

## **CAFII ALERTS WEEKLY DIGEST: March 18 to March 25, 2022**

March 25, 2022

### [TABLE OF CONTENTS](#)

<b>Government Legislation and Strategy News.....</b>	<b>3</b>
CIBC Chief Fires Back As Liberals' Deal With NDP Puts Bank Tax Back On The Table .....	3
<b>Regulator/Policy-Maker News .....</b>	<b>5</b>
Ontario Announces New Minimum Standards For Financial Advisors — Until Now, Almost Anyone Could Use The Title.....	5
Ontario's Title Protection Regime Gets Ministerial Approval.....	7
'The Title Will Mean Something': Ontario Confirms Title Protection Regime.....	8
Alberta Insurance Council Continues Levying Continuing Education Audit Sanctions.....	10
<b>Diversity/Inclusion/Fighting Systemic Racism News .....</b>	<b>11</b>
What Is Lost When Universities Self-Censor .....	11
<b>News About/From CAFII Members And/Or Parent Companies .....</b>	<b>13</b>
National Bank Transfers Group Insurance Operations To HUB .....	13
Sun Life On Verge Of \$400 Million Indonesian Expansion .....	14
Desjardins Invests \$3.2 Million Towards Road Safety Initiatives .....	15
Manulife Appoints New Group Benefits Leader .....	15
Woman Outraged That CIBC Job Application Suggests Traditional Regalia For Video Cover Letter.....	16
<b>COVID-19 Pandemic Response, Resilience And Recovery News .....</b>	<b>20</b>
Finally Booking That Long-Delayed Vacation? Travel Insurance Now Covers COVID-19 As Well As Trip Cancellations .....	20
Canada To End Pre-Arrival COVID-19 Testing Rule For Fully Vaccinated Travellers .....	22
COVID-19 Restrictions Are Lifting, But Unvaccinated Canadians Still Can't Board Planes Or Trains.....	24
Canada's Travel Restrictions Could Be Put Back Into Place As The COVID-19 Situation Changes.....	26
Canadians Experience Lengthy Wait Times For Passports Due To Surge In Demand .....	27
Westjet Sees 'Immediate And Dramatic' Jump In Bookings As COVID-19 Testing Requirement Ends ....	29
'Open For Tourism Again': Canada Eyes Recovery As COVID-19 Travel Rules Ease.....	30
Canadians Still Spending On Travel, New Cars Despite Red-Hot Inflation .....	32
U.S. Booking Sites See Strong Demand For 2022 Travel.....	34
Would-Be Cruisers Are Finding A Way Forward Against The Odds .....	35
January Travel Up From Year Ago, But Still Fraction Of Pre-Pandemic Levels.....	37
New Brunswick Stakeholders Welcome Border Changes.....	38

Singapore Extends Quarantine-Free Entry As Asia Shifts To "Living With COVID-19" .....	39
Waterloo Region Gives Flair Airlines \$200K In Subsidies.....	41
Companies Prepare To Return To Office As COVID-19 Restrictions Loosen In Some Provinces.....	42
The Return To The Office Is Underway, But It Shouldn't Mean Returning To Life As We Knew It Before COVID-19.....	44
How Employers Can Navigate The New Hybrid Workplace.....	46
As Employees Return To The Office, The Much-Hyped Hybrid Model Faces Acid Test: Does It Work? ..	49
Business Leaders Hope Provinces' Return-To-Office Plans Will Propel Other Industries To Follow Suit .	52
<b>Other CAFII Member-Relevant Industry/Business News .....</b>	<b>54</b>
Equitable Life Appoints New Group Insurance Leader .....	54
IBAC Makes Donation Towards Humanitarian Efforts In Ukraine.....	55
Talent Crunch Getting Tighter, P&C Broker Survey Shows.....	55
This Is Why Youth Say They're Leaving Alberta .....	57
<b>Research/Thought Leadership/Technology/Digitization News .....</b>	<b>59</b>
Why Technology Modernization Has Become A Top Priority At Canada's Leading Financial Institutions	59
<b>Upcoming Webinars and Events .....</b>	<b>61</b>
Web Seminar: Shepherding Sick Travellers In Times Of Sanitary Restrictions.....	61
Web Seminar: COVID-19: Can Technology Finally Emerge? .....	61
Web Seminar: LIMRA – Insurance Immersion: Connect With Success.....	61
Web Seminar: York University – Essential One-Day Update In Regulatory Compliance And Legal Risk Management For Financial Institutions.....	62
Web Seminar: McMillan – Head In The Clouds: Understanding Cloud Agreements .....	63

## GOVERNMENT LEGISLATION AND STRATEGY NEWS

### CIBC Chief Fires Back As Liberals' Deal With NDP Puts Bank Tax Back On The Table

*3% Surtax On Profits Over \$1 Billion Would Cost Big Banks And Insurers Millions A Year*

*By Stephanie Hughes, National Post, March 22, 2022*

<https://financialpost.com/fp-finance/banking/liberals-deal-with-ndp-puts-bank-tax-back-on-the-table>

A political deal that will see the New Democratic Party prop up the minority Liberals is bringing a proposed surtax on bank profits back into focus, a policy recommendation that is not sitting well with the head of one of Canada's biggest lenders.

Victor Dodig, chief executive of Canadian Imperial Bank of Commerce, characterized a tax on the finance industry's profits during the pandemic as discriminatory, and said Prime Minister Justin Trudeau risks hurting investment if he goes through with it.

"You send out negative signals to investors when you start picking on industries," Dodig said during a call with reporters on March 22, when asked to respond to the inclusion of a bank tax in the agreement that will keep the Liberals in power through 2025.

"Capital will come into Canada, jobs will get created in Canada, when the economic conditions are better in our country, and the regulatory framework and the tax policy framework are better in our country than in other countries," Dodig said.

The surtax has been controversial since it was proposed during the campaign leading up to last September's election.

During the election, the Liberals vowed to take aim at the wealth which bank and life insurance companies accumulated during the pandemic with a three per cent surtax on profits over \$1 billion. The party said the move was expected to generate an additional \$2.5 billion a year in government revenue over the next four years starting from 2022.

Trudeau reiterated the pledge during a morning press conference on Tuesday, March 22.

"We will deliver a fairer tax system for the middle class by addressing the profits made by financial institutions during the pandemic," he said.

"People are struggling to keep up with the rising cost of groceries, gas, and housing," Singh said in a Monday, March 21 press release. "Meanwhile, big banks, big box stores, and big oil companies are making record profits off the backs of Canadians worried about making rent at end of the month or putting food on the table."

“We’re asking the government to keep their promise to put a tax on the excess profits of huge corporations and to reinvest it to help make life more affordable for you and your family.”

Nigel D’Souza, an investment analyst at Veritas Research, told the Financial Post that he does not expect a material impact upon the banking sector, but remains concerned that it could open the door for more aggressive tax policies down the line.

“A bigger concern to me is whether they set the precedent for more onerous taxation in the future; and the reason that’s an issue is because bank earnings are cyclical,” D’Souza said. “They do well in the good times, but they need to build up the capital level and earn the higher income stream so that they have enough capital during the bad times (with) lower earnings, for loan losses.”

D’Souza added that the tax could deter investments into the banking space with an implicit ceiling on bank profitability.

Financial Post found that total proceeds from the three per cent surtax would cost the Big Six banks approximately \$1.55 billion based on the full-year fiscal income in 2021. Royal Bank of Canada would have had the largest bill in 2021 at \$453.0 million, with Toronto Dominion second at \$398.7 million.

An analysis by the Financial Post in August found that for fiscal 2020, a year disrupted by the pandemic, a three per cent surtax on income above \$1 billion would have forced the Big Six banks to fork over approximately \$1.05 billion. Those figures were based on reported income, which can differ from taxable income.

In August, the Canadian Bankers Association criticized the Liberal plan for singling out financial services.

“The proposed tax increase would reduce income that would otherwise benefit the majority of Canadians who are bank shareholders, either directly through share ownership or indirectly through pension and mutual funds, including the Canada Pension Plan,” the group said in a statement at the time, adding that pension funds and RRSPs are some of the main beneficiaries of the billions of dollars that the banks pay in dividends each year.

## REGULATOR/POLICY-MAKER NEWS

### Ontario Announces New Minimum Standards For Financial Advisors — Until Now, Almost Anyone Could Use The Title

*The New Regulations Are Being Phased In Over A Four-Year Period, And Will Include A Minimum Standard Of Education, Supervision By A Credentialing Body, And A Complaints Process.*

*By Josh Rubin, Toronto Star, March 23, 2022*

[https://www.thestar.com/business/2022/03/23/your-financial-advisor-will-now-be-just-that-with-new-rules-overseeing-use-of-the-title-to-bring-consumers-clarity-and-confidence.html?source=newsletter&utm\\_content=a07&utm\\_source=ts\\_nl&utm\\_medium=email&utm\\_email=6D73923380F292A40DC042B455F0FDE3&utm\\_campaign=teve\\_113913](https://www.thestar.com/business/2022/03/23/your-financial-advisor-will-now-be-just-that-with-new-rules-overseeing-use-of-the-title-to-bring-consumers-clarity-and-confidence.html?source=newsletter&utm_content=a07&utm_source=ts_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=teve_113913)

The wild west of financial advice in Ontario is getting tamed — but it's still going to take a while.

The Financial Services Regulatory Authority of Ontario announced on Wednesday, March 23 that it's instituting minimum standards for anyone using the title "financial advisor" or "financial planner."

The new regulations are being phased in over a four-year period, and will include a minimum standard of education, supervision by a credentialing body, and a complaints and disciplinary process.

FSRA CEO Mark White said the end goal is to make sure advisors and planners are treating their customers with integrity, and will abide by a code of conduct.

"They're going to have to deal with their clients competently, professionally, fairly, honestly, and in good faith," said White in an interview with the Star. "There will be an across the board standard."

The Ontario government signalled its intentions to tighten up the rules around who could be called a financial advisor and planner in the 2019 provincial budget, and later that year passed the Financial Professionals Title Protection Act. The Act finally comes into force on March 28, after several rounds of consultation with industry groups and investor advocates.

While the new system officially starts March 28, existing financial planners will have four years to get accredited, while financial advisors will have two years.

Just who will be doing the accrediting is still an open question, with the FSRA putting out a call for applications from interested parties, including some organizations that already give accreditation for other titles, said White.

"It's a choice whether they want to come in and participate. We have several applications in. We expect to be announcing the first ones in the next week or two," said White.

In an emailed statement, Ontario Finance Minister Peter Bethlenfalvy said the Act is part of the government's plan to help consumers determine if they're getting the right financial advice.

"I want to thank the Financial Services Regulatory Authority of Ontario for their leadership and advocacy on behalf of Ontario consumers," said Bethlenfalvy.

FP Canada, a national organization that oversees the Certified Financial Planner designation, has already applied to the FSRA to be one of the accrediting bodies.

In a news release, FP Canada president and CEO Tashia Batstone said the new system is long overdue.

"This is a significant and meaningful step forward for consumer protection in Ontario," said Batstone.

Investor advocate JP Bureaud said the system is a good start, but that he's baffled by the lengthy grace period for existing planners and advisors.

"Look, this is still an improvement over what we have right now, which is that anybody can call themselves a financial planner or advisor. But four years strikes me as a little long to wait," said Bureaud, CEO of FAIR Canada, an investors' rights advocacy group.

Bureaud fears the waiting period leaves consumers open to even more confusion.

"I think people will see that there's a new system and just assume that anyone using the title has already been accredited," said Bureaud, who felt there should have been an asterisk of sorts in the interim.

"It's disappointing they didn't have a 'title pending' designation. That's something that happens in a lot of professions," Bureaud noted.

White said the grace period gives existing professionals time to see if their current membership organizations sign on to the new system, and to get training if their organization doesn't sign on.

And the grace periods were initially slated to be even longer — five years for financial planners and three years for advisors.

"We've been pushing to get this in place and, frankly, I wish we could have done it sooner," White said.

While he's pleased to see a code of conduct as part of the new system, Bureaud said the proof will be in the pudding.

"Time will tell whether the credentialing organizations actually monitor the codes of conduct effectively," said Bureaud.

## Ontario's Title Protection Regime Gets Ministerial Approval

### *The Rules Come Into Force On March 28*

*By Michelle Schriver, Investment Executive, March 23, 2022*

[https://www.investmentexecutive.com/news/from-the-regulators/ontarios-title-protection-regime-gets-ministerial-approval/?utm\\_source=newsletter&utm\\_medium=nl&utm\\_content=investmentexecutive&utm\\_campaign=INT-EN-morning&hash=6d73923380f292a40dc042b455f0fde3](https://www.investmentexecutive.com/news/from-the-regulators/ontarios-title-protection-regime-gets-ministerial-approval/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-morning&hash=6d73923380f292a40dc042b455f0fde3)

Ontario's regulation on "financial advisor" and "financial planner" titles has received ministerial approval and will come into force on Monday, March 28, the Financial Services Regulatory Authority of Ontario (FSRA) said in a release on Wednesday, March 23.

The rules and related guidance will be in effect as of that date, with a transition period to allow title users time to comply, the release said.

The regulation is "long overdue," said Huston Loke, executive vice-president, market conduct with FSRA, in the release. Title regulation "offers something consumers have been asking for: clarity and confidence when working with their financial professional."

In an interview, Joel Gorlick, FSRA's director, policy — market conduct, called ministerial approval a big milestone. "We're definitely excited to get this framework up and running," he said.

The regime, which leverages existing licensing and professional designation bodies, requires that those who use the titles "financial advisor" or "financial planner" hold a FSRA-approved credential from a FSRA-approved credentialing body, meet minimum standards of education, and abide by a conduct code.

Credentialing bodies must actively oversee credential holders and have a complaints and discipline process.

A transition period is available to those who have used one of the titles since before January 1, 2020, and now need to obtain an approved credential. Such individuals have two years to obtain a credential for "financial advisor," and four years to obtain one for "financial planner."

Those who began using one of regulated titles after January 1, 2020, must get an approved credential immediately, the release said, if they want to continue using the title. FSRA can issue compliance orders against those who use the regulated titles without approved credentials.

FSRA said it will soon begin announcing approved credentialing bodies.

"We have a number of prospective credentialing bodies that have applied," Gorlick said. "In the next week or two, we expect to be able to announce who at least some of the credentialing bodies will be."

Advocis, the Financial Advisors Association of Canada, said in a release on Wednesday, March 23 that it applied to FSRA to be a credentialing body, having submitted the Professional Financial Advisor (PFA) credential for both titles, and the Chartered Life Underwriter (CLU) credential for the financial planner title.

As title protection emerges in more provinces, FSRA said it seeks to harmonize with them. Saskatchewan and New Brunswick are in the process of introducing frameworks. Quebec has regulated “financial planner” since 1998.

“We’ve been in conversations with our partner regulators across the country,” Gorlick said, adding that the conversations will continue. “All of them are watching this with interest, including those that have already proceeded with their own frameworks and those that are thinking about it.”

As FSRA has previously made clear, the LLQP licence won’t qualify to allow a life agent to use the financial advisor title, but additional education may eventually change that.

“We’ve been very actively considering the notion of something that would allow you to top up that LLQP,” Gorlick said. “If you’re a life agent and you’re LLQP-qualified, there will be potentially [...] an option for those people to be able to get a top-up credential.”

For life agents, more information will be forthcoming.

“Hopefully, in the next few weeks as we’re able to announce who some of the approved credentialing bodies are, we’ll be able to talk some more about that too,” Gorlick said.

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## 'The Title Will Mean Something': Ontario Confirms Title Protection Regime

### *CEO Of FSRA Tells WP New Title Rule Will Foster Consumer Confidence And Provide A Guide For Other Jurisdictions*

*By Leo Almazora, Wealth Professional, March 24, 2022*

[https://www.wealthprofessional.ca/news/features/the-title-will-mean-something-ontario-confirms-title-protection-regime/365192?utm\\_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm\\_medium=20220324&utm\\_campaign=WPCW-Newsletter-20220324&utm\\_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8](https://www.wealthprofessional.ca/news/features/the-title-will-mean-something-ontario-confirms-title-protection-regime/365192?utm_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm_medium=20220324&utm_campaign=WPCW-Newsletter-20220324&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8)

The Financial Services Regulatory Authority of Ontario (FSRA) has taken a Canada-leading step in investor protection with the approval of the Financial Professionals Title Protection Rule in the province.

Following approval by Ontario Minister of Finance Peter Bethlenfalvy, the Rule is set to take effect on March 28, which is when the Financial Professionals Title Protection Act, 2019 and related amendments to the Financial Services Regulatory Authority of Ontario Act, 2016 will be proclaimed into force.



“With the new title protection regime, consumers will no longer have to figure out how qualified, how well-supervised the person they’re talking to is when they’re dealing with a financial planner or financial advisor,” Mark White, CEO of FSRA, told Wealth Professional. “They’ll no longer have to worry what the title means ... the title will mean something.”

Under the title protection regime, anyone calling themselves a financial advisor or financial planner in Ontario will be obligated to make sure they’re dealing with clients competently, professionally, fairly, honestly, and in good faith. Title users will be under active supervision by a recognized credentialing body, and will be expected to adhere to minimum professional standards to continue using the title.

To mitigate any overlap of regulatory requirements on individual title users, FSRA’s approach to title protection draws from existing requirements already administered by licensing and professional designation bodies.

“Overwhelmingly, the industry supports this,” White says. “They know that there has been confusion in the marketplace for years, and that works against the large majority of qualified professional financial planners and advisors. I think the industry realizes that this will create value where consumers can trust when they see the title associated with the person they’re receiving financial planning and advisory services from.”

Title users will also be subject to a complaints and discipline process, offering consumers additional reassurance in case they feel something has gone wrong in the relationship. To support this, FSRA is requiring credentialing bodies to have a robust supervision process in place, as well as a code of conduct that requires credential holders to put the client’s interest first, among other requirements.

“It’s not easy to be a credentialing body. It’s an important status,” White says. “They, essentially, are going to be the regulators of their title users. And we’ll be regulating those credentialing bodies not only to give them approval, but to make sure they keep up with those expectations.”

While some groups have emphasized the importance of a fiduciary standard among financial professionals, White says Ontario’s title protection rule only seeks to be in line with the best standards currently in place in the securities industry.

“The client-focused reforms and client’s best interest are still taking root, and we’re going to make sure that what we’re doing is in keeping with those,” he says. “But we’re not in a position where we’re trying to push beyond those standards. If the securities industry were to evolve, then of course we’d want to evolve with them as well.”

To give financial professionals in Ontario time to become compliant with the title protection rule, FSRA is allowing transition periods – four years for financial planners and two for financial advisors – for those who began using those titles on January 1, 2020 or before that date. Individuals who adopted those titles after that date will be required to get an approved credential immediately if they want to keep using it.

In a statement, FP Canada said it has applied to be recognized as a credentialing body for financial planners in the province. It is submitting both the Certified Financial Planner certification and the Qualified Associate Financial Planner certification for consideration.

Advocis is also applying to be recognized as a credentialing body for financial planners with its Professional Financial Advisor (PFA) and Chartered Life Underwriter (CLU) credentials; it's also submitted the PFA designation for use by financial advisors.

To help harmonize title protection across Canada, FSRA is also co-ordinating with counterparts in other provinces, including Saskatchewan and New Brunswick where active title protection legislation is currently in process.

"There's been a lot of work to get this in place since the Act was passed in 2019, because it was a fairly new or innovative regime," White says. "We'll be glad to share that work and help our provincial counterparts, so they can put their own title protection and supervision rules in place."

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## Alberta Insurance Council Continues Levying Continuing Education Audit Sanctions

*By Kate McCaffery, Insurance Portal, March 24, 2022*

Related to its 2021 continuing education (CE) audit conducted in October 2021, the Alberta Insurance Council continues to levy sanctions against agents who failed to respond to demands for information when the Council sought to verify that the CE credits declared by agents on their licensing applications were correct. Auditees were selected at random and asked to provide proof of their CE credits. In all cases, the Council emailed the demand for information, followed up with two more reminder emails and a phone call, and sent a final reminder email before the information was required. In the first case, Jason Ince, a general insurance level 1 agent since 2016, requested an explanation as to why his certificate of authority was suspended before then providing the required information. "The agent did respond, but it was outside of the period set out in the demand," the decision states. Ince was fined \$750. In a second case, new agent Aditya Deosthale, licensed from March until November 2021 as a general insurance level 1 agent, was fined \$1,000 when he failed to respond to the regulator altogether. "The agent has not responded in any meaningful way and the Council believes that a significant penalty must be assessed to send a strong message to not only the agent, but to all licensees," they write. Earlier this month, Insurance Portal reported on other fines levied by the Alberta council for CE reporting violations.

Read Story (Subscription Required): [https://insurance-portal.ca/life/alberta-council-continues-levying-continuing-education-audit-sanctions/?utm\\_source=sentinblue&utm\\_campaign=daily\\_complete\\_202203-24&utm\\_medium=email](https://insurance-portal.ca/life/alberta-council-continues-levying-continuing-education-audit-sanctions/?utm_source=sentinblue&utm_campaign=daily_complete_202203-24&utm_medium=email)

## DIVERSITY/INCLUSION/FIGHTING SYSTEMIC RACISM NEWS

### What Is Lost When Universities Self-Censor

*Opinion By Debra Soh, Special To The Globe and Mail, March 21, 2022. Debra Soh is a sex neuroscientist, the author of The End of Gender and the host of The Dr. Debra Soh Podcast.*

[https://www.theglobeandmail.com/opinion/article-what-is-lost-when-universities-self-censor/?utm\\_medium=email&utm\\_source=Globe%20Opinion&utm\\_content=2022-3-21\\_17&utm\\_term=What%20is%20lost%20when%20universities%20self-censor&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeFJOJkTb](https://www.theglobeandmail.com/opinion/article-what-is-lost-when-universities-self-censor/?utm_medium=email&utm_source=Globe%20Opinion&utm_content=2022-3-21_17&utm_term=What%20is%20lost%20when%20universities%20self-censor&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeFJOJkTb)

A recent opinion piece in The New York Times spoke to the ideological intolerance and accompanying self-censorship that has crept its way into many people's lives. The author, a college senior at the University of Virginia, described how students must "hold back – in class discussions, in friendly conversations, on social media – from saying what [they] really think," when discussing subjects like diversity training, racial justice, and gender. It is only when the author is quite literally behind closed doors, speaking in hushed tones with her professors and friends, that ideas can freely circulate, according to the piece.

It's a hostility I know well.

Open dialogue used to be the hallmark of academic conversations and the purpose of pursuing higher education. Instead, I constantly hear from students about how they refrain from asking questions or offering their opinions out of fear that they will anger their peers and alienate their professors. There is a quiet understanding that failing to regurgitate certain pre-approved leftist platitudes will bring about disaster in the classroom and beyond.

A survey by the Foundation for Individual Rights in Education and RealClearEducation found that about four in five university students report self-censoring at least some of the time, and roughly one in five students say they do it often. These effects were found regardless of one's identity markers, including race or sexual orientation.

The problem affects students and academics across the political spectrum, but it is disproportionately felt by right-leaning individuals. This is because left-leaning professors tend to outnumber conservative professors on campus; in social sciences and humanities departments, which are primarily focused on cultural politics and activism, left-leaning professors dominate at a ratio of 14 to one.

The Center for the Study of Partisanship and Ideology found that more than half of conservative academics admit to self-censoring in their research and teaching, and 70 per cent report a departmental climate that is hostile to their beliefs. Political discrimination takes the form of excluding professors from hiring, funding, and social situations, like sitting together at lunch. It also normalizes attitudes about firing them for controversial or politically incorrect research findings.

These consequences are further amplified by university administrators and other professors who fail to defend academics when they are attacked for their work, deciding instead to remain silent or siding with the loud minority of students having a meltdown.

The fact that closed-mindedness is being rewarded throughout a system responsible for educating impressionable minds should be unsettling to anyone enjoying the benefits of living in a democracy. To make matters worse, critics on the political left will too often claim that concerns of self-suppression are overblown, missing an opportunity to use their platforms to advocate for a solution.

We rightfully frown upon discriminating against people based on characteristics such as race, sex, sexual orientation, and gender identity, yet it remains socially acceptable to exclude and demonize people for their political beliefs. This is not an issue confined to the loony fringes of the academic world, but something that affects everyday people in the workplace, as well.

According to a Cato Institute poll, nearly one-third of Americans say they worry about losing job opportunities or being fired if their political opinions become known. This self-censorship affects people across the political spectrum, but is again particularly pronounced among conservatives (77 per cent say they feel prevented from saying things they believe) and highly educated people (44 per cent of Americans with a post-grad degree say they fear losing their job or missing out on opportunities if their political opinions became known).

Ideological dissenters are not the only ones harmed by this illiberalism. Students who don't fear unwanted consequences for their opinions are also adversely affected. Completing several years or degrees in an academic setting without having to seriously contend with a different point of view reinforces the false perception that the affirmed, often hyper-progressive values are, by default, correct. It impedes one's ability to reconcile that people of different political persuasions or opinions are still fellow humans and thus worthy of respect.

After all, some of the most interesting and inspiring conversations can flourish from disagreement. Students who are shielded from these exchanges miss vital opportunities to refine their critical thinking skills and better understand the world we live in. Instead, our universities are allowing them to languish in a fantasyland in which adhering to popular opinion, and ignoring all others, warrants praise, ascendancy, and immunity from criticism.

## NEWS ABOUT/FROM CAFII MEMBERS AND/OR PARENT COMPANIES

### National Bank Transfers Group Insurance Operations To HUB

*By Alain Castonguay, Insurance Portal, March 23, 2022*

In a press release issued on March 17, HUB International Quebec announced the signing of a strategic agreement under which National Bank Insurance Firm (NBIF) will transfer its group insurance activities to HUB. “The group insurance services of National Bank Insurance Firm will be a major asset for our practice and our growth strategy primarily in Quebec. We are thrilled to welcome colleagues that are so dedicated to customer service to our team,” says Stephen Blais, President and CEO of HUB International Quebec. “This strategic partnership with HUB for group insurance will give our clients across Canada access to an extensive suite of products and services through an even larger pool of resources and experts,” added Peter D. Thompson, President of National Bank Insurance and National Bank Insurance Firm. National Bank customers will continue to have access to these group insurance services through HUB International Quebec, said Marie-Pierre Jodoin, Senior Manager, Public Affairs at National Bank. Asked how many employees would be affected by this transfer and for details on the group insurance premium volume at NBIF, Jodoin had nothing to add to the information in the press release. HUB did not respond to Insurance Portal’s request for clarifications. National Bank Insurance Firm states on its LinkedIn page that for more than 25 years, “it has been ranked as one of the largest multidisciplinary insurance firms in Canada.” The firm “has strong business ties with all of Canada’s largest insurers and we serve more than 200,000 clients,” it adds. National Bank Insurance’s group business was previously overseen by the subsidiary National Bank Life Insurance Company, which offers individual life and health insurance and group insurance products in Canada. National Bank is one of the leading banking institutions in Quebec and the sixth largest in Canada, with 2.4 million customers. HUB is a full-service insurance broker and financial services firm that employs 400 people in Quebec. It provides risk management, insurance employee benefits, retirement and wealth management products and services. This transaction is the second announced by HUB International in the past week. On March 14, the brokerage giant announced that it acquired an Ontario-based life and health insurance firm.

Read Story (Subscription Required): [https://insurance-portal.ca/economy/national-bank-transfers-group-insurance-operations-to-hub/?utm\\_source=sendinblue&utm\\_campaign=daily\\_complete\\_202203-24&utm\\_medium=email](https://insurance-portal.ca/economy/national-bank-transfers-group-insurance-operations-to-hub/?utm_source=sendinblue&utm_campaign=daily_complete_202203-24&utm_medium=email)

## Sun Life On Verge Of \$400 Million Indonesian Expansion

### *The Canadian Insurer Is Said To Be In Talks To Bolster Bancassurance Arrangement*

*By Manuel Baigorri and Elffie Chew, Bloomberg, March 24, 2022*

[https://www.wealthprofessional.ca/business-news/sun-life-on-verge-of-400m-indonesian-expansion/365185?utm\\_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm\\_medium=20220324&utm\\_campaign=WPCW-MorningBriefing-20220324&utm\\_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8](https://www.wealthprofessional.ca/business-news/sun-life-on-verge-of-400m-indonesian-expansion/365185?utm_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm_medium=20220324&utm_campaign=WPCW-MorningBriefing-20220324&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8)

Sun Life Financial Inc. is nearing an agreement to expand its partnership in Indonesia with Malaysian lender CIMB Group Holdings Bhd., according to people with knowledge of the matter.

CIMB, which owns a 91.5% stake in Indonesia's PT Bank CIMB Niaga, is in advanced talks with Sun Life over the so-called bancassurance deal in the Southeast Asian country, the people said. Under such an agreement, an insurer typically pays an upfront amount to sell its products in the bank's branches. A pact could be valued at about \$400 million, said the people, who asked not to be identified as the process is private.

CIMB was considering renegotiating terms of its bancassurance partnerships in Indonesia, including its arrangement with Hong Kong-based insurer AIA Group Ltd., Bloomberg News reported in October. The expanded Sun Life deal is poised to take over the AIA partnership with CIMB, one of the people said.

An enhanced partnership could ensure Sun Life's presence in Indonesia, which has about 274 million people. The Canadian insurer has had a bancassurance deal with CIMB in Indonesia since 2009. Sun Life took control of PT CIMB Sun Life in 2016.

The Malaysian lender and Sun Life are finalizing details of a deal and talks could still fall apart, the people said.

Sun Life actively looks for opportunities that add scale, a representative said in response to Bloomberg queries, declining to comment further. A representative for CIMB declined to comment, while a representative for Bank CIMB Niaga didn't immediately respond to requests for comment.

## Desjardins Invests \$3.2 Million Towards Road Safety Initiatives

*By Lyle Adriano, Insurance Business Canada, March 24, 2022*

[https://www.insurancebusinessmag.com/ca/news/auto-motor/desjardins-invests-3-2-million-towards-road-safety-initiatives-399896.aspx?utm\\_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm\\_medium=20220324&utm\\_campaign=IBCW-MorningBriefing-20220324&utm\\_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8](https://www.insurancebusinessmag.com/ca/news/auto-motor/desjardins-invests-3-2-million-towards-road-safety-initiatives-399896.aspx?utm_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm_medium=20220324&utm_campaign=IBCW-MorningBriefing-20220324&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8)

To help Canada achieve its road safety goals, Desjardins Group is investing \$3.2 million into initiatives spearheaded by Canada's leading non-profits.

Through the investment, the insurer will work closely with the non-profit groups Parachute, Traffic Injury Research Foundation, and Arrive Alive to increase safety awareness, educate, and develop solutions to help save lives and prevent injury.

"This investment of \$3.2 million is the largest commitment we have made towards road safety. It is a concrete example of how Desjardins is directly supporting the well-being of its members, clients, and communities," said Desjardins Group president and CEO Guy Cormier. "We are proud to partner with these great organizations to support the Decade of Action for Road Safety."

The Decade of Action for Road Safety is an initiative jointly launched by the UN and WHO, which sets a target of preventing at least 50% of road traffic deaths and injuries by 2030. The WHO had estimated that about 1.3 million people die world-wide each year from road crashes, while millions more suffer from non-fatal injuries.

"We must act to keep Canadians safe on our roads; this investment is a testament to our commitment to supporting drivers and creating safer communities," said Desjardins General Insurance Group president and chief operating officer Valérie Lavoie. "We need to do everything we can to work with road users to adopt safer habits if we want to see real change on our roads. Because one injury, one death, is one too many."

According to data from Transport Canada, the economic burden of collision-related injuries and deaths in Canada is more than \$3.6 billion a year.

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## Manulife Appoints New Group Benefits Leader

*By Insurance Portal Staff, March 22, 2022*

Ash Desai will be Manulife Canada's new Head of Group Benefits, announced Mike Doughty, President & CEO, Manulife Canada, in a memo issued on March 21. Desai previously worked with Shoppers Drug Mart for more than 20 years – most recently as Executive Vice President, Pharmacy and Healthcare.



"His experience and in-depth knowledge of the evolving Canadian healthcare ecosystem – and his success in leading Shoppers' transformation from a traditional drug store chain into a customer-centric, multi-dimensional healthcare provider – make him well-suited for the direction we're evolving our group benefits business in," stated Doughty in the memo. "Ash's innovative thinking, customer-first mindset, and proven track record of delivering on commitments is the perfect combination to help our teams continue transforming into a digital customer leader focused on providing positive health outcomes for our clients," he added. Desai is a pharmacist who studied at the University of Toronto. He will officially begin his new role at Manulife Canada on April 4.

Read Story (Subscription Required): [https://insurance-portal.ca/life/manulife-appoints-new-group-benefits-leader/?utm\\_source=sendinblue&utm\\_campaign=daily\\_complete\\_202203-24&utm\\_medium=email](https://insurance-portal.ca/life/manulife-appoints-new-group-benefits-leader/?utm_source=sendinblue&utm_campaign=daily_complete_202203-24&utm_medium=email)

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## Woman Outraged That CIBC Job Application Suggests Traditional Regalia For Video Cover Letter

*Indigenous Group Creates Questions For Bank In Effort To 'Remove Barriers' In Application Process*

*By Caroline Barghout and Kimberly Ivany, CBC News, March 21, 2022*

<https://www.cbc.ca/news/gopublic/indigenous-cibc-job-applicants-traditional-regalia-1.6389541>

Christine Paquette was scrolling through an online job site when she came across a posting looking to recruit Indigenous people for customer service jobs at CIBC.

The 21-year-old Ojibway and Métis woman works as a part-time receptionist at an esthetics salon and was hoping to find a second job, one that could lead to a possible career.

"It seemed kind of like a good way to get my foot in the door," Paquette said in an interview with Go Public from her home in Winnipeg.

Her fluent French and work experience made Paquette think that a banking job could be a good fit for her — until she started going through the questions in the online application.

"It said along the lines, 'Please explain, like, your favourite tradition or your favourite story,'" Paquette said. "I was like, 'Huh, that's a little odd thing to be asking.' ... How is a traditional story going to help me excel in, like, the role of a bank teller?"

Paquette continued with the application, even though that question didn't sit well with her. But she didn't get very far after that.

"That was, like, the appetizer," she explained.



The questions continued: "How would you describe your communication skills? TIP: Why don't you show us instead?" the application read.

It went on to encourage Indigenous applicants to let their personality shine in a video cover letter and "to write a song, poem, dress in traditional regalia or bring in back-up dancers!" as part of the video submission.

"I was like, OK, that's enough, that's all I need to see," Paquette said.

"I want you to prove to me how Indigenous you are," she said. "That's how I took it."

Like many businesses across Canada, CIBC told Go Public that it is committed to taking steps to ensure that its workforce reflects the communities where its employees live and work. But experts in the field of Indigenous recruitment strategy say that the bank's job application — and Christine's experience — is a good opportunity for companies to learn better practices when pursuing diverse workplaces.

### **The Sacredness Of Regalia**

Paquette says that the question asking her to share her "favourite Indigenous tradition/story" brought up a wide range of emotions.

She says her grandmother went to a residential day school and was made to be ashamed of her heritage, so she didn't pass down any traditions to her daughter, Christine's mother — who in turn couldn't teach Christine.

"How are you going to go on and ask me to share my favourite story or tradition when ... settlers and, like, residential schools taught us that it's not OK?" Paquette said. "To be asking Indigenous people to share their favourite story or their favourite part of their culture that they don't even have access to anymore is really insensitive."

Paquette also thought it wasn't appropriate for CIBC to suggest that she dress in traditional clothing as part of the application.

Go Public showed the CIBC application to experts in Indigenous recruitment work.

Patricia Baxter is a member of Sheguiandah First Nation and a board member with Indigenous Works, a non-profit organization that promotes inclusion and engagement of Indigenous people in Canadian workplaces. The group consults with a wide variety of companies across the country, including McDonald's, Bell Canada, and the Canadian Broadcasting Corporation.

Baxter says that for a professional position within a financial institution, she doesn't see the purpose of the question.

"What many Canadians don't realize is that regalia isn't just traditional clothing," she said. "It's a right to wear that clothing, and it's a responsibility on how you use that clothing.... It's very sacred and it's attached to ceremony. So it's not something you just put on."

## CIBC Consults Indigenous Group

Paquette says she was so upset by the questions that she decided to post her concerns to CIBC on Twitter.

She says she was surprised by the response. The bank said it has been working with a not-for-profit Indigenous organization, Our Children's Medicine (OCM), and that the questions that offended Paquette had actually been designed in consultation with Indigenous community leaders and elders.

"The purpose of these questions is to help remove barriers that may exist as part of a traditional job application process by showcasing transferrable skills and potential, while giving Indigenous candidates the opportunity to share stories that are important to them," CIBC said in a Twitter response to Paquette.

"We encourage candidates to simply say 'prefer not to answer' if they ... don't feel comfortable with any specific questions."

After Paquette shared her thoughts on social media, the regalia reference was removed from the CIBC application.

Go Public contacted the bank to ask more about the thought process behind the questions.

"At CIBC, we are committed to taking steps to ensure our workforce reflects the communities where we live and work and to removing barriers that may exist through traditional job application processes," Trish Tervit, CIBC'S director of public affairs, wrote in an emailed statement.

Tervit said CIBC's relationship with OCM has been instrumental in creating relationships with First Nations, Métis, and Inuit job-seekers and that the bank has hired more than 70 Indigenous people through its Indigenous recruitment program.

What CIBC didn't say is that OCM wrote the questions on the application.

Go Public contacted OCM. In a statement, the organization confirmed that the questions were created "in consultation with Indigenous elders, knowledge keepers, and other members of the community."

The statement, sent to Go Public from one of the group's managers, Kelly Hashemi, said that OCM's application process "is crafted to allow hiring managers to identify lived, cultural, and transferable skills which get lost during a traditional 'corporate' application and interview process."

OCM said that it's a registered charity in Toronto that works with employers to "implement our hiring process at their companies and create action plans to learn from, engage with, and attract talent from the Indigenous community."

## 'A Learning Experience'

An expert who spoke to Go Public says the situation is an opportunity for all businesses in Canada — not just non-Indigenous groups — to learn something and to recognize that any organization can make a mistake.

"Just because you're an Indigenous person, Indigenous organization, or Indigenous company doesn't mean you've got some magical perspective on everything," said Kelly Lendsay, who is Cree and Métis, and president and CEO of Indigenous Works, based in Saskatoon.

Lendsay says recruiters should ask open-ended questions, such as, "Tell me something you're proud of," and then leave it up to applicants to bring up stories about their culture or experience if they choose.

"Someone might say, you know, 'I'm really proud of the fact that I chair the food bank,'" Lendsay said. "Another person says, 'I'm really proud of the fact that I've reconnected with my culture to learn powwow dancing. I'm a fancy dancer.'"

While he commends the efforts of CIBC and OCM to help Indigenous people enter the banking sector, Lendsay says there's room to grow.

"They're obviously making good efforts here. But we have to listen to this, to Christine, and take that feedback and make the changes," Lendsay said. "We don't want employers to be turned off by ... these stories. Let's use it as a learning experience."

## Strategy In Action

More than a decade ago, Calgary-based organization ECO Canada consulted with Indigenous Works — then called the Aboriginal Human Resource Council — to create a concrete strategy to break down barriers faced by Indigenous people looking to enter the workforce, particularly in the environmental sector.

The organization launched a weeks-long program called BEAHR, available to Indigenous community members looking to learn new skills in order to boost their chances of finding employment in that field. More than 4,000 participants from over 250 Indigenous communities across Canada have graduated from the program since its inception, and it's caught the attention of employers across the country looking to develop their own recruitment policies.

"It's a very complex issue, and it's an issue where cultural sensitivity is very important," said Yogendra Chaudhry, ECO Canada's vice-president of professional services.

When it comes to job applications, Chaudhry says, the process should have a consistent set of questions for both Indigenous and non-Indigenous groups.

"If you design two separate sets of questions ... then you're not looking at the inclusion part," he said. "You're still working with two separate systems and then trying to integrate the workers."

Chaudhry says his organization is focused on creating meaningful and long-term employment, rather than looking at plans to create a diverse workplace as one-off opportunities or PR strategies.

As for Paquette, she says she supports the idea of companies, such as CIBC, investing in diversifying their workforce. But she says the only questions related to an applicant's Indigeneity should be whether the person identifies as First Nations, Métis, or Inuit. The rest, she says, should be left out of the hiring equation.

"I think it's great to encourage Indigenous people to show off their culture and be who they are," Paquette said. "But to ... ask them to do it just for you to land an interview, I don't think that was appropriate at all."

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

### **Finally Booking That Long-Delayed Vacation? Travel Insurance Now Covers COVID-19 As Well As Trip Cancellations**

*Not All Travel Insurance Policies Offer The Same Coverage, Says One Expert.*

*By Josh Rubin, Toronto Star, March 23, 2022*

[https://www.thestar.com/business/2022/03/23/finally-booking-that-long-delayed-vacation-travel-insurance-now-covers-COVID-19-as-well-as-trip-cancellations.html?source=newsletter&utm\\_content=a04&utm\\_source=ts\\_nl&utm\\_medium=email&utm\\_email=6D73923380F292A40DC042B455F0FDE3&utm\\_campaign=teve\\_113913](https://www.thestar.com/business/2022/03/23/finally-booking-that-long-delayed-vacation-travel-insurance-now-covers-COVID-19-as-well-as-trip-cancellations.html?source=newsletter&utm_content=a04&utm_source=ts_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=teve_113913)

It's been three years since you've gone on a summer vacation, thanks to COVID-19.

Now, with pandemic-related travel restrictions falling away, you're considering a trip to California or finally taking that dream vacation to Europe. But you're still a bit gun-shy, thanks to Omicron and its variants spreading around the globe.

You're not alone, according to travel insurance experts, who say would-be travellers are calling in droves ahead of April 1, when testing requirements for vaccinated people flying back into Canada will be dropped.

"We've never really had anything like this, where people have been basically stuck in place for so long. People are just aching to travel again," said Tanisha Kishan, a travel insurance expert at Ratesdotca, and chartered insurance professional.

According to data from Ratesdotca, the day after the federal government announced it was dropping the remaining testing requirement, travel insurers saw interest soar, with a 17 per cent rise in the number of quotes compared to a typical day.

With Omicron variants still spreading, and two years of on and off lockdowns, travellers are wary — not just of catching COVID-19, but of having their trips cancelled, either by airlines, or government restrictions, Kishan said.

“Things can change really quickly, so people would really rather err on the side of caution,” said Kishan.

The average quote for travel insurance for a family of four travelling to Mexico in the first quarter was \$309, according to Ratesdotca, while the average for a trip to the U.S. was \$233.

Veteran insurance broker Marty Firestone said many potential travellers are reassured to find out that they’re now able to get coverage in case they get COVID-19 while travelling, something that wasn’t available earlier during the pandemic.

“You have to be fully vaccinated to be covered for COVID-19. That’s a caveat. But having said that, you can be covered for care, and all the attention and medical needs, including getting you flown back home if that’s one of the requirements,” said Firestone, president of TravelSecure.

Still, says Firestone, the devil is indeed in the details — not all policies offer the same amount of coverage. And that’s especially the case for policies included when you buy your trip with your credit card, says Firestone.

Medical issues — even non-COVID-19 ones — often end up not being covered by credit card-issued insurance policies, Firestone says. And you wouldn’t know that until well after you’d submitted your bill.

Credit card insurance should not form the foundation of your travel insurance, whether it be cancellation, medical or interruption. I hate to say it, but you get what you pay for,” said Firestone, adding that credit card travel insurance is typically underwritten — confirmed by the insurer — after a claim is made.

“They’ll underwrite it at time of claim and go ‘oh, no no. You had your blood pressure meds changed a week before you went away. We’re not covering that heart attack, you weren’t stable.’ Well how did I know that? So it’s best to purchase a product that is underwritten at time of application as opposed to time of claim,” said Firestone.

One thing that won’t be covered with any policy you buy, though, is if you cancel the trip because COVID-19 numbers at your destination are rising.

“COVID-19 is a known cause with every insurer, and you cannot cancel because ... you don’t want to go to that country because their case count is high. It 100 per cent will not be covered,” said Firestone.

Some travellers, said Firestone, are also concerned about booking a trip to Europe right now, because of fears that Russia’s invasion of Ukraine could spark a wider conflict. If it does, booking sooner — with insurance — is actually the safer move, financially, said Firestone.

Countries neighbouring Russia or Ukraine, such as Poland, Lithuania, or even Finland aren't currently subject to an official travel advisory from the Government of Canada. If that changes, said Firestone, getting cancellation or trip interruption insurance would be a non-starter.

"If you're booking the Baltic states, you'd better book it before there's an advisory because otherwise you're too late to get coverage," said Firestone.

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## Canada To End Pre-Arrival COVID-19 Testing Rule For Fully Vaccinated Travellers

*By Marieke Walsh and Eric Atkins, The Globe and Mail, March 16, 2022*

[https://www.theglobeandmail.com/politics/article-canada-to-lift-pre-entry-COVID-19-testing-requirement-for-fully/?utm\\_medium=email&utm\\_source=Sightseer&utm\\_content=2022-3-20\\_9&utm\\_term=Canada%20to%20end%20pre-arrival%20COVID-19%20testing%20rule%20for%20fully%20vaccinated%20travellers&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHCOx7MiReEefJOJkTb](https://www.theglobeandmail.com/politics/article-canada-to-lift-pre-entry-COVID-19-testing-requirement-for-fully/?utm_medium=email&utm_source=Sightseer&utm_content=2022-3-20_9&utm_term=Canada%20to%20end%20pre-arrival%20COVID-19%20testing%20rule%20for%20fully%20vaccinated%20travellers&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHCOx7MiReEefJOJkTb)

Canada will end its pre-entry COVID-19 testing requirement for all fully vaccinated travellers in two weeks after facing intense pressure from business and tourism groups to ease border restrictions.

A federal source said the rule will be lifted on April 1, but that on-arrival random testing will remain in effect to track new variants. The Globe and Mail is not identifying the source because they were not permitted to disclose government plans.

People who travel internationally risk getting stuck abroad if their pre-arrival test is positive under the current rules. The coming change won't help families returning home in the March break travel rush, who will still need to get tested before their arrival in Canada.

Business and tourism groups say the testing requirement has taken Canada out of the running as a destination for vacation and business travel. Countries such as Britain have already removed any testing requirements but the United States still requires a negative antigen test for vaccinated travellers who arrive in the U.S. by air.

Canadian Chamber of Commerce president Perrin Beatty said the expected change is great news for an industry that has lost an enormous amount of business because of the pandemic. In an interview from Dubai, where he was travelling for business meetings on Wednesday, March 16, Mr. Beatty said the change will ensure that Canada is again an option for big industry events and other travel.

"This will help to level the playing field for us and it gives hope that we'll be able to salvage this tourism season even if we lost the last one."

Transport Minister Omar Alghabra, Health Minister Jean-Yves Duclos, and Tourism Minister Randy Boissonnault will formally announce the change on Thursday, March 17.

Currently, fully vaccinated travellers are required to present proof of a negative test result from a professionally administered antigen test. The antigen test requirement replaced the rule for a more costly and time-consuming molecular test in February. In the past month, the government also lifted its advisory against non-essential travel and ended the mandatory on-arrival test and isolation requirement for vaccinated individuals.

The government defended introducing those rules, and keeping them in place for much of the winter, because the Omicron wave also drove a spike in breakthrough infections. Border testing of fully vaccinated people had a positivity rate of 0.2 per cent in the fall. That shot up to 9.3 per cent in early January but by the end of February had fallen again. The most recent numbers from the Public Health Agency of Canada show positivity among vaccinated travellers was at 1.4 per cent at the end of February.

Last week, the Canadian Travel and Tourism Roundtable urged the federal government to remove the pre-entry testing requirement, which it called a “non-science-based” obstacle to international travel.

Airlines opposed the testing requirements as bad for business and a hurdle to a recovery in seat sales two years into the pandemic. And travellers complained about the logistical difficulties, time constraints, and expense of obtaining the tests.

Demand for air travel plummeted beginning in March 2020, as the pandemic took hold around the world. Most airlines grounded their fleets as governments closed borders, and imposed testing and quarantine requirements on those who did travel. Lately, Canadian airlines have been rehiring employees and adding routes for the coming months, as travellers show they are eager to take vacations and visit family and friends.

“I can hear a collective sigh of relief across the country,” said Barry Prentice, a transportation professor at the University of Manitoba.

Given the prevalence of COVID-19 in Canada and the rest of the world, Professor Prentice said the tests had lost their ability to guard against new outbreaks. “It’s not like anybody’s going to bring anything new to us that we don’t already have,” Professor Prentice said.

However, one of the reasons why public health experts championed the restrictions at the border was to slow or prevent the arrival of new variants of COVID-19.

The airline industry, which has lobbied for Canada to relax its COVID-19 border rules, welcomed the news of the government’s pending announcement. Brad Cicero, a spokesperson for Toronto’s Porter Airlines, said it “will be a significant improvement for all travellers by making entry to Canada much simpler and less costly.”

“Business travellers can also realistically plan same-day trips to key nearby markets in Boston, Chicago, and New York that we serve from Toronto. This is logistically difficult with existing testing requirements,” he said.



Air Canada spokesperson Peter Fitzpatrick said Canada's largest airline cheers any move that removes restrictions and encourages travel without compromising safety.

"This would benefit not only carriers but also the entire tourism and hospitality industry, which is a key economic driver in Canada," he said.

Stephen Jones, chief executive officer of Flair Airlines, called Ottawa's move a "significant milestone in what we hope will be the end phase of COVID-19."

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## COVID-19 Restrictions Are Lifting, But Unvaccinated Canadians Still Can't Board Planes Or Trains

*Some Unvaccinated Canadians Question Why Federal Government Still Maintains Mandate*

*By Sophia Harris, CBC News, March 23, 2022*

<https://www.cbc.ca/news/business/unvaccinated-travel-canada-1.6393668>

Because she's unvaccinated against COVID-19, Tamika McIntosh of Brampton, Ontario wasn't allowed to board a plane to fly to Jamaica last month to attend her grandfather's funeral.

Now, McIntosh combs the news daily for any indication as to when Canada might lift its vaccine mandate for travellers so she can finally go to Jamaica and pay her last respects.

"You don't get the closure when you don't get to physically be there to say goodbye," said McIntosh. "Until I physically get to go to his grave site and spend some time there, that void will always be open."

Canada's vaccine mandate — which took effect in November 2021 to boost vaccination rates — prevents unvaccinated Canadians from boarding a commercial plane or train in Canada to both domestic and international destinations. Now that COVID-19 restrictions are fast disappearing, some unvaccinated Canadians question why the federal government still maintains the mandate.

"I don't think it's fair," said McIntosh. "I don't have mobility rights. I'm still stuck in a country and I can't leave."

Although COVID-19 vaccines available in Canada have been deemed safe and effective by Health Canada and other regulators, McIntosh still has reservations about getting the shot.

"I just feel like I have the right to choose," she said.

### Provinces Dropping Most Vaccine Mandates

More than 85 per cent of Canadians aged five and older are now fully vaccinated.



Meanwhile, following a decline in COVID-19 cases after the Omicron wave, Canada's provinces are dropping most or all of their vaccine mandates. That means that unvaccinated people can return to venues such as restaurants, gyms, and hockey games.

They are also welcome in many countries such as England, Ireland, Iceland, and Norway, which have dropped all of their COVID-19 travel restrictions. Other countries, such as Greece and Jamaica, allow unvaccinated travellers to enter with a negative COVID-19 test.

The Canadian government isn't "paying attention to the things that are going on in other countries," said Kathy Neudorf of Langley, B.C., who is also unvaccinated and eager to travel.

"I don't have the freedom to come and go as I choose ... I can't even go across to Quebec or something, because I can't get on a plane."

### **Global COVID-19 Resurgence Could Delay Plan**

Canada's Chief Public Health officer, Dr. Teresa Tam, said Ottawa is reviewing its vaccine mandates for both travellers and federal workers, with an eye to dropping them. But she suggested the current resurgence of COVID-19 cases globally could delay that plan.

"The potential for the Omicron resurgence, particularly the subtype BA.2 can still occur. So I think this is just waiting to see what happens with that situation," she said at a House of Commons health committee meeting on Monday, March 21.

At the same meeting, Health Minister Jean-Yves Duclos offered no timeline for ending federal vaccine mandates, but said the decision will be based on a number of factors including COVID-19 case numbers, waning immunity, and vaccination rates.

Although Canada's vaccination rate is high, Duclos noted that less than 60 per cent of Canadian adults have got their booster shot.

"We need more than that to protect against Omicron and future variants," he said.

Currently, Canadians do not need a booster shot to qualify as fully vaccinated.

### **Many Who Are Vaccinated Still Get COVID-19, Expert Notes**

Some medical professionals say it's time for Canada to rethink its vaccine mandate for travellers.

Infectious disease physician Dr. Zain Chagla points out that many people who got vaccinated also got COVID-19.

"Knowing that two doses of vaccine likely don't prevent a lot of transmission, it really does start poking holes in the fact that this mandate is meant to [prevent] transmission," said Chagla, a physician at St. Joseph's Healthcare in Hamilton, Ontario.

He encourages people to get vaccinated, as data shows that vaccines can help prevent serious illness and death from COVID-19.

But Chagla said now that the provinces have dropped their vaccine mandates, it would make sense for the federal government to follow suit.

"Going on a domestic flight and sitting in the ... Scotiabank Centre for a Raptors game — the risks are not that far off," he said. "But one of those events requires a proof of vaccine mandate."

### **Unvaccinated Pose A Greater Risk Of Infecting Others: Epidemiologist**

Epidemiologist Nazeem Muhajarine takes a different stance. He argues that the vaccine mandate for travellers should remain until the majority of the global population is fully vaccinated.

He said that although vaccinated people can still get COVID-19, the unvaccinated pose a greater risk of infecting others, because they can carry the virus for longer.

"They will be shedding the virus, more of it for a longer time, which actually means that they will be more effective transmitters of the virus to others," said Muhajarine, a professor of community health and epidemiology at the University of Saskatchewan, and a member of the federal government's Coronavirus Variants Rapid Response Network.

Muhajarine also said that it could be problematic if Canada were to drop the vaccine mandate, and then reinstate it at another time, if the pandemic worsens.

"Trying to re-introduce it is awkward, and it is never good policy," he said. "People are confused."

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## **Canada's Travel Restrictions Could Be Put Back Into Place As The COVID-19 Situation Changes**

*By Narcity, March 18, 2022*

[Canada's Travel Restrictions Could Be Put Back Into Place As The COVID-19 Situation Changes \(msn.com\)](#)

With new changes to Canada's travel restrictions set to come into effect, people are being reminded that the measures can be put back into place.

After it was announced on March 17 that the pre-entry COVID-19 test requirement is being dropped for fully vaccinated travellers as of April 1, 2022, federal government officials were asked if now is the right time to ease the rules and if restrictions could be re-introduced.

Health Minister Jean-Yves Duclos said it's possible for travel measures to be put back in place because the government will keep following the COVID-19 situation and any adjustments to the rules will be made as required, based on what happens domestically and internationally.

He also gave an explanation as to why the rule requiring a COVID-19 test before entering Canada is being eased.

"Over the last few weeks, we've seen a significant decrease in the rate of positivity of travellers entering Canada. That rate was almost 10% in January, which means that one out of 10 travellers in January entering into Canada was positive with COVID-19," Duclos said.

He noted that the rate was "significantly larger" than what was seen in early December and it has now fallen to about 1%.

However, the health minister also mentioned that the World Health Organization is reporting an increase in case counts globally and so the federal government will "keep monitoring the situation" internationally.

That includes using mandatory random testing of travellers on a regional and country-specific basis.

"If we see that we need to adjust measures, we will obviously do that," Duclos said.

He said the government is taking that approach to be "mindful" of how important it is to focus on the health and safety of everyone.

With the change to the pre-entry test rule that comes into effect on April 1, 2022, proof of a negative PCR or rapid antigen test won't be required for fully vaccinated travellers coming into the country by air or by land.

"Let us remember that all measures are subject to review," Duclos said. "We will continue to adjust them as the epidemiological situation here in Canada and abroad evolves."

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## Canadians Experience Lengthy Wait Times For Passports Due To Surge In Demand

*By Ben Cousins, CTV News, March 23, 2022*

<https://www.ctvnews.ca/canada/canadians-experience-lengthy-wait-times-for-passports-due-to-surge-in-demand-1.5831976>

Canadians anxious for international travel are facing some lengthy wait times for passports due to a surge in applications.

According to Employment and Social Development Canada, processing time for a passport is five business days for those applying in-person and 17 business days for those applying by mail.

"With the resumption of travel, Service Canada is experiencing an increase in passport applications across the country. Priority for appointments is given to clients with immediate travel needs based on their date of travel," Maja Stefanovska, a spokesperson with Employment and Social Development Canada, told CTV News Atlantic.

According to the department, 1.2 million passports have been issued since the start of April 2021, compared to the 363,000 passports that were issued from April 2020 to the end of March 2021. Both of these figures are still far off from pre-pandemic levels, when Service Canada processed 2.3 million passports between April 2019 and March 2020, according to data provided to CTV News Winnipeg.

The surge in demand is leaving some travellers scrambling.

Ambreen Haroon is planning a trip to the United States for next month, but doesn't think her new passport will arrive in time.

"I have to postpone my trip, and my parents are very old and they're stressed out too by looking at everything coming back to them," she told CTV News Winnipeg. "They were expecting a passport at this time. It's so frustrating now."

Meanwhile in Halifax, Mark Robinson experienced long lines at his local Service Canada location as he tried to get a passport renewed in time for a trip to Disney in two weeks.

"Now we're in a bit of a panic to get it renewed before we go," he told CTV News Atlantic.

Lorn Sheehan, a professor with Dalhousie University's Rowe School of Business, said that with some travel restrictions lifting on April 1 -- when vaccinated travellers will no longer need to provide a negative COVID-19 test result upon re-entry to Canada -- people will be looking to get out there again.

"There's absolutely pent-up demand for travel," he said. "Travellers have been homebound for the last two years."

If desperate, Service Canada said anyone who needs a passport within two business days can visit the nearest Service Canada passport office, but must also bring proof of travel.

Proof of travel can consist of a travel ticket, a written declaration, an itinerary with proof of payment, or proof of a family emergency requiring immediate travel. The urgent passport comes at an additional cost of \$110.

## Westjet Sees 'Immediate And Dramatic' Jump In Bookings As COVID-19 Testing Requirement Ends

*By Amanda Stephenson, The Canadian Press, March 18, 2022*

[https://www.theglobeandmail.com/business/article-westjet-preparing-for-immediate-and-dramatic-rise-in-demand-as-COVID-19/?utm\\_medium=email&utm\\_source=Coronavirus%20Update&utm\\_content=2022-3-18\\_20&utm\\_term=Coronavirus%20Update:%20We%20can%e2%80%99t%20make%20COVID-19%20disappear.%20But%20we%20can%20make%20the%20pandemic%20history&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/business/article-westjet-preparing-for-immediate-and-dramatic-rise-in-demand-as-COVID-19/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2022-3-18_20&utm_term=Coronavirus%20Update:%20We%20can%e2%80%99t%20make%20COVID-19%20disappear.%20But%20we%20can%20make%20the%20pandemic%20history&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

WestJet Airlines Ltd. is preparing for an “immediate and dramatic” uptick in demand in the wake of the government of Canada’s decision to remove pre-entry COVID-19 testing requirements for vaccinated travellers.

Ottawa announced on Thursday, March 17 that as of April 1, travellers arriving in Canada by air, land, or water from any country no longer have to provide a negative COVID-19 test result to gain entry, as long as they’ve had at least two doses of an accepted vaccine.

The move comes after months of lobbying by the Canadian travel industry, which had argued that the requirement to seek out and pay for a rapid antigen test before boarding a flight home was an unnecessary barrier to family and business travel.

“Our view is that the desire to travel has remained throughout COVID-19, but it hasn’t translated into booking demand because of the restrictions that have been imposed on the industry,” said WestJet chief commercial officer John Weatherill in an interview on Thursday, March 17.

In February, the federal government announced that double-vaccinated air and land travellers no longer need to present a negative result from a molecular test, such as a PCR test, before departure for Canada.

The government also lifted a mandatory self-isolation requirement for unvaccinated children under 12 returning to the country, as well as a blanket travel advisory against trips abroad.

Mr. Weatherill said WestJet has seen a dramatic jump in bookings as a result of these changes, meaning that March Break is shaping up to be the airline’s busiest period since before the pandemic began.

“We are in some cases approaching the demand levels we saw in 2019, pre-pandemic, and that’s really encouraging for us. It’s going to be quite a busy spring break and spring travel season for us,” Mr. Weatherill said.

Earlier this week, WestJet announced that it will restore 94 per cent of its pre-pandemic routes in time for summer. Most notably, the airline is restoring and even adding capacity to its transatlantic schedules – adding increased service between Halifax and European destinations such as Paris, London, Glasgow, and Dublin; as well as non-stop service between Rome, Italy and WestJet’s home hub of Calgary.

Mr. Weatherill said WestJet's investments in its European network speak to the airline's confidence in what the removal of restrictions and barriers will do for travel demand this summer.

"That is the region for us right now that is booking the most quickly. We have the most bookings at this point, relative to pre-pandemic, in the European region," he said. "I think it's really about pent-up demand."

Many March Break travellers booked at the last minute this year, Mr. Weatherill said, a trend that has existed throughout COVID-19 and likely intensified in 2022 due to the rapid rise and fall of the Omicron variant.

"But I expect that as we recover from COVID-19, we'll see a reversal of that trend, and people will go back to a more normal booking curve," he said.

Still, Mr. Weatherill added that the pandemic has fundamentally changed the way airlines plan their networks and schedules.

"We learn a little more through each wave, and we've become much more flexible and adaptable," he said. "We've been able to adapt our schedule as required depending on what's occurring with travel restrictions or the virus itself and as we move forward, it's going to be the same."

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## 'Open For Tourism Again': Canada Eyes Recovery As COVID-19 Travel Rules Ease

*By Saba Aziz, Global News, March 20, 2022*

<https://globalnews.ca/news/8696241/canada-COVID-19-travel-rules-tourism/>

With Canada further easing COVID-19 restrictions at its borders, travel experts are seeing a surge in demand for international trips, but summer bookings for Europe are modest amid concerns about the ongoing Russia-Ukraine war.

Starting April 1, fully vaccinated travellers will not be required to show proof of a negative COVID-19 test upon entering Canada. The federal government had already eliminated the pre-arrival PCR test requirement last month, allowing travellers to show a rapid antigen test instead.

Beginning next month, neither will be needed for vaccinated travellers entering the country. However, they might still have to undergo random testing upon arrival, but won't have to quarantine while awaiting their results, the Public Health Agency of Canada announced on Thursday, March 17.

"It's a really positive step," said Richard Vanderlubbe, president of Tripcentral.ca.

In addition to avoiding the added cost and hassle of taking a test before boarding a plane, travellers won't have to worry about being stranded in a foreign country and extending their stay if they test positive for COVID-19 while abroad, Vanderlubbe said.

“It’s a big blocker for travel demand that’s gone now and we’ve seen a continuing rise in bookings and inquiries since then,” Vanderlubbe told Global News.

Even before the PCR test rule was scrapped late last month, travel in and out of the country was on an upward trend.

In February, more than 169,000 international visitors arrived from abroad at Canadian airports, representing an over 12-fold increase compared to the same time last year, according to Statistics Canada.

Among the foreigners that flew into Canada last month, 73,200 came from the United States and 96,100 from other countries.

Last month, Canadians also flew home in greater numbers compared to the same time last year, with Stats Can reporting a 10-times increase.

Martin Firestone, a travel insurance broker in Toronto, said the lifting of the testing requirement coupled with other measures announced in recent weeks is going to have a “huge effect on travel.”

He said insurance sales for the month of March are already higher than pre-pandemic levels in 2019.

“The bottom line is to all those traveling after April 1, now it’s a relief to not have to get tested to come back into the country,” Firestone told Global News.

The latest announcement is also being widely welcomed by the tourism sector still recovering from the economic devastation caused by the COVID-19 pandemic.

The Tourism Industry Association of Canada said dropping the pre-entry testing requirements for incoming travellers signals that the country is “open for tourism again.”

The Canadian Travel and Tourism Roundtable issued a similar statement on Thursday, March 17, lauding the government’s decision.

“This positive development will bring Canada into better alignment with other major countries, is a recognition that the Canadian travel and tourism industry has long been among the country’s safest, and brings the industry closer to a return to normal,” the group said.

The tourism industry has been among the hardest hit in Canada during the COVID-19 pandemic.

In 2020, Canada’s tourism sector lost 50 per cent of its revenue and nine per cent of its businesses — the worst year on record for the industry that also saw 900,000 workers lose their jobs — according to figures shared with Global News by Destination Canada.

It is estimated that the country suffered a loss of \$15,722 million in revenue from international tourism in 2020, with Ontario and British Columbia taking the biggest hit, a Destination Canada report showed.

As border measures are rolled back, Destination Canada expects visitors from the United States to spur recovery efforts, projecting 2.2 million American travellers flying into Canada and contributing \$2.3 billion to the Canadian economy this year.

“With restrictions lifting on April 1 and our U.S. spring and summer campaign set to launch on the same day, we are laser-focused on driving revenue back into tourism business across the country and we are ready to capture this enormous opportunity,” said Marsha Walden, CEO and president of Destination Canada.

Europe, along with the United States and Asia, are among the top tourist destinations for Canadians during summertime.

But with heightened tensions in Eastern Europe amid Russia’s invasion of Ukraine and the ensuing humanitarian crisis unfolding in the region, many are less eager to book, Vanderlubbe and Firestone said.

“The concern now, of course, is booking ahead for the summer and ... about Europe, especially Baltic states and cruises,” said Firestone.

### **Could Higher Oil Prices Lead To Higher Costs For Air Travel?**

With increasing fuel prices, there is also the possibility that the higher costs will have a trickle-down effect on ticket fares.

Vanderlubbe said those sitting on the fence and choosing the wait-and-see approach should book now before prices shoot up.

“Any spillover from the war in Ukraine into the destinations that Canadians typically travel to is unlikely,” he said.

“I would say for summer and anybody worried about Ukraine ... people shouldn’t second guess it and just get it booked.”

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## **Canadians Still Spending On Travel, New Cars Despite Red-Hot Inflation**

*By Julie Gordon, Reuters, March 22, 2022*

<https://globalnews.ca/news/8701099/inflation-canada-spending-pent-up-demand/>

Red-hot inflation has Canadians opening their wallets wider at the grocery store and gas pump, but that’s not stopping them from also spending on travel, new cars, and home improvements as pent-up demand outweighs cost pressures, at least for now.

Household consumption was the top contributor to Canada’s economic growth last year, according to official data, as consumers embarked on a historic spending spree. The Bank of Canada sees the binge continuing to drive the economy in 2022, even as it kicked off a tightening cycle this month.



But record mortgage debt and higher interest rates, coupled with the prices of everyday essentials rising at their fastest pace in three decades, risk putting a damper on all this spending, and that could curb economic growth.

Consumers, however, have shrugged off the spiraling prices so far and once again are ramping up their discretionary spending, according to interviews with retailers, car dealers, real estate agents, and economists.

“Canadians have solid balance sheets, they’ve racked up ample savings and, for the most part, confidence is holding up,” said Rannella Billy-Ochieng’, an economist at RBC Economics.

RBC has pegged excess savings in Canada as a result of the COVID-19 pandemic at more than C\$300 billion (\$238.5 billion), enough to help consumers hedge against the rising cost of living, said Billy-Ochieng’.

The Bank of Canada expects Canadians to draw down roughly C\$40 billion of those excess savings through the end of 2023. Consumer spending intentions hit their highest level on record in the fourth quarter of 2021, the central bank said.

The result will be a tsunami of consumer activity unleashed on the Canadian economy, assuming inflation – currently running at 5.7 per cent annually and set to go higher – is contained and geopolitical tensions do not broaden.

### **Cars And Trips**

At Sean’s Auto Sales in Ottawa, owner Sean Liu said consumers are clamoring for gently used cars despite record high fuel costs and hefty price increases.

“Sometimes I have two or three people fighting over one car,” Liu said.

The car buying frenzy is fueled by pent-up demand after months of low inventory due to a global semiconductor chip shortage, said Huw Williams of the Canadian Automobile Dealers Association. With car lots filling back up, Williams sees a surge in sales followed by more normal buying patterns.

Tourism has also benefited, with travel spending touching pre-pandemic levels for the first time in February, according to RBC’s consumer spending tracker.

“People are seizing the moment to travel,” said Susan Catto, head of publishing and production at Travelzoo Canada, adding that most of the would-be travelers are buying trips they can take right away.

Catto expects bookings to increase considerably as pandemic-related border restrictions ease.

Canadians took out record mortgage debt during the pandemic, sending house prices surging 52 per cent in just two years. With interest rates now rising, some 73 per cent of Canadians are concerned about the impact on their living expenses, according to an Angus Reid survey this month for accounting firm Grant Thornton.

Nearly half of respondents said they could not afford an extra C\$100 of debt payments per month.

"Some people have absolutely no financial room to spare," said Freida Richer, a partner at Grant Thornton.

Established homeowners, however, have more breathing room. Higher property prices mean they are willing to spend a lot more on renovating their homes than in pre-pandemic times, said Tim Priddle, co-owner of the WoodSource, a lumber and millwork shop in Ottawa.

But Priddle expects demand for large home renovations to cool later this year as spending priorities shift again.

"A lot of people in 2023 will probably say 'let's go on a holiday to Europe' rather than renovate the backyard," he said.

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## U.S. Booking Sites See Strong Demand For 2022 Travel

*By Doyinsola Oladipo, Reuters, March 18, 2022*

[U.S. booking sites seeing strong demand for 2022 travel \(msn.com\)](https://www.msn.com/en-us/travel/news/u-s-booking-sites-seeing-strong-demand-for-2022-travel/news-B11B11B1)

U.S. booking sites including Vrbo, Hopper, and KAYAK are seeing higher demand for spring and summer leisure travel as COVID-19 restrictions ease and travelers appear to be shrugging off added costs of plane tickets and road trips from rising fuel prices.

"We are seeing strong booking activity for spring break and the beginnings of a very strong summer," said Jamie Lane, VP of research at AirDNA, which tracks the daily performance of over 10 million properties on vacation rental firms Airbnb and Vrbo.

Oil has soared to over \$100 a barrel as Russia's invasion of Ukraine jolted global markets. But U.S. carriers including Delta Air Lines Inc, United Airline Holdings Inc, and American Airlines Inc this week reported a strong rebound in travel demand after the blip caused by the Omicron coronavirus variant.

AirDNA data said that the booking pace for travel in the northern hemisphere spring is 49% higher than this time last year, and 26% higher than pre-pandemic 2019.

"The rush to book summer vacation homes has further accelerated in 2022," said Vrbo in a statement earlier this month. The vacation rental booking platform reports demand for properties is already outpacing last summer by 15%.

"When reviewing the booking data, it's clear that Omicron was a bigger concern for travelers than rising fuel costs," said Dakota Smith, Chief Strategy Officer at Hopper, a travel booking app.

The app, which is popular among younger travelers, has seen a 50% increase in travel booking since the fourth quarter of 2021.

Airline carriers are counting on strong demand to deal with the rising fuel costs. Some airlines intend to pass along a majority of that increase to customers.

"As gas prices reach record highs, jet fuel prices may not be far behind... this summer travel season may be a pricey one," said Paul Jacobs, GM and VP of KAYAK North America. Flight prices were up 17% last week compared to the same week in 2019, according to KAYAK.

The rising fuel costs will have less impact on domestic and short-haul flights, though, and indications are that the pandemic-era preference from U.S. travelers for those trips is continuing, and may remain while the war in Ukraine drags on, said Hopper's Smith.

Hopper said U.S. bookings to Europe have dropped from 21% of Hopper's international bookings to 15% since February 12, with international bookings shifting toward Mexico, Central America, and the Caribbean. These locations now represent 61% of Hopper's international bookings, according to Smith. Europe accounted for approximately 30% of Hopper's international bookings in 2019.

Business travel and travel to urban locations has yet to recover to pre-pandemic levels, according to AirDNA.

Investors will also get another view on the recovery of leisure travel when Carnival Corp. reports earnings on Tuesday, March 22. Carnival on average is expected to post a loss of \$1.21 a share, while revenue soars to over \$2 billion, according to data from Refinitiv.

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## Would-Be Cruisers Are Finding A Way Forward Against The Odds

*By Heather Greenwood Davis, Special To The Globe and Mail, March 16, 2022*

[https://www.theglobeandmail.com/life/travel/article-would-be-cruisers-are-finding-a-way-forward-against-the-odds/?utm\\_medium=email&utm\\_source=Sightseer&utm\\_content=2022-3-20\\_9&utm\\_term=Would-be%20cruisers%20are%20finding%20a%20way%20forward%20against%20the%20odds&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/life/travel/article-would-be-cruisers-are-finding-a-way-forward-against-the-odds/?utm_medium=email&utm_source=Sightseer&utm_content=2022-3-20_9&utm_term=Would-be%20cruisers%20are%20finding%20a%20way%20forward%20against%20the%20odds&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

Lately, it's been tough to be a cruiser.

If the travel industry as a whole has gone 12 rounds with a heavyweight during the pandemic – and it has – cruising has done it in back-to-back bouts.

When Omicron hit last winter, the U.S. Centers for Disease Control and Prevention raised its Travel Health Notice Level to four, its highest level, for all cruises and advised travellers to “avoid cruise travel, regardless of vaccination status.” While the CDC has since downgraded the level to a three, the damage was done and it looked as if it might be a knockout punch to consumer confidence. A recently rescinded Canadian travel advisory to “avoid all cruise ship travel outside of Canada” didn't help either.

Such advisories can put fear in people's minds, says Pam Hoffee, managing director of Avalon Waterways. While she doesn't know definitively how the Level 4 advisory affected Avalon's sales, she says that after a record start for sales for 2022 cruises, "there has been a slowdown."

Cruising is a multibillion-dollar industry in Canada. As The Globe and Mail reported last year, of the 29.7 million passengers who cruised in 2019, about a million of them were Canadians, according to Cruise Lines International Association (CLIA). That adds up to about 2.7 per cent of Canada's population which puts Canadians, per capita, at the top of the list of travellers who love sea voyages.

But cruise lines and their advocates argue that the advisory and its lingering shadow of doubt unfairly targeted the industry, potentially putting off all those Canadians, and other would-be cruisers from around the world.

"If the average cruise ship were a U.S. state, it would be the safest in the country – by far," said Zane Kerby, president and CEO of the American Society of Travel Advisors in a statement. "According to Royal Caribbean Group, since cruising restarted in the U.S. in June 2021, its ships have carried 1.1 million guests with 1,745 people testing positive – a positivity rate of 0.02 per cent. Among U.S. states as of January 4, 2022, Alaska's positivity rate is the lowest at 9.4 per cent, with Georgia's the highest at 38.7 per cent." As a comparison, Canada's positivity rate currently sits around 11 per cent.

Industry leaders are hopeful that travellers will get the message that cruise lines are working hard to create a safe escape.

"Fortunately, cruisers know and understand all the protocols our industry has put in place and they will continue to sail," says Betsy O'Rourke, chief marketing officer of Windstar Cruises and its parent company, Xanterra Travel Collection. In the case of Windstar, safety measures include mandatory vaccination for guests and crew, high-tech air filtration systems, and even vetting shore excursion guides to ensure they also are vaccinated and following mask and social distancing mandates. "For those who have never cruised before, it may have some short-term impact, but hopefully once COVID-19 cases diminish, they too will be open to cruising."

Consumers who aren't ready to return to a big ship experience can still travel in confidence on smaller lines, Hoffee says. She suggests they consider a river cruise and spend some time researching ship design – not just for destination ports and gourmet menus but for windows that open to let in fresh air, air circulation system descriptions, and passenger counts.

Avalon ships featuring "Panorama Suites with Open-Air Balcony," floor to ceiling windows whose top halves open to provide a seven-foot-long access to the outside – as well as an air system that never recirculates indoor air are getting increased attention from savvy consumers. The cruise line's record of zero COVID-19 cases (staff or guests), despite the more than 100 cruises it ran in 2021, is also a selling point.

Travellers who want even smaller ships may need a bigger budget. The Moorings offers private yacht charters in more than 20 destinations world-wide. A small three-cabin boat with a captain and all-inclusive food and beverage options starts at US\$10,000-15,000 a week. If you're hoping to bring friends and need something larger, a catamaran can cost more than US\$30,000 with all the bells and whistles.

Many travellers, it seems, want exactly that. The Moorings senior marketing manager, Ian Pedersen, says yacht charters are beating all sales targets and 80 per cent of web traffic is now driven by new clientele. The attraction of just-our-bubble travel options is clear.

“What we’re finding is that people all over the country and all over the world are discovering private yacht charter vacations for the first time as an alternative to these mainstream cruise lines,” says Pedersen. “Even though you’re travelling all over the world, once you’re on that boat, it’s private and as remote as you would want it to be.”

Whichever size and price point they choose, consumers will have to continue to make their own decisions about safety in the months ahead. With the Canadian International Travel Advisory against non-essential travel lifted, more Canadians are likely to be heading out. And while most cruise ships have chosen to follow new optional CDC guidelines around COVID-19, which advise on everything from isolation and quarantine periods to which passengers are exempt from vaccine requirements, travellers should be sure to check their specific ship’s safety protocols before heading out.

For those who are hoping to cruise in the near future, Hoffee says pent-up demand will likely leave them with fewer choices.

“The advice I would have for Canadians is that now’s the time to book because there was a bit of a slowdown, but ... it seems that tide is shifting.”

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## January Travel Up From Year Ago, But Still Fraction Of Pre-Pandemic Levels

*By The Canadian Press, March 23, 2022*

[https://www.thestar.com/business/2022/03/23/january-travel-up-from-year-ago-but-still-fraction-of-pre-pandemic-levels.html?li\\_source=LI&li\\_medium=thestar\\_business](https://www.thestar.com/business/2022/03/23/january-travel-up-from-year-ago-but-still-fraction-of-pre-pandemic-levels.html?li_source=LI&li_medium=thestar_business)

Statistics Canada says the number of people travelling to Canada in January was up from a year earlier, but remained a fraction of where it was before the COVID-19 pandemic.

The agency says the number of trips by U.S. residents to Canada in January 2022 was 218,600, up from 86,500 a year earlier, but well short of the 1.2 million in January 2020.

The number of residents of countries other than the U.S. arriving in Canada in January 2022 totalled 79,700, up from 34,500 in January 2021; however, that total was nearly 365,600 in January 2020.

Statistics Canada says Canadian residents returned from 690,200 trips to the United States in January 2022, up from 265,000 a year earlier, but down from the 3.1 million trips in January 2020.

The number of Canadian residents returning from visiting overseas totalled 463,700 in January 2022, up from 160,500 in January 2021, but down from 1.4 million in January 2020.

As COVID-19 cases surged at the end of last year, Ottawa advised Canadians on December 15 to avoid non-essential travel outside of Canada and, on December 21, required all travellers entering Canada to provide a negative COVID-19 molecular test.

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## New Brunswick Stakeholders Welcome Border Changes

*By Travis Fortnum, Global News, March 18, 2022*

<https://globalnews.ca/news/8693768/new-brunswick-tourism-COVID-19-border-tests/>

When Canada lifts the requirement for a pre-arrival COVID-19 test at the border on April 1, there's hope New Brunswick businesses will see a lot more American licence plates in their parking lots.

This is especially true at shops in the border town of St. Stephen, such as High Tides Music, where patrons from across the St. Croix river in Calais, Maine used to be part of the regular clientele.

"They don't have a music store over there," says Greg Jackson, owner of High Tides, "so I'd have people coming in to get guitar strings, picks, or to go through our vinyls."

Jackson says when the border locked down due to the pandemic, those patrons in Calais were left to order online or drive to Bangor, Maine for the same items – a four-hour round trip.

Unless, that is, they felt so desperate they would get a COVID-19 test to cross into Canada to do some shopping.

Before the pandemic, residents say Calais and St. Stephen were one community – with hardly a second thought given to the international border between them.

"When I was a kid, I'd skateboard over and then skateboard back," says Jackson.

He says Mainers only made up about 10 per cent of his regular business, but border restrictions have made securing stock more difficult as well.

"I used to buy a lot of my collections from the states," says Jackson. "Get them shipped to my mailbox in Calais, then I'd go pick up my collections and bring them across."

"Ninety per cent of my vinyl was stocked that way."

He, and most everyone else in town, hopes those crossings become a lot easier on April 1 when people who are fully vaccinated will no longer require a test to enter or return to Canada.

The tourism industry New Brunswick-wide expects an uptick of American visitors as well.

"We're looking forward to greeting our U.S. visitors again," says New Brunswick Tourism Industry Association President and CEO Carol Alderdice.

Alderdice says many businesses bank on travelers from the United States – and they hope to see further COVID-19 protections eased as the weather warms up.

Protections such as the ArriveCan app – which requires all entering/re-entering Canada to upload proof of vaccination against COVID-19.

"We just keep our fingers crossed that we continue to move forward and learn to live with COVID-19," Alderdice says.

New Brunswick's government says it continues to promote travel into the province from south of the border.

"We never cease to show visitors what our beautiful province has to offer," Tourism, Heritage and Culture Minister Tammy Scott said in a statement sent to Global News.

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## Singapore Extends Quarantine-Free Entry As Asia Shifts To "Living With COVID-19"

*By Aradhana Aravindan and Chen Lin, Reuters, March 24, 2022*

[https://www.reuters.com/world/asia-pacific/singapore-relax-more-COVID-19-curbs-including-overseas-arrivals-2022-03-24/?utm\\_source=Sailthru&utm\\_medium=newsletter&utm\\_campaign=daily-briefing](https://www.reuters.com/world/asia-pacific/singapore-relax-more-COVID-19-curbs-including-overseas-arrivals-2022-03-24/?utm_source=Sailthru&utm_medium=newsletter&utm_campaign=daily-briefing)

Singapore said on Thursday, March 24 that it will lift quarantine requirements for all vaccinated travellers from next month, joining a string of countries in Asia which are moving more firmly toward a "living with the virus" approach.

Prime Minister Lee Hsien Loong said the financial hub will also drop requirements to wear masks outdoors and allow larger groups to gather.

"Our fight against COVID-19 has reached a major turning point," Lee said in a televised speech that was also streamed on Facebook. "We will be making a decisive move towards living with COVID-19."

Singapore was one of the first countries to shift from a containment strategy to a new COVID-19 normal for its 5.5 million population, but had to slow some of its easing plans due to subsequent outbreaks.

Now, as infection surges caused by the Omicron variant begin to subside in most countries in the region and vaccination rates improve, Singapore and other nations are removing a host of social distancing measures designed to stop the spread of the virus.

Singapore began lifting quarantine restrictions for vaccinated travellers from certain countries in September, with 32 countries on the list before Thursday, March 24's extension to vaccinated visitors from any nation.



Japan lifted this week restrictions imposed on Tokyo and 17 other prefectures that had limited hours of eateries and other businesses.

South Korea, where COVID-19 infections this week topped 10 million but appear to be stabilizing, pushed back a curfew on eateries to 11 p.m., stopped enforcing vaccine passes, and dropped quarantine for vaccinated travellers arriving from overseas.

Indonesia dropped quarantine requirements for all arrivals from overseas this week, and its Southeast Asian neighbours of Thailand, the Philippines, Vietnam, Cambodia, and Malaysia took similar measures, as they seek to rebuild tourism sectors.

Indonesia is also lifting a ban on travel for a Muslim holiday in early May that traditionally sees millions of people head to villages and towns to celebrate Eid al-Fitr at the end of the holy month of Ramadan.

Australia will lift its entry ban for international cruise ships next month, effectively ending all major COVID-19-related travel bans after two years.

New Zealand this week ended mandatory vaccine passes to visit restaurants, coffee shops, and other public spaces. It will also lift vaccine mandates for a number of sectors from April 4 and open the borders for those on visa-waiver programmes from May.

Hong Kong, which has registered the most deaths per million people globally in recent weeks, plans to relax some measures next month, lifting a ban on flights from nine countries, reducing quarantine and re-opening schools after a backlash from business and residents.

### **Travel Hopes**

Lee said Singapore officials would continue to remove restrictions at a measured pace.

"After this major step, we will wait a while to let the situation stabilise," he said. "If all goes well, we will ease up further."

As well as allowing up to 10 people to gather, Singapore will remove a 10:30 p.m. curfew on dining and alcohol sales, and allow more employees to return to their workplace.

Still, mask wearing mandates remain in place in several places including South Korea and Taiwan, while facial covering is almost ubiquitous in Japan.

China remains a major holdout, sticking to a "dynamic clearance" policy to stamp out flare-ups as quickly as possible. It reported around 2,000 new confirmed cases on Wednesday, March 23. The latest outbreak is tiny by global standards but the country conducts rigorous testing, seals off hotspots, and isolates infected people in quarantine facilities to prevent a surge that could strain its healthcare system.



## Waterloo Region Gives Flair Airlines \$200K In Subsidies

*By Catherine Thompson, Waterloo Region Record, March 24, 2022*

[https://www.therecord.com/news/waterloo-region/2022/03/24/waterloo-region-gives-flair-airlines-200k-in-subsidies.html?source=newsletter&utm\\_content=a06&utm\\_source=ml\\_nl&utm\\_medium=email&utm\\_email=6D73923380F292A40DC042B455F0FDE3&utm\\_campaign=wrha\\_121470](https://www.therecord.com/news/waterloo-region/2022/03/24/waterloo-region-gives-flair-airlines-200k-in-subsidies.html?source=newsletter&utm_content=a06&utm_source=ml_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=wrha_121470)

The Region of Waterloo will give Flair Airlines more than \$200,000 in subsidies as the discount airline continues to expand routes at the Waterloo airport. That's on top of about \$100,000 the Region gave the airline got when it first began flying out of Breslau.

The decision gives Flair a break of about \$134,000 in landing fees, as well as \$80,000 for marketing. The airport normally charges \$643.25 per landing, but is waiving the fees for six months for the airline's new routes out of Waterloo Region airport.

The new Flair routes include weekly flights to Cancun, which have already begun, as well as twice-weekly flights to Charlottetown, PEI and Deer Lake, Newfoundland, and three flights a week to Saint John, New Brunswick, which begin in June.

"The reason we are providing them is to help with the one-time cost of marketing these new routes, both within Waterloo Region and the destination markets," said airport general manager Chris Wood in an email.

"We are a partner and insist that all marketing they do includes the marketing of the airport specifically as well, which they do. It is no different than we have done for every other airline that has operated here in the past."

Flair began flying out of the regional airport last May, flying to six Canadian cities. Since then, it has added flights from Waterloo Region to three more Canadian cities as well as flights to Florida, and Cancun, Mexico. About 150 Flair employees are based in Waterloo Region.

That expansion has increased the number of passengers to an all-time high: 782,000 passengers are expected to fly in or out of the Breslau airport this year. That compares to last year, which had been the airport's busiest, when 204,000 passengers went through the airport.

When Flair first began flying out of Waterloo Region, the Region's Council approved an agreement that gave Flair exclusive rights to five of the initial six cities it served, for 30 months, with the possibility of extending that to 36 months. As well, the Region gave the airline \$75,000 in marketing support and waived about \$27,000 in fees.

## Companies Prepare To Return To Office As COVID-19 Restrictions Loosen In Some Provinces

*By Irene Galea, Clare O'Hara, and Jaren Kerr, The Globe and Mail, March 16, 2022*

<https://www.theglobeandmail.com/business/article-companies-prepare-to-return-to-office-as-COVID-19-restrictions-loosen/>

Canadian business leaders are preparing to bring employees back to the office as COVID-19 mask mandates begin to lift across the country and daily case counts continue to decline.

In recent weeks, Alberta, Saskatchewan, and British Columbia lifted provincial mask mandates for most indoor settings, including public office buildings. Yukon is set to lift its mandate later this week, while Nova Scotia and Ontario will follow suit on March 21, with Ontario public service employees required to return to the office three times a week starting on April 4.

For now, most large companies are requiring employees be fully vaccinated before they return, but many are also hesitant to impose overarching mandates for in-person days. Instead, they're deferring by allowing teams and individual departments to determine hybrid work schedules.

Many companies re-opened their offices for employees to return voluntarily starting in February or early March. Others say hybrid models will be put in place starting in April.

The Canada Life Assurance Co. said it would bring its employees back for a mandatory return in May, with teams defining their own schedules. "If there are employees who do not wish to come back to the office in May, we will evaluate those on a case-by-case basis," Canada Life spokesperson Liz Kulyk said in an e-mail to The Globe and Mail.

Spokespeople for Bank of Montreal, Royal Bank of Canada, Canadian Imperial Bank of Commerce, and Bank of Nova Scotia said their banks have re-opened some departments and will transition to a hybrid model, with employees returning to the office with greater regularity in the coming months.

Most employees in BMO's capital markets division will be expected to spend two to three days a week in the office as of April 4, according to a staff memo from Alan Tannenbaum, head of global investment and corporate banking, sent in February.

CIBC's head of people, culture and brand, Sandy Sharman, said employees will start returning during the week of March 21 using a hybrid model. Scotiabank will commence a 10-week phased return to the office starting April 11.

On March 14, HSBC opened new offices in Vancouver and Toronto with a maximum 50 per cent capacity. The bank expects many employees to continue working from home at least a few days each week, according to Sharon Wilks, head of external communications.

TD Canada Trust did not expand on its re-opening plans in time for publication.

Major law firms have also opened their offices, while allowing voluntary remote work. Osler, Hoskin & Harcourt's offices are "open and available for anyone who wishes," with most employees expected to be in the office at least two days a week, a company spokesperson said. But the firm also has attendance caps and factors in local health conditions.

A spokesperson for Norton Rose Fulbright said the firm will start to implement three types of roles – fully in office, fully remote, and hybrid – in the coming months. Employees working in a hybrid position will be expected to be in the office eight to 12 days a month, said corporate communications manager Ali Aziz.

Sun Life Financial Inc. and Saskatchewan-based Nutrien Ltd. will both begin to implement hybrid plans on April 4. According to Nutrien's chief human resources officer, Mike Webb, recent internal company surveys showed more than 50 per cent of employees wanted to return to full-time in-person work.

Other companies are taking a more cautious approach.

On Monday, March 14, Manulife Financial Corp. re-opened its offices for voluntary return, but chief executive officer Roy Gori said he is in "no rush" to implement mandatory in-office days. The insurer had originally planned to re-open some of its Canadian offices on January 24 under a three-day-in-office working arrangement, but the company decided to postpone those plans earlier this year after COVID-19 cases began to spike because of the Omicron variant.

"We're not through this pandemic yet, and obviously people are still very anxious around the current situation," Mr. Gori said in an interview with The Globe.

Independent wealth management firm Richardson Wealth Ltd. has begun to re-open offices and intends to introduce a more permanent hybrid work policy, with details being finalized in early April. According to Richardson's chief people officer, Lynne Brejak, "productivity won't be lost if we continue to allow employees to also work from home."

Yet some experts say recalling workers now could be short-sighted in terms of talent retention and company operations.

Linda Duxbury, a professor at Carleton University's Sprott School of Business, has been studying remote work during the pandemic. In a series of surveys of 26,000 Canadian employees, Professor Duxbury found that, on average, those who worked in offices before the pandemic want to return either one or two days a week. "You're at risk if you insist on everybody coming back to work, when a lot of people don't want that," she said.

While some companies have publicized their hybrid work plans, Professor Duxbury said, many she has contacted have not been strategic in planning the details. These include which days employees come into the office, how teams overlap, what work they will do there, and how managers will oversee employees in two different places.

"Very few companies have had the level of discussion they need to manage a successful return to work," Professor Duxbury said. "They're doing that by the seat of their pants."

While office occupancy is still at just 12 per cent of pre-pandemic levels, that number is expected to rise to 25 per cent or more in April, according to Toronto-based Strategic Regional Research Alliance. The research firm's data, collected every two weeks since May 2020, show that current occupancy levels are below what they were last fall, before the Omicron wave, but up from February.

"There's a sense of optimism this time around," said Grant Humes, executive director of the Toronto Financial District BIA. "Hopefully nothing gets in our way."

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## The Return To The Office Is Underway, But It Shouldn't Mean Returning To Life As We Knew It Before COVID-19

*Opinion By Linda Nazareth, Contributed To The Globe and Mail, March 20, 2022*

<https://www.theglobeandmail.com/business/commentary/article-the-return-to-the-office-is-underway-but-it-shouldnt-mean-returning-to/>

Yup, it's time. Dust off your lunch bag, arrange for a dog walker, and buy some clothes that are not also appropriate for taking a quick couch nap. The return to the office is here and there is no looking back. But should there be?

As we reach the two year anniversary of the first COVID-19-related lockdowns, workers are being herded back to their offices in droves. The public sector is leading the way with Ontario and Alberta bringing people back in person on at least a part-time basis in April, but many private sector companies are following suit as well. Some companies are not on the back-to-the-office bandwagon – Twitter has said that workers can stay at home forever if they want – but, by and large, there seems to be agreement amongst companies, if not amongst workers, that some form of hybrid work is best.

Part of the argument for bringing people to work is that it is what is normal and the pandemic experience was the aberration. But at least from a historical context that is not exactly true and, in fact, working from home actually used to be the norm. In the most primitive agrarian societies, people farmed to live and not much else. That lifestyle gave way in most of the world to something of an early gig economy, where people had skills in blacksmithing or milling or sewing but primarily did those things from where they lived as well. It was only with the industrial revolution of the late 1700s that the means of production for most people started to be at a factory away from their homes, and then at an office where they kept the typewriters or other machinery. From that point on, working from home was not an option for most.

Now, however, work has changed with the advent of the third and fourth industrial revolutions, in that technology allows us to communicate well with each other from disparate locations. To be sure, there are those who will always have to leave home to work (there are few home-based surgeons or bus drivers), but many people now have the option. Companies cannot make the argument that in order to use computers or the internet, employees need to make the trek into the office, and workers know that very well.

There are, of course, other arguments to be made in favour of working together, including the assertion that you cannot work as a team effectively if everyone is on teleconference, but they are not well-received by everyone or even perhaps accurate.

With talent likely to be in short supply in the future, it is perhaps a bold decision to say that everyone needs to come to the office to work. Companies that make this a requirement may find their policies have to be tweaked if the talent they want is simply not available on such terms. If the ideal candidate lives in Atlantic Canada (where they moved during the pandemic) and the office is in Toronto, there is going to be a push to hire them anyway. Making one exception, however, will either lead to making more or creating an angry and resentful work force.

There are other, broader considerations as well. The environment will be a much-discussed topic in the years ahead and it is difficult to argue against the fact that less commuting would mean less environmental damage, to say nothing of car accidents. Companies that insist on having everyone pile on to transit or highways could be seen as doing environmental damage that could be reversed with a change in policy.

And changes in policy may well be what we see in future, as we learn more about the feasibility of different work models. It is something akin to our learning around COVID-19 and the way it operates. After all, two years ago we hoped that the pandemic would be over once scientists came up with a vaccine and everyone got jabbed; but now we know that a clear-cut finish is perhaps not in the cards for a while. That is probably how we should think about the edict to return to work as well. Sure, let's try it, but let's also be prepared for the policies set in 2022 to not be the same ones that had been in place for five or 10 years.

It has been difficult for organizations to manage a newly remote work force and it will be difficult to manage a hybrid one as well. From the setup of offices to formal evaluations, everything about work has been designed assuming that we are all in the same building. When some are at work and happy to be there, and some are at work but would rather be working at home, and some manage to find ways to work from home more than others, and not everyone is happy, you have a difficult challenge for leadership and one that few have been trained to handle. But that calls for better strategy and better preparation, not a forced return to life as we knew it in 2019.

## How Employers Can Navigate The New Hybrid Workplace

*By Dene Moore, Special To The Globe and Mail, March 23, 2022*

[https://www.theglobeandmail.com/business/article-how-employers-can-navigate-the-new-hybrid-workplace/?utm\\_medium=email&utm\\_source=Coronavirus%20Update&utm\\_content=2022-3-23\\_20&utm\\_term=Coronavirus%20Update:%20Pharmacists%20say%20they%20should%20be%20playing%20a%20bigger%20role%20in%20providing%20access%20to%20COVID-19%20medication%20Paxlovid&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/business/article-how-employers-can-navigate-the-new-hybrid-workplace/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2022-3-23_20&utm_term=Coronavirus%20Update:%20Pharmacists%20say%20they%20should%20be%20playing%20a%20bigger%20role%20in%20providing%20access%20to%20COVID-19%20medication%20Paxlovid&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

Before the pandemic, Monica Dedich worked from home two days a week and went into the office three days.

The Montreal mother of two young children prefers working from home full-time so, with the possibility of a return to the hybrid arrangement looming, she started a new job that will allow her to be home permanently. Last September, she started her new job as the senior content and communications manager at coding and technology education company Lighthouse Labs.

“It wasn’t the deciding factor, certainly, but it was definitely one of the considerations for me,” Ms. Dedich says. “I do enjoy working from home for a lot of different reasons. Knowing that this was the model moving forward, I think kind of helped make my decision a little easier.”

Lighthouse Labs, which had physical locations in Toronto, Vancouver, Calgary, Victoria, Ottawa, and Montreal when the pandemic began, won’t return to in-person work coming out of the pandemic.

The company pivoted to online coursework when the shutdowns started two years ago. Post-pandemic, it may offer in-person courses on-demand, but it won’t have permanent school locations, says Jeremy Shaki, co-founder and chief executive officer. It may arrange co-working spaces for those employees who want that option, but Lighthouse Labs is done with offices, he says.

“We had multiple locations in different cities and, being part of this software world, we were exposed to a lot of different remote ways of working even when we were in-person,” Mr. Shaki says.

When the pandemic forced the doors to close, he says it created an opportunity to fast-track the virtual office.

“I don’t know that I could have mandated a work-from-home company prior to this,” he says. “People were just too committed to wanting to be in-person; every meeting needed to be in-person.”

He says there’s value in in-person interactions, but believes flexibility for staff to live where they want outweighs the drawbacks.

The company has 115 employees across the country and a few outside of Canada today.

“We never had anybody working for us in New Brunswick before. I now have four people in New Brunswick. We never had people working for us in Nova Scotia. I have three people in Nova Scotia,” he says. “Somebody just rented a house for four months in Mexico. They didn’t need approval from us as long as they’re able to work.”

The virtual office isn’t for everyone. Mr. Shaki says a handful of employees have left the company because working from home permanently wasn’t for them.

“They need in-person. And they weren’t ready to commit ... which I totally respect,” Mr. Shaki says.

That wasn’t the case for Ms. Dedich.

With a five-year-old and a three-year-old at home and a husband who works non-traditional hours, she happily ditched the daily commute and the traffic calculus of child-care drop-offs and pick-ups. She can also shift from mom mode to career mode without sacrificing one or the other.

“If my kids need to be picked up last minute for whatever reason, I’m available and it just makes me feel better about that part of my life,” she says. “I feel like I don’t have to constantly make a choice between having to be a present mom and a present employee and career person. Both are important to me and working from home ... has made that balance easier.”

### **Flexible Work Is Feasible**

Ms. Dedich is among the 28 per cent of employees who want to work remotely from now on, according to a recent report for the Conference Board of Canada. The same report, Remote, Office or Hybrid: Employee Preferences for Post-Pandemic Work Arrangements, found that 23 per cent want to return full-time to the office. The rest want some form of hybrid arrangement.

“The last two years have been a massive global experiment around flexible work and it’s demonstrated that flexible work is very feasible,” says Susan Black, CEO of the Conference Board of Canada.

She says that there has long been discussion about how to increase work flexibility, particularly for women.

“There was always this reticence, this sort of ‘if you can’t see them, it’s not going to be productive.’ That’s not true,” says Dr. Black, who has a PhD in organizational studies at York University’s Schulich School of Business and an MBA from Harvard University.

“The big take-away is this is not a flash in the pan. Hybrid work, remote work – call it what you will – this will now be a key feature that the vast majority of employees who work in offices who do professional kinds of knowledge work, they are going to expect it.”

People tend to be more satisfied when they have control over their work environment, she says, and remote workers save time and money on commuting.



## Navigating The Pitfalls Of Working From Home

Still, there are downsides to remote work. Employees whose social life intersects with their work life, often early-career employees, aren't going to get that working at home, Dr. Black notes.

"For some people, it's simply lonely to work at home, particularly if you are on your own," she says.

And remote work also does seem to make it more difficult to work in teams.

"Or at least we have to work harder doing that team-based work, work that requires high degrees of collaboration, brainstorming, bouncing off each other," Dr. Black says.

Some people are good at setting themselves up to work from home; others are not.

"When the end of the day comes, they shut the door and they're off the clock; they're not working any more," Dr. Black says. "For other people, that's much harder. Sometimes they literally don't have a door to shut, so it spills over. They ended up doing more hours of work."

In the longer term, some fear the impact on career progression, she says.

"As organizations go back to some kind of hybrid – a few days in the office, a few days out of the office – there is a bit of a fear that if I'm not being seen, that's going to handicap my career," Dr. Black says.

Hybrid work will differ for every business and sector, she says. Leaders will have to be very intentional about how they design that hybrid workplace to work for them and about employee expectations.

"It has big upsides, but it's going to take a lot of effort on the part of organizations to get it right," she says.

At Lighthouse Labs, Mr. Shaki says the company set out to make work-from-home work. Every employee got a desk, a chair, and a proper internet set up.

Most importantly, those with partners or kids in their homes were encouraged to establish rules around work.

The company established its own protocols but trust is key, Mr. Shaki says. He's not concerned about whether employees take time to pick up the kids or go for a walk.

"For me, it's about getting stuff done," he says.

He suggests everyone go into the virtual workplace on equal footing, meaning even in a co-working space everyone is online individually for meetings.

The company has organized online social events such as virtual cocktail hours and an online murder mystery event so staff can get to know one another and employees who live in proximity sometimes get together in real life for a coffee or a beer.

"I do think work from home has the potential, if it's not done right, to have some mental health implications," he says.

Lighthouse Labs is investing in mental health supports and training, he says.

"My No. 1 piece of advice is to be intentional," Mr. Shaki says. "You need to understand how people are going to work differently now, and you're going to need to help them. Because major changes like this are massive disruptors to the way a company works."

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## As Employees Return To The Office, The Much-Hyped Hybrid Model Faces Acid Test: Does It Work?

*The Days Of Mandating Full-Time Work In The Office Are Ending, Hiring Experts Say*

By Pete Evans, CBC News, March 23, 2022

<https://www.cbc.ca/news/business/hybrid-work-office-return-1.6393222>

As former office dwellers make a return to their workplaces, employers and workers are having to navigate exactly what the new normal of work is going to look like.

The subject of heading back to the office after years of working from home is an especially thorny one. In a recent poll by the Angus Reid Institute conducted in partnership with CBC News, when asked what they would do if their employer mandated them back to the office full time, more than half of those surveyed said they would probably start looking for somewhere else to work.

Between March 1 and 4 of this year, the polling firm asked 2,550 Canadian adults what they would do if given such an ultimatum. (A probability sample of this size would carry a margin of error of +/- 2 percentage points, 19 times out of 20.)

A third (33 per cent) said they would begrudgingly do it, but start looking for another job. Almost a quarter (23 per cent) said they would quit on the spot. Twenty-nine per cent said they would be fine with it. The rest weren't sure.

### Flexibility Will Be Key

Professor Linda Duxbury, who teaches at the Sprott School of Business at Carleton University in Ottawa, says the answer to the question of what a normal working arrangement will look like from now on is far from clear.

"I'd like to be able to give you one answer ... but it's much more nuanced than that," she said.

Duxbury has been researching remote work during the pandemic, and after poring over data from 26,000 Canadian workers, she said a few broad trends can be gleaned from the data. Roughly one quarter of workers, she said, want to go back to the office full time, while about the same proportion would rather never set foot in the office if they don't have to.

A complex split like that reinforces why flexibility is the name of the game for office work from now on. Outside of a few industries, the days of mandating 40 hours a week worth of face time in the office are over.

A little under half of Canadian workers are theoretically able to do all or part of their job from home, Duxbury said, but that's not to suggest all of them want to all the time, or produce their best work when they do. Smart organizations, she said, will be flexible and base their decisions on individuals' needs.

"You've got to ... actually start talking to your people [and] stop pretending ... that there is some magical plan you can implement and it'll be a miracle," she said.

"People are not willing to sacrifice their soul any more for their organization and the privilege of working for you," she said, citing an ongoing war for talent that has given workers an edge they didn't use to have.

It's why her advice to employers is blunt.

"If you get it wrong, you might not have a business two or three years from now even to deal with."

Hannah Gold, a recruitment consultant with staffing firm TDS Personnel, agrees that flexibility is the name of the game, for both workers and the people looking to hire them.

Most of her firm's clients have moved to some version of the hybrid working model, where new hires are coming in on the expectation and agreement that some work will happen in the office, while other work will not. While a few employers are insisting on full-time, in-office work, it's becoming a challenge.

"The ones that are mandating it are going to have a more challenging time filling that position," she said, because the job market right now is very much "what we would call a candidate's market."

Work environment expectations are becoming so paramount, they are almost more important than things like compensation in some cases, she said.

"Not everybody wants that," she said, referring to coming back into the office, full time.

"Some people do, but not everyone wants to go back, commute into the office every single day ... like they used to."

Wave Financial is among those employers for whom flexibility is the name of the game. With about 350 employees across Canada and the U.S., the financial technology company has adopted a hybrid approach, and says it's working well.

"We've really learned some things through the pandemic," said Ashira Gobrin, Wave's chief people and culture officer.

"One is that we actually can work very efficiently remotely, and that people are happy in their homes getting stuff done," she said, while others benefit from working together in person for certain tasks.

At Wave, the office is "meant to be a place that gives something to you that you don't have at home," she said, but "everybody's got the ability to pick what works for them and then also what works for their teams."

### **Satisfied Workers**

On the streets of Toronto on Monday morning, March 21, most commuters making their way into the office who spoke to CBC News were happy to be back, but almost none of them expected they would be doing it quite the way they used to.

Jake Cruikshank said his employer asks all employees to be in the office at least two days a week, but he's choosing to come in for four.

"It's just better for me, I just get stuff done," he said.

"Some people can work remotely full-time, but I'm just not one of those people."

Hari Balasingham, who works in finance, jokes that his dog may be missing him being at home all day, but he doesn't.

"I prefer to be in the office, to be honest. You get more done there."

The Royal Bank of Canada has implemented a hybrid approach, and Mike Elsey, who works for the bank, said that's fine with him.

"It's good to be back," he said.

"I mean, it's nice to have the flexibility."

Kristen Howcroft, a project co-ordinator with CIBC, will be splitting her work week between home and the office. She said she was looking forward to sharing space with colleagues again, because she misses the interactions with co-workers.

"It'll be exciting and I think it'll bring good morale back to everyone."

On the whole, workers who spoke to CBC News were fine with the idea of coming back to the office in some capacity, but Duxbury said that doesn't mean employers should assume they can mandate things to be how they used to.

She said in this job market, smart companies need to take the threat of losing a quarter of their workforce, because of a refusal to adapt, seriously.

"Even if they don't leave, do you think it's a good thing to have one in five of your people staying with you for golden handcuffs and hating you? Absolutely not," she said.

"You want people who are staying because they like you and they're engaged in the work and what you do. Good employers are going to come out of this smelling like roses."

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## Business Leaders Hope Provinces' Return-To-Office Plans Will Propel Other Industries To Follow Suit

*By Dustin Cook and Carrie Tait, The Globe and Mail, March 7, 2022*

<https://www.theglobeandmail.com/canada/article-workers-getting-set-to-head-back-to-the-office-as-COVID-19-restrictions/>

With COVID-19 restrictions easing, there's renewed hope across the country that workers will soon be returning to offices that have been sitting mostly vacant for nearly two years.

Governments have led the way in many jurisdictions by announcing return-to-office plans for public-service workers, which business leaders hope will propel other industries to follow suit.

In Ontario, more than 60,000 government staff will be expected to return to in-person work for a minimum of three days a week starting April 4. The proof-of-vaccination requirement for staff is slated to end that same day, except for in high-risk congregate settings, Ontario Secretary of Cabinet Michelle DiEmanuele said in a memo sent to staff.

Employees were allowed to voluntarily return to the office as of last Tuesday, March 1, and just more than half of the staff in front-line positions have continued to work onsite throughout the pandemic. The hybrid arrangement is expected to be temporary.

"We remain committed to providing employees with flexibility. I encourage you to connect with your manager before Monday, April 4 to discuss what returning to the workplace could look like for you," Ms. DiEmanuele said in her note to staff.

Alberta Premier Jason Kenney said last Thursday, March 4 that his government had ordered provincial employees to return to the office by April 4, after the province's broader work-from-home mandate was lifted on March 1.

"I hope and expect that, as soon as possible, we'll see those government office towers back with productive public servants and that will further support the downtown cores in getting back to normal," Mr. Kenney told reporters.

The Alberta Union of Public Employees said that about 5,000 of its members are headed back to the office in light of the provincial policy shift.

The government, AUPE said in a note to members, advised the union that its return-to-work plan will happen in stages, with all staff expected to return by April 4.

“A hybrid model where some employees will be able to work from home for a maximum of two days per week will be rolled out department-by-department and branch-by-branch,” the memo said.

Susan Slade, AUPE’s vice-president, noted that the hybrid option is not guaranteed for all employees. Staff, she said, will have to apply to work on a hybrid schedule and managers will make the decision. This could put some people, such as those who are immune-compromised or medically ineligible for a vaccine, in danger, given all of Alberta’s COVID-19 precautions are now gone, she warned.

The province also repealed its vaccine mandate for government employees on March 1, and members on unpaid leave were expected to return to work that day.

“At-risk workers may not qualify under the employer’s eligibility,” she said.

Office staff at oil and gas companies in Calgary are also starting to return to the office -- with a handful of major companies, such as TC Energy and ConocoPhillips, offering hybrid models to give employees the option of working remotely two days a week.

In British Columbia, the mandatory work-from-home order was lifted in mid-February, with public service employees also making a return to the office. The government of Quebec is in the process of gradually bringing bureaucrats back to their desks for at least two days a week, between February 28 and April 4. Mandatory remote work for non-essential workers in the private sector also ended last Monday, March 1 in the province.

Business leaders in Ontario said the hybrid return plan for the public service is a clear sign of confidence from the government that businesses can return to a sense of normalcy.

Ontario Chamber of Commerce president and chief executive officer Rocco Rossi said he’s hopeful that other industries, such as banks, will follow the lead and propel a major return to urban centres. This could, in turn, increase business at local shops and restaurants who have been struggling to stay afloat. Small businesses have been struggling with the uncertainty around restrictions and many are facing mounting debt, some in excess of \$200,000, Mr. Rossi noted.

“This sets an example and grants permission to say it is not irresponsible to be asking people to come back to the office,” he said in an interview. “The government can say to small businesses, ‘Hey, you’re allowed to re-open up, you don’t have to use the vaccine passport any more,’ but if the foot traffic isn’t there, then that’s just a recipe for going bankrupt faster.”

Unions affected by the shift said they are concerned by the mandate and lack of flexibility in returning to the office.

The Ontario Public Service Employees Union said the change doesn't give workers enough time to adjust to the changes and sort out family needs, such as child care. Neil Martin, central employee relations committee chair for the union, said a gradual, voluntary return would be best to ensure employees feel safe and comfortable returning.

"We were surprised with the three-day minimum requirement starting in April. We had expected the employer to be more gradual in their approach," Mr. Martin said. "We're supportive of our members returning to a normalcy; we just thought on the human side of things we need to be a little more gentle with the approach."

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## OTHER CAFII MEMBER-RELEVANT INDUSTRY/BUSINESS NEWS

### Equitable Life Appoints New Group Insurance Leader

*By Insurance Portal Staff, March 23, 2022*

[https://insurance-portal.ca/life/equitable-life-appoints-new-group-insurance-leader/?utm\\_source=sendingblue&utm\\_campaign=daily\\_complete\\_202203-24&utm\\_medium=email](https://insurance-portal.ca/life/equitable-life-appoints-new-group-insurance-leader/?utm_source=sendingblue&utm_campaign=daily_complete_202203-24&utm_medium=email)

Equitable Life announced on March 22 that Marc Avaria has joined the insurer as its new Senior Vice President, Group.

Avaria has more than 20 years of senior leadership experience. Prior to joining Equitable Life, he held leadership positions with several insurers, including Medavie Blue Cross, Manulife, and Canada Life.

In his new role, Equitable Life says that Avaria "will lead all aspects of Equitable Life's Group business and will be responsible for building on its consistent growth and stability."

"Marc's wealth of industry experience and knowledge will further strengthen a leadership team that is committed to building strong, enduring, and aligned partnerships through our mutual status," stated Fabien Jeudy, President and Chief Executive Officer, Equitable Life of Canada.

Avaria joins Equitable Life following Dave Bennett's decision to leave the organization to pursue other opportunities, says the company.



## IBAC Makes Donation Towards Humanitarian Efforts In Ukraine

*By Lyle Adriano, Insurance Business Canada, March 24, 2022*

[https://www.insurancebusinessmag.com/ca/news/breaking-news/ibac-makes-donation-towards-humanitarian-efforts-in-ukraine-399895.aspx?utm\\_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm\\_medium=20220324&utm\\_campaign=IBCW-MorningBriefing-20220324&utm\\_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8](https://www.insurancebusinessmag.com/ca/news/breaking-news/ibac-makes-donation-towards-humanitarian-efforts-in-ukraine-399895.aspx?utm_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm_medium=20220324&utm_campaign=IBCW-MorningBriefing-20220324&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8)

To help Ukrainians impacted by the ongoing war with Russia, the Insurance Brokers Association of Canada (IBAC) has made a \$10,000 donation to the Red Cross Ukraine Humanitarian Crisis Appeal.

According to the Association, the \$10,000 donation was made on behalf of its 11 member Associations across Canada.

“Insurance brokers have a long and proud tradition of supporting people and communities through difficult times,” said IBAC president Robyn Young. “The heartbreaking situation in Ukraine has spurred an outpouring of concern and compassion and naturally, brokers want to help.”

In a release, IBAC stated that the Russo-Ukrainian war will have a lasting impact on Ukraine and its neighbors, even long after the conflict has ended. Millions of Ukrainians have fled their country, and require support. The Association said that it stands in solidarity with the rest of Canada and the international community to provide financial assistance to support humanitarian relief efforts aimed at helping those displaced by the war.

“The Russian military invasion of Ukraine is troubling from so many perspectives,” said IBAC CEO Peter Braid. “We are doing our part to support the global response and help the people of Ukraine who are facing unbelievable challenges and uncertainty.”

Individual brokerages and several carriers have also donated to the Red Cross’ humanitarian initiative in Ukraine. Earlier this month, the Westland Insurance Group made a \$100,000 donation. The carriers The Co-operators, Desjardins Group, Gore Mutual, iA Financial, Intact Financial, and Sun Life have also made donations to the cause.

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## Talent Crunch Getting Tighter, P&C Broker Survey Shows

*By David Gambrill, Canadian Underwriter, March 23, 2022*

[https://www.canadianunderwriter.ca/insurance/talent-crunch-getting-tighter-broker-survey-shows-1004219230/?utm\\_medium=email&utm\\_source=newcom&utm\\_campaign=CanadianUnderwriterDaily&utm\\_content=20220323163701&hash=6d73923380f292a40dc042b455f0fde3](https://www.canadianunderwriter.ca/insurance/talent-crunch-getting-tighter-broker-survey-shows-1004219230/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterDaily&utm_content=20220323163701&hash=6d73923380f292a40dc042b455f0fde3)

Finding qualified talent is the biggest challenge facing almost seven out of 10 Canadian property and casualty insurance brokerages right now.

And the talent crunch is getting even tighter. Sixty-nine per cent of brokers report finding qualified workers their biggest challenge – a 7% increase over when the pandemic began two years ago, according to Canadian Underwriter's 2022 national survey of more than 250 brokers.

"Finding qualified workers is a real challenge," one experienced broker in a large brokerage commented. "Training and promoting from within works well, but replacing the position at the lower level isn't always so easy either. This is an industry reputation issue, and we can do more to fix that as an industry. But the real problem is the demographic disruption every industry is facing.

"Treat your people well. Opportunities for them in our business are like a city bus, another one comes by every 20 minutes."

Of the brokerage principals identified in the survey, 63% of men and 85% of women identified recruitment as the biggest challenge facing their brokerages right now.

The numbers show that the recruitment challenge is felt more by mid-sized brokerages (20-99 employees) and large brokerages (more than 100 employees) than by small brokerages (fewer than 20 employees). For example, only 51% of small brokerage principals identified the hiring crunch as their biggest challenge, whereas the numbers shoot up to 90% of mid-size brokerages principals and 91% of broker principals from large brokerages.

Interestingly, retention doesn't appear to be an issue.

Brokers in Canadian Underwriter's survey, while more frustrated with aspects of the hard market, don't seem to be racing for the exits. During what's now being called 'The Great Re-Shuffle,' those brokers already in the profession generally seem content to stay.

Seventy-four per cent of the more than 75 broker principals/owners in the survey believed their employees were generally happy with their experience at their brokerage. That's down 6% from the two years before the pandemic.

But if you look at the broker producers' answers, they seem to be more loyal than their employers think. Seventy-seven per cent of producers reported the highest satisfaction scores with their current employers. Granted, their loyalty has diminished somewhat as the hard market drags on (scores were 83% in 2020 and 79% in 2021), but still the number has been consistently over 77% for the past three years.

And when we asked brokers if they planned to leave the broker profession voluntarily for any reason over the next three years, only 24% reported it was highly likely. That's entirely consistent with responses throughout the pandemic (23% in 2021 and 24% in 2020).

Overall, 77% of more than 250 respondents rated their profession between an 8 and a 10 on a job satisfaction scale (10 being the highest satisfaction).

## This Is Why Youth Say They're Leaving Alberta

### *Report Finds Many Young People Think Alberta Lacks Vibrancy And Diversity*

*By Jade Markus and Kylee Pedersen, CBC News, March 21, 2022*

<https://www.cbc.ca/news/canada/calgary/youth-migration-calgary-vancouver-toronto-1.6391712>

A new report says that despite rising job vacancies, more young Albertans are choosing to live outside of the province.

Youth in Alberta, Vancouver and Toronto were surveyed to find out why they were moving and what they were looking for in a new community for a report by the Canada West Foundation (CWF).

"They are leaving Alberta. Some are very interested in leaving Alberta, and perhaps just as difficult to hear is that youth aren't as attracted to coming to Alberta as they used to be," Janet Lane with CWF, who co-authored the report, told the Calgary Eyeopener.

"We do know we've had a net outmigration, meaning that more people, more young people, have left Alberta than have come in."

From 2017 to 2021, Alberta's net out-migration of people between 25 and 29 was 1,133 per year, which is only two per cent of that age group. But due to there being fewer youth in the age-group behind them, Alberta had nine per cent fewer 25 to 29-year-olds in 2021 than it did five years prior.

For decades, Alberta saw younger people moving to the province, often due to oil booms. But the trend reversed in 2016. In that year, for the first time since 1988, more people between the ages of 15 and 29 moved out of the province than moved in, the report said.

The report notes that for the past few decades, the number of young people moving to the province has gone hand-in-hand with boom-and-bust cycles in the oil and gas sector. But now, youth are leaving because they do not perceive Alberta to have a diverse economy.

"They see that the oil and gas sector is still the biggest employment sector as far as they see, and it is perception to them," Lane said.

She also said Calgarians, in particular, are interested in leaving Alberta.

#### **Youth Aren't As Attracted To Coming To Alberta As They Used To Be.- Janet Lane, Canada West Foundation**

The report says that while young people are motivated by career opportunities when considering a move, non-economic factors — such as public transport, cleanliness, safety, and proximity to experiences — also heavily influence their decisions.

Despite a growing tech industry, relatively affordable housing, and extensive parks and outdoor activities, the report found many young people think Alberta lacks vibrancy and diversity.

Most of the youth surveyed also negatively associated the province with conservatism and intolerance.

### **'Enormous Consequences' To Youth Migration**

Losing the province's youth could have "enormous consequences," said David Finch, another report co-author and professor at Mount Royal University.

"If we start bleeding the best and the brightest, that will start having a direct impact, especially ... for investors thinking if they don't have sufficient competencies or expertise in this area, why would I move my business there?"

Finch said Alberta has the assets to be exceptional. It just comes down to challenging perception.

"Young people not just within Alberta, but people outside of Alberta, have very traditional views of the province and of the cities, both economically and socially, and therefore the perception is turning them off."

To attract more young people to the province, the report recommends better communication regarding Alberta's diverse career opportunities, the employment of progressive municipal government policies, and continued community revitalization efforts.

An accompanying report by CWF showed all four western provinces saw a growth in job vacancies between 2019 and 2021. In Alberta, vacancies went up by 63 per cent, while B.C. saw a rise of 48 per cent.

That report also said that Alberta saw a drastic decline in net youth migration in 2015, after experiencing positive growth in youth migration over the previous 30 years. Since 2015, migration has been negative within the 24 to 29 and 30 to 34-year-old sub-cohorts.

## RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

### Why Technology Modernization Has Become A Top Priority At Canada's Leading Financial Institutions

*Advertorial Content By The Globe and Mail Content Studio, March 14, 2022*

[https://www.theglobeandmail.com/business/adv/article-why-technology-modernization-has-become-a-top-priority-at-canadas/?utm\\_medium=email&utm\\_source=Top%20Business%20Headlines&utm\\_content=2022-3-24\\_7&utm\\_term=Why%20technology%20modernization%20has%20become%20a%20top%20priority%20at%20Canada%e2%80%99s%20leading%20financial%20institutions&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/business/adv/article-why-technology-modernization-has-become-a-top-priority-at-canadas/?utm_medium=email&utm_source=Top%20Business%20Headlines&utm_content=2022-3-24_7&utm_term=Why%20technology%20modernization%20has%20become%20a%20top%20priority%20at%20Canada%e2%80%99s%20leading%20financial%20institutions&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

Canada's financial institutions are known for being conservative. And you can't blame them, says Simon Kalechstein, a senior partner with IBM Consulting.

The banks are responsible for an enormous share of Canada's personal and business wealth. Modernizing is expensive, complicated, and risky. Why modernize?

In short, banking customers have growing expectations and expect Amazon-like experiences such as product choice and quick delivery. Non-traditional competitors (i.e. fintech, big tech) have been taking market share in financial services by providing these best in class experiences.

Industry mandates such as real-time payments demand automation and straight-through processing at a scale that legacy systems cannot match. And due to the war for talent, specialized skills in legacy systems are even more difficult to maintain.

Technology and operations need to modernize to address these forces, and the risks of not innovating are rapidly outnumbering the risks of embracing change, says Mr. Kalechstein.

His role is to work with financial organizations on adopting new technologies, processes, and ways of working. That means not only being a technology vendor, but a strategic partner as well, he says, helping financial institutions of all sizes develop roadmaps to deliver this change.

Here, Mr. Kalechstein breaks down why all three are vital to modernizing Canada's financial institutions.

#### **Why Change Starts With Ways Of Working**

"We see a lot of examples of institutions focused on individual products which are tightly coupled to lines of business and systems; individual teams focused on the traditional ways of organizing," Mr. Kalechstein says. "You know, 'I support this product, I manage this system.'"

Mr. Kalechstein advocates that agility can be gained by aligning around end-to-end experiences and preferably, unique to each client's needs.

This is part of the idea behind the IBM Garage, a method of co-creation where clients and IBM experts work together to collaborate on solutions with speed. The Garage Method uses a 'minimum viable product' approach, deploying solutions incrementally – a bit at a time – enabling innovation in an environment that allows for experimentation. “We have used the Garage Method with our clients to quickly deliver business value, and in parallel, help them build new skills. This is starting to have a lasting effect on ways of working,” Mr. Kalechstein says.

### **The Strategic Use Of Technology**

“Although there are efficiencies to be gained from replacing systems that have been in place for 20, 30, 40 years, there is also tremendous power in modernizing legacy environments with new cloud capabilities. This reduces cost and complexity, while enabling innovation to better support the business,” Mr. Kalechstein says.

IBM advocates a hybrid-cloud and AI-first strategy, which brings together cloud and traditional on-premise environments through intelligent workflows. “In this context, working in a cloud environment such as the IBM Cloud for Financial Services and IBM Watson AI to build new differentiated client and employee experiences can take advantage of the speed and agility of cloud,” Mr. Kalechstein says, “while at the same time, leveraging the capability of established systems. IBM helps accelerate journeys to the cloud, with hybrid, multi-cloud solutions to help our clients modernize and digitally transform their technology environments. Our clients look to us as a partner, to help accelerate the digitization journey, work with their cloud providers of choice, and reduce the cost and complexity of the end-to-end technology modernization journey.”

### **Platform Experience Key For Successful Integration**

“I haven't yet seen platforms achieve their fullest benefits,” Mr. Kalechstein says. “There is significant untapped potential in being able to serve each client as segment of one, designing around client needs rather than taking a product-centric approach,” Mr. Kalechstein says.

For example, he says, building a platform that can guide a customer through the home buying experience, rather than simply selling a mortgage. And by doing so, deliver experiences that clients have come to expect with product and service choices that meet their needs.

Ultimately, Mr. Kalechstein points out, success is achieved by modernizing three areas: ways of working, technology, and platform experiences. “As banks become more agile and open in their modernization journeys, their ability to build new products and services and deepen their client relationships is ever-increasing. It is super rewarding, demanding, and exciting work.”

## UPCOMING WEBINARS AND EVENTS

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

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

**Time:** 1:00 p.m. – 2:30 p.m. EDT

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

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

[Register Here](#)

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

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

**Time:** 1:00 p.m. – 2:30 p.m. EDT

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

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

[Register Here](#)

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

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

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

Top 5 Benefits of the Program:

- CanCon: This made-in-Canada program provides a comprehensive overview of the Canadian market in certain areas
- Expert Instruction



- Fast and Effective
- Virtually Convenient
- Great Value

[Register Here](#)

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

**Dates:** April 26, 2022

**Time:** 9:00 a.m. – 5:00 p.m. EDT

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

You will get:

- Crucial industry updates for the financial services sector in the current economy
- Regulators' current and future priorities, expectations and coordination efforts
- Strategies for assessing priorities and proportionality with evolving business needs and operational risks and challenges, regardless of organization size
- Tactics for navigating transitions, mitigating drivers of misconduct risk, and implementing enterprise-wide strategic solutions to adapt to evolving expectations
- Market conduct and fair treatment of customers – what will be enough?
- Ethical use of technology and digital innovations – how to satisfy business and regulatory obligations?
- Best practices for managing data, privacy, cybersecurity and other digital risks, while staying on side with obligations and also maximizing opportunities

[Register Here](#)

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

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

**Time:** 1:00 p.m. – 2:00 p.m. EDT

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

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

[Register Here](#)