

CAFII ALERTS WEEKLY DIGEST: June 25 TO July 02, 2021

July 02, 2021

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REGULATOR/POLICY-MAKER NEWS

FSRA Names New Board Chair

Joanne De Laurentiis will succeed Bryan Davies, effective June 28

By Investment Executive Staff, June 25, 2021

https://www.investmentexecutive.com/news/people/fsra-names-new-board-leadership/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-All-afternoon

Joanne De Laurentiis has been tagged to chair the board of directors of the Financial Services Regulatory Authority of Ontario (FSRA), replacing inaugural leader Bryan Davies effective June 28.

Davies was appointed in 2017 and was instrumental in the launch of FSRA, “setting a new direction for the regulation of financial services in Ontario,” a release said.

De Laurentiis has been a member of the FSRA board since July 2019. She retired as president and CEO of the Investment Funds Institute of Canada in 2016, but has continued to serve on several industry boards and review committees.

“Bryan brought a depth of experience to FSRA and the board that made the launch of FSRA a success,” said De Laurentiis in the release. “The board owes him a debt of gratitude and I look forward to building on his success.”

DIVERSITY/INCLUSION/FIGHTING SYSTEMIC RACISM NEWS

Cancel Canada Day? The Vast Majority Of Canadians Disagree

Only 14 per cent of Canadians back some move to eliminate the national holiday

By Tristin Hopper, National Post, June 28, 2021

<https://nationalpost.com/news/canada/cancel-canada-day-the-vast-majority-of-canadians-disagree>

While recent events have brought some of Canada’s worst historical crimes into international focus, a clear majority of Canadians do not support calls to “cancel Canada Day,” according to a new Leger poll commissioned by Postmedia.

Across virtually every age, region and political affiliation polled, most Canadians intended to celebrate the July 1 national holiday, are cheered by the sight of the Maple Leaf and — all things considered — saw Canadian history as something worth celebrating.

The previous month has seen the discovery of hundreds of unmarked children’s graves at the site of former Canadian Indian Residential Schools; 215 at Kamloops Indian Residential School and 751 at Marieval Indian Residential School in Saskatchewan.

At each discovery, the phrase “Cancel Canada Day” soon trended on social media. Nevertheless, a mere 14 per cent of Canadians polled favoured an abolition of the July 1 holiday, which marks Canada’s 1867 confederation as an independent country.

“Honestly, that doesn’t surprise me that much,” said Andrew Enns, executive vice president with Leger. “I do often see in these surveys that the general public is occasionally out of step with what you might often see in the groundswell on social media.”

The poll surveyed 1,542 Canadians between June 18 and 20. Among respondents, fervent support also came for the Canadian flag. Sixty-nine per cent said they wanted to see the Canadian flag displayed “more often and in more places.” Conversely, a mere 11 per cent said they worried about displays of the flag lest it “offend ... marginalized groups.”

Pro-flag sentiment was actually strongest among non-White Canadians, 70 per cent of whom wanted to see Canadian cities and neighbourhoods more bedecked with the maple leaf.

Said Enns, “some of that non-white population are people who have deliberately made a choice to start a new life in Canada.” He added that these new Canadians may also have come from lands where overt display of the national standard is a bit more commonplace.

Oddly, while Canadians seemed to like the look of a flapping maple leaf, they were less enthused about doing the flag-hoisting themselves. A mere 38 per cent said they intended to fly a Canadian flag on Canada Day, with that number dropping to 14 per cent in Quebec.

More than two-thirds of respondents (67 per cent) also agreed with the sentiment that Canadian history is “something to celebrate.” While support for the notion was strongest among Conservative voters and older Canadians, even 56 per cent of 18- to 34-year-olds reported being ready to defend Canadian history.

This month, a poll released by the Environics Institute for Survey Research found that up to 40 per cent of Canadians reported little to no knowledge of the Indian Residential School system — with that figure rising to 47 per cent among Canadians in their 30s and 40s.

Nevertheless, the discoveries at Kamloops and Marieval have focused attention on the harms wrought by a system that was planned, funded and supported by many of the same figures who were instrumental to Canada’s founding and early development.

While Canadian history has rarely played to the benefit of First Nations, many Indigenous peoples nevertheless maintain a complex relationship with modern Canada.

That same Environics Institute for Survey Research found that 58 per cent of Indigenous Canadians reported some attachment to Canada — a slightly higher rate than the 52 per cent of non-Indigenous who said the same thing.

The Leger poll also found one third of Canadians reporting feeling less patriotic than they did five years ago — although not necessarily because of any new revelations of the country’s historical wrongdoings.

The largest single category of Canadians who reported feeling diminished pride in Canada were Albertans. For Albertans, the last five years have yielded a poor economy, a federal government often seen as oppositional to Albertan interests, and a sharp rise in separatist sentiments. In February, a Research Company poll found that up to 25 per cent of Albertans backed some form of secession from Canada.

Albertans also stood out in a poll question that asked where they would live if not Canada. While a plurality of Canadians opted for the United States, Albertans were most cold on the prospect of living under the Stars and Stripes.

A full 50 per cent of Wild Rose Country citizens chose either Australia or New Zealand as their preferred backup country, with only one tenth choosing to move to the U.S.

To Those Who Chose To Come Here, Cancelling Canada Day Seems Utterly Bizarre

By Rupa Subramanya, National Post, June 29, 2021

[Rupa Subramanya: To those who chose to come here, cancelling Canada Day seems utterly bizarre \(msn.com\)](https://www.msn.com/en-ca/news/story/rupa-subramanya-to-those-who-chose-to-come-here-cancelling-canada-day-seems-utterly-bizarre)

The recent discovery of hundreds of unmarked graves at the site of a former residential school in Saskatchewan, coming shortly after a similar discovery in B.C., has fuelled calls to “cancel” Canada Day. The Canadian Museum of History has already cancelled its Canada Day activities, and a number of municipalities across the country have scrubbed planned celebrations.

While every Canadian ought to recognize the historical injustices our governments committed against Indigenous Canadians, is cancelling Canada Day the right response?

First, let’s remember that this is 2021, not 1867, nor even the 1970s, by which time most residential schools had ceased to operate. Since then, we’ve had the Truth and Reconciliation Commission, which acknowledged that Indigenous Canadians suffered a “cultural genocide.” And recognizing that Indigenous Canadians generally may have fewer advantages than other Canadians due to historical injustices, all levels of government and many private institutions now have comprehensive affirmative action policies to help Indigenous Canadians.

While work remains to be done, these developments are a sign that Canada, with all its flaws, is a work in progress, and is moving in the right direction. A national day is an opportunity for all of us who call this country home to express our collective appreciation for the many good things Canada has done for us, and as a place in which people of all backgrounds, whether native-born or immigrant, have opportunities to succeed.

This “idea of Canada” is worth celebrating. Happily, most Canadians agree. A Leger poll recently commissioned by Postmedia finds that only 14 per cent of those surveyed favour abolishing our national holiday. Meanwhile, 69 per cent want the Canadian flag displayed “more often and in more places.” The pro-flag sentiment was higher among people of colour, which doesn’t surprise me at all.

It’s primarily a small number of far-left activists, amplified by social media, who are calling for the cancellation of our national day, but it’s for a nation they don’t even believe in. They believe that Canada as a nation-state is fundamentally evil, a “white colonial settler society” that is illegitimate and immoral. Their extreme views must not be allowed to shape a legitimate national debate on how Canada can better itself.

For those of us who chose Canada, and didn’t have the privilege of being born in one of the wealthiest, most advanced countries in the world, the notion of cancelling Canada Day seems truly bizarre. Many of us came from countries where racism and discrimination not only exist, but are often widespread, sanctioned by the state, and are realities of everyday life. Ask a non-Muslim living in the Arab world, where discrimination is baked into the system; or a Muslim in India, where, despite theoretical equality under the law, bigotry is pervasive, with the government often looking the other way. We need to consider Canada in the context of the real world, not compare it to a utopian ideal that has never existed and probably never will.

Unfortunately, there is a vacuum in political leadership when it comes to standing up for Canada, even when the very foundations of what it means to be Canadian are being challenged. Apart from Conservative Leader Erin O’Toole, who has said he opposes any attempt at cancelling Canada Day, few other leaders have taken a stand. Both Prime Minister Justin Trudeau and NDP leader Jagmeet Singh have called for Thursday to serve as a day of reflection, rather than celebration. Such lame prevarication only lets down the many Canadians — not least of whom are the immigrants who toiled and sacrificed to come here — who don’t feel at all squeamish about expressing pride in the country they’ve made their home.

The idea of Canada has evolved from a group of former British colonies that didn’t wish to be absorbed into the U.S., into a multicultural, multi-ethnic microcosm of the world at its best. There is tragedy in some of that history, of course. But Canada Day is worth celebrating for everything good that this country has done, because it is a nation that recognizes its mistakes, and because it is always working towards becoming better. This is why Canada Day matters.

New Study Suggests Men Think Canada Is Way Less Racist Than Women Do

By Brittany Burr, NarCity, June 23, 2021

[New Study Suggests Men Think Canada Is Way Less Racist Than Women Do \(msn.com\)](https://www.msn.com/en-ca/news/story/new-study-suggests-men-think-canada-is-way-less-racist-than-women-do)

A new study from the Angus Reid Institute has revealed how people perceive racism in Canada and it appears that men and women don’t see eye to eye on the matter.

When asked "is Canada racist?", the highest percentage of survey respondents who agreed were women between the ages of 18 to 34. In fact, 54% of women in this age category said that Canada is a racist country.

On the other side of the token, the main demographic that disagreed with the statement was men aged 55 and above. In this category, 79% of respondents said Canada is not a racist country. As for women, 70% of respondents in the same age bracket shared the same view.

The main age group of Canadian men who agreed that the country is racist was between 18 and 34, 33% of whom agreed with the statement.

As for the different regions in Canada, people in Saskatchewan were the most likely to agree that Canada is racist, whereas people in Quebec were the most likely to disagree.

Straight, White Women Can Be Good Allies, But They Shouldn't Be The Face Of Diversity

By Kimiya Shokoohi, Special To The Globe and Mail, June 27, 2021

https://www.theglobeandmail.com/business/careers/article-straight-white-women-can-be-good-allies-but-they-shouldnt-be-the-face/?utm_medium=email&utm_source=Top%20Business%20Headlines&utm_content=2021-6-27_17&utm_term=Straight,%20white%20women%20can%20be%20good%20allies,%20but%20they%20shouldn%20e2%80%99t%20be%20the%20face%20of%20diversity&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

Beginning in the 1960s, activists from the second-wave feminist movement began to present women as the redeemer of society's ills. But the women that spearheaded that movement were predominantly white, and social movements and the legislation that followed have since cemented white woman as the leaders in the fight against discrimination. While academics and racialized communities have since moved to evolve efforts, there isn't much evidence to suggest corporate culture is keeping up.

Newer waves of feminism have been penning more nuanced approaches for more than 30 years. Still, straight white women have historically been given preferential treatment over women of colour, even sometimes going as far as becoming the de facto overseers of diversity and inclusion initiatives. In the United States, the paradoxical effects of affirmative action made it so that the laws that banned racial discrimination made it also more difficult to enact programs that helped minority groups. As a result, white women became the dilemma's greatest beneficiaries.

The problem with making the straight white woman the voice of equality, as has been the case with figures such as Facebook chief operating officer Sheryl Sandberg and the network spawned by her "Lean In" theory, is that it supports a hierarchical fight for power and speaks to the ambitions of just one group, says Kyla Schuller, associate professor of gender studies at Rutgers University and author of the upcoming book *The Trouble With White Women: A Counter-History Of Feminism*.

The goals of first-wave feminists such as Elizabeth Cady Stanton, Susan B. Anthony and Carrie Chapman Catt were to get on equal footing with white men. But modern activists such as Rachel Cargle have argued: “If the goal of your feminism is to get equal power with white men, you’re going to have to oppress a bunch of people.”

In Fortune magazine’s annual Global 500 list, there were just 13 female CEOs at the helm of the world’s top companies in 2020 – and none were women of colour. Meanwhile, various studies have found some evidence that female-led organizations have more engaged and inspired workers. Of course, gender alone isn’t the only factor in the equation.

Increasingly, there is a question of what workplaces can and should be doing to become more diverse and inclusive. If the belief is that women are instinctually better equipped, then the better approach would be to consider the concept of “intersectionality,” which weighs how various forms of inequality affect one another.

Intersectionality suggests that companies benefit from bringing women of colour, members of the 2SLGBTQ+ communities and other marginalized groups to the table. “It’s what feminism looks like when it’s formed in unison with fights against racism, economic inequality, homophobia and transphobia,” Schuller said.

The term “intersectionality” first came to public consciousness in 1989 when lawyer and critical race theory scholar Kimberlé Williams Crenshaw used it to explain overlapping social identities and why all inequality is not created equal. More than three decades later, the term continues to apply to the ways various forms of inequality operate together to exacerbate the other.

When Time magazine caught up with Crenshaw last year, she said, “We tend to talk about race inequality as separate from inequality based on gender, class, sexuality or immigrant status. What’s often missing is how some people are subject to all of these, and the experience is not just the sum of its parts.”

Crenshaw insists that the purpose of intersectionality isn’t to make a pariah of anyone – white men or straight white women – but that no one person (male, female, non-binary) is the redeemer of all social inequities.

Expecting white women, no matter how well-intentioned, to lead diversity initiatives is problematic when they haven’t experienced racism firsthand. Elevating them to saviour status may do affected groups more harm than good. With educated and experienced women of colour ready to rise to leadership ranks, focusing on the straight white woman is a relic of the past that the corporate world somehow still can’t shake.

The Pervasive Problem Of 'Linguistic Racism'

By Christine Ro, BBC Worklife, June 3, 2021

<https://www.bbc.com/worklife/article/20210528-the-pervasive-problem-of-linguistic-racism>

Not everyone who speaks English is treated the same way. What happens when accent discrimination creeps in to our conscious and unconscious – and what do we do about our biases?

Last summer, Triangle Investigations, a New York-based HR consultancy, examined allegations of accent discrimination at a global non-profit organisation. An Ethiopian-accented staff member had reported that his colleagues frequently interrupted him during Zoom calls, commented on the unintelligibility of his English and excluded him from meetings. He became self-conscious during the meetings that he was able to attend, and ended up using the chat feature instead of speaking up, says Kia Roberts, Triangle's founder and principal.

When Roberts and her team looked into the matter, they found that the allegations had substance, and that employees of colour had been treated differently; they were being spoken to disrespectfully, as if they weren't competent to hold their positions, and their opinions and suggestions weren't being taken seriously. The investigation ultimately led the non-profit to introduce employee training and periodic HR check-ins to try and remedy the issue.

Of course, this case of linguistic discrimination wasn't an isolated episode. Globally, more people are using English than ever, and it's a dominant language in business, science and government. English is constantly evolving, because of the diverse ways different nations and groups use it. Yet instead of embracing this linguistic diversity, we still rank particular types of English higher than others – which means that both native and non-native speakers who differ from what's considered 'standard' can find themselves judged, marginalised and even penalised for the way their English sounds.

Not every type of linguistic discrimination is intentional; many people who think they're being inclusive don't understand that their inherent biases are pushing them to make judgements they don't even know they're making. Yet no matter what's driving these kinds of incidents, workers feel lasting, often demoralising, effects. And, as these kinds of situations continue – especially when companies don't recognise or stop them – things can get worse for workers, as they're side-lined or flat-out excluded in the workplace.

As the globe becomes even more connected in a remote-work world, the ability for workers to be able to speak to each other effectively and respectfully is imperative. So, how do we end linguistic discrimination – and create a more inclusive, functional use of language to benefit native and non-native speakers alike?

Covert Or Overt

Globally, non-native speakers of English outnumber native speakers three to one, although defining the term 'native English speaker' is complicated. The term usually refers to anyone who speaks English from early childhood, as their first language.

But many children grow up learning multiple languages simultaneously – for instance, if their parents are from different places, or if a nation has several official languages.

A particular status is attached to English that sounds as if it comes from countries that are wealthy, majority white and mostly monolingual. According to this limited view, multilingual countries like Nigeria and Singapore have less ‘legitimate’ and desirable forms of English (even though English is an official language in both). Globally, the most respected types of English are varieties such as British, American and Australian, says Sender Dovchin, a sociolinguist at Curtin University in Perth, Australia.

Within any country, certain forms of English bring fewer benefits. To give just one example from the US, African-American English remains misunderstood and discriminated against. And on an international level, certain types of speakers face judgements based on perceptions of their nationality or race, rather than their actual communication skills. “When English is spoken by some Europeans, including for example French-, German-, Italian-accented English, they can be considered really cute, sophisticated, stylish and so forth,” explains Dovchin. But, she adds, English spoken by Asians, Africans or Middle Easterners may be viewed as challenging and unpleasant.

English Spoken By Asians, Africans Or Middle Easterners May Be Viewed As Challenging And Unpleasant

This linguistic stereotyping applies even when those Asians, Africans or Middle Easterners are in fact native speakers of English. Just seeing an Asian face makes some Americans consider that speaker’s English to be hard to understand, regardless of how they actually speak or where they were born. I was born in the US, hold a UK passport and have an English degree, but like many other people of Asian descent, I’ve had the surreal experience of people complimenting my English fluency.

These perceptions feed into linguistic racism, or racism based on accent, dialect and speech patterns. The overt form of linguistic racism can involve deliberate belittling or shaming, such as “ethnic-accent bullying” that occurs despite someone’s actual English proficiency. Or it can be more covert, like the unwitting social exclusion of people with foreign-accented English, or a seemingly well-intended compliment toward an Asian American’s English.

These examples show that it may not be obvious to the perpetrators what they’re doing, because there are a number of subtle psychological mechanisms at play. Cognitively, it takes more work to understand a less familiar accent. The extra brainpower involved, as well as warmer feelings toward members of one’s own group, can lead to negative attitudes toward a person speaking a different type of English. Overall, it’s common to assume that non-native speakers are less truthful, less intelligent and less competent; psychology studies suggest that people attach less credibility to statements spoken in a foreign accent.

These subtle mechanisms feed into behaviours that can impact negatively on people speaking different forms of English. I’ve been guilty of this in practice. I’ve found myself gravitating to colleagues I can easily banter with (so that I don’t have to explain or replace Americanisms like ‘inside baseball’ or British terms like ‘take the piss’). I’ve edited away Indian English expressions in reports, like ‘upgradation’, without wondering why I treat ‘upgrading’ as the better term. And in bouts of impatience during work conversations, I’ve spoken over or finished the sentences of colleagues who are more hesitant.

Not Every Type Of Linguistic Racism Is Intentional, But Judgements Are Pervasive Due To Our Inherent Biases

This type of bias can take a significant psychological toll. Dovchin's research shows that many people who are shamed or excluded because of their language develop inferiority complexes, and start to believe that they're actually less intelligent. Lots of multilingual people report being fairly confident in their English-language skills in their home countries, then losing their confidence due to the way they're treated in English-first countries.

At worst, linguistic racism can lead to deprivation in education, employment, health and housing. In the workplace, people with certain accents can be openly harassed (like a Puerto Rican call centre worker who was told by a customer, "your stupid accent makes me sick"), or excluded from specific opportunities (like a Pakistani transport worker in London whose manager kept him out of conference calls).

The discrimination might also mean that certain people don't even get through the door. For instance, Paul Graham, the founder of Y Combinator, which directs seed funding to start-ups, has openly admitted that the programme is biased against applicants with strong foreign accents. In an interview with business publication Inc., he speculated that "it could be that anyone with half a brain would realise you're going to be more successful if you speak idiomatic English, so they must just be clueless if they haven't gotten rid of their strong accent". An outcry followed these comments, but Graham was unrepentant, writing "you can't make it be work to understand you". This is a classic expression of native-speaker privilege: the minority of global English speakers demanding that the majority change.

How To Chip Away At Linguistic Racism

Linguistic racism needs to be tackled head on, both at a corporate and individual level. "If we wait for it to happen organically, it will never happen," believes Dovchin.

First, organisations need to be strategic about having ongoing conversations about linguistic diversity as a type of diversity, educating staff about how language-related biases affect communications and opportunities and incorporating this into policies.

But, on an individual level, speakers of English as a first language can make their English more accessible. They can slow down, and avoid inside jokes and idioms, for instance. They can talk less in meetings to give more space to non-native speakers, while also allowing non-native speakers to chair meetings and set the tone for communications. They can also pay attention to body language and improve their listening skills – for instance, by seeking out popular culture featuring varied groups of people, and thus varied ways of communicating. With greater exposure, the brain becomes better at understanding differently accented speech. Overall, everyone can become more aware of language-related biases.

Research Shows That Many People Who Are Shamed Or Excluded Because Of Their Language Develop Inferiority Complexes

Suresh Canagarajah, a linguist at Pennsylvania State University, US, says that given how transnational work has become, we all need to get better at communicating with people speaking all kinds of English.

“You can’t afford to say ‘I don’t understand Chinglish or I don’t understand Indian English’, because you’re going to lose out on that market.” This certainly applies to hiring decisions; highly qualified candidates may be overlooked if they trigger a hiring manager’s biases about less prestigious types of English. There, says Canagarajah, “You’re focusing on the wrong thing, and maybe losing on a lot of expertise.”

Yet even if companies and individuals do what they can to level the playing field, another option is to change our ideas about what constitutes ‘good’ English. In many workplace settings, it would make more sense to focus on effective communication rather than flowery prose or slangy chat. In functional settings, someone who is adept at understanding varied types of English is actually a better communicator than a person who can only understand their own form, whether it’s considered native or not.

I’ve been reflecting a lot on the extent to which my career depends on my privilege as a so-called native English speaker. To teach English in Romania, I wasn’t required to have any teaching qualifications; simply being American was enough. To be hired to write and edit publications, my primary asset has been my familiarity with the kind of English that carries global cachet.

The very least that I, and others like me, can do with this privilege is to become aware of its effects and reduce the ways that we contribute to it. Individual acts of thoughtfulness can’t dismantle the structures of power that keep North American and Western European English dominant. But they can help cultivate an appreciation of English in all its diversity.

CAFII MEMBER AND/OR PARENT COMPANY-SPECIFIC NEWS

Personalized Advice A Win-Win For Canada’s Retail Banks, Finds Survey *Annual ranking of institutions, revamped to measure customers’ financial health, reveals gains from advice and guidance*

By Leo Almazora, Wealth Professional, June 25, 2021

https://www.wealthprofessional.ca/news/industry-news/personalized-advice-a-win-win-for-canadas-retail-banks-finds-survey/357550?utm_source=GA&utm_medium=20210625&utm_campaign=WPCW-Newsletter-20210625&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

For Canadian retail banks that want to score big on customer satisfaction, delivering financial advice to customers in dire need of it can be key to success, according to a new survey from J.D. Power.

In its 2021 Canada Retail Banking Advice Satisfaction Study, which measures overall customer satisfaction on a 1,000-point scale, J.D. Power found that offering customers advice or guidance that fully meets their needs can lead to a gain of as much as 235 points. Banks are able to achieve that 51% of the time, and 74% of customers who get advice from banks act on it.

“Delivering targeted, personalized financial advice is a win-win for retail banks and their customers because it increases utilization of services and improves customer satisfaction along the way,” said Paul McAdam, senior director of banking intelligence at J.D. Power.

Aside from measuring Canadian retail banking customers’ satisfaction with the advice and guidance they get, the fourth edition of the survey was also revamped to include measures of personal financial health and literacy.

Concerningly, just 39% of retail bank customers were categorized as financially healthy. Another 36% were classified as vulnerable, while 13% were stressed, and 12% were over-extended. Only 42% of the retail bank customers surveyed could pass a basic financial literacy test, four percentage points more than U.S. retail bank customers.

In spite of their need for financial advice and guidance, only 19% of retail bank customers said they are “very interested” in getting it, and 26% said they’re “not at all interested” in receiving it from their bank. Based on the survey, bank customers are more likely to get their financial advice or guidance from family members or the internet.

Still, it might simply be a case of people not knowing what they’re missing. The survey found that customers’ needs are met more often when they get advice from a licensed representative (69%), a branch representative (63%) or a loan or mortgage specialist (59%).

“There is a huge opportunity for retail banks to forge closer relationships by helping customers with things such as advice on investment and retirement planning, as well as providing quick tips and information to help them improve their financial situation or stick to a budget,” McAdam said.

All in all, Canadian banks managed to garner an average of 572 points. RBC came out on top with 603 points, while BMO took second place with 583 points.

TD, Scotiabank, and CIBC got a total of 559 points, 557 points, and 554 points, respectively.

Two Canadian Banks Are Among The World’s Most Valuable

Two of the big six are not only in the elite top 10 among banks but rank alongside other super-valuable brands across all sectors

By Steve Randall, Wealth Professional, June 22, 2021

https://www.wealthprofessional.ca/news/industry-news/these-two-canadian-banks-are-among-the-worlds-most-valuable/357426?utm_source=GA&utm_medium=20210626&utm_campaign=WPCW-Weekend-20210626&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Two of Canada’s largest financial institutions are rubbing shoulders with the world’s banking elite.

RBC and TD have both been included in the Kantar BrandZ Top 10 Most Valuable Bank Brands 2021. The rankings assess the contribution of brands to financial performance and are considered a key metric of brand value.

China's ICBC leads the banking brands league. Its brand value is calculated as almost \$38 billion, more than \$10 billion more than Wells Fargo in second place and RBC in third. RBC's brand value (\$27.6bn) has gained 33% in the last year, growth only surpassed by Commonwealth Bank of Australia in 9th place and with 48% growth.

TD is ranked 7th, behind HDFC, JPMorgan, and Chase. TD's brand value is assessed as more than \$20 billion.

The two Canadian banks in the top 10 also feature among the overall BrandZ rankings which considers all sectors. RBC sits at number 63 with TD at 90.

"Canadian banks showed an impressive rebound after the setbacks of 2020," said Scott Megginson, President of Kantar Canada, adding "the brand value of both RBC and TD is now higher than we've seen in our past five valuations, which is a testament to the resilience of these institutions and their strong equity with Canadian consumers. Many global banks saw further declines to brand value in 2021."

Most Valuable Brands

This year's BrandZ rankings reflect the continued clout of big tech companies. Seven of the top 10 are technology companies.

Amazon is the world's most valuable brand at almost \$639bn, up 64% in the last year, beating Apple (\$612bn), Google (\$458bn), and Microsoft (\$410bn).

Tencent, Facebook, Alibaba, Visa, McDonald's, and Mastercard complete the top 10.

Tesla is the fastest growing brand and became the most valuable car brand, growing its value by 275% year-over-year to \$42.6bn.

Overall, the world's biggest brands grew their value by 42% to \$7.1 trillion – that's the equivalent of the GDP of France and Germany.

Aside from RBC and TD, Lululemon fell just \$1 billion short of the top 100 with a brand value of almost \$18 billion. However, the Canadian firm is the 4th most valuable apparel brand globally, beaten only by Zara, Adidas, and top-ranked Nike.

Growing Sectors

The rankings give an insight to investors as to where the growth markets are.

"2020-21 has been a record year for brand growth, and despite many facing a difficult year, our research has again proven that strong brands deliver superior shareholder returns, are more resilient, and recover more quickly," said Nathalie Burdet, CMO of Kantar. "With global e-commerce growing from 12% to 15% of all sales in 2020, it has been a positive year for brands involved in that value chain – from the retailers through to the couriers such as FedEx and UPS.

Burdet added that the pandemic has impacted which sectors have outperformed, with apparel brands collectively growing even more than media and entertainment brands in the ranking, and luxury brands, despite reduced travel and lockdowns globally, having refocused their energies and seen growth as a result.

Manulife Reveals Growth Plans

By Kevin Orland, Bloomberg News, June 29, 2021

https://www.insurancebusinessmag.com/ca/business-news/manulife-reveals-growth-plans-259338.aspx?utm_source=GA&utm_medium=20210629&utm_campaign=IBCW-Breaking-20210629&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Manulife Financial Corp. Chief Executive Officer Roy Gori is setting a higher bar for the financial firm's Asia operations after growing the business substantially in the past four years.

The Toronto-based company, which is hosting an investor day on Tuesday, June 29, is seeking to increase its Asian insurance and wealth businesses to 50% of company earnings by 2025, up from 41% last year, Gori said in an interview. The business accounted for 35% of earnings in 2016.

Key to the growth will be expanding sales through insurance agencies, banks and on digital platforms, Gori said. Along those lines, the company also is setting a target of processing 88% of its transactions digitally by 2025, up from 81% in 2020, he said.

"Distribution will continue to be key for growth in Asia," Gori said. "Digital is going to be another key driver."

Manulife also is setting a goal of generating 75% of its earnings by 2025 from what it calls "high-potential businesses," which include global wealth and asset management, group benefits in Canada, behavioural insurance, and the Asia operations. Previously, the target was two-thirds of profit by 2022.

Gori said Manulife's North American businesses can benefit after the pandemic highlighted the need for insurance. The pandemic also has temporarily scrambled longstanding mortality, morbidity and claims trends, he said.

"General consensus is that we will see that start to normalize perhaps at the later part of this year, maybe early next year," Gori said. "There's certainly a lot of signs to be optimistic about with the vaccine rates increasing quite significantly."

COVID-19 PANDEMIC RESPONSE, RESILIENCE AND RECOVERY NEWS

Canada's Trudeau Aims For September Snap Election

By Steve Scherer and David Ljunggren, Reuters, June 25, 2021

<https://www.independent.ie/world-news/north-america/canadas-trudeau-aims-for-september-snap-election-40581657.html>

Canadian Prime Minister Justin Trudeau is aiming for a September snap election that would capitalize on the country's emergence from the COVID-19 pandemic, said two sources familiar with the matter.

Trudeau, whose center-left Liberals control a minority of seats in the House of Commons, had said for many months that he did not want a vote this autumn, two years ahead of schedule.

But the rapidly rising number of Canadians who are fully vaccinated against COVID-19 and a budget injecting billions of dollars into the economy for a post-pandemic recovery combine to make September perhaps the best time to go to the polls.

Liberal sources directly familiar with the party strategy said Trudeau's favored scenario was to trigger a five-week campaign in August. The sources, who requested anonymity, said no final decision had been taken, noting plans could change.

The prime minister's office had no immediate comment.

Tellingly, Trudeau has ramped up complaints in recent weeks about rival parties - in particular, the official opposition Conservatives - blocking key legislation and suggesting parliament is no longer working properly.

"We'll see if the minority government ends up continuing or not," Trudeau told public broadcaster Radio-Canada.

A third Liberal source said it was likely Trudeau would follow the example of former Conservative prime minister Stephen Harper, who triggered an election in 2008 on grounds the opposition was making it impossible for him to govern.

Asked whether it would be sensible to trigger an election during a pandemic, Trudeau replied: "That's one of the things people are reflecting on right now ... I think people are starting to feel that we're approaching the end of the pandemic, the vaccinations are going really well."

Trudeau has long said every Canadian who wants to be fully inoculated will be able to be vaccinated by the end of September and official data show Canada on track.

Trudeau, whose government has racked up the budget deficit and national debt to record levels as it fought the pandemic, has said the right-leaning Conservatives would have taken a much less generous approach, thereby exacerbating the damage.

The Conservatives complain the Liberals' free-spending approach will saddle future generations with huge debts.

"Our youth will be the ones stuck paying the bill for their mismanagement," Conservative leader Erin O'Toole said earlier this month.

Liberal strategists say the alternative to a September vote would be one later this year. They have long fretted it is too risky to call an election in 2022, when Trudeau will have been in power for seven years and could start looking stale.

They also note O'Toole, who took over as leader last August, has had trouble making himself known during the pandemic.

An Abacus Data poll released on Thursday, June 24 put the Liberals at 37 percent public support with the Conservatives at 27 percent, enough to give Trudeau a comfortable majority. Other surveys suggest the race is much tighter.

"The Liberals are banking on a vaccination honeymoon," said pollster Nik Nanos of Nanos Research, noting support payments to individuals and businesses would still be continuing in September. Later in the year, the payments would end, he said, most likely pushing up unemployment.

"So there is a window where - on paper at least - everything aligns to favor them," Nanos said.

Both Nanos and Christian Bourque, a pollster for Leger Marketing, said they were picking up little enthusiasm for the Liberals.

"This one is really a crap shoot because we've never been in this post-pandemic situation," Bourque said.

"Everyone is kind of feeling good about the way we're coming out of it, everyone is sort of satisfied with the job governments have done, but does that give you a vote? I'm not sure," he added.

A Leger poll released on Monday, June 21 put the Liberals at 34 percent public support and the Conservatives at 30 percent, which would not be enough to give Trudeau a majority.

Meet Ontario's New Health Boss. Same Lockdown Energy As The Old Boss

Moore said there's more to his cautious, 'data-driven' re-opening decision than vaccination numbers, but other numbers are trending in the right direction too, dramatically

By Randall Denley, National Post, June 30, 2021

<https://nationalpost.com/opinion/randall-denley-meet-ontarios-new-health-boss-same-lockdown-energy-as-the-old-boss>

Any hope that Ontario's new chief medical officer of health would hasten and rationalize the province's super-slow re-opening was quickly dashed this week. At his first media conference as the person in charge, Dr. Kieran Moore heartily endorsed prudence and caution while doing his best to instil fear about the Delta variant of the COVID virus, which Moore called "very difficult to control" and "an aggressive adversary."

With case counts plummeting, one can't make a rational argument for a high level of COVID concern in Ontario right now, so Moore pointed to increasing case numbers in the United Kingdom, Israel and Australia, a country that has a five-per-cent vaccination rate.

Curiously, Moore made no mention of what is happening in the United States. Every state except Hawaii has fully re-opened and only 10 of them require masks indoors, but only for unvaccinated people. Despite a level of re-opening that Ontario has not yet even contemplated, U.S. numbers continue to go in the right direction. New cases are at their lowest level since testing became widely available. Over the last 14 days, cases have declined by 15 per cent, the number hospitalized by 13 per cent and the daily death toll by 23 per cent.

One would have thought the American example would have been more relevant than what is happening in Britain or Israel, but let's not look at the Americans, let's just look at Ontario.

The province's vaccination campaign has been a success, with 77.7 per cent of adults receiving one dose and 39.3 per cent fully vaccinated as of Wednesday, with the province administering an additional 250,000 doses a day. Moore acknowledged that these numbers exceed the thresholds of 70 to 80 per cent with one dose and 25 per cent fully vaccinated that are required for stage three of the province's re-opening, which he says is still at least three weeks away.

Moore cautioned that there's more to his "data-driven" re-opening decision than vaccination numbers, but other numbers are trending in the right direction, and dramatically so. The province reported just 184 cases on Wednesday, June 30. The numbers haven't been that low since September of last year. In the former COVID hotspots of Toronto, Peel and Hamilton on Wednesday, June 30, there were 17, 16 and 17 cases respectively.

In the month of June, COVID hospitalizations dropped from 804 to 251. The effective reproduction number on Wednesday, June 30 was 0.9. A number less than one means that the spread is shrinking, not gaining ground. The number has been under one since April 21.

Since the virus isn't just going to go away completely, realistically, how much better can Ontario's numbers get?

On Wednesday, June 30, Ontario entered stage two, which allows hair stylists and salons to re-open, and concerts, festivals and amusement parks to open at 25-per-cent capacity, among other tweaks. Despite all the encouraging numbers, Moore wants to wait three weeks to see if that small effort will have a negative effect. Do haircuts kill, as Ontario's cautious policy has long implied? Will adding two more people to a restaurant patio table unleash a fourth wave of the pandemic?

Moore kept saying the Delta variant was difficult to control, but the case numbers suggest otherwise. Public Health Ontario data show variants now make up 90 per cent of infections but the overall numbers have been declining since mid-April.

Ontario's approach to the pandemic would be laughable if it weren't harming so many people. It is the only jurisdiction in North America that is not permitting gyms and indoor dining. Capacity restrictions are hobbling many other businesses.

The charade of acting like it's last year was well illustrated by Moore's press conference. He and Associate Chief Medical Officer of Health Dr. Barbara Yaffe sat in a television studio, physically distanced but wearing masks. They took off their masks to speak, then put them back on again. Surely both of these provincial health leaders are vaccinated. What's was the point of the theatre?

And where is Ontario Premier Doug Ford on all of this? All he has to offer are talking points that are staler than last year's Christmas cake. You've probably heard the premier's routine. He repeats it regularly. Just hang in there folks. No one wants to open the economy up more than he does. His heart breaks for people in the restaurant and fitness industries.

As much as Ford would like to re-open, he says he has to wait for the OK from Moore. It looks like that's not going to happen any time soon. Even the province's stage three is still only a partial re-opening.

Like Ford, Moore says the key goal is to be cautious so Ontario's re-opening never has to take a step back. It seems the surest way to do that is never to take a step forward.

Theresa Tam, Canada's chief medical officer, said Friday an estimated 76 percent of eligible people 12 and older had received at least one dose, while 26 percent were fully vaccinated.

A senior government official tells POLITICO the rollout is progressing so quickly that the 75 percent target is thought to be reachable in a matter of weeks.

The government has said that beyond vaccination coverage, decisions on re-opening the border will consider case counts, hospitalization rates, local outbreaks, variants and the COVID situation elsewhere in the world.

Tam released data on Friday, June 25 that show average case counts in Canada have plummeted by 91 percent since the mid-April peak of the third wave. COVID-19 hospitalizations have dropped 74 percent, intensive care use has decreased 63 percent, and daily deaths are down 67 percent.

The Delta variant has increased four-fold in Canada since late April, Tam said. But she added a full vaccination from COVID-19 provides "substantial protection" against Delta.

To get there, she said time is needed to boost vaccine coverage. Tam said Canada has been watching the challenges created by the variants in other countries, such as the United Kingdom, which eased restrictions too soon.

"Careful re-opening is important — that will help keep virus levels low," Tam told a press conference. "Summer is looking pretty good."

2. There Have Been Hints From The Top.

Trudeau said earlier this week that the gradual border re-opening will take place in the coming weeks, not months. He did stress that nothing was guaranteed given COVID's uncertainty.

Earlier this week, senior Trudeau cabinet minister Dominic LeBlanc made a point of bringing up the July 21 expiry date. "Obviously, as we approach that date, in three or four weeks, we'll be looking to see what is ... a prudent approach to have in place after that," LeBlanc told reporters.

3. The First Phase Of Re-Opening Creates Time To Fine-Tune For Wider Opening.

The softened border measures for Canadians coming home take effect right before midnight on July 5.

Two weeks ahead of July 21, that date would give border and public health authorities time to prepare for increased border traffic.

For example, they will be able to fine-tune traveler processing protocols and assess COVID-19 testing requirements at entry ports. A key to Canada's border testing program is that it will be able to detect the arrival of any variants of concern.

4. Provinces Are Coming Around.

A few weeks ago, Ontario Premier Doug Ford was slamming the Trudeau government for not doing enough to tighten the border as his province struggled with the third wave.

But more recently, Ford has eased COVID-19 restrictions, including a suite of changes such as re-opening Ontario's borders to neighbouring provinces.

Quebec Premier François Legault does not oppose lifting restrictions at the border as long as it's done under specific guidelines, his spokesman Ewan Sauves said last week. He said Legault agrees with Trudeau's insistence that Canada will only admit fully vaccinated foreigners.

U.S. – Canada Border Likely To Re-Open July 21

By Gary Leff, *ViewFromTheWing*, June 27, 2021

<https://viewfromthewing.com/u-s-canada-border-likely-to-re-open-july-21/>

Keeping the U.S. – Canada border closed makes no sense. Infection rates and vaccination rates are roughly similar on both sides of the border. There are variants spreading already on both sides of the border, besides the restrictions weren't tight enough to stop those anyway. The border has remained closed out of a desire to signal that the government is doing something (fear of foreigners plays in here) and bureaucratic inertia (status quo bias prevails when no one wants to be responsible for a mistake, outbreak or case cluster).

There's finally some hope on the horizon and an expectation that the border may be re-opened July 21:

- Canada's Prime Minister Justin Trudeau has said he won't allow the border to be re-opened until 75% of his country's population has been vaccinated. More than 75% of those eligible have received shots, they just need to overshoot now to compensate for children under 12 not being eligible.
- Trudeau says to expect border re-openings in 'weeks not months' so presumably the U.S. border (given reduced infection rates and high vaccination rates) would be among the first restrictions relaxed.
- Quebec and Ontario Premiers had been pressuring the national government to tighten restrictions further, but those calls have been muted.
- Technically, the closure is mutual, but the U.S. goes along because they don't want to be seen as weak and need their own closure as leverage to get Canada to open. The U.S. doesn't fear the Canadian border as such and will open when Canada is ready.

This adds up to the possibility that the border closure may not be extended again. There's no good reason for it, it's just lack of political courage standing in the way. That would sure make things easier for Point Roberts, Washington.

"It's Time To Un-Scare The Public": Travel & Tourism Roundtable Has Urgent Message That's Relevant For The Entire Travel Industry

By Kathryn Folliott, Editor, Travelweek, June 29, 2021

https://www.travelweek.ca/news/its-time-to-un-scare-the-public-roundtable-has-urgent-message-thats-relevant-for-the-entire-travel-industry/?utm_source=Daily&utm_medium=Lead_Story&utm_campaign=News&vgo_ee=AHpzGuv3esOwkkyrZ%2Bu8Tg%3D%3D

The focus was inbound travel, but the urgent message from big-name Toronto attractions for the federal government was relevant for the entire travel industry: re-open the Canada-U.S. border to fully vaccinated travellers, and get a plan in place for the recovery of Canada's travel industry, tourism and the economy.

The latest briefing from the Canadian Travel & Tourism Roundtable took place this morning, Tuesday, June 29, in front of Ripley's Aquarium of Canada in downtown Toronto, which has been closed for 309 days and counting. Closed since November 2020, the attraction has had zero revenue coming in, says General Manager Peter Doyle.

The federal government's eased quarantine restrictions take effect at 11:59 p.m. on July 5 for fully vaccinated Canadians and permanent residents returning to Canada. Foreign nationals – ie. the international travellers who normally visit Canada in droves – still have to quarantine.

And, of course, the Canada-U.S. border is still closed, at least until July 21.

On June 22, Prime Minister Trudeau said it could be a matter of weeks, not months, before restrictions ease further. "We certainly hope we will have more good news about re-openings in the coming weeks," said Trudeau last week.

That light is on the horizon, but the summer months are crucial for tourism, and every week counts.

"It's clear from our members of the desire to open their doors to both domestic and foreign visitors is of paramount concern, and around the world major cities are preparing for the safe resumption of international business travel," said Lindsay Broadhead, Senior Vice-President, Communications and Public Affairs of the Toronto Region Board of Trade.

"The OECD and World Health Organization in recent weeks have launched safe travel and smart vaccine initiatives. We are aware of more than 40 different digital health ID or immunization certificates, under development. Governments and other markets are preparing for travel bubbles, committing to less restrictive travel under certain conditions."

She added: "While it's prudent to acknowledge continued risks of uncertainties for the Delta variant, I want to stress that our position at the board continues to be that there is a very real urgency to ensure plans are in place to open the economy.

"Further, we need to do something to undo all of the residual fear in the general population that persists within our country, on track to achieve unprecedented vaccine vaccination levels in the developed world. It's time to un-scare the public."

Vito Curalli, Executive Director of International Sales and Industry Relations at Hilton Hotels, added that, "Canada cannot afford to be left behind as other countries around the world begin to re-open."

Curalli said that many of Canada's hotels were asked to provide government-approved quarantine accommodation for returning travellers. "We did our job. But the time has come to transition away from those restrictive measures and move towards a safe, re-opening based on science. Now it's time for the government to stand up and do their part."

Curalli added: "Canadians and Canadian companies deserve a comprehensive national plan to re-open our economy. Ensure the free movement of Canadians across the country, re-open the U.S.-Canada border and put in place a clear vaccination certification program to allow re-entry to international travellers. I think we can all agree that these are critical measures that will enable the recovery of the travel and tourism sector, and help to kickstart the Canadian economy that we so desperately need."

Canada's Lagging, But Savings Levels Are High

Today's briefing came as Mastercard released its 'Recovery Insights: Ready for Takeoff?' research, which showed that while one-fifth of countries studied have returned to at least 90% of pre-pandemic levels for domestic flight bookings, other countries, including Canada, lag behind.

"According to the analysis, one-fifth of countries studied have returned to at least 90% of pre-pandemic levels for domestic flight activity. While some — including the US, Australia and France — are exceeding pre-pandemic domestic flight bookings, others — such as Canada, Thailand and New Zealand — are at a fraction of where they were before the pandemic began," says the report.

There is some good news, though. According to Mastercard's research, the US, followed by Canada, Belgium, and Australia, have the most 'excess' savings as a percentage of annual personal consumption expenditure. "As people prepare to re-emerge, pent-up savings [are helping] fuel sales across a variety of categories," says Mastercard. No doubt one of those categories will be travel.

Re-Open Canada-U.S. Border, Tourism Industry Group Says

Loss of business will have 'deep and far-ranging impacts'

By Jennifer Hamilton-McCharles, North Bay Nugget, June 29, 2021

<https://www.nugget.ca/news/re-open-canada-u-s-border-tourism-industry-group-says>

Nature and Outdoor Tourism Ontario (NOTO), on behalf of the resource-based tourism industry, is calling on the Canadian government to open the Canada-U.S. border July 22 to fully vaccinated American and global travellers.

There are more than 1,000 seasonal lodges, resorts, campgrounds, outposts and outfitters across Northern Ontario that, after almost two years of pandemic-related restrictions, are on the verge of total collapse, according to a media release issued by NOTO on Monday, July 28.

“The loss (of) these businesses will have deep and far-ranging impacts on many local communities and the people whose livelihoods depend on seasonal tourism. The most affected operators offer services to anglers, hunters, outdoor recreationists and those seeking a Canadian wilderness experience, the majority of whom are from the United States but also from around the world,” NOTO executive director Laurie Marcil said.

“This is the tipping point for many of these businesses. Without re-opening our borders, they are facing the loss of yet another tourism season at the same time as government support programs are being rolled back or shut down.”

She said 90 per cent of the clientele for about half of all resource-based tourism businesses are based in the U.S.

“These businesses and their guests contribute over \$400 million in GDP, which is retained in Northern Ontario during a four- to five-month operating season. The loss of May, June and July after losing an entire revenue season last year is financially devastating. Many operators have depleted their life savings to stay afloat financially and they need to be back in business now, not weeks or months,” Marcil said.

It's not just business operators who are suffering.

Marcil said thousands of people are being affected by the loss of seasonal employment, on top of the lost revenue for local businesses, service providers and suppliers.

A recent study entitled ‘The Impacts of COVID-19 on Northern Ontario Accommodations and Recommendations for Future Planning,’ commissioned by Destination Northern Ontario in 2021, revealed that the resource-based tourism sector has seen a 91 per cent decline in revenue compared to pre-COVID numbers.

The study also concluded that the increased debt tourism businesses have incurred during this pandemic means the sector will take up to five years to get back to 2019 profitability levels.

“When you consider the (federal) budget, which proposes winding down the wage subsidy and other financial support programs for businesses, and no definitive plan on when the border will open to their guests, tourism business owners are extremely fearful of their future,” Marcil said.

“The new money international travellers bring will be critical to getting not only our businesses but Canada’s economy back on the road to recovery.”

The federal government recently announced loosening of restrictions for Canadians and certain foreign nationals who are fully vaccinated by eliminating the need for quarantine and additional testing.

Marcil said although this is a good first step, the lifting of restrictions needs to be extended to non-essential travellers by July 22.

Sue Crane, owner and operator of a remote French River resort, said 75 per cent of her customers come from the U.S.

She said she was “overly optimistic” that the border would re-open in July.

“I hung on hoping the border would open, but if it doesn’t my 95 per cent occupancy will drop to 15 per cent.”

Crane said she is now concerned her bookings will drop again in August.

“We’re full at this time, but if the border doesn’t re-open we will see a major revenue (loss).”

Marcil said a formal request will be made to the federal government to open the border to fully vaccinated travellers.

She said 70 per cent of Ontarians will be fully vaccinated by July 19 and 75 per cent by August 1.

“The time is now. Let’s hope the government will listen and we get our American friends back.”

Marcil said the tourism industry can’t sustain further border closures and with only a few months to generate revenue, it’s vital that action be taken now.

She said many operators have not seen any revenue since 2019, with businesses unable to take on any more debt or be sustained further by government programs.

Why Can't Americans Go To Canada?

Many travelers are wondering why they still can't visit their neighbor to the north.

Here's why the border remains closed.

By Elaine Glusac, New York Times, June 29, 2021

<https://www.nytimes.com/2021/06/29/travel/us-canada-travel-ban.html>

Americans can now vacation in France, where the one-dose vaccination rate is 49 percent, according to the non-profit Our World in Data; they can also go to Spain, where the rate is 51 percent, and Greece, 45 percent. But, with very limited exceptions, they still cannot travel to Canada, which, according to one source — the University of Oxford — is leading all countries globally in single-dose vaccination rates.

In mid-June, to the frustration of many on both sides of the border, Canada announced it was extending restrictions on non-essential travel until at least July 21. The ban includes travel via land, air and sea. It will ease entry requirements for fully vaccinated Canadians, permanent residents and some eligible foreign nationals on July 5.

"There's no other way to say it," wrote Brian Higgins, the U.S. representative of New York's 26th Congressional District, on Twitter, who went on to describe the prospect of another month's delay with a colorful term for barnyard excrement. His district includes Buffalo, just across the border from Niagara Falls, a popular frontier for travelers going in both directions.

Senator Chuck Schumer of New York is among the American politicians pushing for a swifter re-opening for those who are vaccinated and have personal or commercial ties to Canada. "I explained to Ambassador Hillman how mind-boggling it is that many New Yorkers are free to travel to Europe now, but even those fully vaccinated can't even drive a few miles north to Canada to their homes, businesses, stores, families, and properties," he said in a news release detailing a call with the Canadian ambassador to the United States, Kirsten Hillman, on June 21.

President Biden and Prime Minister Justin Trudeau of Canada were expected to discuss the issue at the G7 summit in Cornwall, England, earlier in June. At a news conference there, Mr. Trudeau said that they had, though his resolve apparently remained unchanged, noting that "each of us always will put at the forefront the interests and the safety of our own citizens," according to Reuters.

Here's what we know about the border closure with Canada.

Why Does The Canadian Border Remain Closed?

The border with Canada has been closed to non-essential travel since March 2020 to prevent the spread of the coronavirus. Prime Minister Trudeau has long expressed a goal of 75 percent vaccination nationally with the first dose and 20 percent full vaccination before the border is re-opened.

Canada lagged behind the United States in distributing vaccines, but has quickly caught up. According to the government's health database, 65 percent of the population has received at least one dose of the vaccine and 19 percent were fully vaccinated as of June 19, the latest date for which figures are available. By comparison, in the U.S., 66 percent of adults have had at least one dose of the vaccine, and about 57 percent are fully vaccinated.

The Canadian government has cited the spread of more transmissible variants of COVID-19, such as the Delta variant, as a reason for its caution.

"Even a fully vaccinated individual can pass on COVID-19 to someone who is not vaccinated," Mr. Trudeau told Global News on June 18, addressing the reasons for the extension of the border closure. "That means we have to really make sure that not only people who are fully vaccinated can travel, but the communities to which they will return are not at risk, because even though they are protected from hospitalization, the people around them might not be."

When Will The Border Fully Re-Open?

The government has announced it will re-open the border in phases. The first goes into effect July 5, allowing fully vaccinated Canadians returning home to skip previous quarantine requirements and avoid the otherwise mandatory test on day eight in the country. Those travelers must file their travel and vaccination history at the website and app ArriveCAN. Vaccinated travelers who qualify must still submit a negative COVID-19 test taken up to 72 hours before departure and submit to another test on arrival.

The government is expected to announce an update to its current policy before July 21.

"We recognize people are anxiously awaiting the re-opening of the border," said Bill Blair, Canada's minister of public safety and emergency preparedness, at a news conference last week, noting that the aim is to re-open the border "in the coming months."

Who Can Enter Canada?

In addition to Canadians, permanent residents and people registered under Canada's Indian Act, some foreign nationals are permitted to enter Canada, including an immediate or extended family member who is staying in Canada for 15 days or more. This covers the mandatory 14-day quarantine period.

Discretionary travel, including tourism, remains prohibited. Before the pandemic, Americans accounted for about 15 million of the 22.1 million overnight international visitors to Canada, spending an estimated 11.1 billion Canadian dollars of the 23 billion dollars for all international visitors in 2019. Most Americans traveled by land; about 4.8 million arrived via air.

How Many People Cross The U.S.-Canada Land Border Normally?

According to the Bureau of Transportation Statistics, some 10.5 million people crossed the border by personal vehicle at Buffalo Niagara Falls, the busiest land crossing with Canada, in 2019 compared to 1.7 million in 2020.

For border towns such as Buffalo and Detroit, and their Canadian counterparts, the restrictions have separated families and friends and devastated local economies. Sandy Pearce, 61, an American living in Fort Erie, Ontario, just across the Niagara River from Buffalo, has been holding peaceful protests every Sunday afternoon at the Peace Bridge, which connects the two countries.

“The government’s been saying you have to follow the science,” she said of the Canadian campaign to get citizens vaccinated. “If they’re vaccinated, Americans coming to Canada are not a threat anymore.”

“We have a blended community and you go back and forth on a daily basis,” said Ms. Pearce of Fort Erie, whose 93-year-old father lives alone on the American side of the border. “Canada doesn’t seem to understand.”

'Just Tell Us What's Going On' With Border Re-Opening: Windsor, Ontario

By Anne Jarvis, Windsor Star, June 25, 2021

<https://windsorstar.com/news/local-news/jarvis-just-tell-us-whats-going-on>

Windsor, Ontario Mayor Drew Dilkens’ office received an email from Health Canada on Thursday, June 24 urgently requesting a meeting.

There is a “critical and immediate need for leasing city-owned properties to relocate the Public Health Agency of Canada and Canadian Red Cross COVID-19 testing operations currently held at the Windsor tunnel and Ambassador Bridge ports of entry,” it stated.

“The planned easing of border measures at the beginning of July and the associated increase in traveller volume will affect the capacity and operations at both Windsor ports of entry. As such, immediate relocation is required.”

So the government really is working on a plan to re-open the border to non-essential travel.

But all we know is that starting July 5, fully vaccinated Canadian citizens and permanent residents can travel internationally without having to quarantine for 14 days when they return.

That’s it. We don’t know what the rest of the plan is.

And that’s particularly difficult for border cities such as Windsor.

As hard as this has been, we’re not ready to re-open the border yet. It was only last month that hospitals in parts of Ontario and other provinces were overwhelmed, forced to send COVID-19 patients to other hospitals hundreds of kilometres away.

We’re not even fully re-opened yet. Ontario won’t move to step two of its re-opening until Wednesday, June 30. Even then, non-essential retail businesses will still be limited to 25 per cent capacity, restaurants will still be limited to patio seating and Caesars Windsor will remain closed.

Then, we need to wait three weeks to assess the impact of these measures before moving to step three, which isn't planned until July 23.

While 76 per cent of eligible Canadians have received their first dose of a COVID-19 vaccine, that means almost a quarter of the eligible population isn't vaccinated. And only 27 per cent of those eligible are fully vaccinated.

There are hot spots in Windsor where barely half of people have received their first dose.

But while it's too early to re-open, it's past time for a plan to re-open.

Health Minister Patty Hajdu has hinted that 75 per cent of eligible Canadians must be fully vaccinated before the border re-opens. But Canada's chief public health officer, Dr. Theresa Tam, said on Friday, June 25 that to avoid a fourth wave driven by the more transmissible Delta variant, at least 80 per cent of Canadians should be fully vaccinated before lifting basic public health measures such as wearing masks and physically distancing.

Hajdu has also cited other potential factors such as hospitalization rates and capacity and whether there are sustained outbreaks, both important considerations. The government will also have to collaborate with provinces.

Trudeau says it will be a matter of weeks, not months. So what's the plan?

It will likely be a gradual re-opening. But what will those stages be, and what metrics must be met at each stage? There was none of that when the government announced on Monday, June 21 that the border would remain closed to non-essential travel for another month.

"The federal government seems to be dealing with this on the fly," said Dilkens.

We've had 16 months, since the border was closed in March 2020, to figure out the parameters for re-opening it. We've had seven months, since the first vaccine was approved, to start planning.

Instead, we face continued uncertainty, and border cities such as Windsor feel that uncertainty most acutely. Our economy and society is intertwined with that of the U.S. Our economy, especially our automotive, mould making and hospitality and tourism sectors, depends on the American market. As a Canadian Association of Mold Makers/Automate Canada study released this week reported, 70 per cent of the 90 companies surveyed have lost contracts in 2021 because of COVID-19 border restrictions.

Then there are all the people whose families straddle the border, who have emailed and called Dilkens' office, "opened their whole heart and explained how this has deeply impacted them," he said.

"Every single one of them — they were all legitimate, honest assessments of what the family impact is of a border closure, from the birth of a first grandchild to funerals to every other situation in-between. I never understood how deep those connections are until the border closed. It's so much more than going to Target."

We need — and I never thought I'd say this — a re-opening plan for the border that is like Premier Doug Ford's re-opening plan for Ontario. We need clearly defined steps and metrics, in short, a roadmap. As Dilkens has said, we can walk and chew gum at the same time. We can plan for re-opening while we continue vaccinating.

"Everyone can live with continued restrictions, at least a little bit, as long as they know what the plan is," said Dilkens. "Just tell us what's going on. Write it down so everyone understands what the objective is so we can all watch the right numbers go up and the right numbers go down and know what the target is. Let businesses plan. Let people start planning."

'I'm An Optimist:' Mayor Tory Says He Thinks Blue Jays Will Return To Toronto This Season

By Codi Wilson, Web Content Writer, CP24, June 25, 2021

<https://toronto.ctvnews.ca/i-m-an-optimist-tory-says-he-thinks-blue-jays-will-return-to-toronto-this-season-1.5485240>

Mayor John Tory says he is optimistic that the Blue Jays can return to Toronto this season so fans can watch the team on home soil.

Due to pandemic border restrictions, the Jays are currently playing home games at Sahlen Field in Buffalo.

When asked about whether the Jays will be able to return home later this summer, Mayor John Tory said he believes fans will be able to watch the team play at the Rogers Centre this year.

"I am an optimist about that and I think if you take the broader definition of summer, which I believe goes through until the 21st of September, that the answer will be yes," Tory said during an interview with CP24 on Friday morning, June 25.

"I think that now that we have in Stage 2 some sports facilities open with some spectators, and I think if you look at the Montreal example from the playoff game last night, that kind of thing is a possibility and I think the federal government can sort the border out so the other teams can come and go."

Ontario will enter Step 2 of the Ford government's re-opening plan on Wednesday, June 30 which will allow outdoor sports games to resume with 25 per cent capacity in the stands.

Indoor sports and recreational facilities will be permitted to re-open under Step 3 of the re-opening plan, which is currently expected to begin in late July.

"We will keep our fingers crossed," Tory said. "I'll certainly be advocating for that if the Jays want to come back here for the latter part of the season."

B.C. Premier Says 'Extraordinary Results' Mean Most Restrictions Being Lifted

By Camille Bains, The Canadian Press, June 29, 2021

<https://www.theglobeandmail.com/canada/british-columbia/article-bc-expected-to-announce-next-phase-of-provinces-COVID-19-re-opening/>

British Columbia will move toward a return to normal life on Canada Day as the province removes most COVID-19 restrictions and allows outdoor gatherings of up to 5,000 people.

Premier John Horgan said high vaccination rates and a low number of cases and deaths compared with other jurisdictions, including Ontario and Quebec, mean the province has achieved “extraordinary results” through its public health response and the efforts of residents who followed protocols.

“I am so proud, so proud to be a British Columbian based on how all of us have responded over the past 16 months,” Horgan said on Tuesday, June 29 at what was to be the final regular government update on COVID-19 since they began in January 2020.

Horgan said B.C. recorded 29 new cases of COVID-19 on Tuesday, June 29.

As of Thursday, July 1, restaurants and pubs will no longer have limits on the number of diners, but people will still not be allowed to mingle with those at other tables, masks will no longer be mandatory and recreational travel outside the province can resume.

“We welcome Canadians back to B.C., provided you’ve had those two vaccinations, provided that you check before you arrive to make sure that there aren’t local restrictions in place, to ensure that Indigenous communities have a clear understanding about how many people are coming to their territory and what the consequences will be,” Horgan said.

Casinos and nightclubs will open this week for the first time in 16 months, but some barriers will be in place and socializing between tables will not be allowed.

Provincial health officer Dr. Bonnie Henry said some businesses may want people to continue wearing masks for now, and everyone should comply with those requirements or face the potential of fines. Overall, the transition among individuals and businesses will depend on their level of comfort, she said.

“Not everybody’s ready for a handshake right now. We’ve never been through something like this before, as a collective, as a society, so we need to be patient. It may be fist bumps and elbow bumps for a while yet for many people.”

All COVID-19 restrictions are expected to be removed on Labour Day. Henry said public health officials will continue monitoring any clusters of COVID-19 as part of their usual surveillance of communicable diseases such as the flu and keep the public informed about transmission of the virus.

"I don't expect it's going to spread widely because so many people have been immunized, but it will likely affect businesses or a school or a long-term care home or a certain community, and we need to be able to manage that. And that may mean going back to certain things such as staying home for a period of time or wearing masks in certain situations come the fall."

A total of 77 per cent of B.C. residents aged 12 and over have received their first dose of a vaccine and nearly 30 per cent of people in that group have been fully vaccinated, Henry said.

While a study commissioned by the Royal Society of Canada suggests that deaths from COVID-19 in Canada could be twice as high as have been reported, Henry said it doesn't apply to B.C. and should be taken "with a grain of salt."

"We have an ongoing surveillance system where we do look at total deaths and deaths by cause here in British Columbia, and we've presented that a number of times, and very early on in the pandemic," she said.

The arrangement with the coroners service has meant any sudden deaths were tested for COVID-19, she added.

"I don't agree with what that report has come up with and I think there are variations, that they have made assumptions with what happened in Ontario, for example, and what happened here."

Prince Edward Island To Re-Open Boundaries To The Rest Of Canada On July 18

By Global News Staff, June 29, 2021

<https://globalnews.ca/news/7989912/pei-open-to-canada-july-18/>

Prince Edward Island will re-open its boundaries to travellers from outside the Atlantic region three weeks earlier than planned because of low case numbers and rising vaccination rates.

Fully vaccinated Canadians who have registered with the province and obtained a PEI Pass will be able to visit the Island starting July 18 without the need to isolate, Premier Dennis King told reporters on Tuesday, June 29. The government, he added, will start processing travel applications on July 6.

"We are getting there," King said. "We are getting there a little bit sooner than we had originally planned." He said low COVID-19 cases numbers and high vaccination rates across Canada influenced the decision to advance the province's re-opening plans.

Chief medical officer of health Dr. Heather Morrison said Canadian travellers outside the Atlantic region can visit the province "a full three weeks" earlier than scheduled. Morrison, however, said travellers who haven't registered and obtained a pass will be required to isolate for eight days and test negative for COVID-19 on the last day of isolation.

Effective immediately, masks are no longer required at indoor events such as church services or seated concerts as long as six feet of physical distancing can be maintained, she said. Masks, however, will be required as people travel to and from their seats, she added.

Morrison said dancing is also now permitted at weddings, but not at clubs and bars.

She reported one new case of COVID-19 on Tuesday, June 29, involving a person in their 50s who had travelled outside the Atlantic region.

The Surging Delta Variant Will Slow Economic Recoveries, And Impatient Governments Are At Fault

By Eric Reguly, European Bureau Chief, The Globe and Mail, June 26, 2021

Israel ended its indoor mask requirement last week. It's being reinstated next week. The Delta variant is taking off everywhere, and even countries with high vaccination rates are having trouble shielding themselves from the highly contagious mutation that was first detected in India. Other countries are rethinking their re-opening plans or putting new travel restrictions in place. Visitors to Poland from the U.K., where the Delta variant is now dominant, face a mandatory seven-day quarantine. In Germany, British visitors must isolate for two weeks and German Chancellor Angela Merkel wants the rest of the European Union to adopt similar restrictions. On Thursday, June 24, she said Germany and the EU were "skating on thin ice" and that "we must be cautious." The Delta variant is wrecking British Prime Minister Boris Johnson's party, forcing him to delay lifting his country's remaining COVID-19 restrictions by a month. Public-health officials in Ireland have said the planned re-opening of restaurants and pubs on July 5 for indoor seating may not happen. In Portugal, Lisbon and parts of the Algarve region are on the verge of shutting down again. The mistake made by most governments was simply jumping the gun. Instead of waiting until two-thirds of the population was vaccinated before re-opening, they started removing restrictions when less than half had partial or full immunity. An open summer – full flights, restaurants, bars, hotels and beaches – was the overwhelming goal. The plan is backfiring, with travel, quarantine and mask restrictions coming back. The climbing vaccination rates may prevent another full-blown crisis, but a bit more patience could have slowed the Delta variant's run considerably. Economic growth is bound to take a hit.

Read Story (Subscription Required): https://www.theglobeandmail.com/business/commentary/article-the-surging-delta-variant-will-slow-economic-recoveries-and-impatient/?utm_medium=email&utm_source=Top%20Business%20Headlines&utm_content=2021-6-26_7&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEefJOJkTb

Australia Steps Up Vaccine Rollout To Curb COVID-19 Outbreak

By Renju Jose, Reuters, June 28, 2021

<https://www.theglobeandmail.com/world/article-australia-steps-up-vaccine-rollout-to-curb-COVID-19-outbreak/>

Australia decided on Monday, June 28 to make vaccinations mandatory for high-risk aged-care workers and employees in quarantine hotels after a surge in COVID-19 cases nationwide.

Prime Minister Scott Morrison met state and territory leaders to discuss the situation, with more than 20 million Australians – about 80% of the population – under some form of lockdown or coronavirus-related restrictions.

Five of Australia's eight states and territories have been hit by outbreaks of the highly contagious Delta variant, and leaks from hotel quarantine have been widely blamed for the increase in infections.

"The Delta variant is presenting very different challenges from those we have faced in the past," Morrison told reporters after the National Cabinet meeting.

It agreed all residential aged-care workers must have at least a first vaccination by mid-September and all workers directly or indirectly involved in quarantine facilities, including in transportation, must be tested and vaccinated.

The vaccine rollout has been slow in Australia because of supply problems and concerns about blood clots with the AstraZeneca vaccine, which led the government to limit its use to people over 60.

Morrison said younger people would now be able to get the AstraZeneca vaccine if they were willing to talk to their doctor, who will be covered by a no-fault indemnity scheme.

Australia has registered only just over 30,500 COVID-19 cases and 910 deaths, thanks to strict border controls, which Morrison has said will not be lifted until 2022.

"It would be unwise to surrender up that advantage at this point and preferably at no point. But that is a decision that will have to be made in the next year, I would think," he said.

Lockdowns, tough social distancing rules and swift contact tracing have helped suppress earlier outbreaks.

Sydney, Australia's most populous city and the capital of New South Wales (NSW) state, began a two-week lockdown over the weekend.

Eighteen new local cases were reported in NSW on Monday, June 28, compared with 30 a day earlier, taking the total infections in the latest outbreak to 130 since the first case was detected nearly two weeks earlier in a driver for overseas airline crew.

NSW Premier Gladys Berejiklian told reporters “we have to be prepared for the numbers to go up considerably.”

A lockdown in the northern city of Darwin, scheduled to end on Tuesday, June 29, was extended to Friday, July 2. Queensland and South Australia re-introduced mandatory masks and restricted home gatherings, after a similar move by Western Australian officials for state capital Perth. Restrictions remain in place in Victoria state capital Melbourne and national capital Canberra.

NSW police fined 44 people for breaching stay-at-home orders, including a pair of naked sunbathers who became lost in a national park after being startled by a deer.

Pandemic Tourism: Thailand Launches Phuket 'Sandbox' Plan

By Tassanee Vejpongsa And David Rising, The Associated Press, July 1, 2021

[Pandemic tourism: Thailand launches Phuket 'sandbox' plan \(msn.com\)](https://www.msn.com/en-us/news/world/pandemic-tourism-thailand-launches-phuket-sandbox-plan)

Thailand embarked on an ambitious but risky plan on Thursday, July 1 that it hopes will breathe new life into a tourism industry devastated by the pandemic, opening the popular resort island of Phuket to fully vaccinated foreigners from lower-risk countries.

As the first flight arrived, airport fire trucks blasted their water canons to form an arch over the Etihad jet from Abu Dhabi as it taxied to its gate.

Leaving the airport, Frenchman Bruno Souillard said he had been dreaming for a year of returning to Thailand and jumped at the opportunity.

“I am very, very happy,” the 60-year-old tourist said.

The “Phuket sandbox” program comes as coronavirus infections are surging in Thailand, including a significant number of cases of the Delta variant, and many have questioned if it's too early to woo tourists back, and whether they'll come in significant numbers in any case due to the restrictions they'll still face.

But the number of new cases on the island itself is extremely low, in the single digits daily, and more than 70% of its residents are fully vaccinated. The government is gambling that travelers will be willing to put up with coronavirus-related regulations for the opportunity for a beach holiday after being cooped up in their home countries for months.

Before the pandemic, the tourism sector made up some 20% of Thailand's economy, and 95% of Phuket's income.

The resort island off the southern coast saw fewer than a half million visitors in the first five months, and almost no foreigners, compared to more than 3 million during the same period last year including some 2 million foreigners.

In a nod to the importance of the “sandbox” plan, Prime Minister Prayuth Chan-ocha flew to Phuket to be on hand in person for the launch.

He emphasized that the sandbox was just the first step toward his goal announced in June of having Thailand completely re-opened within 120 days.

"This re-opening is related to not only Phuket but also the whole country," he said.

Last-minute hitches in some of the program details and cautions from authorities that if cases start to rise on the island more restrictions may be needed — or it may have to be shut down entirely — meant some cancelations before it even began. Fewer than 250 international travelers were expected on the first day compared to the initial target of 1,500.

But as the kinks are worked out and people report their first-hand experiences, authorities are hopeful for a steady increase in the numbers. From July 1 to 15, there are currently 1,101 hotel bookings for a total of 13,116 room overnights.

Travelers to other parts of Thailand are subject to a strict 14-day hotel room quarantine, but under the sandbox plan, visitors to Phuket will be allowed to roam the entire island — the country's largest — where they can lounge on the white beaches, jet ski and enjoy evenings eating out in restaurants, although clubs and bars remain closed.

Only visitors from countries considered no higher than “low” or “medium” risk — a list currently including most of Europe and the Mideast, the U.S., Canada, Britain, Australia and New Zealand — are permitted, and they must fly in directly to Phuket, though plans are in the works to allow carefully controlled transfers through Bangkok's airport.

Following the inaugural flight from Abu Dhabi, passengers were expected to arrive later on Thursday, July 1 from Qatar, Israel, and Singapore.

Adult foreign visitors must provide proof of two vaccinations, a negative COVID-19 test no more than 72 hours before departure, and proof of an insurance policy that covers treatment for the virus of at least \$100,000, among other things. Once on the island, they have to follow mask and distancing regulations and take three COVID-19 tests at their own expense — about \$300 total — and show negative results.

After 14 days, visitors can travel elsewhere in Thailand.

Saskatchewan Premier Moe's Dismissal Of Vaccine Passports For Events Draws Ire From Resident, Opposition

By Dayne Patterson, CBC News, July 1, 2021

[Sask. premier's dismissal of vaccine passports for events draws ire from resident, opposition \(msn.com\)](https://www.msn.com/en-ca/news/saskatchewan/saskatchewan-premier-s-dismissal-of-vaccine-passports-for-events-draws-ire-from-resident-opposition)

A Regina family man and occasional Riders fan is concerned that if Premier Scott Moe doesn't require proof of vaccinations to work at or attend events in the province -- as announced on Tuesday, June 29 -- then his family will be at risk.

Jason Hammond lives in Regina with his family, including a daughter that is too young to be vaccinated. He says attending events such as Saskatchewan Roughrider games will be a constant risk.

"Yes, it's outdoors which is safer; yes, hopefully the majority of the people in the stadium are vaccinated — but just knowing that we could end up sitting in seats beside somebody who is unvaccinated ... as a parent it just makes me nervous," Hammond said.

"With respect to provincial vaccine passports, or requirements to be vaccinated to attend certain events or work in certain areas of that nature, the government of Saskatchewan is not moving in that direction," Moe said on Tuesday, June 29 during the province's COVID-19 update.

Hammond says that while he's not a lawyer — and therefore unaware of the health privacy laws that Moe says are restricting the province from implementing immunizations cards — he is frustrated that the province won't follow in Manitoba's footsteps.

In June, Manitoba announced that the province would distribute immunization cards to residents who had received two doses of an accepted COVID-19 vaccine. The card, delivered two weeks after their second dose, will allow them to avoid self-isolation in some cases and the Manitoba government plans to announce more benefits.

"The way I think of it, Rider games are community events, the Riders are a community team, so why is our government and why are the Riders sort of bowing to those people who have shown that they aren't even acting in the best interests of our community?" Hammond said.

Scott Livingstone, CEO of the Saskatchewan Health Authority, said on Tuesday, June 29 that asking somebody for proof of COVID-19 vaccination would violate the province's Health Information Protection Act.

"Even giving your health card number is personal health information. Banks are not allowed to ask for your health card number and nobody else is allowed to ask for it as a form of ID," said Livingstone. "It is personal information, and so is vaccination status."

Saskatchewan New Democrat Party leader Ryan Meili says this decision is another instance where the Premier isn't taking the pandemic seriously.

"What a horrible thing it would be if the Roughrider games, something we all enjoy and love, became a source of a super-spreader event and cost a bunch of people their lives," Meili said.

"Nobody wants to see that, let's do everything we can to make sure people can enjoy these things."

When asked how this decision could affect Premier Moe's political standing, Dr. Tom McIntosh, a professor of politics and international studies at the University of Regina, said he didn't think it would.

"But, it may have some public health resonance if it turns out that one of these events, where we could have put in precautions, turns out to [create] further outbreaks and especially outbreaks of the variant."

Digital Travel Pass Kicks Off EU-Wide As Vacations Gain Pace

By Raf Casert, The Associated Press, July 1, 2021

[Digital travel pass kicks off EU-wide as vacations gain pace \(msn.com\)](#)

As the European summer vacation season hit its stride on Thursday, July 1 with a new EU-wide travel pass in place, the bloc's medical office and a top airline chief issued reassuring messages on traveling, despite the threat of the surging delta coronavirus variant.

Many airports saw busy scenes as masses of people sought to escape to the sunny southern European Union nations for a beach holiday, with the digital COVID-19 travel certificate a must-have.

The EU Digital Certificate officially came into effect on Thursday, July 1 even though many member states had started introducing it over the past month, seeking to boost their summer season by making movement as seamless as possible.

"With this, everyone in Europe should be able to travel safely and freely this summer," said EU Commission spokesman Christian Wigand. And in a bloc of 450 million citizens, he said that "already until now, more than two hundred million certificates have been generated."

All warned about the need for extreme vigilance though, after COVID-19 devastated families and economies across the 27-nation bloc over the past year.

But Dr. Marco Cavaleri, the European Medicines Agency's head of vaccines strategy, was reassuring. He said that the four approved vaccines in the EU are all "protective against all strains that are circulating in Europe, including the delta variant" that emerged in India and is more contagious than others.

"Emerging data from real world evidence are showing that two doses of vaccines are protective against the delta variant," he told reporters.

For airline industry leaders with a huge financial stake in this, such as Ryanair CEO Michael O'Leary, those are sweet words. "A huge amount of both the U.K. population and, increasingly, the European adult population are fully vaccinated, therefore they are not at risk," he said, announcing the opening of more routes south from Brussels airports.

It doesn't mean all tourism transport has gone back to its smooth former self, however. Take, for example, travel between Germany and Portugal.

Germany classifies countries in three risk categories, and Portugal on Tuesday became the only EU member listed as a “virus variant area,” Berlin's highest-risk bracket.

Airlines and others are restricted largely in transporting German citizens and residents from countries on that list, and those who arrive must spend 14 days in quarantine at home -- a period that can't be cut short with a negative test.

The UK has been on the list since May 23 because of concerns over the spread of the delta variant. Russia was added along with Portugal on Tuesday, June 29; other “virus variant areas” include India, Brazil and South Africa. Portugal was listed for an initial two-week period, which may be extended.

Opinion: It's Time For Canadians To Start Travelling Again

By Don Cleary, President, Marriott Hotels of Canada, Special to the National Post, June 30, 2021

[Opinion: It's time for Canadians to start travelling again \(msn.com\)](#)

The big question Canadians are asking themselves on the eve of the summer holiday season is whether it is OK to travel.

For the last 16 months, the tourism industry has made adjustments to help ensure the safety and peace of mind of travellers. A successful Canadian vaccination campaign is firmly taking hold, and COVID-19 cases are dropping dramatically. The provinces are beginning to announce the lifting of restrictions. We finally seem to be turning the corner on a return to life as we know it — and that should include travel.

Yet, we are in danger of missing another critical summer season, given the government's lack of a clear plan to re-open borders and restart the tourism sector. Most tourism in Canada happens in summer, and a broad spectrum of tourism-related businesses are facing a dire situation. Many won't survive the loss of a second summer.

The travel limitations the government implemented while COVID-19 was overwhelming Canada's health-care system were appropriate and largely successful. Now, before it's too late, the government should heed its own expert advisors and provide a timetable for a return to travel, based on advice from health officials, to salvage the summer season that is the lifeblood of so many Canadian workers and businesses.

As public health and government officials have repeatedly told us, vaccinations are the most important element in getting back to normal life. After a slow start because of vaccine supply challenges, Canada is quickly becoming one of the most vaccinated countries in the world. Marriott International has joined Faster, Together, a coalition of labour, business and individuals encouraging Canadians to get vaccinated. We also introduced our Vaccination Care Program, which provides education, schedule flexibility, and a financial award at our managed hotels for employees who get vaccinated.

The recent announcement lifting some quarantine restrictions for fully vaccinated Canadians and permanent residents offers some optimism. But it is a small first step and fails to give Canadians something to look forward to as the vaccination effort continues. In other G7 countries, guidance has been updated to allow for the resumption of most activities.

Not everyone is ready to travel tomorrow, and it is important that we continue to follow public health advice. But Canadians should be given the opportunity to travel, without shame or anxiety, and within the confines of the safety protocols that have already proven successful. And fully vaccinated international travellers should once again be able to travel to Canada and enjoy the extraordinary destinations the country has to offer. At the moment, Canadians can travel outside their country yet are discouraged from travelling within Canada by a confusing patchwork of provincial restrictions, while even vaccinated international travellers remain prohibited from travelling to Canada. This simply doesn't make sense.

The travel industry has adopted extraordinary measures to mitigate the spread of COVID-19. Marriott has spent the past 16 months implementing heightened hygiene and safety protocols as part of our "Commitment to Clean," investing in "touchless" technologies, and refining fundamental guest service procedures that have been industry hallmarks for nearly 100 years. We know that re-introducing travel requires a serious and committed effort — and we are not alone.

The interdependency between hotels, airlines, cruise lines, national and provincial parks, destination attractions, and more means we operate within a web of carefully woven strings. Destinations that lose airline connectivity will inevitably see declines in economic viability as other industries fall by the wayside. Destinations that allow airline arrivals, but have limited, or no operating hotels will see a decline in visitation — and ultimately consumer spending. In non-pandemic times, one in 10 jobs is related to the Canadian tourism industry. Without a thriving travel industry, Canadians cannot return to work, and life, as they desire them.

Beyond economics, Canadians deserve to finally get out and enjoy life and travel again. The positive effects of travel on our mental health and social well-being cannot be overstated. The "stay home" mantra has certainly impacted people's psyches. But travel is at the heart of how connections are made, how business gets done, and how we learn, explore and discover. Travel has a transformative power as a vital pathway to growth, healing, and unity. We have become comfortable with the discomfort of the last 16 months. But we are meant to experience the world, not shy away from it.

We and our travel and tourism peers are ready to welcome travellers. Governments will rely on our industry to help bolster Canada's economic vitality. We hope they will start shifting the conversation and allow us to do just that.

With Cheap Flights And Eased Travel Restrictions, Should Canadians Be Booking Their Next Trip?

By Pia Araneta, Global News, June 24, 2021

[With cheap flights and eased travel restrictions, should Canadians be booking their next trip? \(msn.com\)](#)

Last week, the federal government announced that it would ease border measures for travellers entering the country.

Alongside the continued rollout of COVID-19 vaccines, more and more Canadians are itching to travel after a year of being confined to their homes.

Marty Firestone, the president of Travel Secure, recently joined The Morning Show to discuss Canada's updated travel restrictions and things to keep in mind for people planning their next getaway.

Beginning on July 5, fully vaccinated travellers aren't required to quarantine and stay at a government-authorized hotel, nor do they need to present a negative COVID-19 test eight days after arrival.

Travellers will still have to take a COVID-19 test before and upon entering Canada and will now have to provide proof of vaccination.

Many parents have expressed frustration regarding the lifted restrictions, considering unvaccinated children will still have to quarantine for 14 days at home.

"(It's) definitely going to put a damper on people deciding if they're going to get away for at least the summer," Firestone says.

As many people are still hesitant to book a trip amid the ongoing pandemic, flight prices remain low with generous cancellation policies and COVID-19 insurance.

"People can take advantage of these flights — I think just to sun spots or South (but) nothing international at this point," says Firestone, adding that once travel restrictions are lifted, we can expect prices to increase.

Canada continues to maintain a Level 3 travel health notice, meaning people should still be avoiding all non-essential travel.

Firestone says trip cancellation insurance will not cover you in the event of another wave of COVID-19 and you should be wary if you are booking a trip because you might be at risk of losing your money.

"So we need the advisory lifted, borders open and then I think you can start booking trips and travelling and looking forward to next year," he says.

The Canada-U.S. border is currently set to re-open for non-essential travel starting July 21.

Firestone doesn't think the advisory will be extended.

"Travel will once again start, the economy will boom and we will be back to what we will call 'the new normal,'" he says.

Banff Is Busy Again, But Lack Of International Travellers Leaves Businesses Struggling

By Salmaan Farooqui, The Canadian Press, June 27, 2021

<https://granthshala.com/banff-is-busy-again-but-lack-of-international-travellers-leaves-businesses-struggling/>

A walk down the main drag can make it seem like everything is fine in Banff's tourist hot spots, where restaurant patios are full and nearby hiking trails are full on weekends.

But even as Alberta plans to lift nearly all COVID-19 restrictions on July 1, local businesses and Banff National Park's tourism board say they'll be sorely missing international tourists for a second consecutive peak summer season in a row.

The number of people is not a problem – the national park had 1.1 million visitors in the first half of 2021, barely less than the 1.2 million visitors in the same period in 2019.

But in 2019 many of those visitors came from abroad, and Banff Lake Louise Tourism said Canadian visitors to the national park simply don't spend their dollars in the same way.

Leslie Bruce, president and chief executive of the tourism board, said, "Albertans and Canadians as a whole are more confident exploring their own national parks, so they don't look for that support like an interpretive guide or bus tour. "

Ms. Bruce said tour operators who guide visitors through the park have had an incredibly difficult time staying afloat during the pandemic, despite trying to appeal to Canadian consumers with new guided activities such as e-biking and mountain-biking.

She said hotels have also faced low bookings, as many visitors to Banff come from nearby cities such as Calgary and will take day trips rather than stay for several nights.

Although more Canadians are able to travel from outside Alberta this summer, the length of their stays is not yet clear.

"International visitors stay longer and the big question we still have is... how long will people stay? Will they stay five nights?" Ms. Bruce said.

"Or are they just passing through? I guess that remains to be seen."

The effect of closed borders can be seen at the Beaujolais Boutique B&B just off Banff Avenue, the city's main street.

Bed and breakfast owner Albert Moser says his four-room property used to be solidly booked up during the summer in years past.

This summer, it has only been able to attract visitors for the weekend after slashing its rates by 20 percent.

There are several calls to cancel them in a week, as those who book optimistically from the US or overseas find that Canada's borders may not open in time for their summer plans.

On weekdays, his property sits vacant, and the 69-year-old said the current situation is only possible because he and his wife are the only people running the business.

Mr. Moser said he was grateful that widespread vaccination would allow them to open at all after months of sitting empty, and he said locals are excited to return to their bed and breakfast several times in the summer.

But he added that the real change for the sector will come only when the borders are opened.

"The more bookings I get, the more cancellations I get – today I had three cancellations because the people of America don't know what's going to happen," said Mr. Moser.

"At some point, they have to make their plan, they're not going to wait until later in the summer" for confirmation of their visits, he said.

Meanwhile, for restaurants in the area, the start of summer brings a sense of optimism, especially with Alberta's plans for a quick re-opening, meaning they can open without capacity limits by the end of the week.

But most people in Banff's tourism industry use the phrase "light at the end of the tunnel" with a sense of bewilderment.

Stephen Prevost, chef and managing partner at Block Kitchen & Bar and Shoku Izakaya, said it felt like things were getting better even last summer. Winter proved difficult, especially as Alberta went into a two-week lockdown in the spring.

The most recent lockdown was "quite a kick in the bottom zone for everyone," he said.

"There was a sense of resignation and despair for most businesses."

He said that 2020 ended with his business with about 60 percent of the traffic he expected, but there is a real sense that things are moving forward now.

According to Banff Lake Louise Tourism, every lockdown period has had a tremendous impact on Banff, where almost 90 percent of the economy is directly or indirectly linked to tourism.

At the start of the pandemic, many tourism jobs immediately disappeared, with foreign workers packing up and many Canadian workers sent back to their hometowns.

Unemployment rose to 85 percent at one point at the start of the pandemic, and the hotel vacancy rate rose to 15 percent after hitting zero percent in early 2020.

Despite the huge impact on international travel, Ms. Bruce said very few businesses have actually closed over the past year and a half, and only four businesses have formally told the board they are closing.

Looking ahead, she has a sense of optimism about Banff's future as a destination, especially with how the pandemic changed people's relationship with the outdoors.

"The scale of people wanting to be outside has grown, and the biggest thing is that we have the infrastructure to support it."

U.S. Consumer Confidence Hits Highest Level Since Pandemic

The index increased in June for the fifth straight month

By Martin Crutsinger, The Associated Press, June 29, 2021

https://www.investmentexecutive.com/news/research-and-markets/u-s-consumer-confidence-hits-highest-level-since-pandemic/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-All-afternoon

U.S. consumer confidence rose for a fifth month in June to the highest level since the pandemic began last year as households responded to increased vaccinations and the further re-opening of businesses.

The Conference Board reported Tuesday that its consumer confidence index increased to 127.3 in June, up from a May reading of 120.0.

The June increase reflected an improvement in consumers' assessment of current conditions.

Consumer sentiment is expected to keep rising in coming months and provide more support for consumer spending, which accounts for 70% of economic activity.

"Consumers' short-term optimism rebounded, buoyed by expectations that business conditions and their own financial prospects will continue improving in the months ahead," said Lynn Franco, senior director of economic indicators at the Conference Board.

Franco noted that while short-term expectations about inflation had increased, this had had little impact on consumers' confidence about purchasing big-ticket items. The proportion of consumers planning to purchase homes, automobiles and major appliances all rose as did intentions to take a vacation.

Consumers' appraisal of current business conditions increased with 24.5% viewing conditions as good, up from 19.9% in May. Consumers' assessment of the labour market was also up with 54.4% of consumers saying jobs were plentiful, up from 48.5% in May while 10.9% of consumers saw jobs as hard to get, down from 11.6% in May.

Cruising Was A COVID-19 Disaster. Now It Claims To Be The 'Safest Vacation Available'

By Francesca Street, CNN Digital, June 27, 2021

<https://www.ctvnews.ca/health/coronavirus/cruising-was-a-COVID-19-disaster-now-it-claims-to-be-the-safest-vacation-available-1.5487477>

The world's cruise ships were once titans of the oceans, raking in billions in profit as their city-sized passenger populations traveled across the globe.

But last year, many of these floating palaces became coronavirus epicenters, turned away from port after port as COVID-19 cases rose on board and the pandemic escalated on land.

First passengers, and then crew members, struggled to get home. By summer 2020, the world's cruise ship fleet was essentially out-of-action. Most vessels were laid up, and some were sold off for scrap as the industry struggled to survive financially.

Now, the first cruise ship carrying fare-paying passengers to depart U.S. shores in over a year has set sail.

The departure of Celebrity Edge, a 1,004-foot ship with a pre-COVID capacity of 2,918 guests, marks a significant step for an industry that has hemorrhaged thousands of jobs and millions of dollars a day during cruising's suspension.

There's a lot riding on cruise ships remaining virus-free, navigating the red tape, restoring their reputation and returning safely to the seas.

Global State Of Cruising

Celebrity Edge -- owned by Royal Caribbean Group's Celebrity Cruises -- might be the first cruise to depart from the U.S., but it's not the first vessel to start sailing in the wake of the pandemic.

Cruising's post-outbreak return came in August 2020 when MSC Cruises' flagship Grandiosa departed the Italian port of Genoa for a seven-day Mediterranean voyage with comprehensive health and safety measures in place.

Italian domestic cruises have been operating since then, navigating the choppy waves of the pandemic and the occasional Italian lockdown-enforced pauses along the way.

MSC Cruises is now also operating ships in European destinations including Spain, Croatia and Malta.

In the U.K., "staycation" cruises confined to UK waters and ports started in May on board the MSC Virtuosa. Similar U.K. sailings, including voyages from Disney, P&O and Virgin Voyages -- in its inaugural sailing -- will soon follow suit.

In Singapore, Royal Caribbean "cruises to nowhere" premiered in December 2020, while Celebrity Millennium is currently sailing the Caribbean. In China, Royal Caribbean's Voyage of the Seas is operating domestic journeys.

Martyn Griffiths from the Cruise Lines International Association (CLIA), the industry body that represents the world's major cruise lines, told CNN Travel that 16 per cent of CLIA's ships are back, with that figure expected to rise to 49 per cent by the end of September 2021.

By the end of 2022, Griffiths expects all CLIA members' ships to be operating again.

Health And Safety Protocol

Cruise companies have implemented multiple on-board health and safety requirements to avoid a repeat of spring 2020.

Restrictions vary country-to-country and depending on the cruise line, but generally ships are running at reduced capacity -- Celebrity Edge is at 40 per cent right now, for example.

Rapid testing is also in place, face masks are compulsory in many areas on certain sailings and there are increased medical facilities on board. Many cruises also require crew and/or passengers to be fully vaccinated.

In some countries, cruising is still totally off the table. Australia, which has implemented strict border controls throughout the pandemic, continues to enforce a cruise ban, while Canada has a veto in place until February 2022.

Even in the regions where cruising has recommenced, most ships aren't straying too far from their home port. There are no four-month world voyages on the cards right now.

International travel in general is still affected by COVID travel regulations and restrictions, and the cruise industry is no different. The U.K.'s summer staycation sailings, for example, are largely a result of the country's strict restrictions on overseas travel.

Yet even domestic cruises can encounter complications. On a recent U.K. voyage, passengers on board MSC Virtuosa were prevented from disembarking on a scheduled Scotland stop off, due to regional COVID regulations.

CLIA's Griffiths calls cruise ships "one of the safest vacation environments available today."

"It is testament to the effectiveness of our protocols that we have had over 550,000 passengers sailing so far without any major outbreak of COVID on board," he adds.

So far, cruises haven't proved themselves to be completely immune to COVID, with occasional positive tests emerging among passengers and crew, but these have been quickly contained.

When COVID has been detected on ships in recent months, the industry says it's a sign the system is working.

For example, before the MSC Grandiosa returned to the waters in August 2020, one embarking passenger tested positive at both stages and was subsequently denied boarding, as were his close contacts.

Dr. William Schaffner, an infectious diseases expert at Vanderbilt University, says it's all about creating layers of safety -- "a series of slices of Swiss cheese" is how he puts it.

"Each one has a barrier, but each one has gaps in it, has little holes. So you put in another one and another one after that, and another one after that. And if you do a whole series of things, then the risk associated with the activity -- in this case cruises -- diminishes."

The various safety measures now on board ships are "good barriers," Schaffner says.

"Each one of them has its own limitations and imperfections. But if you do them all together, then the risk really does go down," he says.

For Schaffner, vaccines are a crucial part of the equation.

"I think the current circumstance where the cruise lines are not able to actually require all of their passengers to be vaccinated is a mistake," he says.

Schaffner is referring to the complicated situation in Florida, where vaccine passport bans have made vaccination requirements murky for cruise lines.

The state of Florida also recently successfully challenged the U.S. government guidelines for cruise ships intending to recommence operations in the country's waters.

Under current regulations issued by the CDC, a cruise ship can depart from an American port if it sails with 95 per cent fully vaccinated crew and 95 per cent fully vaccinated passengers, or alternatively if the vessel has successfully performed a trial cruise under simulated conditions.

For Edge's sailing, only 5% of passengers are unvaccinated, in line with the CDC's guidelines.

Before Edge set sail on Saturday, June 26, Celebrity Cruises representative Susan Lomax told CNN that the cruise line is still able to ask Florida-based passengers whether or not they've had their COVID jab -- they just can't mandate that all passengers are fully immunized.

Non-vaccinated guests over 16 will undergo additional testing at their own expense and must wear their masks at all times, except while eating or drinking. There will also be areas on the ship only accessible to fully vaccinated passengers.

Elsewhere in the world, some cruise lines are mandating vaccines, others aren't. There isn't an industry standard.

CLIA's Martyn Griffiths says vaccines "are restoring confidence the world will overcome COVID-19" and that "cruise lines are adopting a 'multi-layered' approach, with multiple measures."

Roger Frizzell, a spokesperson for Carnival Corporation, which owns Carnival Cruise Line, AIDA, Costa Cruises and Princess Cruises, told CNN Travel that Carnival as a company "have not made any decision at this point" regarding vaccination policy.

Carnival Cruise Line, which intends to launch ships out of Florida by the end of August, will initially require vaccinations. The company's ships sailing out of Alaska, Greece and the UK this summer -- such as Sky Princess and Regal Princess -- will also require vaccinations.

Carnival's Costa and AIDA don't currently mandate vaccinations for their Europe cruises.

MSC Cruises has not made vaccines mandatory on its current voyages.

Disney Cruise Line's upcoming UK sailing on Disney Magic mandates all guests over 18 must be vaccinated.

Norwegian Cruise Line, which has yet to recommence voyages, is also planning an initial 100% vaccination policy.

Royal Caribbean requires all adult guests to be vaccinated, aside from those on board cruises departing from Florida ports -- such as Celebrity Edge.

Another key component of cruising's safe return is ensuring that, should the worst happen and a cruise ship experiences a COVID outbreak, the ship is allowed to disembark passengers and crew.

Lomax told CNN that Royal Caribbean has agreements in place with certain ports to act as disembarkation centers if there was a outbreak on board the ship.

A Carnival Corporation spokesperson also told CNN Travel that its cruise lines also have "agreements in place with various shoreside medical facilities that would allow us to disembark guests for additional medical attention if ever needed."

Passenger Experience

British cruise fan Katie Bunyan, 37, says stepping on board the MSC Virtuosa in June this year was a much-awaited slice of normality.

Bunyan, a hairdresser who traveled with her three young children and her parents, says the COVID regulations made her feel safer than she does on land.

"I'm down at the supermarket, I don't know who's got what, or when's the last time they got a test or anything. Whereas on the ship I know everyone has done the test before they set foot on the ship," Bunyan tells CNN Travel.

Bunyan had only received her first vaccination at the time of embarkation. Under MSC guidelines, Bunyan provided a negative test pre-arrival, but all passengers regardless of vaccinated status were tested pre-boarding. Of Bunyan's party, only her youngest child, who is 1, was exempt.

After testing, and showing COVID insurance paperwork, the family could relax.

Bunyan and her husband are now considering booking P&O's July U.K. "cruise to nowhere." The couple are now fully vaccinated, so would be able to board in line with P&O's requirements.

Cruise fan Christine Beehler, meanwhile, is keeping a close eye on US cruising updates. Beehler had 10 cruises planned for 2021, which have all been canceled.

"Some of them due to the pandemic, others because the ship was sold or moved to a very different itinerary," she tells CNN Travel.

Retiree Beehler has seen first hand the potential impact of COVID-19 on a cruise ship. She was on board the Coral Princess, which returned to the US in April 2020 with 12 confirmed cases on board and two passengers dead.

Beehler, then 72, also tested positive on her return home.

The experience hasn't put her off cruising, however she's not booked any of the inaugural US voyages. She says that's because she's been to the Caribbean many times, and also because she's unsure what cruising will feel like in the wake of the pandemic.

"I'll wait until some of the wrinkles are ironed out on board," she says.

Beehler is also keen to travel on a ship where everyone is vaccinated.

"I believe that a fully vaccinated ship would lend to more freedoms for all, to move about as we wish," she says. "Plus, I am not likely to associate with those who choose not to get a vaccine for other than a valid health reason."

Beehler's still in touch with several of her fellow cruisers from the Coral Princess.

"All the ones I speak to have cruises planned for the future. Even those who said they would never do another Princess cruise again, largely because of the way the refund and compensation process was handled, are again booking Princess. Time is a great forgetter."

Crew Perspective

MaShawn Morton was a crew member on board the Sky Princess when the pandemic hit last year. He was moved between Princess Cruises' ships as he waited to disembark in Florida.

Over a year later, Morton says revisiting this period still makes him feel anxious.

"I feel let down and frustrated with the way the government handled that situation. The stark difference on how strict they were on the industry, while on land the response was less rapid and quite lackluster," he says today.

Morton also talks of the devastating impact of this period on cruise ship workers' mental health.

But the former ship performer is excited by the cruise industry's return. He calls Edge's sailing "a sign of good things to come."

"I like how seriously the industry is taking the guidelines in order to ensure the safest travel experience possible," Morton says, adding that he supports crew-wide and passenger-wide vaccination requirements.

"It's not just about the passengers getting to travel, it's also about the safety of the crew members. Crew members who are responsible for providing for their families in various countries. It's a big responsibility. It's legit life and death, and that's not to be played with."

Morton would like to return to cruise ship life one day, but he's holding tight for now.

"My contract had just started during the pandemic, and I'd love to finish it," he says. "However, I do not anticipate that I'll be going back out this year. I feel a bit scarred from the experience of last year."

Cruising Is Back—Here's What To Expect From 'Vaccinated Only' Zones To A Revamped Buffet

By CNBC, June 25, 2021

[Cruising is back—here's what to expect from 'vaccinated only' zones to a revamped buffet \(msn.com\)](https://www.msn.com/en-us/travel/news/cruising-is-back-here-s-what-to-expect-from-vaccinated-only-zones-to-a-revamped-buffet/news-B11B11B1)

The cruising industry largely shut down after several high-profile COVID-19 outbreaks on ships as the illness started to spread in 2020. Now, as the number of Americans getting vaccinated continues to rise and restrictions ease up, the big ocean-going cruise lines are preparing to sail from U.S. waters again.

Celebrity Edge is set to depart from Fort Lauderdale, Florida on June 26 to sail through the Caribbean with beefed-up health and safety measures, including the crew and all guests ages 16 and older fully vaccinated. Other cruises, from Royal Caribbean to Carnival, will soon follow.

"Cruise lines have gone to great lengths to make sure there will never be a significant outbreak of COVID-19 on a ship again," says Gene Sloan, senior reporter for cruise and travel at The Points Guy.

Some have added protocols including social distancing, reduced capacity, face mask policies, temperature screenings, medical facilities designed for COVID-19 testing and more.

"Every major line also now has a plan should even one or two passengers start feeling sick with COVID-like symptoms," says Sloan.

Of course, nothing is foolproof: Royal Caribbean recently canceled the first sailings of its newest ship, Odyssey of the Seas, after eight crew members tested positive for COVID (six were asymptomatic, two had mild symptoms, according to NBC 6 in Miami). The ship's inaugural cruise, scheduled to leave from Fort Lauderdale on July 3, has been pushed back to July 31.

Royal Caribbean CEO Michael Bayley said in a statement that "the positive cases were identified after the vaccination was given and before they were fully effective," and that the company delayed the cruise out of an "abundance of caution."

Still, travelers are ready to hit the high seas: World cruises are selling out, the maiden voyage for the new Disney Wish (launching next year) is already booked solid and cabins this summer are hard to come by, partly due to fewer ships in the water and reduced capacity, as well as people rebooking trips that were canceled over the past year.

"There's been a lot of pent-up demand," says Chris Gray Faust, managing editor at Cruise Critic.

Here's what travelers can expect as they start cruising again.

Less Crowded Ships And Ports

If you can find a cabin on a ship, it could be a great time sail due to the current capacity reductions required by the CDC, says Lisa McGregor, owner of Passport Pleasures Luxury Travel, a Florida-based agency that specializes in cruise voyages.

"Just like when we were flying last year and the planes were empty, now you have an opportunity to sail with fewer people and have a lot more breathing room," says McGregor.

Another perk, according to Sloan: "The ports that cruises visit also are less crowded than usual, so you'll be welcomed with open arms. Many of the places cruise ships go rely heavily on tourism to survive, and they haven't had much business in more than a year. They are thrilled that cruise ships are coming back."

Some Money-Saving Deals

Even though there's reduced capacity and high demand, cruise lines are enticing people with sales and promotions. For instance, Carnival is offering 40% off sailings, Royal Caribbean is giving 60% off a second passenger, Princess is throwing in shipboard credits and even Crystal — a super luxury line with butlers — is extending discounts.

But according to Anne Scully, a partner at Embark Beyond, she's seeing waitlists for popular cruises and demand extending into 2022 and 2023. "Things are pretty tight right now," she says.

Showing Proof Of A Vaccination

Vaccination requirements vary by cruise line and port of departure, but some ships require proof of vaccination or have perks for vaccinated travelers. Cruise lines will have a way to indicate vaccinated and unvaccinated passengers, whether it's with a wristband or a mark on your seacard.

Gray Faust says that when she recently traveled on Royal Caribbean's Adventure of the Seas (which departed from Bahamas), she had to show her original vaccination card when checking in on the ship and had to upload it online to get in and out of the Bahamas.

The vaccine card was also useful on land. "The Bahamas will not let people eat indoors unless they're vaccinated," says Faust. "So we had to show our vaccine card to eat inside a restaurant."

Vaccination And Mask Zones

Cruises won't only be available to people who have been vaccinated — but you'll have a much more enjoyable time if you are.

According to CDC rules, ships that have at least 95% of crew and passengers fully vaccinated can use their discretion when it comes to mask rules. Ships that don't meet those numbers can have designated areas for fully vaccinated passengers where masks and physical distancing are optional.

Royal Caribbean, for example, just released its new health and safety protocols for the July and August sailings from Miami on Freedom of the Seas. The line will designate some bars, lounges, restaurants, and events for vaccinated guests only (no masks required). In the Main Dining Room, there will be areas for vaccinated guests to dine separately.

Unvaccinated guests will also need to pay for additional COVID testing.

"It's expected these sentiments will be mirrored for the line's other ships, particularly the ones sailing from Florida and Texas," says travel expert Pauline Frommer.

A Different Kind Of Buffet

Despite early reports that the legendary cruise ship buffets would fall victim to COVID, it looks like they are here to stay. They're just going to be different, and the rules will change from line to line.

The big takeaway: many buffets will no longer be self-service, and many will require reservations or reduced numbers in the dining room.

"You go through the line and you point at something and the crew will serve it to you," says Faust, of the revamped buffet she experienced on Adventure of the Seas. "They'll give you as much as you want and you still have all the choices that you're used to."

Cleaner Ships

CDC guidelines require enhanced cleaning procedures, but some cruise lines are going even further.

"They've implemented all sorts of new safety protocols on ships, many behind the scenes," says Sloan. "Some lines have spent millions revamping air handling systems on ships, for instance, so that no cabin shares the same air."

Reservations Needed

Gone are the days when you can show up on a ship and wing it — in the post-pandemic era, you'll need to make a lot of reservations, from shows to a spot at the gym. Faust points out that this is a way for cruise lines to discreetly do contact tracing, should something go wrong.

New Technologies

The cruise experience is also going high-tech to help keep passengers safe. Besides the ubiquitous QR code menus you see at many restaurants these days, you can expect contactless payment systems, virtual reservations (and virtual lines), thermal temperature checks, UV sanitization and more.

New Ships

While it's not pandemic-related, lots of new ships will set sail.

Over the next 18 months, look for new ships from Disney (the company's first launch in more than a decade), Carnival (with a groundbreaking deck-top roller coaster on the Mardi Gras), Royal Caribbean (including what will be the world's largest ship), Crystal Cruises, Lindblad Expeditions, Seabourn, Viking, Regent and more.

"New ships are going to have more amenities, they're going to be more modern," says Faust. "It's like staying in a tired hotel room versus a new hotel room."

Small Ship Expedition Cruising Will Be Hot

According to Bob Simpson, vice president of expedition cruising at Abercrombie & Kent, twice as many guests booked the company's small-ship expedition cruises in Q2 of this year compared to the same time in 2019.

"The very elements that define [small ship cruising] — remote destinations, small ships, outdoor adventures and a focus on learning — closely align with what travelers value most right now," he says.

Flexibility Will Be Key

According to McGregor, the cruise lines want to make sure you're comfortable booking a trip — and are willing to work with you if you need to make a change. "There are flexible cancellation policies throughout the industry."

But check the fine print. "Make sure you understand what the lines are requiring," says McGregor. "What's the cancellation policy? Is it cash back or a future cruise?"

Evolving Rules And Regulations

Getting to this point where cruises are embarking hasn't been easy, and regulations are changing by the minute.

For instance, in October 2020, the CDC issued a "framework for conditional sailing order" saying that cruise lines could resume voyages if they follow health and safety rules, including a mandate that a cruise ship must have 98% of its crew and 95% of its passengers fully vaccinated, as well as protocols and policies for social distancing, reduced capacity, face masks, temperature screenings, COVID-19 testing and more.

But on June 18, a federal Florida judge ruled that the CDC's orders were an over-reach of power and issued a preliminary injunction that prevents the CDC from enforcing its guidelines in Florida. In April, the state had sued the CDC, demanding that it allow cruise lines to immediately resume sailing from U.S. ports.

Meanwhile, a new Texas state law says that businesses can't require vaccines. It hasn't been determined if this will apply to cruise lines, but Carnival Cruise Line is still planning to start fully vaccinated voyages out of Galveston on July 3.

A Slow Return To Normal

Sloan, who predicts that things might not return to normal until well into 2022, has witnessed the gradual resumption of cruising firsthand. In November 2020, he was on the high-profile SeaDream 1 — the first Caribbean cruise since the start of the pandemic — when COVID broke out on the ship. Last week, he sailed in the Caribbean on Royal Caribbean's Adventure of the Seas.

"The development of COVID-19 vaccines has been a game-changer," says Sloan. "When the outbreak occurred on SeaDream 1, nobody on the ship was vaccinated for COVID-19. They tested every passenger for COVID-19 before boarding, and every passenger was negative. But without a vaccine, there wasn't a second layer of defense to stop COVID-19 from spreading should a passenger later test positive."

And that's what happened according to Sloan — a passenger who initially tested negative started feeling ill, subsequently tested positive and began spreading to others.

"Now, with so many passengers vaccinated — on Adventure of the Seas, it was 94% of all passengers — it is unlikely that COVID-19 would spread if a passenger fell ill," says Sloan.

Faust was surprised by how normal things already seemed on her cruise: "I played a ton of trivia. I heard live bands. I went to different restaurants. I sat by the pool," she says.

Checking In With Your Doctor

If you are deciding whether or not to sail, discuss your health risks with your doctor, stay up to date on where Americans can travel and seek guidance from the CDC, the World Health Organization and other health authorities.

According to Dr. Robert L. Quigley, senior vice-president and global medical director of International SOS, the best way to protect yourself and others is to get fully vaccinated at least two weeks prior to your trip.

"On the ship itself, the CDC recommends maintaining six feet of social distance from anyone who is not traveling with you, both indoors and outdoors," says Quigley. "And when engaging in activities with other passengers, be sure to also wear a mask, avoid touching your eyes, nose and mouth, and wash your hands frequently, particularly after touching any surface."

Choosing your destination wisely is also important, says Quigley. "Places with low COVID-19 infection rates and/or high vaccination rates should represent the lowest risk to you in your travels. Clearly, multiple port stops, as part of the cruise, only increase your chance of exposure," says Quigley. "So do some research ahead of time."

First Post-Pandemic Cruise Ship From US Sails Away

By Adriana Gomez Licon And Marta Lavandier, The Associated Press, June 26, 2021

[1st post-pandemic cruise ship from US sails away \(msn.com\)](#)

The first cruise ship to leave a U.S. port since the coronavirus pandemic brought the industry to a 15-month standstill sailed away on Saturday, June 26 with nearly all vaccinated passengers on board.

Celebrity Edge departed Fort Lauderdale, Florida, at 6 p.m. with the number of passengers limited to about 40% capacity, and with nearly all 1,100 passengers vaccinated against COVID-19. Celebrity Cruises, one of Royal Caribbean Cruise's brands, says 99% of the passengers are vaccinated, well over the 95% requirement imposed by the Centers for Disease Control and Prevention.

A giant greeting was projected on a wall of one of the port buildings: "Someday is here. Welcome back."

Passengers arrived with matching T-shirts that read phrases such as "straight outta vaccination" and "vaccinated and ready to cruise."

“Words can’t describe how excited we are to be a part of this historic sailing today,” said Elizabeth Rosner, 28, who moved from Michigan to Orlando, Florida, in December 2019 with her fiancé just to be close to the cruise industry’s hub.

To comply with both the CDC’s requirement and a new Florida law banning businesses from requiring customers to show proof of vaccination, Celebrity Cruises asked guests if they would like to share their vaccination status. Those who did not show or say they are vaccinated face additional restrictions.

Saturday’s sailing kicks off the cruise lines’ return to business with Carnival vessels already scheduled to depart from other ports next month.

“This is an emotional day for me. When I stepped on board the ship, I was proud. It’s a beautiful ship,” said Royal Caribbean Cruises’ CEO Richard Fain, after expressing condolences to the victims of the Surfside building collapse in Miami, less than 15 miles (about 24 kilometers) south of the port.

Celebrity Cruises had unveiled the \$1 billion boat in December 2018 — betting on luxury cruising, offering a giant spa and multi-floor suites. The seven-night cruise will sail for three days in the Western Caribbean waters before making stops in Costa Maya, Cozumel and Nassau.

The ship is led by Captain Kate McCue, the first American woman to captain a cruise ship, who has more than 1 million followers on TikTok.

“You can truly feel the palpable sense of excitement and energy amongst the group as we prepare for our welcoming of our first guests,” McCue said. “I’ve never honestly seen a group so excited to get back to work.”

Industry officials are hoping all goes smoothly to move past a chapter last year of deadly outbreaks on cruise ships that prompted ships to be rejected at ports and passengers to be forced into quarantine. Some passengers died of COVID-19 at sea while others fell so ill they had to be carried out of the vessels on stretchers.

The CDC extended no-sail orders repeatedly last year as the pandemic raged, and came up with strict requirements for the industry that have already been contested in court by the state of Florida. Florida Governor Ron DeSantis says the industry generates billions for the state’s economy.

Officials at Port Everglades in Fort Lauderdale said that port lost more than \$30 million in revenue in fiscal year 2020 from the cruise shutdown.

During that hiatus, Carnival, Norwegian and Royal Caribbean, the three largest cruise companies, have had to raise more than \$40 billion in financing just to stay afloat. Collectively, they lost \$20 billion last year and another \$4.5 billion in the first quarter of 2021, according to Securities and Exchange Commission filings.

The pandemic forced Kurt and Carol Budde to cancel their beach celebration wedding aboard the world’s largest ship, Symphony of the Seas, in March 2020. COVID-19 halted cruising six days before they were scheduled to tie the knot in St. Maarten. Kurt Budde’s part-time gig as a travel agent also dried up.

"It's a honeymoon make-up cruise," said Kurt Budde, sporting a matching shirt with his wife with the phrase "On Cruise Control."

"We are living our best lives post-COVID today," he said.

I Went On Royal Caribbean's 7-Day Cruise To The Bahamas. I Felt Completely Safe, But My Heart Broke Seeing How Hurt The Tourism Industry Is

By Jamie Killin, Business Insider, July 1, 2021

[Halee Whiting went on Royal Caribbean's 7-day cruise to the Bahamas. She felt completely safe, but her heart broke seeing how hurt the tourism industry is. \(msn.com\)](#)

I went on a seven-day cruise embarking from the Nassau cruise port in the Bahamas and visited Royal Caribbean's private island, Perfect Day at Coco Cay, as well as Grand Bahama Island and Cozumel, Mexico.

This was my first time taking a solo trip in almost two years.

I started my own hospitality company during the pandemic and am a travel blogger, so it's been a very taxing year - maybe not as taxing as it's been for a medical professional, but still, working in the tourism industry and watching people's livelihoods go up in flames has been hard.

Overall, The Cruise Was A Wonderful Experience, And They Did A Great Job Making Us Feel Safe

Because of the Bahamas' regulations, you had to be vaccinated for the cruise unless you were a child. You also had to apply for a Bahamian health certificate through the Bahamian government two weeks prior to embarking with all of your passport and vaccine information ready. I had mine accepted within a day and it cost \$40.

Then, we found out three or four days before our cruise that they were going to provide us with antigen rapid tests as well.

The Whole Check-In Process Was Really Smoothly

You got there and brought the barcode you used to register for the test with, you took your test, then you had results within 20 to 40 minutes and were able to board. We were also tested again a couple days before the end of the cruise.

We were all kind of waiting to see if anyone got sick because Royal Caribbean said they'd inform us if anyone tested positive for COVID-19, but it seems that no one had an issue. I know there's been positive cases on other cruises, but it's going to happen anywhere - a hotel or a ship.

Masks were required for the crew but not for the guests. I kept one on me in case I got in a tighter situation like an elevator and used it occasionally. I also had to have one to obey the masks laws for whichever port we were in. So for example, in Cozumel, until we were seated at a restaurant, we had to be in a mask.

I Thought They Did A Great Job With The Safety Protocols, But There Was Definitely A Bit Of Security Theater

I think they're still figuring out what procedures really work.

For example, you could sit at the swim-up bar in the pool, but you couldn't sit at a bar on the ship.

One of the nights they held a dance party, and instead of hosting it in one of the lounges, they had it at the ice-skating arena where there was more space, and they had these lights shining on the floor so you could see where your area was.

There were also some activities that were missing - Royal Caribbean does a fun adults-only scavenger hunt that they weren't able to do distanced. For karaoke, they were cleaning the microphone between people. For the classes, they had spaced-out seating. Things were just done differently.

Also, unless your reservation was linked to another guest's, you couldn't dine together. So I saw one of my friends at the restaurant and our reservations were about 40 minutes apart, but he couldn't come to my table and eat with me. However, he could order a drink and sit at the opposite side of my table, which was funny.

I went with a friend and had about 25 friends on board, but if I was sailing by myself and didn't know a soul it would have been a little more difficult to socialize because of the protocols.

The Cruise Was Less Than One-Third Capacity, So We Felt Very Pampered

I'm almost sad to see when things go back to normal because you never had to wait for an elevator or look for a pool seat.

The staff was really great and eager to have everyone back on board. Every single person no matter what hall or promenade you were walking through said, "Hello, thank you for sailing with us again."

You could see they were very cautious because their jobs depend on it. At one point, a server tripped and spilled some wine in the restaurant and started crying. You can tell they're on edge and want to make sure things go great, but they're always going above and beyond anyway.

At Our Stops, You Could See The Effects Of The Pandemic

Being in the Bahamas and then Cozumel, which are two of the biggest cruise ports, it's still a struggle for the people there. A lot of the businesses still aren't open, and my favorite car rental in Cozumel had to end their lease location right at the port because they couldn't support it anymore and moved down the street.

One day, I got back on the ship, sat on my balcony, and just started crying. I was so beside myself texting my husband and my friend saying, "I just feel so bad" because there are people just begging you to come shop.

I wish I could have spent even more money than I did, and thankfully everyone in my group felt the same way. Tourism can't come back fast enough.

I've Personally Felt The Effect Of COVID-19 On My Job In The Tourism Industry, But Nowhere On The Scale That These People Are

I was all in on my feelings. It broke my heart.

I'm also glad I'm scheduled for another cruise in August out of Florida because I'm interested in seeing how that sailing is because in Florida it's now illegal to ask to see someone's vaccination record, so instead the cruise line will have additional testing and a different onboard experience.

My husband and I might even book a last-minute sailing in July.

Porter Airlines Gets \$270.5M Loan From Feds, Including \$20.5M For Refunds

By The Canadian Press, June 30, 2021

<https://globalnews.ca/news/7994880/porter-airlines-loan/>

The parent company of Porter Airlines has reached an agreement with the federal government for loans valued at up to \$270.5 million, including \$20.5 million to refund passengers for flights cancelled during the COVID-19 pandemic.

Porter Aviation Holdings Inc. says it will use the money primarily as a capital reserve during the pandemic recovery period.

The regional airline based at Toronto's island airport is the latest carrier to access loans through the government's Canada Enterprise Emergency Funding Corp.

Loans are repayable within five years with the loan to refund passengers payable over seven years.

All flights booked by Wednesday for travel as of Feb. 1, 2020, are immediately eligible for refunds. Online submissions will be accepted until August 29 with refunds of the total purchase amount processed in the original form of payment.

Customers can keep their existing travel credits and receive a 25 per cent credit bonus, depending on their method of booking. The credits are valid until December 31, 2022, and are transferable.

"All customers with pandemic-related flight cancellations now have the option of requesting a refund," stated CEO Michael Deluce.

He said the airline will use the government loans to help it resume flights on July 20.

Porter has issued thousands of refunds requested by passengers to date for all flights cancelled on U.S. routes, or any domestic flight booked as of July 2020.

Sunwing Lands \$100-Million Bailout From Ottawa For COVID-19 Flight Cancellation Refunds

By Eric Atkins, Transportation Reporter, The Globe and Mail, June 25, 2021

The federal government will lend Sunwing Airlines and Sunwing Vacations as much as \$100-million to provide refunds to customers whose trips were cancelled in the pandemic. The taxpayer bailout announced on Friday, June 25 is in addition to a loan worth \$348-million the government made to the Toronto-based airline and tour operator earlier in 2021. The emergency funding unveiled on Friday, June 25 covers airfares, hotels and vacation packages scheduled on or after February 1, 2020, said the Canada Development Investment Corporation, the government arm that administers the Large Employer Emergency Financing Facility (LEEFF). The loan is repayable, and comes after the government made similar, larger loans to Air Canada and Transat AT Inc. for operational purposes as well as customer refunds. WestJet Airlines and Porter Airlines have yet to announce a government loan to pay for refunds. Sunwing customers have until August 27 to request their refund, the government said. Customers who want to keep their credits are not required to take any action, Sunwing said. The credits are good until September 30, 2026.

Read Story (Subscription Required): https://www.theglobeandmail.com/business/article-sunwing-lands-100-million-bailout-from-ottawa-for-covid-19-flight/?utm_medium=email&utm_source=Market%20Update&utm_content=2021-6-25_11&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

Westjet Sparks Customer Fury After Refusing Refunds For Cancelled Flights — Again

By Sophia Harris, CBC News, July 1, 2021

[WestJet sparks customer fury after refusing refunds for cancelled flights — again \(msn.com\)](#)

WestJet has once again sparked customer fury after the airline cancelled several flights in July and told passengers they weren't entitled to refunds.

"It's unacceptable," said Shanie Couture.

With COVID-19 restrictions easing, the Quebec City woman booked her family of four on a round-trip flight from Montreal to Edmonton, departing July 24.

But almost two weeks later, WestJet cancelled the flight and rebooked the family on a new flight, which now included a stopover in Toronto each way.

Couture only wanted a direct flight, as she was travelling with two young children and had to drive more than 260 kilometres from Quebec City to get to the Montreal airport.

"This is my one-year-old's first time flying. I wanted to make it easier for them by taking only one flight," said Couture. "So I wasn't going to drive that distance to then have two flights to deal with."

When she called WestJet and requested a refund for the \$1,768 she spent on tickets, Couture said an employee refused her request, telling her she could only get a credit for a future flight.

Couture unhappily accepted the credit, and spent an additional \$2,369 to rebook her family on a preferable flight with another airline.

"I was very disappointed," she said. "I work in customer service. If I can't fulfil something for a customer, I give them a refund. I don't give them a store credit. That's not how it works."

CBC News interviewed four WestJet customers who each had booked flights to different destinations, all departing in July. In each case, WestJet cancelled their direct flight in mid-June and rebooked the customer on a longer flight that now included a stopover. In two cases, the new flights departed on different dates.

Each passenger said they requested a refund — but were only offered a credit.

Three out of the four passengers wound up rebooking with another airline, essentially paying twice for their tickets.

And there are dozens of similar customer complaints concerning WestJet flight changes posted on social media.

In an email inquiry to WestJet, CBC News pointed out that Canada's Air Passenger Protection Regulations (APPR) suggest the customers interviewed were entitled to refunds.

Under the federal rules, airlines must offer refunds for flights cancelled for reasons within their control, as well as offer to rebook passengers on another airline if it can't find an alternative flight leaving within nine hours of the original departure.

Following several back-and-forth emails, WestJet responded that it had reviewed the customers' cases and determined they deserved refunds, which the airline said it would now provide.

"We apologize for the inconvenience and are reviewing our processes to make necessary improvements," said WestJet spokesperson Morgan Bell in an email.

It shouldn't be so difficult for passengers to get a refund they are entitled to, said Ian Jack, a spokesperson with Canadian Automobile Association (CAA), a non-profit that serves Canadian travellers.

"You should treat your customers right," he said. "That clearly didn't happen in this case until some extra pressure was applied."

'Putting People First'

Last year, after the pandemic brought most air travel to a halt, WestJet and several other airlines faced criticism for refusing to provide refunds for cancelled flights.

But by October 2020, WestJet changed its tune and became the first national Canadian airline to announce it would provide refunds for flights cancelled due to the pandemic.

"We are an airline that has built its reputation on putting people first," WestJet president and CEO Ed Sims said in a statement at that time.

That wasn't the message Seema Shirali, of Markham, Ontario said she received when WestJet cancelled a direct flight she booked for herself and her husband, from Toronto to New York City, for July 30.

The airline rebooked the couple on flights with a stopover in Atlanta, adding almost 4.5 hours to what was originally a 2.5-hour trip. On top of that, Shirali's husband was booked to fly home one day earlier than his original return date.

That meant his four-day trip to visit the couple's daughter would last only three days.

"The problem was that he has very little time," said Shirali. "I was really upset."

WestJet refused to give her a refund, she said, so she begrudgingly accepted a \$502 credit for the couple's departing flight, as well as her husband's return flight and rebooked them with another airline — at an additional cost of \$707.

"Now we have credits and money locked up," said Shirali. "What if this happens again? Like, do I really want to use WestJet again?"

'Unpredictable Demand' During COVID

When CBC News first contacted WestJet last week about its recent spate of flight cancellations, the airline made no mention of offering refunds.

WestJet had to make flight adjustments "to accommodate unpredictable and inconsistent demand trends that are being influenced by changing [government] travel policies and guidance," said Bell.

She added that the airline was "doing our best to resolve complaints."

WestJet didn't specify if it deemed the flight adjustments as outside of its control, due to the pandemic.

Consumer advocate Jack argues that, at this point, the move is a controllable business decision.

"The airlines have had months to figure out how to manage under these circumstances, to understand what their [passenger] loads tend to be."

CBC News outlined to WestJet the airline's pledge to refund pandemic-related cancellations, the APPR rules on refunds for flights within an airline's control, as well as U.S. Department of Transportation regulations mandating that airlines flying to and from the United States provide refunds for cancelled flights — no matter what the reason.

Two out of the four customers interviewed were booked on flights to the U.S.

Bell responded that WestJet had determined the four customers did indeed deserve refunds, but didn't provide the reasons behind the decision.

As for Couture, she said a WestJet agent contacted her Thursday evening to start the refund process.

"If they really do reimburse me, I'll be really happy. It's just — it's sad that it took this to get reimbursed."

The Canadian Transportation Agency (CTA) said it has received complaints involving this matter and is monitoring the situation. Two customers whom CBC News interviewed had filed complaints with the CTA.

Airlines Are Not Prepared For The Surge In Travelers Because They Don't Have Enough Planes - Or Pilots To Fly Them

Airlines are discovering they retired too many aircraft during the pandemic and let go too many pilots and flight attendants.

Southwest Airlines says it doesn't have enough planes to sustain its model in 2022 and 2023.

Airline schedules are highly unreliable as a result, leading to flight changes and cancellations.

By Thomas Pallini, Business Insider, June 27, 2021

<https://www.msn.com/en-ca/money/companies/airlines-are-not-prepared-for-the-surge-in-travelers-because-they-don-t-have-enough-planes-or-pilots-to-fly-them/ar-AA LuPHW?ocid=msedgdhp&pc=U531>

Travel is surging in the US and airlines are once again faced with shortages, but it's more than just pilots this time.

Many US carriers shed older aircraft from their fleets in a cash-saving effort during the worst times of the pandemic. At the time, vaccines were a distant dream and travel demand wasn't expected to rebound for years.

"The airlines were being forced to make very complex decisions under enormous pressure," Henry Harteveltdt, travel industry analyst and co-founder of Atmosphere Research Group, told Business Insider. "Key among them is: How do you bring your costs down to survive an approximately 96% decline in demand?"

But Southwest Airlines, after accelerating the retirement of 737-700 aircraft in 2020, is now saying that the airline's current fleet won't be enough to support the carrier's business model in the upcoming years and could hinder expansion efforts.

"We don't feel like we have enough airplanes for 2022 and 2023, and that's just doing what you know us to be famous for," Gary Kelly, Southwest's chief executive officer, told CNBC, referring to its current business of mostly domestic flying.

Now that demand is ramping up, airlines might find themselves without enough planes to keep up and Southwest isn't the only airline that shed planes during the pandemic. Delta Air Lines similarly parted with three fleet types including the McDonnell-Douglas MD-80/MD-90, Boeing 737-700, and Boeing 777-200 series of aircraft.

Those aircraft now sit in storage facilities and bringing them back into service would be too great an expense for airlines, according to Richard Aboulafia, vice president of analysis for Teal Group. New builds from manufacturers, including the Boeing 737 Max and Airbus A220, are preferable but come at a slower rate.

The aircraft shortage is also compounded by the age-old pilot shortage, with not enough pilots available to fly the ambitious schedules that airlines have set. American Airlines saw the impacts of over-scheduling in mid-June when hundreds of flights were canceled in a single weekend thanks to a combination of labor shortages and severe weather.

"The pilot shortage that loomed over the industry in 2019 may have abated slightly, but it hasn't gone away," Harteveltdt said.

Airlines moved to shed staff last year, including pilots and flight attendants, through buyouts and voluntary separation programs in a bid to lower costs. But just like with aircraft, some may have parted ways with too many now that demand is rebounding.

"Perhaps they had lost more pilots and flight attendants than they otherwise would have wanted and, as a result, that may have reduced their ability to scale up their flying as demand returned," Harteveltdt said.

Shortages stemming from massive staff reductions also could've been avoided since airlines were the recipients of three rounds of federal stimulus money.

"I think that the airlines would probably admit - privately if not on the record - that perhaps they should have been less aggressive in encouraging employees to take buyouts and leave the company when the government was going to cover 70% of those employees' wages," Harteveltdt said.

Delta has committed to hire and train 1,000 new pilots between now and next summer and United has launched a pilot training program, Aviate, that provides financing options and a pathway to flying its aircraft for students.

Airline schedules are now highly unreliable and travelers booking flights should be prepared for unexpected changes or cancellations. Changes to airline schedules can occur anytime and travelers should frequently be checking their bookings to see if changes have occurred.

If an airline has changed a traveler's trip, they have the right to request a new flight or even a refund if the change is great enough.

Canada's Big Banks Are Asking Workers About Their Vaccination Status In Bid To Re-Open

By National Post Staff, June 24, 2021

[Big banks are asking workers about their vaccination status in bid to re-open \(msn.com\)](#)

On Tuesday, June 22, Investment firm Morgan Stanley said staff will be returning to their offices starting next month, as long as they are fully vaccinated.

The company announced that masks and physical distancing guidelines would be lifted and clients and visitors would also have to be fully vaccinated before they enter their offices with an honour system in place.

Speaking at a conference, Morgan Stanley CEO James Gorman said bluntly, "If you can go into a restaurant in New York City, you can come into the office."

"[By] Labor Day (September 6), I'll be very disappointed if people haven't found their way into the office, and then we'll have a different kind of conversation," Gorman added, somewhat ominously. The executive would take a "dim view" of employees who didn't return to work, according to FT.

Similarly, the world's largest asset manager Blackrock Inc. announced it is bringing vaccinated workers back into offices in September while some remote work would be allowed each week. Citi, Credit Suisse, Barclays, Bank of America and Deutsche Bank have all announced similar plans to return by fall, according to FT.

Blackrock has also asked all employees to report their vaccination status by the end of June.

According to CNBC, Goldman Sachs has followed in similar shoes by asking all U.S. employees to disclose whether they are vaccinated or not.

The Equal Employment Opportunity Commission said last month that employers asking for vaccination status from their workforce and asking them to return to work is completely legal, The New York Times reports .

Other banks, such as Bank of America and JPMorgan Chase have asked workers to voluntarily disclose their vaccination status to ascertain whether they can come back to the office or not, the paper reported.

With COVID waning, financial firms are increasingly pushing back against the work from home trend. Wall Street titan Goldman Sachs told vaccinated workers to return to the office in the U.S by July. JP Morgan Chase CEO Jamie Dimon told its employees that by early July, “all U.S.-based employees will be in the office on a consistent rotational schedule.”

Canada’s Bay Street, on the other hand, seemed to be in no rush to end remote work. Bankers in Toronto were “dodging” the pressure to return to work, according to Bloomberg. “If anything, [executives] rave about how surprisingly efficient and profitable the arrangement has been,” the outlet reported on June 8.

They may be the minority in the banking sector, though.

A survey of 400 North American financial services executives found that 78 per cent would prefer their employees to spend four to five days in the office after the pandemic ends. However, pushback is being expected. Office policies could hurt the chances of attracting talent, 70 per cent also said.

Bankers In Toronto Dodge Wall Street’s Return-To-Office Pressure

Banks, finance firms warm to hybrid working arrangements

‘It worked way better than expected,’ trading chief says

By Kevin Orland and Sandrine Rastello, Bloomberg, June 8, 2021

[Coronavirus Canada: Toronto Bankers Dodge Wall Street Return-to-Office Pressure - Bloomberg](#)

As Manhattan slowly springs to life again, with Wall Street’s biggest firms pushing traders and bankers back into the office, the scene some 350 miles to the northwest, where North America’s No. 2 financial centre lies, is vastly different.

Toronto’s Bay Street is quiet, laid low by successive waves of COVID-19. Union Station, normally one of the continent’s busiest commuter hubs, is largely deserted, even in rush hour. It will get busier as the crisis eases but the financial district, most here agree, has undergone a change that is likely permanent.

Unlike on Wall Street, where the likes of JPMorgan Chase & Co.’s Jamie Dimon and Goldman Sachs Group Inc’s David Solomon talk excitedly about filling offices back up, top Bay Street executives seem to be in no hurry to end remote work. If anything, they rave about how surprisingly efficient and profitable the arrangement has been. And some acknowledge that their employees have little desire to return to the office five days a week.

In one recent comment that captured the mindset in C-suites across the city, James O'Sullivan, the head of fund manager IGM Financial Inc., spoke of a "new normal" where many employees spend part of their workweek at home. Manulife Financial Corp. Chief Executive Officer Roy Gori says remote work has been "incredibly" effective and the global insurer will continue to allow some of it when the pandemic is over.

This approach is driven, in part, by real estate. Toronto has one of the lowest vacancy rates for top-quality commercial office space among North America's major cities, according to Cushman & Wakefield Plc data, with banks, asset managers, insurance companies, technology firms and government agencies all competing for it. A smaller in-office workforce will help keep these costs in check as companies grow.

But the kinder, softer sell in getting employees back is also about the structure of Canada's financial industry, where mortgages, lending and asset management drive the bottom line. Deal-making and trading -- lines of business where the need for collaboration has created a culture of long hours in the office -- are important, but they're not the dominant part of the country's banks.

"You see much more of the investment banking culture permeating Wall Street than you do the investment banking culture permeating Bay Street," said Joe Martin, a professor at the University of Toronto's Rotman School of Management who co-wrote a book on the history of the U.S. and Canadian financial systems.

That shows up at the top. Of the five CEOs who run Toronto's largest banks, only one has spent the bulk of his career as an investment banker.

Of course, not all firms in the two cities fit this neat-and-easy breakdown: Citigroup Inc., for instance, is embracing a hybrid work model more akin to the Canadian approach. And bank executives in Toronto may eventually decide they need more people in the office. But, broadly speaking, there's a divergence that may shape how these industries, and their cities, develop and evolve in coming years.

At the Toronto Stock Exchange, the nerve centre of Canadian finance, many employees won't be coming back five days a week. After running with as little as 4% of its staff on site during the pandemic, the exchange plans to adopt a new work model, as technology and automation have allowed those running even "critical" infrastructure to work from home, according to John McKenzie, CEO of exchange parent TMX Group Ltd.

The pandemic is even changing the minds of finance executives who are true believers in the camaraderie of office life.

Before the pandemic, Jeff Macoun, president and chief operating officer of Canada Life Assurance Co.'s domestic unit, loved to stroll around the office and chat with colleagues about their weekends and their kids' hockey games. He's been working alone in an empty wing of the insurer's office in London, Ontario, while 95% of the employees are working from home.

But the numbers don't lie. The firm, which is controlled by Power Corp. of Canada, found that employee engagement scores actually went up during the pandemic, with an 86% positive rate during a survey conducted in the fall, up from 73% a year earlier.

While Macoun misses the personal interaction, remote work has been “liberating” for many of his 11,000 staff, he said. “It has shown me that we have the ability to service our customers in a more digital way.”

At Canaccord Genuity Group Inc., one of Bay Street’s shrinking roster of independent investment banks, the trading unit has generated more than three times the revenue it did a year earlier, with as few as 10% of its traders present in the office.

“Until we were forced to have to do it, senior management and guys in their 50s like me thought you had to come to the trading desk to get your job done,” Darren Hunter, Canaccord’s global head of Canadian equity trading, said in an interview. “But we had to change, so we made it work. And it worked way better than expected.”

Hunter and many of his colleagues still miss the clamour of 30 people talking at once and the ability to spontaneously break away in a smaller group to brainstorm an idea. Even after his traders return to the office, he expects them to have more flexibility than they had before the pandemic and that will help productivity. “They’re going to work harder and generate more revenue,” Hunter said.

But working from home isn’t without its downsides, especially for the merchants, restaurants and service workers whose livelihoods rely on the daily flood of downtown commuters.

That’s a matter of some concern for officials in the Toronto region, which has an estimated 275,000 financial services jobs, and in Montreal, Canada’s second city of finance and home to National Bank of Canada and global investment manager Fiera Capital Corp.

Among those firms expecting to cut the number of leases is Quebec’s Desjardins Group, the largest financial co-operative in North America. About 95% of employees at its downtown office complex are working from home, spokeswoman Chantal Corbeil said in an email.

Cost-cutting opportunities abound. “The technology clearly has worked over the past 12 to 15 months in COVID,” said Tayfun Tuzun, Bank of Montreal’s chief financial officer. “We may utilize some of that and create more flexible work environments, which could potentially have an impact on our total real estate cost.” The bank spent more than C\$1 billion last year on rents, furniture, fixtures and property taxes.

Fiera, which manages C\$173 billion (about \$140 billion US), conducted an internal survey that found 86% of its employees want to work from home at least two days a week, Global Chief Human Resources Officer Lyne Lamothe said. “Our people wanted that flexibility, and I think there’s no going around it. We will need to adapt,” she said.

The trend so worries local officials that the Quebec government earmarked C\$23.5 million for the downtown economy, some of which is going toward an “I love working downtown” campaign.

The plans include outdoor meeting areas, concierge services to help workers get errands done, and arts installations. Michel Leblanc, president of the city’s chamber of commerce, knows it will be tough: “You’re going to have to charm workers for them to return.” And their bosses in the C-suites.

Companies Drop Plans To Sublease Downtown Toronto Space As More Workers Want To Return To The Office

By Rachelle Younglai, The Globe and Mail, June 25, 2021

TMX Group, Intellex Technologies Inc. and other companies trying to get rid of their downtown Toronto office space are reversing course, anticipating more of their employees will return to the workplace after more than a year at home. The move back to the office could be a turning point for Toronto's business district, where hundreds of restaurants and other services have suffered as the towers stood virtually empty for months. Downtown Toronto's office vacancy rate was nearly 10 per cent at the end of March, the highest level since the global financial crisis, due to many companies trying to sublease some of their space. Now some are rethinking those plans and taking space off the market as employees report they want to return to the office, at least for a few days a week. "A lot of them have decided that they need an office presence and that is what is driving some of the decisions," said Juana Ross, Toronto market research director for Cushman & Wakefield, a commercial real estate company. Space available to sublet, which is included in calculating the office vacancy rate, is declining, according to commercial real estate company Avison Young. "It may be the beginning of the recovery," said Bill Argeropoulos, Avison's head of research for Canada.

Read Story (Subscription Required): <https://www.theglobeandmail.com/business/article-companies-drop-plans-to-sublease-space-as-more-workers-want-to-return/>

'Employees Want Control:' For These Canadian Companies, The Pandemic Has Prompted A Dramatic Rethink Of HR Policies

By Nicolas Van Praet, The Globe and Mail, June 28, 2021

Canadian corporations are taking their human-resources policies into previously unthinkable directions as they look to a future when COVID-19 recedes. Lightspeed POS Inc. is among several companies nationwide making significant changes to their strategies on compensation, benefits and recruiting. The Montreal-based software company introduced a new policy in recent weeks offering unlimited vacation to employees and allowing them to work from anywhere, betting nevertheless that most will return to the physical space they were forced to abandon overnight. "I do think that coming back to the office is going to be a big part of people feeling attached to the company and a feeling of belonging," Lightspeed chief executive officer Dax Dasilva said in a recent interview with The Globe and Mail. "There is a magic being together." As the pace of vaccination picks up in Canada in the weeks ahead and local economies re-open in tandem with a loosening of public-health restrictions, business leaders and human-resources specialists say the work world will experience a reset. In some cases, what emerges will be unrecognizable, as traditional notions of where to work and when to take time off are wiped out to make way for new realities.

Read Story (Subscription Required): https://www.theglobeandmail.com/business/article-employees-want-control-for-these-canadian-companies-the-pandemic-has/?utm_medium=email&utm_source=Top%20Business%20Headlines&utm_content=2021-6-29_17&utm_term=%e2%80%98Employees%20want%20control:%e2%80%99%20For%20these%20Canadian%20companies,%20the%20pandemic%20has%20prompted%20a%20dramatic%20rethink%20of%20HR%20policies&utm_campaign=newsletter&utm_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

Companies Grapple With Keeping Vaccinated And Unvaccinated Workers Safe As Offices Re-Open

Rules singling out unvaccinated employees raise concerns around privacy and stigmatization

By Brett Bundale, The Canadian Press, June 30, 2021

<https://www.cbc.ca/news/business/unvaccinated-office-worker-1.6085702>

Unvaccinated workers returning to the office could be required to continue wearing masks, steer clear of common areas, and face a staggered workday — or may even be asked to stay home, experts say.

As workplaces begin to re-open, employers are grappling with how to keep all workers safe, including those who are unvaccinated.

It's a situation that risks stigmatizing vaccine holdouts and potentially triggering workplace anxiety for some, according to human resources experts.

Some employers have created incentives to encourage workers to get immunized against COVID-19, such as paid time off for inoculations and prizes such as gift cards and company swag after a shot.

Others are considering policies that make vaccination a necessary condition of employment that could see workers who choose not to be vaccinated for personal reasons end up out of work.

"We've had some clients that work in an office setting that want to propose a mandatory vaccine policy in their workplace," said Olivia Cicchini, an employment law specialist with Peninsula Canada, a Toronto-based human resources and health and safety consulting firm.

"If you can prove that you need that requirement, like if your workers are seeing clients or you don't have enough room for physical distancing, then you might be able to justify it."

However, people who cannot be immunized for medical or religious reasons protected under human rights legislation, as well as most unionized workers, would be exempt from a mandatory vaccine requirement, she said.

"If your workplace is in Canada and it's not unionized, employers can terminate employees for any reason at any time as long as that reason is not discriminatory," Cicchini said.

"If an employee chooses not to get vaccinated just because of personal choice, the employer could choose to terminate them on a without-cause basis and provide them with their termination pay."

Discrimination Concerns

However, rules that single out employees who have opted out of vaccines — such as mandatory masks, a staggered workday or the segregation of unvaccinated workers to certain floors or areas of the office — raise concerns around privacy and stigmatization, experts say.

"Their vaccine status becomes very apparent to everyone in the office," said David Zweig, associate professor of organizational behaviour and human resources management at the University of Toronto. "It becomes a bit of a privacy issue because suddenly, everyone knows that you did not get vaccinated."

Employers should first develop incentives to encourage vaccine-hesitant employees to get the jab, he said.

For example, Loblaw Companies Ltd. provides workers with up to three hours of paid time off for a vaccination, while Maple Leaf Foods has held multiple on-site vaccine clinics for its workers.

Still, while reducing the barriers to getting a vaccine and providing incentives are helpful, an employer's top priority remains the collective safety of all employees, Zweig said.

"It means that if you're someone who's unvaccinated, you'll probably have to wear [personal protective equipment] when you go back into the office," Zweig said. "That's a reasonable expectation to protect the safety of everyone else who is vaccinated."

He added: "The key here is for employers to do whatever is necessary to ensure that people are safe and feel safe and mitigate some of these anxieties surrounding the return to work."

'You're Out Of The Loop'

If unvaccinated workers are uncomfortable being singled out in the office, Zweig said there may be options to reasonably accommodate them, including letting them work from home.

Yet there could be career repercussions for workers who choose to continue working from home to avoid being vaccinated, he said.

"It's probably guaranteed to have an impact on your career progression," Zweig said. "If you're working from home, but your team is all back in the office, you're out of the loop."

Ultimately, if someone is choosing not to be vaccinated for personal reasons, "they have a choice to make," he said.

"They have to deal with the consequences of their actions," Zweig said. "They'll have to wear PPE when they're at work and if someone unvaccinated is uncomfortable with that, then they have a choice to make."

OTHER CAFII MEMBER-RELEVANT NEWS/ISSUES

Are You Paying For Credit Card Balance Insurance You Don't Need?

By Pat Foran, Consumer Alert Videojournalist, June 28, 2021

<https://toronto.ctvnews.ca/are-you-paying-for-credit-card-balance-insurance-you-don-t-need-1.5489091>

When you get a new credit card, raise your credit limit or make other changes to a card you already have you may be offered credit card balance insurance.

It's pitched as a way to protect yourself, in case you lose your job or get sick. But it's also considered an expensive type of insurance and you may not even need it.

"People need to be aware it's not cheap insurance, it can be quite expensive," said Laurie Campbell, director of client financial wellness at Bromwich & Smith, a licensed insolvency trustee.

Balance insurance is offered by most credit card companies and many people think if they become ill or unemployed it will pay off their balances, but it will usually just make the minimum monthly payments.

You may be offered credit card balance insurance for the first one to three months for free, but then you'll have to pay for it and you may want to think twice before saying yes.

Campbell said people who are carrying high balances on their credit cards should look at all their options.

"Is your money better saved or put toward the balance on your credit card then paying for this type of insurance? Another thing I say, if you are carrying a balance, look at ways to try and get rid of it," said Campbell.

The federal government has reviewed the practice and determined that balance insurance is expensive, optional, comes with limitations and exclusions, and customers must agree to it.

In fact, customers may already have similar coverage if they have life or disability insurance elsewhere, according to the Financial Consumer Agency of Canada.

Matthew Inglis, with Regina-based Mobile Advisors, did an insurance investigation into credit card balance insurance with Canada's major credit cards.

Some cards charge an insurance fee of \$1.20 for every \$100 owed on your credit card. If you had a balance of \$2,000 you would have to pay insurance of \$24 a month

Inglis said "the cost is astronomical" and called it a very profitable product.

"Credit card credit insurance providers pull in about \$700 million from Canadians on an annual basis with a claims ratio of between \$35 to \$70 million. So it's a very dismal claims ratio," said Inglis.

In case of death or critical illness, the entire balance may be paid off, but pre-existing conditions could exclude someone from benefits.

The best advice if you are paying for this type of insurance is to have a good understanding of how it works or consider canceling it.

"A lot of people go for years with this type of credit card insurance and pay hundreds and hundreds of dollars for it without ever being able to access it," said Campbell.

You can find out if you're paying for this type of insurance by checking your credit card statement to see if monthly premiums are being taken out or you can call the number on the back of your card and ask customer service if you are signed up for it.

Then you can make a decision about whether or not it's an insurance product that's right for you.

What Is 'Banking As A Service' And Why Is It Changing The Industry Fast?

Report says that there will be an impact to the financial services in the next 12 months

By Steve Randall, Wealth Professional, June 29, 2021

https://www.wealthprofessional.ca/news/industry-news/what-is-banking-as-a-service-and-why-is-changing-the-industry-fast/357681?utm_source=GA&utm_medium=20210629&utm_campaign=WPCW-MorningBriefing-20210629&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

While the fintech and wealthtech industry has been taking aim at the market share of traditional banks for many years, there is a growing opportunity for incumbents to fight back.

While a fintech – or any other business such as a social media or ecommerce firm – would face the high-bar regulatory hurdles to enter many areas of financial services, traditional operators are licensed and compliant.

That provides the foundations they need to offer 'banking as a service' or 'BaaS' for short.

Banking as a service essentially means that a licensed financial institution (FI) can enable non-banks to offer services such as credit cards, loans, etc.

This differs from Open Banking's access to financial data and accounts capabilities, as it allows the third party service provider to offer full banking services under its own brand – a white label solution.

According to a new report this week from financial services platform firm Finastra, traditional banks see BaaS as big news, and soon.

Significant Impact

The report polled 785 manager-level professionals at banks and other FIs globally with 85% of respondents expecting BaaS to make an impact on the sector in the next 12 months.

Four in ten executives believe this impact will be significant.

"81% of global respondents see it as a means to grow business, enhance their distribution channels, shorten time to market and streamline operations," said Eli Rosner, Chief Product and Technology Officer at Finastra. "Valuable insight from so many financial institutions sets the tone for the evolution of financial services as banks and their customers adapt beyond the pandemic and, together with the industry support they provide, serve their communities better."

Open Banking and Open Finance are key growth areas for the sector with mobile banking and artificial intelligence also are identified as the other top technologies which will be improved or deployed in the next 12 months.

Collaboration remains important to growth, but regulation and security are seen as barriers.

The poll also found that 86% of respondents agree that "financial services and banking is about more than just finance, and we have a duty to support the communities we are serving".

RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

Amid Pandemic Crisis, Canadians Are Having More Tough What-If Talks: RBC Insurance Survey

By Leo Almazora, HomeNews, June 25, 2021

https://www.lifehealthpro.ca/news/amid-pandemic-crisis-canadians-are-having-more-tough-whatif-talks-357552.aspx?utm_source=GA&utm_medium=20210625&utm_campaign=WPCW-Newsletter-20210625&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Couples and families may find some financial-planning conversations more difficult than others, particularly if they involve envisioning the worst. But according to a new survey from RBC Insurance, Canadians appear to be getting better at it.

Compared to before the pandemic, participants in the survey said that they're talking more often with their partner or family about potentially uncomfortable topics, including their children's future (56%); concerns about their finances, financial goals, and debt (38%); and the family's ability to get by financially without them (28%).

"Having these conversations can be stressful, but it's important to be as open as possible with the people close to you about all aspects of your lives together," Maria Winslow, senior director, Life & Living Benefits at RBC Insurance, said in a statement. "This is an important first step to finding solutions or mitigating potential financial issues in the future."

Aside from initializing conversations, most Canadians seem to be realizing the importance of proactively getting protection. Nearly two thirds (63%) said they believe insurance coverage is a way to take control over an unpredictable situation. Around the same proportion (65%) said they have life insurance, leaving an estimated one third (35%) without coverage.

"If we've learned anything throughout this past year, it's that life can bring unexpected events and risks, so it's important that Canadians also take action to protect themselves and their families," Winslow said.

The need to take the bull by the financial horns is becoming clear to many Canadians who need reassurance that their family will be protected when they're gone. Around a quarter (26%) said they weren't confident that their family would be able to bear the costs of housing, mortgage payments, and rent if they were to pass away.

Demographically, respondents between 35 and 54 were the least confident in their family's ability to pay for housing costs (32%), necessities that include food and clothing (22%); or child care expenses (33%).

And despite an apparent rise in thinking about life insurance coverage – 28% of all respondents said they've been evaluating their insurance coverage over the past year – many still don't understand the different types of life insurance policies available to them. That points to the critical role of having an insurance advisor who can demystify things, particularly with respect to getting the right information, assessing whether insurance coverage is necessary, and determining what insurance coverage might work best.

"While Canadians are showing themselves to be more open to having difficult conversations with those close to them, we hope they will also now have similar dialogues with an insurance advisor," Winslow said.

Flying Cars Will Be A Reality By 2030, Says Hyundai's Europe Chief

Michael Cole says urban air mobility could free up congestion and help with emissions in cities

By Joanna Partridge, The Guardian, June 29, 2021

https://www.theguardian.com/business/2021/jun/29/flying-cars-will-be-a-reality-by-2030-says-hyundai-europe-chief?utm_term=.27f309b76d72c14a516b71e76b768cc4&utm_campaign=MorningMailAUS&utm_source=esp&utm_medium=Email&CMP=morningmailau_email

Flying cars will be a reality in cities around the globe by the end of this decade, according to a leading car manufacturer, and will help to reduce congestion and cut vehicle emissions.

Michael Cole, the chief executive of the European operations of South Korean carmaker Hyundai, said the firm had made some "very significant investments" in urban air mobility, adding: "We believe it really is part of the future."

Cole conceded: "There's some time before we can really get this off the ground."

"We think that by the latter part of this decade certainly, urban air mobility will offer great opportunity to free up congestion in cities, to help with emissions, whether that's intra-city mobility in the air or whether it's even between cities."

He told a conference of industry group Society of Motor Manufacturers and Traders: "It's part of our future solution of offering innovative, smart mobility solutions."

The company showcased its flying car concept, developed in conjunction with the ride-sharing firm Uber, at the Consumer Electronics Show in Las Vegas in January 2020.

Hyundai is also involved in the UK's first airport without a runway, designed for aircraft that are capable of electric vertical take-off and landing (eVTOL), scheduled to open in Coventry later this year.

The "urban airport" could be used by aircraft including air taxis and autonomous delivery drones.

UPCOMING WEBINARS AND EVENTS

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

Date: July 15, 2021

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

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

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

[Register here](#)

Web Seminar: Five Premium Payment Strategies For Better Retention Rates

Date: July 28, 2021

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

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

But how is your premium payment experience being received, right now? And how can the experience be improved to better attract and retain policyholders?

To help insurance organizations understand, evaluate, and innovate where it truly counts, Invoice Cloud is offering 5 best practices for premium payments that will thrill policyholders. Join this live webinar to learn:

- How innovating premium payments is the easiest way to get a leg up on competitors.
- Whether your organization is implementing the best practices for the intuitive payment experience policyholders expect.
- Next steps to effectively innovate this critical policyholder engagement point and improve retention.

[Register here](#)

Web Seminar: Future Of Insurance Canada 2021 By Reuters Events

Date: August 24-25, 2021

Time: (TBD)

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

This is the time to seize opportunities.

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

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

[Pre-order information pack here](#)

Web Seminar: Connected Claims Canada 2021 By Reuters Events

Date: August 26, 2021

Time: (TBD)

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

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

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

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

This is the time to seize opportunities.

[Pre-order information pack here](#)