

## **CAFII ALERTS WEEKLY DIGEST: March 11 to March 18, 2022**

March 18, 2022

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## REGULATOR/POLICY-MAKER NEWS

### Ontario's FSRA Issues First Insurance Rule On Unfair Or Deceptive Acts

*By Lyle Adriano, Insurance Business Canada, March 16, 2022*

[https://www.insurancebusinessmag.com/ca/news/breaking-news/ontarios-fsra-issues-first-insurance-rule-on-unfair-or-deceptive-acts-398814.aspx?utm\\_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm\\_medium=20220316&utm\\_campaign=IBCW-MorningBriefing-20220316&utm\\_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8](https://www.insurancebusinessmag.com/ca/news/breaking-news/ontarios-fsra-issues-first-insurance-rule-on-unfair-or-deceptive-acts-398814.aspx?utm_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm_medium=20220316&utm_campaign=IBCW-MorningBriefing-20220316&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8)

The Financial Services Regulatory Authority of Ontario (FSRA) has announced that its first insurance rule has been approved by the Minister of Finance.

FSRA's Unfair or Deceptive Acts or Practices (UDAP) Rule applies to life & health as well as property & casualty insurers. An official release said that the rule will be effective as of April 1, 2022.

The regulator noted that the UDAP rule replaces existing similar provincial regulation in Ontario, and that it will lead to benefits such as improved outcomes in claims; protect customers from "improper practices" such as unfair discrimination and fraud; reduce regulatory burden by being less prescriptive to allow industry innovation; and support the transition to principles-based regulation.

FSRA also highlighted that the rule further aligns regulation with its "Fair Treatment of Customers" guidance.

Perhaps one of the most notable clauses in the UDAP rule is a statement on prohibited conduct in automobile insurance quotations, applications, and/or renewals. In that provision, FSRA has barred agents, brokers, and insurers from using consumers' credit information, as well as asking or requiring a consumer to provide consent for the collection and use of their credit information, other than for the sole purpose of whether to offer premium financing.

FSRA's UDAP rule also prohibits insurers from offering payment, rebates, and/or gifts of value if they are being used to induce customers into taking action relating to an insurance product.

"This is a positive move forward to promote safety, fairness, and choice for insurance consumers right across Ontario," said FSRA CEO Mark White. "The UDAP Rule empowers FSRA to supervise insurance industry conduct and protects consumers by clearly defining outcomes that are unfair or otherwise harmful."

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

### Airline Industry Happy To See End of COVID Testing Requirement For Canadians

*By Ryan Tumilty, National Post, March 17, 2022*

[Airline industry happy to see end of COVID testing requirements for Canadians \(msn.com\)](https://www.msn.com/en-ca/news/health/airline-industry-happy-to-see-end-of-covid-testing-requirements-for-canadians)

Vaccinated travellers will no longer need a negative COVID test to get into Canada, but rules around masking and vaccines are staying in place for now.

The federal government confirmed on Thursday, March 17 that the new rules will start April 1 and will mark the first time in two years that Canadians will be able to travel and return without any testing or mandatory requirement.

Health Minister Jean-Yves Duclos said the country is past the Omicron wave and Canadians have done their part.

“We are in a much better position now in March 2022 than we were in March 2020. High vaccination rates and strong adherence to public health measures have pushed us through the peak of the Omicron wave,” he said.

The new rules remove the requirement for travellers to get a COVID test before they return to Canada. The government had previously removed the requirement for testing on arrival. Travellers will still have to use the ArriveCan app to upload their vaccine information.

Travellers will still have to mask on planes and trains and the lack of a testing requirement applies only to vaccinated travellers. Unvaccinated travellers will still face mandatory testing and quarantine while they wait for negative results.

Airlines welcomed the news. Suzanne Acton-Gervais, interim president and CEO of the National Airlines Council of Canada, said it will allow them to get back to more normal business.

“Today’s announcement will enable the aviation industry, which represents a major segment of the Canadian economy, to continue to take genuine steps toward recovery,” she said. “Supporting over half a million direct and indirect jobs, aviation’s revitalization will help stimulate the broader recovery of Canada’s economy.”

Many other countries have already eliminated the need for negative tests from vaccinated passengers.

Acton-Gervais said they heard from customers that the testing requirement, which can cost hundreds of dollars, was a major impediment.

“Canadian airlines have been among the many voices calling for updated travel guidance and protocols, guided by scientific evidence,” he said. “We have heard from our passengers how their travel decisions have been impacted by the costs and uncertainties associated with past testing protocols.”

Duclos said the government will continue to take public health advice on when other restrictions might be lifted, including vaccination mandates and masking requirements. There have been spikes in COVID cases in some countries around the world in the last few weeks.

He said they would monitor the data, but currently Canada is in a much better position than it was in early January.

“One out of 10 travellers in January entering into Canada was positive with COVID. That was significantly larger obviously than what we had seen in December and prior to that; that rate has fallen to about one per cent now,” he said.

Canada’s Deputy Chief Public Health Officer, Dr. Howard Njoo, said the pandemic improved disease surveillance systems here in Canada and around the world. He said he is confident that they will have the data to keep watching for future possible outbreaks.

“Surveillance systems across the world, but also the inter-connectedness of surveillance systems, has certainly improved over the past few years,” he said.

The government will continue to do random mandatory COVID testing at airports for returning travellers, as a disease surveillance measure, but passengers will not have to quarantine while awaiting a result.

Njoo said that measure, combined with hospitalization data and waste water data, will help them keep tabs on any growth in COVID-19 cases.

Tourism Minister Randy Boissonnault said now is time for the tourism industry to get back to full speed.

“We did this because we know that the Canadian economy will not fully recover until our tourism sector recovers too and that recovery is now at hand,” he said.

Boissonnault argued that Canada’s approach to COVID will be a selling point for tourists who can feel confident travelling here.

“With our high vaccination rates and our focus on health and safety, Canada has a huge advantage in attracting visitors because they know it’s safe to travel to Canada,” he said.

## 'Do Your Homework': B.C. Couple Stranded In U.S., Unable To Find A Rapid COVID-19 Test

*By Elizabeth McSheffrey and Kylie Stanton, Global News, March 14, 2022*

<https://globalnews.ca/news/8682498/bc-couple-stranded-washington-covid19-test/>

A British Columbia couple is warning other travellers to “do your homework” after they were stranded in Washington state for two nights and a day, unable to find a rapid test for COVID-19.

April Lewis and her partner Martin Clingwall were returning from a seven-week stay in Palm Springs and hoping to cross the border into B.C. on Saturday, March 12. They knew they needed a negative test result, but had no idea how tricky it would be to find a test.

“I honestly, truly thought it would be a piece of cake — that every pharmacy in the Bellingham area would be welcoming us with open arms, saying, ‘Canadians, we love you, come!’” Lewis said on Sunday, March 13 from a hotel in the American city south of Langley.

“We didn’t think to book online, we should have perhaps booked online and we could have got one maybe in Seattle.”

In February, the federal government eased testing requirements for fully-vaccinated Canadians, allowing them to produce a negative rapid test result instead of a PCR result, as long as the test was administered by a health care entity or lab.

Lewis said several staff at several Bellingham pharmacies told her online reservations were required for a rapid test, but even if they had made one, there was no stock of rapid antigen tests available in Whatcom County at the time.

The couple tried to get one at the local airport, but without an appointment, were turned away there as well. Eventually, Lewis contacted her local MP on Facebook.

### **COVID-19: Cross Border Testing Requirements Remain**

Kerry-Lynne Findlay, who represents South Surrey-White Rock, was able to book them a rapid test appointment for Tuesday in Birch Bay, about 30 minutes away from their hotel in Bellingham.

“Thank goodness we can afford it,” Lewis said of the hotel stay. “I can’t believe we’re the only people this has happened to ... is everyone else a lot smarter than me and pre-booked online?”

After repeated visits and calls to pharmacies, the couple found a rapid test on Monday, March 14, passed it, and went home.

As spring break kicks off, Lewis is urging other travellers to “do your research,” and ensure they make a rapid test appointment in advance. With many provinces relaxing most, if not all, pandemic public health measures, she also called on the federal government to ease testing requirements at the border.

"This is nonsense," she said. "Seriously, Mr. Trudeau, if you're listening, I'm triple-vaxxed — what more do you want, my first-born child?"

The Surrey Board of Trade, concerned about the struggling tourism industry, echoed her calls.

"What has happened to that poor couple is absolutely unacceptable," said Surrey Board of Trade president Anita Huberman. "Surrey is a border city and we need to ensure that border is fully open.

"I think the clear strategy for the federal government is to remove all of these testing requirements for fully-vaccinated travellers."

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## How Will The War In Ukraine Affect Air Travel?

*By Mark Feldman, CEO of ZionTours, The Jerusalem Post, March 17, 2022*

[How will the war in Ukraine affect air travel? \(msn.com\)](#)

Following Russia's invasion of Ukraine, the European Union closed its airspace to all Russian airlines and Russian-owned and Russian-operated aircraft.

Soon afterwards, Russia retaliated and closed its airspace to all European aircraft.

Other countries, such as Canada, have since followed the EU and, consequently, the number of aircraft and flights affected has increased.

The most immediate effect is on travelers to and from Russia as many flights have been canceled.

Meanwhile, a number of leased Russian planes will be recalled or seized in the next few weeks because the latest EU sanctions cut off the supply of aircraft parts and technology to that country and consequently its ability to insure planes starting March 28. This will impact Russian air travel as well.

So, what does this mean for international air travelers?

Just as the travel industry was looking to emerge from a two-year depression, Russia's assault on Ukraine has scrambled schedules and given travelers pause as they consider international vacations.

The extent to which travelers will feel the effects of the war depends on where they're going but with the rising price of oil, airline ticket prices will only go up. Understand this: for anyone with international plans, the world map, which recently seemed to be expanding with the relaxation of COVID restrictions in many countries, has shrunk anew. Operators have largely scrapped travel in Russia for the rest of the year, which greatly affects Baltic cruise itineraries where the marquee port of call was St. Petersburg.

So far, travel companies are not seeing mass cancellations as travelers, who may have been conditioned to remain flexible by the pandemic, are sticking to their resolve. The overwhelming feeling is that after two moribund years, most consumers are making plans that accept higher prices, longer transit times, or other deterrents in order to travel in 2022.

They've come to accept PCR tests or vaccination certificates as part of the process, and, unless oil prices hit \$200 a barrel, the demand is so colossal that the direct result of this barbaric war has not seen a shift in bookings.

Whatever inconveniences travelers experience are, of course, nothing compared to the suffering inflicted on Ukrainians. Many travelers want to support Europeans, who have been hoping for a robust summer season, but do not want to complicate humanitarian efforts to help war refugees.

Given the unpredictability of the war, travelers will need to remain flexible as flight operations, cruises, and tours adjust to the conflict. Flying over Russian or Ukrainian airspace has now been shut down; airlines that flew over either country have been forced to fly alternate routes. Aeroflot, the national carrier of Russia, has shut down all international operations indefinitely. Not welcome in the vast majority of the world's airports, the cessation of the airline has been mirrored by all airlines who once flew in and out of Russia and Ukraine.

Many countries have imposed sanctions against Russia in response to its invasion of Ukraine. Russia has retaliated by advising its citizens against traveling to these destinations, although the lack of airlines makes it near impossible to fly out of the country.

Russians had been making up a larger proportion of tourists in many European, Asian, and Middle Eastern countries over the past couple of decades, with some resorts on the Mediterranean basing their economies around visitors from the country. With most European countries imposing sanctions against Russia and therefore they're becoming off limits to Russian travelers – any such trips carry the risk of the travelers being denied a scheduled, safe return to Russia.

The World Tourism Organization reported that Turkey, China, Kazakhstan, Thailand, the United Arab Emirates, Spain, Azerbaijan, Ukraine, Georgia, and Italy were the top 10 destinations in terms of international departures from Russia by number of travelers in 2021, with the modes of transport including air, land, sea, and rail. Suffice it to say, Russian tourists will not be welcome in Ukraine in the foreseeable future.

Turkey and Greece are among the destinations most dependent on the Russian market. It is possible that these countries, in the coming weeks, will have to increase their efforts to attract tourists from other markets, demonstrate greater competition, and lower prices to counteract a possible decrease in tourism from Russia. Experts presume that Turkey's rapprochement with Israel was also connected to the massive amount of tourists that Israel used to send to the Turkish resorts; ones that most likely will be bereft of Russians this spring and summer.



Perhaps no sector of the travel industry has been more affected than tour operators that had trips scheduled in Russia and, to a lesser extent, its neighbors. Russia over the last dozen years has seen a spectacular growth in incoming tourism, adding billions of dollars into the Russian coffers. Those days are over, along with the hundreds of cruises that welcomed the opportunity to luxuriate in St. Petersburg.

Not surprisingly, very few travelers have canceled their trips to Europe, even Eastern Europe. While the talk of World War III has been bandied about, by none other than the president of the United States, it has had a near minimal impact on the flying public. Truth be told, from this part of the world, the US and Western Europe – along with the United Arab Emirates – are where the majority of travel plans are being made, and flights closer to home such as Budapest and the Czech Republic are getting their share of bookings.

More surprisingly, the biggest jump in bookings for Israelis this winter has been to Georgia. Tbilisi, in particular, has proven seductive to ski enthusiasts, enticing thousands to explore the slopes of the Georgian mountains. In fact, with the ability to get kosher food at the resorts, we have seen an outpouring of families flying to Georgia at unseen levels, in pre-COVID years. Chabad of Tbilisi, as well as other Israeli operators, have seen the public's desire for skiing far beyond the most optimistic predictions. El Al jumped into this opening with several flights a week along with Israir.

Returning travelers speak about the fantastic prices, excellent conditions and the warmth of their Georgian hosts. Fear of avalanches or concerns over local hospitals are the only issues raised. That it has a nearly 900 km.-long border with Russia running from the Black Sea to the Greater Caucasus mountains has had no influence on the tourists. While Romania or Budapest once attracted the price-conscious ski aficionado, Georgia is where a multitude of skiers are seeking the next big dump.

Israelis, with the exception of those visiting Dubai and Abu Dhabi, have almost universally gone West the last two months, and the spring season sees no change in that outlook. India is opening up to tourists, South Africa and Australia have their supporters but with the Middle Kingdom still battling COVID and placing entire cities in lockdown, it's the US and Western Europe that are calling out to Israelis.

Traffic to the US has never been more robust, and airfares have reached and extended their 2019 heights. Wizz Air may be starting to fly from Tel Aviv to Abu Dhabi but with no low-cost carrier flying to the United States, legacy carriers are seeing record numbers of passengers and revenues on those routes. Yes, the United States, along with Canada, only allows tourists who are fully vaccinated to enter their countries but there is no shortage of eligible Israelis along with dual passport holders electing to fly this spring to North America.

Paris and London flights are also filling up rapidly, and as tourists return to Israel, the short-term prognosis is very rosy for the aviation industry. Social media is replete with advertisements seeking staff in incoming tours companies as they now find themselves understaffed as demand has far outstripped supply.

All of us hope the conflict in Ukraine will end quickly and peacefully. Until then, travelers need to factor the fighting there into their planning. It's hard to envision a situation of going back to square one. There will be a palatable fear of ever setting foot in Russia again. WNBA star Brittney Griner is being detained in Russia after customs officials said they found cartridges of hashish oil in her luggage at an airport near Moscow in February. The timing, legal experts and league sources agree, couldn't be worse, coming amid Russia's invasion of Ukraine and a collapse in US-Russia relations.

Whatever aspirations my Russian colleagues in the tourism industry may have had about a deeper integration with the Western world has been shattered. Those fortunate to have visited Russia in the last decade may be seen as the last pioneers as front-page news and constant television images of the mass suffering of civilian populations in Ukraine will create a strong backlash to visiting the country responsible for these inhumane attacks.

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## 'Book It Now': Vacation Travel Costs Set To Soar Due To Increased Demand And Rising Fuel Costs

*Already, The Average Price Of Flights From Toronto To Destination Hot Spots Cancun And Dominican Republic Has Increased 47% Since 2019. Flying To New York Costs 30% More Than Three Years Ago And A Trip To Paris Is 15% Higher.*

*By Clarrie Feinstein, Toronto Star, March 15, 2022*

[https://www.thestar.com/business/2022/03/15/book-it-now-increased-demand-and-soaring-fuel-costs-ramp-up-airfare.html?itm\\_source=parsely-api](https://www.thestar.com/business/2022/03/15/book-it-now-increased-demand-and-soaring-fuel-costs-ramp-up-airfare.html?itm_source=parsely-api)

Attention international travellers. The cost of your long-awaited vacation is set to soar. Travel experts say the best bet is to book it now.

Just as COVID-induced travel restrictions are lifting, the price of fuel is skyrocketing, and that means Canadians clamouring to get away are going to feel the brunt of increasing travel costs.

"There was unbelievable interest in March break travel," said Martin Firestone, president of the travel insurance brokerage Travel Secure Inc. That increased demand, coupled with oil sanctions against Russia, will increase the cost of air travel, said Firestone.

Travel search website Kayak compared the price of international flights in March 2022 to March 2019. It found the average costs rose drastically for some popular destinations.

For example, a flight from Toronto to New Delhi is up 60 per cent over 2019 prices. The average price of flights from Toronto to destination hot spots Cancun and Dominican Republic has increased 47 per cent. Even the short trip to New York is 30 per cent more than three years ago. A trip to Paris is 15 per cent higher.

Oil and gas sanctions levied against Russia for its invasion of Ukraine have already pushed up the price of fuel by more than 27 per cent. Oil rose to \$142 (U.S.) a barrel in the week ending March 4, according to S&P Global Commodity Insights.

And that, combined with the federal government dropping its recommendation that Canadians avoid international travel for non-essential purposes, allowing antigen tests instead PCR tests when entering the country, and ending quarantine for kids 12 and under, makes it worthwhile to book now, Firestone said.

"Anyone who was sitting on the fence about travel isn't now," he said. "It basically reignited the travel industry."

The question consumers should be asking is whether a surcharge will be added at a later date to a trip already paid for to compensate for the rising oil prices, said Firestone.

"That would be my biggest question," he said. "Could there be additional costs tagged on?"

When it comes to cruise ship tickets, Firestone warned prices are likely to increase drastically.

Deise da Silva at Toronto's Mandala Travel agency has watched prices increase substantially since travel restrictions eased in February.

"Prices have gone up at least 20 per cent to the Caribbean," said the travel agent. For example, an all-inclusive vacation to Cuba was \$800 at the beginning of the year. This week it cost closer to \$1,200.

Da Silva expects prices to rise even higher along with soaring fuel prices, as some airlines carry exorbitant fuel surcharges — an extra charge on top of airfare — to cover the cost of airline fuel.

Air Canada always factors fuel costs into ticket prices, said spokesperson Peter Fitzpatrick.

"A number of factors go into airline ticket pricing apart from fuel and fixed costs, including but not limited to, competition, demand, third-party navigation, airport and other charges, marketing considerations and the type of traffic that a route serves," Fitzpatrick said in a statement. "To compensate for some of these, we do include a carrier surcharge as a regular part of our normal pricing, but not a specific 'fuel surcharge,'" he said.

WestJet spokesperson Denise Kenny said fares have not been increased and that demand is the key driver of ticket prices.

In a conference call last week, Transat A.T.'s chief financial officer Patrick Bui said the tour operator may consider fuel hedging (agreeing to purchase oil in the future at a predetermined price) to buffer against mounting costs.

Helane Becker, an analyst with investment banker Cowen Inc., said airports generally have about two weeks' worth of jet fuel on hand, which means airlines are only now starting to feel the financial pressure.

“Unsurprisingly, jet fuel at the current level or higher is a significant headwind to airline earnings. That said, it would not be surprising to see a repeat of 2008 when a rapid rise in fuel prices was followed by an equally rapid fall,” she wrote in a research note.

Allison Wallace, director of media and communications for Flight Centre Canada, said that with the easing of restrictions, there is no question that there is a lot of pent-up demand, which is driving costs for the short-term.

“Historically, when fuel prices have gone up it takes a bit of time for that cost to be passed on to the customer in terms of higher prices as airlines purchase fuel on futures,” she said.

If people are weighing whether to book tickets now or wait for costs to decrease, it’s best to book now and lock in the current price, said Firestone.

“Do it whether they add a surcharge or not, because in three or four months I can’t imagine what some of these costs will be.”

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## Surging Demand For Travel And Soaring Fuel Costs ‘A Perfect Storm’ For Airplane Tickets, Cruise Prices

*By Erica Alini, The Globe and Mail, March 13, 2022*

<https://www.theglobeandmail.com/investing/personal-finance/household-finances/article-surging-demand-for-travel-and-soaring-fuel-costs-a-perfect-storm-for/>

If you’re pondering a vacation, you may want to finalize your bookings soon.

Soaring energy costs and the unleashing of pent-up demand for travel amid loosening COVID-19 restrictions are likely to push up the prices of flights, vacation packages, and cruises.

“I call it a perfect storm,” said Martin Firestone, president of the travel insurance brokerage Travel Secure Inc. The combination of those two factors, he added, will likely send prices “through the roof.”

While the costs of flights, hotel rooms, and other travel services fluctuate frequently, in some cases it’s already evident that there’s an upward price trend.

Richard Vanderlubbe, president of Tripcentral.ca, an Ontario-based travel agency that focuses on international trips, said price increases for the vacation packages his company monitors started outnumbering price decreases on a daily basis in late January.

By the middle of February, when Ottawa announced it would relax key restrictions on international travel by the end of the month, price increases outnumbered decreases by 14 to one, he said.

In the weeks that followed, travel restrictions began to fall away, as promised. On February 28, the federal government dropped its recommendation that Canadians avoid international travel for non-essential purposes. At the same time, it modified a number of pandemic rules, including one that required travellers to take expensive molecular COVID-19 tests before entering the country. (They can now opt for cheaper antigen tests.)

The government also scrapped its requirement that children under 12 travelling with vaccinated adults wait 14 days before attending school or camps after returning from international trips.

The rule changes sparked a flurry of bookings for March and April from Canadians who saw a chance to flee winter with trips to sunny destinations, according to Mr. Vanderlubbe.

Like travel packages, airline tickets are also becoming more expensive. International flight prices for Canadians were up 36 per cent on average in early March, compared with the same period in 2019, according to an analysis of online searches by the travel search website Kayak.

And the comparison with pre-pandemic airfares reveals staggering price increases for certain popular international routes, according to Kayak's data. For example, the average price of a flight from Vancouver to New Delhi, India, was 83 per cent higher, compared with 2019. The price of a flight there from Toronto was 60 per cent higher.

Within Canada, domestic flight prices were up only 6 per cent compared with 2019. Many popular routes were still significantly cheaper than they were before the pandemic.

The average price of a flight from Toronto to Vancouver, for example, was nearly 40 per cent lower than it was three years ago, the data shows.

Mr. Vanderlubbe offered two possible explanations for the lack of increases in the prices of domestic flights: demand for leisure travel within Canada usually doesn't start to rise until later in the spring, and domestic demand for business travel hasn't yet recovered from the pandemic.

Still, even on domestic routes, bargains may not last long, as airlines face mounting costs from spiking fuel prices.

After decisions by several countries to impose sanctions on Russian oil exports, the price of jet fuel has skyrocketed by 27 per cent in the past week, to more than US\$141 a barrel. Compared with a year ago, the price has nearly doubled, according to S&P Global Commodity Insights.

The spike has already prompted airlines such as Emirates and Malaysia's AirAsia to introduce fuel surcharges or raise existing ones.

Air Canada declined to discuss how fuel costs might affect its pricing. WestJet said it has no fuel surcharges in place and has made no changes to its pricing system in response to higher fuel costs.

Paul Jacobs, Kayak North America's general manager and vice-president, said it may take a couple of months for the impact of higher fuel costs to affect pricing.

Another corner of the travel sector that will feel financial pain from high fuel costs is the cruise industry, which is starting to see demand return after luxury liners became hotbeds of COVID-19 contagion. Canada relaxed its rules for cruise ship travel on March 7, though the government continues to recommend that people exercise caution when travelling on cruise ships.

Royal Caribbean Group said it will not be charging for increases in the costs of fuelling its ships. Carnival Corporation did not respond to a request for comment on the possible impact of rising fuel prices.

In general, the extent to which Canadians will see price increases on travel will likely depend upon when and where they're going, Mr. Firestone said. Concerns about war in Ukraine could weigh on demand for trips to Europe, he noted.

He said there is no question in his mind that cruise lines, airlines, and tour companies will eventually need to pass higher costs on to consumers.

The question, he added, is when.

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## Some Westjet Customers Still Waiting On Refunds For Flights Cancelled In 2020

*By Sophia Harris, CBC News, March 13, 2022*

[Some WestJet customers still waiting on refunds for flights cancelled in 2020 \(msn.com\)](#)

Two years after the pandemic ruined their travel plans, several frustrated WestJet customers say they're still waiting for refunds — or confirmation they even qualify for one — after the airline cancelled their flights or vacation packages in 2020.

The customers complained of difficulties trying to communicate with WestJet about their cases and suggested the airline was trying to make it hard for them to collect their cash.

"I think they're just trying to hang on to our money," said Susan Andrews of Mississauga, Ontario.

Andrews and her husband, Jim Scott, paid \$7,031 for a vacation package for themselves and two family members to Cancun, departing in April 2020. Due to the pandemic, WestJet cancelled the trip and gave the couple a travel credit.

They wanted a refund instead and have been trying to collect it for almost two years.

"We feel completely ripped off," said Andrews. "They don't care about us."

When the pandemic was declared in March 2020, WestJet suspended all international flights and provided affected customers with credit for a future trip. Following public outcry, the airline changed its tune in October 2020, announcing it would offer customers refunds for flights the airline had cancelled.

"We are an airline that has built its reputation on putting people first," said then-CEO Ed Sims in a statement.

In July 2021, the airline extended the refund offer to people whose vacation packages had been cancelled.

### **Westjet Apologizes For Long Delays**

Andrews and her husband initially applied for a refund in June 2020, but it was rejected. They re-applied in November 2021.

Andrews said the couple has reached out to WestJet numerous times, and when they finally made contact with the company on social media, they were only told that their application is in the queue and has yet to be reviewed. WestJet told CBC News this week that's still the case.

"I've been in the customer service industry my whole life and have never seen anything like this," said Andrews, a semi-retired insurance agent.

In an email to CBC News, WestJet acknowledged it has "a backlog of refund requests," and blamed the pandemic and a busy holiday travel season. It offered an apology to customers who have experienced long delays.

"We recognize the frustration being felt by some of our guests as we work to expedite outstanding refund requests," said Madison Kruger, a WestJet spokesperson.

### **Airline 'Just Playing Games,' Says Waiting Customer**

There's no question that Julie Jalbert of Minnedosa, Manitoba is entitled to a refund for a cancelled round-trip flight from Winnipeg to St. Maarten that was supposed to depart in March 2020.

She initially received a travel voucher for the \$769 she paid for the flight. Instead, Jalbert applied for a refund in November 2020, and one year later WestJet confirmed by email that she would be reimbursed.

But in order to claim her cash, Jalbert was told she would have to call WestJet customer service. She said she tried to do so numerous times, but her call always got disconnected, sometimes after she had waited on hold for hours.

"I just believe they are trying to take advantage of the client and hoping that we just give up because this is too complicated," said Jalbert, who eventually reached out to CBC News for help.

WestJet told CBC News it has prioritized the urgent hiring of contact centre agents and that call wait times have "drastically improved."

The airline also asked for Jalbert's phone number and said it would "contact her urgently."



On Tuesday morning, March 8, CBC provided WestJet with the number. By Friday afternoon, March 11, Jalbert said she was still waiting to hear from the airline.

"To me, they're just playing games."

### **Refund Requests In Holding Pattern**

WestJet customer Neil Tucker of Edmonton is also in a holding pattern.

The airline cancelled a \$4,027 vacation package from Edmonton to Cancun that Tucker booked for his family. It was supposed to depart on March 24, 2020.

In October 2021, after learning that WestJet was offering refunds for cancelled flights, Tucker applied for one and is still waiting for his cash.

"Why is it taking so long?" he asked. "I think they want me to use their credits that they offered."

WestJet told CBC News on Monday, March 7 that it appears that Tucker's refund request is missing some details and suggested he should resubmit his request form.

When CBC informed Tucker of this information, he was surprised and called the situation "absolutely ridiculous."

"What more information do they need from me? They have my contact information."

Tucker said he contacted WestJet on Tuesday, March 8 and waited four hours on hold before he was able to speak with a customer service agent. He said the agent told him his form had no missing information and that his case has yet to be reviewed due to a backlog.

"I'm sick of the time I'm spending without compensation trying to get this sorted out," said a frustrated Tucker.

"I really just want this to come to an end."

### **Other Options**

Daniel Tsai, a consumer advocate and Toronto-based business lawyer, said the long delays are unacceptable.

He said customers can pursue other options to try to get a refund such as filing a complaint with the Canadian Transportation Agency, disputing the charge with their credit card company, or disputing the charge under consumer protection legislation in their province.

But Tsai said those options may also involve a lengthy or cumbersome process or, in the case of credit card disputes, customers typically face a strict time limit for filing a claim.



Customers should be able to "get their money back for flights that never happened ... without making them go through onerous procedures," said Tsai.

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## Canada Won't Necessarily See Another COVID-19 Wave, Experts Say

By Aya Al-Hakim , Global News, March 17, 2022

<https://globalnews.ca/news/8687799/covid-cases-global-rise-canada/>

After nearly a month of decline, COVID-19 infections around the world have started to creep up again. New cases have shot up by eight per cent globally compared to the previous week, according to the World Health Organization (WHO). However, experts are not sure Canada will see another wave even with loosened public health measures.

"WHO looks at global numbers," infectious disease specialist Dr. Gerald Evans told Global News in an interview on Wednesday, March 16. "So, they're going to be skewed by places like China, where numbers have increased."

The increase of COVID cases around the world is caused by a combination of factors, including the highly transmissible Omicron variant and its cousin the BA.2 sub-variant, and the lifting of public health and social measures, according to the WHO.

"Western Europe is probably a better area for us to look at when we think to ourselves what could happen to us this spring," said Evans. "They're a little bit ahead of what we've been doing here in Canada ... because of those two factors: a more transmissible variant and a reduction in public health measures."

He explained that the BA.2 sub-variant is more transmissible and is more common in western Canada where public health restrictions have been lifted. There could be an increase in cases in Canada as seen in Europe following its reduction of public health measures.

"Is that going to be a wave? That's the part that's a little more difficult to be certain about. It has a lot to do with whether Canadians will completely abandon all the public health measures," Evans said.

The increase in COVID-19 cases has led to lockdowns in Asia. China's Jilin province is battling to contain an outbreak.

Canada's daily COVID-19 cases have fallen since the record-setting fifth wave fuelled by the highly transmissible Omicron variant, but have plateaued at a level higher than seen before in the two-year-long pandemic.

As of March 16, the seven-day average of daily lab-confirmed cases sits a little above 5,800, much lower than the record high of over 45,000 daily cases set on January 7.

Canada's chief public health officer Dr. Theresa Tam and her provincial counterparts have said those confirmed cases are likely an undercount of the true number of cases, which could be up to 10 times higher. Many parts of the country no longer provide laboratory tests for most people, after capacity was overwhelmed by the spread of Omicron.

The number of Canadians seeking treatment in hospital for COVID-19 also sat at 3,915 on Wednesday, March 16, about a third of the record 10,800 patients seen in January. That 3,915 number includes about 459 people who are being treated for COVID-19 in intensive care units.

The country is currently seeing an average of 52 deaths per day, down from the near-record average seen late last month, which was over 100.

### **Could Canada see another lockdown?**

Dr. Sumon Chakrabarti, an infectious diseases physician with Trillium Health Partners in Mississauga, Ontario, said he's been hearing a lot of experts say increased case numbers are because of loosened restrictions, but that's only part of the equation, he says.

"We should remember that in temperate climates, you occasionally see a small bump in respiratory infections near the end of the winter. We certainly saw that (during) multiple years of influenza," said Chakrabarti.

He also said the rise of cases doesn't necessarily mean that Canadians will need to go back into lockdown or keep the mask mandate.

"I think the important thing for us to remember is that whereas, previously, mask-wearing was the only tool that we had ... two years later, we have in Canada at least greater than 90 per cent of people protected by vaccines. And most importantly, if you look at the highest-risk adults over the age of 60, (the vaccination rate is) over 95 percent, so it's a very different situation," Chakrabarti explained.

"If you're going to have a bit of a bump, you want that to happen as far away from the start of winter as possible. In the springtime ... the impact on the health system is going to be much less," said Chakrabarti. "We have to remember that what we are trying to do at this point is prevent hospitalization."

Evans, on the other hand, said he believes that Canada should keep the mask mandate and capacity limits as other parts of the world report a rise in COVID-19 cases.

"I think it's just been rushed a little bit too quickly ... If we're not quick to reduce restrictions ... we could probably keep that BA.2 wave down a little bit," said Evans.

"But it's that unfortunate mixture of trying to get rid of those public health measures and at the same time this sub-lineage pops up ... that's going to be really tough," he added.

Health Minister Jean-Yves Duclos said on Thursday, March 17 that after two years of following individual public health measures, "people in Canada know what to do to keep themselves and each other safe."

“As I’ve mentioned in the past, we are in a much better position today than in 2020,” said Duclos.

He said that high vaccination rates and public health measures have pushed Canada through the peak of the Omicron wave.

“We have more tools, like widely available rapid tests, and a range of new treatments that can help keep some patients from getting seriously ill,” said Duclos. “I think it’s fair to say that we are now entering into a transition phase of this pandemic.”

As the weather warms up and people spend more time outside, Duclos said he expects to see transmission decline in the coming months, but Canadians have to be prepared for a “waning of collective and individual immunity.”

“Of course, the Government of Canada will also keep monitoring for new variants through our robust surveillance system, and adjust public measures as necessary,” he added.

### **What China's lockdown means for Canada?**

Evans and Chakrabarti stressed that the situation in China and the way it deals with outbreaks is very different than in Canada and other countries. So, just because parts of China have gone into lockdown doesn’t mean that other places will too, and it shouldn’t cause people to be anxious.

“China has what’s called a COVID zero sort of policy, and that (means imposing) very stringent widespread lockdowns whenever they see a rise in cases,” said Evans.

“The result of that is that it’s left a lot of their population without ever having had COVID, which is a good thing until you get into an era like Omicron, where Omicron is so highly transmissible.”

He also said that in China, older people have lower vaccination rates compared to younger people — quite the opposite from Canada and other parts of the western world.

“I think right now China is having their Omicron wave, which is similar to what we saw here in Canada in December. It’s a very different situation there,” said Chakrabarti.

## Two Years Into The Pandemic, Burning Questions Remain About COVID-19 — And How We Fight It

*Evolution Of SARS-Cov-2, Animal-To-Human Transmission, Hospital Capacity  
Remain Unknowns, Experts Say*

*By Lauren Pelley, CBC News, March 11, 2022*

<https://www.cbc.ca/news/health/COVID-19-2-years-questions-1.6379844>

In early 2020, as Dr. Samira Mubareka was following global updates on a strange new virus first reported in China, people with pneumonia-like symptoms started showing up in her hospital in Toronto.

One of the patients who came to Sunnybrook Health Sciences Centre was a man who'd travelled back from Wuhan. He was quite sick — more so than others who'd proven to be false alarms, Mubareka thought.

Inside Sunnybrook — a stately, sprawling hospital campus in one of Toronto's toniest neighbourhoods — a newly developed diagnostic test confirmed what she and others suspected: the man had Canada's first official case of what's now known as COVID-19.

"The fact that it came as early as January, it lit a fire," Mubareka later recalled.

While dressed in full protective gear, the microbiologist and infectious diseases specialist took samples from the patient's isolation room. Her team was then able to culture the virus from several specimens inside a Level 3 containment facility — just one piece of the global effort to better understand SARS-CoV-2.

Not long after, on March 11, 2020, the World Health Organization declared a global pandemic. One day later, Mubareka's team officially announced they'd isolated the virus behind it, joining other global scientists in offering hope that the world would be able to develop vaccines and treatments.

"Since then, we've just been following the virus around, whether it's been variants of concern that have emerged in fairly rapid sequence, and finally following it into animals," Mubareka said.

Two years into a pandemic that's still raging around much of the globe, scientists like her are striving to unpack what makes this mysterious pathogen tick. Leading vaccines have proven remarkably effective at keeping severe disease at bay, yet SARS-CoV-2 remains a formidable foe — a mutating shapeshifter that's evading our defences and capable of spreading at rapid rates rarely seen among other viruses.

Despite a surge in research, leading Canadian virologists and front-line physicians say burning questions remain over how the coronavirus operates and where this pandemic is heading.

Why are certain people so susceptible to infection, or serious illness? How will this virus continue to evolve? Which vaccines, drugs, and public health strategies will protect our population from future variants? And where will SARS-CoV-2 show up next?

"There are just so many things we have to stay on top of," Mubareka said.

### **Why Does SARS-Cov-2 Cause Such A Range Of Health Impacts?**

Two years' worth of research into SARS-CoV-2 has painted an alarming picture of its uncanny ability to impact whole-body health. Studies have linked infections to a host of multi-organ issues, impacting everything from the brain to the gut to the heart, along with the entire circulatory system that pumps blood through your body.

Amid all the dire possible impacts, questions remain over why some people wind up with barely a sniffle, while others are ravaged by COVID-19.

Dr. Srinivas Murthy, a researcher on childhood infections and an associate professor in the University of British Columbia's faculty of medicine, said that aside from whether someone is vaccinated or not, being elderly remains the clearest predictor of someone's potential for severe COVID.

"Nothing impacts how you do with this virus more than age," he said. "That's corrected for how sick you are, how many comorbidities you have, and so on."

But it's not yet clear why this trend is seen at a staggering level beyond other viruses, which typically impact very young children to the same degree, he noted.

There are early signals that genetic differences might help explain why some people get hit so much harder than others, with one recent paper finding more than a dozen markers in those who developed severe COVID-19 — paving the way, potentially, for targeted treatments.

Then there's long COVID — cases where people get over their initial infection but suffer lasting post-viral impacts, from cognitive difficulties to extreme fatigue. Those reactions seem to strike people more broadly, yet the condition remains little understood, with no known cure.

### **What's The Future For COVID-19 Vaccines And Treatments?**

Humanity's ability to ward off the worst outcomes from COVID has improved over the last two years, with a slate of vaccines, personal protections, medications, and an ever-evolving treatment plan all playing a role.

But while vaccinations in particular have changed the course of the pandemic — offering high levels of protection against severe disease — what form they'll take in the future isn't set in stone, said Dr. Alexander Wong, an infectious disease physician and clinician-researcher with the Saskatchewan Health Authority.

Some researchers are developing shots that could potentially target a variety of coronaviruses, not just SARS-CoV-2; other teams are exploring vaccines inhaled through the nose in hopes of curbing infections at the source by targeting the virus's respiratory entry points.

There are also questions over whether vaccines will be tailored to emerging variants, and how often booster shots might be needed to prevent immunity from waning over time.

Which treatments will become standard going forward is also shifting, with antivirals increasingly part of the equation as research teams race to develop new and better drugs to ward off serious health impacts.

"There are just so many unknowns about what this is going to look like," Wong said.

### **Which Public Health Measures Work Best?**

Multiple experts also stressed the importance of figuring out which public health measures worked best — and which ones were a flop — so governments can put in place the best plans to live with this virus in the long term.

That could be particularly crucial given the looming threat of future variants that may be more contagious, more pathogenic, or more capable of evading our current vaccines.

"What actually worked to help the bottom line, which was to prevent deaths and hospitalizations? I don't think we have a good answer to that," said Dr. Sumon Chakrabarti, an infectious diseases specialist at Trillium Health Partners in Mississauga, Ontario.

He said there's "no doubt" vaccines are important, but that more evidence is needed to understand what role mask-wearing played — particularly since mask mandates across much of the country did little to stop the unprecedented infection rates seen in the Omicron-driven wave.

Society-wide lockdowns, several experts agreed, were a last-ditch option in the early pandemic that proved not to be a sustainable or successful approach for curbing virus transmission long-term.

"Even if restrictions worked, it protected the laptop class," said Chakrabarti, who often treated essential workers from local big box stores or factories who were battling COVID.

"If you look at the death rates, during lockdowns, people still died. And the people who died were people who couldn't work from home or isolate," said Murthy. "Lockdowns were a public health failure, but we used them as a last resort, because we couldn't respond in any other way."

A better approach for the future, he stressed, is a shift in how society strives to curb virus transmission more broadly, by focusing on measures such as improving ventilation throughout indoor settings.

"In the 1800s, we sanitized water. In the 1900s, we sanitized streets," he said. "In the 21st century, are we going to sanitize our air?"

## How Will Health Care Systems Grapple With COVID-19 Going Forward?

A burning question for Jason Kindrachuk, a microbiologist at the University of Manitoba, is how health care systems will function if seasonal waves of COVID wind up layering on top of other respiratory illnesses.

"It's not like COVID replaced influenza. It did for the last two years, because we were able to keep influenza at bay. But without restrictions, we don't know the toll on an annual basis," he said.

"How much of that can we continue to add up before the health care system can't care for the people that we've traditionally been able to?"

How COVID competes with flu is one thing, and there's also a pre-existing issue in health care: even before the pandemic hit, hospitals faced a capacity crunch while grappling with high levels of patients, including those who fill beds simply because they're waiting for spots in retirement homes or long-term care facilities.

"It's all an interlocking system," said Chakrabarti. "If one aspect has stress on it, it's going to affect the whole system."

## How Is This Virus Transmitting Between Species?

While many scientists are striving to understand the pandemic's future impact on humans, Sunnybrook's Mubareka is keeping her focus on animals, since our health is ultimately connected.

A crucial question going forward, she said, is which animals are susceptible to SARS-CoV-2 infections, and how various species that are already getting infected — such as white-tailed deer — are being exposed to the virus.

As part of a team of Canadian scientists, Mubareka recently helped produce preliminary research that outlined the discovery of a heavily mutated lineage of SARS-CoV-2 within Canadian deer populations, and an apparent instance of deer-to-human virus transmission.

But that paper is just the tip of the iceberg, with so much still unknown about how this virus is spreading throughout the animal kingdom.

"We need to understand where coronaviruses are in nature and what the behaviours are that we undertake with zoonotic pathogens that lead to spillover events," said Kindrachuk. "It's something we understand somewhat, but we don't fully know how to mitigate those risks."

Angela Rasmussen, a virologist and researcher with the University of Saskatchewan's Vaccine and Infectious Disease Organization, said more research is underway in Canada to answer key questions about this virus's evolution within animal hosts.

"Are those variants a threat to the human population? We don't know. Are there threats to animal populations? I mean, that's something that has huge implications for food security, for the economy, for animal welfare, for the ecology," she warned.

"So I think that a better understanding of ... which animals may actually have SARS-CoV-2 circulating in them already is going to be really crucial going forward for our long-term prospects of controlling [this virus]."

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## Canadians, Companies Embracing 'Workcations' To Improve Work-Life Balance

*By Tara Deschamps, The Canadian Press, March 17, 2022*

<https://globalnews.ca/news/8690132/workcations-canada-covid/>

When the winter doldrums set in earlier this year, Scott Taber headed for warmer climes but he didn't leave work behind.

The public relations worker spent two weeks working in the Florida sun — taking advantage of an initiative by his employer, Toronto firm Media Profile, that allows staff to spend a short period of time working from anywhere in the world.

The arrangement, often called a "workcation," isn't wholly new to corporate Canada but it has seen renewed interest from both employees and employers since the COVID-19 pandemic began.

Now companies that seldom saw staff take them up on the opportunity to head abroad or across Canada for a few weeks or months are seeing workers jonesing to participate, while other businesses are offering programs for the first time.

A December study of 1,000 people from vacation booking company Kayak estimates that 27 per cent of employed Canadians and 38 per cent workers in Gen Z -- aged 18 to 24 -- will take a workcation this year.

Media Profile gives staff who have been with the company at least six months between two and four weeks to work remotely and up to \$3,000 for travel or accommodation costs.

The program is meant to help staff maintain a healthy work-life balance and offer them some flexibility. As soon as it was announced in November 2021, workers were hooked.

"Immediately, the chat blew up. People were so excited," Taber recalled.

Taber, along with his wife and daughter, chose Florida's Siesta Key because they wanted to escape the heaviness of living through two years of a pandemic.



“It was nice to go somewhere where the sun was shining and you could go out for a walk, you could get a coffee, and not have to bundle up,” he said.

Taber has a colleague that ventured to San Diego. Another will head to Nicaragua.

Workcations are also underway at Thomson Reuters Corp., where staff can work from anywhere in Canada for up to eight weeks.

Some are using the program to care for elderly or ill loved ones they don't live with, while others are visiting family they seldom see or heading to a more scenic workspace, said Mary Alice Vuicic, the media conglomerate's chief people officer.

Her plan is to push the program even further, to allow staff to venture outside of Canada, but first Thomson Reuters must figure out foreign tax obligations and how to track time spent working overseas.

Vuicic hopes the program will give workers the flexibility they desire, but also sees it as good way to attract talent in a market that has pushed many to rethink their careers and realize a paycheque is no longer enough to keep them in gruelling jobs.

Workers are now looking for unique perks that respect their work-life balance. In response, many companies are offering wellness, daycare, and elder care stipends, flexible schedules, and extra vacation time.

“The companies that don't deliver the experience that people want won't be able to attract and retain the talent,” said Vuicic. “The talent is in the driver's seat today.”

Talent is part of why Kitchener, Ontario-based energy technology company EnPowered allows workcations lasting up to three months.

Employees have shown up to meetings from the balcony of a Costa Rica vacation home and another attending a wedding in India got to extend their stay to catch up with family.

“When I started in human resources, somebody who wanted to go home for a wedding had to save up vacation for a whole year to go for three or four weeks ... so it's nice that she didn't have to do that,” said Deidre Falkiner, people and culture director at EnPowered.

But there are some difficulties. The woman in India, for example, was in a completely different time zone and felt disconnected from colleagues. She eventually switched her hours to be able to join team meetings.

Others have raised questions around what privacy and security laws they may be subject to elsewhere and what health care coverage they receive abroad, so the company studies local laws and software before anyone travels and limits workcation time to three months to minimize instances where people can't receive coverage for illnesses or accidents.

As new issues are raised, the company adapts.

"Unless you keep that conversation going, you're never going to identify the best way to do things," said Falkiner.

"We will keep learning."

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## This Ontario Company Will Pay You For A Job Interview And Here's How Much

*Foodshare Toronto, A Food-Centric Non-Profit Organization, Said As Of March 1 They Will Pay Job Applicants \$75 Per Interview They Conduct With The Company.*

*By Sean Davidson, CTV News, March 11, 2022*

<https://toronto.ctvnews.ca/this-ontario-company-will-pay-you-for-a-job-interview-and-here-s-how-much-1.5816120>

A Canadian company is attracting attention for a new policy that began this month where they will pay candidates who are offered a job interview.

FoodShare Toronto, a food-centric non-profit organization, said that as of March 1, they will pay job applicants \$75 per interview they conduct with the company.

"I think employers have gotten off scot free for far too long by expecting candidates to bear the costs of an interview," FoodShare Toronto CEO Paul Taylor told CTV News Toronto on Friday, March 11. "We recognize that people sometimes have to take time off work to go for an interview. People have to commute, pay for transit, or get childcare and we think employers could and should be paying for that."

Taylor said the company will also pay candidates, at the rate of pay for the job they're applying to, if they're required to do any presentation or assignment as part of the interview process

Taylor said paying candidates \$75 per interview not only shows respect, but can also be the difference between an unemployed candidate being able to put food on the table that week.

"I feel like capitalism has really given workers a raw deal," Taylor said. "And I think that's one of the things that we're also pushing back on. We want to inspire as much change as possible because I think many of the things that we've been convinced are unchangeable are absolutely changeable."

Taylor said FoodShare Toronto has also implemented a policy whereby all employees must earn more than the living wage, which is \$22 per hour.

"Our minimum wage is \$24 per hour. It doesn't matter if you're packing boxes in the warehouse or if you're working on one of our farm sites. Everybody who works at FoodShare makes at least \$24 an hour," he said.

He also said the company has a policy whereby the highest paid worker can't make more than three times the lowest paid employee.

"People are not just workers," Taylor said. "It's about giving them the respect they deserve."

### **'Humanize The Process'**

Tricia Williams, the director of research, evaluation, and knowledge mobilization at the Future Skills Centre, said FoodShare Toronto's policy to pay for interviews "signals that they recognize the value of people's time."

"What FoodShare is doing is making the process very human and saying 'We recognise the value of this and we're willing to put money on it,'" Williams said. "This is good business practice."

Williams said a policy like this helps to start the relationship off between an employer and candidate on a respectful level.

She said she hasn't heard of other companies who are doing this currently, but says it is a "unique" idea that helps make the interview process easier for candidates.

"It says to the candidate 'We want you here,'" she said. "Anything, I think, that serves to humanize the process a little bit more is going to get attention."

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## **Friction Over The Return To Work Is Settling On A Hated Aspect Of Office Life: Getting There**

*It's Expensive, Frustrating — And, Two Years Of Remote Work Have Shown, Unnecessary.*

*By Ben Spurr, Toronto Star, March 13, 2022*

<https://www.thestar.com/news/gta/2022/03/13/friction-over-the-return-to-work-is-settling-on-a-hated-aspect-of-office-life-getting-there.html>

When Michele Finney thinks about her life before the pandemic, she doesn't know how she got everything done. The Oshawa mother has a lot on her plate. In addition to her administrative job at a Big Five bank, she has a three-year old son and two dogs that keep her busy.

For the past two years, juggling everything has been a little easier because she's been working from home. She can use her lunch break to pick up groceries or put a load of laundry in the machine. Getting dinner ready on time isn't a problem, and she has time after work to be with her son. "The quality of life is so much better," she said.

That's about to change. Starting March 21, her employer has told her she needs to start coming back to the office in Toronto's financial district at least one day a week.

One day a week in the office is a deal many would have jumped at pre-pandemic. But some workers worry the soft return is only a prelude. And Finney's circumstances, like many people's, have changed. She and her husband moved from Scarborough to Oshawa during the pandemic to find more affordable housing. Her new, longer commute downtown will require her to drop her son off at daycare before driving to the Pickering GO station to catch a train. It will take more than an hour each way.

"I feel anxious," she said. She worries about the price of gas and train fares, about catching COVID in crowds, about the discomfort of the office dress code and not being able to get home before her son goes to bed.

"It's going to be a big change," she said. "How did I do it before?"

Thousands of people across the GTA who have been working remotely since COVID-19 hit are set to start making the trip to work again this month. The return of the commute will come at a cost. To individual workers, it will be in the form of higher bills, less time with family, and concerns about their health. For employers, it could mean challenges in maintaining productivity, and, for the city as a whole, it means more traffic and pollution. No wonder so many people are dreading the return to work.

The strong emotions the debate provokes were on display earlier this month when real estate giant Oxford Properties had to remove signs it erected in the lobby of one of its office towers on Bay Street. The signs were supposed to be a lighthearted way to welcome workers back downtown, the company said. They carried messages like "Bet your dog's missing you," and "Miss your sweatpants yet?"

The backlash on social media was furious. "If my work did this to me, I'm walking right back out and never coming back," wrote one Twitter user. Oxford apologized.

Millions of Canadians haven't had the privilege of working from home during COVID-19, and have continued doing essential jobs at hospitals, grocery stores, delivery companies, and other sectors. But by the end of last year, almost four in 10 working Canadians reported working from home at least some of the time, according to Statistics Canada. The number was higher in urban centres such as Toronto.

Figures from the Toronto Region Board of Trade suggest people who have been working remotely have grown attached to their new routines. In a February 2022 report on the post-pandemic workplace, called Navigating the New Normal, the Board found that four out of five workers who had switched to doing their jobs from home were happier. Nearly four in ten said they would start looking for another job if their employer required them to start commuting every weekday.

Craig Ruttan, the Board of Trade's policy director for energy, environment, and land use, said anxiety over the trip to and from work is a significant part of the reluctance to return. People have spent two years developing new habits around their morning schedules, child-care needs, and household tasks. The thought of suddenly having to account for commute times again "is a big mental barrier," he said.

In Toronto, that time is considerable. Statistics Canada estimates that Torontonians who can skip the commute and work from home would save an average of 72 minutes per day. That time represents the longest commute in the country — hours in a week that could be spent on more fulfilling activities.

In addition, the financial cost of commuting has never been starker. The price of gas hit a record \$1.90 per litre in the GTA on Thursday, March 10 as a result of supply problems and Russia's invasion of Ukraine, and experts predict there may be no relief at the pumps until next year.

Transit is less expensive but can still amount to \$156 a month for a daily TTC commuter.

It can also take a toll in other ways. The TTC and GO Transit say that safety measures which they implemented during the pandemic, such as enhanced cleaning, upgraded air filtration systems, and provision of hand sanitizer will help keep returning commuters safe. But despite this, and assurances from public health authorities, many commuters will feel they're risking exposure to the virus by getting on crowded vehicles again — especially if mask mandates on public transit, which remain in place until at least April 27, end up lifting. The latest figures from the TTC indicate that 95 per cent of riders are wearing masks, but the agency confirmed this week that it will continue its controversial education-first approach to its mask rule instead of stepping up enforcement as more people come back to the system.

Local transit networks have become less welcoming places, with the TTC and GO reporting increases in assaults and other security incidents during COVID-19. Some transit commuters will also be waiting significantly longer for their trips. GO Transit cut bus and train service as demand dwindled and it is currently operating at about 50 per cent of normal service levels. The agency said that customers can expect announcements about service increases "in the coming weeks."

Some of the costs are broader. More people commuting will generate environmental costs. According to a June 2021 report from the Pembina Institute, a clean-energy think tank, in the first year of the pandemic, Canada's greenhouse gas emissions dropped by seven per cent, with the reduction in pollution from surface transportation making up a significant portion of the decline.

"As more people commute, the environmental gains will be reversed," Saeed Kaddoura, a senior analyst at Pembina said in an email. However, he noted the shift to working from home has presented environmental challenges of its own, including emissions from booming e-commerce deliveries and inefficient energy consumption in home offices.

The challenges of returning to the office might be offset if there were clear benefits, but many workers believe productivity could actually decline. An April 2021 Statistics Canada survey found that nine in 10 respondents who worked from home said they got as much or more work done per hour than they did at their workplaces before the pandemic, indicating remote work could be more efficient.

Michael Halinski, an assistant professor of organizational behaviour and human resource management at Ryerson University's Ted Rogers School of Management, said the results of self-reported surveys should be taken with a grain of salt. But he said there is evidence that people who have been working remotely have been doing their jobs during the time they used to spend commuting.

Traditionally, employees have been considered off the clock while they're going to and from work, but in the past two years "that commute time has turned into work time," Halinski said. As more people start to make the trip to work again, "it's almost like the employer is going to lose two hours a day."

With so many potential drawbacks, why do companies want employees to start commuting again?

Employers surveyed by the Board of Trade said in-person interactions foster a kind of productivity that's difficult to replicate over Zoom. Halinski said firms also believe that having employees in the same space is essential to creating a positive corporate culture that can give them a competitive edge.

Many employees do report seeing at least some upside to coming into work on a limited basis, including reconnecting with colleagues. And some will view their commute more favourably than others. Sitting in gridlock on the QEW for an hour each day is stressful, whereas a 20-minute bike ride to work can be a boost to physical and mental health.

Certainly, re-opening offices will revitalize the city's core. Public transit agencies that have been starved of fare revenue for the past two years will welcome the return of commuters, as will businesses downtown and elsewhere that were hobbled by the sudden disappearance of their nine-to-five clientele.

Difficult as this moment feels for many, it may present opportunities. Much has been said about "the Great Resignation" sparked by COVID-19, in which a large number of workers appear to be re-evaluating their careers and quitting to seek better opportunities. But Souha Ezzedeen, associate professor at York University's School of Human Resource Management, said it might be more helpful to view changing attitudes toward various aspects of work as part of a "Great Renegotiation" between employees and employers.

The shocks of the past two years have altered assumptions about what workers need in order to do their jobs, and to manage their domestic lives. They have revealed that commuting can serve a purpose, but it is hardly a necessity. Ezzedeen said that means companies that want their employees to come back to the office will have to make it more attractive to them.

For most, that will mean a hybrid model in which workers stay home for at least part of the week. But it could also include companies setting up satellite offices to make commutes for suburban workers shorter, or even subsidizing employees' travel time.

In 2020, New York-based Bloomberg offered its employees a transportation stipend of up to \$75 a day that they could spend on taxis, Ubers, parking, or public transportation to get to work. The policy is set to expire at the end of June.

But Ezzedeen said that benefits like that stipend are something employers should consider keeping after the pandemic. "All this amount of commuting that we did pre-pandemic, for the most part (employees) assumed the cost thereof," she said. "Now there's a greater likelihood that we're going to renegotiate the cost of that commute."

## This Young Worker Quit Amid Anxiety And Exhaustion. Here's How The Pandemic Pushed Some People To Rethink Work

*A Recent Survey Shows 29 Per Cent Of Canadians Have Seen Their Work-Life Balance Worsen Over The Pandemic*

*By Nojoud Al Mallees, CBC News, March 12, 2022*

<https://www.cbc.ca/news/business/young-worker-quit-burnout-1.6380331>

During her time at Western University, Tomachi Onyewuchi learned to juggle competing responsibilities: school, work, and modelling gigs.

But despite good time management and being "very Type A," she wasn't prepared for the mental toll that accompanied the nearly 60-hour weeks of her first job out of school.

After graduating in 2019, Onyewuchi, 25, got hired at an e-commerce company and was working long hours, hoping to prove her worth to a small team of bustling employees.

She did digital marketing for the company and her employer was dealing with high turnover, she said. As more employees left, Onyewuchi's hours kept creeping up.

In January, she reached a breaking point.

"I wasn't sleeping well, I was getting a lot of anxiety," she said. "I was having dreams about my teeth falling out."

As her symptoms of burnout — including fatigue and physical pain — grew too much to ignore, Onyewuchi decided to quit.

It's a decision she knows many others can't afford to make — even though her experience is one that has become more common, as the line between work and home evaporated during the pandemic.

### **Burnout Connected To The Pandemic**

Studies have shown that Canadian workers have been experiencing higher levels of burnout and mental health issues over the past two years.

A survey carried out this month by the Angus Reid Institute, in partnership with CBC, found that 29 per cent of the 2,550 respondents said their work-life balance is worse since March 2020. That's in comparison with 23 per cent who found it was better.

"The pandemic has increased burnout across every sector of the economy," said John Trougakos, an associate professor of management at the University of Toronto.



And while the phenomenon dubbed "the great resignation" hasn't played out in Canada at the magnitude it has in the United States, a significant percentage of Canadian workers are thinking about quitting. According to a 2021 online survey conducted by the Canadian Centre for the Purpose of the Corporation, 40 per cent of the 684 respondents were considering switching jobs or careers.

### **A New Perspective On Work And Well-Being**

Onyewuchi says her generation is taking a different perspective on work.

"People are more willing to advocate for their mental health," she said, and to push for corporate change.

That's in contrast to her parents' generation, which showed loyalty toward employers — even when their jobs made them miserable.

Leaving a job that was becoming increasingly taxing on her well-being gave her the opportunity to reset, she said. Onyewuchi, who struggles with chronic pain, said she's even noticed her physical health improving.

Onyewuchi is set to start a new job at the end of March.

Learning from her past experience, she made sure to ask prospective employers during interviews about their workplace culture.

"What was your company's response to the pandemic? How important is work-life balance to you in the office? Do you feel like your director or manager is there for you?" Those are questions that I always ask, because it is important to me," she said.

Young workers, who grew up in an era with increased awareness placed on mental health, might find it easier to bring up health concerns in the workplace, Trougakos said.

"It is more comfortable and natural, potentially, to express those concerns [and] to focus on well-being," he said.

Younger workers also show a greater propensity to switch jobs, he said, noting that the decision to leave a job seems an easier one than for previous generations.

The pandemic ushered in some of the biggest changes seen in decades about how and where people work.

That's pushed people to rethink the role work plays in their lives, says David Blustein, a professor of psychology at Boston College.

"People are saying, 'I don't know if I want to work this hard,'" said Blustein, whose research focuses on the psychology of work.



"This particular kind of overall global movement will help to empower workers more broadly and ideally create working conditions that people find more meaningful."

### **Building Healthy Work Environments**

For employers interested in addressing burnout, reducing job demands and not overburdening employees would be an "obvious" place to start, said Trougakos.

Beyond this, workplaces that offer more autonomy, flexibility, and social connection are more likely to see lower rates of burnout, he said.

And with workers holding more power than they have in the past, employers may be more receptive to employees' concerns.

"Because of the labour shortage and this rethinking of work that we're experiencing during this pandemic, I think some employers are more open to receiving feedback," Blustein said.

And if speaking up doesn't lead to changes in the workplace, in today's job market workers have options.

"There is demand for high-skilled workers, so they can go out and find jobs and working conditions that suit them," Trougakos said.

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## **Restrictions Are Lifting And Boosters Are Flowing, But The Mental Health Of Many Isn't Improving**

*A February Poll Shows Canadians Are Less Concerned About COVID-19, But Rates Of High Anxiety And Depression Haven't Budged Since October.*

*By Nadine Yousif, Toronto Star, March 13, 2022*

<https://www.thestar.com/news/gta/2022/03/13/restrictions-are-lifting-and-boosters-are-flowing-but-the-mental-health-of-many-isnt-improving.html>

At a time when COVID-19 restrictions are lifting and booster vaccines are flowing, many Canadians are still feeling significantly more depressed and anxious than before the pandemic — a trend that signals the mental health impact of the last two years will linger.

The findings come from the most recent Mental Health Research Canada poll on COVID-19, which surveyed more than 3,500 Canadians between February 15 and 22. In it, people have reported feeling less concerned about the virus as a whole than at any other point in the pandemic, and less worried about catching it.

But the percentage of people reporting high rates of anxiety and depression has remained consistent since October, with 23 per cent reporting high anxiety and 16 per cent reporting high depression. This is up from five per cent and four per cent respectively before the pandemic.

“For the most part, irrespective of what is happening with COVID itself or what is going on with lockdown restrictions, we see very similar levels (of anxiety and depression) across the board,” said Dr. David Dozois, director of the Clinical Psychology Graduate Program at Western University and an MHRC board member.

“That’s surprising to me.”

Most Canadians are doing all right, Dozois noted, with more than half saying they are optimistic about the future and their ability to bounce back from pandemic challenges. But the poll sheds light on a significant portion of the population that continues to struggle despite the lifting of restrictions and the overall decline in COVID-19 cases.

Among those reporting the highest levels of anxiety are young people, women, and those who are unemployed. People who identify as LGBTQ+, as well as front-line workers, also reported significantly higher feelings of anxiety. Depression rates appear to be higher among those aged 35 to 54, and many of those struggling are showing symptoms of moderate to severe psychological distress.

“There are a lot of mothers in that group and caregivers, especially mothers of children under the age of nine,” added Michael Cooper, vice-president of development at MHRC.

Many of these groups were vulnerable to declining mental health before the pandemic began, Dozois said, and COVID-19 has exacerbated those issues. But he added that the number of front-line health-care workers who continue to suffer is also a cause for concern.

As to what is fuelling these persistently poor mental health rates, Dozois said “it’s the whole package;” for some, the fear of COVID-19 remains amid the lifting of restrictions, but there are other variables at play such as uncertainty about the future and the dramatic increase in food prices. Cooper added geopolitical uncertainties, such as the Ukraine-Russia war, present new worries for people.

Others are also having a harder time breaking the cycle of social withdrawal brought on by prolonged periods of isolation during the pandemic, Dozois said, which contributes to depression.

“The less you do, the less you feel like doing, and it becomes a vicious cycle,” he said, adding that some people are also likely anxious about the idea of returning to in-person work after a long time away.

While most of this data is self-reported, the poll suggests that medical diagnoses for depression and anxiety are also up from pre-pandemic levels. Around eight per cent of people also said they’ve skipped school or work because of their poor mental health, while 22 per cent said they’ve been able to work but their productivity has suffered.

For Dozois, the results support the idea that there is a lingering impact of the pandemic on Canadians' mental health that should be paid close attention to in the months and years to come. "We need to really be focusing more and more on increasing access to good, evidence-based psychological care," he said.

The poll shows that more people are accessing mental health support now than before COVID-19 — 22 per cent versus 11 per cent, with nearly 17 per cent accessing it virtually. But there are also more people who said they need mental health support but haven't been able to access it.

Overall, Dozois said the poll paints a picture in which most Canadians have been rolling with the pandemic quite well. Those who are struggling, however, aren't improving.

"We do need to pay attention to those who are suffering and ensure that we reach out and help them," he said, both as individuals and through the health care system.

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## Two Years Into The Pandemic, Canada's Mental Health System Is At A Crisis Point

*'Even If You Realize You Need Help — It's Very Difficult To Find It': Psychologist*

*By Adam Miller, CBC News, March 11, 2022*

<https://www.cbc.ca/news/health/canada-mental-health-crisis-COVID-19-pandemic-1.6382378>

The mental health of Canadians has deteriorated in the two years since the COVID-19 pandemic was declared, putting massive pressure on a mental health-care system that was already close to a breaking point.

In a new survey conducted by the Angus Reid Institute in partnership with CBC, 54 per cent of Canadians said their mental health had worsened during the past two years — with women faring significantly worse than men.

Sixty per cent of women aged 18 to 34 said their mental health had worsened throughout the pandemic, and that number jumped to 63 per cent for women aged 35 to 54 over the past two years.

The survey coincides with new research from the Canadian Mental Health Association and the University of British Columbia (UBC) that paints a stark picture across the country of a mental health crisis growing in the shadows of COVID-19.

Many Canadians are stressed about what could come next in the pandemic — with 64 per cent responding that they were worried about the emergence of new coronavirus variants in the future, which could jeopardize plans to live with the virus as public health measures lift.

Fifty-seven per cent of respondents felt that COVID-19 will be circulating in the population for years to come, while researchers found that two years of pandemic-related stress, grief, and trauma could lead to long-term mental health implications for some Canadians.

"After two years, Canadians are really feeling overwhelmed and exhausted," said Margaret Eaton, national CEO of the Canadian Mental Health Association (CMHA).

"There is an epidemic of chronic stress that's been going on for so long, and people are feeling so much uncertainty, that we're concerned now that it will take much time for them to get over this experience of the pandemic."

The situation is similarly dire from a global perspective, with new research from the World Health Organization finding that the first year of the pandemic increased worldwide levels of anxiety and depression by an astonishing 25 per cent.

"The information we have now about the impact of COVID-19 on the world's mental health is just the tip of the iceberg," WHO Director-General Dr. Tedros Adhanom Ghebreyesus said.

"This is a wake-up call to all countries to pay more attention to mental health and do a better job of supporting their populations' mental health."

### **'System Has Long Been Broken'**

Canada's mental health care system has operated for decades as a partially privatized, fragmented system of hospitals, psychiatrists, psychologists, therapists, and community groups paid for either through donations, government funding, or directly out of pocket.

"We live in this patchwork quilt system of mental health where some people, if you have a good employer with a benefits plan, then you might get some psychotherapy," Eaton said.

"But a lot of people have suffered through the pandemic and haven't found any support .... Many are finding that they have to get on a wait-list in order to see a psychotherapist or get into a counselling program and that has been very hard on Canadians."

Dr. Peter Liu, a clinical psychologist in Ottawa, said the system is unable to keep up with the mental health care needs that have grown dramatically in the pandemic, and isn't sure how the industry will be able to fill the gaps in the future.

"The demand for services has increased to levels I've never seen before and psychologists that I work with and collaborate with are all saying the same thing," he said.

"It's actually too much for what psychologists can meet .... Even if you realize you need help — it's very difficult to find it."

Emily Jenkins, a co-researcher on the survey and associate professor of nursing at UBC, said while Canada has seen significant mental health challenges at the population level over the past two years, the pressure on the mental health care system pre-dates COVID-19.

"People can wait for a long time, and their mental health has to be at such a critical point to be able to access those acute care services — that's really not providing care when needed," she said.

"The system has long been broken."

### **Breaking Down Barriers To Access**

Eaton said Canada is at a crucial "moment in time" for mental health that she said calls for the complete restructuring of the mental health care system — rather than "just throwing money" at it.

The federal government has pledged \$4.5 billion through health transfers to provinces and territories over five years for targeted funding for mental health, something Eaton said could be a "potential game changer" if the funding is used to expand treatment availability.

Federal Minister of Mental Health and Addictions and Associate Minister of Health Carolyn Bennett said Canada has also launched resources to help Canadians access support such as Wellness Together Canada and the PocketWell app — but they are largely conduits to care.

"The old-fashioned way of siloed thinking has not been serving Canadians," Bennett said.

"I think COVID has taught people that they can ask for help, they're not alone, and that they need to be able to let people know that they're struggling and that care is going to be a bit different than it was before."

Eaton said funding needs to go toward early mental health interventions in communities across the country to ensure vulnerable populations receive adequate, timely support — something she said is "not being taken care of in the system right now."

"We would also like to see funding for psychotherapy and psychology, that should just be a basic service," she said.

"And ultimately what that wraps into is the notion that we all need universal mental health care — that health care should include mental health."

Eaton said as Canadians recover from the pandemic, funding from the federal and provincial governments needs to do more to address systemic problems and break down barriers to access to avoid a breaking point.

"Our concern is that the longer-term impact is where we'll really need to invest," Eaton said.

"Even though we might be getting back to work and to school, things are sort of normal — we expect it can take up to two years before we've dealt with the longer-term impacts of COVID and this chronic stress."

### **'We're Going To Bounce Back'**

The level of stress and anxiety many Canadians have been under throughout the pandemic can also have long-term implications on the brain that threaten to jeopardize our ability to bounce back in the future.

"When people are feeling unsafe for very long periods, that has a real cumulative deterioration of their functioning," Liu said. "Stress is only magnified with time when you're in this kind of state."

Liu said this constant stress can also lead to the suppression of the immune system, sleep disruptions, anxiety, depression, and emotional dysregulation.

Liu said reducing work stress, withdrawing from toxic people in your life, building up connections with healthy relationships, and seeking support whenever possible could maintain functioning, prevent sliding further into burnout and fend off additional stress.

"Unfortunately, the pandemic has made it really hard for a lot of people to connect with others," he said.

"But working on increasing contact, communication, and nurturing of relationships will definitely help everyone because the strength of attachment from relationships, it develops in a person a sense of safety and security and even confidence."

Liu said the silver lining is that people are resilient by nature and the brain is built to adapt to a wide range of stressful experiences.

"The brain can cope with just about anything that life throws at it," he said.

"So I would say, long-term, we're going to bounce back. There is going to be a collective as well as individual resilience. Unfortunately, the path to get there is a very, very bumpy one and very stressful."

## OTHER CAFII MEMBER-RELEVANT INDUSTRY/BUSINESS NEWS

### World's First Insurance Against Dying On The Operating Table

*K-W startup Samos Insurance launched Wednesday*

*By Terry Pender, Waterloo Region Record, March 17, 2022*

<https://www.therecord.com/news/waterloo-region/2022/03/17/worlds-first-insurance-against-dying-on-the-operating-table.html>

Eric Blondeel was prepped for surgery, laying on a gurney, and he realized he had no life insurance.

After changing employers he had lost that coverage. Now, minutes away from an operation, Blondeel felt a little irresponsible — if he died his wife would be on her own with the mortgage for the house they had just moved into.

Blondeel still had his phone, and he started googling for some kind of insurance. No luck there, but the operation went fine.

“The idea stuck in my head that I should be able to buy some peace of mind,” he said.

Most surgeries are successful but sometimes patients die on the table during procedures that seem almost routine. There is almost always a risk, and it goes up when general anesthesia is used.

Blondeel turned his stressful experience into Samos insurance. Blondeel is the co-founder and CEO of the startup that launched on Wednesday, March 16, calling it the world's first surgical accidental death insurance.

Waterloo Region is a centre for both insurance and tech. Once Blondeel recovered from his operation, he contacted a friend at ProNavigator, another insurance startup in town.

From there he was introduced to Leon Panumbolam, a 25-year veteran of the insurance industry who crunched the data from thousands of surgeries to help create this new product.

Panumbolam is Samos' co-founder. The third co-founder is Matt Eggertson, a fullstack engineer with a background in health-data analytics. Blondeel has known Eggertson since they both attended the University of Waterloo.

“And we built this comprehensive risk-model for surgery that allows us to create an insurance policy to cover the risk of a specific procedure,” said Blondeel.

Based out of the Catalyst Commons, a shared space for startups inside Kitchener's Catalyst137, Samos provides insurance against accidental deaths caused by medical errors during C-sections, coronary bypass, pacemaker installations, heart valve replacements, spinal fusions, hip-knee-shoulder surgeries, and hundreds of other procedures.

At least two days prior to a scheduled surgery, patients can apply online in five minutes.

The premium for Samos Insurance is based on three things: the risk related to the procedure being covered, the age of the patient; and the amount of coverage the patient desires. Typical policies cost \$90 to \$150. It offers up to \$100,000 in benefits should a planned surgical procedure result in death.

About a third of Canadians do not have life insurance.

It is available to anyone aged between 20 and 69 without a medical examination, even if you are undergoing chemotherapy. The premium varies, according to the age of the applicant and the risks associated with their upcoming surgery.

“We don’t have medical exclusions for this,” said Blondeel. “If you are having the procedure and you are within this age range, you are eligible for this coverage.”

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## Why An Investigation Into Cheating On Ontario Bar Exams May Point To A \$15 Billion Online Industry

*Hundreds Of Prospective Ontario Lawyers Have Had Their Futures Put On Hold Amid An Investigation Into Cheating On The Online Bar Admission Exams — No Surprise In The Lucrative World Of “Contract Cheating,” Experts Say.*

*By Betsy Powell and Alyshah Hasham, Toronto Star, March 14, 2022*

[https://www.thestar.com/news/gta/2022/03/14/why-an-investigation-into-cheating-on-ontario-bar-exams-may-point-to-a-15-billion-online-industry.html?source=newsletter&utm\\_content=a01&utm\\_source=ts\\_nl&utm\\_medium=email&utm\\_email=6D73923380F292A40DC042B455F0FDE3&utm\\_campaign=teve\\_112083](https://www.thestar.com/news/gta/2022/03/14/why-an-investigation-into-cheating-on-ontario-bar-exams-may-point-to-a-15-billion-online-industry.html?source=newsletter&utm_content=a01&utm_source=ts_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=teve_112083)

Feeling pressure to pass the Ontario bar exam, a would-be lawyer looking for advice messaged someone on Facebook about an offer to share “resources.”

He was alarmed by the response.

“I can help you ... if interested,” read the post from someone claiming to work for the National Committee on Accreditation, a Canadian legal advisory group involved in law school admissions.

For roughly \$1,000, the person wrote late last year, any “interested candidates” could get “leaked questions and answers” to the bar admission exam, the final hurdle to becoming an Ontario lawyer. The law student, who the Star agreed not to name due to his fear that it will impact his job search, concluded that the message was a scam — and he wasn’t interested in cheating anyway.



Months later, he's left wondering if the offer was connected to the Law Society of Ontario's bombshell announcement this month that it received information that "strongly indicates" that portions of the exam had, in fact, been leaked to prospective Ontario lawyers, including some who may have obtained a license after cheating.

The LSO says an external investigation is underway but won't say if police are involved.

Initially, the LSO cancelled the March bar exam, affecting approximately 1,100 candidates who have gone through years of school and articling under senior lawyers. Many made great sacrifices to prepare for the exam, some taking weeks of unpaid time off, maxing out savings, and organizing child care and eldercare to study. However, the LSO on Saturday, March 12 announced new dates in April for "those who are eligible."

Still in limbo are potentially hundreds of candidates who already passed the test and were waiting for their licences to accept new job offers.

The team of investigators is also looking for evidence that some already licensed Ontario lawyers may have cheated on their tests, which shifted online due to the pandemic in June 2020; the investigation is looking only at the tests after the change. Saturday, March 12's announcement said the rescheduled exams will be "paper-based and held in-person in Toronto."

The Star communicated with more than a dozen individuals who have been affected by the decisions, some with looming education loan payments. "Livelihoods will be destroyed for innocent individuals," said one, who was told his call to the bar has been postponed pending an assessment of the exam he wrote late last year.

The Law Society released no additional details about the cheating investigation, except to say that the evidence indicates the potential involvement of "third parties."

This comes as no surprise to experts who study the global explosion of the "contract cheating" industry.

While academic cheating has existed for decades, the internet has unleashed scores of online businesses selling everything from custom essays to answers to tests and exams — purportedly to help students meet their deadlines and "earn" good grades.

"It's a very sophisticated industry that we estimate conservatively to be worth \$15 billion (US)," said Sarah Eaton, a faculty member in the Werklund School of Education at the University of Calgary. She has conducted extensive research on the subject of academic integrity.

The website ace-myhomework.com, for instance, invites students overwhelmed with life's pressures to fill in a specially designed order form, pay a fee, and receive a "customized original paper" that can "mirror your writing style."

At essayshark.com, topic suggestions include the health differences between vegans and meat-eaters, the effects of radiation sickness in the Hiroshima bombing, or, for more eclectic subject matter, why the themes of the Netflix hit "Squid Game" are essential today.

The website bid4papers.com operates on an auction system: students are invited to post an assignment or essay question, and watch “expert and talented academic” writers bid for the work. Bonus: a built-in plagiarism checker that will ensure “your paper is totally original with just one click.”

Each of these websites includes disclaimers. Acemyhomework says its content is “assistance purposes ONLY. Proper reference should be used.” EssayShark advises that “we do not condone, encourage, or knowingly take part in plagiarism or any other acts of academic fraud or dishonesty.” The fineprint on the Bid4Papers website states “You may not put Your name on any Product.” (None of the websites responded to the Star’s requests for comment.)

Such disavowals are “a sham,” said Eaton, who has edited a new book, “Academic Integrity in Canada: An Enduring and Essential Challenge.” Online services “know the business they’re in. We know the business they’re in. They’re in the business of academic misconduct.”

In addition to essay-for-hire services, online operators “prey” on students purporting to sell insider information, such as questions and answers to an exam. They use social media, such as TikTok, Instagram, and other “spaces, where profs, and people my age, the Gen Xers, we aren’t there,” said Eaton.

Canadian institutions, including colleges and universities, have tried to downplay contract cheating over fears it will damage their reputation, Eaton said. In contrast, the phenomenon is openly discussed in Australia after a major scandal in 2015 involving a ghostwriting service targeting international students.

Academic cheating services are also not illegal in Canada, though other countries have enacted legislation designed to reduce academic offences.

Eaton added: “In Canada, it’s almost embarrassing how little attention we pay to this.”

Not that the practice has gone unnoticed.

Last year, Canada’s Better Business Bureau released a warning that college and high school students who hire “tutors” to complete their class assignments may become victims of extortion cons. When the student refuses to pay more for “additional research,” the tutor turns on them, sending “threatening emails or text messages claiming they will contact your school and expose you as a cheater,” cautioned the BBM April 2021 scam alert.

Eaton said cheating demands a “holistic” response that includes “having open and honest discussions with students about academic expectations and letting students know where they can access support.”

Cheating has risen across the global higher education sector during the pandemic, wrote Amanda McKenzie, of the Academic Integrity Council of Ontario, in an email.

Student cheating happens for a variety of reasons, including time, family and peer pressures. Students can also be tempted to cut corners if they're feeling disconnected from the instructor or course content, they're worried about achieving high marks, or have mental health or financial concerns, wrote McKenzie who is also director of quality assurance at the University of Waterloo's Office of Academic Integrity.

While all of these factors existed before COVID, she wrote, "the pandemic has added additional layers that have impacted students such as their physical well-being and concern about contracting the virus, social distancing requirements and isolation, and struggles to work remotely through their courses, etc."

Ironically, if academic cheating has surged during the pandemic, it's also been a boon for companies offering to combat the problem.

In 2020, the Law Society of Ontario turned to two American companies, Paradigm Testing and MonitorEDU, to help move its licensing exams online.

Paradigm Testing, a small Minnesota firm, delivers online licensing exams to candidates on their laptop or desktop computers through a "secure, browser-based platform that locks down the computer from accessing anything except for the licensing examination," according to the LSO website.

Tennessee-based MonitorEDU, co-founded a few years ago by two men who call themselves the "godfathers of proctoring," provides live monitors, known as proctors, who verify candidates' identification and watch them while they do the test using audio and video streaming.

The use of services like e-proctoring has been controversial due to concerns over privacy and surveillance. There are also red flags over the limitations of the technology due, in part, to the fact facial recognition tends to perform poorly on people of colour.

Eaton is yet to be convinced of the effectiveness.

"Institutions have turned to online proctoring software as a solution for misconduct, when there are lots of other things they should be looking at as well," she said. "We have a lot of sales pitches. We don't have a lot of data."

## RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

**Is A Four-Day Work Week Coming To An Office Near You? For Some It Already Has, And Both Employers And Workers Are Reaping The Rewards**  
*A Handful Of Companies In Canada Have Adopted The Truncated Schedule With Great Success. But It's Not For Everybody. The Key, Experts Say, Should Be Scheduling Flexibility.*

*By Clarrie Feinstein, Toronto Star, March 11, 2022*

[https://www.thestar.com/business/2022/03/11/is-a-four-day-work-week-coming-to-an-office-near-you-for-some-it-already-has-and-both-employers-and-workers-are-reaping-the-rewards.html?li\\_source=LI&li\\_medium=star\\_web\\_ymbii](https://www.thestar.com/business/2022/03/11/is-a-four-day-work-week-coming-to-an-office-near-you-for-some-it-already-has-and-both-employers-and-workers-are-reaping-the-rewards.html?li_source=LI&li_medium=star_web_ymbii)

In October 2020, Jamie Savage launched a four-day work week at her Toronto recruitment firm, The Leadership Agency, to ease worker burnout during the pandemic. The results, she says, have been outstanding.

Productivity among the 10-person team has never been better and, best of all, revenue doubled last year. And the start-up doesn't require employees to work longer hours and their pay has actually increased due to their productivity.

"We've never asked our employees for anything in exchange," she said. "It's not a transaction."

The company has also made meetings shorter and has streamlined the usual crush of emails with auto responses for perfunctory exchanges.

As companies slowly return to in-person work, some are looking to a four-day week as a model of flexibility in the workplace.

Alida, a tech company in Toronto, has adopted it, and the Ontario Liberal party said it would launch a pilot project, if elected, to see if a shortened week is feasible for the province. Even the tiny township of Zorra in Southwestern Ontario moved to a four-day week in December 2021 after taking part in a pilot program by researchers at York University and Western University.

But the model comes with many questions. And, the vast majority of companies in Canada haven't adopted it.

"Companies have constraints," said Marc Belaiche, president of TorontoJobs.ca, an internet recruitment company. "There are budget constraints and economic ones. Some aren't able to handle paying people four days a week as if it were full-time."

Costs for the company would also be going up they would only be getting four days of labour, but employees would receive a 20 per cent increase in pay, he said.

A four-day week does have benefits, Belaiche added, but it depends on the industry and the size of the company.

“Smaller businesses are already struggling to find staff,” he said. “Who can fill in on that fifth day? Do you get someone just part-time then? Bigger businesses can adjust or get a part-time worker or someone from a different division to cover for the day. The same can’t be said for small businesses.”

The only way for the employer to remain cost-neutral is if the employees are more productive, says Jessica Kearsey, an employment and labour lawyer at Deloitte LLP. But productivity is hard to measure in the knowledge economy, she said.

“How do you measure innovation and collaboration?” Kearsey said. “It ends up being a trust exercise, because even in remote work, employers can’t visibly see the output in the same way.”

The model is one for smaller tech companies, start-ups, or private companies that can experiment more with the four-day week or other flexible work models, she added. For companies that can’t have a day off in the week, Savage said a rotating schedule can be implemented so clients aren’t left hanging.

She said her agency’s clients weren’t aware that the company has Fridays off until recently, and adapted to the change, which she understands isn’t always the case for other companies.

“For some, it is impossible,” Savage said. “But I still would recommend just trying it out. We didn’t get it right the first time, but we kept at it.”

Clémentine Van Effenterre, an assistant professor of economics at the University of Toronto, said when looking at studies abroad there have been success stories. In France, a study was done in 1998 on work week reductions evaluating a five-day week with shorter hours. A positive impact was seen in terms of employee health and job satisfaction.

But co-ordinating various work schedules can be problematic.

“There is a whole infrastructure for scheduling that is difficult. There are co-ordination and organizational issues that make it hard to accommodate varying schedules,” Effenterre said.

The real conversation that needs to take place is a societal move to flexible work, not just a four-day week, said Souha R. Ezzedeen, associate professor at York University’s School of Human Resource Management.

“There’s not just the four-day work week,” Ezzedeen says. “People desire their own flexibility.”

That could mean one day a week at home where you work a few hours remotely or do other household chores and errands instead. In a warehouse, workers can request four days on and three days off, or choose the hours of the shift to be morning or night.

“Some kind of control over the work can make all the difference for employees. All of us are looking for a certain amount of that in our jobs.”

Companies could also experiment with the four-day week by extending hours over the four days or creating more efficient ways to work.

“The pandemic has made us feel more comfortable in evaluating employee output and results instead of hours worked,” she said. “In that sense, a four-day work week takes on a different meaning, because it’s not about hours worked. It’s about the work being produced.”

When it comes to the issue of management adapting to varying work schedules, Ezzedeen said “it’s part of the pain we need to endure to make a change that is positive for the long-term.”

Recruiting, training, performance management, and tracking attendance still need to be in place to support the shift in work schedules, she said.

But Kearsey said accommodating various schedules can only happen for businesses that don’t often deal with customers.

“It’s not so easy if you have a storefront to manage,” she said. “You can have layered scheduling but it’s more difficult and customers might not like that they can’t go into a store or communicate with the business on a Friday.”

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## Where The Great Resignation Might Be Headed In Canada, And What Employers Should Do About It

*By Kristy Carscallen and Doron Melnick, Special To The Globe and Mail, March 16, 2022. Kristy Carscallen is the Canadian managing partner of audit and assurance for KPMG in Canada. Doron Melnick is partner and national leader of people and change services for KPMG in Canada.*

[https://www.theglobeandmail.com/business/careers/leadership/article-where-the-great-resignation-might-be-headed-in-canada-and-what/?utm\\_medium=email&utm\\_source=Top%20Business%20Headlines&utm\\_content=2022-3-16\\_7&utm\\_term=&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/business/careers/leadership/article-where-the-great-resignation-might-be-headed-in-canada-and-what/?utm_medium=email&utm_source=Top%20Business%20Headlines&utm_content=2022-3-16_7&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

As Canadian companies look with anticipation to the end of pandemic employment restrictions and a return to some semblance of how we worked pre-COVID-19, they need to be prepared for a new relationship with their employees.

While Canada has not seen the Great Resignation wave which U.S. companies experienced, the underlying factors leading to an unprecedented number of Americans quitting their jobs are also at play north of the 49th.

In the United States, a record 4.5 million people resigned from their positions in November 2021, according to the Bureau of Labor Statistics. In the last five months of reporting, nearly 22 million

Americans have quit their jobs. That's almost 15 per cent of the U.S. work force, and more than all of Canada's.

A deeper look into who these workers are can tell us how much of this trend will migrate north. Those who voluntarily quit their jobs generally fall into two categories:

Frontline service workers and others deemed to be essential to keeping the economy alive in spite of pandemic restrictions. These workers believe the pandemic fundamentally altered something about the employer-employee relationship, creating a sense that they can do better – crucially, in terms of how they are treated both by their employers and the customers they serve.

Remote workers whose experience working from home has reduced the extent to which many put their careers at the centre of their identities; and proven that they can be just as productive, if not more, working outside the office. This trend has also seen many Americans move out of large urban centres to the suburbs or smaller communities, further reflecting a refocusing of priorities.

In Canada, some 875,000 jobs were available in February 2022, but according to a recent StatsCan labour force survey, less than one per cent of Canadians left their jobs in January 2022. This is on a par with pre-pandemic rates – as it was in the fall, when a labour force survey indicated that average dissatisfaction with a current job had risen, but not in a statistically significant way. Also, according to StatsCan numbers for February, just 7.3 per cent of workers aged 15 to 69 were planning to leave their current jobs within the next year.

A January 2022, survey from the Bank of Canada paints a different picture. Namely, that 19.3 per cent of workers – fully 12 per cent more than in the StatsCan survey – said they expected to quit their current job in the next 12 months. In the quarter before the pandemic started, that number was 17.9 per cent.

The bank notes that the record high number of Canadians planning to change jobs likely reflects a pent-up demand for change in a market of increasing opportunities.

### **Employers Need To Be Prepared For A Canadian Resignation Wave**

While likely not at the same level as in the U.S., we can expect a significant uptick in the number of Canadians who choose to change jobs in the next year.

So what can employers do now to keep their people engaged and connected and reduce the risk of high turnover? As with all business problems, we need to understand why employees choose to leave or change jobs and build targeted solutions. Some approaches Canadian organizations should look at include:



- Reimagine how to structure work in a way that supports your people's professional and personal success. The pandemic has Canadians rethinking the place that work holds in their overall lives. An employee is far more likely to want to put in the hours if they know they're not only able, but encouraged, to take time to attend their child's soccer practice in between deadlines. Understanding and supporting what is important to your employees is crucial to inform how employers can design new work arrangements.
- Give your people the technology to excel. In an increasingly digital world, you can't expect to keep your best employees if they are hamstrung by aged software and hardware. Equipping your people with updated skills and tools demonstrates that you are invested in them, the firm, and serving your customers.
- Purpose matters more than ever. While technology is key, it is equally, if not more, important to show people how these new work arrangements and skills translate to more purposeful workdays, and how what they do contributes to their companies, customers, and communities. People want to know that what they do matters and helps build a better society. They want to make an impact.
- It doesn't have to be all or none. Weariness from the realities of the pandemic along with a re-evaluation of the place that work holds in their lives has many believing that leaving their job is their only option. While reduced or alternate work arrangements exist, they are often viewed as a compromise, not a choice. We need to break the bias to create new paths for all people to find the balance they need to achieve what's important to them. Organizations need to offer more options that are viewed as viable career paths – right up to leadership. More flexible work options are a must to attract and retain staff. Flexibility needs to be an empowered choice right from the start – not a compromise or afterthought. For instance, KPMG actively promotes policies that encourage workplace flexibility as well as mentoring and sponsorship opportunities for career advancement regardless of an employees' work arrangement.

There is much for Canadian organizations to consider if they hope to retain employees and keep them engaged so that they can ward off the same Great Resignation as has occurred in the United States. They need to build new models that engage and prevent their employees, especially millennials and Gen Z, from departing when the old definitions of how work gets done and career development no longer fit.



## UPCOMING WEBINARS AND EVENTS

### Web Seminar: Willis Towers Watson – Will Big Data, AI And Advanced Technologies Replace The Traditional Role Of The Actuary?

**Dates:** Wednesday, March 23, 2022

**Time:** 1:00 p.m. – 2:00 p.m. EDT

In a word, no! While the actuarial function of the future will look different than it does today, embracing technology will enable actuaries to position themselves successfully as value-added business leaders. Join us as we share emerging trends and the skill sets needed to thrive in a technology-driven world.

Join our live webinar, hosted by Digital Insurance, to learn:

- Spend less time on mundane repetitive tasks that will be automated
- Provide real-time insights to underwriting, claims and product management
- Serve as a bridge between data science and the business

[Register Here](#)

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### Web Seminar: COVID-19 Legacy: Transforming And Branding Travel Group Insurance

**Dates:** Wednesday, March 23, 2022

**Time:** 1:00 p.m. – 2:30 p.m. EDT

Join us for session one of the upcoming three-part *COVID-19 & Travel – Virtual Series Season 2*, presented by Optimum Life Reinsurance.

This session will focus on the legacy left behind by COVID-19 as it relates to the transforming and branding of travel Group Insurance.

[Register Here](#)

## Web Seminar: Digital Insurance – 6 Insurer Best Practices For Billing In The COVID-19 Era

**Dates:** Wednesday, March 23, 2022

**Time:** 2:00 p.m. – 3:00 p.m. EDT

It's a complex juggling act – addressing policyholder needs and concerns while maintaining the revenue collection every insurance organization needs to continue operating smoothly. Based on the successes of more than 2,700 InvoiceCloud users, we've compiled a few of the new best practices that insurers must consider to effectively manage organizational priorities and support policyholders moving forward.

Join our live webinar, hosted by Digital Insurance, to learn:

- The 6 new best practices that can keep premium collections consistent and help insurers meet evolving policyholder preferences.
- How COVID-19 has altered the payment habits of policyholders.
- Data that can help improve policyholder retention rates.

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## Web Seminar: Shepherding Sick Travellers In Times Of Sanitary Restrictions

**Dates:** Wednesday, March 30, 2022

**Time:** 1:00 p.m. – 2:30 p.m. EDT

Join us for session two of the upcoming three-part *COVID-19 & Travel – Virtual Series Season 2*, presented by Optimum Life Reinsurance.

This session will focus on the shepherding of sick travellers while in times of sanitary restrictions.

[Register Here](#)

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## Web Seminar: COVID-19: Can Technology Finally Emerge?

**Dates:** Wednesday, April 6, 2022

**Time:** 1:00 p.m. – 2:30 p.m. EDT

Join us for session three of the upcoming three-part *COVID-19 & Travel – Virtual Series Season 2*, presented by Optimum Life Reinsurance.

This session will focus on the emergence of technology as it relates to the COVID-19 pandemic and travel.

[Register Here](#)

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## Web Seminar: LIMRA – Insurance Immersion: Connect With Success

**Dates:** April 11-14, 2022

This year, resolve to enhance your industry acumen by attending Insurance Immersion. It's an acclaimed training program that delivers essential life insurance and wealth knowledge for professionals from all functional areas and job levels who seek to broaden their understanding of the business.

Top 5 Benefits of the Program:

- CanCon: This made-in-Canada program provides a comprehensive overview of the Canadian market in certain areas
- Expert Instruction
- Fast and Effective
- Virtually Convenient
- Great Value

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## Web Seminar: York University – Essential One-Day Update In Regulatory Compliance And Legal Risk Management For Financial Institutions

**Dates:** April 26, 2022

**Time:** 9:00 a.m. – 5:00 p.m. EDT

This intensive, one-day update will equip you with crucial regulatory and industry updates, forecasts and evolving expectations. Industry leaders will provide practical guidance and tactical insights to manage key legal and operational risks and emerging trends, implement forward-looking corporate values and drive your organization's coordination strategies to the next level.

You will get:

- Crucial industry updates for the financial services sector in the current economy
- Regulators' current and future priorities, expectations and coordination efforts
- Strategies for assessing priorities and proportionality with evolving business needs and operational risks and challenges, regardless of organization size

- Tactics for navigating transitions, mitigating drivers of misconduct risk, and implementing enterprise-wide strategic solutions to adapt to evolving expectations
- Market conduct and fair treatment of customers – what will be enough?
- Ethical use of technology and digital innovations – how to satisfy business and regulatory obligations?
- Best practices for managing data, privacy, cybersecurity and other digital risks, while staying on side with obligations and also maximizing opportunities

[Register Here](#)

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## Web Seminar: McMillan – Head In The Clouds: Understanding Cloud Agreements

**Dates:** Wednesday, May 11, 2022

**Time:** 1:00 p.m. – 2:00 p.m. EDT

The cloud has opened up several opportunities for service providers to expand their business offerings while keeping tighter controls over their technology and related assets. At the same time, customers have an opportunity to access technology and related services at a more manageable price point.

In this session, we will discuss some of the legal benefits and risks for both a service provider and a customer to move into the cloud by diving into some of the key provisions which you would expect to see in a cloud agreement and an analysis of the practical considerations which a business should keep in mind when considering offering or accessing cloud services.

[Register Here](#)