

CAFII ALERTS WEEKLY DIGEST: March 4 to March 11, 2022

March 11, 2022

TABLE OF CONTENTS

Government Legislation and Strategy News.....	3
Credit Unions Welcome New Insurance Selling Rules	3
Canadians Working From Home Need Protection From Employer Surveillance, Liberal MP Says	4
News About/From CAFII Members and/or Parent Companies	6
Sun Life Unveils Digital-First Advice Solution.....	6
COVID-19 Pandemic Response, Resilience and Recovery News.....	7
Arkells Convince Prof To Reschedule Exam So Hamilton Student Can Attend Show.....	7
Roundtable's Corporate Travel Executives Urge Ottawa To Eliminate Pre-Departure Testing By April 1 .	9
Ottawa Announces COVID-19 Rules For Return Of Cruise Ships To Canadian Ports	11
Cruise Ships Return To Canadian Ports For The First Time Since 2019	12
Canadians Tentatively Re-Embrace Travel As COVID-19 Border Measures Loosen	14
Everything You Need To Know About Pearson Airport's Travel Protocols For March Break.....	16
Airline Industry Still Reeling From Pandemic Faces New Challenge Of Soaring Fuel Prices.....	18
Airfare Is About To Get Much More Expensive, Experts Say. Here's What You Need To Know	19
Ontario Lifting COVID-19 Mask Mandates In Most Public Settings, Including Schools, On March 21	20
B.C. To Ease COVID-19 Restrictions On Masks, Vaccine Cards	22
Ontarians Agree Mental Health Support Essential In Post-COVID-19 Recovery.....	23
I Hate Feeling Like A Tourist When I Travel. It's Time To Change That.....	25
What Masking Rules Will You Find At The Office? Some Companies Are Enforcing The Rules More Strictly Than Others.....	27
Other CAFII Member-Relevant Industry/Business News.....	30
Norton Rose Winding Down Russian Operations, Other Canadian Law Firms Quiet On Plans.....	30
Upcoming Webinars and Events.....	33
Web Seminar: Willis Towers Watson – Will Big Data, AI And Advanced Technologies Replace The Traditional Role Of The Actuary?.....	33
Web Seminar: COVID-19 Legacy: Transforming And Branding Travel Group Insurance	33
Web Seminar: Digital Insurance – 6 Insurer Best Practices For Billing In The COVID-19 Era	34
Web Seminar: Shepherding Sick Travellers In Times Of Sanitary Restrictions.....	34
Web Seminar: COVID-19: Can Technology Finally Emerge?	34
Web Seminar: LIMRA – Insurance Immersion: Connect With Success.....	35

Web Seminar: York University – Essential One-Day Update In Regulatory Compliance And Legal Risk Management For Financial Institutions.....	35
Web Seminar: McMillan – Head In The Clouds: Understanding Cloud Agreements	36

GOVERNMENT LEGISLATION AND STRATEGY NEWS

Credit Unions Welcome New Insurance Selling Rules

By Carl Clutchey, Local Journalism Initiative Reporter, The Canadian Press, March 11, 2022

https://www.insurancebusinessmag.com/ca/business-news/credit-unions-welcome-new-insurance-selling-rules-398278.aspx?utm_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm_medium=20220311&utm_campaign=IBCW-MorningBriefing-20220311&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Regional credit unions and caisse populaires say new provincial regulations that came into effect this month should help them expand services as they strive to attract a younger customer base.

“There’s no downside (to the changes), so that’s a good thing,” Thunder Bay’s Bay Credit Union chief executive officer Lynne LeGros said on March 3.

The changes, which were first introduced two years ago, “modernize” Ontario’s Credit Unions and Caisse Populaires Act so that the banking institutions can offer customers additional services, including options for buying insurance.

Prior to the Act being updated, credit unions and caisse populaires could only offer insurance that related to loans and mortgages.

With the changes now in force, credit union and caisse populaires can now sell property and casualty insurance in their branches.

LeGros said that will appeal to customers looking to obtain banking and insurance services under one roof.

According to a provincial news release, “the new legislation will allow credit unions and caisse populaires to provide more options through expanded services to its members, including small businesses in the agriculture, hospitality and tourism sectors.”

The upgraded act “will allow credit unions to work within a modern financial services environment, and grow to better support more Ontarians who continue to choose to bank with local credit unions,” Steve Bolton, chief executive officer for the Libro Credit Union headquartered in London, Ontario, said in the news release.

According to the province, about 1.7 million Ontarians do their banking at credit unions or caisse populaires.

Unlike mainstream banks, credit unions offer customers memberships which allow them to receive dividends and vote on how their organizations are managed.

Credit unions are often more willing to loan money to bread-and-butter Northern Ontario businesses such as forestry, simply because they appreciate and understand those sectors better, said Pierre Richard, a regional manager for the Caisse Alliance caisse populaire in Hearst.

"It's easier for us to assess their financial situation because we know what's involved in cutting the wood and bringing it to the mill," Richard said.

Credit Unions and caisse populaires are regulated by Ontario's Financial Services Regulatory Authority. Like mainstream banks, they offer debit cards, credit cards, and mortgages, Richard noted.

LeGros said credit unions are widespread in the U.S., so Ontario credit union members can be confident that their cards will work when vacationing south of the border.

Bay Credit Union opened its first branch in the Lakehead region of Ontario in 1946. LeGros said many original customers who became members through their workplaces have passed away.

But she said there is growing interest among young people, including local entrepreneurs, "who are becoming aware of us now."

Bay Credit Union's two Thunder Bay branches have about 4,500 members combined.

Canadians Working From Home Need Protection From Employer Surveillance, Liberal MP Says

By CBC News, March 7, 2022

[Canadians working from home need protection from employer surveillance, Liberal MP says \(msn.com\)](#)

Canadians' rapid adoption of remote work during the pandemic has left many of them vulnerable to unlawful surveillance by their employers, says a Liberal MP exploring regulatory changes.

Michael Coteau said the pandemic-inspired shift to remote work has resulted in "a drastic increase in the use of surveillance by employers."

On Monday, March 7, Coteau announced plans to hold consultations with privacy experts, employers, and workers to discuss how Canada could alter its privacy laws as working from home becomes increasingly commonplace.

"I believe that in the age of big data, government has the duty to protect the digital privacy of employees and to deal with the current practice of digital surveillance," he told a news conference in Ottawa.

"For employees, employers could be monitoring your keystrokes and your facial expressions without your consent."

Coteau said his plan is to transform input from the consultations into a private member's Bill to address gaps in existing legislation.

His goal, he said, is to create "a comprehensive framework that puts the rights of employees right at the centre."

Coteau, who represents Don Valley East, is a former Ontario MPP and was a leadership candidate for the Ontario Liberals in 2020.

Protection from intrusive surveillance is enshrined in various laws, including the Charter of Rights and Freedoms, the Privacy Act, the Criminal Code, and provincial workplace laws.

A recent Canadian report on workplace surveillance during the pandemic described that protection as a "patchwork" and cited numerous exemptions and differing regulations among those various laws.

According to that 2021 report by Ryerson University's Cybersecure Policy Exchange, the practice of workplace surveillance has accelerated and expanded as a result of the pandemic.

"These latest developments in workplace surveillance are fraught with potential privacy and security concerns and raise questions regarding data protection, rights, power, and inequities," the report reads.

Employers using surveillance tools may be trying to reduce risk and liability and to protect confidentiality and employee productivity, the authors said.

But the methods they use to pursue those goals raise significant privacy concerns.

Among the reported surveillance tactics noted in the report are desktop and keyboard monitoring programs, which appear to be the most common service offered by employee surveillance software.

Other forms of surveillance include webcam surveillance — which can discreetly capture images through a worker's webcam — facial recognition programs which purport to use artificial intelligence to assess a worker's focus, and GPS and location monitoring.

The report also pointed to "significant research gaps" concerning the use of employee surveillance programs in Canada.

Literature about the use of these technologies is scarce and has been written primarily in the United States and United Kingdom.

Plan To Update Privacy Laws On Hold

The federal government has pursued changes to privacy laws regarding the use of surveillance programs.

A Bill that sought to "modernize Canada's existing private sector privacy law" and create a new tribunal to rule on privacy concerns was tabled by the Liberal government in 2020, but it did not pass before the 2021 federal election.

The re-elected government has not yet introduced a new Bill with similar proposed changes.

According to Statistics Canada, 23.8 per cent of the country's workforce was working primarily from home as of December 2021.

Experts say they expect the percentage of the workforce operating from home will remain permanently above pre-pandemic levels.

NEWS ABOUT/FROM CAFII MEMBERS AND/OR PARENT COMPANIES

Sun Life Unveils Digital-First Advice Solution

First-Of-Its-Kind Hybrid Advice Solution Offers Straightforward And Intuitive Client Experience To Address Investors' Needs

By Jean Dondo, Insurance Business Canada, March 10, 2022

https://www.wealthprofessional.ca/news/industry-news/sun-life-unveils-digital-first-advice-solution/364764?utm_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm_medium=20220311&utm_campaign=WPCW-Newsletter-20220311&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Sun Life Financial has launched a first-of-its-kind hybrid advisory service to help Canadians reach their financial goals.

Powered by a digital platform and a team of licensed advisers, Prospr by Sun Life allows Canadians to pick, prioritize, and track their objectives all in one location, with the option to speak with a licensed advisor by phone or video chat.

It is a straightforward and intuitive client experience designed to provide Sun Life clients and Canadians with a digital-first guidance solution to manage their goals.

"At Sun Life, we listen carefully to our clients and know their needs are evolving," Rowena Chan, President, Sun Life Financial Distributors (Canada) & Senior Vice-President, Distribution, said in a statement. "We understand that one size does not fit all when it comes to helping Canadians build a plan that supports their life goals.

"As part of our client-first enterprise strategy, Prospr by Sun Life is adding to the Sun Life ecosystem by providing an option for Canadians to access both digital and human advice across their protection, health and investment needs," Chan said.

Prospr can assist clients in a variety of ways, including beginning a family, returning to school, approaching retirement, and planning for a healthy lifestyle. By providing planning tools and an initial needs assessment for clients, it allows them to create personalized living plans that can be changed at any moment,

Users of the platform can determine, track, and achieve protection, money, and health objectives. These include protection for loved ones after death or in case of illness or injury, support for health and wellness, and grow savings and investments.

Licensed advisors are available on Prospr to provide holistic counsel and support. Canadians using the online platform can also complete critical paperwork with its e-signature capabilities, as well as securely save documents.

"We're providing our clients a new, innovative and flexible way to manage their health, wealth, and protection goals, while leveraging data and our learnings to improve the client and advisor experience," said Daniele Farinaccia, Vice-President, Prospr by Sun Life. "Prospr by Sun Life is our technology-led solution for those who prefer a digital solution powered by a team of advisors available to discuss recommendations and product solutions when the time is right."

Last year, Sun Life announced that it would give clients access to a digital financial planning tool through a partnership with Conquest Planning. Conquest's best-in-class platform offers clients the freedom to set, track, and continuously adjust personalized goals while providing recommendations to support these goals.

COVID-19 PANDEMIC RESPONSE, RESILIENCE AND RECOVERY NEWS

Arkells Convince Prof To Reschedule Exam So Hamilton Student Can Attend Show

'Having The Lead Singer Write A Message Is A Nice Touch': Prof

By Jon Wells, Hamilton Spectator, March 7, 2022

<https://www.thespec.com/entertainment/music/2022/03/07/hamilton-arkells-brock-exam.html>

To Arkells fans, there's no mystery why a woman named "Savannah" would receive a special favour from the Hamilton band.

But we're getting ahead of the story.

A few days ago, Brock University student Savannah Tarantella's heart sank when she saw her exam schedule: Mineralogy II, April 22 from 7-10 p.m.

It was the same night she had Arkells tickets for a concert in Kitchener. The band starts a tour of the U.S. and Canada in Buffalo on March 18.

On advice from her teaching assistant, the 20-year old began writing an email to her professor, Dr. Mariek Schmidt, asking to reschedule the date she would write.

But would Schmidt go for it? A concert?

“My buddy said why not DM the Arkells?” Tarantella told The Spectator. “And I thought why not? I’m from Hamilton and to me they are a local band. It might be cool to reach out and see what they can do.”

So she reached out.

“Dear Mariek Schmidt,” began the subsequent message written by band frontman Max Kerman. “In the grand scheme of things a single exam will come and go, but the memories and joy that a great concert can bring might last a lifetime.”

Kerman added that while he realized the prof “can’t make this exception every time, we’re hoping you allow Sav to write her exam on another day, so she can join us at the show. This act of generosity will not set a precedent, it will only prove what a kind hearted, flexible person you are. Thanks for listening, hope we can make this work.”

The professor later emailed Tarantella.

“Hi Savannah, yes we can reschedule your exam,” wrote Schmidt. “Having the lead singer write a message is a nice touch. Have a great time.”

Schmidt told the Spec that she appreciated her student not waiting to the last minute to make the request, as others might.

“And Max did make some very good points,” she added. “I remember what a big deal going to live shows was when I was a student.”

Schmidt quipped that if Tarantella got tickets for her, “we could reschedule the exam for the whole class.”

(The prof was kidding: she likes all music but does not count herself an Arkells devotee.)

The band posted the exam email exchange on its Instagram page, triggering pleas from other fans to get exams rescheduled and time off work to attend a concert.

As for why Kerman lobbied on Tarantella’s behalf, he told The Spec they want to encourage “the return to real-life activities. This includes missing exams and other things that can wait, in favour of singing with your pals at our shows.”

There may have been other forces at play, if subliminally. Several comments noted the band’s catalogue includes a song titled “Savannah.”

It goes: "Savannah, tell me what you had in mind/I know I let you down a million times, I let you down a million times."

Tarantella laughed at the observation.

"I'd be biased if I said it was my favourite song," she said. "Someone also said now the band knows the song they have to play at the Kitchener show."

Roundtable's Corporate Travel Executives Urge Ottawa To Eliminate Pre-Departure Testing By April 1

By Kathryn Folliott, Editor, Travelweek, March 10, 2022

<https://www.travelweek.ca/news/roundtables-corporate-travel-execs-urge-govt-to-eliminate-pre-departure-testing-by-april-1/>

The Canadian Travel & Tourism Roundtable is urging the federal government to lift all remaining travel restrictions by April 1.

At a Roundtable briefing today, high-profile executives in the corporate travel world – including Nancy Tudorache, Regional VP, Canada, GBTA; Andrew Weir, EVP, Destination Development, Tourism Toronto; and Patrick Doyle, VP and GM, American Express Global Business Travel – outlined how Canada's travel rules are decimating business travel, and stifling Toronto's tourism economy.

While the briefing focused mainly on reviving inbound corporate and MICE travel to Toronto, that may work in the outbound travel sector's favour in getting travel's last remaining restrictions dropped.

That's because inbound corporate and MICE bookings for cities like Toronto are a massive money-maker, and money talks.

As Tourism Toronto's Weir points out, Toronto's visitor economy is worth upwards of \$10 billion annually. That includes leisure travel plus all the many business conferences and other large-scale events that meeting planners book years in advance.

And if meeting planners are hesitant to book events in Toronto because of Canada's current travel restrictions right now, that impact will have a "long tail" that will negatively affect the city's economy for years to come, he said.

Eased Measures Don't Go Far Enough

Canada's new eased travel measures, in effect since February 28, 2022, for fully vaccinated travellers, include: the option of antigen tests instead of PCR tests for the pre-arrival testing requirement; a return to randomized on-arrival PCR testing with no isolation while waiting for test results; no isolation requirement for unvaccinated kids under 12 travelling with fully vaccinated adults; and a downgraded travel advisory, to Level 2.

The eased measures don't go far enough, say many industry groups, including the Roundtable. They also note that Canada's measures aren't in sync with other top destinations such as the UK.

"We're calling on the federal government to eliminate the pre-departure antigen test requirement for fully vaccinated travellers no later than April 1, when the regulations are set to be updated," said the Toronto Region Board of Trade's Lindsay Broadhead.

"Since the beginning of the pandemic, Canadians ... have been steadfast in their support for common sense government measures. The time has now come to reward those who have made many sacrifices to get where we are today. We're confident we can emerge from this with a vibrant and thriving regional economy. But we need government to do their part as well," she said.

The GBTA's Tudorache noted that business travel in and to Canada contributes \$40 billion annually to the Canadian economy, and supports more than 600,000 jobs.

After two years of the pandemic, "entire segments of the economy have successfully re-opened, but we've seen little to no progress for the travel and tourism industry. We're still struggling."

Requiring any sort of test results, either antigen or PCR, for travelling coming into or returning to Canada, "is a barrier to travel," Tudorache adds. "These measures simply do not permit flexibility or schedule changes. They add tremendous uncertainty."

And as long as these measures are still in place, "our forecast estimates that business travel to Canada, subject of course to further lifting of travel rules, will not recover to pre-pandemic levels until 2024."

"Nothing Short Of Catastrophic"

AmexGBT's Doyle put it bluntly: "The impact of the pandemic on business travel is nothing short of catastrophic. And the current travel restrictions are limiting our ability to bounce back."

He added: "Toronto is currently being overlooked for international events and conferences by organizers ... future events are being planned elsewhere."

Over the past two years, 400+ big conferences and events have been cancelled in Toronto, he noted. "This represents billions in losses for hotels and restaurants, and other segments of the tourism industry. And without these events, business travellers are just not coming to Canada."

While rapid antigen tests are less expensive and more accessible than PCR tests, "they pose a cost to travellers and promote a degree of uncertainty. The current restrictions do not provide certainty."

Doyle added: "There's no scientific reason that justifies travel being singled out as the only activity requiring testing."

Ottawa Announces COVID-19 Rules For Return Of Cruise Ships To Canadian Ports

Vaccines, Testing Required For Passengers

By Keith Doucette, The Canadian Press, March 7, 2022

<https://www.cbc.ca/news/canada/nova-scotia/cruise-ship-COVID-19-rules-1.6375645>

Strict COVID-19 measures will be enforced when cruise ships return to Canada's ports next month after a nearly two-year hiatus, federal Transport Minister Omar Alghabra announced on Monday, March 7.

Ottawa lifted its pandemic-induced prohibition on cruise ships in Canadian waters on November 1, on condition that operators fully comply with public health requirements.

"The industry will have to follow a robust protocol," Alghabra told reporters in Halifax.

Under a framework developed with federal, local, and provincial public health agencies, the United States government and the cruise industry, all cruise ship employees and passengers must be fully vaccinated against COVID-19 in order to be allowed into Canada, Alghabra said.

Passengers, he added, will need to take a COVID-19 molecular test within 72 hours before they board or take an antigen test within one day of boarding. They will also need a negative molecular test result within 72 hours of their return to Canada or an antigen test result within one day of their arrival, he said.

Cruise ship operators will be required to inspect proof of vaccination and monitor and report test results, Alghabra said, adding that no passenger will be allowed off a cruise ship unless they meet the testing and vaccine requirements.

Economic Benefit To The Community

The cruise ship industry is worth about \$4 billion annually to the Canadian economy and is directly and indirectly responsible for about 30,000 jobs in the domestic tourism sector, the federal government says.

Allan Gray, president and CEO of the Port of Halifax, said Monday, March 7's announcement gives a clear signal to ports and to tourism operators that ships are returning in a safe manner.

Gray said that while the revival of Canada's cruise ship industry is certainly welcomed, the biggest economic benefit from the sector goes toward tourism operators in the cities in which passengers disembark.

"Cruises in most cases [are] never a large revenue earner for a port; it's about the economic benefit that goes into the community and it's about the support industries," he said.

Gray said he expects the 2022 season, which runs from April to November, will help re-establish an industry that is expected to rebound vigorously in the years to come. He said Halifax is scheduled to see 152 cruise ships this season.

"The uncertain part is the actual numbers [of passengers] on board," Gray said. "It's been varying up and down so it's difficult for us at this point to get firm numbers."

New Container Examination Facility

Alghabra, meanwhile, announced \$7 million in federal funding to help build a new \$15-million marine container examination facility within the Port of Halifax. The remaining \$8 million will come from the port, he said.

The aim is to reduce inspection turnaround times along with container congestion at the port, as well as truck traffic in downtown Halifax. Gray said plans are for the new facility to be in use by sometime next year.

Cruise Ships Return To Canadian Ports For The First Time Since 2019

By Justine Hunter, The Globe and Mail, March 7, 2022

<https://www.theglobeandmail.com/canada/british-columbia/article-cruise-ships-return-to-canadian-ports-for-the-first-time-since-2019/>

International cruise ship passengers will return to Canada for the first time in more than two years, when the Caribbean Princess arrives in Victoria on April 6.

The ship's arrival is expected to herald the return of tens of thousands of visitors to Canada this year, reviving an industry that once injected more than \$2-billion annually into the national economy.

Ian Robertson, chief executive officer of the Greater Victoria Harbour Authority, is forecasting a solid rebound, with almost 80,000 passengers expected through the city's cruise ship terminal – roughly the same number as it saw in 2019.

In March of 2020, Mr. Robertson oversaw preparations for the annual cruising season on the West Coast. The terminal installed extra hand-sanitizing stations in the hopes of protecting against the just-emerging threat of COVID-19. But the first scheduled ship of the season never arrived: the outbreak of the pandemic led to the abrupt cancellation of the cruise season when Transport Canada issued an order prohibiting passenger vessels with capacity of more than 100 from operating in Canada's waters or ports.

On Monday, March 7, federal Transport Minister Omar Alghabra announced the prohibition is now over, giving cruise lines the green light to include Canadian ports and destinations for the cruise season, which usually runs from April to November.

Cruise lines are now required to follow public health guidelines as a condition of accessing Canadian ports. The measures include COVID-19 testing and reporting, and the requirement that all eligible passengers and crew be fully vaccinated.

Mr. Robertson welcomed the new rules, which were announced after months of negotiations between the cruise line industry, Transport Canada, and public health officials. Now, the challenge will be ensuring that the service industry is ready to welcome thousands of visitors at a time.

“Like all tourism- and hospitality-related businesses, the operators are going to be fighting to attract workers,” he said in an interview. “We know the businesses are still around, they have been able to survive for the past two years. They are looking for people to scale up.”

Canada’s ban on cruise ships sparked a furious response from elected officials in Alaska, where the tourism industry was feeling the pain because of a U.S. law that prohibits cruise ships passengers from boarding at a U.S. port and disembarking at another without an international stop in between. The Passenger Vessel Services Act made visits to Canadian ports a vital part of U.S. cruise ship itineraries.

Alaskan senators sponsored legislation that established a temporary waiver from the law, stoking fears that the change could become permanent.

B.C. Transportation Minister Rob Fleming, who represents the riding of Victoria-Swan Lake, said the province helped get the federal prohibition lifted in time for the start of the cruise season.

“Our government has been doing everything we can to ensure B.C.’s cruise ship industry comes back safe and strong, including successfully advocating for an earlier safe re-opening of our ports – four months earlier than the federal government’s initial plan,” he said in a statement. Mr. Fleming noted there are already 600 bookings for cruise visits to Vancouver and Victoria this year, which would be a 10-per-cent increase over 2019.

“We know that cruise ship passengers want to experience British Columbia, and British Columbians look forward to welcoming them in a month’s time to our cities under safe COVID-19 travel protocols.”

Despite the re-opening, Canada urges caution for cruise ship travellers. “The virus that causes COVID-19 can spread easily between people in close quarters on board ships, and the chance of being infected with COVID-19 on cruise ships is very high, even if you have completed a COVID-19 vaccine series,” a federal travel advisory states.

Barry Penner, legal adviser to Cruise Lines International Association (CLIA) in Canada, said the industry was able to demonstrate that cruise travel is safe. “Between December and January, during the height of the Omicron surge in the U.S., cruise ships from U.S. ports carried 600,000 people,” he said. “The number of people who needed to be hospitalized due to COVID-19 from those cruises, you could count on one hand.”

Canadians Tentatively Re-Embrace Travel As COVID-19 Border Measures Loosen

It's Easier For Canadians To Take Vacations They've Put Off Amid The Pandemic Now That Rapid Antigen Tests Can Be Used For Re-Entry Instead Of Molecular Versions And Quarantine Requirements Have Ended For Children Travelling With Fully Vaccinated Parents.

By Melissa Couto Zuber, The Canadian Press, March 2, 2022

<https://www.stcatharinesstandard.ca/ts/news/canada/2022/03/03/canadians-tentatively-re-embrace-travel-as-COVID-19-border-measures-loosen.html>

Lisa Zeltzer watched COVID-19 case numbers rise through the winter and worried that the March trip she'd booked to New York City — a vacation her theatre-loving son has been waiting to take for two years — would be cancelled.

As the Omicron wave began subsiding last month, and as the federal government loosened border measures for air travel in response, Zeltzer started to relax.

At least temporarily.

It's easier for Canadians to take vacations they've put off amid the pandemic now that rapid antigen tests can be used for re-entry instead of molecular versions and quarantine requirements have ended for children travelling with fully vaccinated parents.

But as jurisdictions drop COVID-19 restrictions and vaccine passports, the Zeltzers feel they have to be extra cautious before boarding their spring break flight.

"Ironically, it's actually making me more anxious," said Zeltzer, an occupational therapist in Toronto. "With the changes and restrictions (lifting) here ... my biggest fear is that we're going to get COVID-19 before we leave."

Zeltzer and her fully-vaccinated family, which includes her husband, 10-year-old son, and six-year-old daughter, take off for their Broadway-filled five-day trip to Manhattan the second week of March. Outside of local road trips, it'll be their first vacation since before the pandemic.

Even though New York state lifted mask mandates in most indoor settings weeks ago, she said they still plan to wear N95 masks around the big city to mitigate any chance of infection.

Testing positive for COVID-19 before flying home would mean having to extend the trip with a pricey isolation period.

"I'm worried that because everyone's loosening up, our chances of getting it are higher and we're going to get stuck in a very expensive city," Zeltzer said.

While many Canadians remain anxious about travelling, Georgetown, Ontario travel agent Lisa Gerlsbeck said she noticed a large uptick in families booking vacations once the government announced its loosened measures two weeks ago.

The changes — which included removing recommendations that Canadians avoid travel for non-essential purposes and instead urge they “practise special precautions” — came into effect on Monday, February 28.

“The phone calls started coming in (immediately after the announcement),” said Gerlsbeck, who specializes in family vacations to Florida.

“People want to travel now. They don’t want to wait until next March break.”

Gerlsbeck said many of her clients are booking vacations for the first time since before the pandemic, including some who’ve postponed the same trips since March 2020. While she said some seem hesitant, many feel ready to get on a plane.

Gerlsbeck said those solidifying getaways have been put at ease by Canada’s relaxed rule for a PCR test for re-entry — noting it posed a significant financial hurdle for those travelling with large families. Antigen tests must be taken no earlier than one day before the scheduled flight and be administered by a professional, the new measures say.

Ending the quarantine rule for unvaccinated children re-entering the country has motivated others to travel.

Dianna McKechnie, a mother of two young kids and a teacher in Burlington, Ontario, booked a trip to Arizona to see family over March break “immediately” after hearing of the loosened rules. Quarantining with the two-and four-year-olds after the vacation would be difficult for McKechnie and her husband, who both work outside the home.

Many of McKechnie’s relatives have yet to meet her children, as the family hasn’t crossed the border in two years.

She expressed doubts about the trip, especially considering Arizona’s more relaxed attitude toward COVID-19, but said the family plans mostly to stay put at her uncle’s home and enjoy time together under the blazing desert sun.

“I’ll just conduct myself the way that I’m comfortable (with),” she said. “I think there’s a lot of COVID-19 there, and it’s very polarized in terms of people that are following restrictions or not.”

Dr. Anna Banerji, an infectious disease pediatrician and a faculty member at the University of Toronto, said she understands the travel itch some Canadians are feeling.

But she warns that with many places limiting testing, it’s hard to know how much virus is circulating in Canada and elsewhere.

Banerji said a bump in international travel could lead to a bump in cases across Canada, especially as the timing of spring break trips coincides with other loosening measures. But vaccination coverage and immunity from recent Omicron infections should help lessen the severity of a potential approaching wave, she added.

"The government has said: 'OK, we're lifting restrictions,' so you can't say, 'Don't travel.' ... And people probably have made up their minds, anyway, thinking that COVID-19 is not a risk," Banerji said.

"It is maybe less of a risk to some degree, but it's still a risk."

Everything You Need To Know About Pearson Airport's Travel Protocols For March Break

By Travelweek Group, March 9, 2022

<https://www.travelweek.ca/news/everything-you-need-to-know-about-pearsons-travel-protocols-for-march-break/>

Ahead of the busy March Break travel season, the Greater Toronto Airports Authority (GTAA) has provided useful tips for travellers on how to ensure a seamless experience at Toronto Pearson (YYZ).

According to the GTAA, the busiest day of the period is expected to be on March 11, when approximately 85,000 passengers will either be arriving or departing at YYZ. This will mark the busiest travel day at the airport since the beginning of the COVID-19 pandemic two years ago.

While select travel restrictions have been eased, for the March Break period, GTAA is warning that delays are still possible and longer wait times are to be expected due to many health measures still in place as well as staffing challenges similar to those in other service sectors.

GTAA is asking passengers to "pack their patience" and be kind to workers.

Here's an overview of what to expect at Pearson for the March Break period:

Departing Passengers

As travel is different than prior to the pandemic, passengers should give themselves even more time when arriving for their flight. In addition to process changes, passengers may experience longer wait times during check-in, security, and boarding their aircraft as there are still additional screening questions and health checks in place at Canada's airports.

Passengers are advised to arrive at the airport at least 90 minutes in advance of domestic flights and at least three hours in advance of international flights. While at Pearson, passengers can choose from the airport's wide variety of food and beverage options, including sit-down restaurants and take-out offerings. Travellers can also order ahead of time for pick-up with Uber Eats to skip the line, available in select restaurants.

Arriving Passengers

Due to government measures in place to reduce the spread of COVID-19, passengers arriving from international destinations will experience additional screening and health checks, which may result in delays.

When going through customs, passengers will be required to answer additional health questions. In order to expedite their arrivals experience, international passengers are encouraged to use the Advanced CBSA Declaration feature within ArriveCAN online to fill in their customs and immigration declaration up to 72 hours in advance of flying in to Canada.

Finally, all fully vaccinated travellers eligible to enter Canada must provide a valid pre-arrival COVID-19 antigen test result taken no more than one day before their flight's scheduled departure, or a molecular test result taken no more than 72 hours before their flight's scheduled departure.

Useful Links

- As of February 28, 2022, the Government of Canada has eased border restrictions. To learn more about the current measures in place, click [here](#).
- Access to the terminals is limited to airport employees and to passengers with a boarding pass, or to those whose itinerary involves same-day travel. While in terminal, all passengers and airport employees must wear masks at all times, with limited exceptions. Pearson's approach to keeping travellers safe and healthy continues to evolve with the pandemic, and for the second year in a row, Pearson has received Airports Council International's Global Health Accreditation for its Healthy Airport program. To learn more, click [here](#).
- Visit GTAA's Travel Hub at <https://www.torontopearson.com/en/ready-to-travel> for a comprehensive travel guide.
- Through the new Advance CBSA Declaration, international travellers arriving at Toronto Pearson can now use [ArriveCAN online](#) to prepare their customs and immigration declaration before arriving in Canada. Travellers to Canada must continue to use ArriveCAN for the mandatory submission of their travel and contact information, quarantine plan, pre-entry test results, proof of vaccination (if applicable) and COVID-19 symptom self-assessments.
- COVID-19 testing services are available at Pearson. The tests, conducted by Switch Health, are available to both departing passengers and members of the community who aren't travelling but need access to testing services. Tests can be booked in advance via Switch Health's booking portal by visiting [ca/healthyairport](#).
- Passengers headed to the terminals for March Break are encouraged to learn more about in-terminal activities to keep themselves – and their kids – entertained. Visit [torontopearson.com](#) for more information.

Airline Industry Still Reeling From Pandemic Faces New Challenge Of Soaring Fuel Prices

By Eric Atkins, The Globe and Mail, March 10, 2022

The airline industry, still reeling from the COVID-19 pandemic, is facing a new challenge as soaring fuel prices drive up the cost of travel. Jet fuel prices are shooting up along with the cost of oil, driven higher by sanctions on Russian crude exports and uncertainty over supplies. Fuel prices rose by 27.5 per cent last week to more than US\$141 a barrel, an increase of 96 per cent from a year ago, according to S&P Global Commodity Insights. Annick Guérard, chief executive officer of Montreal-based airline Transat AT Inc., said soaring fuel costs could drive airfares higher while the travel sector struggles to recover from the collapse caused by the pandemic. Transat, which has been hit hard by COVID-19 and the current fuel crisis, reported disappointing financial results on Thursday, March 10 for its first quarter ended January 31. Ms. Guérard said Russia's invasion of Ukraine has not yet affected bookings to Europe, but increases to airfares are likely. "In response to this fuel crisis, we are adapting, of course, our pricing structure," she said on a conference call with analysts, without providing details. A Transat spokesman said airfares or the surcharge that accounts for fuel prices will go up "as needed." "We have not changed our price structure yet," Christophe Hennebelle said by phone. Fuel is one of the biggest expenses for airlines. In 2020, Transat spent almost \$260-million filling the tanks of its passenger jets, about 20 per cent of its revenue. Willie Walsh, director-general of the International Air Transport Association, said fuel could soon make up half of a typical airline's costs. "Absorbing such a massive hit on costs just as the industry is struggling to cut losses as it emerges from the two-year COVID-19 crisis is a huge challenge," Mr. Walsh said. Peter Fitzpatrick, an Air Canada spokesman, declined to discuss how fuel prices will affect airfares, citing regulatory constraints. Like Transat, Air Canada charges customers an "airline surcharge" that is partly driven by fuel prices. "A number of factors go into airline ticket pricing apart from fuel and fixed costs, including but not limited to, competition, demand, third-party navigation, airport and other charges, marketing considerations and the type of traffic that a route serves," Mr. Fitzpatrick said. Investors are already worried. Air Canada's share price has declined by 16 per cent since Russia invaded Ukraine on February 24. Denise Kenny, a spokeswoman for WestJet, which is owned by Onex Corp., said her airline has not increased fares. "Nor have we made any deliberate change to our systems in response to the rising cost of fuel. Our [seat prices] are automated to adjust based on demand and prices can increase due to demand for flights being higher than the supply," she said.

Read Story (Subscription Required): <https://www.theglobeandmail.com/business/article-transat-posts-wider-loss-takes-bigger-bailout-as-carrier-looks-to/>

Airfare Is About To Get Much More Expensive, Experts Say. Here's What You Need To Know

By David Slotnick, The Points Guy, January 26, 2022

<https://thepointsguy.com/news/airfare-flights-expensive-inflation/>

Prices all across the broader economy are in flux right now, with supply chain issues, inflation, and wildly vacillating stock markets leading to higher costs on everything from groceries to cars.

One area where prices haven't been as affected: airfare. In fact, the average cost of airline tickets, which tend to be relatively variable by nature, have been fairly stable.

But that may be about to change.

According to data compiled by travel booking site Hopper, domestic airfare is projected to increase by as much as 7% monthly through June, reaching — and passing — 2019 levels by April.

International airfare, meanwhile, is expected to rise an average of 5% per month.

"If you are planning spring break travel, you should be tracking prices and book soon," Hopper economist Adit Damodaran, who compiled the report, told TPG in an emailed statement. "Spring prices will only get higher in coming weeks as the Omicron wave ends. In short, the best deals for spring break trips are out there right now. For summer travel, travelers should also be monitoring with price tracking tools such as Hopper, but there is more time before you need to book."

Some of the increase can be attributed to normal seasonality, with demand typically falling in January following the holidays, only to increase leading up to the busy summer travel season.

This year, however, demand fell even further than normal because of the omicron variant, while a steep demand recovery in the coming months will contribute to higher fares, according to Hopper's Consumer Airfare Index report.

The slump in demand, meanwhile, hasn't stopped prices from climbing. For the week ending January 17, published fares were up 9.7% over the same week a year previously, while demand was down 27%, according to data from Helene Becker, airline analyst at Cowen, in a research note published January 23.

Additionally, surging jet fuel prices will likely contribute to higher airfare — prices increased 60% through 2021, according to Hopper. As jet fuel prices have risen in the past, consumer airfare prices have typically increased as well. Fuel represents roughly 30% of airlines' operating expenses, according to Cowen airline analyst Helene Becker, but can be a larger percentage as prices rise.

Fuel prices typically have an impact on airfares, which, while potentially positive for airlines' bottom lines, means higher costs for consumers.

“We continue to believe higher fuel costs are a medium- to long-term positive for North American airlines given the result typically reduces supply and boosts ticket prices, which we believe positively influences earnings multiples – though again, clarity in this regard is more likely after the new year, in our view,” JPMorgan airline analyst Jamie Baker wrote in a January 17 research note.

Broader inflation throughout the economy could also have an impact. A 7% inflation rate over the past year, the highest since 1982, has sent consumer prices higher.

While it’s tempting to point to the overall consumer price index as a driver of higher airfares, a direct comparison can be murky, American Airlines chief revenue officer Vasu Raja said on the airline’s earnings call last week.

“This industry has a long history with inflation where it hasn’t always bled so cleanly into fares,” Raja said. “But it’s early to tell and how — whether this level of inflation stays or not, it’s even early to go and guess at that, too.”

Notably, the pricing increase is expected to occur most significantly as the current wave of omicron variant-driven cases begins to recede, Damodaran told TPG.

“From an industry perspective, we are in a pattern where during a COVID-19 variant we have suppressed demand, but once it wanes we see pent up demand take off,” Damodaran said. “While we once viewed travel bookings as starkly either pandemic or post-pandemic, we are now seeing that bookings follow the waves of the variants. There are times where consumer confidence is high and consumers are eager to book, and other times where they are more hesitant.”

“Typically, over the past two years, this swing is part of a 2 to 3 month interval,” he added.

Ontario Lifting COVID-19 Mask Mandates In Most Public Settings, Including Schools, On March 21

By Carly Weeks and Jeff Gray, The Globe and Mail, March 9, 2022

https://www.theglobeandmail.com/canada/article-ontario-lifting-COVID-19-mask-mandates-in-most-public-settings/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2022-3-9_19&utm_term=Coronavirus%20Update:%20Ontario%20lifting%20mask%20mandates%20in%20most%20public%20settings,%20including%20schools,%20on%20March%2022&utm_campaign=newsletter&utm_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

Ontario is joining other provinces in removing mask mandates for most public places in an attempt to shift from two years of pandemic crisis mode to long-term management of COVID-19.

Although case numbers and hospitalizations are on the decline across Canada, public health and infectious disease experts say they are concerned that removing mask mandates could lead to unnecessary illness in vulnerable people.

Alberta and Saskatchewan have lifted mask mandates and other pandemic measures. Manitoba, New Brunswick, and Newfoundland and Labrador will end them next week. Nova Scotia will relax its pandemic restrictions on March 21. Quebec no longer requires masks in elementary and high schools, and is expected to loosen remaining mask rules next month. PEI has announced its mask mandate will end in early April. B.C. officials are expected to announce changes on Thursday, March 10.

Kieran Moore, Ontario's Chief Medical Officer of Health, said on Wednesday, March 9 that masks will no longer be required in most indoor places, including schools, as of March 21, but places such as public transit, long-term care, and other health settings will still have them. All remaining mask rules are to be lifted on April 27.

Peter Juni, the scientific director of Ontario's independent COVID-19 Science Advisory Table, said the decision was a surprise.

While trends still look positive, he said he would need at least another 10 days of data – including numbers on the amount of the virus in sewage – before being confident that ending mask mandates was the right move. The province, he said, is just a week past March 1, when it lifted most capacity restrictions on businesses such as restaurants, and more information is needed to see if that has affected the spread of the virus.

He said until now, the province has fared “pretty well by making data-driven decisions and taking it step by step, relatively slow. Today, this would not be one of those moments.”

Other jurisdictions have seen increases after they lifted mask requirements, Dr. Juni said. In Denmark, while intensive-care units remained stable, hospital occupancy and deaths exceeded Ontario's peak numbers. In Switzerland, which recently lifted mask rules except on transit and in health care facilities, he said, cases rose sharply in just 10 days.

Ontario's waste water sampling suggests the province still has more than 15,000 new cases a day, Dr. Juni said.

He added that he hoped Ontario would continue to strongly encourage masks in indoor public spaces and that he recommends that parents continue to send their kids to school in masks. (He said he would have to “negotiate” this with his own school-age children.)

The Children's Health Coalition, a group of health organizations including CHEO, the Hospital for Sick Children, and Children's Mental Health Ontario said in a statement that they would have preferred mask mandates to remain in schools for two weeks after March break to determine whether classrooms were seeing a higher level of cases. The coalition said keeping masks for schools can be a relatively easy, effective way to keep transmission low so they can stay open.

Nisha Thampi, a pediatric infectious disease physician at CHEO in Ottawa, said that despite public fatigue, the pandemic is not over. She said it's important to recognize that some groups remain at risk, such as people with certain health conditions or children under five, who aren't eligible for vaccination.

“There is this movement with our public health measures towards living with the virus, but we have to recognize that, number one, not everyone is going to live with the virus the same way,” Dr. Thampi said.

Nitin Mohan, a public health expert at the University of Western Ontario, said it seems premature to remove mask mandates. Masks are low-cost, easy to wear and have been shown to reduce virus spread, all good arguments for keeping restrictions for the time being, he said.

Dr. Mohan, an assistant professor at the UWO Schulich School of Medicine and Dentistry, said he is not sure that the removal of mask mandates “is entirely rooted in evidence.”

He added that it will be “very difficult” to reinstate them if COVID-19 spread starts to get out of control again.

Dr. Moore said on Wednesday, March 9 that he expects that COVID-19 cases and hospitalizations will likely rise once mask rules and other pandemic restrictions are lifted. But the province expects the overall high vaccination rate and access to antiviral medication will keep the situation under control.

If new variants emerge or if cases escalate next winter, Dr. Moore said, mask mandates may need to be reinstated.

Other changes announced by Ontario on Wednesday, March 9 include lifting isolation rules for most people with recent exposure to COVID-19. Dr. Moore said that people in close contact with COVID-19 cases no longer have to isolate if they don't live with the infected person. The province says close contacts should wear a mask, and if they work in high-risk settings such as hospitals, should stay home for 10 days after exposure.

Household contacts exposed to COVID-19 don't need to isolate if they have been infected with the virus themselves in the previous 90 days, if they are 18 or older and have received a booster dose, or if they are under 18 and have received two doses of a COVID-19 vaccine.

B.C. To Ease COVID-19 Restrictions On Masks, Vaccine Cards

By The Canadian Press, March 10, 2022

https://www.theglobeandmail.com/canada/british-columbia/article-bc-to-ease-COVID-19-restrictions-on-masks-vaccine-cards/?utm_medium=email&utm_source=Evening%20Update&utm_content=2022-3-10_17&utm_term=Evening%20Update:%20Russian%20forces%20appear%20to%20take%20heavy%20losses%20as%20troops%20continue%20advance%20toward%20Kyiv&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

British Columbia will lift its mask mandate, restore long-term care visits, and drop capacity limits on faith gatherings starting Friday, March 11.

Provincial health officer Dr. Bonnie Henry said cases of COVID-19 have come down dramatically in the last few weeks and as transmission goes down, so do the risks.

“While today is another really positive step forward, we have to be ready to bring some tools back, if necessary, depending on the situation as it changes,” Henry told a news conference on Thursday, March 10.

Starting on April 8, the B.C. vaccine card will no longer be required to access restaurants and other venues, while businesses can shift away from their COVID-19 safety plans.

Public health orders on overnight child and youth camps will also be lifted on Friday, March 11. Guidelines such as health checks, physical distancing, and visitors at schools will be rescinded when students return from spring break on April 4.

“The need for every single one of these particular layers of protection has dropped below the threshold where we need to have an order for them to be in place. That means we can move from a mandated approach to an empowered self-management approach.”

Henry said B.C. did well in containing the latest wave of COVID-19 compared with other jurisdictions across the country, with lower infections and hospital admissions.

She said the science shows that the risks are now much lower, and while they are not zero, she’s confident health officials can safely make the changes.

Masks may still be necessary in some workplaces, including those that are federally regulated, Henry said.

She said masks will no longer be required under an order on Friday, March 11 but “some people in some locations will continue to use masks personally or in their business, and that’s OK. We need to support that. We need to recognize that we all have our own risks and our own vulnerabilities.”

Ontarians Agree Mental Health Support Essential In Post-COVID-19 Recovery

By Jean Dondo, HomeNews, March 11, 2022

https://www.lifehealthpro.ca/news/ontarians-agree-mental-health-support-essential-in-postCOVID-19-recovery-364847.aspx?utm_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm_medium=20220311&utm_campaign=WPCW-Newsletter-20220311&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

A recent survey commissioned by the Ontario Association of Social Workers (OASW) and released in honor of Social Work Week (March 7-13) adds to the body of research confirming the importance of mental health supports.

According to OASW, four out of ten Ontarians (38%) say their mental health has been negatively impacted in the last year, with 14% saying that supporting a friend or family member with declining mental health has impacted their own mental health.

The survey also found that while eight out of ten Ontarians believe mental health support is critical for moving beyond the pandemic, only one-third believe it is readily available.

"We know the pandemic's mental health effects on children and long-term care residents, but the shock waves for adults, caregivers, families, and workers are also real and far-reaching," OASW's Chief Executive Officer, Deepy Sur, said. "Whether you call it an echo or parallel pandemic, we're in the midst of a mounting crisis, and it's imperative that we make mental health and addictions supports available for Ontarians reporting the greatest mental health declines, and for those struggling with impacts on work."

According to the Leger poll, eight out of ten people who report a family member has had a mental health deterioration or crisis in the last 12 months said that relative was an adult aged 19 or older (82%), as opposed to a child (4%) or a teenager (12%).

In the previous year, 5% of all respondents said a family member had a mental health crisis that required immediate attention.

Younger Ontarians (those under 35 years old), women, and those with children under the age of 18 in the home are much more likely to have seen a decline in their family's mental health in the previous year. Those who have experienced a negative impact on their own mental health are far more likely to believe their family has been harmed as well (58%).

Over the last year, 21% of workers have struggled with their jobs owing to mental health issues, even leaving their jobs (9%). Others have taken a temporary leave of absence (5%), struggled to obtain work (4%), or resigned from their job (3%) owing to a mental health issue.

Ninety per cent of Ontarians believe that mental health services should be provided to people who need them, and 84% believe that access to mental health services is critical for the province's economic recovery. However, only 28% believe mental health resources are easily accessible.

"Achieving the level of mental health access needed to support Ontario's recovery will take contributions from everyone, including employers, funders, policy-makers, and the over 20,000 social workers across Ontario," Sur said.

I Hate Feeling Like A Tourist When I Travel. It's Time To Change That

By Janet Trull, Contributed To The Globe and Mail, March 8, 2022

<https://www.theglobeandmail.com/life/first-person/article-i-hate-feeling-like-a-tourist-when-i-travel-its-time-to-change-that/>

Photographs of our travelling adventures seem surreal to me now, after two years of sequestering close to home. Which suits me fine. I'm the homebody and my husband is the adventurous one. After retirement, he bought a Tilley hat, booked a series of trips, and filled his wallet with euros and dongos and baht. I cleaned the house from top to bottom in case the plane crashed. I did not want anyone to find a sticky mess behind my stove.

Our pre-pandemic globe-trotting included all the popular hot spots. Greece, Southeast Asia, New Zealand, the United Kingdom. We went north to Nunavut and south to California.

"Where do you want to go after Omicron?" Roger asks, iPad in hand.

Long pause. "How about Calabogie?" I try. It is a gem of a resort town in the Ottawa Valley, and only a two-hour drive from home. No airport stress. No travel restrictions.

I can tell by the look on Roger's face that he was researching destinations using a different set of criteria. Places with the word "safari" on the itinerary.

I don't hate travel. I enjoy hearing about the history of a country from people who live there and love the place with all their hearts. The wars, the struggles, the perseverance. To observe, firsthand, the resilience it takes to live in tiny apartments or corrugated tin shacks. How ambitious people are, working long hours cooking for tourists, cleaning for tourists, transporting tourists. Meeting people in other countries offers insight into lives that are so different from mine. In some ways, much richer. In some ways, much poorer.

What I dislike about travel is being a tourist. That loathsome creature trampling around the crumbling columns of the Parthenon and wearing down the stone steps of Angkor Watt and complaining that the coral reefs are not as colourful as the photographs on Trip Advisor.

The guides I meet worldwide are gracious and kind. They study tourism in university. They are knowledgeable about history and culture but also about treachery. "Don't wear your rings here, Madam. No jewellery." "Stay close to me, Madam. Do not go off on your own down the alleys." "Don't pay so much for that scarf, Madam."

Our guides take us by the arm to get us across busy streets as if we are naive children. I look around at the throngs of tourists and realize that, like it or not, I am one, too.

On one trip, a woman screams at the tour-bus driver to turn up the air conditioning.

On another, two elderly tourists show disgust at the amount of garbage on the beach. “We’re all responsible for this,” Roger says. “Not me,” the woman replies, “I never litter.” We refrain from explaining the difference between litter and the massive amounts of refuse dumped from freighters, cruise ships and container ships. No recycling program can keep up with the crest of plastic on every wave.

I am forced to admit my own ignorance and entitlement. At the night market in Thailand, I was hot and thirsty. I ordered a mango smoothie. It was served in a plastic cup with a plastic bubble lid and a plastic straw. And, for my convenience, the vendor slipped it into a plastic carry bag. I enjoyed that smoothie. Every drop.

Don’t feel bad, people assured me, you are boosting the local economy. Many countries depend on tourist dollars.

Do they? Are they really better off? Roger and I are lured into a tiki hut on a beach in Krabi, Thailand. “Maaaassssaaaaage,” the women call. It is irresistible. We shed our clothes and submit to competent strong hands, slippery with coconut oil. They slather it on and press their thumbs into our soft flesh until it hurts. And it does hurt. It hurts to see their children squatting in the damp corners of the hut. The baby, too quiet, in a hammock. The old mother, blinded by cataracts, squatting by a small fire, stirring rice. We lie and listen to the click, click, cawing of the women’s voices, and wonder what they are saying. Are they swapping recipes, or commenting on our pale, flabby Canadian bodies. Our moles. We don’t want to know. We ignore our vulnerability, the awareness that we are strange naked people in a strange land, with only a skimpy towel and the slippery oil to protect us from any well-deserved resentment.

The Thai women work hard. They find our pressure points and give us a big helping of whatever is good for us, just like Mama used to. We trust them without question, performing their art with superiority and self-assurance.

Oh yes, I love to massage old, ugly white people. What a pleasure! I wonder what they really think. These women are so nice. If they are faking their kindness, they are very good at it. I like them a lot.

My masseuse asks me about my bathing suit, how much did it cost?

It is a Speedo. “Eighty Canadian dollars.”

She tsk tsks. I will give her \$6, plus a tip, for a 90-minute massage. In Canada, a masseuse would get more than the price of my bathing suit for the same labour. I am increasingly uncomfortable with the inequity. And yet the following day when I heard those voices calling “Massage! Madam! Sir!” I was powerless to refuse.

During the early days of COVID-19, I felt like a tourist in my own town. Negotiating new vocabulary, learning new rules, cautiously testing the new culture of compliance. Wearing a mask reminded me of covering my head and taking off my shoes to visit temples and mosques. Is it necessary? Yes. If you wish to enter this place, you will behave respectfully.

When I start to explore again, I will think about travelling more respectfully, too.

During the weeks and months before the vaccines, when planes were grounded and ocean liners were docked, the planet took a deep breath. A profound pause in tourism changed our thinking. I am encouraged by conversations with conscientious travellers who are sharing more ethical ways to explore this planet. When we venture forth once again, it will be with heightened empathy for humans who suffered losses greater than ours.

COVID-19 proved to be the nastiest, most belligerent tourist ever. It made a mess and refused to pay its bill. The world has been patient and granted a late checkout, but housekeeping needs to clean the room. Everybody's waiting.

What Masking Rules Will You Find At The Office? Some Companies Are Enforcing The Rules More Strictly Than Others

Some Workplaces Are Allowing Workers To Take Masks Off At Their Desks, When Eating Lunch, Even In Meetings — While Others Require A Mask Almost All Of The Time.

By Clarrie Feinstein, Toronto Star, March 4, 2022

<https://www.thestar.com/business/2022/03/04/vaccine-passport-mandates-may-be-gone-but-workplace-mask-mandates-remain-for-now.html>

March 1 marked a big day in Ontario, with proof of vaccination no longer required for workplaces, and capacity limits for indoor public settings being lifted.

With restrictions slowly being lifted, many workers are wondering what masking policies they will face as they slowly return to in-person work at the office.

The government of Ontario requires that people wear masks in the workplace if they are unable to stay at least two metres apart. In a common space, boardroom meeting, lunch room, people can be unmasked only if they're a safe distance from one another.

But a survey of several companies by The Star found that some workplaces are stricter than others. Some are allowing workers to take masks off at a desk or when eating lunch, while others loosely require a mask to be worn if physical distancing can't be met.

Patrick Stepanian, legal manager at human resources consulting firm Peninsula Canada, said his company still maintains strict masking rules. When an employee is not at their desk or cubicle, and going into more high traffic areas with a greater concentration of employees, they must stay masked.

As more people begin to come into the workplace with capacity limits lifted, he said it's more important to adhere to stronger masking requirements to ensure everyone is comfortable.

"It's been two years of remote work, people need to acclimate to the new working environment," Stepanian said. "A safe approach is always better."

A similar mindset has been adopted at the commercial real estate and investment firm Colliers Canada, where masks can only be taken off at a desk or lunch area, similar to food courts in the financial district, said CEO and president Brian Rosen.

When it comes to board meetings, if a senior executive wishes to take off their mask while giving a presentation, that's not allowed.

"If they want to give the presentation without a mask, they can do it virtually," he said.

Rosen added there isn't a hierarchy on what certain employees can get away with in terms of the masking policy.

"There are no different rules for higher-ups, you need to lead by example," Rosen said. "If you don't stay consistent with the application of the work policy, it never gets applied."

To date, if someone forgets to wear a mask, a gentle reminder is needed, but warnings or penalties have not been used. "People recognize they need to wear a mask where it's mandated," he said.

At HSBC, employees must maintain physical distancing and ensure that masks and face coverings are worn in all workspaces except when working at a desk or eating in the cafe space, said Sharon Wilks, head of external communications.

"These rules apply equally to all our employees, including executives. As we have been throughout the pandemic, we'll be guided by public health guidance in making any changes to these requirements as we open up our offices to more employees in the coming weeks and months," she said.

Gannon Loftus, director of corporate communications at Sun Life Financial, said everyone coming into its offices is required to wear a mask. People can remove their masks once seated at their work station or in a meeting room and at a safe distance from others.

But some offices are taking a different approach and allowing employees to remove masks when distanced.

Elke Rubach, president of Rubach Wealth, said her team discussed what policy made them most comfortable and arrived at a unanimous consensus: wearing a mask isn't necessary if physically distanced.

"Everyone is vaccinated and has a booster," she said. "Masks only apply when moving around."

When employees are at their desk, eating in the lunch room, or alone in a closed office, a mask isn't needed, Rubach said.

Though if someone were to speak up and ask for people in a board meeting to wear masks, the team would comply.

“For a smaller office, it’s easier to adapt,” she said. “Bigger places like banks or government offices can’t. They need to pick a lane.”

At global research tech company Delvinia, it is encouraged — not mandated — that employees wear masks in common areas, said Adam Froman, CEO and founder of the company.

“If someone is uncomfortable with masking rules, we encourage them to wear a mask,” he said. “Those who don’t want to wear a mask need to be respectful of giving space.”

In a meeting, he said it’s up to the individual on whether they want to wear a mask. If an issue arises, the default is to wear a mask, which hasn’t been the case so far.

“In a meeting room, it’s more about respecting distance than face coverage,” Froman said.

In a lunch room, he added, employees might get excited to see each other and sit next to one another. In that case, the company wouldn’t force them to distance.

For those who want to wear their mask at all times and distance, that’s encouraged — desks can be more distanced from others, they can eat at their desk, and choose to come to work one day a week.

“We’re all boosted. We’re dealing with mental health, more than anything right now,” Froman said. “People are tired of mandates. They want respect and empathy, and to recover on their own terms.”

Soon, companies could be dealing with an entirely new dilemma on masking policies.

On Monday, February 28, Premier Doug Ford hinted that the mask requirements may be lifted at an undisclosed date after the March break.

Rosen from Colliers Canada said that in provinces such as Alberta and Manitoba, where mask mandates are no longer in effect, the company recommends wearing one. The same policy will be put in place if Ontario lifts the mask requirement.

“If the mask requirements are lifted, then it really comes down to what the company decides and individual choice,” said Nola Simon, a hybrid and remote work consultant.

“The more conservative an employer is with masking, the safer they are as an employer.”

Some companies have also taken the time to renovate their offices and upgrade filtration systems — not all companies are depending on masking alone, she said.

“If they’re exceeding the guidelines and what’s required by law, you’re going out of your way to prioritize your employees, which is what they want,” Simon said.

Employment lawyer Stacey R. Ball said when the province does lift mask mandates, it will be hard for employers to continue to require employees to wear them, as they’ll need to show through medical evidence that they’re required to have a safe workplace.

“They’ll need to prove that they’re exceptional,” he said. “It will be tough for the employer to do that, as they will need specific scientific evidence that their workplace is exceptional.”

This can be done with medical documentation from an expert in public health or the medical field, proving that masking makes a significant difference in the workplace and if there’s an obligation in the Occupational Health and Safety Act that needs to be met.

Stepanian said he hopes the provincial guidelines make it clear that some businesses may still have the choice to implement the requirement, similar to the vaccine passport.

“I hope it’s not fully off the table, like how it happened in Alberta, which put employers in a tough place,” he said.

“Employers should feel they have the tools available to them to satisfy their safety obligations in the workplace.”

OTHER CAFII MEMBER-RELEVANT INDUSTRY/BUSINESS NEWS

Norton Rose Winding Down Russian Operations, Other Canadian Law Firms Quiet On Plans

By Jaren Kerr, Sean Fine, and Vanmala Subrananiam, The Globe and Mail, March 7, 2022

<https://www.theglobeandmail.com/business/article-norton-rose-winding-down-russian-operations-other-canadian-law-firms/>

Some prominent Canadian law firms have been reticent to say if they will drop Russian clients who are subject to economic sanctions, amid a flurry of announcements from Canadian companies signalling their divestment from Russia after its invasion of Ukraine.

More than 500 Russian individuals and more than 100 Russian entities are facing Schedule 1 sanctions from Ottawa, which prohibit any Canadian or person in Canada from conducting any financial transactions with someone on that list.

The Globe and Mail asked seven Bay Street law firms with offices in Europe if they would cease or suspend relationships with Russian clients subject to sanctions. Five of them either declined to comment on their protocols or did not respond to multiple requests to comment.

Norton Rose Fulbright LLP was the only one that said it is winding down operations in Russia. One of the London-based international firm’s 50 offices is in Moscow.

“We are not accepting any further instructions from businesses, entities, or individuals connected with the current Russian regime, irrespective of whether they are sanctioned or not,” the company said in statement.

McCarthy Tétrault LLP told The Globe it is working to ensure compliance with sanctions against Russia, but it did not say if the firm had ended relationships with affected Russian clients.

Some major British law firms have already announced plans to sever ties with Russian clients. Freshfields Bruckhaus Deringer LLP, one of five magic circle law firms headquartered in London – international firms generally considered the most prestigious ones in the city – said on Monday, March 7 that it is “immediately taking steps” to terminate its litigation mandate with VTB Bank, one of the sanctioned Russian banks.

The global firm Linklaters LLP announced last week that it was closing its Moscow office, which has been open since 1992 (the firm has offices in 31 cities around the world), and would not act for individuals or entities under the influence of, or connected to, the Russian state.

Nigel Kushner, chief executive officer of W Legal Ltd. Co., another London-based law firm, who is an international sanctions expert, told The Globe he has never seen such a robust set of sanctions targeted at Russians living in the city. “They have, overnight, turned into international pariahs,” Mr. Kushner said.

Some lawyers have mixed feelings about the sanctions. Mr. Kushner said he knew of disagreements within firms, with certain lawyers expressing concern that firms are placing blanket bans on dealing with Russians, even clients who were not connected directly to the Russian state.

Other magic circle firms, including Allen & Overy LLP, Clifford Chance LLP, and Slaughter and May have all made public statements on the conflict. Clifford Chance said it would not accept new work from Russian state-controlled entities or individuals linked to Russian President Vladimir Putin. The other two said they would continue to review their Russia-related work.

Paul Lalonde, a partner at Dentons LLP in Toronto, said the sanctions can present a serious challenge to law firms with Russian clients.

“You have to review your client list and figure out what you can continue to do and where do you need to cut your ties,” he said. “Our colleagues in Europe have to be very careful in ensuring their own activities continue to remain compliant.”

Dentons, which has offices in Moscow and Kyiv, describes itself as the biggest law firm in the world, with more than 20,000 employees in more than 80 countries and in excess of 200 offices. A spokesperson for the firm declined to comment on how it was responding to the sanctions.

Mr. Lalonde said the big issue for Canadian branches of global law firms involves working for Canadian clients with pre-existing commercial relations that touch on Russia.

“So whether it’s investments in Russia or supply arrangements with customers in Russia, supply arrangements with suppliers in Russia, that sort of thing is a lot more of what’s keeping us busy these days,” he said.

“Clients are concerned about ensuring that their activities remain in compliance in an incredibly dynamic environment, where the governments of Canada and Western allies are adopting new measures almost by the hour.”

Brenda Swick, a partner at Cassels Brock & Blackwell LLP, told The Globe that a lawyer could be allowed to represent a client subject to sanctions in some cases, such as appealing to be removed from a sanctions list.

She said lawyers could also represent clients on sanctions lists if the federal government grants permission.

“If a law firm really felt that it had reasons to ask for an authorization from the Minister of Foreign Affairs to represent or to deal with a designated identity, it could always apply for an authorization,” she said.

John Packer, the director of the University of Ottawa’s Human Rights Research and Education Centre, said lawyers have a right to represent anyone accused of virtually anything.

“If we are a rule-of-law society, we want to make sure lawyers are capable of pursuing the best interests of their clients,” he said.

Lawyers have a fiduciary obligation to their clients, which means “they must protect the client’s interest and act to their full ability in representing their client,” he said.

Mr. Packer said the sanctions will create enormous disruption in business dealings that may involve players from multiple countries. That disruption could create business opportunities for lawyers as a result, but lawyers could also face possible losses.

“There’s an old saying that lawyers gain whether it’s good times or bad times,” he said.

“There are going to be tons of complex disputes. There’s going to be business for lawyers, there’s no doubt about that. But there’s going to be a lot of losses, too.”

UPCOMING WEBINARS AND EVENTS

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

Dates: Wednesday, March 23, 2022

Time: 1:00 p.m. – 2:00 p.m. EDT

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

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

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

[Register Here](#)

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

Dates: Wednesday, March 23, 2022

Time: 1:00 p.m. – 2:30 p.m. EDT

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

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

[Register Here](#)

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

Dates: Wednesday, March 23, 2022

Time: 2:00 p.m. – 3:00 p.m. EDT

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

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

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

[Register Here](#)

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](#)

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](#)

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](#)

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](#)