

CAFII ALERTS WEEKLY DIGEST: June 3 to June 10, 2022

June 10, 2022

The CAFII Alerts Weekly Digest is intended to provide a curated compendium of news articles, analyses, editorials, and opinion commentary on insurance, regulatory, business/industry/economic, and societal topics of relevance to CAFII Members – drawn from domestic and international industry trade press and mainstream media – to aid in Members' awareness of the spectrum of recently published media content in those areas. Inclusion of a news article, analysis piece, editorial, or opinion column in the Weekly Digest in no way implies CAFII's support or endorsement of the interpretations, analyses, views, and/or opinions therein.

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REGULATOR/POLICY-MAKER NEWS

Ontario's Financial Regulator Authorizes New Group To Approve Financial Planner And Adviser Titles

By Clare O'Hara, The Globe and Mail, June 8, 2022

Several more designations have been added to the growing list of approved credentials which financial professionals in Ontario must obtain if they wish to use the title “financial adviser” or “financial planner” under the province’s new title legislation that was passed earlier this year.

The Financial Services Regulatory Authority of Ontario announced on Wednesday, June 8 that a fourth organization – the Canadian Institute of Financial Planning (CIFP) - has been authorized to permit and oversee individuals to use the titles financial planner and financial adviser under the province’s new regime that aims to ensure investors are working with qualified experts.

Financial advisers typically help clients manage their investments, while financial planners help clients prepare to meet a goal such as retirement or a child’s education.

Three existing CIFP designations were added to FSRA’s approved list: the Registered Retirement Consultant (RRC) for the financial planner title, and the Registered Financial and Retirement Advisor (RFRA) and Registered Retirement Analyst (RRA) for individuals who want to call themselves financial adviser.

The new credential rules, which got the greenlight last March by the Ontario government, were put into place to protect investors from unqualified advisers. Currently, there are about 100,000 financial advisers working across the country. Outside Ontario and Quebec, which implemented its own rules for financial planners, there remains no oversight or regulation for either title in Canada.

Earlier this year, FSRA announced the first batch of organizations that were approved as credentialing bodies in Ontario - which includes FP Canada, the Institute for Advanced Financial Education (IAFE) and Canadian Securities Institute (CSI). Now, along with the CIFP, the four organizations have a tally of eight designations in total that have been approved for professionals to use.

FSRA’s executive vice-president of market conduct, Huston Loke, said CIFP met all of the regulator’s application criteria for both titles.

“By leveraging these existing licensing and professional designation bodies, we believe Financial Planner and Financial Advisor title protection in Ontario will significantly strengthen consumer protection while making it easier for financial services professionals to earn their credentials,” said Mr. Loke, in a statement.

CIFP chief executive Keith Costello thanked the Ontario government for their “foresight in passing the enabling legislation for title protection” and encouraged other provinces to join Ontario in implementing the new standard.

"Ontario financial consumers now have a wide selection of choices to get the targeted and holistic financial advice that they require," Mr. Costello, added.

CIFP has been providing certification and education requirements for financial services sector for more than 45 years. Today, more than 13,000 securities and insurance professionals across Canada, including 5,000 in Ontario, already make use of their training and continuing education materials.

Existing financial planners will have a four year transition period before they are subject to the new rules, while financial advisers will be given a two year time frame.

Read Story (Subscription Required): [Ontario's financial regulator authorizes new group to approve financial planner and adviser titles - The Globe and Mail](#)

DIVERSITY/INCLUSION/FIGHTING SYSTEMIC RACISM NEWS

Transgender Advocates Call Out Westjet For Forcing Passengers To Identify As Male Or Female

Some Travellers Want To Use 'X' As A Gender When Booking, As Allowed On Canadian Passports

By Feleshia Chandler, CBC News, June 9, 2022

<https://www.cbc.ca/news/canada/nova-scotia/trans-people-westjet-gender-x-1.6480510>

Transgender advocates across Canada are calling out national airline WestJet for not allowing people to choose X as a gender, instead of male or female, when booking flights.

They say WestJet is violating their human rights.

"It is a legal gender marker in our laws, it's a violation of the Charter [of Rights and Freedoms]," said Iz Lloyd, a non-binary person from Halifax who was recently denied boarding a WestJet flight until they conceded to identifying as their sex assigned at birth.

Lloyd, who uses the pronoun they, said their passport has an X instead of male or female.

"It's forcing people to travel and break rules."

Upon initially booking a series of WestJet flights last week, Lloyd noticed only male or female options were provided under gender.

Lloyd picked one and assumed it could be simple to change at the airport, but quickly found out it would be anything but easy. WestJet staff would not let Lloyd board without using one of those two options.

"They told me straight up that the reason I was being flagged was because I was trans. That was the only reason."

Lloyd says one employee referred to them by the wrong gender multiple times and pushed back in an argumentative manner even after Lloyd supplied appropriate documents that listed their gender marker as X.

Lloyd phoned WestJet at the end of the trip and was told there was nothing the airline could do aside from offering about 50 WestJet dollars. After the initial call, Lloyd repeatedly contacted WestJet by phone to speak to someone to resolve the issue but Lloyd says the airline did not call them back.

WestJet told CBC via email on Wednesday, June 8 that several unexpected roadblocks with their third-party booking agencies delayed implementing the X marker.

"At WestJet, it is our commitment to ensure our guests have an equitable travel experience and we owe a further explanation and apology regarding our progress on adding non-binary options to our booking and check-in systems," said Denise Kenny, a media representative for WestJet.

Air Canada allows the choice "other" in addition to male and female on its booking site. Some trans advocates say they would prefer to see X instead.

After doing some digging online, Lloyd discovered that WestJet had said in the past that gender is needed to determine weight and balance requirements on flights and that Transport Canada does not recognize X, which is not currently the case.

Sau Sau Liu, senior communications adviser for Transport Canada, said in 2019 the department updated its advisory circular, a document used to advise Canadian air operators, to use a male weight for X-gendered people.

Transport Canada told CBC via email that weight and balance have a direct effect on the stability and performance of the aircraft.

"If a plane is too heavy, it may never get off the ground. If it's out of balance, it may be uncontrollable when it does take flight," said Liu.

"This is why pilots and operators need to conduct a weight and balance analysis prior to takeoff accounting for passengers, baggage, cargo and fuel, for example, to ensure that the aircraft's centre of gravity falls under the safe range."

Feeling frustrated and hurt after their experience, Lloyd took to social media app TikTok.

To their surprise, the post exploded, reaching more than 50,000 views and receiving more than 800 comments.

Lloyd says the experience connected them with other trans people across Canada who have had similar issues with WestJet. Many say they feared speaking out.

"[WestJet is] being constantly tagged and called out on this, with multiple people coming forward saying, 'This is why I'm afraid to fly,'" said Lloyd.

One of those people is a policy analyst and fellow trans person named Mattie McMillan. She identifies as both she and they and uses the X marker.

McMillan says she deals with this issue every time she flies with WestJet for work.

"X-marker Canadians such as myself, people who go through the legal processes to get the X identifier, have to go through a lot of gates only to have the big fellas not comply with the law, not have to comply with Canadian values."

She says at this point she avoids flying whenever possible to avoid the difficulties that come with "flying WestJet and being trans."

"There's been a lot of tears, it's rough to put in a full day [of work], and then have to put in a full day [at the airport] so that you can participate at the same level as your peers."

McMillan has been fighting with WestJet over the issue for the past three years and, with the help of other community members, has recently sent WestJet a call-to-action proposal.

She's also been in contact with the airline's vice-president of marketing and communications, Richard Bartrem, and was told he would raise the issue with the airline's upper management.

However, she says if no action is taken by the end of June, advocates will be pursuing the issue further, potentially in court.

"We have a couple of law firms offering their services looking at either a class [action] sort of situation, but any sort of way ... that each party can hold their head high on an airplane, that's what we're driving towards."

Lloyd says they hope to see change soon.

"I don't want to fight all the time, I would like to just be able to exist, but I also know I need to leave a world for other trans people and trans kids so that they're not afraid," said Lloyd.

"I want the Canadian government to do better," said Lloyd, adding it should require businesses to recognize gender X.

National Security Agencies' Relationship With Racialized Communities Marred By 'Trust Gap:' Report

*External Body Says AI And The Rise Of Data Intelligence Could Pose A Threat To
'Vulnerable' People*

By Catharine Tunney, CBC News, June 3, 2022

<https://www.cbc.ca/news/politics/national-security-reprot-racialized-1.6476977>

The relationship between "racialized" groups and Canada's national security and intelligence institutions — such as the Canadian Security Intelligence Service, the Royal Canadian Mounted Police, and the Canada Border Services Agency — continues to be bogged down by mistrust, says a new external report prepared for the federal government.

"We frequently heard about the trust gap between the country's national security institutions and Canadians, and in particular with racialized Canadians," says the report drafted by the National Security Transparency Advisory Group (NS-TAG) — an independent and external body first set up in 2019 to advise the deputy minister of Public Safety and the national security and intelligence community.

"At times, these relations have been marred by mistrust and suspicion, and by errors of judgment by these institutions, which impacted communities have perceived as discriminatory."

The NS-TAG group, made up of 10 members from legal, civil society, and national security backgrounds, warns that the emergence of artificial intelligence and data-driven intelligence poses a threat to racialized communities.

"Systemic biases in Artificial Intelligence (AI) design can have perverse impacts on vulnerable individuals or groups of individuals, notably racialized communities," they found.

"These biases reflect not only specific flaws in AI programs and organizations using them, but also underlying societal cleavages and inequalities which are then reinforced and potentially deepened."

CSIS Responds

The report, published earlier this week, also calls on national security agencies to have better two-way conversations with communities.

"Too often, engagement involves, in practice, government officials offloading a prepared message and failing to listen to the concerns of stakeholders," says the report.

"Constructive engagement should instead be based on dialogue; government officials should be attuned to the questions and concerns of stakeholders, listen to them, and be prepared and willing to respond."

The report also calls on agencies such as CSIS to engage with communities on an ongoing basis — and not just when there's a crisis.

The authors pointed to CSIS's contact with the Iranian-Canadian community after the destruction of Flight PS752 in January 2020 and with the Muslim community following an attack on a mosque in Mississauga, Ontario.

"Such engagement was important, but it was prompted by specific incidents. In our view, CSIS will not succeed in building long-term trust with racialized communities as long as its engagement is primarily reactive," says the report.

CSIS responded to the report's findings on Friday, June 3 by acknowledging the problem.

"We know that the voices of racialized communities and Indigenous peoples have not been heard as clearly as they should have been in conversations around policy, legislative, and operational deliberations on national security matters," CSIS wrote in a response published on Friday, June 3.

"We are committed to changing this."

The agency said it supports a number of the groups' recommendations and has promised to publish more details about its engagement programs in its annual reports.

The spy agency's director David Vigneault admitted in 2020 that CSIS has an internal racism problem as well.

"Yes, systemic racism does exist here, and yes there is a level of harassment and fear of reprisal within the organization," he said, according to a transcript of a 2020 meeting.

The agency said it's reviewing the report's section on artificial intelligence and has "taken note of the guiding principles and findings" in the report.

The other agencies have yet to issue a public response.

Condemning Historical Figures Like Ryerson And John A. Macdonald Must Not Distract Us From True Reconciliation

We Must Remember That The Residential School Concept Was Not Foisted On An Unwilling Nation By Its Government. The Blame Properly Rests With Society At Large.

By Ken Coates, Special to Toronto Star, June 4, 2022. Ken Coates is a Distinguished Fellow at the Macdonald-Laurier Institute, and a professor and Canada Research Chair at the University of Saskatchewan.

With the decision to rename itself Toronto Metropolitan University, the former Ryerson University — known briefly as “University X” — fumbled the opportunity to use public criticism of Egerton Ryerson as a learning opportunity, instead bowing to the passionate protests of activists who believe that condemning a handful of historical figures is one way to address generations of discrimination and paternalism.

Attacking the reputation of Ryerson, one of the most effective educational reformers in Canadian history, requires a narrow reading of his career. Regardless, he is now a dead letter in Canadian public life, and efforts to expunge his name from schools, monuments, and other public facilities will no doubt continue apace.

The number one target in the country is now Canada’s first Prime Minister, John A. Macdonald — like Ryerson, singled out for his role in Indigenous residential schools. Across the country, statues in Macdonald’s honour have been removed or doused in red paint, and public bodies are having earnest discussions about removing his name from schools and other facilities.

There is nothing wrong with calling out or re-examining the public memory of historical figures for their actions. However, reading history reductively, losing sight of context, and misreading personal responsibility do not help us to understand the past.

Right now, for good reason, the country is focused on a specific policy — residential schools — with the belief that by removing the tributes to the architects of the school movement we can turn a page. This approach is seriously misguided.

Residential school education was horrific, its multi-generational negative effects still not fully understood. A system purportedly designed to provide personal opportunity to Indigenous students was instead used to attack Indigenous cultures, undermine centuries-old languages, destroy Indigenous families, and assimilate Aboriginal peoples. Dealing with the long-term impact of the residential schools has rightly become a national priority.

We must, however, remember that the residential school concept was not foisted on an unwilling nation by its government. Virtually all non-Indigenous Canadians of that time, led by the Christian churches and supported by non-Indigenous advocates for Indigenous peoples, favoured residential schools. As late as the 1960s and 1970s, many non-Indigenous Canadians still defended the schools as clearly being a “good thing” and a sign of the benevolent state.

Most Canadians did not know — or did not want to know — what happened in the schools. They neither expected nor countenanced the violence and brutality, but encouraged teachers and principals to undermine Indigenous language and culture, believing this was in Indigenous people’s best interests.

In today's efforts to assign accountability for wrongs of the past, the tendency to focus on individuals — whatever their roles in establishing the institutions — simply misses the point. It was racism and a nation-wide sense of cultural superiority that backstopped all of Canada's aggressive actions against Indigenous peoples. If dismantling a statue or renaming a school (or university) serves some, it also deflects attention from where responsibility properly rests: with society at large.

Criticizing early promoters of residential schools misses the historical mark.

With Ryerson’s name now removed from a campus, and Macdonald’s image being assailed across Canada, where next? There are thousands of targets, including the political leaders, government and church officials, and public supporters who expanded the residential school system, including its rapid acceleration after the Second World War.

Let’s consider two potential targets, modern-era political leaders who espoused simple ideas of potentially destructive impact on Indigenous peoples. They wanted to eliminate the Indian Act and Indian status, break up the reserves, abandon treaties, and integrate Indigenous peoples into the Canadian mainstream. Their stated goal sounded honourable to some — producing “real” equality among all Canadians — and there had been consultations, of a sort, with Indigenous groups.

The 1969 White Paper was one of the most aggressive Indigenous policy initiatives in Canadian history, designed to remove barriers between peoples and overcome decades of discrimination and state paternalism. The response from First Nations was ferocious. Indigenous leaders organized protests and demanded the federal government retract its policy. The government did so, to the dismay of many non-Indigenous Canadians who wanted to remove the “special status” afforded Indigenous peoples. The contemporary Indigenous rights movement in Canada owes a great deal to the reaction to this ill-conceived and assimilationist strategy.

The Prime Minister was Pierre Elliott Trudeau. His minister of Indian and Northern Affairs was future prime minister Jean Chrétien. They were the architects of the White Paper of 1969. Trudeau believed “no society can be built on historical might-have-beens,” and opposed Indigenous land claim negotiations, modern treaties, and the concept of historical redress.

The Trudeau government’s much-touted “Just Society” had a blind spot when it came to Indigenous peoples. The government’s preference for state intervention and the inherent paternalism of federal policy in the 1960s and 70s arguably accelerated the decline of Indigenous language and culture, fostering a culture of welfare dependency in Indigenous communities.

Would it be appropriate for critics of government policy to focus their anger on Trudeau and Chrétien, leading to more monument destruction and renaming? Absolutely not; we can use our time and effort much better. Besides, when faced with sustained Indigenous anger, the Liberal government backed down. Unlike residential schools, which had major effects across generations, the White Paper brought to the surface the core ideas and values of the government of the day.

The past is a complicated place. It should not be reduced to memes and social media messages. Historical leaders are people, with personal foibles, living in and reflecting their places and times. Democracies hold leaders accountable during their political lives. Historians and the public determine their legacy. Attitudes toward the leaders and their actions change over time, as the debate about John A. Macdonald demonstrates. But these discussions should be handled with caution.

The piecemeal and reactive redoing of historical nomenclature, however well meaning, produces distortions of history. That said, Canada is desperately overdue for a rethinking of the many people and events we memorialize.

Names and monuments should not be fixed for all time. New Zealand, now also known as Aotearoa, and Australia have both ventured down this road, with considerable achievement. New Zealanders are increasingly comfortable with both Maori names and cultural references in public affairs; Australia's newly elected prime minister, Anthony Albanese, was introduced on a stage where the Australian flag shared pride of place with the flags of Aboriginal Peoples and Torres Strait Islanders.

There is so much to recognize and celebrate in Indigenous cultures that Canada should get on with it. Indigenous peoples, cultures, and knowledge need to be more prominently recognized across Canada. The same holds for women, minority groups, and events either poorly or inaccurately represented in our historical nomenclature. A cautious renaming process in Canada could actually produce the most thoughtful and comprehensive historical and cultural reuniting in the nation's history.

Reconciliation with Indigenous peoples requires thoughtful and engaged reflection. Changing the names of institutions and tearing down monuments might gratify some, but there is a better way. Toronto Metropolitan University will hardly provide a rallying cry for a nation seeking real healing with Indigenous peoples.

If Canada is to find common ground with First Nations, Métis, and Inuit people, the country must reverse the lens, begin to view history from Indigenous perspectives and listen respectfully to elders and knowledge keepers.

This reckoning will take more than attacks on historical figures. The problem rests not with a few individuals but with the profound sense of racial superiority that animated public policy for generations, underpinning a suite of government initiatives that marginalized and overwhelmed Indigenous peoples. For all of our condemnation of historical decisions that are now seen as egregious and destructive, Canadians remain largely oblivious to the paternalism and discrimination toward Indigenous people that is part of our national reality.

Canada is, by international standards, a remarkably successful country, even if it is built significantly on the displacement and domination of First Nations, Métis, and Inuit peoples. They were sacrificed in the interests of the nation, with most non-Indigenous peoples truly believing that assimilation and cultural domination was the only legitimate path forward. This position, dangerously and tragically wrong, animated the government for a century and a half, to be replaced in our time by a more evolved but still paternalistic approach to Indigenous affairs.

This country needs to devote a great deal of effort to improving relationships with Indigenous communities. To Canada's collective good fortune, Indigenous peoples remain open to such discussions and to rebuilding Confederation, despite the painful destruction of the past.

We can do much more than try to eliminate historical guilt by changing a few names and sloshing paint on some statues. Instead, the country needs to listen closely to First Nations, Métis, and Inuit peoples and build a policy agenda inspired by Indigenous priorities, a deep understanding of the multi-generational impacts of racism, and a real commitment to lasting reconciliation.

Read Story (Subscription Required):

https://www.thestar.com/opinion/contributors/2022/06/04/condemning-historical-figures-like-ryerson-and-john-a-macdonald-must-not-distract-us-from-true-reconciliation.html?source=newsletter&utm_source=ts_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=frst_127362

Waterloo Region District School Board Trustee Seeks Details About Lessons On Critical Race Theory

Cindy Watson Put Forward Motion Calling For Staff Report, Presentation On Foundations For Anti-Racist Curriculum

By Johanna Weidner, Waterloo Region Record, June 2, 2022

Two trustees for the Waterloo Region District School Board want more transparency about what's being taught in classrooms on critical race theory and white privilege.

"It comes down to the concerns of parents," said Cindy Watson, who is calling for staff to share more information about anti-racist curriculum. "They were concerned that their children would just internalize this sense of shame or guilt and if there would be a stigma in the school atmosphere."

Watson's motion, introduced at this week's board meeting and seconded by Mike Ramsay, called for a staff report and presentation that explains the working definition of critical race theory and white privilege as they relate to the development of anti-racist lesson plans, as well as the grade levels at which they're introduced.

Watson said she's getting emails and calls from parents who wondered if their children were able to process or understand the concept of white privilege.

“Their children would come home and talk about some of the lessons. And from what I heard, parents were saying that they don’t want their children to be embarrassed or internalize shame and guilt because they’re white,” Watson said.

Watson also thinks that parents should get supplementary materials that could help them understand what is being taught.

“That’s what the motion is about. It’s about providing information, providing transparency, helping parents understand,” she said.

The motion calls for the report to come back to the board no later than the end of September.

Watson also asked in the motion that staff provide recommendations “that will help support children if they internalize guilt and shame and solutions that will help prevent a possible stigma and/or bias that could affect the school climate,” and that parents get “supplemental material on the theory of ‘White Privilege’ before their students are taught White Privilege.”

Watson’s motion will be scheduled for discussion at a future meeting.

“The whole point of the motion is to bring parents’ concerns forward and help build understanding,” she said. “I hope that trustees can support it and we can have that conversation at the board table and make sure that there’s clarity and transparency. And the questions that parents have — that they can be answered.”

Read Story (Subscription Required): https://www.therecord.com/news/waterloo-region/2022/06/02/waterloo-region-district-school-board-trustee-seeks-details-about-lessons-on-critical-race-theory.html?source=newsletter&utm_content=a02&utm_source=ml_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=wrha_126866

NEWS ABOUT/FROM CAFII MEMBERS AND/OR PARENT COMPANIES

CIBC Latest Bank To Raise Wages Amid Tight Labour Market, Adds Boost To Minimum Pay

By The Canadian Press, June 9, 2022

<https://financialpost.com/pmn/business-pmn/cibc-latest-bank-to-raise-wages-amid-tight-labour-market-adds-boost-to-minimum-pay>

CIBC is the latest bank to announce wage increases in an effort to attract and retain employees in a tight labour market.

The bank says in an internal memo from CEO Victor Dodig that it will be increasing by three per cent the base salary for the first six levels of employees starting in July.

It says it will also boost its minimum entry wage to \$20 an hour from \$17, both in Canada and the U.S. in local currency, and has committed to further raising it to \$25 by 2025.

Dodig says in the memo that the increase in pay will “further support our team’s financial well-being, help us attract and retain talent, and build on our reputation as an employer of choice.”

In mid-May, RBC announced a three per cent base salary boost for employees in its grade 9 through 12 positions starting July 1, and committed to taking into account market forces and the rising cost of living when setting base salaries at year end.

TD Bank said in April it was giving a three per cent wage increase to the majority of its employees.

RBC Agent Pushes Unnecessary Chequing Account On Customer, Comments On His Accent

Canada’s Big Banks More Likely To Upsell Racialized, Indigenous Customers, Report Suggests

By Erica Johnson, CBC News Go Public, June 6, 2022

<https://www.cbc.ca/news/business/banks-racial-discrimination-report-1.6473715>

Hardik Patel knew that something wasn't right when a Royal Bank customer service agent told him there was only one way he could access his online RRSP account — he'd have to open a chequing account, with monthly fees.

He knew that wasn't true. Patel, who immigrated to Toronto from India four years ago, had already accessed his RRSP many times.

Frustrated that he was being sold a product he didn't need, he asked to speak with a manager.

Patel wanted assurances that RBC staff wouldn't try to upsell someone else, and also objected to a remark the agent had made about his accent.

"They were pushing me to buy something I didn't need," he told Go Public.

Patel's experience mirrors some findings of a recent report, years in the making, from the Financial Consumer Agency of Canada (FCAC) which suggests that racialized bank customers are being pitched inappropriate financial products more often than other customers.

The report was prompted in part by a Go Public investigation into high-pressure sales tactics inside the big banks.

Five years ago, in the wake of a story featuring three TD Bank employees who spoke about what they felt was unethical sales pressure, more than 3,000 current and former employees at Canada's biggest banks told Go Public they, too, were under immense pressure to sell products and services that people didn't need and often couldn't afford.

They described feeling desperate to meet ever-increasing sales targets and being under pressure to increase customers' lines of credit, push credit cards with high annual fees, and secretly open chequing accounts for customers, among other things.

The FCAC conducted a national review in 2018, which found a focus on sales targets was increasing the risk of banks placing sales ahead of the interests of customers.

It then hired a private company to send mystery shoppers into 712 branches of the big six banks in every province at the end of 2019.

The resulting report says they tested how frontline employees at Bank of Montreal, CIBC, Scotiabank, National Bank, TD Bank, and RBC sell products and services, and found "concerning" experiences involving inappropriate recommendations, unnecessary product pitches, and confusing communication.

"The mystery shopping exercise revealed sales experiences that raise concerns," said Judith Robertson, commissioner of the FCAC in a news release.

An expert in business and economics says she's heartened the banking watchdog detected those red flags.

"They have every right to be concerned about this kind of sales culture," said Caroline Shenaz Hossein, an associate professor of global development at the University of Toronto Scarborough.

The report also says undercover shoppers who identified as racialized or Indigenous were pitched financial products that were inappropriate more often than other customers and they experienced unsolicited product pitches.

"This is not a shocking surprise to anyone who has been following the news," said Shenaz Hossein.

"There is ... systemic racism occurring in Canada's commercial banking system."

Pushed 'Premium' Credit Cards

During Go Public's investigation in 2017, all the big banks repeatedly denied they used high-pressure sales tactics and said that customers always came first.

But the mystery shopper investigation found that nearly a third of all credit card recommendations were for "premium" credit cards — which often have hefty annual fees and typically require a minimum individual or household income.

Yet in 80 per cent of cases, bank staff promoting them never asked shoppers about their income.

Questions about spending habits were few and far between, too. Only 16 per cent of employees who recommended a premium card asked about a shopper's spending habits, said the report.

According to Shenaz Hossein, that's because those details would affect an employee's ability to push a sale, should they discover the individual isn't a good candidate for the product.

"Once they go down that line, then they have the obligation not to offer those product lines," she said.

FCAC says in the report that banks "have a responsibility to ensure frontline staff ... make recommendations that meet consumers' needs."

Sales targets and incentives "should not conflict with these objectives," it said.

'Sell, Sell, Sell'

Undercover shoppers who identified as racialized or Indigenous were offered overdraft protection, which involves monthly fees and accrues interest, at nearly twice the rate as other shoppers.

They were also more than three times as likely to be offered balance protection insurance — which covers the minimum monthly payment on a card's outstanding balance, but which comes with high fees and so many exclusions it's often difficult to make a claim.

Bank employees are "making this assumption that Black, racialized, and Indigenous people are more likely to default or overextend themselves," said Shenaz Hossein.

The regulator considered the findings troublesome, too, saying in the report that "more can be done by banks to ensure that the demographic groups at higher risk are protected from experiencing concerning sales practices."

The report also says banks have a responsibility "to ensure frontline staff are effectively trained," citing instances when employees lacked the proper knowledge to deal with shoppers.

Shenaz Hossein says that wrongly puts the blame on the staff.

"What [the FCAC] should be thinking about is ... why is it that there is so much pressure for them to sell, sell, sell, that it actually compromises the bank's integrity and commitment to taking care of the financial health of Canadians?" said Shenaz Hossein.

She studies and advocates for banking alternatives such as credit unions, which are member-owned and not mandated to make a profit.

The findings also failed to surprise Duff Conacher, co-founder of Democracy Watch, a non-profit citizen advocacy organization that focuses on government and corporate accountability.

"The FCAC could have discovered [racial discrimination] 20 years ago if they had done a mystery shopper survey," he said.

He notes that U.S. banks have tracked racial discrimination for years.

"For 40 years, they have required banks to track and disclose their service lending and investment records by race, gender, income level, and neighbourhood, and disclose the data, which proves discrimination again and again," he said.

"They're required to take corrective action. And we [Canada] are decades behind."

The Canadian Bankers Association did not respond to Go Public's questions about the survey's findings, but in a statement said banks have "a deep commitment to high ethical standards" and have worked hard to earn the confidence of millions of Canadians.

Agent's Remark 'Inappropriate'

Patel escalated his complaint at RBC which confirmed, in a letter, that he should not have been told he had to open a new chequing account and that "appropriate coaching" had since taken place.

"I think they should have said more about what they'll do to prevent this from happening to someone else," said Patel.

When Patel first complained to RBC, the bank said in a letter it regretted the 'unfortunate incident.'

The letter also said that management had reviewed his call with customer service and determined that the agent's comment regarding Patel's accent "was inappropriate."

RBC said it regretted the incident and that "proper measures" had been taken to prevent anything similar in the future — but didn't spell out those measures.

"What [the RBC agent] said was racist," said Patel. "I want this to stop. So tell me what actions you're going to take to make sure more people don't get treated this way."

Dissatisfied, Patel filed a complaint with the Human Rights Commission. Last month, he and RBC reached a settlement before his case was heard.

He's not permitted to discuss the details or comment on what happened, because the bank required that he sign a non-disclosure agreement.

In a recent statement to Go Public, an RBC spokesperson said, "Discrimination — in any form — is against everything we stand for and is not tolerated."

It also said that the bank continues to provide employee training "to deepen awareness of the concepts of diversity, bias and racism."

The HR Chief Who Saw It All: RBC's Helena Gottschling On What It Takes For Employers To Thrive As The Pandemic Fades

By Vanmala Subraniam and Tim Kiladze, The Globe and Mail, June 4, 2022

Helena Gottschling can be frank, which is rare for a chief human resources officer (CHRO). In the middle of the most intense war for talent she's ever seen, Royal Bank of Canada's HR head was recently tasked with finding a way to keep the company's pay competitive with its rivals, but without sending fixed expenses soaring. The solution came from her gut.

Last month, RBC rolled out a slew of new benefits for its 86,000 employees, including fertility benefits and increased contributions to employee pension plans. But when it came to direct compensation, RBC focused on lower-paid employees, who got raises of 3 per cent.

A key reason why: Ms. Gottschling strongly believed that only employees who were disproportionately impacted by the rising cost of living should get a fixed raise. "We did not focus on employees who were earning a lot," she told The Globe and Mail in an interview this week, which is her last before retiring from the bank after 37 years. "I don't feel sorry for those people." As a bank executive, that includes her.

In isolation, it may seem like a tough call. But it was just one of many made during a tumultuous period of social upheaval that thrust protests over systemic inequities from the streets to C-suites around the world.

Historically, heads of HR have not had prominent voices at executive tables. That has changed, however, as institutions have reconsidered their values and their roles in society.

HR leaders have also had to deal with the COVID-19 pandemic, which required unprecedented corporate responses to twin health and economic crises that, in many ways, were beyond their control, from vaccine mandates and remote work to inflation and erratic public health guidelines.

Addressing the shifting values was arguably even more imperative at Canada's banks, because those institutions are deeply ingrained in the country's cultural fabric. And if the global financial crisis elevated the profile of those organizations' chief risk officers, who were tasked with helping to restore confidence after the collapse, this epoch has posed an analogous test for chief HR officers, who have been called on to help guide institutions through a period of remarkable social change and turbulence.

"When I took on the CHRO role five years ago, the first thing that hit us was the #MeToo movement, and the next thing that hit us was the anti-racism movement. There is definitely a new expectation of companies to have a voice and help shape and change broader societal views," Ms. Gottschling told The Globe.

She joined RBC in 1985, taking on progressively senior roles in personal and commercial banking in British Columbia, Alberta, and Ontario, before eventually moving to a leadership role within the HR department. In a note to staff announcing her retirement, RBC chief executive officer Dave McKay said he had relied on Ms. Gottschling for "trusted counsel and candid advice" on many occasions.

Her direct approach with the C-suite came in handy after COVID-19 emerged. “It wasn’t easy for the senior team during the pandemic. There were so many changes. And so you sometimes have to remind them that they have to find a balance between their inside voice and outside voice,” she said.

When asked if and how the model and tone of leadership had evolved over the pandemic, Ms. Gottschling said empathy took on a more prevalent role. She recalled having to remind senior leaders that they are not necessarily the average employee – executives often don’t take public transit and sit in cubicles in shared workspaces, and they can avoid public washrooms.

“I don’t know if the word empathy is prevalent enough in the leadership model,” she said.

Like many other large white collar workplaces, RBC has adopted a flexible approach to returning to the office. Instead of mandating that all employees have to return for a specific number of days, the bank is largely leaving that decision up to individual departments.

Ms. Gottschling is a proponent of hybrid work, remarking that if she was in an earlier stage of her career and had decades left in the work force, she would have loved the flexibility of not coming into an office daily – something she benefited from when she had a young child.

“Flexibility is here to stay, however you define that,” she said.

That doesn’t mean that all of her colleagues feel the same. In the early days of the pandemic, Ms. Gottschling was often asked how RBC would be able to trust that employees were productive working from home. “I would respond saying: ‘Well, how do you know people were productive working from the office?’”

Looking ahead, she says, flexibility is a crucial way to retain talent. But she isn’t an advocate of employees working remotely all the time, partly because it erodes a sense of belonging to an organization. To Ms. Gottschling, switching employers becomes much easier when someone has not cultivated close relationships with colleagues.

“When a job becomes a job, when it is only about the work, it is much easier to leave a company. That’s not what we are working toward,” she said. In other words, relationships, and an organizational culture, can serve as a glue of sorts.

In the current war for talent, the tech industry is often singled out for poaching employees with lucrative pay, but RBC has endured this battle before. In Calgary, for instance, during oil booms, energy companies “would hire people with insane compensation packages and we just couldn’t compete,” Ms. Gottschling said.

Cycles come and go, though, and that is already playing out in tech. “We’ve had employees leave us for tech companies, and they got paid a lot of money,” she said.

But many tech companies’ stock prices have dropped over the past six months, and deferred compensation tied to a young company’s share price can now be worth half what it was at the time of hiring.

The real struggle, Ms. Gottschling said, is retaining employees who often get overlooked: front-line workers. The service industry has re-opened and that has made competition fierce.

“Front-line jobs like call-centre representatives, client adviser roles ... that is where we are seeing the most attrition now,” Ms. Gottschling said. “So you’ve got to look at the structure of your bank and ask yourself, what can you do to make RBC’s call-centre job more appealing?”

As for Gen Z, the latest cohort of new graduates who have been branded as bolder, more outspoken, impervious to authority, and often more progressive than older staff, Ms. Gottschling urges leaders to sit with these hires and find ways to incorporate their values. “In order to stay relevant, we have to listen and understand what is relevant to them,” she said.

She makes an analogy: “When we hire execs into the company who have never worked in a bank, you cannot expect these people to change completely and be like me,” she said. “We hired them because they are different, and the bank learns from them and makes changes.”

At 60, Ms. Gottschling is looking forward to a new chapter: retirement in her hometown of Kelowna, B.C. Despite rising to the top of the corporate hierarchy at Canada’s largest bank, she said she was never the kind of employee who wanted to make work her entire life focus.

“There are so many other things outside of work. Friends and family. I’ve thought about that a lot in the pandemic and I think you can be a great worker without making work the centre of your life.”

Read Story (Subscription Required): <https://www.theglobeandmail.com/business/article-the-hr-chief-who-saw-it-all-rbcs-helena-gottschling-on-what-it-takes/>

COVID-19 PANDEMIC RESILIENCE AND RECOVERY NEWS

Federal Government Needs To Show More Urgency On Airport Mess

The Summer Surge In Air Travel Will Be Upon Us Within A Few Short Weeks And There’s Little Sign That Canada’s Major Airports Will Be Ready To Handle It.

Opinion by Waterloo Region Record Editorial Board, June 9, 2022

<https://www.therecord.com/opinion/editorials/2022/06/09/federal-government-needs-to-show-more-urgency-on-airport-mess.html>

Pearson International may not be “the worst airport on Earth,” but by all accounts it’s pretty darn bad these days for far too many travellers.

The phrase is from former NHL player Ryan Whitney, whose tweets about his ordeal at Pearson over this past weekend went viral, for very good reason.

Whitney was forced to wait in line for hours, only to be told that his flight to Boston was cancelled, followed by another infuriating delay as he was rebooked without his knowledge on another flight and arrived back at the airport too late to board. He finally made it out, via Montreal, after enduring what he called “the biggest disgrace known to man.”

Hyperbole aside, Whitney focused attention on the continuing fiasco at Canada’s largest airport, which for weeks has been struggling to cope with a completely predictable surge in post-pandemic air travel.

The most alarming thing about this is not the delays and inconvenience being suffered by current travellers. It’s the fact that the summer surge in air travel will be upon us within a few short weeks and there’s little sign that Canada’s major airports will be ready to handle it.

The Canadian Airports Council, for example, points out that Canada’s four major hub airports are still handling only about 70 per cent of pre-pandemic international traffic — some 55,000 travellers per day. By the summer, it says, that number is expected to peak at over 80,000 per day.

What assurance is there that a system straining to handle the current load will be able to cope with so many more international passengers? July, after all, is just over three weeks away. “This is a pressing and urgent issue,” says the council’s interim president, Monette Pasher.

Yet “pressing and urgent” are hardly the words that spring to mind in describing the federal government’s response to a situation that is squarely in its wheelhouse.

On May 27, Transport Minister Omar Alghabra and Public Safety Minister Marco Mendicino announced a series of measures aimed at reducing wait times, especially for arriving international travellers who have found themselves held on airplanes for lengthy periods because of bottlenecks on the ground.

They include fast-tracking the training of 400 new security screening officers, allowing screening officers who aren’t yet certified to do non-screening work, adding 25 new border services kiosks at Pearson airport, and dropping mandatory COVID-19 testing for some arriving passengers. Transport Canada also set up a committee to look at streamlining screening procedures, including the Public Health Agency of Canada, Canada Border Services, and CATSA, the agency responsible for security.

There’s not a lot of evidence, though, that the ministers are truly banging heads together to make sure all these agencies and others (the airport authorities and the airlines, to start with) are really doing all they can to get things moving. Since that May 27 announcement, for example, Alghabra has found time to tweet about, among other things, Italian Heritage Month, Pride Month, World Environment Day, Filipino Heritage Month, and doughnut season in Ottawa; not a word about the mess at major airports.

The government needs to show a much greater sense of urgency. And it needs to act on something the airports council has been urging for many weeks — dropping remaining public health restrictions that by now seem quite superfluous. Those screening questions and random checks increase the time for processing each traveller and contribute to the delays.

Peak travel season is almost here. The government must make sure it is doing everything to make sure no one else finds that going through Canada’s major airports is such a hellish experience.

Another Chaotic Weekend At Pearson Leads Former NHL Star Ryan Whitney To Declare It 'Worst Airport On Earth'

Staffing Shortages Are Having An Ongoing Impact On Airline And Airport Operations As Long Processing Times Continue To Cause Flight Delays And Cancellations.

By Josh Rubin, Business Reporter, Toronto Star, June 6, 2022

Over a 16-season professional hockey career, ex-NHL star Ryan Whitney saw more than his fair share of airports.

None of them quite prepared him for the chaos that was Pearson International Airport this past weekend.

"This is the worst airport on earth. I'm telling you, there's no other airport like this," said an exasperated, exhausted Whitney in a video he posted to Twitter on Monday morning detailing his derailed journey from Edmonton to Boston via Toronto.

In the video, which has since gone viral, Whitney says he waited in a three-hour lineup before his flight to Boston, only to find out the 8:30 p.m. Sunday flight was cancelled at the last minute.

"At this point, I go and see there is a 400-person line with two Air Canada workers. There's a million cancelled flights, so everyone's just panicking," recounted Whitney, who through a spokesperson declined a request for an interview.

Another six-hour wait then followed for Whitney, who asked to get his bags back so he could drive to Buffalo instead, to get a JetBlue flight to Boston. He was turned down.

"So they say 'no, no, no, you can't have your bags. Your bags are already in the middle of no man's land, you can't have your bags,'" Whitney recalled in the video.

The airline staff told him he'd been rebooked on an 8:50 a.m. Monday flight, and said he should get to Pearson by 5 a.m., just to be on the safe side. He showed up at 4:55 a.m., only to be told he'd been rebooked on a flight to Montreal leaving around 6 a.m., with a transfer to Boston, and that he'd arrived too late to board.

"They never sent me an email. They just ... I started laughing, I mean what are ya gonna do? It was either that, or like, cry," said Whitney, who eventually boarded a direct flight to Boston at 10:18 a.m. "I'm just so in shock at this place. It is the biggest disgrace known to man."

A spokesperson for the Greater Toronto Airports Authority said the entire industry is struggling to adapt as travellers flock back to air travel after two years of the global COVID-19 pandemic.

"We deeply regret the experience that Mr. Whitney and fellow travellers have endured. As the air travel industry recovers from COVID-19, we understand that the delays experienced by some travellers at Canada's airports can be incredibly frustrating," said GTAA spokesperson Ryan White.

White said a "ground delay" program was put in place by NAV Canada on Sunday, June 5, which added to delays. Ground delays are often used to space out arriving planes to ensure an airport has the capacity to handle them.

He said that every single company or organization at Pearson has a role to play in making passengers have a smooth experience.

Air Canada spokesperson Peter Fitzpatrick said staffing issues at "government third-party providers" have been having an ongoing impact on airline and airport operations.

"Long processing times at airports and other restrictions have resulted in flight delays and in some instances cancellations and these can have knock-on effects not only for our customers but can also impact our employee resources and operations," said Fitzpatrick in an email.

"These factors, along with an issue with the airport's baggage system on Sunday, are what caused Mr. Whitney's original flight to be cancelled (he was rebooked and flew today). We regret the inconvenience these issues are causing some customers and we are working hard with our third-party partners to improve the situation as quickly as possible," Fitzpatrick added.

A spokesperson for the Canadian Air Transport Security Authority (CATSA), which has come under heavy criticism recently for security delays at several airports across the country, said Sunday, June 5's delays weren't CATSA's fault.

"Mr. Whitney's concerns expressed in his tweet are not related to CATSA. CATSA is responsible for the security screening of air travellers and their baggage when departing the airport," said spokesperson Suzanne Perseo. "Rescheduled flights and flight delays are the responsibility of air carriers. Anything related to clearing U.S. Customs is the responsibility of U.S. Customs and Border Protection."

Perseo also pointed to previous CATSA statements saying that the agency's third-party contractors have been trying to ramp up staffing as travel starts to rebound towards pre-pandemic levels, but have been struggling with labour shortages.

Monday afternoon, June 6, CATSA's website said security screening wait times at Pearson were less than five minutes.

But the website also noted that the "less than five minutes" doesn't include the time it takes to actually go through the screening, time waiting for check-in, time waiting to go through U.S. Customs, or the time it takes to get to your gate.

Customs screening by the Canada Border Services Agency took 15-30 seconds per passenger before the pandemic, but now takes up to four times that long, according to the GTAA.

CATSA encourages travellers to arrive at the airport two hours in advance for domestic flights and three hours in advance for U.S. and international flights. Air Canada recommends at least three hours for U.S. and international flights departing Pearson before 9 a.m.

Read Story (Subscription Required): <https://www.therecord.com/ts/business/2022/06/06/another-chaotic-weekend-at-pearson-leads-former-nhl-star-ryan-whitney-to-declare-it-worst-airport-on-earth.html>

Needless COVID-19 Screening Is Causing Canada's Airport Delays, Critics Charge, While Ottawa Says It's Following The Science

The Federal Government Says It Is Continuing To Defer To Public Health Advice When It Comes To Scrapping COVID-19 Vaccination Mandates For Air Travellers — A Measure Critics Claim Is Paralyzing Canada's Major Airports.

By Raisa Patel, Toronto Star, June 7, 2022

The federal government says it is continuing to defer to public health advice when it comes to scrapping COVID-19 vaccination mandates for air travellers — a measure critics claim is paralyzing Canada's major airports.

"Our top priority throughout the pandemic has been to keep Canadians safe. We continue to take a layered approach to keeping travellers safe and crew safe, including with masking and vaccination requirements," Transport Minister Omar Alghabara's office said on Tuesday, June 7 in a statement to the Star.

"We will base any decisions on the latest public health advice to ensure the safety of our transportation sector."

The statement came after Interim Conservative Leader Candice Bergen called on the government to "immediately remove" domestic and international restrictions she said have caused travel backlogs across the country.

"Anybody who's travelling or wants to start travelling is pretty intimidated because of the massive lineups and the waits, and it makes travelling very unpleasant," Bergen told reporters.

Indeed, Toronto's embattled Pearson International Airport became the subject of a viral video Monday when former NHL star Ryan Whitney dubbed it "the worst airport on earth" after he experienced a series of flight delays, cancellations, and long lines.

Ottawa continues to maintain it will only drop the rule requiring passengers to be fully vaccinated to board planes and trains when scientific guidance deems it appropriate.

“The reality is, as much as people would like to pretend we’re not, we’re still in a pandemic,” Prime Minister Justin Trudeau said last week after the government extended its pandemic border measures until at least June 30.

“I know people are eager to get back to things we love,” he said. “But what will also further damage our tourism industry is if we get another wave, if we get more serious impacts from COVID-19. That’s why every single time we have been anchored in science.”

Theresa Tam, Canada’s chief public health officer, said in March that public health guidance was at a “very important juncture where we’re shifting the emphasis from requirements to recommendations.”

However, there have been no changes in the COVID-19 screening rules for air passengers since then, and pressure now is mounting for Ottawa to rethink its strategy ahead of an expected surge in summer travel.

“Our international passenger traffic is going to increase by 50 per cent. We’re going to see over 80,000 international arrivals a day at our hub airports, and we’re currently seeing 50,000,” warned Monette Pasher, interim president of the Canadian Airports Council.

“We need to be ready to facilitate those people through our facilities ... and in order to do that, we need these public health measures removed.”

Major airports in the country are already contending with bottlenecks in processing international arrivals through Canadian customs, lengthy wait times for departing travellers passing through security screenings, and passengers being held in planes until there is space for them to enter airports.

Air travel groups have attributed the snarls to officials needing to review the information passengers submit through the ArriveCAN app, selecting travellers for random COVID-19 testing, and checking proof of vaccination.

Those delays are on top of pandemic-induced staffing shortages, which the Canadian Air Transport Security Authority (CATSA) says comes amid a “pent-up demand for air travel” despite a “significant number of layoffs throughout the aviation industry.”

So far, the government has directed most of its efforts toward addressing the staffing challenges, rather than re-examining the necessity of random testing and vaccination passports.

Ottawa has established working groups with CATSA, airlines, and other agencies to tackle the issue, and has hired 400 new screening officers who are now undergoing an accelerated training program. It has also earmarked \$330 million in supplementary funding for CATSA, with an expectation that the agency will return to pre-pandemic staffing levels by this summer.

But staffing is only a part of the crisis brewing in Canadian airports, Pasher told the Star.

Ending vaccination mandates “is needed to support our industry’s economic recovery in order to compete globally,” she said.

"We need to align ourselves with the international community ... There's over 50 countries that have already removed vaccine mandates and COVID-19 protocols for travel."

Eliminating random testing at airports and streamlining the use of the ArriveCAN app are other solutions, said Benjamin Barrocas, the International Air Transport Association's country manager for Canada and the U.S.

"We wish that the federal government would have moved a lot faster. Canada was one of the leading countries to remove the pre-departure testing on April 1. So the industry knew that once that was removed, that there would be pent-up demand wanting to fly into and from Canada," Barrocas said.

"During ... our weekly calls with Transport Canada, we understand that they're working on exercises in terms of mapping and streamlining processes, but we really need help as soon as possible, particularly prior to the upcoming summer peak demand."

It's an issue that extends far beyond Pearson Airport, Toronto Mayor John Tory told reporters on Tuesday, June 7.

"This is the gateway to all of Canada," he said.

"I've spoken to the CEO of the airport, I've spoken to two of the ministers in the federal government ... We should all be sitting together at the table to resolve the issues at the airport and they should be resolved in a speedy fashion."

Read Story (Subscription Required): <https://www.thestar.com/politics/federal/2022/06/07/needless-COVID-19-screening-is-causing-canadas-airport-delays-critics-charge-while-ottawa-says-its-following-the-science.html>

'Chaos' At Toronto's Pearson Airport Could Continue Until End Of August, Ex-Air Canada Exec Says

Minister Of Transport Omar Alghabra Says Work Continues To Reduce Wait Times

By Desmond Brown, CBC News, June 8, 2022

<https://www.cbc.ca/news/canada/toronto/toronto-pearson-airport-delays-1.6481605>

Extremely long wait times affecting arriving and departing passengers at Toronto's Pearson airport are likely to continue until Labour Day, a former Air Canada executive said on Wednesday, June 8.

"Chaos, messy, impossible, difficult," were the words used by Duncan Dee to describe the situation at Canada's busiest airport.

"It's not where you want to be," Dee told CBC Radio's Metro Morning.

Over the last two months, travellers at Pearson have faced long lineups, delays, and cancellations, which some blame on continuing COVID-19 restrictions and a labour shortage.

Dee says that while Canada's Minister of Transport Omar Alghabra has promised 400 new screening officers starting at the end of June, he doubts that that's going to make a huge difference.

"In terms of the customs delays, until the pandemic-era inspections are changed, I hate to think that this is something that's going to plague us through the entire summer," Dee said.

"Things should get a little bit easier for those travelling after Labour Day. Unfortunately, that's also when schools get back so families won't be able to travel as much."

On Wednesday, June 8, Alghabra announced on Twitter that the Canadian Air Transport Security Authority (CATSA) has now hired more than 850 new agents across Canada.

"This will help get you through security faster and on your way to your destination," he wrote in the tweet. "We will keep working to reduce wait times at airports."

'The Biggest Disgrace Known To Man'

The delays at Pearson gained added attention this week after former professional hockey player Ryan Whitney took to social media on Monday, June 6 to share his frustration after Air Canada cancelled flights and allegedly had minimal ground staff to assist affected passengers.

"This is the worst airport on earth, I'm telling you there's no other airport like this," Whitney said in a video posted on Twitter.

"I am so shocked at this place, it is the biggest disgrace known to man."

Concerns That Travellers Will Avoid Canada

Meanwhile, Toronto business leaders held a news conference last month during which they urged Ottawa to end hours-long delays at Pearson.

They warned during that news conference that passengers would share their experiences with the rest of the world and that could negatively affect arrivals in the medium and long term.

"My concern is that this poor first impression will keep people from returning to Canada or stories of bad experiences here at Toronto's airport will force travellers to consider other locations and destinations instead," Edwin Frizzell, general manager of the Fairmont Royal York, said at that news conference.

Another business leader, Jan De Silva, president and CEO of the Toronto Region Board of Trade, said, "International passengers are being forced to wait for up to three hours, sometimes inside the aircraft they flew in on, because of longer processing times by customs officers."

Dee says dropping the COVID-19 screening will "certainly help solve the arrivals problems" at Pearson.

"Right now, according to the airports, it's taking four times longer for each traveller to be processed through customs, so if you remove those pandemic-era inspections, you're going to immediately see a four-fold decrease in the amount of time it takes to process passengers — so 30 to maybe 60 seconds per passenger instead of two to three minutes per passenger. That's a huge, huge savings right there," he said.

"On the security side, crew members, your flight attendants and pilots are inspected just like they are a traveller just coming off the street, so just stop that. That's something that other countries don't even do, but in Canada, we've decided that for some reason, the individuals flying the aircraft who all the passengers trust their lives with need to be inspected and need to have their liquids checked every time they go through the airport," Dee added.

In May, the Greater Toronto Airports Authority also called on Ottawa to urgently do the following to help alleviate the situation at Pearson Airport. Among its recommendations:

- Streamline or eliminate inbound legacy public health requirements at Canada's airports.
- Eliminate random testing upon arrival from Canada's airports and look to options such as community wastewater testing.
- Invest in government agency staffing and technology to achieve globally competitive service level standards.
- Engage with the U.S. government to ensure staffing and capacity at pre-clearance sites return to pre-pandemic levels.

Trudeau Keeps Canada, Travel Industry In Past By Extending Restrictions

By Brian Lilley, Toronto Sun, June 1, 2022

[LILLEY: Trudeau keeps Canada, travel industry in past by extending restrictions \(msn.com\)](#)

You can't quite say that Canada stands alone but we are among the shrinking list of countries keeping COVID-19 travel restrictions in place. In a vote this week, the NDP-Liberal coalition in Ottawa voted against a Conservative motion to drop the travel requirements.

These travel restrictions have been cited by airlines and others in the travel industry for the delays and bottlenecks at airports across the country and have called for them to end. Prime Minister Justin Trudeau, though, insists his government is following the science in their vote and in extending the measures for another month.

So, we have to ask if the science is different in Canada than in Europe?

The European Union dropped their requirement for air passengers to wear a mask on flights in early May. Norway dropped all of their travel requirements in February while Ireland, Britain, and Denmark dropped theirs in March.

There is a long list of other countries that have followed suit and not just in Europe. Hot spots such as Aruba, the Dominican Republic, Costa Rica, and Curacao have all dropped the kinds of entry and travel requirements we have in Canada.

What's odd is that we even have these rules for domestic travel on planes or trains. That's not something common in other countries.

The Trudeau Liberals were slow to bring about proper screening at airports at the start of the pandemic. As new variants popped up, they rejected the idea of travel restrictions as racist. They had to be embarrassed into adopting testing at Pearson, Canada's busiest airport, by the Ford government in Ontario.

Now, they don't want to get rid of the measures they once rejected and ridiculed. Having fought and won an election on vaccine mandates, including for travel, Trudeau doesn't want to let go.

"Once again, we see the Conservatives refusing to remember that we actually had a very important election last year on the question of mandates, on the question of protections for Canadians and they lost that election," Trudeau said in the House of Commons on Wednesday, June 1.

That statement proves that when Trudeau says he's following the science, it's the political science, not the medical science.

"Airports have directly cited the Liberals' policies as the reason for these delays," Conservative MP and transport critic Melissa Lantsman said after the vote on Monday, May 30.

"After two long years of the pandemic, Canadians are finally looking to return to normalcy and begin travelling again. Unfortunately, the NDP-Liberal government continues to cling to outdated and unnecessary protocols that are exacerbating delays."

Trudeau obviously thinks that clinging to these mandates and restrictions is a vote winner for him just as they were in the September election. I'm not sure he's reading the room correctly at this point.

Provinces across the country have eased COVID-19 restrictions on the advice of top medical officials. His own chief medical officer of health has called for an easing of restrictions as well and in February promised a review of travel measures.

"We do need to get back to some normalcy," Dr. Tam said in early February.

Despite her words, her call to get back to normal, little has changed.

It shouldn't be lost on anyone that the Trudeau government made a big deal of announcing that this is tourism week and then promptly extended the travel measures that are clogging airports. The travel industry was hard hit throughout the pandemic, and the extension of these measures, with another month of delays at airports, will not help them with recovery.

The rest of the world is moving on, why is Trudeau once again being a laggard?

Air Canada Cancels Almost 10% Of Toronto Flights Over Seven Days As Staffing Crunch, Passenger Surge Hit Pearson Airport

By Eric Atkins, The Globe and Mail, June 9, 2022

Air Canada cancelled about 360 flights at Toronto Pearson in the first seven days of June – almost 10 per cent of its schedule – amid staffing shortages and a surge in passengers at Canada’s busiest airport.

The cancellations were split between arrivals and departures, according to Cirium, the aviation data company that provided the numbers to The Globe and Mail.

A rebound in demand for air travel has overwhelmed the government agencies that conduct security, customs, and immigration checks at Pearson and other major Canadian airports. The aviation industry says its reduced work force is unable to manage the increase in passengers while still enforcing COVID-19 rules. Vaccine mandates for employees of federal agencies and airlines have also reduced staff numbers, the industry says, as some employees refused to be vaccinated.

Peter Fitzpatrick, a spokesman for Air Canada, said the airline’s overall completion rate remains high but staffing problems at the government agencies have affected operations. “In some cases, longer security and customs processing times at airports and recurring air traffic control limitations imposed on aircraft movements, at Pearson in particular, have forced airlines to cancel flights,” he said.

Passengers have complained of being held on parked planes before being allowed to disembark for customs clearance, as well as long waits to have their baggage and pockets checked before boarding.

As the summer travel season nears, Monette Pasher, head of the Canadian Airports Council, said the government should alleviate the bottlenecks by dropping the health checks and rules put in place to contain the pandemic. These include vaccine requirements for passengers and employees and random tests for travellers, all of which take time to process and administer.

“We want to make sure the problem doesn’t get worse,” Ms. Pasher said from Halifax. “It really slows down the system.”

Transport Minister Omar Alghabra told reporters on Wednesday, June 8 that the government has taken steps to alleviate the bottlenecks, including adding 400 security screening agents. He hinted that more steps will be taken but declined to elaborate.

Mr. Alghabra pointed to the regular meetings of a stakeholder group of people representing airlines, airports, public health, security, and customs agencies. “We are, of course discussing bottlenecks,” he said. “We’ve made some adjustments. More adjustments are taking place.”

In a statement, the government said “our efforts are having an impact – as wait times for security continue to decrease at all major airports. While we are seeing some issues at Toronto Pearson International Airport that we have raised with the Greater Toronto Airports Authority, the vast majority of airports across the country are not seeing similar delays.”

On June 6, the Canadian Air Transport Security Authority screened more than 131,000 passengers at Canada's eight largest airports, compared with 162,000 on the same day in 2019 and 17,000 a year ago.

The Crown corporation contracts out the work to three private companies, which laid off employees during the pandemic and are having trouble replacing them. The Canada Border Services Agency and U.S. Customs and Border Protection, which provides pre-clearance at some airports for U.S.-bound travellers, are facing similar problems.

With the pandemic easing, the number of travellers is expected to rise by July, putting more strain on airport systems and frustrating passengers, Ms. Pasher said.

More than 490,000 passengers on 2,700 flights landing at Pearson Airport in May were held on planes to reduce overcrowding and long lineups inside the terminals. "Travellers are being further delayed because of the time it takes to select passengers for random testing," the Greater Toronto Airports Authority, the airport's operator, said on Thursday, June 9 in a statement.

"We're thankful for the steps that the federal government has taken and their recognition that more needs to be done," said Deborah Flint, the chief executive officer of the GTAA. "This is about much more than Toronto Pearson. It's about global perceptions of our country and the risk that Canada will lose billions of dollars from tourism and business activities if travellers decide that coming to Canada this summer simply isn't worth the hassle."

The lineups, delays, and cancellations have also plagued airports in London and Amsterdam's Schiphol. Dutch airline KLM has cancelled dozens of flights at Schiphol to reduce the congestion, which has been blamed on airport management.

Less than a two-hour drive away, Buffalo Niagara International Airport has long been an alternative to Toronto Pearson. The Western New York hub has seen a steep rise in Canadian travellers since April, said Pascal Cohen, its senior manager of aviation business development, although it is impossible to say why. "Is it because of congestion at Pearson, or is it because Canadians don't need to take a COVID-19 test any more to return to Canada?" Mr. Cohen said.

About 33 per cent of travellers starting their trips at Buffalo airport in June were Canadian, according to terminal surveys, compared with 25 per cent in June 2019, before the pandemic halted most air travel, Mr. Cohen said. For all of 2019, 38 per cent of the airport's originating travellers were Canadian.

Even before the Pearson congestion problems, Buffalo airport marketed itself to Canadians as a hub with shorter lineups and lower fees and fares. There are no vaccine, mask, or quarantine requirements for air travel within the United States. Nor do passengers flying within the U.S. face customs screening. Canadians and other non-U.S. citizens entering the U.S. by land must show proof of vaccination but do not have to provide a negative test.

"We talk about two things: save time, save money," Mr. Cohen said.

In the U.K., British Airways, EasyJet, Wizz Air and other carriers have cancelled hundreds of flights at Heathrow and Gatwick airports.

British Transport Secretary Grant Shapps has scolded the airlines for selling tickets they cannot honour.

John Holland-Kaye, the chief executive of Heathrow, said this week that travellers could face another 18 months of chaos before the aviation industry is able to hire enough people.

Read Story (Subscription Required): <https://www.theglobeandmail.com/business/article-air-canada-toronto-pearson-airport-flight-cancellations/>

Canada's Vaccine Mandate For Travel Under Scrutiny As Much Of The World Re-Opens

Travel Businesses And Public Health Experts Are Questioning The Prudence Of Canada's Continued Vaccination Mandate On Airplanes And At The Border, Suggesting The Policy May Be Out Of Step With The Science And Global Tourism Trends.

By The Canadian Press, June 2, 2022

Travel businesses and public health experts are questioning the prudence of Canada's continued vaccination mandate on airplanes and at the border, suggesting that the policy may be out of step with the science and global tourism trends.

The federal government announced on Tuesday, May 31 that COVID-19 travel restrictions will remain in place at least until the end of June, including the requirement that anyone coming into Canada or boarding a plane or train inside the country be vaccinated.

The extension of the measures was met with pushback from industry groups contending that the public health requirements could hamstring Canadian tourism during the important summer season.

Transport Minister Omar Alghabra said on Tuesday, May 31 that the government is reviewing the evidence and consulting with experts and other jurisdictions to guide its decisions around the vaccine requirements for travel.

"There's obviously a discussion to strike the right balance, to ensure that we maintain our eye on public health but also the fluidity of our economy," Alghabra said on his way into a cabinet meeting.

Travellers aged 12 and older must show proof that they are fully vaccinated to board domestic or international flights departing from most Canadian airports. The requirements also apply to trains and cruise ships.

As of April, fully vaccinated travellers can get into Canada without a pre-entry COVID-19 test, but may be subject to a random test upon arrival, and have to answer screening questions on the ArriveCan app.

Pre-entry tests are still required for partially vaccinated or unvaccinated people over the age of 12 who are eligible to travel to Canada. Travellers who don't meet the vaccine requirements may be turned away at the border, or required to quarantine for 14 days or until their departure.

Public health officials have said repeatedly since the Omicron variant hit in late 2021 that the virus was more adept at transmitting between vaccinated people than its predecessors.

Chief public health officer Dr. Theresa Tam has said that Cabinet should re-evaluate the measure given that vaccines now provide less protection against transmission, and the government says those re-evaluations happen on an ongoing basis.

Vaccine mandates made sense when it came to curbing the spread of earlier COVID-19 variants, but as the virus has evolved, these policies have outworn their purpose, said Dr. Zain Chagla, an infectious disease physician at St. Joseph's Healthcare in Hamilton, Ontario.

"(It) doesn't necessarily keep any benefits to these rules, only causing harm," said Chagla, an associate professor at McMaster University.

To qualify as fully vaccinated, travellers must show proof that they have received at least two doses of a vaccine series (or at least one dose of the Janssen/Johnson & Johnson vaccine).

While research shows that COVID-19 vaccines provide significant protection against severe illness, Chagla said emerging evidence suggests that two doses and a booster are less than 15 per cent effective at preventing Omicron infection.

Unvaccinated people have also increasingly acquired some degree of immunity to the virus through infection, Chagla noted, suggesting that they don't pose a substantially higher risk of spreading the virus than the general population.

A growing number of jurisdictions within Canada and abroad have dropped vaccine requirements for public venues and travel, but the vaccine mandate for federally regulated transportation in Canada continues to restrict unvaccinated people's ability to see their loved ones or pursue professional opportunities, said Chagla.

"As much as we try to stigmatize people that are unvaccinated, there are consequences to them in their lives that we really do have to think about long-term," he said. "When the risk of infection is pretty similar amongst most groups, I really think we do have to include everyone in the ability to travel and make it a part of their lives."

Meanwhile, members of Canada's travel industry say continued restrictions could hamper the sector's comeback.

Marty Firestone, president of Toronto-based insurance broker Travel Secure, said he's heard from many clients who are frustrated with the vaccine requirements. Most have been restricted to road trips or staycations.

But with some restrictions still in place, Firestone said Canada can't fully capitalize on roughly two years of pent-up pandemic wanderlust.

"When all of these things are removed, ultimately then we'll be back to somewhat of the new normal," he said. "Right now, we aren't even close."

Richard Vanderlubbe, the president of Trip Central, a travel agency with more than two dozen offices across Canada, said it's possible that dropping vaccine requirements could prove to be a deterrent for travellers worried about COVID-19, but he'd need to do some market research to determine if that's the case.

He is confident, however, that Canada is among the most cautious countries in the world when it comes to COVID-19 travel rules, and he doesn't see that changing any time soon.

Agents had to navigate some tense phone calls when they first informed customers about the vaccine requirements for travel, but that anger has since faded into resignation, said Vanderlubbe.

While the travel business is booming compared to the doldrums of COVID-19 lockdowns, Vanderlubbe said that hyper-vigilance without a clear public health justification could set Canada behind as much of the world welcomes back tourists. Last month, Austria, Belgium, and Vietnam joined the growing list of countries that have relaxed border restrictions.

"All of us in the travel business want our customers to be satisfied, and we want as many people on planes as possible," said Vanderlubbe. "If there's any risk health-wise, why is Canada the only country in the world doing this? That's my question."

Read Story (Subscription Required): <https://www.thestar.com/life/travel/2022/06/02/vaccine-mandate-for-travel-under-scrutiny-as-much-of-the-world-reopens.html>

Canadian Travellers Urged To Take Precautions Against Monkeypox Abroad

By Laura Osman, The Canadian Press, June 7, 2022

<https://www.cp24.com/news/canadian-travellers-urged-to-take-precautions-against-monkeypox-abroad-1.5936892>

The Public Health Agency of Canada is warning travellers to be extra careful abroad because of the potential threat of catching monkeypox.

The virus, typically only found in West and Central Africa, has cropped up around the globe with cases in Canada, the United Kingdom, Spain, and more than two dozen other countries.

To see so many cases unrelated to travel from those African regions is very unusual.

The government issued a level two travel health notice to encourage people travelling outside the country to take extra precautions.

“In the current outbreak, those at risk of infection are those who have had close or intimate contact with a person who has monkeypox,” the advisory reads.

The agency warned that travellers could find themselves subjected to isolation or other measures to limit the spread of the virus.

People who leave the country could end up having limited access to appropriate care if they become ill and could face delays returning home.

Monkeypox spreads mainly through close contact with the virus on other humans or objects such as bed linens. While it can be fatal, it is most often not, causing symptoms such as fever, headache, and muscle aches, and pox-like lesions on the skin.

Canada has confirmed at least 97 cases of people infected with the virus in Canada, with 90 in Quebec, five in Ontario, one in Alberta, and one in British Columbia.

The government’s travel notice applies to several countries, including the United Kingdom, Spain, and Germany.

It recommends that Canadians delay travel and isolate if they have any symptoms of monkeypox, or have been diagnosed with monkeypox, to prevent spreading the virus.

The notice also recommends that Canadian avoid close physical contact, including sexual contact, with people who appear to be sick while travelling and be particularly vigilant when attending a large party or mass gathering.

“If you develop symptoms that could be due to monkeypox when you are travelling or after your return, see a health care professional and avoid contact with others,” the government advises on its website.

Those who develop symptoms while in flight are instructed to tell a flight attendant or border services agent who will notify a quarantine officer.

No Full Return To The Office For Five Years, Commercial Real Estate Chief Predicts

By Rachelle Younglai, The Globe and Mail, June 8, 2022

Forget the full return to the office: remote work is here for another five years, the head of a global commercial real estate services company predicts.

After two years of working from home, office workers have grown enamoured with the arrangement. The big banks and other large users of office space have repeatedly delayed the full return to the office. Some companies have started to give up their office space again.

“The behaviours of COVID-19 made it comfortable and easy for people not to come in. The job market made it easy for employees not to come in,” said Mark Rose, chief executive of Avison Young, a Canadian commercial real estate services company with operations in 16 countries including the United States, Britain, Germany, and South Korea.

“Right now, anyone who really wants a job can have a job. If I have a choice between a place that’s mandating five days a week or I can be flexible, I’m going to choose to go to the flexible office,” he said. (Avison has a flexible office.)

Some office employees are quitting or threatening to quit if they can’t work from home. Others are simply ignoring return-to-work-requirements. As employees increasingly demand flexible, remote work, Mr. Rose predicts that the full return to the office will take longer than real estate landlords anticipate.

“The beginning of the full return to office is two years from now,” Mr. Rose said. “I would say the earliest that we’re gonna get everybody back in the office is five years.”

Since the first year of the pandemic, foot traffic has been increasing in major Canadian cities and the national office vacancy rate has declined as tech companies have signed new office leases.

But with a rash of new office buildings opening in downtown Toronto, Vancouver, and Montreal, the office vacancy rates in those cities have reached their highest level in two years, according to data from Avison Young.

In Toronto, the financial capital of Canada and largest office hub in the country, the increase in the volume of people in offices recently slowed after a quick uptick in the first four months of this year.

As of mid-May, the volume was about 24 per cent of pre-pandemic occupancy levels, according to data from consulting firm Strategic Regional Research Alliance. “Employers remain reluctant to insist on returning to the office more than a few times a week,” the alliance said on its website.

Part of the problem is the disconnect between business managers and their employees. Multiple surveys show that business leaders want their staff back in the office full-time. Those surveys show that those same leaders overwhelmingly do not want to be back in the office either.

“Leadership is saying they want everybody back. Leadership is not necessarily coming back. That piece has to flip,” Mr. Rose said.

Sentiment may in fact soon flip. With central banks around the world raising interest rates to bring inflation under control, the global economy is expected to slow. If that leads to an economic recession and people lose their jobs, that will give employers more leverage. At that point, they may start stipulating that employment is contingent on being in the office five days a week.

"I can assure you that employers are going to post job openings that say apply if you plan on coming in five days a week. Just right now, employers don't have the upper hand," Mr. Rose said.

Read Story (Subscription Required): <https://www.theglobeandmail.com/business/article-the-office-is-dead-for-five-more-years-commercial-real-estate-chief/>

Remote, Hybrid Work Creating Schism As Popular Option Unavailable To Many Workers

By Ross Marowitz, *The Canadian Press*, June 5, 2022

<https://granthshala.com/remote-hybrid-work-creating-schism-as-popular-option-unavailable-to-many-workers/>

Employees like Matt Fairbanks are one of the reasons why the hospitality and restaurant industry is struggling to find workers even as the pandemic wanes.

The 34-year-old former bartender has moved from slinging beers in Toronto to selling software to restaurants for a Saskatchewan company — which he does remotely.

"I was always kind of had one foot out of the hospitality industry and the pandemic really showed me how vulnerable the work was and the instability of it all," he said in an interview.

Gone are the harrowing commutes, while the additional flexibility has improved his work-life balance. Fairbanks' company allows employees to work from outside the country for up to 90 days, take unlimited vacation, and travel or work from anywhere in Canada.

"I've actually encouraged a lot of my friends from the restaurant industry to kind of look at other options and change kind of how they're doing their life, too."

Remote work flourished during the pandemic as companies temporarily closed their offices, but it has created a schism among Canadian workers. While 40 per cent of work in Canada can be done remotely, experts say, that means 60 per cent of workers are unable to access this benefit because they are required to be on-site.

And that can create resentment and a backlash from workers viewed as essential, such as nurses, ambulance workers, and retail employees, who were applauded during the pandemic but are unable to realize the benefits that come from working remotely, said change management expert Linda Duxbury, a Chancellor's Professor of management at Carleton University's Sprott School of Business, who has studied remote work for decades.

"The problem we're going to have here is that we're going to create two classes of workers — the haves and the have nots," she said in an interview.

Those who can work remotely, particularly professionals -- such as accountants, lawyers, and tech workers -- flourished financially during the lockdowns while those forced to work on-site were often over-worked or lost their jobs entirely amid reduced capacity and businesses that shuttered for good.

That second group was told that they were valued and important “and now they don’t feel important,” Duxbury said.

The ability to work remotely has been one of the pivotal moments in the history of work, even though its application is generally limited to knowledge workers, said Erica Pimentel, assistant professor of accounting at the Smith School of Business at Queen’s University.

“So when 60 per cent of the workforce is excluded from this massive change, well that’s obviously going to have some implications for society,” she said, because it’s very inconsistent in how it affects the population at large.

Duxbury cautions that the jury is still out on remote work, or what she calls “enforced work from home.” She constantly hears from businesses seeking best practices and examples of what others are doing. But she said it’s too early to assess the work style as everybody is experimenting with different models.

“Remote work during the pandemic was one big giant experiment. Now we’re moving to the second experiment, the follow-up, which is hybrid work,” she said.

The appropriateness of remote work is very job-dependent. It isn’t conducive to brainstorming, socialization, coaching, mentoring, onboarding, team-building, and client satisfaction.

And while people who work from home put in far more hours — estimated at four to 10 additional hours per week — data suggests it hasn’t increased productivity, Duxbury said.

“Just because we worked 100 per cent remote for the last two-plus years doesn’t mean it’s a sustainable model for a lot of people and a lot of jobs moving forward.”

Despite the drawbacks, remote work is being increasingly favoured, especially by generation Z, digital natives who have always had access to the internet and social media, said Pimentel.

This cohort is coming of age and joining the workforce with new attitudes about employers’ duty to them and how different parts of their lives fit together which are different from those of millennials, generation X, and baby boomers, who are in many cases now the bosses.

“And so there’s this generational-like mismatch between bosses and their employees and everybody is unhappy.”

Many companies would rather have employees return to the office full-time, but are facing stiff opposition from workers who have grown to like working from home, said Duxbury. Faced with record job vacancies amid decades-low unemployment rates and threats of resignations, employers have been forced to be flexible.

That means employees with a skill that's in demand are able to negotiate better work conditions than somebody without those skills.

Tech workers, who accounted for most of the three per cent of Canadians who worked remotely before the pandemic, are among those in the driver's seat now.

Demands to work remotely are no longer the exception to the rule because it's so hard to compete for talent, said Kristina McDougall, founder and president of executive search firm Artemis that specializes in tech employment.

"Unless there is an absolute reason why you physically need to be present, like you're working on a robot or you need to be in the building, most organizations are having to be flexible," she said.

The growth in remote work has also transformed where companies source their workforce from, because people can work anywhere and don't have to be near a company headquarters. That widens the jobs an individual can consider, but it also gives companies a wider pool of candidates as well as increased competition with other potential suitors.

McDougall believes that the movement to remote work is permanent for sectors such as technology because the pandemic has proven that organizations can get things built with people working remotely.

"You can't put the genie back in the bottle. People are now finding it trivial that they might need to go into an office every day."

Four-Day Work Week Here To Stay, Ontario Organizations Say After Trials

By Miriam Katawazi, CTV News, June 7, 2022

<https://toronto.ctvnews.ca/four-day-work-week-here-to-stay-ontario-organizations-say-after-trials-1.5936731>

The COVID-19 pandemic inspired change in the world of work. Forcing people to work from home, it showed that traditional office models aren't the only way to get things done.

In Canada and across the world post-pandemic, workers are demanding flexibility about where they work and when, and many employers responded to that.

To many people's delight and surprise, some employers in Ontario adopted four-day work weeks, a phenomena now being taken up seriously across the globe.

The U.K. recently implemented the world's biggest four-day work week program, allowing thousands of workers to start the program with no cut to their pay.

“What employees and individuals have learned over the past few years has completely re-envisioned what work life balance means to them,” said Michael Halinski, an associate professor of organizational behaviour at Toronto Metropolitan University. “The four-day work week, it's just another extension of giving the employees more options in terms of where they want to work, when they want to work, and how they want to work.”

“I think that employers that do meet those demands will be the organizations that are more successful.”

Jamie Savage, the founder of The Leadership Agency, a recruitment company in Toronto, said her company adopted a four-day work week in October 2020 to foster better mental well-being for employees in their workplace.

The company was one of the first in Toronto to adopt the model.

“Our productivity increased by about 200 per cent, our revenue has more than doubled, and we expanded into the U.K. six months after launching a four-day work week,” she told CTV News Toronto on Tuesday, June 7.

“It’s been very successful. It’s not something we’re going to be taking away. We put it in writing that we’re never going back to a five-day work week.”

Savage said their four-day work week program didn’t increase the number of hours employees worked each day. She said it also didn’t affect their pay.

“We made the decision, right from the very beginning to not ask for anything in exchange,” she said. “What we did was we changed our total productivity model to be effective, and to actually be more productive Monday through Thursday.”

“We had gaps in our productivity model that we addressed immediately through technology and communication tools, which actually gave them so much more time back in their day.”

Zorra Township, near London, Ontario, was also one of the first in the province to take on a four-day work week, and what started as a pilot project became permanent in December 2021.

“It's been going very well so far,” Don MacLeod, Zorra’s chief administrative officer told CTV News Toronto. “I think our mental health improved here in the office. People are happier. It's really generated a lot of positivity in the office and people really look forward to their long weekends.”

The model that the township adopted did lengthen work days for the employees to 8 a.m. to 5 p.m. The town also cut out one of their paid breaks in order to meet the 35 hours a week requirement.

MacLeod said one employee chose to work five days a week because her daycare would not accept the new work hours.

"I would say that would be the one drawback for the new model is for parents who cannot find a childcare provider for those hours," he said. "But we have very strong consensus that most people are appreciating the flexibility."

OTHER CAFII MEMBER-RELEVANT INDUSTRY/BUSINESS/SOCIETAL NEWS

Ontario Becomes First Province To Have A Right To Disconnect Law

By Heather Wright, CTV News, June 4, 2022

<https://www.ctvnews.ca/business/ontario-becomes-first-province-to-have-a-right-to-disconnect-law-1.5932358>

Turn off notifications and silence your phone: in a win for work-life balance, a new law is now in effect in Ontario that gives employees the right to ignore work emails, messages, and calls after hours.

As of June 2, employers in Ontario with 25 or more employees must have a written policy on disconnecting outside business hours. The so-called "right to disconnect" rule was part of the Ontario Progressive Conservatives' Working for Workers Act, which was passed in late 2021. It's the first law of its kind in Canada.

"'Disconnecting from work' means not engaging in work-related communications, including emails, telephone calls, video calls, or the sending or reviewing of other messages, so as to be free from the performance of work," the 2021 legislation explained.

Ontario labour minister Monte McNaughton previously told CTV News the law "was created in response to the increasingly blurred lines between work and home" caused by the COVID-19 pandemic.

The new rules in Ontario apply to all employees, including managers and executives. Company policies must clearly outline expectations, if any, about communicating outside of working hours. All Ontario employers with 25 or more employees on January 1, 2022 must have a written policy as of June 2. Employers with 25 or more employees by January 1, 2023 must have their policy in effect by March of that year.

Beginning in 2023, all employers with 25 or more employees must have a policy in effect by March of that year.

Ontario is the only province with a right to disconnect law. Quebec and the federal government have explored the idea too, but have yet to table legislation. Such laws were first introduced in France, and have since been adopted by only small handful of countries, including Italy and Slovakia.

Critics, however, say the Ontario legislation falls short, and that it doesn't address what many workers actually want.

"What they really should be looking at is flexibility in the workplace," Bryan Smale, a professor at the University of Waterloo's Department of Recreation and Leisure Studies, told CTV News. "As long as they're accomplishing their tasks, that gives them more flexibility; it gives them more work-life balance and improves their well-being."

The law has also been criticized for being impractical and short on key details such as enforcement and penalties. Still, mental health advocates say rules like these are a step in the right direction for maintaining a work-life balance and disconnecting from the digital world.

"This allows those who may have a hard time, or have a toxic workplace, or a difficult workplace, to have something in their toolbox to initiate and support them," Vancouver-based psychiatrist Dr. Shimi Kang told CTV News.

After five years in the insurance industry, Stacy Tang quit to start her own graphic design business for better hours and the ability to disconnect from work.

"Sometimes I get that [notification] after work and I just get anxiety just hearing it," Tang told CTV News from Toronto. "It's so hard to unplug nowadays, especially with technology being so accessible, and then with your boss knowing that you have access to the system after work."

Under the Ontario law, failure to comply with the new rules could be enforceable under the province's Employment Standards Act.

Why Francophone Quebecers Should Worry About Bill 96

Opinion By Campbell Clark, The Globe and Mail, June 6, 2022

Amid the controversial language provisions in Quebec's Bill 96, there is a measure that should stand out for other reasons. It is a broad power to search through Quebecers' computers, or phones. And it has been bullet-proofed so judges don't have as much purview to limit abuses.

It's worth noting this, too: Quebec Premier François Legault's Coalition Avenir Québec government didn't just exempt the Bill from Canada's Charter of Rights and Freedoms, including the guarantee against unreasonable search and seizure. It also chose to over-ride Quebec's own charter of human rights and freedoms, including its protections for privacy.

So for a moment, let's put aside questions about minority rights or language laws – important as those things are – to recognize that there is something else going on in Bill 96.

It's something that should worry a francophone Quebecer as much as any anglo: Mr. Legault's government believes it should be able to make laws that are protected from judicial review.

And that isn't limited to language, or culture, even if in this case it is tucked into a language law.

In Bill 96, Mr. Legault and his language minister, Simon Jolin-Barrette, have created a surprisingly wide inspection power.

It gives the Office québécoise de la langue française the power to enter any building other than a “dwelling house” where there are activities governed by the language law, or where documents or property related to it “may be held,” to get information.

The inspectors have the power to “cause any person present who has access to any computer, equipment, or other thing that is on the premises to use it to access data contained in an electronic device, computer system, or other medium or to verify, examine, process, copy, or print out such data ...”

That is a lot of power to go poking through someone’s computer or iphone. The language law covers things as ubiquitous as work, so it can be used in a lot of buildings. Inspectors can, according to Bill 96, go looking in the computer or phone of anyone who happens to be there.

“The language police have been given more power than the regular police,” said University of Montreal law professor Stéphane Beaulac. He sees these inspection provisions as “over-reach.”

Mr. Legault’s government used the “notwithstanding clause” in the Charter of Rights to exempt the law from protections of basic rights in the Charter, including the guarantee against unreasonable search and seizure.

You might think that could be a nationalist political statement about Quebec’s authority – René Lévesque’s Parti Québécois government routinely applied the notwithstanding clause to legislation after the Constitution was repatriated over its objections in 1982.

But it is obviously not just that, because Mr. Legault’s government also chose to over-ride 38 sections of Quebec’s own rights charter, including the right to privacy.

No, this is another kind of statement: Mr. Legault’s CAQ appears to believe that the legislature should be able to pass laws that are above the courts. It also used an over-ride in Bill 21, the popular but controversial secularism Bill that bars many public servants from wearing religious symbols. Bill 96 includes a reference to parliamentary sovereignty, the notion that the legislature’s laws should be beyond the reach of courts.

Many Quebecers do believe that the state should have the power to protect language and culture, and they have for decades been willing to see Charter guarantees of freedom of expression suspended for laws that are supposed to do that.

But such broad provisions to access devices aren’t necessary for protecting the French language. Even if they were, they should be subject to careful limits, and robust judicial oversight – instead, Mr. Legault’s government has disabled some of the safeties.

Judges will still have some power to apply common-law principles of the rule of law that existed before those rights charters, which presumably could limit the purview of inspectors to access computers. But those limits will be more modest and still to be determined in a court challenge. Before the Charter of Rights and Freedoms, illegally obtained evidence was sometimes used in court.

One thing we know from history is that when there aren't strong checks, state actors tend to abuse search powers, under governments left, right, or centre. Any government that ignores that is committing a reckless act of hubris. And Mr. Legault and his CAQ make it sound like they believe that limiting the role of the courts in reviewing the infringement of rights is no big deal.

Quebeckers should worry about where that can lead.

Read Story (Subscription Required): <https://www.theglobeandmail.com/politics/article-quebec-bill-96-language-law/>

The English Language Is Not The Menace It's Made Out To Be

Opinion By Sheila Das, Special To The Globe and Mail, June 6, 2022. Sheila Das is a humanities professor at Vanier College in Montreal who speaks English, French and Italian.

<https://www.theglobeandmail.com/opinion/article-the-english-language-is-not-the-menace-its-made-out-to-be/>

Some Quebec media and politicians have been beating the drum about the threat that English poses to the province. Articles full of nationalist fervour have warned, for example, that English junior colleges, or CEGEPs, are “vectors for anglicization” – a metaphor reminiscent of “vectors of disease,” a phrase with resonance in our pandemic times.

Last month, Premier François Legault said Quebec was primed to become the “new Louisiana” without his controversial language law, known as Bill 96. To drive the point home, in 50 years or so, he said, French would be completely taken over by English and effectively cease to exist. One columnist has terrifyingly claimed that what is at stake for the province “is the right to exist.”

Bill 96, which recently passed, greatly reduces the use of English in legal and medical services and diminishes learning in English at CEGEPs for all students, except for anglophones with historical rights. The fact that this Bill is discriminatory, meaning it goes against the Charter of Rights and Freedoms, is readily acknowledged by those who proposed it when they invoked the notwithstanding clause.

But is it necessary? Bill 101, the Charter of the French Language, is already doing the job of advancing French in the province. Multiple studies show that public use of French has been slowly on the increase, as anglophone bilingualism has reached 70 per cent. Those are the facts. But frightening narratives easily overshadow the numbers.

It is not English that is on the rise, but the ability to speak English. In other words, the fear is that simply by knowing English, French and French speakers will be replaced. Ah, the language version of the “Great Replacement” theory?

What that implies is that a young Francophone student who goes to an English CEGEP to improve their English somehow will lose their ability to speak French, that they will no longer speak French with their family, their friends, or at work. Or, if not that student, then their children. So the community, as such, will die.

But such reasoning flies in the face of history. In Europe, Africa, and Asia, multiple languages constantly overlap in one community. While it is true that English is predominant in North America, healthy francophone communities exist across Canada where French is not the majority language, from Acadians, to B.C., to Nunavut – where the number of speakers are on the rise.

Wouldn't it be absurd to think that French Quebecers uniquely cannot maintain two or more languages at once in the only province whose sole official language is French?

English does not enter the brain like a language-eating parasite and replace native tongues.

What I think is mistaken here is our outdated understanding of ecosystems. We have long held that the natural world is one of dog-eat-dog competition, though study after study demonstrates how mutual aid better explains many relationships, especially ones involving fungus.

Fun fungal facts: fungal networks under the soil connect roots, so that trees can communicate better, responding to warnings and needs. By contrast, scientist Suzanne Simard describes how she conducted an experiment to see if desired commercial trees would thrive by killing off other species and fungi. What happened? Absent these connections, fir seedlings in this case, all died.

English is a fungus.

English facilitates exchange from different people all over the globe. In our hyper-connected world, English is the lingua franca of business, technology, academe, the international political class, and tourism. Like it or not.

And cutting yourself off from it, or your children, or trying to push out the English community so fewer chances of “exposure” exist, does not protect anyone in a co-operative model. It isolates. It prevents exchange. It blocks opportunities. In short, it is not useful.

So let's get our metaphors straight. English is not a disease. It's a fungus. And that's a good thing, as it helps us thrive. Without it, we can only wonder if Quebec, like the fir tree, will wither in isolation.

How To Prevent Quebec's Immigration Sabre Rattling From Turning Into A Full-Blown Separatist Crisis

What Can Canada Do To Defuse The Separatist Menace While Not Caving In To Quebec's Demands?

Opinion by André Pratte, Special To National Post, June 4, 2022. André Pratte is principal at Navigator and senior fellow at the University of Ottawa's Graduate School of Public and International Affairs.

<https://nationalpost.com/opinion/andre-pratte-how-to-prevent-quebecs-immigration-sabre-rattling-from-turning-into-a-full-blown-separatist-crisis>

Four months before voting day in Quebec's provincial election on October 3, Premier François Legault launched his de facto campaign, using the closing speech at his party's convention last Sunday, May 29 to announce what he would like to be the central theme of the election: immigration.

Legault explained that he will be seeking a strong mandate to convince the federal government to cede its jurisdiction over immigration to the province. "It's a question of survival for our nation," he asserted in his speech.

Speaking to reporters afterwards, the premier went so far as to say that if the provincial government did not get full jurisdiction over immigration, "in a matter of time, we could become a Louisiana." In other words, French could practically disappear from Quebec.

The prediction, of course, is laughable. French is alive and well in Quebec, where 80 per cent of the population have French as their first language, while only two per cent of the residents of Louisiana still speak French. The premier's apocalyptic scenario was ridiculed by most commentators. "Louisiana? Come on!" headlined La Presse's editorial page.

But in the following days, Legault insisted that "If no one is left speaking French at home, this means that French will eventually disappear." His minister for the French language, Simon Jolin-Barrette, relayed the government's view that if nothing is done, "the situation could become similar to that of Louisiana."

It is difficult to know how Quebecers will react to this obvious ploy to create a crisis where none exists. We do know that a majority of them are convinced that the French language is at risk; that is why support for Bill 96 is so high. But do Quebecers think that French will disappear in short order? Hopefully, most of us are confident enough in our ability to keep our distinct culture alive.

However, one thing is certain: every time there is a jurisdictional squabble between the governments of Quebec and Canada, Quebecers side with their provincial government, even moreso when the conflict regards an issue as sensitive as immigration.

Reacting to Legault's demands, Prime Minister Justin Trudeau said that the federal government would not cede its jurisdiction over immigration.

With both sides entrenched in their respective positions, and Legault sailing towards a sweeping victory on October 3, what will the former separatist do when faced with what will be perceived as intransigence on the part of the federal government? Since this issue is now deemed to be essential to the French language's survival in Quebec, what will his next step be if Ottawa continues to say no?

Some federalists are convinced that Legault will bring back to life the idea of Quebec's independence. "Look at him go: he will say that he has no other choice but to hold a referendum on separation," a prominent federalist told me.

The federalists' fear is the separatists' hope. "Quietly, before our eyes, a little more each day, the indestructible national question raises its head and recomposes itself," wrote former Parti Québécois minister Joseph Facal, now a columnist at the Journal de Montréal.

For my part, I doubt that Legault is secretly planning a referendum on separation. On Thursday, June 2, he said: "I am a nationalist inside Canada." Up until now, most Quebecers have supported the premier and his Coalition Avenir Québec government because they offered nationalist policies without the risk of separation. Would they follow him if he went as far as to propose Quebec's sovereignty? I doubt it.

Nevertheless, the threat of separatism is back. What can Canada do to defuse the menace while not caving in to Quebec's demands? It's quite simple, really. Instead of shutting the door on negotiations with Legault, Trudeau should say that he is open to discussing amendments to the 1991 Quebec-Ottawa agreement on immigration.

That agreement gave Quebec the power to choose about 70 per cent of the immigrants coming into the province — mostly economic immigrants. Armed with this new power, Quebec has been able to choose a majority of newcomers who already speak French or are more susceptible to learning it.

The problem is that the number of immigrants still selected according to federal criteria — e.g., temporary workers and foreign students — has been increasing steadily in recent years. Most of those people do not speak French. This is what is perceived as a threat to Quebec's culture — not the fact that they are immigrants, but the fact that, when they become permanent residents, they will grow the ranks of the English-speaking minority.

In other words, since the agreement was signed 31 years ago, the composition of immigration to Quebec has changed. The agreement is in need of an update to reflect the new reality, while continuing to affirm the federal government's jurisdiction over the parts of the immigration system that are crucial for the protection of Canada's interests and security.

If both parties were of good faith, a new deal could be reached in a matter of months, and there would be no need for grandstanding. In the current circumstances, however, that is a big "if."

UPCOMING WEBINARS AND EVENTS

Web Seminar By McMillan: Bill 96 – How Changes To French Language Legislation Will Impact Your Business Practices And Documentation

Dates: Tuesday, June 21, 2022

Time: 10:00 a.m. – 11:00 a.m. EDT

Please join Enda Wong, Head of McMillan's Business Law practice in Québec and Émile Catimel-Marchand, Associate, Financial Services and Regulatory as they discuss the newly passed Bill 96 and its impacts on the day-to-day operations on companies doing business in Québec or otherwise interacting with Québec counterparties.

They will cover:

- When to expect new obligations
- Changes in respect of business communications and advertising
- Impacts on legal documentation (contracts and other documents)
- Consequences in government interactions

[Register Here](#)

Web Seminar By McMillan: Taking Control - Proactive Data Breach Preparedness And Responsible Incident Management

Dates: Tuesday, June 21, 2022

Time: 1:00 p.m. – 2:00 p.m. EDT

Join us on Tuesday, June 21 as members of our Privacy and Technology Groups discuss how your organization can proactively prepare in order to be in control if and when an incident occurs and to take measured and responsible steps to prevent and manage the associated legal and business risks.

Topics for discussion will include:

- The importance of taking a regular inventory of your organization's data assets and understanding the applicable legal and regulatory framework
- Forthcoming incident reporting obligations in Québec and what your organization can do to prepare for compliance
- Proactive steps your organization can take to prevent breaches and to minimize potential legal and business risks if a breach occurs
- The key elements of a well-considered incident response plan

[Register Here](#)

Web Seminar By Cassels: Captive Insurance Solutions In Alberta Presentation

Dates: Tuesday, June 21, 2022

Time: 1:00 p.m. – 2:00 p.m. EDT

This one-hour info-session will provide an overview of Alberta's new captive insurance company legislation and the issues it may help solve for businesses and associations.

You will hear from experts from Cassels, Palm Insurance Canada Inc., Indigenous Wealth Finance Group and ATB Capital Markets and are welcome to attend in person or virtually via webinar.

This session will feature Allison Manzer, Partner, Cassels; Rick Da Costa, Partner, Cassels; Valeria Cusano, Principle Partner & Captives Consultant, Palm Insurance Canada Inc.; Gord Anderson, Co-founder, Indigenous Wealth Financial Group; and Brent Houston, Senior Director, ATB Capital Markets

[Register Here](#)

Web Seminar By Torys LLP: Fundamentals Of Banking And Insurance Law

Dates: Wednesday, June 22, 2022

Time: 12:00 p.m. – 1:00 p.m. EDT

The financial services industry has undergone transformational change in recent years. Being well-versed in the basics is vital to building and applying knowledge to this fast-evolving industry. This series will provide a general overview of the regulatory regime applicable to banks and insurance companies, with a more detailed discussion of selected topics, and will equip participants with a comprehensive overview of the essentials of banking and insurance law.

Join us for the third session in this series as the speakers run through a high-level overview of the statutory regime applicable to foreign banks under the *Bank Act* (Canada), including permissible activities, restrictions and limitations.

[Register Here](#)

Web Seminar By McCarthy Tetrault: Celebrating Indigenous Pride

Dates: Wednesday, June 22, 2022

Time: 3:00 p.m. – 4:30 p.m. EDT

Amazing Race Canada Season 7 winners Anthony Johnson and Dr. James Makokis share their perspectives on what it is like to be Indigenous and Two-Spirit in today's modern context. Through their own life stories, they offer important historical and cultural insights into Two-Spirit identities and how they differ from colonial notions of gender and sexual identity and discuss how their lived experiences as Two-Spirit men shaped their lives, including their time on the Amazing Race and their work as activists.

Finally, we will hear how we, as leaders in the legal profession and business community, can be better allies to Two-Spirit and Indigenous communities and ways we can all create and follow our own pathway to action. This session will include a presentation followed by a fireside chat with Anthony and James.

[Register Here](#)

Web Seminar By Canadian Club Toronto: They. Them. Us.

Dates: Wednesday, June 22, 2022

Time: 5:30 p.m. – 8:00 p.m. EDT

Changes to marriage, the military, and grass-roots victories around employment rights signal meaningful progress for Canada's 2SLGBTQ community. But, many of these victories leave, indigenous, non-binary, and racialized members of the queer community behind. Despite growing public awareness of the struggles the most marginalized members of the 2SLGBTQ community often face, many remain ill-equipped to create policies and workplaces that support the full spectrum of 2SLGBTQ friends and colleagues.

This Pride, join Canadian Club Toronto on June 22 for an important conversation with Katie Dudtschak (RBC), Andrew Kriegler (IIROC) and David Simmonds (Canada Life) on how business, politics, and civil society can prioritize 2SLGBTQ acceptance for the mainstream queer rights movement, and why it matters, now.

[Register Here](#)