruise from Seattle to Portland, its owners can expect a \$5 million fine on arrival.

For Canada, the effect of the law has been to spur a booming trade in visits by cruise vessels looking to dodge the Act’s strictures.

This is most apparent on the West Coast, where the 1.7 million people who annually take a cruise ship from the continental U.S. to Alaska must make a stopover in either Victoria or Vancouver.

In Vancouver, the year 2019 saw 288 visits by Alaska-bound ships, bringing more than a million passengers into the city — a 22 per cent increase in passenger volumes as compared to the prior year. Victoria welcomed a record-breaking 257 ships, pulling in an estimated \$130 million in local spending, according to the Greater Victoria Harbour Authority.

Each year under pre-pandemic conditions, the cruise industry is estimated to bring \$4.2 billion in direct and indirect spending to Canada, according to a recent study by the Cruise Lines International Association. Almost all of this is thanks to vessels originating in U.S. ports. On the Atlantic coast, ships originating mostly from New England bring an annual tide of 1.3 million passengers to Montreal, Quebec City or Halifax.

With the onset of the COVID-19-19 pandemic in 2020 – as well as a number of high-profile outbreaks aboard cruise vessels – Canada initially delayed the start of its cruise season until July, before cancelling it entirely.

At the time, Transport Canada’s ban was in line with maritime countries around the world. The U.S. Centres for Disease Control similarly issued a “no sail” order in March 2020. Even when that order was lifted in November, the Cruise Lines International Association, voluntarily agreed to suspend worldwide cruise operations until at least the end of 2020.

But as mass-vaccination campaigns now cause COVID-19-19 numbers to plummet across the developed world, regulators are beginning to back off their pandemic restrictions on cruising. Last month, the U.S. Centres for Disease Control cleared cruise lines to begin operating out of U.S. ports provided that 95 per cent of passengers were fully vaccinated. Once on board, conditions are virtually the same as in pre-pandemic times, with minimal social distancing, no masking requirements and even buffet service.

Europe has also begun to re-open to cruises. Spain lifted its ban on cruise arrivals just this week, while the British cruise industry started back up in late May, provided passengers were either vaccinated or could provide proof of a negative COVID-19-19 test.

Despite all this, Canada has held fast to a blanket ban on cruise ships until at least February 2022. Regardless of the vaccination status of those aboard, “cruise vessels carrying more than 100 people are still prohibited from operating in Canadian waters,” according to Transport Canada.

In February, a trio of Alaska representatives directly petitioned Canadian Prime Minister Justin Trudeau to reconsider, saying they believed “there are many ways to achieve a safe sailing season without the extreme measure of a one year total ban.”

“As neighbors and economic partners, we are discouraged by Canada’s lack of outreach before announcing this long term closure,” read the letter, signed by Alaska Congressman Don Young as well as the state’s two senators, Lisa Murkowski and Dan Sullivan.

When Ottawa refused to budge, U.S. lawmakers instead started passing workarounds to the Passenger Vessel Service Act.

The 2021 Alaska cruise season is already safely bypassing Canadian ports thanks to the Alaska Tourism Restoration Act, a Bill signed into law by U.S. President Joe Biden that “temporarily allows foreign-owned and flagged cruise ships to transport passengers directly between ports in the states of Washington and Alaska without stopping in Canada.”

The Passenger Vessel Service Act originated as a protectionist law, since it’s designed to ensure that intra-American passenger vessel traffic is reserved exclusively for U.S.-owned vessels.

Although some of the world’s largest cruise companies are American-owned — such as the Miami-based Carnival Cruise Lines — virtually every modern cruise vessel is considered a foreign ship since they fly “flags of convenience” in order to avoid U.S. taxes and labour regulations. The 23 ships operated by Carnival Cruise Lines, for instance, all fly the flags of either Panama, The Bahamas or Malta.

Lee has moved to make the Alaska exemption permanent with a suite of Bills gutting the Passenger Vessel Service Act, which the senator has called “bad news.” Most notably, his Safeguarding American Tourism Act would exempt any vessel of more than 800 passengers from the requirement to stop in Canada.

“This ‘protectionist’ law is literally protecting no one, as there hasn’t been a cruise ship built domestically in over half a century,” said Lee, who fingered Canada as the primary beneficiary of the “arcane” law.

In a Friday, June 11 statement, B.C. transport minister Rob Fleming said that while he wasn’t worried about the temporary measures of the Alaska Tourism Restoration Act, “this new proposed legislation is of greater concern to British Columbia and Canadians.”

The Greater Victoria Harbour Authority, which has seen its revenues hit hard by the cruise cancellation, called on Ottawa to rescind its order against cruise ships in Canadian waters. As the group wrote in a Friday, June 11 statement, “the threat of any temporary legislation becoming permanent exists and could decimate the \$2.7 billion cruise industry in British Columbia.”

Cheap Rates, Flexible Cancellation Policies Won't Last Long, Travel Agencies Say

By Salmaan Farooqui, *The Canadian Press*, June 17, 2021

[Cheap rates, flexible cancellation policies won't last long, travel agencies say \(msn.com\)](#)

As Canada slowly emerges from pandemic lockdown measures, bookings and inquiries at Kristin Hoogendoorn's travel business have exploded.

The travel adviser said people are flocking to lock in a winter holiday in warmer climates such as the Caribbean, and she said Canadians may want to consider booking sooner rather than later so they don't miss out.

Travel agents say the coming vacation seasons will be like no other in previous years, since hotels and airlines will still be getting back on their feet. With fewer airplanes in the sky and a limited number of hotels and resorts available, Hoogendoorn said people who wait to book could find that some options are sold out, while others jump in price.

"Now is absolutely the right time to book; we're seeing the supply is not great because there's no federal opening plan for travel, and the demand is really high," said Hoogendoorn, who works for Centre Holidays and said prices are already starting to creep up from mid-pandemic lows.

"And there are certain tour operators... that have cancellation policies where you are able to get your money back if you cancel within a certain time frame, so it's really low risk, and if it works out, then you got in early."

Richard Vanderlubbe, president of tripcentral.ca, said those easygoing cancellation policies will not stick around for long, since companies won't feel the need to offer them when travel stabilizes.

And both Vanderlubbe and Hoogendoorn say there's reason to believe that prices will continue to go up for travel to resort destinations in the coming months, simply because of all the pent-up demand.

Vanderlubbe said it can be easy to cancel if you book an all-inclusive package that includes every part of your travel, but it's important to read the fine print to ensure that the cancellation policy is flexible enough for your risk appetite.

For people who'd rather wait than book a trip that may get cancelled because of the pandemic, Vanderlubbe said there are certain destinations that may stay cheap for some time yet.

He pointed out that business travel for things such as conferences and meetings will likely not return to normal for a while, and that means flights and hotels for larger cities such as New York or Chicago will still see a shortage of travellers compared to previous years.

“Usually it was, if you want to go to New York, you were paying sky high rates during the week, and the weekend was cheaper,” said Vanerlubbe, who said hotels will be looking to make up for the lack of corporate travellers.

“It’s all going to flip, I think, as they market to leisure customers.”

He said the same could apply to large European cities such as London.

“If you’re looking to travel to a destination where a lot of people flew for business... there could be a glut of airline seats.”

Regardless of where and when you decide to start travelling again, Hoogendoorn said people should consider using a travel adviser, even if they haven’t in the past.

She pointed out that there are a myriad of changing restrictions and protocols that people will have to pay attention to when booking, and an adviser can help decipher what all that means for your trip.

“Although the entry requirements here might change... you’re still going to have entry restrictions going into other countries, and people just don’t know what they are,” said Hoogendoorn.

“It’s very unclear when you look online, so it’s better to have a professional and somebody who understands those requirements so you’re not stuck at the border going, “well I guess I can’t go anywhere.”

Canada Is Kicking Butt On COVID-19. Why Are We Still Locked Down?

By Tristin Hopper, National Post, June 15, 2021

[Tristin Hopper: Canada is kicking butt on COVID-19. Why are we still locked down? \(msn.com\)](#)

Last week, Canada officially became the top country on earth for single-dose vaccine coverage.

More than 63 per cent of Canadians – roughly 23.7 million people – have received at least one shot of a COVID-19 vaccine. While we lag behind the rest of the world in terms of fully vaccinated citizens, there is no place on earth that can boast a larger share of the citizenry carrying at least some immunity to COVID-19.

All this mass-vaccination has delivered a near-miraculous turnaround in COVID-19 numbers. Canada’s rate of COVID-19 hospitalizations is now tied with the United States. Deaths, too, have dropped off a cliff from their January peak. COVID-19 now has a daily death rate of about one in every 1.2 million Canadians. The 17 deaths logged on Sunday make COVID-19 currently about as deadly as Canada’s usual tally of flu and pneumonia deaths .

Although Canada has seen the presence of the Delta variant since April, there is evidence that while the Indian-origin variant is more transmissible, vaccines are still effective against it. Monday, June 14 data from Public Health England showed that a single dose of the Pfizer vaccine is 94 per cent effective at preventing hospitalization from the Delta variant, while a single dose of AstraZeneca provides 71 per cent protection.

Despite all this good news, Canada remains one of the most locked-down countries on earth, particularly in Ontario. Schools are closed. Indoor dining remains banned. And places of worship remain under tight strictures.

As Canada extends its various lockdowns well beyond anything that would make epidemiological sense, it's unfortunately well in keeping with a pandemic policy that has consistently favoured blunt lockdowns over targeted responses designed to minimize peripheral harm.

Since the beginning of the pandemic, a team at Oxford University has maintained a "stringency index" tracking 23 indicators of the strictness of a country's lockdown. As of this writing, Canada stands at 73.61 on the index — one of the highest the country has seen all pandemic. It's a stringency not too far removed from the 81.93 seen in India, which is currently reeling from the world's deadliest single COVID-19 wave. Canada's stringency rate is also well above the U.S. rate of 46.76 and the U.K. rate of 62.5.

Ontario schools remain closed until the fall. This is not only out of step with the rest of Canada, but the rest of the world's other mass-vaccinated countries.

When Prime Minister Justin Trudeau appeared last week at the G7 summit, he was the only representative of a country where nearly one half of school-age children are still not allowed to attend classes in person. While the United States spent much of the pandemic closing its schools in tandem with Canada, as early as March virtually every state had re-opened. Notably, even as the U.K. now considers delaying an end to social distancing measures amid rising Delta variant cases, it has kept schools open .

Ontario and Quebec continue to hold firm to what is shaping up to be the world's longest ban on indoor dining. Indoor dining even at limited capacity remains banned throughout the province of Ontario. France, which boasts many of the same dropping COVID-19 numbers as Ontario, opened half-capacity indoor dining last week . Across the border, 29 U.S. states are now operating indoor dining without any restrictions .

Most notably, even as Canada swells its ranks of people for whom COVID-19 is effectively harmless, governments are dragging their feet at exempting them from ongoing restrictions.

Three million Canadians have now received two doses of a COVID-19 vaccine — a proportion of the country larger than the combined population of Atlantic Canada. While full vaccination is not a perfect shield against infection, the risk drops so precipitously that after two shots, the COVID-19 virus becomes roughly as likely to kill you as the common flu.

Despite this, Canada will spend the rest of the month continuing to force fully-vaccinated citizens to submit to mandatory 14-day quarantine after returning home from abroad (and will force them to enter a quarantine hotel when returning by air). Even when relaxed border restrictions come in July, Ottawa will still require fully vaccinated citizens to show up at the border with a negative COVID-19 test, and to self-isolate while waiting for a second test. This is a level of caution well beyond that of countries that have already started to open their borders to vaccinated travelers: France and Greece, for instance, will waive all testing requirements if travelers can show proof of vaccination.

Canada's hesitancy to grant exemptions to the vaccinated also risks jeopardizing its \$4.2 billion cruise ship industry. Ottawa is maintaining a standing federal ban on cruise ship arrivals until at least February 2022 even amid industry plans to only sail with at least 95 per cent of passengers vaccinated.

As has become obvious to anyone watching the playoffs, Canada's NHL arenas have remained closed except for the occasional contingent of vaccinated healthcare workers. Meanwhile, arenas across the U.S. are packing in crowds of up to 12,000 if fans can provide proof of vaccination.

Stefan Baral is a Canadian-born epidemiologist with the Johns Hopkins School of Public Health. He told the National Post in a note that Canada and its stricter provinces could do well to follow a pandemic strategy that is "responsive to where risks are."

COVID-19 has always been a disease that disproportionately affects the elderly, those with known pre-existing conditions as well as workers in select professions, such as meat processing plants. Despite this, lockdowns such as bans on outdoor recreation have often applied restrictions across entire populations without accounting for differential risk.

Baral pointed to Ontario's limited attention on long-term care homes – which saw some of the worst death rates all pandemic – in favour of broad restrictions on gyms and dining.

"In Ontario, the differences in risk by occupation, income, and household risks have been significant throughout and other than the pop-up vaccination, there has been limited attention to trying to address those needs," said Baral.

When International Travel Resumes, Canada's Borders And Airports Will Be Very Different

Airports are at capacity with just 5 per cent of pre-COVID-19 traffic because of pandemic measures

By Peter Zimonjic, CBC News, June 12, 2021

<https://www.cbc.ca/news/politics/travel-re-open-touchless-vaccine-passports-1.6061433>

Just as the 9/11 attacks did 20 years ago, the COVID-19 pandemic will transform the way people travel internationally — with hundreds of millions of dollars in new government spending planned for modernizing border security and updating public health measures at airports.

In the recent federal budget, the federal government announced \$82.5 million to fund COVID-19-19 testing infrastructure at Canadian airports and another \$6.7 million to buy sanitization equipment for the Canadian Air Transport Security Authority.

Ottawa also has earmarked \$656.1 million over five years to modernize Canada's border security.

Daniel Gooch, president of the Canadian Airports Council, said the country's flight hubs still have no clear idea of what is expected of them.

"We've been hoping to have meaningful discussions with government about how to do that for quite some time but, unfortunately, at this point we have no insight into what the different phases of restoration of air travel will look like," Gooch told CBC News.

Gooch said that the four Canadian airports that are still open are operating at about five per cent of their pre-COVID-19 levels — but with the current COVID-19 public health measures in place, they are at capacity.

"Part of the problem is the instance of the two-metre physical distance," he said. "You very quickly hit capacity when you make that requirement. So we can't grow the numbers and keep everything the way it is right now. It's not physically possible."

Canada isn't permitting non-essential international travel yet — although Canadians returning home and travellers with exemptions, such as essential workers, are allowed to enter Canada providing they follow certain protocols.

On February 22, the federal government implemented new quarantine measures at airports requiring that all air travellers returning from non-essential trips abroad take polymerase chain reaction tests — commonly known as PCR tests — 72 hours before they fly.

That test result has to be provided to the Canada Border Services Agency (CBSA) upon arrival. Travellers then need to take a second test and isolate in federally mandated facilities for up to 72 hours while they await the results.

Gooch said that while the funding for testing infrastructure at airports is welcome, testing cannot continue to take place in airports once pre-COVID-19 levels of air travel return.

He said that offering passengers take-home tests, or directing arrivals to off-site testing centres close to the airport, would free up space in terminals and allow more passengers to be processed.

"We were quite pleased to see in the federal budget the Canada Border Services Agency getting some significant funds for border modernization, which will include things like touchless technology and less contact in terms of interactions with border services," he said.

At the heart of the move to touchless travel is a trial the federal government is undertaking with the World Economic Forum and The Netherlands called the "Known Traveller Digital Identity" project, or KTDI.

The project began with the publication of a white paper back in 2018 and was seen as a way to modernize air travel by moving passengers through airports faster. That white paper said that a new, touchless system was needed as the number of international air arrivals was expected to increase 50 per cent from 2016 to 2030.

With international travel almost at a standstill now, the technology is seen as a way to facilitate a return to pre-COVID-19 levels of air traffic.

The Touchless Travel Experience

Under the KTDI plan, a digital form of identification is created that contains the traveller's identity, boarding passes, vaccination history and information on whether they've recovered from COVID-19-19. Travellers with KTDI documentation would still have to face a customs officer, but all other points of contact in an airport could become touchless.

"We're still talking about a world where you'll need to carry your passport because it is an international border," said a senior CBSA official, speaking on background.

"We're not talking about replacing your passport. But the number of times you have to take out that document, or your boarding pass, to substantiate who you are and where you need to be, gets reduced."

The official said the KTDI program is still in its early stages and technological issues are still being worked out. He said that privacy protections would have to be in place before any such system could be launched.

"It's not like the Government of Canada holds that information in a central place, or airlines hold it in a central place, or border agencies hold it in a central place," the official said. "It's the traveller themselves that hold their own information."

Vaccinated Vs. Unvaccinated Travellers

A CBSA spokesperson told CBC News that the \$656.1 million federal investment in border security modernization over five years will fund other "digital self-service tools" that will "reduce touchpoints" and create more "automated interactions" at Canadian airports

The CBSA said more information on those measures will be released to the public "in the coming weeks."

Prime Minister Justin Trudeau is attending the G7 summit in the United Kingdom this weekend, where leaders are expected to discuss international vaccination certification — a so-called "vaccine passport".

The federal government has signaled already that Canadians who have been fully vaccinated will be allowed to re-enter the country without having to stay in a government authorized quarantine hotel. Confirming the validity of those travellers' vaccination status will require some kind of vaccine passport like the KTDI program. Canada's airports like that idea.

"We're really leaning on vaccinated vs. unvaccinated. That's a place where you can have some differentiation of the travel experience to make it a little smoother, a little bit more pleasant for those who have been vaccinated. But we don't know yet what the government's plans are for that," Gooch said.

Once a traveller's vaccination can be verified, Gooch said, they can be treated differently — perhaps by giving them a single test upon arrival or before they depart, rather than the multiple tests required now.

While the exact changes to international travel are still being worked out, Gooch said the travel experience going forward will be very different from the past.

"Maybe you don't see an individual at all as you walk through the customs hall," he said. "Your verification is done through your facial ID, which is connected to your Known Traveller Digital Identification, which is connected to your digital health information and your digital travel documentation.

"Ultimately, it could be very good. It could be a much improved experience if we do it right and implement this all down the road."

British PM Boris Johnson Delays Plans To Lift COVID-19-19 Restrictions Until July 19

By Alistair Smout and William James, Reuters, June 14, 2021

<https://www.theglobeandmail.com/world/article-british-pm-boris-johnson-delays-plans-to-lift-COVID-19-19-restrictions/>

British Prime Minister Boris Johnson delayed his plans to lift most remaining COVID-19-19 restrictions by a month on Monday, June 14, warning that thousands more people might die if he did nothing because of the rapid spread of the more infectious Delta variant.

Under the final stage of a plan outlined by Johnson in February, he had hoped to lift most social restrictions on June 21, meaning pubs, restaurants, nightclubs and other hospitality venues could fully re-open.

That much-anticipated step was pushed back to July 19.

"I think it is sensible to wait just a little longer," Johnson told a news conference. "As things stand, and on the evidence that I can see right now, I'm confident that we will not need more than four weeks."

The extra time would be used to speed up Britain's vaccination program — already one of the world's furthest advanced — by shortening the recommended time between doses for those aged over 40 to eight weeks from 12 weeks.

The situation would be reviewed on June 28, which could allow the re-opening to be brought forward, although Johnson's spokesman said that was considered unlikely.

In recent weeks, there has been fast growth in new cases caused by the Delta variant, first discovered in India. Health officials believe it is 60% more transmissible than the previous dominant strain and scientists have warned that it could trigger a third wave of infections.

The opposition Labour Party blamed the government for the delay, saying it had been too slow to close borders to travellers from India.

On Monday, June 14, Britain recorded 7,742 new COVID-19 cases and three deaths. Johnson said the number of cases was growing by about 64% per week and the number of people in hospitals' intensive care units was rising.

"By being cautious now, we have the chance in the next four weeks to save many thousands of lives by vaccinating millions more people," he said.

Britain has officially reported almost 128,000 deaths since the start of the pandemic, the seventh highest number globally.

Monday, June 14's decision was based on scientific modelling which showed that, if the re-opening went ahead as planned, under some scenarios hospitalizations could match those in March of last year when ministers feared the health system could be overwhelmed.

"The four week delay should reduce the peak – whatever it would be – by something between 30 and 50%," the government's Chief Scientific Adviser Patrick Vallance said.

Studies on Monday, June 14 showed that the Delta variant doubles the risk of hospitalization, but two doses of vaccine still provide strong protection.

Unlike in March 2020, the increase in hospitalizations was likely to be among younger people who require shorter treatment and are less at risk of dying.

Nevertheless, the risk of increased pressure on the health system meant that the tests the government set out for going ahead with the re-opening had not been met.

As British Prime Minister, Johnson sets COVID-19 restrictions for England, with devolved administrations in Scotland, Wales and Northern Ireland making their own policy.

No New Support

There are no plans to extend new economic help to businesses as a result of the delay, Johnson said. He said current data on vaccines and infections showed no need to do so.

Britain's furlough program supports just over 2 million jobs and is due to continue until the end of September. But from July on, employers will have to pay 10% of furloughed staff's wages, rising to 30% in September.

The hospitality industry has also called for an extension of other sector-specific aid. The Society of London Theatre and UK Theatre said thousands of jobs were hanging in the balance.

Despite Monday, June 14's delay, the government lifted some restrictions on the number of guests allowed to attend weddings, and will continue pilots of crowds at sporting events and theatrical shows.

Deutsche Bank estimated last week that a four-week delay would temporarily reduce gross domestic product by around 0.25% – a fraction of the historic 9.8% slump recorded in 2020.

It comes despite Britain having one of the fastest vaccine rollouts in the world. More than 41 million people have received their first shot and nearly 30 million have had both doses – about 57% of the adult population.

Ryanair Sues UK Over Travel Curbs To Try To Rescue Summer

By Akriti Sharma and Sarah Young, Reuters, June 17, 2021

<https://www.reuters.com/world/uk/ryanair-sue-uk-government-over-pandemic-border-policy-ft-2021-06-16/>

Irish airline Ryanair is launching a legal challenge against Britain over its "traffic light" system for international travel, hoping to force a relaxation of strict rules that threaten the summer holiday season.

The airline has teamed up with Manchester Airports Group (MAG) and the pair filed legal papers at England's High Court on Thursday, June 17 to seek clarity over the transparency of the system, a MAG spokesperson said.

Other airlines are expected to join the legal action.

With just weeks before the peak July and August travel season when most profits are made, the aviation industry is worried about losing another summer to COVID-19 as the British government blocks most travel, meaning more job losses and financial strain.

The industry has repeatedly criticized the government's traffic light system for international destinations, saying it is unpredictable and doesn't make scientific sense. It says some low risk countries and islands should be open for travel.

A government spokesperson said it cannot comment on legal proceedings.

"We recognize this is a challenging period for the sector, as we seek to balance the timely re-opening of international travel while safeguarding public health and protecting the vaccine roll-out," the government said in a statement.

Britain allowed vacations again from May after months of lockdown but discourages travel to popular holiday destinations such as Spain, France, Greece and the United States, classifying them as "amber" under its traffic light system.

This means travellers must quarantine for 10 days on their return and take multiple COVID-19 tests. Only a handful of places are classified as green, and none in the European Union after Portugal was removed at short notice earlier in June.

The court papers will argue that the British government should clearly explain how it makes decisions on categorizing countries, given the "dramatic" impact these decisions have on the aviation industry.

"The current opaque way that decisions are being made is undermining consumer confidence to book summer holidays and makes it impossible for airports, airlines and other travel companies to plan for the recovery of international travel," the companies said in a statement to Reuters.

The aviation industry had been counting on Britons to be at the forefront of the resumption in travel, given the country has one of the fastest vaccine rollouts in the world.

U.S. Donating Additional 1 Million COVID-19 Vaccines To Canada

By Katie Simpson, CBC News, June 17, 2021

[U.S. donating additional 1 million COVID-19 vaccines to Canada \(msn.com\)](#)

The United States is donating one million additional doses of the Moderna COVID-19 vaccine to Canada.

The doses, which were produced in the U.S., will arrive in Toronto later today, according to a White House official speaking on the condition they not be named, as they are not authorized to speak publicly on the matter.

This delivery is part of a broad donation strategy previously announced by the Biden administration.

By the end of this month, the U.S. is expected to have donated some 80 million doses worldwide. The one million shots being sent to Canada are a part of this allocation.

In addition, U.S. President Joe Biden announced during the G7 summit in the U.K. that the U.S. will purchase and donate 500 million Pfizer doses over the next year.

At that same meeting, Canada also pledged to donate up to 100 million doses as part of the global effort to end the pandemic.

The U.S. also loaned 1.5 million doses of Astra Zeneca to Canada earlier this year.

Public Services and Procurement Minister Anita Anand confirmed the new doses are set to arrive this evening, and thanked the Biden administration for its partnership.

"We continue to work with partners around the world, including the United States, to ensure access to vaccines for Canadians, as well as to help meet demands internationally," she said in a statement to CBC News.

Why Does It Matter?

While Canada's vaccine rollout has sped up in recent weeks, it still lags behind the U.S. when it comes to delivering second doses.

So far, over 44 per cent of the American population is considered fully vaccinated. In Canada, that number is just over 14 per cent.

Overall, however, vaccine enthusiasm appears to be much higher in Canada. Some 65 per cent of Canadians have had a first dose.

That number in the U.S., according to the Centers for Disease Control, is 52 per cent.

Some American politicians are keen to see more Canadians become fully vaccinated, in the hopes that the Trudeau government will start lifting border restrictions.

Ottawa has said that it hopes to lift some border restrictions by early July, though would not commit to a specific time frame.

What's Next?

Before today's announcement, Canada was already on track to receive some 9.5 million COVID-19-19 vaccines this week.

Much of that will come from Moderna, which is delivering a total of 7.1 million doses in two separate shipments.

As The U.S. Sends More Moderna Doses To Canada, Calls Ramp Up To Re-Open Border

By Sarah Turnbull, CTV News, June 17, 2021

<https://www.ctvnews.ca/health/coronavirus/as-the-u-s-sends-more-moderna-doses-to-canada-calls-ramp-up-to-re-open-border-1.5474595>

The U.S. is gearing up to send one million additional doses of the Moderna vaccine to Canada at the same time calls mount on both sides of the border to ease travel and quarantine measures.

Procurement Minister Anita Anand tweeted about the latest vaccine shipment Thursday, thanking the Biden administration and Canada's ambassador to the U.S. Kirsten Hillman. The shipment is outside of the government's contract with the company itself and is instead part of the president's previously announced global vaccine donation strategy.

"There aren't additional conditions on the usability of those doses and I will say that the agreement is a result of a continuous negotiations that we have been in with the United States government since January 2021," said Anand speaking to reporters later in the day.

The doses will arrive on Canadian soil later this evening and will bring the total amount of Moderna doses shipped to the country to 10.1 million.

Anand said she will provide more details about specific deliveries from the supplier arriving in July during a vaccine update on Friday and restated that the government still expects to receive 55 million COVID-19 vaccine doses by the end of that month.

"This is very important for our country, because we need to continue the march towards having all people who wish to have one, have a second shot," she said.

The same day, tourism groups and Canadian and U.S. politicians participated in a panel discussion about the need to re-open the border to support hurting industries and businesses at risk of permanently closing due to the pandemic.

The restrictions placed on the Canada-U.S. border that prohibit discretionary travel but exempt the flow of trade and commerce, as well as vital health-care workers such as nurses who live and work on opposite sides of the border, have been in place since March 2020 and are set to expire on June 21.

Intergovernmental Affairs Minister Dominic LeBlanc indicated this week that the government will have more to say on the issue before that deadline as to the "phased" approach to re-opening.

New York Rep. Chris Jacobs, who sat on the panel, introduced last week the "Northern Border Re-opening Transparency Act" that would require the Department of Homeland Security, the Department of State, and the U.S. Centers for Disease Control to report back to congress within 30 days on a plan to re-open the border.

On Thursday he said he was "heartened" to hear of the shipment of vaccines being sent to Canada and hopes it may help accelerate progress.

"We need laser focus on this. Every day that is delayed is a day that people are going to make travel plans to go somewhere else. If we open in mid-August, I don't know how helpful that will be because everybody will have already scheduled things elsewhere," he said.

Ontario-based Liberal MP Nathaniel Erskine-Smith, also on the panel, said there is often a "false conflict" between economic and health needs, when both can be prioritized. He also emphasized the need for some form of vaccine documentation to allow the free flow of travel between the two countries.

“Proof of immunity is not going to be easy in every circumstance but when we see the state of New York with an Excelsior application that can easily integrate with the AriveCAN app, there are obvious opportunities for allowing freer travel in the immediate term,” he said.

Public Safety Minister Bill Blair stated on CTV News Channel’s Power Play last week that the AriveCAN app, which provides travel information upon entering Canada, could soon be used to verify travellers’ vaccine certification.

“[Canada Border Services Agency] is working to include a system of vaccine verification within the ArriveCAN app, but even more broadly so that we can be more fully integrated with the Americans but also with our international partners. There’s really significant ongoing work and it’s actually being led by our immigration services in the development of other tools,” he said on June 10.

Nearly 90 Per Cent Of Canadians Willing To Be Vaccinated Against COVID-19-19: Poll

Only nine per cent of Canadians still say they will not get the vaccine under any circumstance

By Michael Ranger, 680 News, June 15, 2021

https://www.kitchenertoday.com/coronavirus-COVID-19-19-local-news/nearly-90-per-cent-of-canadians-willing-to-be-vaccinated-poll-3875306?utm_source=Email&utm_medium=Email&utm_campaign=Email

Many Ontarians expressed frustration at their inability to book vaccinations on Monday, June 14 after the province accelerated second doses in areas where the Delta variant is spreading.

A new poll is suggesting that high demand for a COVID-19-19 shot exists across the country.

The new data from the Angus Reid Institute suggests almost 9 in 10 Canadians are now either vaccinated, or willing to be vaccinated.

The number of people who are not sure about getting a shot, or said they want to wait, has fallen to the lowest point since Angus Reid began keeping track of the data last summer. Only nine per cent of Canadians still say they will not get the vaccine under any circumstance.

Vaccine uncertainty remains the highest in Alberta and Saskatchewan, the two prairie provinces have a hesitancy rate (18%) that is almost double the rest of the nation.

Canada now leads all OECD nations in per cent of the population with a first dose, but the country falls all the way down to 31st when it comes to two dose coverage.

More than half of Canadians (57%) believe priority should now be equally placed on first and second doses. About one-quarter of respondents believe their province should continue prioritizing first doses – 16% say the second doses should become the focus.

Almost two in three Canadians now have one dose of vaccine, but slightly more than one in 10 have both doses.

Canada is pivoting to second doses rapidly, however, with 1.2 million people joining the fully vaccinated group just in the last four days.

The country's vaccine rollout faced intense scrutiny in the early days but now more than half of respondents believe the federal government has done a good job securing vaccine doses. Just over one-quarter of respondents felt the same when asked in early March.

The country is poised to receive more than 8 million COVID-19 vaccine doses this week thanks to a massive infusion of shots from Moderna and a revised delivery schedule.

The federal government says the Massachusetts-based pharmaceutical firm will deliver a total of 5.8 million jabs in two separate shipments this week.

Survey Reveals One In Five Vaccine-Hesitant Canadians Would Lie About Jab To Travel

By Ben Cousins, CTV News, June 15, 2021

<https://www.ctvnews.ca/health/survey-reveals-one-in-five-vaccine-hesitant-canadians-would-lie-about-jab-to-travel-1.5472179>

A new survey suggests about 20 per cent of vaccine-hesitant Canadians would lie about their COVID-19 vaccine history if injections were required for international or domestic travel.

The 2021 Smart Traveller Survey, conducted by the Travel Health Insurance Association of Canada (THIA), found that 14 per cent of Canadians are not interested in getting the vaccine, and among those, about 20 per cent would lie about it if vaccines were a requirement for travel or entry into large events.

Will McAleer, THIA's executive director and spokesperson, said the number of people willing to lie about their vaccine history is somewhat expected given the amount of people already caught faking documentation in order to travel during the pandemic.

"We saw a virtual cottage industry in the international travel space with fake COVID-19 tests, the PCR tests that are required in order to get back into the country," he said in a recent phone interview with CTVNews.ca. "All around the globe, there were fake ones popping up just so people could travel."

As recently as May, news emerged that two travellers were slapped with \$9,000 in combined fines after presenting COVID-19-19 test results upon arrival at the Toronto airport, while other travellers have also been fined and charged after presenting fake documents while trying to enter Canada.

The survey also found that 31 per cent of unvaccinated Canadians would get a COVID-19-19 vaccine if it were required for international travel.

McAleer said this information could be useful when it comes to getting more Canadians vaccinated.

“What we're saying is it could be an interesting way for the government to use a good carrot approach to getting people vaccinated by just saying: ‘Hey, look, in order to travel, you're going to need to provide proof of vaccination,’” he said.

“If it's a reality out there among many of the countries Canadians travel to, it makes sense for government to recognize that and to leverage it as best they can.”

Several countries, including Greece, Denmark, France, the Bahamas and Barbados, already require proof of COVID-19-19 vaccination for entry. Newfoundland and Labrador is also preparing to allow fully vaccinated Canadians into the province beginning on July 1.

“What we're seeing is there is a swift and full movement toward this type of proof in various forms,” McAleer said. “It's likely that they're going to be some digital technologies that get put in place. The Canadian government and provincial governments are going to have to figure out how we get our proof of vaccines.”

Vaccine proof for international travel is nothing new. Most African and Asian countries already require proof of vaccination against yellow fever before entering, depending from where the traveller is arriving.

Other parts of the world also require proof of vaccination against polio and meningococcal meningitis.

Free Hot Dogs Used To Help Get Montreal Canadiens Fans Vaccinated Before Game 3

By Kalina Laframboise, Global News, June 17, 2021

[COVID-19-19: Free hot dogs used to help get Montreal Canadiens fans vaccinated before Game 3 \(msn.com\)](https://www.msn.com)

The Montreal Canadiens are sweetening the deal in a bid to get young fans to sign up for the COVID-19-19 vaccine.

Quebec Health Minister Christian Dubé says doses will available on a walk-in basis at the Bell Centre on Friday before the Habs take on the Vegas Golden Knights.

"Come get vaccinated and get a hot dog," he said while donning a red, white and blue jersey Wednesday.

Dubé called it a "great initiative" from the club ahead of Game 3, which comes on the heels of a surprise immunization clinic Wednesday at the arena to encourage anyone outside to get a shot.

It doesn't end there.

Cole Caufield is also encouraging Quebecers to get vaccinated — especially young adults around the same age as him.

"You guys know how much I love taking shots," the 20-year-old said in a video posted by the team. "Now it's your turn."

Fans between the ages of 18 to 29 who show proof of vaccination in the next week could snag one of his jerseys or a pair of tickets to one of the Canadiens' games next season.

The Habs are offering up 22 jerseys and 22 pairs of tickets in honour of Caufield's number.

"It's our ticket to packing the Bell Centre with all of you once again," he said.

Montreal will host Vegas on Friday and Sunday for games three and four of the third round of NHL playoffs. The teams are tied 1-1 in the series.

Federal Government Not Tracking Vaccination Status Of Returning Canadians Who Got Their Shots Abroad

By Erika Ibrahim, The Globe and Mail, June 13, 2021

<https://www.theglobeandmail.com/politics/article-federal-government-not-tracking-vaccination-status-of-returning/>

The Canadian government has not been tracking how many residents returning from abroad got their vaccines while away, leaving a gap in its understanding of how many people in the country have been vaccinated against COVID-19.

International borders are federally managed by the Canada Border Services Agency (CBSA), but the data collection has been left to the provinces and territories, which do not have direct access to incoming travellers. The data are only being collected at the provincial or territorial level when a person voluntarily provides that information to local public health authorities. Some travellers say this is creating a jurisdictional quagmire, with confusion over how or where to register vaccinations received abroad.

About 300,000 Canadian snowbirds were estimated to have travelled to the United States this past winter season, according to the Canadian Snowbird Association.

British Columbia resident Cori Padula travelled to Arizona on a family matter in January. While there, she received both doses of the Pfizer vaccine.

When she returned to Canada in April, Ms. Padula tried hard to get her vaccinations registered in B.C. She made multiple attempts, from asking to register with her family doctor to writing to her MLA, contacting her local public-health unit and even calling and visiting Service BC. In the end, she was told that it could not be done.

“It was almost humorous,” Ms. Padula said.

Referring to the province’s count of vaccinated residents, she said, “I just want to be included.”

The Globe and Mail contacted the health departments of five American states that are popular destinations for Canadians, including Arizona and Florida. They did not provide data on how many Canadians received a vaccination in their state.

Health Minister Patty Hajdu recently told reporters that vaccination rates, along with case counts, “are very important factors” that the government considers when easing pandemic border measures.

The Public Health Agency of Canada is responsible for directing the CBSA to begin collecting vaccine status information at the border, according to CBSA spokesperson Judith Gadbois-St-Cyr. But the federal health agency issued a statement that did not address the CBSA’s position.

“As the Public Health Agency of Canada’s coverage data is obtained from provincial and territorial immunization registries, the Agency is not able to track vaccinations obtained by Canadians outside of the country,” Tammy Jarbeau, spokesperson for Health Canada and PHAC, said in a written statement.

Neither Ms. Hajdu’s office nor PHAC addressed the question of whether they would direct CBSA to start this tracking.

The Conservatives and NDP both issued statements critical of the government’s handling of border issues during the pandemic.

NDP health critic Don Davies said in a statement that data collection is “critical” to pandemic policy-making, highlighting its importance “to help inform and plan proper public-health responses.”

“From PHAC to CBSA, there has been a continuing failure to ensure we have fulsome and accurate data,” Mr. Davies said. “The failure of CBSA to collect data on returning Canadians is a glaring example. We must identify and close these gaps.”

Alberta is working on a way to allow residents to update their health records easily, while Ontario lets individuals do so in COVaxON, the central vaccine data registry, by contacting their local public-health unit.

The lack of federal tracking means provinces are left to “fill this gap,” said Tom McMillan, a spokesperson with Alberta Health.

In a written statement, a Quebec government spokesperson said that supervision and tracking of travellers is a federal government responsibility.

Kelley Lee, a professor of global health at B.C.'s Simon Fraser University who leads the Pandemics and Borders Project, an international group that researches cross-border measures to control pandemics, said the absence of these data may affect how many people are thought to be unvaccinated, in turn affecting the vaccine rollout and easing of pandemic measures.

"We are assuming they're not vaccinated – and that's incorrect, because some of them have been abroad," she said. "So then we're overestimating the non-vaccinated."

Professor Lee also pointed out that having Canadians' health data fragmented by province, and sometimes even down to local health authorities, doesn't reflect the highly mobile nature of how people live today.

Asked why she wants to be counted among the vaccinated, B.C. resident Ms. Padula said: "I just keep hearing on the news that we need to reach a certain number before we can re-open the border, or we can get on with life. Well, maybe we've already reached that number, because those of us who were vaccinated in the U.S. haven't been counted. That's my biggest concern."

Canadians Seeking COVID-19 Vaccines In US Should Be Essential Travellers: Congressman

By Amanda Connolly, Global News, June 13, 2021

<https://globalnews.ca/news/7942304/canada-COVID-19-vaccine-us-essential-travel/>

Canadians who want a COVID-19 vaccine in the United States should be allowed to cross the border as essential travellers in order to get the shot, says a U.S. congressman.

"I think that we should open up the U.S. border to Canadians who want vaccines and can't get them in Canada," said New York Democrat Brian Higgins in an interview with The West Block's Mercedes Stephenson on Sunday, June 13.

"We have surplus vaccines here in the United States, here in western New York that are not being used. And if they're not being used, they get discarded as medical waste. Why shouldn't a Canadian come over to our community and get vaccinated?"

His comments come as frustration mounts among Canadian mayors whose communities lie along the border with the U.S., and who say they are being stymied by red tape from Canadian health officials when they try to take up offers from American counterparts to share vaccines.

They also come amid calls on the Canadian government from tourism industry stakeholders to provide more clarity on when the border will re-open and what rules will be in place for fully vaccinated travellers.

Mayors from the Ontario cities of Windsor and Niagara Falls told the House of Commons health committee last week that coveted doses of the lifesaving vaccines are being thrown out just a few kilometres across the border every day. They said there's no reason the cities should be barred from accepting offers from pharmacists and local officials to share the doses with Canadians.

"We have 35,000 doses that hit the trash two kilometers away from where I'm sitting at the very moment," Windsor Mayor Drew Dilkens said to the committee on Monday, June 7.

Niagara Falls Mayor Jim Diodati told Global News he's also been forced to turn down offers.

"Our American counterparts are asking us, 'We've got these extra vaccines. Are you interested in them before we throw them in the landfill?' We'd rather put them into an arm than a landfill," he said.

"And we've got arms here that would be willing hosts for these vaccines."

David Musyj, president and CEO at Windsor Regional Hospital, told Global News that the owners of the Ambassador Bridge running between Windsor and Detroit sent a proposal to Canada's federal and Ontario governments proposing setting up a vaccination centre at the end of the U.S. section of the bridge.

The idea, he said, was that Canadians could drive across, receive their vaccine without leaving their vehicle, and drive right back across the bridge, or meet at a site in the border tunnel between the two cities where an American nurse could give them the shot across the border boundary.

But the Public Health Agency of Canada has rejected such offers, according to a letter obtained by Global News that said having a nurse reach across the border to give the shot would constitute "importation of product," which isn't allowed.

"With respect to the set up of the proposed clinic, please be aware that vaccine cannot be imported into Canadian space without the express consent of Health Canada. It is our understanding that actual vaccination, in other words, administration of the vaccine into a patient's arm, will occur on the U.S. side of the border," stated the letter.

"However, if the U.S. nurse or pharmacist reaches across the border to administer it to a person in Canada, that is considered importation of product and requires an expression of no objection from Health Canada."

Nearly half of Americans have received both doses of a COVID-19 vaccine, and the country faced criticism over its ban on exporting vaccines to other countries. Canada's early supplies of the vaccines came from factories in Europe, but are now starting to arrive from the U.S. facilities of Pfizer and Moderna amid a significant jump in supply.

Roughly 70 per cent of eligible Canadians have now received at least a first dose of a COVID-19 vaccine.

But the rate of second-dose vaccination remains low at just over nine per cent, as of Friday, June 11.

Higgins said the widening availability of vaccines highlights the need for Canadian and U.S. officials to commit to a “better vision” on how to re-open the border, focusing first on fully vaccinated people.

“I think that if you allow people that have been vaccinated to cross the border, that would be an incentive for people that may be skeptical of vaccines or are afraid of needles,” he said.

“There should be some recognition of those who have been fully vaccinated to be able to reunite with loved ones, to be able to visit their properties and to be able to transact business toward the goal of a larger opening of the U.S.-Canadian border.”

Experts Divided On Whether COVID-19 Rules Should Be Eased For Fully Vaccinated Adults

By The Canadian Press, June 14, 2021

[Experts divided on whether COVID-19 rules should be eased for fully vaccinated adults \(msn.com\)](https://www.msn.com/en-ca/news/health/experts-divided-on-whether-covid-19-rules-should-be-eased-for-fully-vaccinated-adults)

As provinces accelerate their efforts to get their populations fully vaccinated against COVID-19, some people are calling for the federal government to issue clear guidance on what people can do once they receive both shots.

Ontario's health minister and some experts say Ottawa should provide a framework spelling out which behaviours are considered safe for vaccinated adults, similar to what was issued by the U.S.-based Centers for Disease Control and Prevention, but opinion is divided on whether it's a good idea.

Dr. Nazeem Muhajarine, a professor of community health and epidemiology at the University of Saskatchewan, believes the federal government should be offering some general direction about what people can or cannot do once they're fully vaccinated with two doses.

However, he believes more people need to get their second dose and more data on vaccine effectiveness against variants is needed before restrictions on mask-wearing can be lifted for the fully vaccinated.

Azim Shariff, a social psychologist at the University of British Columbia, believes allowing greater freedom to fully vaccinated people is worth considering, because it can work as an incentive to encourage hesitant people to get the shot.

But Dr. Donald Vinh, an infectious diseases specialist at the McGill University Health Center, believes that creating a separate set of restrictions for people who are fully vaccinated is a risky idea.

He says the guidelines issued in the United States are difficult to enforce and have led many people to abandon masks and distancing, whether they were vaccinated or not.

Vaccine Effort In The U.S. Turns Into Slog As Infectious Variant Spreads

By Michelle R. Smith, *The Associated Press*, June 16, 2021

[Vaccine effort turns into slog as infectious variant spreads \(msn.com\)](#)

As cases tumble and states re-open, the potential final stage in the U.S. campaign to vanquish COVID-19 is turning into a slog, with a worrisome variant gaining a bigger foothold and lotteries and other prizes failing to persuade some Americans to get vaccinated.

“The last half, the last mile, the last quarter-mile always requires more effort,” Dr. Nirav Shah, director of the Maine Center for Disease Control and Prevention, said on Wednesday, June 16.

While two of the states slammed hardest by the disaster, California and New York, celebrated their re-openings this week with fireworks and a multimillion-dollar drawing, hospitalizations in parts of Missouri are surging and cases are rising sharply in Texas, illustrating the challenges the country faces this summer.

One major concern is the highly contagious and potentially more severe delta variant of the coronavirus that originated in India. While health officials say the vaccines are effective against it, the fear is that it will lead to outbreaks in states with lower vaccination rates.

The delta variant has increased from 2.7% of all cases in May to 9.7% this month, Dr. Rochelle Walensky, director of the U.S. Centers for Disease Control and Prevention, said during a call for governors on Monday, June 14, according to details provided by the Washington governor's office.

At the same time, states are convening focus groups to better understand who is declining to get vaccinated, why, and how to convince them that getting the shot is the right thing to do.

“It’s a race between the vaccines going into people and the current or future variants,” said Kansas Health Secretary Dr. Lee Norman.

Average deaths and cases per day have plummeted 90% or more across the U.S. since the winter. But the picture is uneven.

In Texas, the rolling average of newly confirmed infections has climbed from about 1,000 per day on May 31 to nearly 2,000 this week.

A swath of Missouri is seeing a big rise in cases and hospitalizations as tourists eager to get out after being cooped up for a year make their way to popular destinations such as Branson and Lake of the Ozarks. Health officials said more than 200 people were hospitalized with the virus in southwestern Missouri, nearly double the number at the start of May. The number of patients in intensive care units in the region has tripled.

Health experts cite two factors driving the surge there: the faster-spreading delta variant and a reluctance among residents to get vaccinated.

The U.S. is expected to fall short of President Joe Biden's goal of dispensing at least one dose to 70% of American adults by July 4. The figure stands at about 65%.

Among the states that don't expect to hit the goal are Kansas and Idaho. In Idaho, some counties have adult vaccination rates under 30%, said Elke Shaw-Tulloch, public health administrator for the state Department of Health and Welfare.

To increase vaccinations, several states are working to break up large shipments of vaccine into smaller lots, which can then be distributed to doctors' offices. Health officials see primary care physicians as key to easing people's concerns.

"People want to hear it from their doctor, their medical providers, people that they know and trust," Norman said.

Big, splashy giveaways such as lotteries have gotten a lot of headlines and dispensed millions of dollars. In Maine, home of the outdoor wear company L.L. Bean, Bean gift cards were a big hit. But elsewhere, there has been skepticism about such programs.

Shaw-Tulloch said some businesses in Idaho had offered financial incentives for employees to get vaccinated but didn't get many takers. Instead, she said, the key is making it easy to get a vaccine by turning it into part of a person's "daily flow."

Some people's attitude is that "if a vaccine were to fall out of the sky and hit me in the arm, I'll get it. But I'm not going to interrupt my busy daily life to make that effort and go in and get a vaccination," she said.

She added: "That's why we're really focusing on walk-in clinics, pop-up clinics where, wherever they turn, there's a place that's easily available for getting the vaccine."

Elsewhere around the world, there have been glimmers of hope, as India re-opened the Taj Mahal amid a decline in new infections. In France, where virus cases are below 4,000 per day — down from 35,000 in the spring — authorities eased the requirements on wearing masks outdoors and said the nightly curfew will end this weekend.

"We have not known such a low level of virus spreading since last August," Prime Minister Jean Castex said.

Meanwhile, South Africa imposed tighter restrictions on public gatherings and liquor sales as hospital admissions due to COVID-19 increased by 59% over the past two weeks, authorities said. New cases there have nearly doubled.

The recorded U.S. death toll from COVID-19 hit 600,000 on Tuesday, June 15, according to a tally by Johns Hopkins University. Worldwide, it stands at 3.8 million, though both numbers are thought to be a significant undercount.

Digital Vaccine Passports Raise Concerns As Canada-U.S. Border Announcement Looms

The agreement is set to expire June 21

By Monika Gul and Hana Mae Nassar, News 1130, June 16, 2021

https://www.kitchenertoday.com/coronavirus-COVID-19-19-local-news/digital-vaccine-passports-raise-concerns-as-canada-us-border-announcement-looms-3879072?utm_source=Email&utm_medium=Email&utm_campaign=Email

Some people are issuing a warning over digital vaccine passports, arguing they'll leave a large chunk of Canadians scrambling if they're implemented.

With details about when the Canada-U.S. border will re-open expected in the coming days, many are eager to hear whether they'll have to prove they've been fully vaccinated against COVID-19-19, and if so, how.

With the agreement between both countries set to expire on June 21, Minister of Intergovernmental Affairs Dominic Leblanc said Tuesday the federal government was in talks with provinces and territories about creating some type of "passport" containing proof of vaccination, noting such a thing would likely be digital.

However, Evan Rachkovsky with the Canadian Snowbird Association says of its 115,000 members, about 10 per cent travel without mobile devices.

"I do believe that some sort of vaccine passport or some proof of vaccination status will be inevitable," he said. "There are people that are going to be travelling that won't have those means to quickly show vaccination proof through a smartphone."

He believes travellers should be given the choice between an electronic copy and a paper copy.

"I mean, as long as, obviously, they have ways to root out fraud and things of that nature," Rachkovsky added.

Most non-essential travel across the Canada-U.S. border has been limited since March of last year, when COVID-19-19 was spreading rapidly. Travel measures have been extended on a monthly basis since that time.

Practical COVID-19 Herd Immunity May Be Within Reach

While we may not be free of COVID-19-19, we can be confident that in the not-too-distant future it will be manageable

By: Caroline Colijn, Professor and Canada 150 Research Chair, Department of Mathematics, Simon Fraser University; and Paul Tupper, Professor of Applied Mathematics, Simon Fraser University, The Conversation, June 14, 2021

<https://www.healthing.ca/diseases-and-conditions/coronavirus/vaccine-for-coronavirus/COVID-19-herd-immunity>

When people say that we won't reach "herd immunity" to COVID-19-19, they are usually referring to an ideal of "full" population immunity: when so many people are immune that, most of the time, there is no community transmission.

With full herd immunity, most people will never be exposed to the virus. Even those who are not vaccinated are protected, because an introduction is so unlikely to reach them: it will sputter out, because so many others are immune — as is the case now with diseases such as polio and mumps.

The fraction of the population that needs to be immune in order for the population to have "full" herd immunity depends on the transmissibility of the virus in the population, and on the control measures in place.

It is unlikely we'll reach full herd immunity for COVID-19-19.

For one thing, it appears that immunity to COVID-19-19 acquired either by vaccination or infection wanes over time. In addition, SARS-CoV-2 will continue to evolve. Over time, variants that can infect people with immunity (even if this only results in mild disease) will have a selective advantage, just as until now selection has mainly favoured variants with higher transmission potential.

Also, our population is a composition of different communities, workplaces and environments. In some of these, transmission risk might be high enough and/or immunity low enough to allow larger outbreaks to occur, even if overall in the population we have high vaccination and low transmission.

Finally, SARS-CoV-2 can infect other animals. This means that other animal populations may act as a "reservoir," allowing the virus to be re-introduced to the human population.

Practical Herd Immunity

Nonetheless, we are likely to reach a practical kind of herd immunity through vaccination. In practical herd immunity, we can re-open to near-normal levels of activity without needing widespread distancing or lockdowns. This would be a profound change from the situation we have been in for the past 18 months.

Practical herd immunity does not mean that we never see any COVID-19. It will likely be with us, just at low enough levels that we will not need to have widespread distancing measures in place to protect the health-care system.

What level of immunity (either through vaccination or infection) we need for practical herd immunity is uncertain, but it may be quite high. The original strain of SARS-CoV-2 was highly transmissible and transmission is thought to be higher still for some variants of concern.

The amount of immunity we need will also depend on what level of controls we are willing to maintain indefinitely. Continued masking, contact tracing, symptomatic and asymptomatic testing and outbreak control measures will mean we will require less immunity than we would without these in place.

Some estimates suggest that we may need two thirds of the population to be protected either by successful vaccination or natural infection. If 90 per cent of the population is eligible for vaccination, and vaccines are 85 per cent effective against infection, we can obtain this two thirds with about 90 per cent of the eligible population being vaccinated or infected naturally.

The United Kingdom has already exceeded these rates in some age groups. Higher rates are even better, because there is still uncertainty about the level of transmissibility and vaccine efficacy against infection (although research shows they are very good against severe disease). We don't want to discover that we do not have enough immunity through vaccination and have another serious wave of infection.

Emerging Variants

Higher vaccine uptake will mean there are fewer infections before we reach practical herd immunity. The remaining unvaccinated individuals will be safer, protected indirectly by the immunity of those around them. Outbreaks will be smaller and rarer, and there will be fewer opportunities for vaccine escape variants to arise and spread.

That said, variants of SARS-CoV-2 will continue to emerge, and selection will favour variants that escape our immunity. Vaccine developers will continue to broaden the spectrum of the vaccines that are available, and boosters will hopefully allow us to maintain long-term practical herd immunity.

It's possible that an immune escape variant will emerge that is severe enough, and transmissible enough, that it will cause a new pandemic for which we do not have even practical herd immunity. But barring that, while we may not be free of COVID-19, we can be confident that in the not-too-distant future it will be manageable when we return to near-normal life.

Many Canadian Airline Customers Still Awaiting Refunds For Flights Cancelled Amid Pandemic

By Eric Atkins, *The Globe and Mail*, June 13, 2021

More than a year into the pandemic, some Canadian airline customers are still awaiting refunds on cancelled flights. Unlike their global rivals, Canada's airlines gave credits – rather than cash back – to customers whose uninsured tickets were cancelled in the pandemic. The airlines pointed to a statement from the Canadian Transportation Agency that said credits were an acceptable remedy given the financial hardships the airlines faced in the pandemic. Financial aid from taxpayers unveiled by the government in April allowed Air Canada to give refunds for flights and tickets cancelled beginning in mid-March, 2020, when countries closed borders, told people not to travel to limit the spread of COVID-19 and imposed quarantines on people returning from abroad. Canada's airlines halted flights, cancelling billions of dollars worth of airfares. But Porter Airlines and Sunwing Airlines have still not offered refunds for most cancelled flights, and WestJet Airlines has restricted its refunds to tickets the airline cancelled – not the customer. The three airlines and government say bailout talks are taking place, but will not say when agreements will be reached, nor when customers will get their money back.

Read Story (Subscription Required): https://www.theglobeandmail.com/business/article-many-canadian-airline-customers-still-awaiting-refunds-for-flights/?utm_medium=email&utm_source=Top%20Business%20Headlines&utm_content=2021-6-14_7&utm_term=Many%20Canadian%20airline%20customers%20still%20awaiting%20refunds%20for%20flights%20cancelled%20amid%20pandemic&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHCOx7MiReEeeFJOJkTb

U.S. Seeks US\$26-Million Penalty Against Air Canada Over Unpaid Refunds

By *The Canadian Press*, June 15, 2021

<https://www.msn.com/en-ca/news/canada/u-s-seeks-us-26-million-penalty-against-air-canada-over-unpaid-refunds/ar-AAL4DBy?ocid=msedgdhp&pc=U531>

The U.S. Department of Transportation is seeking a US\$25.5-million penalty against Air Canada for "failing to provide consumers prompt refunds" after cancelling their flights amid the COVID-19 pandemic.

In a "notice of enforcement proceeding" issued by the department today, the aviation consumer protection agency says Air Canada "unlawfully failed to provide timely refunds" for flights between the United States and Canada that were cancelled or significantly changed.

The agency says it has received more than 6,000 refund complaints since March 1, 2020, and has notified Air Canada multiple times over the past year of its view that the airline's stance "lacks merit."

It says Air Canada has argued it is not required to provide reimbursement, citing the unique circumstances of the pandemic.

North of the border, Air Canada agreed in April to refund passengers whose flights were cancelled as part of a federal aid package worth up to \$5.9 billion.

Multiple airlines refused for months to reimburse customers who paid for services that were never rendered, as travel advisories and border closures cratered the airline industry.

Air Transat Plans Flights To Nearly 50 Destinations This Winter As Travel Set To Resume

By The Canadian Press, June 16, 2021

<https://www.theglobeandmail.com/business/article-air-transat-plans-flights-to-nearly-50-destinations-this-winter-as/>

Air Transat plans to offer flights to nearly 50 cities this winter as Canadians look to resume travelling after the industry came to standstill during the pandemic.

The airline says it will fly to destinations in the Caribbean, Mexico, Central and South America, the United States and Europe starting November 1.

“We know that our clients are eager to travel, whether it’s to visit loved ones or for a change of scenery,” said Annick Guerard, President and CEO of Transat in a statement.

“And we are sure to meet this strong, pent-up demand with the rich variety of destinations we are offering this winter.

Transat suspended operations on January 29 after Ottawa requested a suspension of travel to Mexico and the Caribbean as well as the adoption of new quarantine measures and testing requirements.

The company announced earlier this month that it would begin a gradual resumption of flying starting July 30.

Transat’s plan for this winter includes two new destinations for the company, which will now offer direct flights from Montreal to Miami and Fort Myers, Florida, starting in December.

Some other destinations include Colombia, Costa Rica, Cuba, the Dominican Republic, France, Portugal, Spain and Italy.

The airline is focusing on international departures from three cities: Quebec City, Montreal and Toronto.

Meanwhile, it will also offer connecting domestic flights from Vancouver.

Transat said clients are still eligible for refunds if current situations around the pandemic change and the operator is forced to cancel flights.

Earlier this month, Guerard said the company was optimistic about the future after noticing increased interest in travel, especially after the federal government announced this month that fully vaccinated travellers would no longer have to quarantine on return to Canada.

She said bookings in early June for the winter season were matching pre-pandemic levels similar to 2018 and 2019, although she warned for caution around whether that level of activity will hold up since people are booking further ahead than usual.

The airline has also let go of some older aircraft, including Boeing 737s and Airbus A310s, in an effort to consolidate its fleet to newer models of Airbus A330s and A321s that will lower operating costs.

Guerard has said Transat is taking steps to become a leaner company, with more of a focus on an airline business, with less emphasis on tour operating and its services as a travel agency. The company also said it plans to sell off its hotel properties in certain destinations.

Transat's quarterly results for the period ended April 30 reflected the company's lack of operations, with a net loss attributable to shareholders of \$69.6 million or \$1.84 per diluted share for the quarter.

American Express To Allow Most Staff To Work Remotely Two Days A Week As Part Of Hybrid Back-To-Office Approach

By Reuters, June 15, 2021

American Express Co. will allow most employees to work from home for up to two days a week permanently, unveiling a hybrid back-to-office approach in contrast to that of some major Wall Street banks. Most of the U.S. and U.K. staff of the credit card issuer will have the choice to work remotely on Mondays and Fridays starting in October 2021, AmEx Chief Executive Officer Stephen Squeri said in an internal memo. AmEx will begin bringing back employees to the office starting September 13, with an aim to fully adopt the hybrid model in the week of October 4. The final decision will, however, depend on local conditions and health authority guidance, the memo said. The first three weeks will be a "transition period" to allow employees to "get used to" going to the office. Occupancy will be restricted to 50 per cent and most of the staff will work in the office only two days a week during the transition period, the memo said. AmEx employees who worked full-time from home before the pandemic hit will continue to do so, while those who cannot "perform their jobs effectively" from home will be required to go to the office daily, the memo added.

Read Story (Subscription Required): https://www.theglobeandmail.com/business/international-business/us-business/article-american-express-to-allow-most-staff-to-work-remotely-two-days-a-week/?utm_medium=email&utm_source=Market%20Update&utm_content=2021-6-15_17&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

Blackrock's Back-To-Office Plans To Include Only Vaccinated Staff

World's largest asset manager adjusts plans for return to office following feedback from employees

By Annie Massa, Bloomberg News, June 17, 2021

https://www.wealthprofessional.ca/business-news/blackrocks-back-to-office-plans-to-include-only-vaccinated-staff/357263?utm_source=GA&utm_medium=20210617&utm_campaign=WPCW-Breaking-2-20210617&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

BlackRock Inc. is adjusting its plans for U.S. employees to return to the office, allowing only fully-vaccinated workers to come back to work starting next month.

The world's biggest asset manager said that U.S.-based employees who've been inoculated against COVID-19 can resume in-person work in July and August if they'd like to, according to a memo from the New York-based company. Unvaccinated staffers are not allowed in the office as of then, the memo said. All employees will be required to report their vaccination status by June 30.

The company said it will provide an update for unvaccinated employees later this summer. The company already announced plans to bring employees back to the office in September while allowing some remote work.

Firms across Wall Street are experimenting with how to bring back workers, with some companies – such as Goldman Sachs Group Inc. -- taking a more ambitious stance about workers coming back, and others – such as BlackRock -- pursuing a hybrid approach.

BlackRock changed its policy after receiving feedback from employees who said they would feel better about returning to work if their colleagues in the office were vaccinated. Masks will no longer be required in most U.S. offices, the firm said.

The changes come as vaccination rates across the country have slowed, indicating that most U.S. adults who want to have already received a shot. Governor Andrew Cuomo lifted New York state's pandemic mandates earlier this month, saying that 70% of the adult population has now been given at least one dose of a vaccine.

OTHER CAFII MEMBER-RELEVANT NEWS/ISSUES

Canadian Life Insurance Application Activity Jumps Year-Over-Year

By Insurance Portal Staff, June 11, 2021

Year-over-year application activity jumped 20.5 per cent when compared to May 2020 application activity but still came in lower than pre-COVID-19 activity reported in May 2019, according to the most recent report on the Canadian MIB Life Index from Massachusetts-based, MIB Group, Inc. In addition to the 20.5 per cent jump year-over-year, the actuarial and underwriting research provider found that year-to-date activity increased 6.4 per cent by the end of May 2021. “These comparisons are impacted by a significant drop in April and May activity in 2020, attributable to the pandemic,” they write. Compared to pre-COVID-19 activity reported in May 2019, application activity is still down 5.3 per cent year-to-date and 11.7 per cent, year-over-year. All age groups saw year-over-year application activity increase during the month, they add, with almost all age groups growing year-to-date in May, as well. (Application activity among those between 51 and 60 years of age was flat year-to-date.)

Read Story (Subscription Required): https://insurance-portal.ca/life/canadian-application-activity-jumps-year-over-year/?utm_source=sendinblue&utm_campaign=daily_complete_202106-14&utm_medium=email

Insurers Are Greening Their Businesses, But Their Investment Portfolios Lag

A report says insurers have yet to take a broad approach to climate risk in their portfolios

By James Langton, Investment Executive, June 15, 2021

https://www.investmentexecutive.com/news/research-and-markets/insurers-are-greening-their-businesses-but-their-investment-portfolios-lag/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-All-afternoon

Canada’s life insurers have made progress in greening their operations, but their investment portfolios — which represent their largest source of environmental risk — remain a work in progress.

In a new report, DBRS Morningstar said that Canada’s four big life insurers — Manulife, Sun Life, Great-West Life and iA Financial — have taken meaningful steps to understand and improve the sustainability of their operations.

“All of the major life insurers have integrated environmental, social, and governance (ESG) considerations into their overall enterprise risk management frameworks,” the report noted.

The insurers have also undertaken efforts to mitigate the direct impact of their operations on the environment, stepped up their financial commitments to green initiatives, and supported global efforts at enhancing climate risk disclosure.

So far, three of the four big life insurers are committed to carbon neutrality. They've also taken steps to reduce waste, meet environmental standards in the real estate they own and manage, and enhance transparency regarding these issues, the report said.

"Great-West Life in particular has been continually recognized as a leader in the transparency of its disclosures related to climate change and the impact on its business, regularly placing in the top 5% of companies globally," DBRS Morningstar said.

Yet, the report also noted that unlike P&C insurers, which have more direct exposure to environmental risks, life insurers' primary exposure is through their large investment portfolios and their asset management subsidiaries. Progress on that front has been less impressive.

"While ESG considerations are increasingly being incorporated into the investment selection processes, there have been no major changes in the composition of assets under management as a result of climate considerations," the report said.

"In general, Canadian life insurers have not yet taken a broad exclusionary approach regarding sectors that are vulnerable to climate risk or that may be considered detrimental to the environment," the report added.

Insurers have increased their efforts to integrate climate-related risks into their investment risk management processes, the report said. They've also increased their ESG offerings to investors through their asset management businesses.

"Integrating environmental considerations into asset management operations has been more challenging, even as progress has been made in terms of increasing the number of sustainable fund offerings, and in incorporating climate risk assessment in the investment analysis process," said Komal Rizvi, vice president, insurance, at DBRS Morningstar, in a release.

Additionally, the report noted that while there has been growth in sustainable investments, they "remain a small proportion" of the insurers' overall portfolios.

Intact Expects RSA Acquisition To Impede Performance

By Hubert Roy, Insurance Portal, June 10, 2021

https://insurance-portal.ca/damage/intact-expects-rsa-acquisition-to-impede-performance/?utm_source=sendinblue&utm_campaign=daily_complete_202106-14&utm_medium=email

The integration of RSA's operations will impact Intact Financial Corporation's return on equity (ROE), according to CFO Louis Marcotte. He explained his projections to analysts in a conference call following the release of the insurer's Q1 2021 financial results.

For the past few quarters, Intact has achieved a double-digit ROE. By the end of 2021, Marcotte expects it to be below 10 per cent. Double-digit returns are expected to resume by 2023, says Intact's CFO. Meanwhile, Intact will have realized \$250 million in synergies, he adds.

"After completing the transaction, the operating ROE will be lower than current levels. As we get closer to Year 3, we expect synergies to fully kick in. With an IRR well north of 15 per cent, solid earnings accretion and a price below book value, the financial merits of the transaction are compelling," Marcotte says.

Canadian Value Creation

Intact expects 75 per cent of the value creation from the Intact-RSA transaction to come from Canada, Marcotte adds.

"We will lean on our successful track record of Canadian integration to deliver on our targets. The addition of RSA to our strong operations is highly strategic and transformational. Our teams are already hard at work to ensure we deliver on our expectations. And now the real work begins. With the help of our new colleagues at RSA, we can create a tremendous amount of value for all stakeholders."

Regulator To Offer Aon-Willis Towers Watson Green Light Ahead Of Deadline: Reports

By Terry Gangcuangco, Insurance Business Canada, June 14, 2021

https://www.insurancebusinessmag.com/ca/news/ma/regulator-to-offer-aonwtw-green-light-ahead-of-deadline--reports-257733.aspx?utm_source=GA&utm_medium=20210614&utm_campaign=IBCW-MorningBriefing-20210614&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

In less than a month, ahead of the European Commission's (EC) decision deadline, the regulator is said to be set to approve the mega union between Aon Plc and Willis Towers Watson (WTW).

Citing people familiar with the matter without providing further details, a Reuters report noted that the deal is expected to be greenlit by the EC either in early July or later this month.

A nod by the watchdog – which has been closely examining the transaction under the European Union’s merger regulation – within the next few weeks will be days ahead of the EC’s new August 3 deadline.

To ease regulators’ competition concerns, including those in the US, Aon and WTW have been offloading certain units – a necessary move before the insurance broking giants could cross the finish line as a combined company.

Operations being sold include Willis Re (to Arthur J. Gallagher & Co.), Aon’s retirement and investment business in Germany (to Lane Clark & Peacock LLP), and the US retirement business of Aon (to Aquiline).

Aon and WTW are present in more than 120 and 140 countries, respectively, both maintaining headquarters in the UK capital while domiciled in British neighbour Ireland.

RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

Getting Past Canadians’ False Sense Of Security About Group Life Benefits

By Kate McCaffery, Insurance Portal, June 15, 2021. This article is a Magazine Supplement for the June issue of the Insurance Journal.

Group benefits often give Canadians a false sense of security about the state of their life insurance coverage. Ask a sampling of employees who have group benefits, and a significant number will tell you that they have life insurance already – through their employer-sponsored benefits program. Few will be able to tell you just how much they have. A large number will likely be underinsured. Worse, a survey of Canadians who have group benefits life insurance and no other coverage, found that the majority of those who fall into this category are between 30 and 50 years of age, a group that is often saddled with significant liabilities which would pose a hardship to those left behind were they to die without additional coverage. “A 45-year-old employee earning \$50,000 a year will earn over \$1.2-million by age 65, assuming a two per cent annual increase in income,” says Benefits Architect Group consultant, Nigel Ottley. “Employees should not be using their group life insurance to fund things like mortgages or other items with long-term needs.”

Read Story (Subscription Required): https://insurance-portal.ca/life/getting-past-canadians-false-sense-of-security-about-group-life-benefits/?utm_source=sendinblue&utm_campaign=daily_complete_202106-16&utm_medium=email

Insurers Must Build New Businesses To Survive

By Insurance Portal Staff, June 8, 2021

https://insurance-portal.ca/entrepreneurship/insurers-must-build-new-businesses-to-survive/?utm_source=sendinblue&utm_campaign=daily_complete_202106-14&utm_medium=email

A new report by McKinsey and Co. says key trends are reshaping the insurance industry, including the rise of competition from an array of insurance and non-insurance digital players, rapidly changing customer expectations, the increasing importance of growth in valuations, and financial and interest-rate pressures.

The situation has meant that all segments of insurance, including life and health, property and casualty, and reinsurance need to shift from a “repair-and-replace” approach to one of “predict and prevent” across all segments. Some new business models, notes the study, have already begun such as financial wellness based around analytics-as-a-service.

Insurers Must Move Quickly To Build New Businesses

This building of new businesses is crucial for the industry to survive, stated the report, and insurers have to move quickly. What used to take years now has to be done in months or weeks to meet the changing demands of the market. Insurance executives must shift how they lead their institutions from a methodical pace of change to a decisive reinvention of their businesses.

The report states that making this strategic change requires strong commitment from senior management, building new businesses, adapting a test-and-learn culture, further embracing technology, encouraging innovation and allowing new businesses not to be bound to financial measures of performance when they start out.

“Insurance industry leaders should pursue these ...elements as they seek to expand customer value propositions, growth, and differentiation in building new businesses,” says the report. “With a solid idea in place, leaders can create a detailed blueprint of the new business and conduct active testing with real customers before scaling. ... The key is to commit to the undertaking and get to work.”

Geneva Association Examines Pandemic-Fuelled Fundamental Changes For Insurance

By Kate McCaffery, Insurance Portal, June 11, 2021

The Geneva Association, a global association of insurance and reinsurance company CEOs, currently headed by the association's chairman, Intact Financials' CEO Charles Brindamour, has surveyed more than 8,000 insurance customers around the world to learn about their experiences with insurance companies during the COVID-19-19 pandemic, and to provide an updated report on their perceptions about risk and their expectations of insurers going forward. The report, entitled *The Global Risk Landscape after COVID-19-19: What role for insurance?* looks at a number of trends and offers recommendations for insurance companies to play an expanded role going forward. The report says stakeholder expectations have risen notably. More, they say accelerated digitalization, "Big Government," the pivot to sustainability and the shift to remote working, in that order, are all likely to have the most significant impact on insurers in the future.

Read Story (Subscription Required): https://insurance-portal.ca/society/geneva-association-examines-pandemic-fuelled-fundamental-changes-for-insurance/?utm_source=sendinblue&utm_campaign=weekly_flash_202106-14&utm_medium=email

The Psychological Benefits Of Commuting To Work

Many people who have been working from home are experiencing a void they can't quite name.

By Jerry Useem, The Atlantic, June 9, 2021

https://www.theatlantic.com/magazine/archive/2021/07/admit-it-you-miss-your-commute/619007/?utm_source=pocket-newtab

Back when commuting was a requirement for going to work, I once passed through a subway tunnel so filthy and crowded that the poem inscribed on its ceiling seemed like a cruel joke. "Overslept, / so tired. / If late, / get fired. / Why bother? / Why the pain? / Just go home / do it again." "The Commuter's Lament," which adorns a subterranean passage in New York City's 42nd Street station, made the already grim ritual of getting to and from work positively Dante-esque. But no one questioned the gist of it. The commute, according to the Nobel Prize-winning economist Daniel Kahneman's research, ranked as the single most miserable part of our day. A Swiss study held long commutes responsible for "systematically lower subjective well-being."

And then, during the coronavirus pandemic, something bizarre happened. For many of us, the scourge we'd spent a lifetime bad-mouthing as a tedious time-waster went away. While essential workers have continued to brave the roads and rails—sometimes suffering truly punishing commute times—many others have lived for more than a year in a commute-less world. Some think they're never going back to the office, while others are receiving "return to work" notices from their employers explaining that, come September, butts will once again need to be in cubicle chairs.

But here's the strange part. Many people liberated from the commute have experienced a void they can't quite name. In it, all theaters of life collapse into one. There are no beginnings or endings. The hero's journey never happens. The threshold goes uncrossed. The sack of Troy blurs with Telemachus's math homework. And employers—even the ones that have provided the tools for remote work—see cause for alarm. “No commute may be hurting, not helping, remote worker productivity,” a Microsoft report warned last fall. After-hours chats were up 69 percent among users of the company's messaging platform, and workers were less engaged and more exhausted.

In its pre-pandemic heyday, we very narrowly thought of the commute as doing one job: getting us to and from our place of work. But clearly, the commute was doing something more, something that we failed to appreciate. What was it?

In 1994, an Italian physicist named Cesare Marchetti noted that throughout history, humans have shown a willingness to spend roughly 60 minutes a day in transit. This explains why ancient cities such as Rome never exceeded about three miles in diameter. The steam train, streetcar, subway, and automobile expanded that distance. But transit times stayed the same. The one-way average for an American commute stands at about 27 minutes.

Marchetti's Constant, as those 60 minutes are known, is usually understood to describe what people will endure, not what they might actually desire. But if you take the richest people of any era—who can afford to design their lives however they like—and calculate the transit time between their home and workplace, what do you find? J.P. Morgan: a roughly 25-minute ride by horse-drawn cab. John D. Rockefeller: an elevated-rail ride of about 30 minutes.

In a 2001 paper, two researchers at UC Davis attempted to divine the ideal commute time. They settled on 16 minutes. To be sure, this was a substantial shortening of the study participants' actual commutes (which were half an hour, on average). But it was not zero. In fact, a few wished for a longer commute. Asked why, they ticked off their reasons—the feeling of control in one's own car; the time to plan, to decompress, to make calls, to listen to audiobooks. Clearly, the researchers wrote, the commute had some “positive utility.”

Spare a kind word for the highways and the subways, for the crowds and the filth, for the bagelwich and the jostled coffee.

Before the pandemic, researchers had begun to unpack what that utility was. I reached one of them, Jon Jachimowicz of Harvard Business School, who contrasted WeWork and its ill-fated spin-off, WeLive. Pitched in the company's doomed IPO prospectus, WeLive claimed to offer “everything you need to live, work and play in a single location.” But it never expanded beyond two locations. This could have something to do with the limits of grown-up demand for dorm life. But, Jachimowicz told me, “if everyone hated commuting as much as they say they do, we'd see these WeLive spaces everywhere.”

Gail Sheehy wrote about “the commuter's double life” for New York magazine in 1968, profiling the specific personalities aboard the 5:25, 6:02, and 9:57 out of Grand Central Station. As Sheehy wrote: “You get a very strong feeling of two lives with the train a bridge.” The distance between those two lives is explored in a body of research loosely known as “boundary theory,” and this, perhaps, is where we see the commute's more important job.

Broadly, boundary theory holds that however much Facebook encourages employees to bring their “authentic selves” to work, we have multiple selves, all of them authentic. Crossing between one role and another isn’t easy; it’s called boundary work. And the commute, as Arizona State University’s Blake Ashforth and two collaborators wrote in a seminal paper on the topic, “is actually a relatively efficient way of simultaneously facilitating a physical and psychological shift between roles.”

Consider the morning drive in. While superficially a matter of on- and off-ramps, it also initiates a sequence in which the feelings and attitudes of home life are deactivated, replaced by thoughts of work. This takes time, and if it doesn’t happen, one role can contaminate the other—what researchers call “role spillover.” “If you respond like a manager at home, you might be sleeping on the couch that night,” Jachimowicz explained. “And if you respond like a parent at work,” it’s weird.

He and his colleagues found that workers who engaged in “role-clarifying prospection” during their morning commute—deliberately thinking about plans for the workday—reported higher levels of satisfaction with both their work and home lives than those who either zoned out or ruminated on personal problems. Skipping this cognitively difficult task left them in limbo, making each place more stressful.

Technology can help. In a 2017 experiment, a team at Microsoft installed a program called SwitchBot on commuters’ phones. Before the start and end of each workday, the bot would pose simple questions. A morning session helped the participants transition into productive work mode, while prompts to detach at day’s end—“How did you feel about work today? Is there anything else you would like to share?”—brought forth something unexpected. “People apparently would just spill out their day,” Shamsi Iqbal, a researcher who helped design the study, told me. In reliving their day, they “relieved themselves” of it (and sent fewer after-hours emails as a result).

Why was this a good thing? Because the ability to detach from a job, Iqbal explained, is part of what makes a good worker. New research shows that it’s crucial to facilitating mental rejuvenation. Without it, burnout rises, effort increases, and productivity ultimately drops.

But all of this research was done before the pandemic, and it was aimed at helping commuters commute better. Now we have to ask: What if the commute never comes back—or at least not every weekday? Can we replace it?

When I gave up my own commute some years ago, I came to a realization. The smell of the café car, the gathering of the shoulder bag, the clack of shoes on the lobby floor—all the sensory cues saying You’re a professional journalist arriving in Manhattan for work would be gone. After a brief period of jubilation, I began to wonder if getting to work was the same as getting to work. A spacecraft approaching a planet too fast can bounce off the atmosphere right back into space, and you can rearrange a lot of desk items and check a lot of sports scores before realizing you’ve spaced out, too.

If I was going to replace my commute, I’d have to get strategic.

I developed a set of tricks. Matching my surroundings with the task at hand seemed important. Deep research was best done in the stacks of a nearby library; writing, in coffee shops. Commuting directly from the desk to the dinner table was a bad idea. A run or stroll outside first. But no strolling in the a.m.

Mornings, you walk like you're late for something. Above all: An underdressed day is an unproductive day. So if a deadline looms, out comes the writing blazer. In office attire, you can't take out the trash or water the lawn without a strong feeling that you ought to be doing something else. Like your job.

I was pleased to find an entire academic paper called "Enclothed Cognition" that backed me up on this. When people are asked to do a difficult task involving visual concentration, they make about half as many errors if they first put on a white lab coat. (If they're told it's a painter's coat, it helps, but only marginally.) The coat has a symbolic power, the paper says, which "is not realized until one physically wears and thus embodies the clothes."

How did the rest of my routine hold up? I sought the advice of Ezra Bookman, a corporate-ritual designer (yes, this is a real job) based in Brooklyn. His work includes coming up with ideas like "funerals" for failed projects. "Every single conversation I have with corporate clients is the same," he told me: "Employees are burnt out and have no separation between home and life."

Naturally, he has come up with some rituals to replace the commute and mark the beginning and end of each day. The ideas he's proposed to clients include lighting variations, warm-up stretches, cellphone-free walks, and, as he demonstrated to me over Zoom, shrouding your computer in a fine blue cloth when you log off, as if it, too, needs a good night's sleep.

"Rituals are friction," he told me. Like the commute, "they slow us down. They're so antithetical to most of our life, which is all about efficiency and speed." One ritual that worked for Bookman was changing his laptop password to "DeepBreath": "It helps me to locate myself in time and say, 'Okay, what am I here to do?'"

Iqbal, the Microsoft researcher, said that this was the same idea behind a "virtual commute" that her company has just released. An onscreen tap on the shoulder—"Ready to leave for the day?"—signals that it's time to knock off. The shutdown sequence has you bookmark what you were working on. It invites you to "take a minute to breathe and reset," in sync, if you like, with a calming meditation video. Because work is done.

All of which is to say: With meditation exercises, costume changes, and chatbots, you too can replicate what the commute did for you. In the meantime, let's finally spare a kind word for something we've spent our lives abusing—for the highways and the subways, for the crowds and the filth, for the bagelwich and the jostled coffee, for the traffic tie-up and the terrible screech in the tunnel. Two optimistic subway vandals did it 10 years ago. Tired of that underground poem's eternal griping, they briefly replaced why the pain? with much to gain.

Why Buying Stocks Linked To Aging May Be A Good Bet

The post-pandemic world is set for a spike in older consumers' spending

By Ishika Mookerjee and Lisa Pham, Bloomberg, June 14, 2021

https://www.wealthprofessional.ca/business-news/why-buying-stocks-linked-to-aging-may-be-a-good-bet/357112?utm_source=GA&utm_medium=20210614&utm_campaign=WPCW-MorningBriefing-20210614&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

The world's emergence from the coronavirus pandemic is set to unleash a wave of spending by older consumers, with increasing opportunities for investors in aging-linked stocks.

That's the view of money managers who see huge pent-up demand from wealthy seniors for medical services and luxury goods. They also expect that the forced adoption of the internet by older people during lockdown will open up this demographic permanently to e-commerce companies and social networks.

The number of people aged 65 and over is projected to double to more than 1.5 billion by 2050, greatly increasing their economic impact. The total spending power of the older population globally was about \$8.4 trillion in 2020, according to World Data Lab. That's expected to grow to \$14 trillion over the next decade.

"The pandemic has accelerated many of the issues related to aging populations and has highlighted the urgency of resolving them," said Christopher Rossbach, chief investment officer at J. Stern & Co. "We think they will be significant drivers for growth and investment."

Underpinning the thesis are global fertility rates that are forecast to keep falling as life expectancy rises, even as the virus takes a staggering human toll. China's decision last month to allow three-child families may have only limited impact on the aging trend in the most populous country.

Here are some key focuses of investors who argue that the aging theme will be even more important as economies move past the pandemic.

Pent-Up Medical Demand

From cancer screening to hip replacements and cataract surgery, countless medical procedures have been postponed since the virus took hold. As this changes, global health-care spending is projected to bounce back in 2021, rising 5.8% to \$8.8 trillion, according to IHS Markit.

Rossbach expects shares of medical device manufacturers to benefit and cited Thermo Fisher Scientific Inc., Medtronic Plc, Becton Dickinson & Co. and Alcon Inc.

Shares of all four companies have underperformed the global stock benchmark so far this year, with U.S.-listed Becton Dickinson down 3% versus the MSCI AC World Index's 11% gain.

Mirabaud Asset Management Ltd. also likes Medtronic, as well as Edwards Lifesciences Corp. for exposure to the cardiovascular diseases sector, said global equities head Anu Narula.

Hearing aids are another market hurt by fewer in-person consultations, with Morgan Stanley estimating sales will normalize this year, following a 15% decline in the market in 2020. Among businesses in this field, it has an overweight recommendation on Copenhagen-listed GN Store Nord A/S and equal-weight on Demant A/S, which have both surged this year.

“The large contingent of developed countries that have universal health coverage is being joined by an increasing number of developing markets that are establishing and/or expanding universal health-care systems, especially in emerging Asian markets,” said Mirabaud’s Narula.

Yearning For Luxury And Travel

As well as long-delayed holidays, the travel sector is poised to pick up with support from cashed-up seniors. “Older or richer people tend to want to visit relatives more,” said Sanjiv Bhatia, founder of Pembroke Emerging Markets.

Roszbach also has his eye on a rebound in luxury spending, with LVMH and liquor makers Pernod Ricard SA and Diageo Plc among his preferred re-opening bets.

“A general point is that as people age their purchasing power increases and they become more concerned with quality, not quantity, of their consumption,” he said.

Getting Online And Insured

Insurers stand to benefit too, as a surge in unplanned early retirements since the emergence of COVID-19 raises awareness of unforeseen health and employment risks.

Strategists at Credit Suisse Group AG expect growth potential for insurers, particularly in markets with relatively low penetration such as China.

Juliana Hansveden, a fund manager at Nordea Asset Management, sees insurance, medical and the internet all coming together to create investment opportunities.

She is expressing confidence in the theme with a bet on loss-making Ping An Healthcare & Technology Co., which is helping patients in China avoid long waiting time at hospitals by providing online medical consultations. It is also working with parent company Ping An Insurance Group Co. to bundle its health-care offering with insurance policies, she said.

J. Stern’s Roszbach expects growth across the board for companies that can tap seniors and their newfound confidence online.

“Think of all the parents and grandparents who have used social networks or video conferencing apps for the first time to stay in touch with their loved ones, or have bought their first products through e-commerce or ordered their groceries or meals through delivery services,” he said.

UPCOMING WEBINARS AND EVENTS

Web Seminar: Future of the Canada – U.S. Border

Date: June 22, 2021

Time: 2:30 pm – 3:30 pm (EDT)

Join us along with AmCham Canada for a dialogue with the Canadian Border Services Agency and U.S. Customs and Border Protection for a conversation with business executives on the post-pandemic future of the border as it relates to trusted trader and trusted traveller programs.

The government-industry dialogue will:

Enable businesses to hear from governments on their forward looking priorities for border programs and policies impact companies.

Provide Canadian and American government officials an opportunity to hear from companies on the key border issues affecting them.

[Register here](#)

Web Seminar: The Future of Connected Claims Canada

Date: June 24, 2021

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

Claims is standing on the brink of transformation as new technologies drive unprecedented business efficiency and superior customer experience.

So how can carriers use this opportunity to create a competitive advantage through exceptional customer service?

As part of the lead up for Connected Claims Canada 2021, Reuters Events will talk to Bryant Vernon, Chief Claims Officer at Aviva Canada to discuss the critical steps carriers must take to transform claims operations and deliver improved efficiency and customer experience.

[Register here](#)

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

Date: July 15, 2021

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

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

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

[Register here](#)