

CAFII ALERTS WEEKLY DIGEST: March 12 TO March 19, 2021

March 19, 2021

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INSURANCE REGULATOR/POLICY-MAKER NEWS

Banking Regulator Unwinding Temporary Rules Aimed At Helping Weather The Pandemic

By The Canadian Press, March 16, 2021

Canada's federal banking regulator is rolling back temporary changes it put in place last year to help the country's banks weather the pandemic. The Office of the Superintendent of Financial Institutions says now that financial markets have stabilized, the rules regarding market risk capital requirements will also be returned to what they were before the pandemic. Last year, OSFI made temporary regulatory adjustments to help the banks in terms of their capital, liquidity and reporting requirements. The changes included a reduction in the stressed value at risk (SVaR) multiplier which is used to help assess the capital adequacy of an institution. The reduction was meant to help give banks flexibility in addressing stressed conditions triggered by the pandemic. OSFI says that as of May 1, federally regulated deposit-taking institutions that are subject to market risk requirements should restore their risk multipliers to the levels that were in place before the changes last year.

Read Story (Subscription Required): <u>https://www.theglobeandmail.com/business/article-banking-regulator-unwinding-temporary-rules-aimed-at-helping-</u> weather/?utm_medium=email&utm_source=Top%20Business%20Headlines&utm_content=2021-3-<u>16_17&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb</u>

CAFII MEMBER AND/OR PARENT COMPANY-SPECIFIC NEWS

Institutional Investors Demand Action From Banks In Fight Against Climate

Change

By Jeffrey Jones, The Globe and Mail, March 12, 2021

The role of the banks in the fight against climate change is looming ever larger as investors and the public demand action. Increasingly, demands are getting results around the world. The latest example was this week, when HSBC, Europe's biggest bank, managed to head off a May showdown with 15 major institutional investors by agreeing to a compromise over demands to strengthen its climate policies. Institutional investors controlling US\$2.4-trillion of assets had filed a shareholder resolution pressing HSBC to scrap its lending and underwriting of companies relying on fossil fuels on a timeline to match the Paris agreement on reducing greenhouse gas emissions. The investors, co-ordinated by the advocacy group ShareAction, agreed to stand down when HSBC said it would phase out its financing of the coal industry in developed countries by 2030 and in developing ones by 2040. The bank also said it would set short- and medium-term targets for its goal of net-zero carbon emissions by 2050. In Canada, banks are dealing with the same issues, although large institutional investors have so far been somewhat less militant.



Read Story (Subscription Required): <u>https://www.theglobeandmail.com/business/commentary/article-institutional-investors-demand-action-from-banks-in-fight-against/?utm_medium=email&utm_source=Streetwise&utm_content=2021-3-12 21&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb</u>

Banks Lead On Gender Equity, But There's Room For Improvement: DBRS

Big banks far outpace rest of the TSX for women in executive and board roles

by James Langton, Investment Executive, March 8, 2021

https://www.investmentexecutive.com/news/research-and-markets/banks-lead-on-gender-equity-buttheres-room-for-improvement-

<u>dbrs/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=I</u> <u>NT-EN-All-afternoon</u>

Compared with other large companies in Canada, the big banks may be at the front of the pack when it comes to gender equity, but they have work to do to reach parity in their executive suites and boardrooms.

According to a new report from DBRS Ltd., women comprise over half of the big banks' employees, but they still only account for 34% of executive roles and 41% of board roles. Also, none of the Big Six has a female CEO.

While the banks aren't quite at gender parity, they're doing much better than the average Canadian public company.

For TSX-listed companies overall, only about 17% of executives are female and 19% of board members are women, the report said.

"Although the six large Canadian banks are leading the charge in improving female representation and pay equity in the country, there still is a long way to go in terms of enshrining these efforts so that they become normal practice," the report noted.

Given the prospect of increased scrutiny on gender equity from both regulators and investors, DBRS said, banks "will face reputational risk and the possibility of future regulatory pressure if they fail to progress in this area."

Globally, the big Canadian banks come off relatively well, the report noted.

"According to Bloomberg's [Gender Reporting Framework (GEI)], the six large Canadian banks score better than the Australian and U.S. bank averages on attracting, retaining, and developing women into senior leadership positions," the report said.

The GEI framework measures companies in five key areas pillars: female leadership, gender pay parity, inclusive culture, harassment policies, and pro-women branding, the report explained.



On that scale, the big Canadian banks generally score slightly better than their U.S. counterparts, and are on par with the big banks in Australia, the report said.

In terms of gender pay parity, DBRS said that the Canadian banks are again outscoring the U.S. banks, but "they are falling behind some of the large Australian banks."

There's also a good deal of variance among the Canadian banks themselves.

According to the report, Royal Bank of Canada led the way with women accounting for 46% of its executive positions, while Bank of Montreal (BMO) was at the back of the pack at just 30.8%.

In terms of board seats, the report showed that CIBC was tops with 47% female directors, while Bank of Montreal ranked last among the Big Six at 35.7%.

With the Canadian workforce generally, the report noted that issues "around a stagnant wage gap, lack of promotion opportunities, parental leave, and work flexibility are all yet to be fully addressed."

While the unequal effects of the COVID-19 pandemic on women in the workforce "has shed a sobering light on these issues", the report said that "it also creates an opportunity for employers, banks in particular, to design a future work place that sets women up for success and equity from the start of their careers."

RBC Continues To See Increased Adoption Of Digital Banking Solutions

By Peter Tilton, Senior Vice President, Digital, RBC, February 26, 2021, Special To Financial Independence Hub (Sponsor Content)

https://findependencehub.com/rbc-continues-to-see-increased-adoption-of-digital-bankingsolutions/?utm_source=FindependenceHub.com+Daily+Digest&utm_campaign=52fbf97ea9-FHUB_RSS_EMAIL_CAMPAIGN&utm_medium=email&utm_term=0_47a7dc54ad-52fbf97ea9-242383801_

Prior to the pandemic, RBC already had a robust digital banking user base.

However, as COVID-19 reached Canada and temporary branch closures took effect, we saw a rapid increase in demand for digital banking solutions.

We quickly pivoted to expand the capabilities of some of our leading digital tools, helping to ensure that clients could access everything they needed from home, including one-on-one appointments with their financial advisor.

Our analytics showed some interesting trends: the first being that many seniors quickly adopted digital banking tools. We saw a 77% increase in average weekly enrolment for digital banking sign-ups amongst users aged 60+, and daily re-engagement amongst these clients increased by 36%.



Digital banking tools also saw an overall increase in demand. For clients who had been with RBC for more than five years, there was more than a 60% increase in average daily digital enrollment throughout the first few months of the pandemic.

Below is a look at some of the tools that helped our clients simplify their day-to-day routines and manage their finances effectively from home.

With MyAdvisor, meet with your financial advisor from home

<u>MyAdvisor</u> offers clients digital access to their personalized financial plans and connects them to an advisor in their community either by live video, phone or in-branch.

In the wake of COVID-19, we saw increased adoption of MyAdvisor. The platform was adapted to allow for an increased volume of client and advisor interactions, including video calls. We also expanded the platform to support a wider group of advisors to help meet every need; for example, Private Banking advisors.

We've heard some great feedback on the platform from our advisors, one of whom mentioned that they previously tried to introduce MyAdvisor to a client for two years, but the client declined as they preferred in-person meetings and didn't use online banking. Given the current physical distancing guidelines, the client decided to try a video meeting through MyAdvisor and was surprised with the ease of use. When the client went to book their future annual review with the same advisor, they requested another MyAdvisor video appointment.

We now have more than 2.23 million clients onboarded onto MyAdvisor with a personalized plan. Between March 2020 and January 2021, the number of completed appointments increased by 84%.

Ask NOMI allows clients to get more comfortable with digital banking

Ask NOMI is an interactive guide to personal banking. Found in the RBC Mobile app, it uses Artificial Intelligence to answer client questions about their accounts, simplify select everyday banking tasks and increase client comfort levels with digital banking.

It's also a great resource for people new to Canada. It can be challenging to learn a new banking system, especially in the wake of a pandemic and if English is not your first language. The feature supports a dozen different languages, which helps empower newcomers to make important decisions about their finances by giving them access to the right information in the language they are most comfortable with. Clients have found it helpful with the platform answering more than 4.5 million questions since it launched mid-March 2020.

Throughout the pandemic, we have continued to see steady adoption of NOMI capabilities. For example, we recently marked two major milestones in helping Canadians save in an effortless way: NOMI Find & Save uses predictive technology to learn a client's transaction patterns, finds those extra dollars in their account that it thinks they won't miss and sets them aside automatically in a savings



account. NOMI Find & Save has now "found" more than \$1 billion for clients, since launching in 2017 and NOMI Budgets, which recommends a budget based on a client's spending and saving habits, has helped around 1 million clients set budgets.

A new ID verification solution increases security for clients banking remotely and in-branch

In March 2020, we began piloting a new industry-leading ID verification (IDV) solution in 100 branches, which helps us further identify and authenticate each client to help protect them from fraudulent activity and create a more seamless digital banking experience.

We already were planning to scale this new capability across Canada; however, shortly after the pilot began, we were faced with responding to the pandemic. Our response included adapting and expanding the application of this IDV technology to enable our financial advisors to continue to provide advice to clients remotely. In about three weeks' time, we were able to deliver this capability to more than 3,500 Mortgage Specialists, Financial Planners/Investment and Retirement Planners and Branch Advisors working from home. This allowed them to connect remotely, safely and securely with clients. To the best of our knowledge, no other bank in Canada has a remote IDV capability such as this enabled for their sales force.

Keeping Canadians connected to their finances through our remote capabilities is particularly critical right now, as the pandemic continues. We're helping to ensure Canadians always know where they stand when it comes to their finances, to give them some certainty and confidence in an ever-changing world.

COVID-19 PANDEMIC RESPONSE, RESILIENCE AND RECOVERY NEWS

Biden Administration Eyes Mid-May To Begin Relaxing Canada And Mexico Border Travel Restrictions

By Kayla Tausche, CNBC, March 18, 2021

Biden administration eyes mid-May to begin relaxing COVID travel restrictions, sources say (msn.com)

The Biden administration is looking toward the middle of May to relax restrictions on travel across the borders with Mexico and Canada and on inbound international travel from the U.K., Europe and Brazil, according to two sources familiar with the matter.

While there has not been a policy memo or formal codification of that time frame, the discussion has focused on trying to limit the spread of variants domestically as localities make their own decisions on how quickly to re-open.

In the meantime, officials have suggested President Joe Biden and his COVID task force need more time to feel comfortable with re-opening borders and increasing the level of air traffic from overseas.



"There is going to be a sea change in mid-May when vaccines are more widely available to everyone," according to one senior administration official.

The sources spoke on condition of anonymity because they were not authorized to speak publicly.

The White House did not respond to e-mail requests for comment before publication.

The Department of Homeland Security announced a one-month extension of a ban on land crossings at the borders with Canada and Mexico until April 21. The previous expirations, renewed a month ago, had been set to expire March 21.

The Biden administration has been grappling with a surge in migration at the southern border, with the volume of unaccompanied minors overwhelming shelters and the number of adults apprehended set to reach 20-year highs. The U.S. has been pressing Mexico to do more to control the flow of migration — in addition to enforcing testing and masking protocol to limit COVID spread.

At the northern border, one official said, Canada has been requesting the U.S. keep the border closed until citizens there can get access to vaccines. In a joint communique following a bilateral meeting in late February, Biden and Prime Minister Justin Trudeau said they "agreed to take a coordinated approach based on science and public health criteria when considering measures to ease Canada-U.S. border restrictions in the future."

As for international air travel from Britain, Europe and Brazil, interagency working groups in the Biden administration have agreed to revisit the issue on a weekly basis as new data becomes available. Public health experts have raised concerns about new variants that could spread rapidly in communities that are re-opening quickly, while other officials have noted that all international travelers must test negative before boarding. Those two views, according to sources, have offset each other in deliberations.

Before leaving office, former President Donald Trump lifted restrictions on inbound travel from allied countries, even as the United States was experiencing a surge in cases, hospitalizations and deaths. Biden reinstated the restrictions during his first week in office.

"With the pandemic worsening, and more contagious variants emerging around the world, this is not the time to be lifting restrictions on international travel," press secretary Jen Psaki tweeted on January 25 when the administration moved to reinstate the limits.



US Plans To Send COVID Vaccine Doses To Mexico, Canada

By Zeke Miller, Chris Sherman, and Rob Gillies, The Associated Press, March 18, 2021

Biden plans to send COVID shots to Mexico, Canada (msn.com)

The U.S. is planning to send a combined 4 million doses of the AstraZeneca COVID-19 vaccine to Mexico and Canada in its first export of shots, the White House said Thursday.

Press secretary Jen Psaki said the Biden administration is in the process of finalizing efforts to distribute 2.5 million doses to Mexico and 1.5 million to Canada as a "loan." The details are still being worked out.

"Our first priority remains vaccinating the U.S. population," Psaki said at the daily briefing. But she added that "ensuring our neighbours can contain the virus is a mission critical step, is mission critical to ending the pandemic."

The AstraZeneca vaccine has not been authorized for use in the U.S. but has been by the World Health Organization. Tens of millions of doses have been stockpiled in the U.S. should it receive emergency use authorization, sparking an international outcry that lifesaving doses were being withheld when they could be used elsewhere.

Psaki said multiple nations have requested access to the U.S. vaccines, but she didn't have anything to add on further distributions.

Mexican Foreign Affairs Secretary Marcelo Ebrard said via Twitter that Mexico was receiving the vaccine as a result of the conversation between President Joe Biden and President Andrés Manuel López Obrador earlier this month. "Good news!" he wrote.

"God bless America they are coming to our rescue," said Ontario Premier Doug Ford, the leader of Canada's most populous province. He thanked Biden for his willingness to share the vaccines.

"And once I get them I will call you a champion, but I need to get the delivery first, so thank you. I appreciate it. We've been waiting. That's what true neighbours do. They help each other in a crisis," he said. "We will take all the vaccines you can give us, so that's fabulous news."

The Biden administration has said that once U.S. citizens are vaccinated, the next step is ensuring Canada and Mexico are able to manage the pandemic so the borders can reopen.

Although Canada's economy is tightly interconnected with the U.S., Washington hasn't allowed any of the hundreds of millions of vaccine doses made in America to be exported until now, and Canada has had to turn to Europe and Asia.

The vaccine supply chain difficulties have forced Canada to extend the time between the first shot and the second by up to four months so that everyone can be protected faster with the primary dose. The hope is to get all adults at least one shot by the end of June.



Canadian regulators have approved the Pfizer, Moderna, AstraZeneca and Johnson & Johnson vaccines, but acquiring them has proven difficult.

Canada ranks about 20th in the number of doses administered, with about 8% of the adult population getting at least one shot. That compares with about 38% in the U.K. and 22% in the U.S.

Mexico has fully vaccinated more than 600,000 people and more than 4 million have received a single dose. Mexico's total population is 126 million.

AstraZeneca is among the vaccines that have received emergency approval in Mexico, and Mexico already has 870,000 doses of that vaccine. It also has Pfizer, SinoVac and Sputnik V for a total of more than 8 million doses. One million doses of SinoVac arrived from Hong Kong on Thursday.

The U.S. stockpiling of the AstraZeneca vaccine has been controversial with other allies as well. The 27nation European Union had found it difficult to approach Biden on sharing supplies of the vaccine so the disease could be stopped overseas, which would not only help save lives but also improve global economic growth.

Helping Canada Reach Vaccine 'Parity' Critical To Re-Opening Border: US Congressman

By The Canadian Press, March 18, 2021

Helping Canada reach vaccine 'parity' critical to reopening border: U.S. congressman (msn.com)

A member of Congress says it's vital for the US to help Canada reach vaccine 'parity' in order to get their shared border back open.

New York Rep. Brian Higgins is cheering news of a White House plan to lend Canada 1.5 million doses of the Oxford-AstraZeneca vaccine.

Higgins has been on a crusade in recent weeks to convince President Joe Biden to come up with a plan to re-open the Canada-US border.

He is also among several members of Congress consulted by the Wilson Center in a study of the economic impact of the border closure.

Members of that task force are expected to issue some of their preliminary findings later today.

Higgins wants the two countries to expand what they consider to be "essential travel" and to develop a system that would allow people who have been vaccinated to cross the border.



US Congressman Asks Biden To Fully Re-open Canadian Border By July 4

By Richard Madan and Brooklyn Neustaeter, CTV News, March 10, 2021

https://www.ctvnews.ca/health/coronavirus/u-s-congressman-asks-biden-to-fully-reopen-canadianborder-by-july-4-1.5342481

As vaccine rollout continues to ramp up in Canada and the United States, some American politicians are calling on the Biden administration to re-open the Canada-U.S. land border by this summer.

In a letter addressed to U.S. President Joe Biden, Rep. Brian Higgins of New York asked that Biden work with Prime Minister Justin Trudeau for "a partial re-opening of the Northern Border by Memorial Day of this year with a full re-opening by July 4."

Higgins, who also chairs the congressional Northern Border Caucus, wrote that the current border restriction between the two countries "tears at the fabric of our community and is a critical problem for individuals, families, and businesses."

"Given the economic and social costs the border closure has had on the region, we must prioritize efforts to expand essential traveler exceptions and plan for an incremental re-opening now," Higgins wrote.

The request comes after Biden announced last week that every American who wants a COVID-19 vaccine will be able to get one by the end of May.

Higgins told CTV News' Washington correspondent Richard Madan that vaccination numbers should align with the lifting of public health measures, including border restrictions.

"Sometimes you have to push, and there's a lot of priorities. My job is to make opening the U.S.-Canadian border a number 1 priority for this administration," Higgins said.

Higgins previously co-signed a letter with 23 other members of Congress in January, asking that the Biden administration start developing a plan to re-open the Canada-U.S. border to non-essential travel.

However, Canada says it is too soon.

A top official with the Prime Minister's Office told CTV News "we can see the light at the end of the tunnel, but we're not there yet."

Trudeau and Biden had their first face-to-face virtual meeting on February 23, where the two leaders agreed to prioritize the fight against COVID-19 and economic recovery, among other issues, in a new "Roadmap for a Renewed U.S.-Canada Partnership."

Details of the partnership include "taking a coordinated approach based on science and public health criteria when considering measures to ease Canada-U.S. border restrictions in the future." However, neither Biden nor Trudeau have provided a timeline on the matter.



The Canada-U.S. border has remained closed to non-essential travel since March 2020 to help limit the spread of COVID-19. The restrictions have been renewed every month since, with the current extension on border restrictions set to expire March 21, 2021.

Under the restrictions, tourists and cross-border visits remain prohibited, although trade and commerce are exempted as are trips by certain family members and loved ones who can make a case on compassionate grounds to be allowed into Canada from the U.S. and other countries, contingent on conditions including mandatory quarantine upon arrival.

Vaccine And Case Counts Will Determine When Border Opens, Says Trudeau

By Cameron French, CTVNews.ca, March 12, 2021

https://www.ctvnews.ca/health/coronavirus/vaccine-and-case-counts-will-determine-when-borderopens-says-trudeau-1.5344805?fbclid=IwAR0rhShBH gQktYnvix3KCC1vbM866ejVDQkRrbg2ezRoKy8cyFT7aQG Rw

Canada will not re-open the U.S. border until vaccination rates and case counts reach levels that would make doing so safe for Canadians, says Prime Minister Trudeau.

Speaking to CTV's Your Morning on Friday, March 12, Trudeau did not rule out waiting until September or later to re-open the border, which has been closed since March 2020.

"We will see what vaccinations look like, we will see what case counts look like. We will listen to experts on when we can start easing restrictions, but the safety of Canadians needs to come first," he said.

His remarks come in the wake of calls from some U.S. politicians to open the border in time for the start of summer. The border closure has been renewed on a monthly basis, and Trudeau said those renewals would continue.

"Even as Americans are getting lots of vaccines, we're still seeing around 50,000 new cases a day in the United States," he said. "Everyone looks forward to starting the travel again and we're certainly going to keep working closely with the United States as we have since the beginning of the pandemic. But the safety of Canadians is our single most and top priority."

The Canadian vaccine rollout has been heavily criticized as vaccination numbers lag behind the United States and other countries, despite Canada's having signed contracts with several vaccine producers. But Trudeau said the effort has gone very much as expected and pushed back against the notion of inconsistent rollout messaging between federal and provincial governments.

"What you call inconsistencies, I call Canada," he said. "The reality is the nature of the case counts were very different from P.E.I. to Quebec to Saskatchewan to B.C to the territories, and provinces had different approaches because they had different situations on the ground."



Trudeau said he understood the frustration surrounding the pace of vaccinations, but said shipments of vaccines set to arrive in the coming months means Canada should ultimately be well positioned compared to other countries.

One aspect of the vaccination process that is very much up in the air is the notion of 'vaccine passports'. Several countries are adopting certificates of vaccination that would allow for cross-border travel and access to more services, and some Canadian provinces have floated doing so as well.

Trudeau said that, while providing proof of vaccinations is well-established when travelling internationally, doing the same within Canada would raise ethical issues.

"For domestic use, making a difference between people who are vaccinated or not, recognizing that not everyone is going to be able to get vaccinated for different reasons, brings up questions of equality and fairness that I think we need to be very careful about moving forward," he said. "But internationally, the idea of vaccine credentials, I think that's something very much worth looking at."

Trudeau also said the government plans to roll out a federal budget 'very soon', but he would not give a specific timeline. The last budget was two years ago in March 2019, and has been delayed most recently as the government assessed the impact of the pandemic.

Trudeau Says People Need To 'Wait Patiently' For COVID-19 Situation To Ease Before Canada-U.S. Border Can Re-Open

By James McCarten, The Canadian Press, March 15, 2021

https://www.theglobeandmail.com/politics/article-trudeau-says-people-need-to-wait-patiently-for-COVID-19-situationto/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-3-15_19&utm_term=Coronavirus%20Update:%20COVID-19%20long%20haulers%20face%20service,%20support%20shortages%20&utm_campaign=newsletter&c u_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJKTb

Prime Minister Justin Trudeau waved away suggestions Monday that Canada is prepared to explore reopening its shared border with the United States any time soon.

Canadians are looking forward to the day regular cross-border travel "eventually" resumes, Trudeau told a news conference in Montreal – his first public appearance outside Ottawa in recent memory.

But while that day will inevitably arrive, it's not imminent as long as COVID-19 continues to pose a serious risk to public health, he suggested.

"We're all eager to be able to travel again," Trudeau said.



"But I think we're all going to wait patiently until such time as the health situation allows us to loosen border restrictions internationally. That'll be eventually, but not for today."

Trudeau's recent conversations with President Joe Biden and Secretary of State Antony Blinken, coupled with mounting optimism south of the border, have rekindled the debate about letting travel resume.

Just last week, Biden used his first prime-time address as president to float the possibility of allowing small gatherings by the July 4 holiday in the U.S., thanks to ample vaccine stockpiles and redoubled efforts to get them administered.

Biden said he expects to have enough vaccine for every U.S. adult by the end of May, and has ordered states to make all adults eligible for vaccination before May 1.

In Canada, however, where vaccine procurement and distribution has been less successful, government and diplomatic officials – satisfied that the selective restrictions have kept supply chains and the flow of cross-border trade largely intact – are in less of a hurry to lift the restrictions.

That hasn't dampened efforts by some U.S. lawmakers, business leaders and others to start ramping up their campaigns to get international traffic moving again.

New York congressman Brian Higgins, the Democratic chairman of the Congressional Northern Border Caucus, is urging Biden to prioritize a gradual easing of the border restrictions.

"The distance to Canada is now further than it has ever been in my lifetime," Higgins said in a recent letter to the president.

"Given the economic and social costs the border closure has had on the region, we must prioritize efforts to expand essential-traveller exceptions and plan for an incremental re-opening now."

A congressional delegation from Washington state, led by Democratic congresswoman Suzan DelBene, has also been ramping up the border pressure on Biden, citing the economic impact of the year-long closure.

DelBene said Canadian visitors made nearly 7 million trips in 2018 into Whatcom County, which borders B.C., spending an estimated US\$138 million at local stores and businesses.

She complained about the discretionary approach of some Canada Border Services Agency officers, who in some cases have turned away travellers with a legitimate reason to cross the border.

DelBene cited the specific case of Point Roberts, a Whatcom community just south of Vancouver's Tsawwassen ferry terminal that has been cut off from the mainland for the last year.

Point Roberts residents "need to cross through Canada to reach the mainland United States for almost anything essential to the daily functioning of their lives," she wrote in a separate letter to Biden.



She wants the White House to prioritize a bilateral plan to restore travel that would include vaccinating and testing border guards, creating exceptions for family members and property owners and letting students who live on one side return to classes on the other.

The Wilson Center, a Washington, D.C.-based public policy think tank, has assembled a high-powered task force to examine the challenges inherent in both limiting cross-border travel and deciding how and when to lift those limits.

The panel includes former Quebec premier Jean Charest, former federal cabinet minister Anne McLellan and former Washington state governor Christine Gregoire.

The task force is expected to issue preliminary findings on the economic impact of the closure on Thursday, March 18.

When Will The Canada-US Border Re-Open? More Questions As Vaccinations On Both Sides Of The Border Ramp Up

By Kathryn Folliott, Travelweek, March 15, 2021

https://www.travelweek.ca/news/when-will-the-canada-u-s-border-reopen-more-questions-as-vaccinations-on-both-sides-of-the-border-ramp-up/

Vaccination shots are now happening for more than two million Americans per day, and US President Joe Biden suggested in a televised address last week that the country's July 4 celebrations could also mark Independence Day from COVID-19 in the US.

Canada's vaccination program is also underway, albeit at a slower pace.

The rollout on both sides of the border has not surprisingly led to more questions for Prime Minister Justin Trudeau about when the Canada-US border will re-open.

It was one year ago next week that the Canada-US border closed.

Today, March 15, at a press conference in Quebec, after speaking about Canada's vaccine rollout, Trudeau fielded a question about re-opening the border.

Trudeau said that while there are "ongoing discussions" about the border, "Canada's first priority will always be ensuring the safety and security of our citizens."

"We're all eager to travel again," he said, but noted that health and safety must come first. The border re-opening will happen "eventually, but not for today."

Last week, when asked about the border on CTV's Your Morning program, Trudeau said: "We will see what vaccinations look like, we will see what case counts look like. We will listen to experts on when we can start easing restrictions, but the safety of Canadians needs to come first."

Many in the travel industry are asking for more of a plan, or at least benchmarks. And not just for the Canada – US border, but for Canada's borders to all travel.

Listing off the agenda for the Association of Canadian Independent Travel Advisors (ACITA)'s upcoming Zoom meeting with Canada's Transport Minister Omar Alghabra, ACITA co-founder Brenda Slater told Travelweek this morning: "we also need a clear plan to re-open our borders when it's safe to do so, so we are able to rebuild confidence in advisors and consumers and restart our industry."

ACITA has secured an upcoming meeting with Alghabra.

And the Association of Canadian Travel Agencies (ACTA), which has had talks with the Ministry of Transport and is also now in talks with the Ministry of Finance as the airline bailout heads towards the finish line, is looking more at a metrics-based restart too.

Any restart for travel and tourism won't come with a magic date but rather a set of conditions, said ACTA President Wendy Paradis at ACTA's webinar earlier this month. As she noted, the conditions could include the number of COVID cases, the number of hospitalizations, the number of Canadians vaccinated and the development of vaccination verification tools.

Meanwhile an analysis piece at CBC.ca says no metrics are in place yet, and quotes one unnamed Canadian official who says, "I can see the light at the end of the tunnel ... in the near term, however, people should expect the border measures [to continue]."

The CBC reports that two dozen members of US Congress, from states along the Canada – U.S. border, have asked President Biden, to outline a border re-opening plan.

THE LATEST TICO STATS

The CBC is also reporting on the plight of travel agents amid the pandemic, with coverage in recent days of travel agency closures.

The report notes that the Travel Industry Council of Ontario (TICO)'s latest numbers show a drop in registrants, including travel retailers and wholesalers, from 2,333 in 2019 to 2,147 in 2020.

TICO President Richard Smart does note that not all the closures are due to the pandemic.

Discussions On US Border Will Be 'Critical' As More Vaccines Delivered:

Nanos

By Patrick Rail, CTVNews.ca, March 11, 2021

<u>Https://www.ctvnews.ca/politics/discussions-on-u-s-border-will-be-critical-as-more-vaccines-delivered-nanos-1.5343633</u>



With G7 countries starting to consider the use of vaccine passports to restart international travel, Nanos Research's Nik Nanos says the most important conversations will be between the Canadian and U.S. governments because of the high level of traffic at the border crossings.

"Any discussions with the United States will be critical," said Nanos on the latest episode of Trend Line. "They're not only our key trading partner, it's the busiest border and it's the border that Canadians are most likely to cross."

Although both Canadian and American governments have yet to take a public position on vaccine passports, Health Minister Patty Hajdu told CTV's Question Period that the federal government is "certainly working on the idea of vaccine passports with our G7 partners."

In Washington, D.C., U.S. President Joe Biden has instructed federal agencies to explore how vaccine records could be used on immunization cards, but White House Press Secretary Jen Psaki has repeatedly stated that the administration's top priority is on vaccinating as many of its citizens as possible.

Nanos explained that a cohesive strategy between Canadian and U.S. officials will be key to keep nonessential traffic at Canada's land crossings running smoothly.

"The last thing we want are horror stories at the border, where people's paperwork isn't in place and that we're not synced up with the key countries Canadians travel to," said Nanos.

COVID-19 Travel Restrictions To Atlantic Canada Could Be Lifted By July, New Brunswick Premier Says

By Greg Mercer, The Globe and Mail, March 17, 2021

https://www.theglobeandmail.com/canada/article-travel-restrictions-to-atlantic-canada-could-be-liftedby-july-new/

New Brunswick Premier Blaine Higgs says the three Maritime provinces plan to enter into a travel bubble by mid-April, with Newfoundland and Labrador joining later – and hopes barriers to visitors from the rest of Canada could be lifted by early July.

The plan to remove entrance restrictions and quarantine requirements has been much-anticipated in the eastern provinces, where cases of COVID-19 have remained low in recent weeks. Travel around Atlantic Canada has been tightly controlled through provincial boundary checkpoints and other measures since November, when the last "Atlantic Bubble" agreement ended.

The new deal, discussed by all four Atlantic premiers Wednesday evening, would mean residents could travel freely between the Maritime provinces without the need to pre-register or self-isolate for two weeks upon entry. Premier Higgs said the plan is to add Newfoundland soon, after once active case numbers drop there.



No firm date has been set for the new travel agreement, he said.

"We agreed on the time frame of mid-April, and we're working with our public health officials to get alignment in that regard," said Premier Higgs. "We're all optimistic it will open."

For Canadians elsewhere who have spent a year being unable to visit family in the east without restrictive quarantines, the Premier offered the most optimistic view yet for potential summer reunions. The news is also a potential lifeline for the region's hospitality and tourism sectors, which were badly hurt by last summer's travel restrictions.

The Premier said he hopes by mid-June that vaccinations are widespread enough his government could confirm that restrictions to the rest of Canada would be lifted in July.

"Optimistically, it would be looking at early July," Premier Higgs told reporters, in a conference call after his virtual meeting with the Atlantic premiers Wednesday evening. "We'll know as we go along over the next couple of months whether we'll be able to achieve that schedule or not."

New Brunswick plans to have most adults partially vaccinated by the end of June. If that goes according to plan, the need for travelers to self-isolate upon entry would be reduced, he said.

"Once we achieve our herd immunity levels, then I'd say our quarantine requirements would ultimately disappear. When we have a population that is protected, then we obviously have less concern about travelers who are coming and going," he said.

Canada-US Border Closure Was Just Extended Again & It's Been Almost A

Year

By Narcity, March 18, 2021

Canada-US Border Closure Was Just Extended Again & It's Been Almost A Year (msn.com)

Almost a year after coming into place, the non-essential travel restrictions between Canada and the U.S. have been extended once again.

Canada's Minister of Public Safety and Emergency Preparedness, Bill Blair, confirmed the news via Twitter on Thursday, March 18.

"Non-essential travel restrictions with [Canada and] the United States have been extended until April 21, 2021," he wrote.

"We will continue to base our decisions on the best public health advice available to keep Canadians safe from COVID-19," he added.

The border closure has now been extended 12 times in total and the latest extension marks a whole year of non-essential travel restrictions between the two countries.



Trudeau's Science Adviser Preparing Report On COVID-19 Vaccine

Passports

By Marieke Walsh, The Globe and Mail, March 11, 2021

https://www.theglobeandmail.com/politics/article-trudeaus-science-advisor-preparing-report-onvaccine-passports/?utm_medium=email&utm_source=Evening%20Update&utm_content=2021-3-11_16&utm_term=Evening%20Update:%20Kovrig%20and%20Spavor%20said%20to%20face%20trial%20 in%20China%20%e2%80%98soon%e2%80%99;%20Denmark,%20Norway%20among%20countries%20su spending%20AstraZeneca%20vaccination%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x 7MiReEeeFJOJkTb

The federal government's chief science adviser will release a report in the coming weeks with recommendations on whether and how Canada should implement COVID-19 vaccine passports.

Proof of vaccination, or vaccine passports, is a key issue countries are contending with as they try to chart a path out of the pandemic. In some countries, proof of vaccination may be required to travel – similar to the way a negative COVID-19 test may be a requirement to board a plane – but it can also be necessary to access events and services at home.

Prime Minister Justin Trudeau has appeared lukewarm to the idea, but his government is in talks with international partners and provinces and territories about the possibility of introducing them. In an interview with The Globe and Mail, Chief Science Adviser Mona Nemer said the thorny issue presents scientific and ethical questions to her COVID-19 expert panel.

"A lot of countries and organizations are moving toward some sort of vaccination record," she said. "So I think it's going to be out there. The question is what should it be used for."

Public opinion research published by Peter Loewen, through the Public Policy Forum, shows a slim majority of support for the use of vaccine passports in Canada. For example, in an online survey, 55 per cent of respondents said vaccination should be a requirement at universities and public schools.

Looking at different sectors in Canada, such as child care, education and non-essential services, Dr. Loewen said support for the requirement is "in most cases a majority but not a huge one."

In February, Israel launched its Green Pass, which gives people who have received both the required doses of vaccines access to things such as music venues. They are valid for six months from the time of full vaccination. The country is a world leader in vaccinations, with 46 per cent of Israelis fully vaccinated.

The European Union said last week it would introduce legislation for a Digital Green Pass that will show proof of a COVID-19 vaccination or a negative test, with the aim of allowing people to "move safely in the European Union or abroad."

But Canada is still considering its options and, on Sunday, Health Minister Patty Hajdu told CTV's Question Period that they are not inevitable.



Dr. Nemer cautioned that the science is not yet clear on the justification for a passport, including whether vaccination prevents someone from transmitting the virus and how long immunity lasts. It also has the potential for unintended consequences because it will disadvantage people who have not received their shots and grant more freedoms to those who have, she said. That issue is amplified because most Canadians have not yet received their shots because of scarcity rather than choice.

"In a situation where we're unable to provide vaccination to a large number of people in the country, is it fair to limit the access of certain type of activities or places to people who are vaccinated?" she asked.

On the flip side, she said, officials need to be concerned about the message sent to individuals who get their shots if the vaccinations don't lead to a change in what they are permitted to do. There's a risk they could stop following public-health measures, she added.

"There needs to be clarity of goals and the uses of all this," Dr. Nemer said. She said she hopes to complete her report, which will be made public, in the "coming week or two weeks."

In Quebec, the government said last month that it is studying the possibility of a vaccine passport for its residents. At the time, Mr. Trudeau said he'd heard "pros and cons" for the idea and that the government was looking to its public-health experts for advice before making a decision.

Conservative MP Michelle Rempel Garner declined to provide her party's stand on the issue but urged the government to make clear what it intends to do. She said the government should release its benchmarks for the number of people who need to get their shots before restrictions can be loosened.

On Thursday, NDP Leader Jagmeet Singh said his party is against implementing vaccine passports in Canada.

"I don't think that that is the solution," Mr. Singh said. "I don't know how that is actually going to help Canadians."

Countries Are Actively Exploring Vaccination Passports, "And We Are Among Those Countries": Trudeau

By Kathryn Folliott, Editor, Travelweek, March 12, 2021

https://www.travelweek.ca/news/countries-are-actively-exploring-vaccination-passports-and-we-areamong-those-countriestrudeau/?utm_source=Daily&utm_medium=Lead_Story&utm_campaign=News&vgo_ee=AHpzGuv3esO wkkyrZ%2Bu8Tg%3D%3D

Prime Minister Justin Trudeau has given the strongest indication yet that Canada could adopt a policy of vaccination passports for international travel, in line with a growing number of countries around the world.



At his COVID-19 briefing on Friday, March 12, Trudeau was asked about vaccination passports, a hot topic lately. On March 1, the president of the European Commission said the EC will present plans for a possible vaccination passport this month.

As recently as January 2021, Trudeau said he was opposed to the concept; however, in recent weeks, as reported on Travelweek.ca, his wording has suggested he's leaving the door open.

This morning Trudeau was careful to distinguish between vaccination passports for international travel, and proof of vaccination for use domestically, i.e. for everyday activities here in Canada.

When it comes to certification of vaccinations for international travel, "that's something that has existed for a long time," said Trudeau today. "This is a well-established practice."

He added: "This is something countries are actively exploring. And we are among those countries."

"I'm not excluding anything," he said this morning, adding "we'll see how the next months unfold."

On the other hand, he said, issues of equity and fairness could arise if proof of vaccination is required for everyday activities, here at home in Canada.

According to a report in the Globe and Mail, in the coming weeks the federal government's science advisor will submit feedback on if and how Canada should adopt vaccination passports.

When the issue last came up earlier this month, Trudeau said at that time that from the outset of the pandemic, "the experts' recommendations evolve and the data evolves," and added that the Canadian government "will be following their best advice."

While there are potential pitfalls for vaccination passports, several travel agents whom Travelweek spoke to last month were largely in favour of anything, including vaccination passports, that can help jumpstart travel after almost a year of pandemic restrictions.

Trudeau Expresses Caution Over Use Of COVID-19 'Vaccine Passports'

By Cassandra Szklarski, The Canadian Press, March 12, 2021

https://www.theglobeandmail.com/canada/article-ramped-up-COVID-19-vaccine-deliveries-to-bring-1million-pfizer-doses/

Prime Minister Justin Trudeau is expressing caution over the use of "vaccine passports," suggesting they could unfairly impact some people if used to decide who can go to a concert or dine at a restaurant.

While Trudeau acknowledged that proof of a COVID-19 inoculation would not be out of place for travellers who already face similar requirements for other vaccines when embarking on international jaunts, he said a similar scheme for everyday activities in Canada raises "questions of equity."

He said some Canadians cannot be vaccinated because of medical conditions, and noted people who are not prioritized for shots will have to wait much longer than others.

"These are things that we have to take into account so that yes, we're looking to try and encourage everyone to get vaccinated as quickly as possible, but we're not discriminating and bringing in unfairness in the process at the same time," Trudeau said Friday at a news conference alongside health officials.

Health Minister Patty Hajdu noted discussions are under way with international partners about how vaccine passports could be used.

She said it's important to make sure Canada is not left behind if the world makes this a new travel requirement.

But conversations around how passports could be used within Canada are a provincial matter, said Hajdu, noting provinces already oversee similar vaccination proofs required by schools and certain health-care settings.

"Those are all largely provincial decisions and of course they're very difficult ones," she said.

"But certainly I know provinces and territories are deliberating about those kinds of decisions that are coming their way as more people become vaccinated."

The questions emerged as Trudeau said Canada can expect to receive at least one million COVID-19 Pfizer-BioNTech vaccine doses per week starting later this month and lasting into early May.

Trudeau said Pfizer's updated delivery schedule was "going to make a big difference" when it begins March 22 and runs to May 10.

The influx is more than double the 444,600 doses expected next week. That's on top of additional vaccine deliveries from Moderna, expected to bring 846,000 doses the week of March 22.

More than 2.7 million doses have been administered so far.

Trudeau says provinces and territories have been updated with the new schedule so they can plan for mass vaccination sites.

Deputy Chief Public Health Officer Dr. Howard Njoo added that Canada had administered close to 600,000 doses over the past week, the highest since the rollout began.

Over the past week there has been an average of more than 3,050 new COVID-19 cases and 31 deaths reported daily.

Chief Public Health Officer Dr. Theresa Tam said more than 2,050 patients were treated in hospital each day, including about 540 in critical care.



She added that there were now close to 3,000 variants of concern cases, with the B.1.1.7. variant accounting for more than 90 per cent.

In total, Canada has seen 899,757 cases of COVID-19, including 22,371 deaths and more than 30,670 active cases reported across the country.

Njoo touted the nation's progress following a week of remembrance in which the world marked the one-year anniversary of the pandemic.

But Njoo also warned that "racing towards the finish" could cost us hard-won successes.

BC Premier John Horgan Supports Vaccine Passports For International Travel

By The Canadian Press, March 12, 2021

https://www.theglobeandmail.com/canada/british-columbia/article-bc-premier-john-horgan-supports-vaccine-passports-for-

international/?utm_medium=email&utm_source=Evening%20Update&utm_content=2021-3-12_16&utm_term=Evening%20Update:%20Pfizer%e2%80%99s%20upcoming%20hike%20in%20vaccine %20deliveries%20to%20Canada%20sets%20stage%20for%20mass%20vaccination%20sites&utm_campa ign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

Premier John Horgan says he will support requirements that ensure international travellers produce a type of COVID-19 vaccine passport, but he's not convinced people in British Columbia should provide the same evidence to attend local events.

Horgan says there is an absolute need for international travellers to provide proof that they received a COVID-19 vaccine.

However, he says he's unsure if the same policy should be implemented locally, for things like sports or entertainment events when they resume.

The premier says the issue of vaccine certificates was a topic of discussion between Prime Minister Justin Trudeau and the provincial premiers at their weekly meeting.

Trudeau also expressed caution about the issue today, saying having to produce such a passport for everyday activities raises questions of equality.

Horgan says B.C. will monitor the situation as the pandemic continues and the prospect of implementing something that gives proof of vaccine hasn't been completely ruled out.



Vaccine Passports Are Inevitable And Canada Should Prepare

By Marcus Kolga, Macleans, March 18, 2021

Vaccine passports are inevitable and Canada should prepare (msn.com)

The need for vaccination passports for future international travel will soon become an inescapable reality. If Canadians wish to remain internationally mobile, we must proactively seek a solution that integrates international standards and ensures the privacy of Canadian data.

Vaccination certification is the next challenge on the road to global pandemic recovery. The Trudeau government must ensure Canadians are prepared for that eventuality. Prime Minister Trudeau's concern about the "fairness" of vaccine passports, in that they could create classes of citizens with different freedoms, is understandable. His government will need to weigh the advice of health experts against the broader economic needs and those of Canadians in general.

But as a practical matter, hesitating and delaying the need for some form of standardized vaccination certification will cost Canadians in the long run—both in economic terms and in mobility. The faster we can open our borders safely, the quicker we can begin our return to normalcy.

We should look to European e-governance leader, Estonia, whose all-female led government has already developed a secure solution in partnership with vaccine producers and the World Health Organization.

International travellers will require proof of vaccination as early as this spring. British Airways announced this week that it will launch a digital vaccine passport on May 17, when the U.K. hopes to reopen to international travel.

Proof of vaccination could conceivably be required for attendance at major sporting events and concerts in the U.S. The CDC recently announced new guidance that allows individuals who have been vaccinated to "interact with other fully vaccinated people indoors without wearing masks or physical distancing."

The new recommendations open the door to the eventual easing of restrictions on medium-to-large gatherings for vaccinated Americans—in a country that expects to have enough doses by the end of May to vaccinate every adult (though, for now, the CDC still recommends that all Americans avoid big, crowded events). If large Canadian venue operators and sports teams wish to open up, they may have to follow the U.S. example.

By quickly developing and adopting a vaccination certification strategy, we might accelerate U.S.-Canada cross-border traffic and trade, open up air travel and speed up our transition from the current lockdown.

Estonia has developed an out-of-the-box system in partnership with the World Health Organization, which the Baltic nation is piloting along with Iceland and Hungary at the moment. The system is compliant with the EU's General Data Protection Regulation—meaning that it exceeds all Canadian privacy requirements—and ensures that no personal data is transmitted through its blockchain-based system.



With this Estonian-developed system, people who are vaccinated receive a PDF QR code that can be presented on a mobile device or on a paper version printed at home. The authenticity of the vaccination is linked back to the vaccine producers, multiple levels of government and local health authorities. No personal health information is linked to the certificate, which uses something called a "salted hash" to protect the unique code, which in turn simply provides confirmation that the holder has been vaccinated. The codes can be read at the airport using existing hardware, or any other Internet-enabled code reader.

A standardized national vaccine passport that ensures privacy is necessary. The Estonian-WHO developed solution is immediately available and would cost a fraction of what existing vaccine tracking software costs. Its blockchain-based technology means that it can connect with otherwise disparate systems—meaning that differing municipal and provincial systems can be connected with the federal government, which can then connect with systems in other countries to facilitate international travel.

An additional benefit of the system: it allows for the tracking of vaccine doses by barcodes and certifying their provenance, from the producers to the health clinic where the vaccinations are administered— ensuring the efficient and equitable application of vaccines. Current systems in the U.S. and Canada are experiencing significant challenges leading to vaccination delays and greater infection. This week in York Region, north of Toronto, hundreds of excess doses were shipped to one area, while shortages affected most other regions. The Estonian system would allow authorities to spot such imbalances in real-time and allow them to quickly adjust.

How vaccine passports are applied by local governments and businesses is indeed a matter of broader debate. However, by adopting this technology, Canada would then be prepared to apply it to other domestic uses—such as concerts and sporting events—in a way that ensures privacy and security for all Canadians.

Canada can benefit by looking to Estonia's proven track record and expertise in developing secure egovernment technology and should consider its vaccination certification system to ensure the future mobility of Canadians.

Marcus Kolga is a Canadian-Estonian human rights activist and an expert on foreign disinformation and influence operations. He is a senior fellow at the Macdonald-Laurier Institute.

Travel Agents Tell Us What They Think About Vaccination Passports For

Canadians

By Kathryn Folliott, Editor, Travelweek, February 11, 2021

https://www.travelweek.ca/news/travel-agents-tell-us-what-they-think-about-vaccination-passportsfor-canadians/

So far Prime Minister Justin Trudeau says he's opposed to vaccination passports, but more and more countries are looking to bring them in, and some are already onboard.



Travel agents we spoke to say they can see the upsides – anything that can jumpstart travel after almost a year of pandemic restrictions would be welcome – but they call for caution, too.

Both Denmark and Sweden are setting up systems for a digital vaccine certificate – effectively, a vaccination passport – that the countries see as key to restarting travel safely post-pandemic. In Iceland, international arrivals with proof of vaccination don't have to quarantine. Israel and Greece just announced an agreement earlier this week allowing vaccinated travellers to move freely between the two countries, with no restrictions.

Meanwhile reports in consumer and trade media in the UK indicate that the UK government, initially resistant to vaccination passports, may be coming around to the idea too.

At last month's Reuters Next Conference, Trudeau said he opposes vaccination passports. "I think the indications that the vast majority of Canadians are looking to be vaccinated will get us to a good place without having to take more extreme measures that could have real divisive impacts on community and country," he said.

However, the travel agents whom we spoke to say any streamlined, common sense measure to get travel restarted safely can't come soon enough.

"A GREAT STEP FORWARD TO RESUMING TRAVEL"

"I totally agree with the vaccination passport," says Sandy Willett, a branch manager with Vision Travel.

There's already a precedent, she adds. "This would add easily accessible and verifiable certification for travellers – just like the yellow fever requirement that has been in place for years for certain countries."

Some companies, such as Globus family of brands, have begun looking at making these mandatory for travel, as Willett notes.

Earlier this week, Globus alerted the trade that starting April 2021, all passengers on trips with any of the four Globus family of brands companies – Globus, Cosmos, Monograms and Avalon Waterways – must show proof of COVID-19 vaccination, test or recovery before travel.

Travel agent Carrie Anne Gillespie calls the announcement from Globus "a great step forward to resuming travel." She adds that a vaccination passport is the only way to confidently move forward as an industry.

Says Gillespie: "a vaccination passport can provide a security blanket to clients who want to get back out there. Also, it can provide hope for the many countries that heavily rely on the income the travel industry brings."



POTENTIAL PITFALLS

Ayesha Patel, a travel consultant with The Travel Agent Next Door, says that if making vaccine passports mandatory meant that countries could re-open their borders safely, it will most likely be accepted as the norm. "There may be a small group of people who may not like the idea, but the majority of people will feel it's just another necessary layer of safety," says Patel.

The technology is there, she adds. "A digital platform provides a verifiable and tamper proof form of documentation ... a vaccination passport also provides up-to-date requirements for vaccination and testing to avoid any ambiguity or confusion especially now with entry requirements being so fluid."

There are plenty of positives when it comes to vaccination passports, but agents are well aware of the potential pitfalls too. There's some vaccination hesitancy in Canada, the US and around the world, and only time will tell how long the vaccine's protection lasts. "Until we know more about this virus and the vaccine – how long does it last and can someone that has had the vaccine still pass on the virus – we may have to wait – but in the future, I can definitely see it being a good thing," says Willett.

Kim Hartlen, who heads up Kim Hartlen Travel TPI in Lower Sackville, Nova Scotia, says testing, not vaccination passports, should be the priority. "I believe we should focus more on testing prior to travel and on arrival with a reasonable quarantine duration, as Canada is lagging in vaccine, we are #38 on list of countries that have been vaccinated. It is a disadvantage for Canadians for the vaccine passport – we will not travel anywhere!!"

In the meantime, the travel industry is still in freefall, and there's still no word on a bailout that could help the airlines, and, potentially, travel agents.

Gillespie, who is based in Regina, Saskatchewan, says the prolonged slump in air travel demand means that Regina Airport is in danger of losing its control tower. That could have long-term ramifications when it comes to major carriers such as Air Canada continuing service to the city in the years ahead. "The ATC layoffs affected our airport greatly and now the city is on the verge of losing the tower," says Gillespie. "If we do, chances are they won't bring it back."

"This is all lingering on too long; hopefully, the government starts seeing that the help we need as an industry is essential and not frivolous."



If 'Vaccine Passports' Are Unfair, They're Still Better Than The Alternative

None of the pandemic's unfairness can be remedied by forcing everyone to wait as long as everyone else to get back to normal Opinion by Chris Selley, National Post, March 15, 2021

https://nationalpost.com/opinion/chris-selley-if-vaccine-passports-are-unfair-theyre-still-better-thanthe-alternative

It has been intriguing to watch how different groups of Canadians and their politicians react to pandemic trends: when and why they panic, what they then demand, and where they draw a firm line on restricting freedoms. Léger's surveys for the Association for Canadian Studies have consistently shown massive support in the Atlantic provinces (83 per cent, as of March 1) for "the measures put in place" — i.e., cutting themselves off from the rest of the country. Among the other provinces, only Manitoba currently even demands a quarantine period for domestic travellers.

Only Quebec has gone as far as implementing a curfew: Montrealers have been forbidden to take a walk after 8 p.m. for two-and-a-half months (unless they are dogs, in which case they are allowed to take a human along). Despite Quebec's combination of harsh and long restrictions and a massive death rate — nearly twice as high as second-worst Manitoba — Premier François Legault's anti-pandemic efforts enjoy 73 per cent satisfaction.

Léger's January 19 poll found 65 per cent in the rest of Canada would support a curfew as well. And cases plummeted in Quebec after the curfew came in. But for whatever reason, thank goodness, public health officials and politicians in other provinces never got there.

Restaurants in British Columbia have been open (with varying restrictions) since mid-May, and throughout the second wave. Restaurants in Toronto been closed entirely since October, despite having lower case rates for some of that time than Vancouver.

Through it all, Prime Minister Justin Trudeau and his government have generally been on the side of leniency in their own jurisdiction (until and unless they dramatically change their minds — most notably on border issues) and on the side of stringency in everyone else's. Trudeau and Chief Public Health Officer Dr. Theresa Tam are forever warning provinces not to lower their guards or relax restrictions, no matter what their restrictions or epidemiological situations might be.

It is interesting, then, to see Trudeau express misgivings about "vaccine passports" being used within areas of provincial (or even sub-provincial) jurisdiction.

"The idea of certificates of vaccination ... to decide if you can go to a concert or ... a restaurant or engage in certain activities, does bring in questions of equity, questions of fairness," he told reporters on Friday. "There are some people who because of medical conditions or other reasons will not be able to get vaccinated. There are others who are not on priority lists who will have to wait much longer."

In French, he also mentioned people who "do not choose to be vaccinated."



In the past, Trudeau has quite rightly ruled out mandatory vaccination, arguing "that's not the way we do things in Canada." But there's a long way between mandatory vaccination and imposing restrictions on people who choose not to get vaccinated, or who for medical reasons cannot. Certainly in the latter case it's not remotely "fair." But nothing about this nightmare has been fair.

COVID-19 was not fair in its treatment of the elderly and immunocompromised. The official response was, to a large extent out of necessity, a series of educated best guesses about which businesses and pastimes to shut down. Not of necessity, it was conspicuously designed for people with backyards and summer homes by other people with backyards and summer homes. Much of the public response wasn't fair either, larded as it was with class envy, moral panics and bogeyman hunts.

None of that unfairness can be remedied after the fact by forcing everyone to wait the maximum amount of time to get back to normal all at once.

There is a compelling argument to be made that once the most vulnerable people are vaccinated, and enough of the rest such that hospital and ICU occupancy begins its final downward trend, things should open up, with reasonable precautions, in earnest. The less risk an otherwise healthy person's infection poses to the vulnerable, the less it's the state's job to prevent that person from taking their chances.

In certain parts of the country, I suspect that argument will have much purchase. I don't live in one of those parts. Here in Toronto, people with considerable sway will be calling for restrictions on everyday life long after the last willing person is vaccinated. That's just the Upper Canadian temperament. There is nothing to be done about it.

If the idea of presenting papers to participate in normal activities makes Trudeau queasy, that's a good thing: we should be proud to live in a country where you don't need to carry identification, let alone your medical history — though in practice, as with Israel's "green passes" for concerts and restaurants and gyms, it's just a piece of paper with a QR code on it.

But Trudeau has shown no civil-libertarian instincts on any of the far more important issues in play during the pandemic. And luckily, it's really not up to him: if Ontario or Quebec or British Columbia want "vaccine passports," they can implement them. If gross domestic freedom and happiness increase as a result, bring them on. March 2021 is no time to make perfection the enemy of improvement.

A Vaccination Passport Program Would Be An Unfair Waste Of Time

Opinion By Gary Mason, National Affairs Columnist, The Globe and Mail, March 16, 2021

https://www.theglobeandmail.com/opinion/article-a-vaccination-passport-program-would-be-anunfair-waste-of-time/

As more of the British population get vaccinated for COVID-19, the country is beginning to imagine a world that looks more like it did before the pandemic.



But this is a pandemic. So of course, nothing about that transition is going to be straightforward. And in the U.K., several companies are reportedly preparing to give their employees an uncompromising option: demonstrate proof of vaccination for the disease, or lose their jobs. Outraged labour organizations have dubbed the policy "jabs for jobs."

Welcome to the global crisis's next great flash point: vaccine passports.

A rancorous discussion around this idea has already begun here in Canada. As The Globe and Mail reported last week, Chief Science Adviser Mona Nemer is expected to release a report into vaccine passports in the coming weeks. Prime Minister Justin Trudeau has said that while he could see their usefulness for international travel, they become more problematic if they're introduced for domestic use.

That hasn't stopped Israel from debuting a "Green Pass" that offers proof that the person holding it has received two doses of a COVID-19 vaccine. The pass, in turn, offers one freedoms unavailable to those not in possession of such a document. The European Union is also exploring a similar program.

On its surface, there would appear to be merit in a passport program of some description. They will almost assuredly become mandatory for the next few years when flying internationally, just as certain countries have required proof of vaccination for diseases such as yellow fever, smallpox and cholera.

There is also an argument for some sectors demanding their workers to be vaccinated for the safety of those with whom they are interacting. Health care workers, including personnel at long-term care homes, would be one such obvious industry; public transportation and education might also fall into this category. One could imagine many of the affected workers not being too upset about the edict either.

But once you begin envisioning a broader, world- and society-wide passport plan, you immediately confront problems.

For starters, the idea raises concerns around data privacy and the government's use of your personal health information. Suddenly, you have cities, provinces and countries dividing themselves along health-status lines. One imagines a pregnant woman who didn't get vaccinated on the advice of her doctor being denied access to restaurants, theatres, arenas, you name it.

And then consider: What about members of minority communities who may have declined a shot on religious grounds? There are laws in Canada that preclude discrimination based on religious beliefs, and there is an argument to be made that this would qualify.

There's also the matter of responsibility. Are we going to make it the job of servers to demand to see these passports before a drink is served, or ask the staff at fitness centres to do the same before you're allowed to work out? Governments have insisted that the vaccination program is voluntary, but extending cherished freedoms only to those who got the jab is a strange of way of demonstrating that.

On a more global scale, many poorer countries won't see their people vaccinated on any notable scale for another year or two. A worldwide passport scheme will certainly discriminate against these jurisdictions and exacerbate the divide between rich and poor nations.



But my greatest reservation is whether such a program would even be ultimately useful.

Take Canada, for instance. Most people here will have the opportunity to get vaccinated by the end of September, barring any supply-chain snafus. But even before that point, economies will begin opening up because virus numbers are being steadily reduced.

Dr. Bonnie Henry, B.C.'s Provincial Health Officer, is talking about a post-pandemic world by this summer. Some restrictions are already being removed. Do we really want to invest the time and financial resources it would take to implement a vaccine passport program when it could be completely redundant come September?

There is nothing to suggest that people are going to maintain physical distance once numbers nosedive. And if there are no public-health ramifications – for instance, seeing a concerning spike in case counts – then people will act this way in greater and greater numbers.

Would there really be any point in asking to see someone's vaccine passport at a restaurant, say, when they've just been sitting on the beach with dozens of other people? Or at a backyard barbecue with half the neighbourhood?

Far from accelerating the transition to a post-pandemic world, a mandatory vaccine passport program would likely create unnecessary impediments to it. There may be some occasions when showing proof you've been vaccinated for COVID-19 is necessary – but it shouldn't be a daily fact of our lives.

US Air Travel Rises To Highest Levels Yet Since Pandemic Hit

Air travel is gaining altitude

By David Koenig, The Associated Press, March 15, 2021

https://www.usnews.com/news/business/articles/2021-03-15/us-air-travel-rises-to-highest-levels-yetsince-pandemic-hit

Across the United States, air travel is recovering more quickly from the depths of the pandemic, and it is showing up in longer airport security lines and busier traffic on airline websites.

The Transportation Security Administration screened more than 1.3 million people both Friday and Sunday, setting a new high since the coronavirus outbreak devastated travel a year ago. Airlines say they believe the numbers are heading up, with more people booking flights for spring and summer.

"Our last three weeks have been the best three weeks since the pandemic hit, and each week has been better than the one prior," American Airlines CEO Doug Parker said Monday.

Airline stocks rose across the board. Shares of the four biggest U.S. carriers hit their highest prices in more than a year.

However, the airlines still have far to go before travel fully returns to pre-pandemic levels.



While the number of people passing through airport checkpoints has topped 1 million for four straight days and the 7-day rolling average is the highest in the pandemic era, passenger traffic is still down more than 50% in March compared with the same period in 2019.

Parker said American's bookings are now running just 20% below 2019 levels. A factor appears to be traveler confidence now that more people are getting vaccinated against COVID-19. About 70 million Americans, or 21%, have received at least one dose, and 37 million have completed their vaccination, according to the Centers for Disease Control and Prevention.

Delta Air Lines CEO Ed Bastian said Monday that bookings began picking up five or six weeks ago.

Since the pandemic hit, air travel has picked up a few times — mostly around holidays — only to drop back down. This time, the recovery "seems like it's real," Bastian said during the same J.P. Morgan investor conference at which Parker spoke.

United Airlines CEO Scott Kirby said his airline will generate "core" cash instead of burning cash for March, and he expects the positive trend to continue in the months ahead.

Southwest Airlines CEO Gary Kelly said during a Washington Post webcast that his airline could break even by June, "where you have had much of the population vaccinated."

Southwest said in a regulatory filing that revenue for March and April will be better than expected as passenger traffic and fares rise. The airline said people are booking leisure trips to beach and mountain destinations but business travel is still lagging.

United led a rally in airlines shares, closing up 8.3%. American gained 7.7%, Delta rose 2.3%, and Southwest added 1.8%.

Trudeau's Vaccine Chief Wants NHL Fans Back In Seats Next Season

By Kait Bolongaro and Sandrine Rastello, Bloomberg, March 4, 2021

https://www.bloomberg.com/news/articles/2021-03-04/trudeau-minister-confident-vaccinationtimeline-will-accelerate

Canada's procurement minister hopes her efforts to secure COVID-19 vaccines will allow her compatriots to watch National Hockey League games in person next season. The country's vaccine campaign is off to the second-slowest start among Group of Seven nations. Procurement Minister Anita Anand said in an interview on Thursday, March 4 that the pace will pick up rapidly after some initial delays in deliveries.

"We are doing everything we can to move as many doses as possible forward, from Q3 to Q2," Anand said by video conference from her home office in the Toronto suburb of Oakville. "That's my goal because I want Canadians -- my family included -- to be able to go to an NHL hockey game."



Prime Minister Justin Trudeau's government has faced criticism over the slow pace of vaccinations. The country has administered just 5.7 doses per 100 people, according to the Bloomberg Vaccine Tracker, while the U.S. and U.K. have given 24.9 and 32.9 doses for each 100 of their citizens, respectively.

Trudeau has said for weeks the country will get enough vaccine to inoculate every Canadian who wants a jab by September. The projection was based on the approval of the Pfizer Inc.-BioNTech SE and Moderna Inc. shots late last year.

But with AstraZeneca Plc's vaccine now authorized, and a decision on Johnson & Johnson's candidate expected soon, Anand is confident that target will be moved up.

"It is highly likely that our vaccine timeline will accelerate," she said. "I am loathe to simply throw caution to the wind and proclaim a new date without ensuring that our delivery schedules are firm and we will receive vaccines." Anand added: "Procurement is only one piece of this puzzle. The other piece of this puzzle is that when we get vaccines out to provinces and territories, they need to administer them in good time."

Government officials have attributed the slow pace, in part, to Canada's expansive geography, the temperature requirements of the Pfizer shot and a healthcare system that leaves it to each province to organize vaccinations. But temporary shipment cuts around the end of January put Trudeau in an uncomfortable spot, as critics questioned the strength of Canada's contracts and its ability to sway manufacturers.

Anand defended the government's track record. "It is very early in the race to be declaring a winner," she said. "We will be making up ground as the number of vaccines comes into this country by the millions."

Pfizer's decision to curtail shipments to retool a factory in Belgium, which Anand found out about on the evening of January 14 and disclosed to the public the next day, "was a difficult moment for me personally," she said.

The minister, who was a law professor before entering politics, then turned to trying to persuade manufacturers move up commitments for doses. "There is a global allocation table, where each country and jurisdiction is vying for the same finite amount of product, and hurdles like this, early in the delivery of 40 million vaccines overall, aren't entirely unexpected," Anand said.

Trudeau's governing Liberals also faced criticism for tapping into supplies from Covax, the global vaccine-sharing facility designed to help developing nations inoculate their citizens. Canada is set to receive about 1.9 million AstraZeneca shots from South Korea through the organization.

Anand defended the decision, saying the government contributed C\$440 million (US \$347 million) to the program with two goals in mind -- to help developing countries and ensure Canada's vaccine supply.

"We have almost 400 million doses under our bilateral agreements and we are committed to sharing those doses with the developing world as soon as all Canadians have access to a vaccine," the minister said.



Vaccine Nationalism

She also said her department decided to diversify its approach to supply after Donald Trump threatened to block exports of N-95 medical masks at the beginning of the pandemic.

"We learned from that experience and we said to ourselves during the time of contracting that we needed to ensure that we were receiving vaccines from diverse locations, so that we were not hit by vaccine nationalism in a way that would jeopardize the vaccine supply chain," Anand explained.

The government then signed vaccine procurement agreements with seven companies. Canada was among the first countries to seal deals with Moderna and Pfizer.

While it's unclear yet whether vaccination of this scale will be required every year to extend immunity, Anand said she has started raising the possibility of annual procurement with the manufacturers, including for vaccine boosters.

"We are putting in place contractual provisions to ensure that Canada has access to boosters," she said.

Texas Rangers To Allow Full-Capacity Crowd At Home Opener Versus Toronto Blue Jays

By The Associated Press, March 10, 2021

https://www.sportsnet.ca/mlb/texas-rangers-allow-full-capacity-crowd-home-opener-vs-blue-jays/

The Texas Rangers are on track to become the first team in Major League Baseball or any major U.S.based sports league to have a full-capacity crowd since the coronavirus pandemic started altering the sports landscape a year ago.

On the same day Texas Governor Greg Abbott's order took effect allowing businesses in the state to operate at 100% capacity, Rangers CEO Neil Leibman said Wednesday that the team hopes to be at that for the April 5 opener against the Toronto Blue Jays.

"We're very confident we won't be a super-spreader event," said Leibman, who is also the team's president of business operations. "With all the protocols that we're following, we'll be extremely responsible and provide a very comfortable environment for somebody to enjoy the game without worrying we're going to be a spreader event."

The pandemic could still alter the team's intent to host a capacity crowd at the 40,518-seat Globe Life Field, which the Rangers opened last year without fans in the stands.

Local officials are still able to impose "mitigation strategies," such as reduced capacity, if virus hospitalizations exceed 15% of all hospital capacity in their region over certain periods.



Even with his order, Abbott has encouraged the public to continue practising social distancing measures and wearing masks, though they are no longer mandated.

The Rangers will require fans to wear masks for games, unless they are actively eating and drinking at their seats, as was the case for the post-season major league games played at their \$1.2 billion stadium in Arlington, Texas, in October.

After the Rangers played all 30 of their home games during the pandemic-shortened 2020 season without fans, MLB allowed about 28% capacity at the retractable-roof stadium for the National League Championship Series and World Series that were played there exclusively. Abbott was on hand for the World Series opener, where he got to deliver the "Play Ball!" message before a crowd of 11,388.

The Houston Astros announced in January that they would allow fans to attend games at 25% capacity this season, which would allow about 10,300 fans. It's unclear if they will change that plan in the wake of Abbott's order. A team spokesman said it was "still being worked on" when asked about capacity on Wednesday.

Leibman, who is part of the Rangers' ownership group, said MLB allows teams to operate under local capacity policy, as long as adequate protection for players is in place. The Rangers are installing plexiglass barriers on top of the dugouts and along the back and sides of the bullpens.

All concession and merchandising transactions this season will be cashless, tickets will be digital and the roof will remain open during games when weather permits. The team will enforce social distancing for fans entering and exiting the ballpark, as well as when in lines for concessions or merchandise. No tailgating will be allowed outside the stadium.

Rob Matwick, the team's executive vice-president, stressed the need for fans to voluntarily comply with any requirements, but said they will be enforced when necessary.

"We will need fan co-operation, there's no doubt. The good news is the numbers are trending down," Matwick said. "Can we drop our vigilance? No. We need their co-operation."

The Rangers plan to create "distanced seating" sections in certain locations of the stadium, with more space between occupied seats for all games after the home opener.

Texas has been allowing some fans at sporting events, from high schools all the way through the top professional leagues, since last summer and most teams and leagues have kept attendance at sharply reduced levels. The Rangers' stadium hosted about 50 high school graduation ceremonies last summer, the Wrangler National Finals Rodeo in December and a college baseball tournament last month.



I Was Sniffed by COVID-19 Detection Dogs, and It Got Me Wondering

About What Comes Next

By Andi Breitowich, PopSugar, March 11, 2021

I Was Sniffed by COVID-19 Detection Dogs, and It Got Me Wondering About What Comes Next (msn.com)

In the 2020 season, the NBA was praised for their bubble, where they completed the season with zero COVID-19 infections in the bubble. While a bubble sounds like an effective solution, it's not practical in the long term - which part of the reason why the NBA has introduced COVID-19 detection dogs at games. These dogs are supposedly trained to sniff out COVID, which sounds pretty out there but is in fact a real thing.

A few weeks ago, I got up close and personal with these pups when I was fortunate enough to go to one of the first Miami Heat games with limited fan attendance. Unlike before, when masses of people would swarm and collide on their way into the stadium, the protocol to enter the arena was strict, controlled multi-step process. Prior to my arrival at the game, I'd heard that the stadium would be using new COVID detection dogs for entry, but I was curious to experience it first-hand.

Before I was even screened by the dogs, I was questioned multiple times about possible COVID exposure and symptoms. Next, a group of about 10 people at a time were motioned to arrange in a single file line. We were told to stand still, with our hands to our sides, and to not touch the dogs. A large German Shepherd, leashed by a masked police officer, came running along and grazed against our legs. The dog made a few passes along each person, until he suddenly made a quick and jarring reversal. My heart started to pound and I panicked, wondering if the dog had scented something on me. The large dog ran in my direction but stopped suddenly at the man standing six feet in front of me. The dog circled the man and engaged in a thorough investigative sniff. After about 20 seconds, the dog ran off. We were told everyone was clear and could enter the area.

While waiting in yet another line to have my ticket scanned, I couldn't help but continue to watch the dog at work. The next group of people waited in a line to enter, but this time, the dog began barking and two women were pulled aside and asked to step out of line. A security guard approached them and they were escorted away. I'm not sure if the the women were in fact COVID positive, but they were denied entry based on the dog's detective skills.

The Miami Heat partnered with SNIFF, a startup business utilizing the skills of dogs and their ability to detect the virus, and Global K9 Protection Group to implement this new procedure. While SNIFF has not disclosed how exactly the dogs are trained, or any details on the methods used, their abilities are seeming to be effective. Several studies have been done, though they've been small and done in a controlled environment - meaning nothing is definitive and more research is still needed before firm conclusions can be drawn.



In other areas, dogs have already been proven as an efficient and reliable counterpart to ensure human health and safety. Whether that be detecting seizures, guiding the blind, or assisting with TSA screenings, dogs are already often responsible for ensuring our well-being. It doesn't seem like that much of a stretch to train them to sniff out COVID.

While my experience with the COVID detection dogs felt foreign and a bit dystopian, I do believe they'll become more common. As the world begins to safely re-open and society becomes more comfortable returning to larger gatherings, significant health protocols will be required. Whether it be more COVID detection dogs, or new technology we haven't even heard of yet, it seems safe to say that our "new normal" will be more different than we can imagine.

Stop Telling People Not To Travel. Health Officials Should Be Teaching Us How To Do It Safely

By Andrea Michelson and Haley Brueck, Business Insider, March 13, 2021

Stop telling people not to travel. Health officials should be teaching us how to do it safely. (msn.com)

- The CDC still says "do not travel."
- But many health experts disagree, arguing that travel should be a perk for the fully vaccinated.
- If you do decide to book a flight or hotel, here are some tips for how to do it most safely.
- This article is one in a four-part series on the simple ways to fix the America's biggest COVID-19 mistakes. Click here to read more.

Last month, Kyle, a 21-year-old college student, traveled from Arizona to Mexico for spring break. He wasn't supposed to, as his school's spring break (like so many others) was officially canceled this year.

But, he said, he really needed a vacation.

"The virus has been going on for a while now, so I might as well go, because it's not going to end anytime soon," he told Insider, asking to omit his last name for privacy reasons.

Kyle is not the only one using pandemic fatigue as an excuse to travel. Beachgoers are flocking to Florida, Puerto Rico, and Mexico. The number of people passing through TSA checkpoints has been on a steady upward creep for the past month.

The Centers for Disease Control and Prevention hasn't shifted its recommendations to address this uptick, nor has it come up with new guidelines for vaccinated travelers.

"Travel increases your chance of spreading and getting COVID-19," the agency's website has read for months. "CDC recommends that you do not travel at this time."



This kind of abstinence-only approach has fallen on deaf ears, alienating the public. At this point, when case rates are declining, vaccinations are ramping up, and pandemic fatigue is going strong, people are straight-up ignoring the conservative government advisories.

Perhaps if more public health officials had suggested ways to travel safely, rather than warning against any and all trips, things would be different.

Many leading, independent public health experts now agree: loosening up travel restrictions for fully vaccinated people makes scientific sense, as long as a few common sense precautions are followed to protect those who aren't vaccinated.

Let vaccinated people travel a bit, with guidelines

Ashish Jha, dean of the Brown University school of public health, recommends vacations only as a perk for the fully vaccinated.

"I think right now people, if they need to travel and have been fully vaccinated can - but they've got to continue wearing their face mask," Jha told reporters on Thursday.

That doesn't mean jetting off to Europe for weeks on end, since there are some limited studies that suggest viral COVID-19 transmission has happened on a few long-haul flights. ("Would I get on an airplane as a vaccinated person and travel around the world right now? I probably wouldn't," he said.)

But short, domestic flights to see family generally carry a low level of risk, especially if people are vaccinated and cautious on the trip.

"Grandparents really want to see grandkids," Jha added. "And that requires traveling. And the question is, is that unsafe? And I don't believe it's unsafe."

Make transport hubs safer, and be stricter about what tests are acceptable

Jha said that by summertime, more domestic travel will be "relatively comfortable and safe," but we need to keep up the reliable public health measures that work well.

First, that means mandating masks and distance.

It's true: planes are generally well-ventilated and safe, as long as passengers are masked up. But that doesn't mean that your entire air travel experience is risk-free. You should still avoid crowded areas of the airport and take precautions on your way to and from your destination, especially if you're taking public transit.

It also means fixing our testing strategy.



The US has mandated that international travelers must show a negative COVID-19 test result from up to three days before their flight to enter the country. Some states have implemented stricter testing and quarantine requirements for domestic travelers too. But these state and federal guidelines still don't address well the fact that some people can incubate the virus for an entire week (or more) before they become infectious to others.

A more stringent testing-quarantining combo would yield more reliable results, as a COVID-19 test can only capture a moment in time. When someone takes a test three days before their flight, it doesn't capture their exposures in the few days before and after the test - so staying unexposed to other households during the period after a negative test, but before a flight, is vital.

Teach people how to take small, safe, domestic vacations

For the unvaccinated, there are some trips that don't involve going to an airport or popping your social bubble, like a road trip with just your household. These options are "zero risk," pandemic preparedness expert Amesh Adalja told Insider. And there's a wide spectrum of risk levels between that kind of conservative option and a "Spring Breakers" kind of vacation.

Camping is another well-ventilated outdoor option, as the weather gets warmer.

It's also possible to safely take a trip that looks similar to a "normal" vacation, as long as you're willing to observe precautions and feel comfortable taking on some level of risk. Private home rentals that are not shared with other travelers are safer than busy resorts.

A socially-distanced hotel stay isn't completely out of the picture either. Just make sure that the place you're staying is following common sense COVID-19 protocols (contactless check-ins, room service options instead of indoor dining, and places with plenty of outdoor seating for meals are all good signs).

Any kind of vacation rental that includes a private, ensuite bathroom and absolutely no shared indoor space with other travelers (including for dining) is going to be the safest bet.

Scrap performative measures and focus on the real risks

If you do your own research on traveling during the pandemic, you're bombarded with a barrage of recommendations on how to do so safely. But before you spurge on a Naomi Campbell-style hazmat suit and goggles combo, let's review. Because some precautions are more crucial than others, and it can be tough to separate the signal from the noise.

While it might give you some peace of mind to watch flight attendants wipe down your seats on a plane, most visible sanitation measures are simply "hygiene theater," a term coined by The Atlantic to describe performative COVID-19 precautions meant to put customers at ease.



Cleaning shared surfaces can't hurt, but it's much more important to protect yourself from the airborne particles that carry the coronavirus from person to person. Wearing a well-fitted mask (or two) and staying at least six feet away from others on your travel journey is far more effective than packing antibacterial wipes (though those can be good in a pinch to replace handwashing if you need to clean your hands before you touch your face, or eat a meal).

Letting confined spaces air out before you use them is good too: if you rent a car, roll down the windows and let the air blast for a few minutes before you get in. If you check into a room and don't know how long it's been since the cleaning crew came, or the last customer left, crack some windows and let a good cross-breeze blow through. Same goes for dining tents. In general: avoid breathing the same air as people from different households as much as possible.

Many businesses, including airlines, theme parks, and hotels, have implemented temperature checks to screen out potentially sick customers. But given that a quarter of COVID-19 patients don't develop a fever - and even more might slip through the checks before developing symptoms - temperature checks may give travelers a false sense of security, chipping away at other, more effective measures.

"It's more effective to think of personal hygiene to reduce your own exposure," microbiologist and author Miryam Wahrman previously told Insider. "You have to assume where people are, there are going to be germs."

Spending On Services And Domestic Vacations Will Stimulate Rebound, Economists Say

The economy added 259,000 jobs in February

by Tara Deschamps, The Canadian Press, March 12, 2021

https://www.investmentexecutive.com/news/research-and-markets/economy-added-259000-jobs-infebruary/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campai gn=INT-EN-All-afternoon

Canadians who want to help the country's economy rebound should book haircuts, hire tradespeople for home renovations and keep ordering from local restaurants, economists say. They believe these actions are more likely to quickly stimulate Canada's economy and keep money within the country than online impulse shopping, which many have gravitated to during COVID-19 lockdowns.

"We could get a little bit more bang for every buck that's spent by households if they were incentivized to spend more on the services that have domestic content and those also just happen to be the services that have been hardest hit during the pandemic," said Royce Mendes, a senior economist with at CIBC. Spending on services, said Mendes on Friday, helps stimulate a rebound because the people who offer them are likely to take money they earn and spend it within the domestic economy again. If they see demand for their services return quickly enough, they may spend more on supplies needed for their work and may hire back Canadians laid off during the pandemic.



The economy lost almost 213,000 jobs in January as lockdown measures erased months of gains and marked the worst monthly declines since last April. The hospitality and service industry were hit particularly hard because restaurants, salons and other entertainment venues were ordered closed in many provinces to quell the spread of the virus.

However, Statistics Canada said Friday that 259,000 jobs were added in February, almost entirely wiping out losses sustained since the start of the year.

Douglas Porter, Bank of Montreal's chief economist, said spending on services can help stimulate the economy and bring back even more jobs, but the reality is lockdowns and restrictive measures still remain in parts of the country, so haircuts or trips to the gym aren't an option for everyone.

"Canadians should really double down on trying to help local businesses and services as much as they can and in the here and now and that's with things like supporting your local restaurant through takeout or a small retailer through curbside pickup," he said.

While he's hoping Canadians will boost the economy by opening up their wallets, he warned that it won't be an option for everyone.

Some have seen their financial situation bolstered during the pandemic, but others have taken on mounting debt or lost their source of income.

"Before this all began, the single biggest concern for the Canadian economy was an overextended consumer, so I would say this (spending advice) applies to people whose finances can actually handle that," he said.

Yet, Porter doesn't believe it will be hard to get most people to spend again.

Many, he said, have saved during the pandemic and others are anxious to spend on favourite pastimes they've missed or on something other than goods.

"You only need so many Peloton bikes," he joked.

Mendes had similar predictions.

"I expect that there will be some indulging, some going out for dinner more often or going out for maybe more expensive dinners," he said.

"Maybe even going on a vacation that is a little bit more expensive, or maybe going on a few more vacations over the next 12 months."

When vacations are safe and permitted, he said the key will be encouraging people to travel within Canada.

"Keeping that money within the borders will help the economy recover at a faster pace."



Mendes' remarks echoed a recent call by Destination Canada, a crown tourism corporation, for Canadians to consider domestic travel before flying abroad. The company recently said that if enough Canadians shift their international travel plans to focus on domestic destinations, it could speed up recovery for the tourism sector by up to one year.

BC Tourism Industry May Be Challenged With Pent-Up Demand,

Economist Says

By Amy Smart, The Canadian Press, March 14, 2021

https://www.theglobeandmail.com/canada/article-bc-tourism-industry-may-be-challenged-with-pentup-demand-economist-2/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-3-14_20&utm_term=Coronavirus%20Update:%20Rise%20in%20new%20cases%20overshadows%20provin cial%20vaccine%20rampup%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

British Columbia's battered tourism industry is poised for a strong recovery after vaccinations become widespread, but meeting that demand could be a challenge, Scotiabank's chief economist says.

Jean-Francois Perrault said in an interview that pent-up demand for travel and leisure suggests that Canadians who saved money while under public health restrictions are likely to spend in that sector when it's safe to do so.

However, he warned that the industry's capacity coming out of the pandemic may not match that demand, adding the best way government can help is by getting the virus under control as soon as possible.

"The more clarity businesses have as to how and when we'll have things under control, the easier it will be for them to plan for the future," said Perrault.

Perrault predicted that recovery will be strongest in popular destinations like British Columbia and Alberta, while those in the Atlantic bubble should also see a drastic shift in demand.

Members of the BC tourism sector said the next few months will be crucial for the survival of many businesses in the sector and they don't expect a full recovery before next year.

Walt Judas, chief executive of the Tourism Industry Association of BC, said capacity to meet a swift rise in demand depends on the type of business.

Those that book months or years in advance, like the cruise or large conference subsector, can't instantaneously re-enter the market, he said. And any business that depends heavily on international travel must wait for airlines to resume service and retrain furloughed staff.



Many tourism workers changed careers during the pandemic, which will make it hard for places such as resorts to quickly fill specialized positions such as wilderness guides, he said.

On the other hand, seasonal attractions such as campsites and golf courses saw increased demand in 2020 as locals looked closer to home for getaways and should be ready for a surge.

"There is a large degree of preparation, but it's not as easy for some of the subsectors within tourism to just flick a switch and open the doors again," Judas said.

Wage subsidies and other government programs have been vital to most businesses' survival. Everything from rapid testing to safe travel passports for vaccinated people should be considered as part of a recovery plan, he said.

"What is needed going forward, aside from those support programs, is a restart plan that looks at a number of moving parts," Judas said.

A report released this month by Destination Canada predicted a long recovery for Canada's tourism industry with potential shock waves for other areas of the economy.

The Crown corporation tasked with promoting domestic tourism found that without any major change in consumer spending habits, it would take five years for the industry to reach pre-pandemic levels.

Overall, the number of "active" businesses – those operating with employees – in the sector declined by nine per cent between January and November of last year. Half a million people in the tourism industry lost their jobs in 2020, the report says.

When Ian MacPhee looks ahead to a possible recovery, it's with both the weariness and relief of someone who has been fighting for his company's survival since last year.

The company controller and business development manager for Prince of Whales Whale Watching based in Victoria said the company is doing everything possible to ensure it has capacity to meet that demand.

"We're a beaten-down army at the edge of the battlefield, but we got there," MacPhee said, adding that this summer will be critical.

"We have been planning, we have been conserving cash, we have been availing ourselves of all the programs out there, maintaining equipment. We are anxious and ready to go."

Prince of Whales stopped operations for the first time in 27 years in November, after provincial health officer Dr. Bonnie Henry strongly recommended against non-essential travel.

MacPhee said he now works the equivalent of three positions and jokes that he's added "fisherman" to his title for the amount of time he spends seeking and applying for grants and support programs.



He's said he's optimistic about a return but also concerned about worker burnout among those who have been able to keep their jobs. He's also anticipating years of recovery for businesses that have to start repaying loans they took out to stay afloat.

"Until all the borders are open and planes are flying and everyone has confidence back in travel, I think it's going to remain tough," MacPhee said.

Randy Wright, president of Harbour Air Group, echoed MacPhee's hesitation, noting the slow vaccine rollout could take a toll.

Tour operators and cruises are booking for 2022, not 2021, with trickle-down effects for the float plane industry.

Float planes are an essential service and have continued to operate, but only at 20 per cent capacity for the time being.

"I don't disagree there will be pent-up demand, but it will take time for us to recover," he said.

"I think we've got to walk before we run."

Travel Agents Struggle To Stay Open After 'Devastating' Pandemic Year Without Bookings

By Haydn Watters, CBC News, March 13, 2021

https://www.msn.com/en-ca/news/canada/travel-agents-struggle-to-stay-open-after-devastatingpandemic-year-without-bookings/ar-BB1exNiZ?ocid=msedgdhp

Travel agent Karen Weber has only booked four new trips since the pandemic started last March. It's the same number of employees she once had.

She knew there was no way to make that math work. So she shut down her New Hamburg, Ontario, travel agency, southwest of Kitchener, in January.

"It's not the way I intended to end my career," she said. "I don't see any travel for a while."

Weber worked for 34 years in travel, one of the industries hardest hit by the COVID-19 pandemic. In Ontario alone, visits from the U.S. and abroad in 2020 were down 84 per cent from the previous year. Destination Canada predicted a \$19.4 billion shortfall in 2020 international visitor revenues.

The start of the pandemic was busy for travel agents, who were frantically working to get people home. Now a year on, with COVID restrictions still in place, many are making negative revenue and aren't earning any commissions, as customers keep cancelling and rebooking trips.



Weber is winding down with a few of her clients, trying to get them refunds for travel credits. With just four insurance disputes to go, she's nearly done.

At 70, she feels she was more or less ready for retirement anyway. She's gotten plenty of well wishes, in emails, cards and people even stopping her in the street. She feels lucky to have good health and no debt or young children.

"There's so many people that are in a way worse situation than I am."

Bookings 'dropped like a rock'

The Travel Industry Council of Ontario (TICO) oversees travel agents and tour operators in the province, as regulatory oversight.

Membership numbers show a significant drop between the end of 2019 and 2020, with 186 fewer registrants.

Closures in the past year include a mix of small businesses like Weber's, and branches for big travel chains such as Flight Centre and Carlson Wagonlit.

"It has been devastating," said Richard Smart, TICO's president and CEO. "Future bookings basically dropped like a rock, right through to now."

It's hard to predict when travel will rebound, given so much uncertainty with variants, vaccine rollout and questions about what other countries will allow when the world starts to relax travel restrictions. But Smart's team has been running forecast modelling.

He knows there was a pent-up travel demand after past crises, such as 9/11, SARS and the 2008 global recession. He's staying conservative with his estimates, and doesn't expect a full travel industry recovery until 2023 or 2024 in Canada. He said we are more risk-averse than other countries.

"It's going to be a slower re-engagement rate than other countries," he said. "When it does turn on, just watch out. I mean, travel's going to take off."

Travel agents telling people not to travel

Government support programs, such as the Canada Emergency Wage Subsidy (CEWS) and the Canada Emergency Response Benefit (CERB), have allowed Dana Omstead and his wife Helga to keep their travel agency open. They run Migrations Travel, in Palgrave, Ont., near Orangeville.

Still, Omstead has cut the number of employees from six to three and is considering whether he still needs a physical storefront office. He would normally be arranging tour groups to go on riverboat cruises and safaris, booking years in advance.

Instead, he's spent the past year actively discouraging travel.



"It's been a difficult go telling people not to travel but in the end, it's the right thing to do until it's safe," he said. "It's been like being thrown lemons and trying our best to make limoncello."

Meanwhile, he and his wife are running an online travel night they call Gourmet Globetrotting. They pick a country and match it with a movie, drink, food and a virtual travel tour. For example, their U.K. night saw them sipping martinis and eating fish and chips while watching James Bond.

Omstead is trying to make a go of it because he and his wife love what they do.

"Obviously, if we're going to continue to lose hundreds of thousands of dollars on an annual basis, we're not going to be in business," he said.

"We are confident that it will come back. It's just a matter of how long and how much are we prepared to lose."

Canada's Expanded Travel Restrictions Too Costly, Say International Students

By Paula Tran, Freelance Journalist, Global News, March 14, 2021

<u>https://www.msn.com/en-ca/news/other/canada-s-expanded-travel-restrictions-too-costly-say-international-students/ar-BB1ezGFt?ocid=msedgdhp</u>

The Canadian government expanded travel restrictions on February 22 to include a mandatory threeday hotel stay where travellers are expected to pay out of pocket.

But for many international students, the price tag is too steep to justify a trip back to Canada for school.

"For students, \$2,000 is a lot of money," said Abigail Ting Baker, an international student currently studying at the University of Toronto.

More than 344,000 international students, from 225 countries, were enrolled in formal programs in colleges and universities in the 2018-19 academic year, according to Statistics Canada.

During a press conference on January 29, Prime Minister Justin Trudeau said the mandatory hotel stay could cost "more than \$2,000"; however, that cost is expected to be lower than originally thought. The new measures are meant to discourage non-essential travel abroad and to prevent the spread of COVID-19 within Canada.

Even so, Baker decided to go back home to be with family, with plans to come back for the first semester of the 2020-21 academic year. However, she decided against it because of the rise of COVID-19 cases.



Staying in Hong Kong during the Canadian school year also has its challenges: Baker often has to attend classes at odd hours due to the time difference. Her classes begin at 10 p.m. HKT (11 a.m. ET) and finish sometime between 1 a.m. to 2 a.m. HKT (12 p.m. to 1 p.m. ET) every day. As well, Baker has a job that begins at 8 a.m HKT (7 p.m. ET) and she arrives back home around 1 p.m. HKT (12 a.m. ET).

Even though Baker is now used to her new routine, it was difficult for her to adapt to the new schedule.

"The worst part about the time difference is the lack of collaboration I have with my peers. All the extra Zoom study sessions and gatherings happen in the middle of the night for me so I feel like I'm missing out on that aspect of the university experience," she said.

Baker also feels isolated.

While my family is here, most of my friends from high school are back in university," Baker said.

There are some international students who did decide to come back to Canada, but now have to follow a lengthy set of guidelines before entering the country.

Daniel Elizondo is an international student at the University of British Columbia's Okanagan (UBCO) campus in Kelowna, BC. He went home to Mexico during the winter break and came back to Canada on January 9 to finish his studies.

Elizondo knew it wasn't guaranteed he'd be let back into Canada if he chose to travel back to Mexico, knowing he didn't have an essential reason to be in Canada apart from studying.

To be able to return to Canada, he had to be enrolled in a registered designated learning institution (DLI). He also had to prove that he had a valid study permit and that his study program was not suspended or cancelled due to the pandemic.

The hardest part of getting back into Canada, however, was getting a valid COVID-19 molecular test result within 72 hours of his flight. For Elizondo, that meant booking a test at a private lab in Mexico at least one week before his flight back to Canada. It was also expensive: the polymerase chain reaction (PCR) test cost him approximately \$200.

"It was a bit stressful. I wasn't sure if I'd get my results in time," he said. "I live in a big city so it's fairly easy for me to get a test, but I can't imagine what students living in smaller towns have to go through to get a PCR test."

The cost of returning to Canada, along with tuition and living expenses, is prohibitively expensive for many international students. Elizondo's per-credit rate for classes at UBCO is seven times higher than the domestic student rate. He also pays \$1,020 every month to rent a studio apartment close to campus.

In response to federal travel and quarantine restrictions, many universities are trying to help students safely enter Canada.



Matthew Ramsey, director of university affairs at the University of British Columbia (UBC), said the school is trying to figure out the best way to support students who do choose to come back during the COVID-19 pandemic. UBC currently offers resources such as asynchronous learning opportunities and a 24/7 mental health helpline for international students, among others.

"The implications of the federal government's travel rules are still very much under discussion, as they pertain to students. We're talking with folks across campus to determine how we can support students who do choose to come back," said Ramsey. "We are also seeking some additional clarity from the federal government on those travel guidelines."

During a press conference on February 19, Health Minister Patty Hajdu said "people need to be prepared for the additional expense of quarantining in a federal facility for up to three days."

Despite the new obstacles international students now have to face with the travel restrictions, some students have high hopes for the future.

"I would love to see the pandemic becoming a thing of the past, and things (slowly) going back to what life was before the pandemic," said Elizondo.

Dr. Anthony Fauci Points To COVID Surge In Europe As Warning Against Lifting US Restrictions Right Now

By Amanda Macias, CNBC, March 14, 2021

https://www.msn.com/en-ca/money/markets/fauci-points-to-COVID-surge-in-europe-as-warningagainst-lifting-u-s-restrictions-right-now/ar-BB1eA372?ocid=msedgdhp

- As trends in the U.S. improve compared to the winter surge, Europe is now facing a new wave of infections with a new lockdown in Italy.
- Dr. Anthony Fauci pointed to Europe as warning to Americans that letting up mitigation measures early could put the U.S. on a similar course.
- Several U.S. states have lifted mitigation measures as infections decrease and vaccinations increase.

White House Chief Medical Advisor Dr. Anthony Fauci warned state leaders on Sunday, March 14 that the nation's battle with the coronavirus is still "not in the end zone," and urged Americans to adhere to public health measures as Europeans experience new infection spikes.

"When I hear pulling back completely on public health measures, saying no more masks, no nothing like that, that is risky business," Fauci said during an interview with "Meet the Press."

"Don't spike the ball on the five-yard line. Wait until you get into the end zone. We are not in the end zone yet," he said, adding that prematurely pulling away from public health measures could prolong the pandemic.



On Fox News, Fauci explained that the recent spike in cases throughout Europe was due in part to a relaxation of safety measures.

"When you see that leveling off at a high level, there is always a risk of a surge back up and in fact, unfortunately, that is exactly what is happening in Europe right now," Fauci said on "Fox News Sunday."

"They [Europeans] thought they were home free and they weren't and now they are seeing an increase," he added. "If you wait just a bit longer to give the vaccine program a chance to increase the protection in the community, then it makes pulling back much less risky."

Fauci's comments come as Europe stumbles to administer vaccines and as some countries report a third wave of the highly infectious disease.

"Eastern Europe looks very bad right now, Italy looks bad, but I think that the US is in a much different situation," Dr. Scott Gottlieb explained during an interview on the CBS Sunday program "Face the Nation."

"I think we are in a different situation than Europe because of the vaccine-induced immunity that we are getting into the population," the former Food and Drug Administration commissioner added.

As of Sunday afternoon, the US has administered 107 million vaccines, according to the Centers for Disease Control and Prevention. Twenty-seven percent of adults have received at least one dose so far.

New COVID infections in the US, meanwhile, continue to decline and as of Saturday were down 11% compared to the week prior, according to a CNBC analysis of data from Johns Hopkins University. However, infections remain high averaging more than 50,000 a day, according to the data. And more than 1,400 people are still dying a day from the virus in the US on average.

As trends in the US improve compared to the winter surge, Europe is now facing a new wave of infections. Italy, Germany, Poland and Hungary have reported serious spikes and the Czech Republic and Slovakia show some of the highest death rates in the world.

Italian Prime Minister Mario Draghi is placing the majority of the country on lockdown through to beyond the Easter weekend in order to mitigate the spread of the virus. Several of the country's regions will live under more stringent public health measures starting Monday, March 15.

German public health authorities have said the country is experiencing a third wave of the virus.

The rising infections come as Europe struggles with its vaccine rollout. Several European countries have halted the AstraZeneca COVID-19 vaccine after recipients reported the formation of blood clots. At least nine countries worldwide, including Ireland, Denmark, Norway and Iceland, have suspended their use of that vaccine over safety concerns.

Last week, the World Health Organization said it was carefully reviewing the matter and that "the findings and any changes to our current recommendations will be communicated immediately to the public."



AstraZeneca said in a statement on Friday, March 12 that there's "no evidence" that the vaccine causes an increased risk of developing blood clots.

Last week, President Joe Biden urged Americans in his first primetime address to remain vigilant against the disease by following public health measures. Biden also set a goal for Americans to be able to gather in small groups to celebrate the Fourth of July.

When asked if the Fourth of July target was a realistic one, Gottlieb told CBS that he expected much of the country to look better before that holiday.

"I think as we get into April, the situation around the country is going to look better but there will be pockets of outbreaks and there will be pockets where some of these variants become more prevalent," Gottlieb said.

"I think overall the trajectory for the nation continues to look good," he added.

Opinion: Taxpayer Bailout Of Air Canada Would Be Appalling *The company is sitting on piles of cash, so, what exactly needs bailing out?*

By Joel Trenaman, Special to National Post, March 15, 2021

https://nationalpost.com/opinion/opinion-taxpayer-bailout-of-air-canada-would-be-appalling

Amidst the Liberal government's often-dubious, budget-less spending sprees under the banner of COVID-19 relief, the idea that Canada's airline industry continues to "negotiate" for an aid package is appalling. It's time to draw the line against additional airline subsidies, and support for Air Canada in particular. With the payments and concessions it has received already — and recent record profits — the company is in better shape than it is letting on.

For the past year, Air Canada has been sitting on \$2.3 billion collected in advance fares for flights that never took place, refusing to refund those customers. Transport Canada and the Canadian Transportation Agency have shielded airlines and made excuses for their unwillingness to give the money back, conveniently suspending the air travel complaints process as soon as the cancellations started. Meanwhile, opposition parties and consumers have called for the company to issue refunds (instead of vouchers) as part of any national assistance. (In slight contrast, WestJet started issuing refunds in October.)

On March 3, it was reported that Air Canada is willing to do the right thing as part of a bailout package.

Any conditions on refunding fares are unacceptable. Substantial current losses or not, a company that treats its customers with such disregard that it won't return money for services it did not provide should not be rewarded with public funds, especially at a time when COVID-19 has left many households barely hanging on.

Effectively, Air Canada is expecting Canadian taxpayers to foot the bill for air traveller refunds, while the company would aim to save face and maintain its cash reserves. Already infamous for inspiring thousands upon thousands of service complaints long before the pandemic, the stonewalling of consumers this past year has left no recourse but the filing of class action proceedings in both Canada and the United States.

No one can deny that the pandemic has been devastating to airline industry revenues. However, before the onset, companies were flying high. Financial statements indicated that in 2019, Air Canada generated record operating revenues of more than \$19 billion, with record unrestricted liquidity. That record increased to \$8 billion in unencumbered cash by the end of 2020, a number that aviation market intelligence firm CAPA called "a solid foundation for navigating the ongoing crisis." Air Canada themselves expressed confidence upon the release of their 2020 Annual Results: "investors and financial markets share our optimistic long-term outlook."

So, what exactly needs bailing out?

Air Canada has already benefited greatly from government COVID-19 relief measures. For example, it has externalized labour costs, grossing \$656 million in 2020 (the highest disclosed amount of any publicly traded company through Sept. 30) from the Canada Emergency Wage Subsidy. That's part of a reported \$1.7 billion from CEWS for all airlines through March of this year. Despite this inflow, more than 20,000 employees were furloughed or released in 2020, and another 1,700 in January. That's roughly 60 per cent of its staff that will have turned to CERB or other government support. If the airline receives further government money, would it even rehire these workers, taking them off public assistance? There is still little demand in the market to ramp up flight operations.

The Liberal government also approved Air Canada's bid to buy Transat A.T. Inc., for a pandemic-driven bargain price (\$190 million), despite the Competition Bureau's determination that it would be "likely to result in substantial anti-competitive effects" including "a substantial lessening or prevention of competition on 83 total routes." There's still enough money around to take advantage of a key rival during an emergency.

The broader industry has also pushed back against each series of public health directives and have faced traveller accusations of poor safety, such as lax masking protocols. Airline companies have also asked the government to organize and pay for rapid testing rather than get it done themselves, and generally given the impression that their economic considerations should override protective health regulations.

Even if the need was clear, recent Canadian governments have a terrible track record when it comes to managing sector bailout or recovery funding. Remember the auto industry distress in 2009? In 2014, the auditor general reported that it was "impossible to gain a complete picture of the assistance provided, the difference the assistance made to the viability of the companies, and the amounts recovered and lost." Estimated net losses on this federal "investment" range from \$1.15 to \$3.7 billion.



What is Air Canada to do instead of loitering at the treasury door? At this point, wait this out. Vaccinations are in progress, and millions will be eager to travel when it is safer to do so. Gradually refund those fares, and improve service in order to rebuild some goodwill with customers. Mitigate losses with planes parked in hangars as the public safety net supports workers. Pat themselves on the back for building a monetary cushion, take bank loans if necessary and let that unrestricted liquidity flow.

After a year in which unrestrained largesse has led to a deficit that is likely to hit \$400 billion, the government should only be supporting those who actually need it. Canadians can rationalize COVID-19 relief to individuals and small businesses, but not large corporations who have already broken the public trust.

RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

More Than Three-Quarters Of CEOs Confident About Global Economy In 2021: PwC Wurvey

By The Canadian Press, March 11, 2021

More than 5,000 chief executives globally expressed record optimism about economic growth a year after the World Health Organization declared COVID-19 a global pandemic, suggests a PwC survey. The survey of 5,050 CEOs in 100 countries conducted earlier this year found 76 per cent forecasted improved economic growth in 2021. The result is up from 22 per cent last year and 42 per cent in 2019. "After a year of human tragedy and extensive economic hardship, it is encouraging to see that the people responsible for making investment decisions and hiring staff are feeling cautiously optimistic about the year ahead," stated Bob Moritz, chairman of the PwC Network. "CEOs have faith that growth will return, boosted by the rapid development of vaccines and their rollout in many parts of the world." It represents the highest level of optimism since the survey started asking this question in 2012. Optimism was particularly strong in North America and Western Europe, at 86 per cent and 76 per cent, respectively.

Read story (subscription required): <u>https://www.theglobeandmail.com/business/article-more-than-three-quarters-of-ceos-confident-about-global-economy-in-</u> 2/?utm_medium=email&utm_source=top%20business%20headlines&utm_content=2021-3-11 17&utm_term=&utm_campaign=newsletter&cu_id=ts6fwhwx6n2rshc0x7mireeeefjojktb



UPCOMING WEBINARS AND EVENTS

Web Seminar: Digital Insurance Advances In Tech Demo Day

Date: Thursday, March 25, 2021 Time: 2:00 pm ET | 11:00 am PT (60 minutes)

In today's unprecedented global circumstances, **leaders in the insurance community are looking for innovative ways** to help their firms make progress on the path to the new normal.

The **Digital Insurance Advances in Tech Demo Event** puts the spotlight on some of the latest software and technologies in the industry, which are helping our community move forward.

Join this live one-hour webinar to learn about trailblazing innovations in a series of 6-minute demos, followed by live Q&A, that showcases what these software and technology companies are doing to advance the industry.

Register Now

Fasken Webinar: Open Banking In Canada

Date: March 29, 2021 **Time:** 12:00pm – 1:00pm ET (60 minutes)

Open banking is the future of the financial services and FinTech ecosystem in Canada. In the past few years, we have seen many countries adopt an open banking infrastructure and now, Canada is reviewing our options to become the next country to implement such a system. Like any great change, adopting open banking will create changes and benefits for all players in the ecosystem including FinTech startups, investors, financial institutions, regulators and more. In this 1-hour panel event, we will discuss the merits of open banking, how it will impact our ecosystem and give perspective on the opportunities and potential challenges that may arise from this change.

Register Now



Web Seminar: The Evolution of The Modern Data Science Teams in Insurance Industry

When: Tuesday March 30, 2021 Time: 12:00 pm EDT (60 minutes)

With the recent and rapid changes to the modern tech stack, including new automation tools, how should insurance companies leverage data and define data science success?

To effectively use data, insurance companies must overcome what has historically been an extremely siloed structure that keeps data separate from the work of insurance. To better connect business with opportunities, claims and underwriting must be informed by data—but where to begin?

For more, join this free webinar from DataRobot, a leader in enterprise AI technology and ROI enablement services to global enterprises and individual users, and learn how to blend data science and business opportunities together to achieve success.

Sign up now and gain insight into:

• Why the traditional structure of insurance companies leads to missed business opportunities

• How rapid changes to tech stack (including data science tools) will change the makeup of insurance teams

• Ways to empower the people who have the best view of business opportunities with the ability to envision the solutions

• How a new approach to insurance company data science teams can benefit business analysts, data scientists and the larger organization

For enquiries, please contact kristhia.curammeng@keymedia.com

Register Now



Web Seminar: Seven Insights To Attract And Retain Millennial Policyholders

When: Wednesday, April 7, 2021 Time: 2:00 pm EST (60 minutes)

As the largest generation in North America, Millennials are dictating the standards of commerce across most industries. In the insurance space, the technology-driven expectations of Millennials are effectively being met by digital native insurance carriers. These disruptors are using tech to adapt to this generation's policy needs, while providing the intuitive user experience Millennials expect.

To help insurance carriers keep pace and improve retention with this influential generation, Invoice Cloud surveyed nearly 2,000 Millennial policyholders to better understand the heightened expectations of this demographic. Join this webinar to glean our 7 major insights from the research, including:

- · Why Millennials are switching insurance providers and what they want in a new carrier
- · What Millennials expect from a payment experience
- · How Millennials prefer to make payments and interact with carriers

Register Now