

CAFII ALERTS WEEKLY DIGEST: May 27 to June 3, 2022

June 3, 2022

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REGULATOR/POLICY-MAKER NEWS

FCAC Finds That Canada's Big Banks Treat Indigenous, Visible Minority Customers Inappropriately

By Christopher Reynolds, The Canadian Press, May 26, 2022

Pressure sales tactics. Ill-fitted suggestions. Misleading information.

Visible minority and Indigenous customers at Canada's big banks more often received inappropriate treatment from sales staff, part of a wider trend of "concerning" interactions between those institutions and shoppers, a federal consumer watchdog has found.

In a mystery shopping review conducted in 2019 by the Financial Consumer Agency of Canada (FCAC), customers who identified as a visible minority or Indigenous person more frequently encountered recommendations that were less simple and unsuitable to their financial circumstances compared with shoppers who did not identify as such.

They were also pitched more heavily on optional products. One in three were offered overdraft protection — the service guarantees that charges to a debit account will clear even if the balance falls below zero, but often involves heavy fees and interest — versus 18 per cent of other shoppers. They were also three times more likely to be offered balance protection insurance, according to the report, released on Thursday, May 26.

"These findings indicate that banks can do more to ensure that the demographic groups at higher risk are protected from experiencing concerning sales practices," the federal agency said, highlighting younger shoppers and students as well.

Mystery shopping is a method of market research where individuals use semi-scripted scenarios to pose as customers and talk with employees, in this case at bank branches. The shoppers, who recorded their observations, asked about chequing accounts and credit cards and reported on their interactions.

Overall, the report found 74 per cent of the shoppers at 712 bank branches described their experiences as positive. However, the agency said the banks could improve service when it comes to product recommendations and employee communication.

"Canada's banks are client-focused with a deep commitment to high ethical standards and complying with established laws and regulations when providing products and services to help customers meet their financial goals," the Canadian Bankers Association said in an email, noting that a majority of mystery shoppers described their overall experience as positive.

Credit cards were a particular area of concern. Some 28 per cent of credit card suggestions were for premium cards that require a baseline income of \$60,000 or a household income of \$100,000, the report stated. But four in five shoppers received no questions about their income "at any point when a premium card was recommended."

Some 15 per cent of chequing account interactions and 20 per cent of credit card chats “led to recommendations that shoppers did not find appropriate for their needs,” the agency said.

While only three per cent of sit-downs resulted in shoppers feeling pressured to sign up for a product or service, that low proportion “does not tell the full story,” the study found. Twelve per cent of customers said they were pitched products or services at least twice, and that some employees “explicitly attempted to overcome” the turndowns of would-be clients.

“Despite these reports, many in this group did not report feeling pressured,” the agency added, noting that shoppers define pressure differently.

New federal rules that come into effect on June 30 aim to enhance customer protections by obliging banks to speed up complaint processes and sell products and services that are aligned with clients’ financial needs.

“We expect banks to focus on the areas for improvement that have been identified as they implement Canada’s new financial consumer protection framework and ensure that they consider the needs and abilities of consumers, including those in vulnerable circumstances,” FCAC commissioner Judith Robertson said in a release.

Canada’s Bix Six banks are the Bank of Montreal, Bank of Nova Scotia, Canadian Imperial Bank of Commerce, National Bank of Canada, Royal Bank of Canada and Toronto Dominion Bank.

Read Story (Subscription Required): https://www.thestar.com/business/2022/05/26/canadas-big-banks-treat-indigenous-visible-minority-customers-unequally-watchdog.html?source=newsletter&utm_content=a07&utm_source=ts_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=sbj_125667

FCAC Finds Big Banks Make ‘Inappropriate’ Product Recommendations

Mystery Shopping Exercise Finds Consumers Felt Good Despite Banks’ Poor Sales Practices

By James Langton, Investment Executive, May 26, 2022

<https://www.investmentexecutive.com/news/from-the-regulators/fcac-finds-big-banks-make-inappropriate-product-recommendations/>

Despite feeling pressured, or getting an inappropriate product recommendation from bank employees, most participants in a mystery shopping exercise reported having a positive experience.

The Financial Consumer Agency of Canada (FCAC) released on Thursday, May 26 the results of a mystery shop that was carried out in late 2019. That exercise – which followed a 2018 review – aimed to examine consumers’ experience with front-line employees at Canada’s big six banks.

The 2018 review raised concerns about industry sales practices.

In the 2019 exercise, 74% of shoppers said their overall experience was positive, but many of those positive interactions also included “a concerning sales experience,” the FCAC said.

Among other things, the shoppers reported inappropriate product recommendations; confusing or misleading disclosure; that they felt pressured; or that the employee with whom they dealt didn’t seem knowledgeable or well-trained.

Nearly one third (32%) of the chequing account shoppers and 45% of credit card shoppers reported that bank employees recommended an inappropriate product.

Additionally, visible minorities and students had a higher proportion of concerning experiences than other shoppers.

“These findings raise questions about the relationship between customer experience and sales conduct, suggesting that customer satisfaction is not always a reliable indicator of good sales practices,” FCAC said in Mystery shopping at domestic retail banks.

“This reinforces the need for banks to use a variety of tools to effectively monitor sales practices in addition to their customer satisfaction surveys, so that they can proactively identify concerning sales experiences and compliance issues,” FCAC said.

The findings confirm the importance of banks having comprehensive training programs, especially for frontline staff who deal directly with consumers, FCAC added.

“FCAC expects that banks will use their training programs to ensure staff are knowledgeable about the products and services they sell so that they can provide consumers with clear, simple information that is not misleading,” it said, adding that bank workers need to be trained to make recommendations that meet consumers’ needs, “without pressuring them to accept products they do not need or understand.”

“Employee sales targets and incentives should not conflict with these objectives,” FCAC said.

At the same time, the agency said that many of the concerns that were raised in the mystery shopping exercise will be addressed through new consumer protections that take effect on June 30, including an obligation for banks to offer appropriate products and services to their customers, improved disclosure requirements, and tougher complaint handling standards.

“The Financial Consumer Agency of Canada is there to protect consumers of financial products and services, but this is also a responsibility shared by the financial industry,” said Judith Robertson, commissioner at the FCAC, in a statement.

“The mystery shopping exercise revealed sales experiences that raise concerns for FCAC,” she added. “We expect banks to focus on the areas for improvement that have been identified as they implement Canada’s new Financial Consumer Protection Framework and ensure that they consider the needs and abilities of consumers, including those in vulnerable circumstances.”

DIVERSITY/INCLUSION/FIGHTING SYSTEMIC RACISM NEWS

The Bank Of Canada's Growing Obsession With Woke Identity Politics

Has Tiff Macklem Considered Maybe Focusing On Inflation?

Opinion by Jamie Sarkonak, Special to National Post, May 27, 2022

<https://nationalpost.com/opinion/jamie-sarkonak-the-bank-of-canadas-growing-obsession-with-woke-identity-politics>

Between race-based employee groups, privilege training and broad commitments to anti-racism, the Bank of Canada has taken up the mantle of social justice. It should focus on monetary policy, not identity politics.

To be clear, the bank's actual job is to keep inflation at two per cent (something it's doing poorly, with inflation now at 6.8 per cent) and, more recently, to support "maximum employment." This does not include things such as anti-racism and Diversity, Equity, and Inclusion (DEI), and it shouldn't — these are inherently political, and politics and central banking shouldn't mix. Playing politics as a central banker can lead to accusations of playing ATM to the prime minister.

Yet, the central bank has embraced social justice and its corporate cousin, DEI. Ideologically left-wing, it values individuals according to their "oppressed" identity categories and uses critical race theory as a policy guide. It's the basis of the Liberal government's \$45 million federal anti-racism strategy — and the Bank of Canada's 2021 diversity and inclusion strategy, where it states that it "must be in tune with current social and political debates and movements." Diversity and inclusion must be kept in mind "while implementing monetary policy," says governor Tiff Macklem. Why would anyone want to have a digital currency when the central bank makes brazen commitments to the political movement of the day?

The Bank of Canada's goals include increasing "conscious inclusion" training within the ranks, increasing diversity, and engaging with others outside the bank regarding DEI. It is also vaguely committed to dismantling the ideologies of racism, which is understood in the federal government to be the dismantling of meritocracy, perfectionism, objectivity, and individualism — things Global Affairs Canada says are "covert aspects of white supremacy." Dismantling these would destroy the financial system as we know it, so it's the exact opposite of what a central bank should be doing. I'd rather the Bank of Canada stay out of social justice and focus on dismantling the soaring inflation rate.

By the bank's own metrics, diversity isn't much of a problem. In 2021, staff identities were often only a rounding error away from population-based targets: it was short on women by 1.1 per cent, visible minorities by 2.9 per cent, people with disabilities by 0.1 per cent and Indigenous people by 0.8 per cent. Even so, its most recent strategic plan aims for "enhanced and tailored practices" to attract and promote staff with desired identities, such as senior leadership finding and mentoring diversity candidates for promotion. While this kind of systemic discrimination is legal under the Employment Equity Act to address workforce discrepancies, those discrepancies are minuscule at the bank.

The bank's strategic plan also aims to "fully embed" DEI into the practices of staff, which means making politics part of work. Examples of this include employee groups that partake in identity-based activism within the workplace (such as a group for non-white employees and their allies, which promotes DEI). Staff resources include a "Guide to Being an Ally" and training on gender expression and anti-racism (covering topics such as whiteness and privilege). The bank lists these as compliance with the Canadian Multiculturalism Act, but the law has been around since the 1980s and race-based employee advocacy groups weren't required before. Politics is creeping in and it's wrong, just like it would be wrong for the bank to host seminars on honking trucks.

I'm not alone in thinking this. Prime Minister Justin Trudeau said on May 12 that Canadians find pride and stability in a "robust and rigorous central bank that is independent from political machinations or interference." It was a response to Conservative Party leadership contender Pierre Poilievre's commitment to firing governor Macklem if elected, but it works here too.

Macklem seems to think DEI is appropriate for central banks because it's for the greater good, but it's not his job to facilitate the greater good — his job is facilitating a healthy inflation rate. "This conversation ... has sparked a debate about whether central banks are expanding their mandates — whether we're over-reaching, getting distracted from our focus on inflation targeting," he said at a central banking DEI conference last year (Ottawa hosts the next one in November). "My own view is that we are tasked with serving our citizens — not some of our citizens."

DEI is good for society, Macklem says, because some studies correlate diversity with better problem solving, and because it's good for people to have jobs, including those who aren't white and aren't men. But, correlation does not prove causation, and discrimination is already prohibited by law. Ideological conditioning isn't necessary.

The Bank of Canada is over-reaching. DEI isn't a fact of life; it's a set of political ideas based in social justice. It has no business in an apolitical monetary system, which needs to be trusted by every citizen — not just some citizens.

Perhaps Macklem should reflect on a certain phrase: Get woke, go broke.

Black Lives Matter Movement Put Focus On Black Lives And Their Experiences, But Real Change Has Been Slow To Follow

Dedicated Action Necessary To Create Policy Changes On Equity Has Yet To Happen, Some Provincial Election Candidates Say

By Liz Monteiro, Waterloo Region Record, May 27, 2022

<https://www.therecord.com/news/provincial-election/2022/05/27/black-lives-matter-movement-put-focus-on-black-lives-and-their-experiences-but-slow-to-create-real-change-and-policy-changes.html>

The Black Lives Matter movement drew attention to Black people and their experiences, but when it comes to concrete action by government, the pace can be slow.

The murder of George Floyd at the hands of the Minneapolis police two years ago was a moment that people could not turn their eyes away from, said Cambridge NDP candidate Marjorie Knight.

“It’s what Black folks have been saying forever,” she said: that Black lives are targeted, often violently, and that racism is implicit and explicit and embedded in society’s institutions and organizations.

People stood up in solidarity and their voices were heard. Thousands gathered for rallies in their communities, including in Waterloo Region.

The police brutality sparked a racial reckoning. After the marches, Black activists called for funds to be re-allocated from the police budget to social services, and an end to both the local school resource officer program and the City of Kitchener’s community outreach program, which had police mentor youth in low-income neighbourhoods.

Both programs were paused. Regional Council approved a police request for more money.

Locally, municipalities, schools boards, and police have increased equity training, established committees on equity and inclusion and examined hiring practices.

That’s also when the pushback begins, Knight said.

She has felt the hurt firsthand. Earlier this month, Knight, who also ran in 2018 for the New Democrats, had one of her large election signs defaced.

“It’s like we are running in place,” said Knight, a family outreach worker at the House of Friendship.

Fundamental change takes work and that often starts at the top, she said. People of colour need to be in positions of leadership so that policies can be created and implemented.

In Waterloo Region, the Liberals, Greens, and New Democrats have diverse candidates in each of the area’s five ridings for the June 2 provincial election.

In Kitchener Centre, New Democrat Laura Mae Lindo is seeking re-election.

Lindo agrees that the BLM movement has brought attention to Black lives and Black experiences, and has created critical allyship.

“But I wouldn’t say ... what happens to Black lives and what we experience on the ground and the connection to policy has actually been made,” said Lindo, a former director of equity and diversity at Wilfrid Laurier University.

To address structural racism, you need to change policy; anti-racist work shouldn’t be partisan, Lindo said.

“If the policy changes don’t happen, the same experiences will keep happening,” she said.

The heightened focus on Black lives legitimized the formation of a Black caucus, one the NDP formed four years ago.

She points out that only 14 Black people have been elected to the Ontario legislature, ever. “It makes you ask why,” said Lindo, who was chair of the NDP’s Black caucus, made up of five New Democrat MPPs.

Black communities are speaking up and they are being heard, she said.

“Something has shifted. That lets us embed discussions about Black lives in debates,” she said.

Elected officials now speak about anti-racism work in schools and why it is needed. Conversations about housing affordability focus on the disproportionate effect on racialized communities, she said.

The province needs more elected officials who understand how to apply an anti-racist lens to their work, Lindo said.

For instance, during the pandemic when it became clear that racialized people were more impacted than other groups because they often work on the front lines, data needed to be collected and strategy planned.

The provincial government initially resisted, Lindo said. Once public health units collected the data, hot spot strategies were implemented to vaccinate communities.

“If I didn’t have the lens or the understanding, I can’t guarantee that I would have listened or understood,” she said.

Ismail Mohamed, the Liberal candidate in Kitchener South—Hespeler, agrees on the need for data. “If we don’t aggregate the raw data, we can never address the issues,” Mohamed said in an interview.

Mohamed, who works as a community centre facilitator for the City of Kitchener, said he, too, was inspired by BLM solidarity rallies which sparked more conversations on equity, but said discussions are often still fairly shallow.

“The reaction is, ‘Yes, it’s true, racism exists.’ A couple of things are done and that’s it. People move on,” he said.

Instead, Mohamed, a father of four who immigrated to Canada from Somalia nearly three decades ago, wants to see politicians and organizational leaders “dig deeper.”

“Numbers tell a story,” he said.

At the University of Waterloo, where Waterloo’s Green Party candidate Shefaza Esmail is a full-time instructor in the faculty of the environment, space has been made to talk about implicit racism and even explicit racism, which can be difficult for those coming from a place of privilege.

"It's become more of a conversation, but still a conversation that people tread as though they were treading on eggshells," she said.

At UW's environment department, there were two "excellence cluster hires" of Black and Indigenous peoples, she said.

"On one hand, it is good that we recognize that we are missing people of colour in leadership especially at the university, but they are not explaining why," she said.

Esmail said this creates "misunderstanding and backlash." She has seen negative comments on Reddit posts where some call it discrimination.

"By not explaining their actions, it feels tokenistic," she said.

"Provide the context and how the processes have disadvantaged certain groups of people and how we are trying to correct that," she said.

Acknowledging that systemic racism is happening is a starting point but addressing it and improving systems is much more difficult, Esmail said

Esmail, who is of South Asian descent and Muslim, said the supports must also be in place to retain diverse staff, allow them to feel safe, and listen to them when "they call out acts of implicit racism."

"The reality is we face barriers. It is impossible that a person coming from a place of privilege will understand. They may come close to recognizing and in a position to address the barriers but to really understand would require ongoing time and energy."

Insurance Industry Slow To Act On Gender X

"Companies Are Going To Have To And Want To Change With The Times," Says Financial Advisor

By Susan Goldberg, Investment Executive, June 1, 2022

https://www.investmentexecutive.com/news/industry-news/insurance-industry-slow-to-act-on-gender-x/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-All-afternoon&hash=6d73923380f292a40dc042b455f0fde3

In 2019, Bernardine Perreira worked with a new client who needed life insurance. "He had a spouse and two children, and so it was important to put insurance in place to look after his family," recalled the Toronto-based financial advisor.

Ordinary stuff in the life of an advisor. In this case, however, Perreira and her client ran into some extraordinary obstacles. Her client was a trans man who used "he/him" pronouns and a name (not his legal name) that aligned with his gender.

But “as we were going through the application process, we had to use his legal name, which presented as a female name,” said Perreira, a principal with Perreira Wealth Advisory of Raymond James Ltd. The application forms required her client to specify the biological sex he’d been assigned at birth. Nowhere in the application forms was there an option for gender beyond male or female. “We hit the binary brick wall, so to speak,” Perreira said.

The federal government amended the Canadian Human Rights Act in 2017, adding gender identity and gender expression to its list of prohibited grounds of discrimination. Since then, people have the option to designate their gender as “X,” or not specify gender at all, on provincial identification such as driver’s licences and health cards.

In 2019, the Canadian Life and Health Insurance Association released a position statement on “Transgender and Gender X,” stating in part that it “believes that everyone has the right to define the gender by which they most identify with” and that the industry “recognizes that it needs to adapt to the changing environment to ensure that everyone who applies for insurance will be assessed fairly.”

Perreira spoke to her brokerage’s operations team about the need to update its forms to acknowledge more gender categories, and the team was very receptive, she said.

“We dropped asking clients to designate their gender identity on our client forms several years back,” said Peter Kahnert, senior vice-president of corporate communications and marketing with Raymond James, adding that clients may indicate their preferred honorific if they wish.

Assessing whether the insurance industry is embracing a broader view of gender, however, is difficult. Investment Executive reached out to several major insurers to ask them about their policies and procedures for transgender and non-binary clients.

In an emailed statement, Norm Leblond, vice-president, chief underwriter and claims risk officer with Sun Life Financial, said the company’s “application process and forms are continuously developing to ensure we are caring, respectful and inclusive of all our clients and their diversity,” although Leblond did not specify whether forms yet included options beyond male and female.

Sun Life, however, was the only insurer that provided comment; the others refused or did not respond.

Insurance has long relied on biological sex as one factor upon which to assess risk when underwriting. Cisgender women live on average longer than cisgender men, for example, and certain sex-specific health conditions — for example a history of breast, ovarian, or prostate cancer — may affect risk profiles.

That said, insurers could find ways to account for these differences while still respecting individual clients’ gender identity. Forms, for example, could include multiple options for gender, including a write-in option rather than requiring a client to check a box. Financial institutions of all kinds could update systems and training to ensure that all clients’ chosen names, pronouns and honorifics are noted and used, and to ensure that information related to sex and gender is requested only when absolutely necessary.

Avoiding the issue or addressing the needs of trans and non-binary clients on a case-by-case basis risks further marginalizing an already marginalized population: recent studies and surveys conducted by the Public Health Agency of Canada and TRANS Pulse Canada, for example, have found that trans and non-binary people (who make up just one third of one percent of Canada's population) are financially disadvantaged compared to their cisgendered counterparts.

Applying for insurance requires all clients to disclose sometimes sensitive or uncomfortable personal health information, regardless of gender; insurers and advisors can use their longstanding expertise in handling this sort of information respectfully and discreetly when working with trans and non-binary clients. And the industry — in consultation with trans, non-binary and other gender nonconforming clients, professionals and stakeholders — can and should take a leadership position on this issue, Perreira said.

"There are so many gaps, and we need to take a long hard look at them and come up with some reasonable assumptions, because it's no longer 1952," she said. "It is not a binary world and it's only going to go more and more in that direction. Companies are going to have to and want to change with the times."

Narrowing The Racial Divide In America

The Multiracial Perspective Is Rarely Welcomed In Public Discourse, Even Though More Americans Are Racially Mixed Than Know Or Willingly Acknowledge.

By Charles Byrd, Special to The Toronto Star, June 2, 2022. Charles Byrd is a freelance opinion writer in Queens, New York. He is of white, Black and Indigenous heritage.

"If you really want to eradicate racism, then remember: you are not this body. And more importantly, nor is anyone else." — Sivarama Swami.

In the wake of the slaughter of 10 Black residents in nearby Buffalo, I concur with those who say "thoughts and prayers" is grossly insufficient. Yet, with demographers declaring that white Americans will no longer constitute a majority around 2045, will we see demented adherents to "you shall not replace us!" brainwashing carrying out more attacks?

Consider this headline from Texas A&M University's school newspaper in 2019: "The U.S. White Majority Will Soon Disappear Forever: White nationalists want America to be white again. But this will never happen. America is on its way to becoming predominantly non-white."

At first glance it seems harmless enough, but sentiments can spread like wildfire on the internet. There's a thin line between a justifiable loathing of white supremacy and hating all white people, yet some folks don't care if they blur the distinction.

Growing up in my native Virginia, I knew that not all whites were rich and racist, yet I often wondered what some barefoot ofay living in the hollows of Appalachia thought upon hearing how he was part and parcel of a privileged caste oppressing Black and brown people all across the fruited plain.

I wondered whether such proclamations might have radicalized that kid toward supremacist ideology. We'll never know.

What we do know is that phrases like “people of colour” endorse the main tenet of white supremacist ideology. If any non-white ancestry makes one “of colour,” then “whiteness” is presumed to be pure. Suffice to say, we've had nothing approaching enlightened political leadership in the area of narrowing the Black/white divide.

America's first mixed-race president had a golden opportunity to address the issue as someone who grew up with one foot in each community, yet opted for a monoracial Black identity. President Obama insisted that since society ostensibly sees him as Black, he must so self-identify. That runs counter to the growing world view among multiracial Americans that how one sees oneself is more important than how society classifies you.

Years ago, after realizing that the Abrahamic belief systems failed to answer all my questions, I cast my gaze to the Eastern philosophies. To wit, the transcendent awakening of a contemplative mind does not compel inquiry into the genesis or illegitimacy of racial groupings but into the nature of the soul, who are we, why are we here, and where do we go after death.

Modern day organizational denominationalism, however, is too politicized to affirm the soul as superior to flesh, to affirm that you're not your body, and to affirm that inquiry as to why we have assumed these forms is paramount, not railing against and perpetrating violence against other bodies.

Yet, we mourn Buffalo.

The late mixed-race poet and novelist Jean Toomer asserted: “I would liberate myself and ourselves from the entire machinery of verbal hypnotism. I am simply of the human race. This new race of mixed people, now forming all over the world but especially in America, may be the turning point for the return of mankind, now divided into hostile races, to one unified race, namely, to the human race.”

The multi-racial perspective is rarely welcomed in public discourse, however, even though more Americans are racially mixed than know or willingly acknowledge. Yes, we've done a magnificent job of promoting diversity, but we keep the matter of commonality at arm's length. Why?

We use race to remedy racial bias, but that merely furthers race-consciousness, perpetuating the concept of “the other” and considerations of superiority and inferiority.

Traversing the path from our country's race-based obsession to recognizing our commonality with all of humanity and onward to spiritual enlightenment requires honest individual self-introspection, self-analysis, and enlightened leadership — something that remains sorely lacking.

Read Story (Subscription Required):

<https://www.thestar.com/opinion/contributors/2022/06/02/narrowing-the-racial-divide-in-america.html>

NEWS ABOUT/FROM CAFII MEMBERS AND/OR PARENT COMPANIES

Four Of Canada's Big Five Banks Move Away From Mandatory COVID-19 Vaccine Policy

By Vanmala Subramaniam, The Globe and Mail, May 31, 2022

<https://www.theglobeandmail.com/business/article-bay-street-backs-away-from-vaccine-mandates/>

As public health restrictions, such as gathering limits, masking, and vaccine mandates across provinces have eased, banks appear to be changing their policies accordingly.

Nine months after imposing them, four of Canada's Big Five banks have suspended or removed mandatory vaccine requirements for staff, amid the broader lifting of COVID-19 restrictions across the country.

Bank of Nova Scotia, Canadian Imperial Bank of Commerce, Royal Bank of Canada, and Bank of Montreal all lifted their compulsory vaccine policies for employees over the past six weeks, allowing unvaccinated people to work in offices and branches without being subject to additional safety measures such as rapid testing.

All of the five largest banks took a firm stand on vaccines last August, requiring staff to attest that they were fully vaccinated by a certain date in order to enter any bank premises. Some, such as CIBC and BMO, made it compulsory for all employees, even those who worked from home, to be vaccinated.

But public health restrictions, such as gathering limits, masking, and vaccine mandates across provinces, have since eased, and banks appear to be changing their policies accordingly.

In a statement to The Globe and Mail, Scotiabank said it has paused its vaccination policy, and unvaccinated employees are no longer required to follow masking and rapid testing procedures to enter offices. The bank said 94 per cent of its employees in Canada are fully vaccinated as of this week.

CIBC also told The Globe that it has dropped its vaccine requirement after taking into consideration "government and public health direction." BMO, too, told The Globe it currently does not have a mandatory vaccination policy.

RBC suspended its vaccine requirement on May 23 for American and Canadian staff after consulting with public health officials, said the bank's chief human resources officer Helena Gottschling.

"It was becoming increasingly more challenging to have a higher standard of what was required from employees in the workplace, than what was in broader society," Ms. Gottschling said, in reference to the easing of COVID-19 restrictions.

“We have very high vaccination rates at the bank. Having a mandate was the responsible thing to do at the time, and we really saw our vaccination numbers increase after imposing it,” she added. RBC had allowed unvaccinated employees to work on its premises, as long as they showed proof of a negative COVID-19 rapid test and were masked. Those requirements have since been suspended.

Toronto-Dominion Bank did not respond to multiple requests from The Globe about whether it has changed its mandatory vaccine policy.

Vaccine mandates have been one of the most controversial aspects of the pandemic, a clash of rights that pitted individual liberties against the communal protection of people more broadly. Across the country, hundreds of health care workers, government employees, and private sector workers were fired or put on unpaid leave for not getting vaccinated, spawning numerous legal challenges on the issue, some of which are still working their way through the court system, lawyers say.

But the frenzy surrounding compulsory vaccinations appears to be subsiding in tandem with the decline of hospitalizations and deaths related to COVID-19.

“I understand why employers would pause or remove vaccine mandates right now. These policies were controversial to begin with, and it’s a nice time to end them,” said Kelly O’Ferrall, a partner in labour and employment law at Osler, Hoskin & Harcourt LLP. Ms. O’Ferrall said she’s seen employers go one of three routes with vaccine policies over the past few months: pause them, remove them altogether, or stop enforcing them.

So what will happen to unvaccinated employees who were terminated or put on unpaid leave by employers who have since backtracked on their vaccine mandates?

“It depends if you’re a provincially or federally regulated employee,” said Andrew Monkhouse, partner at the Toronto based labour and employment firm Monkhouse Law. “Federally regulated employees, like bank employees for example, could potentially ask for reinstatement under the unjust dismissal clause of the Canada Labour Code. But the vast majority of cases like this would be settled with a lump sum payment to the worker.”

Kathleen Chevalier, a partner in employment law at the Bay Street firm Stikeman Elliott LLP, said it would be unlikely that an unvaccinated employee would have a strong case against an employer that changed its vaccine policy.

“These policies were put in place when COVID-19 was present enough to constitute a real health and safety risk. The employer’s position would be that the decision was justifiable at the time it was made and for the duration it was covered,” Ms. Chevalier said.

PwC Canada has also removed all of its COVID-19-related protocols including masking indoors for employees returning to the office. The accounting firm made these changes in April, after the majority of provincial public health authorities had dropped vaccine mandates. Staff who are uncomfortable with unmasked colleagues have the option of sitting on a floor meant only for masked employees.

Some employers, however, continue to stick to their vaccine mandates. In statements to The Globe, Canada Life and Sun Life said they still require everyone who enters their offices to be vaccinated. Canada Life said it will re-evaluate that policy on July 1.

Ms. Chevalier says there is a risk in removing a vaccine mandate and then re-introducing it later if circumstances warrant: if new unvaccinated workers have been hired, it would be challenging to figure out how to deal with them.

"I have to say that on balance, there are few employers that have decided to get rid of vaccine policies altogether. There is a reluctance to say mission accomplished just yet," she said.

Former Executive Sues CIBC For \$1-Million Over Sexual, Racial Discrimination

By Iain Withers, Reuters, May 27, 2022

The London office of Canadian Imperial Bank of Commerce has been accused of operating a hostile and degrading environment for women, according to a discrimination claim by a former executive at the firm.

Zhuofang Wei, who worked as an executive director at CIBC for nearly two years between 2018 and 2020, is suing CIBC for £800,000 (\$1.3-million) for lost earnings and damages, alleging she was subjected to sexual and racial discrimination by managers.

Ms. Wei said she was dismissed by CIBC in March 2020, after she objected to taking on a new role without an increase in pay.

CIBC denied all of Ms. Wei's allegations of discrimination and said her role was made redundant after her responsibilities significantly decreased, according to a defence document supplied by the bank to Reuters.

"CIBC is committed to a respectful and equitable workplace and takes any concerns raised by a team member seriously," a spokesperson for CIBC said. "Whenever any issue is raised through our confidential hotline or any other avenue of escalation, we investigate thoroughly and take action as appropriate.

"As this matter is now before the courts, we are unable to comment further at this time."

Ms. Wei's claim was heard by an employment tribunal in London this month, with a judgment expected within weeks.

Sexual discrimination in the workplace is under greater scrutiny in the wake of the #MeToo movement with allegations of misconduct across myriad fields including global entertainment, business, religion, and sports.

Among the claims, Ms. Wei alleges CIBC's London office kept an innuendo quote book that staff were encouraged to contribute to and vote on at the team's Christmas party, which included phrases such as "I am going to hold you down and pop one in" and "she's up for a touch."

China-born Ms. Wei was also subjected to discrimination directly on multiple occasions, she alleges, including twice being asked by one of the bank's senior executives to babysit his children. Ms. Wei and at least three female colleagues were also subjected to sexual comments about their attire or appearance, she alleges.

In its defence document, CIBC denied all of Ms. Wei's allegations about the London office having a discriminatory environment and denied she was subjected to unwanted harassment relating to her gender or race.

Post-Brexit Relocation

Ms. Wei was lined up for a role in CIBC's planned Luxembourg office after Brexit but was not offered a pay rise to reflect the step-up in responsibilities, she alleges.

Ms. Wei was meant to combine the roles of chief operating officer and chief risk officer – which CIBC told regulators would likely command salaries of €330,000 (\$450,000) and €225,000 respectively – but was told she would remain on her existing base salary of €206,000, she alleges.

By contrast, several white employees moving to Luxembourg were given the opportunity to negotiate their salaries, with at least two white men including the incoming chief executive of the Luxembourg unit obtaining pay rises, she alleges.

CIBC argued the salary levels submitted to regulators were estimates, adding it determined all relocating staff should be paid the same but converted from pounds to euros. Any changes to pay for other staff reflected their specific circumstances, the bank said in its defence document.

Read Story (Subscription Required): <https://www.theglobeandmail.com/business/article-former-executive-sues-cibc-for-1-million-over-sexual-racial/>

RBC Facing Heat In Texas For Stance On Divisive Issues Like Guns And Climate Change

Texas Law Bars Contracts From Going To Lenders That Discriminate Against Energy Or Gun Firms

By Ian Bickis, The Canadian Press, June 2, 2022

<https://www.cbc.ca/news/business/rbc-texas-guns-climate-change-1.6475378>

Royal Bank of Canada has become caught up in efforts by Texas to limit action by banks against gun manufacturers and fossil fuel companies as attention intensifies on the divisive issues.

Texas passed laws last year that bar state contracts, including in its sizable municipal bond market, from going to banks and other financial institutions that either boycott energy companies or "discriminate" against a firearm entity or trade association.

RBC says it is in compliance with state laws, even as Texas officials are reviewing the bank's policy. Meanwhile, the bank faces questions from environmentalists asking how the bank can comply both with the Texas laws and its climate change commitments.

The state defines a boycott broadly. In Senate Bill 13, it includes any action by banks to limit commercial relations with an oil and gas company because it does not go beyond minimum environmental requirements. The language used in the firearms law includes refusing a business relationship solely because that business is a firearm entity or trade association.

RBC submitted a standing letter to the state last fall attesting that it meets those requirements, while also confirming it is aligned with a state requirement that it does not take any action against companies operating in Israel or an Israeli-controlled territory.

The Texas Comptroller, however, has recently been seeking further information from financial institutions such as RBC on their energy policies, including on any mutual funds or ETFs in their portfolios that prohibit or limit investment in fossil fuels.

"We know some of these companies hold investments in oil and gas today, but what about the future? Are they selling the hope of a 'green' tomorrow with promises to divest or reduce their fossil fuel exposure?" said Comptroller Glenn Hegar in a March statement announcing the increased scrutiny.

"On one hand, they push net-zero," said Hegar. "Then these same firms tell Texas and other energy states that they're committed to the fossil fuel sector. It is time for these companies to come clean, stop the big lie, and realize they can't have it both ways."

Excluded from \$190M bond

While Texas is still working to determine which companies aren't in compliance, the uncertainty has already led RBC, along with Barclays and Morgan Stanley, to be removed from a \$190 million US bond deal in May from the Texas Department of Housing and Community Affairs, confirmed spokesman Michael Lyttle.

"The removal was because of the uncertainty over whether RBC (and the others) were in compliance with Senate Bill 13," he said by email.

RBC has committed, along with other Canadian banks, to reach net zero carbon emissions across its lending portfolio by 2050 and it offers ETF products that exclude both fossil fuels and gun manufacturers, but the bank has also made clear that it intends to keep working with the oil and gas sector and has pushed back against calls for divestment.

The bank's willingness to adhere to the broad Texas law seems to put it at odds with its environmental commitments and the choices banks need to make about clients and their emissions targets, said Matt Price, director of corporate engagement at Investors for Paris Compliance.

"Either you're going to miss your targets by continuing to have them as clients, or you're going to have to move away from them as clients, right? There's a punch line at the end of there, that all the banks need to wrap their heads around, which is you'll need to make choices ultimately if you're serious about Net Zero."

RBC spokeswoman Elisa Barsotti said in a statement that the bank uses a range of measures to judge clients and that its business practices are guided by its climate blueprint.

"RBC relies on our environmental and social expertise as well as sound business judgment when evaluating client opportunities, and we can confirm that we do not currently have any firearm manufacturing clients."

U.S. A Key Market

The showdown in Texas comes as Canada's Big Five banks have all said they're looking to expand their U.S. operations, while pushback by some states against the net-zero targets that all five have set also comes up.

Texas was just one of 16 U.S. states that signed an open letter last fall saying that they will be taking collective action in response to the "ongoing and growing economic boycott of traditional energy."

The Texas laws have already shaken up the state's bond market, with major players such as Bank of America and JPMorgan Chase absent from most bond deals in the state since the gun law came into effect last September, according to Bloomberg reports. After the Parkland school shooting in Florida in 2018, both banks said they were making changes to their lending practices towards the firearms industry.

Last week's school shooting in Uvalde, Texas has drawn renewed focus on both the Texas law and bank policies toward the firearms industry, but so far U.S. banks have not been as vocal on proposed changes.

For Price at Investors for Paris Compliance, the Texas laws raise questions about how far banks are willing to go for access to certain markets.

"There's a bigger picture question here, which is, you know, are banks like RBC signalling, never walk away from any business, even if it means more gun deaths, and more climate chaos?"

RBC's McKay Says "50/50" Chance Of Recession As It Reports Revenue Dip, Earnings Up

Net Income For The Bank's Wealth Management Division Increased To \$750 Million Compared With \$683 Million A Year Ago

By Investment Executive Staff, May 26, 2022

Royal Bank of Canada reported higher earnings on Thursday, May 26, as it said many underlying economic indicators remain strong despite the heightened risk of a recession.

"We're trying to present a balanced view of the economy right now and that we're mid-cycle," said chief executive Dave McKay on an earnings call.

He said, however, that Russia's invasion of Ukraine has added complexity to challenges such as supply chain disruptions, and shortages in energy, labour, and housing that are contributing to inflation and flashing potential late-cycle signals.

Central banks have to hit demand "really hard" to contain inflation, said McKay, making it difficult to predict how higher rates and inflation will impact demand and the lack of goods and services to meet that demand.

"From that perspective, markets are struggling to predict how we land the economy, do we land it with a slight recession? And our message today is, it could go either way, it's 50/50."

Strong underlying trends in the economy, such as liquidity and full employment, should however act as good shock absorbers to that uncertainty, he said.

For now, the bank is still seeing a boost from lower pandemic-related worries as it reported a \$342-million reversal of provisions for credit losses, compared with a reversal of \$96 million in the same quarter last year.

The outlook came as the bank reported revenues of \$11.22 billion for the second quarter, down 3% from a year ago, while its net income of \$4.25 billion was up 6% from a year earlier.

Revenues were down largely in its capital markets division from the unfavourable market conditions.

"This was partly offset by strong client-driven volume growth in Canadian banking and City National [Bank], and solid wealth management client activity," McKay said.

On an adjusted basis, RBC said it earned \$2.99 per diluted share, up from an adjusted profit of \$2.79 per diluted share a year ago.

Analysts on average had expected an adjusted profit of \$2.67 per share, according to estimates compiled by financial markets data firm Refinitiv.

RBC said its personal and commercial banking business earned \$2.23 billion, up from a profit of \$1.91 billion in the same quarter last year, helped by lower provisions for credit losses, while its Canadian banking business also benefited from higher net interest income.

The bank's wealth management business earned \$750 million, up from \$683 million a year ago, while its insurance arm earned \$206 million, up from a profit of \$187 million in the same quarter last year.

Nadine Ahn, chief financial officer with RBC, said during the earnings call that the company's Canadian wealth management and U.S. wealth management divisions, as well as RBC Global Asset Management (RBC GAM), reported higher fee-based client assets "primarily reflecting net sales."

"This was partially offset by lower transactional revenue, mainly driven by reduced client activity as investor sentiment turned cautious," she said.

Ahn noted how RBC GAM generated long-term net asset sales of \$9 billion this quarter, especially in balanced and equities mandates. "Outflows were largely driven by clients rethinking their fixed-income strategies," she said.

RBC said its capital markets business earned \$795 million, down from a profit of \$1.07 billion a year ago, mainly due to lower global markets revenue largely resulting from lower fixed income and equity trading revenue primarily in the U.S.

The bank's investor and treasury services arm earned \$121 million compared with a profit of \$120 million a year ago.

TD Bank Group Delivers Strong Second Quarter Financial Performance

By The Canadian Press, May 27, 2022

https://www.insurancebusinessmag.com/ca/business-news/td-bank-group-posts-trading-statement-407567.aspx?utm_source=GA&e=YnJlbnRhbi53eWNrc0BjYWZpaS5jb20&utm_medium=20220527&utm_campaign=IBCW-MorningBriefing-20220527&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

TD Bank Group has reported that its second-quarter net income totalled \$3.81 billion, up from \$3.70 billion in the same quarter last year.

The bank said on Thursday, May 26 that the profit for the quarter ended April 30 totalled \$2.07 per diluted share, up from \$1.99 per diluted share a year ago.

Revenue in the quarter totalled \$11.26 billion, up from \$10.23 billion in the same quarter last year.

The results came as TD reported a provision for credit losses of \$27 million for the quarter compared with a \$377-million recovery of credit losses a year ago.

On an adjusted basis, TD says it earned \$2.02 per diluted share, down from an adjusted profit of \$2.04 per diluted share in the same quarter last year.

Analysts on average had expected an adjusted profit of \$1.93 per share, according to estimates compiled by financial markets data firm Refinitiv.

“TD’s second-quarter performance reflects the strength of our diversified business model and customer-centric approach,” TD Bank Group chief executive Bharat Masrani said in a statement.

“We have delivered strong revenue growth across our businesses and we enter the second half of the year well-positioned to support households and businesses as they navigate an evolving economic environment.”

TD said its Canadian retail business earned \$2.24 billion in its latest quarter, up from a profit of \$2.18 billion in the same quarter last year, helped by higher revenue, partially offset by higher non-interest expenses, insurance claims, and provisions for credit losses.

Meanwhile, TD’s U.S. retail business earned \$1.37 billion, up from a profit of \$1.32 billion.

TD said its wholesale banking business earned \$359 million, down from a profit of \$383 million, due to higher non-interest expenses and a lower provision for credit losses recovery, partially offset by higher revenue.

COVID-19 PANDEMIC RESILIENCE AND RECOVERY NEWS

Why Other Viruses Are Suddenly Going Viral

From The Flu To Gastro Bugs, Viruses Are Making A Comeback And Putting Pressure On Already Stretched Ontario Emergency Rooms.

By May Warren, Toronto Star, June 2, 2022

From the flu to gastro bugs, viruses other than COVID-19 are making a comeback, and putting pressure on already stretched Ontario emergency rooms.

“We had a honeymoon from that and now they’re back with a vengeance,” said Dr. Lisa Salamon, an emergency physician with Scarborough Health Network.

“I’ve never seen the volumes this high.”

These infections were much less common when people were hunkering down, limiting their contacts, and wearing masks, making it harder for them to spread.

But now, with public health restrictions dropped, Salamon and her colleagues are seeing “a ton of viral illnesses” in the emergency department, she said. That includes general “fevers, coughs, congestion,” and “quite a bit” of flu, which is rare for this time of year.

They are still dealing with COVID-19, as well, with some patients coming in with lingering symptoms of that disease. Salamon points to the lifting of public health restrictions, including mask mandates, as the main cause of this viral resurgence.

“Any little extra on an already overflowing system is dramatic,” she said.

Tim Sly, a professor emeritus at Toronto Metropolitan University’s school of occupational and public health, said the rise in other viruses is not unexpected as a person needs to “keep bumping into” them to keep up immunity.

“So you can imagine after a couple of years of mainly wearing a mask, our basic immunity against all of those things is now quite low,” he said.

Last year, flu in particular was “hardly noticeable at all,” he said. But across Canada, according to the latest respiratory virus detection report for the week of May 15 to 21, influenza A levels are “above expected for this time of year,” at 10.6 per cent positive.

At the Children’s Hospital of Eastern Ontario (CHEO) in Ottawa, Tammy DeGiovanni, senior vice-president of clinical services and chief nurse executive, said the amount of flu “is approaching the height we would see in our previous peak season.”

Usually that’s from December to about March; by the time the weather starts to warm up, cases are typically on the decline.

The hospital has noticed this amount of influenza, and RSV (respiratory syncytial virus), a common respiratory virus with cold-like symptoms that can be serious for infants and older adults, before, “but to my knowledge it’s unheard of at this time of year,” said DeGiovanni.

Salamon said there are lots of adults coming in with viruses, but the influx of children is a big change from the first year of the pandemic, when they “barely saw kids coming into emergency at all.”

The kids she treats are usually not that sick and don’t need to be admitted, but it takes time to see them.

The Hospital for Sick Children (SickKids) in Toronto is also very busy. The average wait times in the emergency department are about four times longer than they were last year, and in-person visits are up about 50 per cent from May 2020, and 15 per cent from May 2019, said Dr. Jason Fischer, division head of pediatric emergency medicine at SickKids.

“It is unusual for us to see so much coughs and colds, vomiting, diarrhea, and fever, and we know that this isn’t COVID-19 because a majority of our patients and families are being very diligent about doing rapid testing at home,” he said.

This is not the only pressure hospitals are facing, as burnt-out staff try to recover from the trauma of the pandemic, while working through the backlog of delayed surgeries from the last two-and-a-half years.

At SickKids, for example, 5,600 children — the majority under age 10 — are waiting for operations, up from 3,800 patients in March 2020.

And the “re-emergence” of other viruses is not the only reason why emergency departments are so busy, Fischer said. COVID-19 is still around, and some staff are still off work with it, although less so than in the winter. As well, some families are not able to see their family doctors, because of wait times or COVID-19 symptoms, so they end up in the ER.

CHEO’s ER is also busy because of COVID-19, other respiratory viruses, and population growth, added DeGiovanni.

There are also “daily” staffing challenges, especially after two-and-a-half years of an unprecedented health crisis.

“We ask staff to do as much as we possibly can, and it is always with a heavy heart when we’re asking patients to wait or we’re cancelling procedures, but we have to make sure that we’re able to do things safely,” she said.

“To get the system back on solid footing is going to take some concerted effort, some investment, but also a lot of dialogue, to understand how we can fundamentally change things and do better for kids and families.”

Fischer stressed that if kids need urgent care they will still be sent to the front of the line, but when things aren’t as acute, their Virtual Urgent Care platform is an option.

It allows families to see a physician virtually, without coming down to the ER, if it’s not too serious a case. The site also has resources for parents to help determine how ill their child is, including a “symptom checker.”

“We don’t want anybody to wait when they’re worried about their child,” he added.

“But there’s just so much more demand right now for our service.”

Read Story (Subscription Required): <https://www.thestar.com/news/gta/2022/06/02/why-other-viruses-are-suddenly-going-viral.html>

Out There: COVID-19 Busts Through Cracks In The Defences

By Chuck Brown, Special To The Waterloo Region Record, May 28, 2022

After more than two years of living a careful, maybe a little fearful, pandemic existence, COVID-19 has at last caught up with me.

I was feeling invincible. And now I feel stupid. And weak. And congested. And I have a slight headache. Bit of a fog. Could fall asleep any moment now. And not so invincible. Very vincible, really.

How did this happen? Why? I was always so careful.

Remember in March 2020 when it was just kind of starting to feel like this coronavirus might be a thing? I remember those days well. I remember seeing the news reports of a potential pandemic and I remember it gave me serious concern. So serious that when I flew to the Dominican Republic that March, I packed lots of hand sanitizer and disinfectant wipes. I used them to clean my tray table on the plane. My wife did not. She said it made her feel too snooty.

I remember being so concerned about coronavirus back then that when the stranger sitting next to me offered to let me reach my hand into the bag of cookies she was eating, I declined, even though I really, really wanted a cookie.

I remember in the airport walking past a little coffee kiosk and seeing the display of muffins sitting out in the open air. Customers were welcome to simply choose a muffin, pick it up, pay for it and eat it. And I said, "Nope."

We were right on the edge of this thing and we had no idea what was about to hit us.

After a great vacation and a flight home that felt more than just a little bit eerie, our world changed.

We did all the right things. We, meaning me. And lots of other people.

I stayed home. In fairness, I love staying home. I followed the arrows in the stores perfectly and I gave very dirty looks to people who didn't follow them.

For the good of society, I did curbside pickup. My favourite curbside pickup was the local brewery. You could phone in an order and when you went to pick up, you just popped your trunk and a guy in a full haz mat suit came out and put your beer in your car. It was super weird at first, but then it felt super normal and now it feels even more weird than ever, upon reflection.

I wore my mask too. I never made a fuss. I didn't mind it. I still don't mind it. I like the idea of being slightly incognito and, oh ya, protected from a virus. Looking back, I'm still in shock that we allowed the use of masks for the good of all of us to become a political issue. And, in hindsight, why didn't we just change the message from, "Please wear a mask" to, "You're not allowed to wear a mask."

Would that instantly have turned anti-maskers into anti-anti-maskers? Don't overthink it. Yes, it would have.

I left my groceries in the garage overnight to let all the germs dissipate, evaporate or skedaddle before bringing them in the house. I didn't get COVID-19. I did get food poisoning three times. Probably should have brought the chicken inside.

And I got vaccinated. Three times. I was due for my fourth just before I succumbed to the virus.

All that work, all those precautions, all those skipped cookies, and for what? I have COVID-19.

I let my guard down. Just because the rules of society told me I didn't have to wear a mask anymore and that it was perfectly safe to gather with a few hundred people in a bar to watch the stupid Leafs lose stupid Game 7 to stupid Tampa, I did it.

I was acting like it was pre-March 2020 all over again. No mask, no arrows, no curbside pickup. I've been dining in restaurants, attending office potlucks and breathing shared air.

That's how easy it is to get sick, still. That's all I'm saying. I count myself lucky. I have not enjoyed my week with COVID-19 but I'm fine. I know not everyone will get off so lightly. Lesson learned.

Maybe still wear a mask. Keep yourself safe. And please, don't leave chicken in the garage.

Read Story (Subscription Required): https://www.therecord.com/life/2022/05/28/out-there-COVID-19-busts-through-crack-in-the-defences.html?source=newsletter&utm_content=a05&utm_source=ml_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=wrha_126451

We're Stuck With COVID-19 On A 'Chronic' Basis, Says Dr. Fauci

The Persistence Of COVID-19 Means Yearly Vaccine Booster Shots Could Be In Store For Everyone, Says Dr. Anthony Fauci.

By Shant Shahrigian, New York Daily News, May 29, 2022

COVID-19 is here to stay, America's top infectious disease expert said on Sunday, May 29.

The persistence of the virus means that yearly vaccine booster shots could be in store for everyone, Dr. Anthony Fauci, the White House's chief medical adviser, told PIX 11 in an interview.

"We're going to be dealing with this virus on a chronic basis," Fauci said. "We really hope ... it will reach a level low enough that it doesn't disrupt us to the extent that it has over the past couple of years."

In recent weeks, COVID-19 case numbers have been increasing nation-wide in the U.S. Average daily case numbers have risen about 26% around the country, according to Johns Hopkins University.

Average daily case numbers in New York City have nearly doubled, to 4,214 as of Tuesday, May 24, according to the Health Department.

Fauci noted while many cases are going unreported, hospitalizations are a good gauge of the outbreak.

New York City was averaging about 70 COVID-19 hospitalizations per day on Tuesday, May 24, far below recent winter peaks.

Earlier this month, the U.S. Centers for Disease Control and Prevention recommended a second COVID-19 vaccine booster shot for those ages 50 and older.

All Americans can expect to get regular boosters in the future, according to Fauci, who compared the situation to annual flu shots.

“We know that immunity wanes over time,” he said.

“Depending upon what this virus does, there is certainly a reasonably good chance that we will have the same sort of situation that we have with influenza, where every year you have to re-boost people to keep that protection up,” Fauci added.

Read Story (Subscription Required): https://www.therecord.com/ts/news/world/us/2022/05/29/were-stuck-with-COVID-19-on-a-chronic-basis-says-fauci.html?li_source=LI&li_medium=therecord_world

COVID-19 Restrictions To Remain In Place At Border For At Least Another Month, Health Agency Says

By Laura Osman, The Canadian Press, May 31, 2022

<https://www.theglobeandmail.com/canada/article-COVID-19-restrictions-to-remain-in-place-at-border-for-at-least/>

The Public Health Agency of Canada says COVID-19 restrictions at the country's borders will remain in place for at least another month.

The agency made the announcement on Twitter, the day after Parliament voted down a Conservative opposition motion to revert to pre-pandemic rules for travel.

Several pandemic restrictions are in place at Canadian airports and land borders, including vaccine mandates, random COVID-19 tests, and the requirement that international travellers answer pandemic-related questions on the ArriveCan app.

The specific restrictions vary depending on travellers' age, citizenship, and vaccination status.

The Canadian Airports Council has blamed massive customs delays across the country on the pandemic measures and insufficient staff, which have led to lineups so long that the airports can't physically contain them in some cases.

Transport Minister Omar Alghabara says discussions about balancing public health measures with the fluidity of the economy are still ongoing.

Growing Pushback Against Trudeau Government's 'No Logic' Border Policy *Companies That Were Full-Throated Supporters Of Vaccines Now Saying Ottawa Is Going Too Far*

By Tristin Hopper, National Post, June 2, 2022

<https://nationalpost.com/news/canada/first-reading-growing-pushback-against-trudeau-governments-no-logic-border-policy>

As the federal government continues to impose tight COVID-19 strictures long past the point that they've been abandoned by foreign governments, it's beginning to spark something that was mostly absent in earlier stages of the pandemic: industry pushback.

"Vaccine mandate for air travellers and employees needs to be dropped," wrote WestJet CEO Alexis von Hoensbroech in a Tuesday, May 31 tweet. "As vaccines are not preventing the spreading of the virus since omicron, there is no more logic to maintain it."

The statement came on the same day that Public Health Agency of Canada announced that COVID-19 strictures at the border would be extended until at least June 30.

For another month, anyone entering Canada will be subject to random testing and will need to prove their vaccination status by uploading their immunization details (including type and date of the shot) to the ArriveCAN smartphone app.

In addition, the feds are still holding fast to mandates barring unvaccinated Canadians from stepping aboard a commercial airliner, either as a passenger or crew member.

The PHAC mandates were extended despite a chorus of industry groups begging Ottawa to back down on COVID-19 strictures, in part because they were precipitating crushing wait times at Canadian airports.

Just last week, the International Air Transport Association hinted that Ottawa should shelve the ArriveCAN app and lift vaccine mandates for air travellers in order to curb "massive delays at immigration and security."

"Passengers on nearly every second international arriving flight were subjected to immigration delays, which in some cases included waiting on the airplane for up to three hours before they were allowed to disembark," read a statement.

The Canada Airports Council has similarly blamed pandemic measures for severe backups at Canadian points of entry. On Tuesday, May 31, industry councils in Mississauga — the site of Toronto Pearson Airport — called on the federal government to urgently scale back airport COVID-19 checks lest they have irreparable effects on the Canadian economy.

"The recent travel experience will have detrimental and lasting effects on how our region is perceived on the international stage and is having negative impacts on new international investment for the Toronto region," said Victoria Clarke, CEO of Tourism Mississauga.

Canada is fast emerging as an international outlier when it comes to COVID-19 restrictions on air travellers. The United Kingdom, for one, has completely lifted all testing and vaccine requirements at its border. The European Union has dropped mask mandates on commercial flights. Even Australia has opened up domestic air travel to its unvaccinated.

Notably, on the same day that Canada extended border mandates for another month, Italy — once home to some of Europe's strictest lockdown measures — dropped all COVID-19 requirements for incoming travellers.

WestJet's dissension is all the more notable given that the airline — and von Hoensbroech himself — have been enthusiastic proponents of vaccine mandates.

Just five months ago, the airline suspended nearly 300 employees due to their inability to show proof of vaccination in line with federal mandates. Von Hoensbroech, who prior to February was CEO of Austrian Airlines, was issuing tweets in November stating "only vaccination will fly us out of the pandemic!"

But he was far from the only atypical critic to signal his opposition to Ottawa's COVID-19 stance. On Tuesday, May 31, Toronto-area Liberal MP Nate Erskine-Smith publicly called out his own government's adherence to travel mandates, saying "that a two-dose vaccine mandate without accommodation is no longer justified."

As early as February, Canadian public health officials were beginning to signal that vaccine mandates had lost their utility in the wake of new and more infectious variants able to spread among the immunized — a key factor in the decision of all 10 provinces to roll back vaccine mandates on indoor spaces.

Said Ontario's top doctor Kieran Moore, on February 17: "the need for vaccination policies across Ontario sectors, whether it's health, or in colleges and universities, is no longer necessary."

Trudeau Liberals Ignore Reality On Usefulness Of Travel Vaccine Mandates

The Science Shows That Vaccine Mandates Are Not Doing Much To Reduce Infections. The Federal Government Is Failing To Adapt To Changing Circumstances

Opinion by Jesse Kline, National Post, June 2, 2022

https://nationalpost.com/opinion/jesse-kline-liberals-ignore-reality-on-usefulness-of-travel-vaccine-mandates?_vz=medium%3Dstandalone_content_recirculation_with_ads

As governments around the world, including Canada's provinces, continue to remove pandemic restrictions, Prime Minister Justin Trudeau's Liberal government is one of the few that is clinging to measures that no longer seem logical — like a Leafs fan who irrationally holds out hope each year that the team's losing streak will finally come to an end.

On Monday, May 30, the Liberals dug in their heels and voted against a Conservative motion calling on the government to remove the COVID-19 restrictions at the border, in the face of snarled airports and huge wait times at customs.

Granted, the motion was a blunt instrument likely designed to grab headlines and rile up conservatives, rather than forge a constructive dialogue with the governing party about which restrictions are no longer necessary.

Nevertheless, Conservative MP Melissa Lantsman, who introduced the motion, gave an impassioned speech in the House on May 19, in which she called out the government for failing to make the case that the current travel restrictions are still necessary.

"We might be able to understand the government's thought process on this, if it would share the advice it has received and when it was received from the experts it claims have given them this advice," she said. "However, it has refused to tell Canadians what metrics it is using, what plan it has, and what evidence these rules are based on."

It's an important question. Unfortunately, the first response came from Liberal MP Mark Gerretsen, who sidestepped the issue entirely and instead questioned the Conservatives' commitment to "diversity of thought."

"I would hope that the member opposite would have a question related to what we are speaking about today," replied Lantsman.

After Conservative Luc Berthold reiterated the request for the government to provide "evidence and documentation" to support "maintaining the many health measures that are no longer required here in Canada," Annie Koutrakis, the parliamentary secretary to the minister of transport, stood up and criticized the Tories for failing to denounce the Freedom Convoy and the border blockades.

So much for having a reasoned debate on the subject.

The Liberals should keep in mind that one of the reasons Canada has been more successful at combating COVID-19 than our neighbours to the south — our death rate is 109 per 100,000 people, compared to 302 in the United States — is because the Opposition was largely supportive of the government's policies at the beginning of the pandemic.

Whereas many Republicans in the U.S. downplayed the severity of the disease and fuelled conspiracy theories, the Conservatives generally recognized that some restrictions were necessary, especially in those early, uncertain times.

Yet instead of continuing to forge a bipartisan response, the Trudeau Liberals seem more intent on making partisan political jibes. Is it any wonder that so many Canadians have lost faith in their institutions?

To be fair, Koutrakis eventually elucidated the government's position. "One lesson that many Canadians learned over the course of this pandemic was the danger of relaxing public health measures prematurely," she said.

"Policymakers, eager to deliver a return to normal to their constituents, eased measures prematurely only to be faced with a new variant: a new wave of disease that started filling up ICU wards again. It was overwhelming our health sector and prompting new, sometimes stricter, lockdowns."

In other words: the government is acting out of an abundance of caution because, despite what some people may like to believe, we are still in the midst of a global pandemic and the virus' rapid evolution has made it hard to predict what course it will take next.

But government policy does not happen in a vacuum. The provinces have dropped most of their public health measures and the highly contagious Omicron variant is now spreading unchecked throughout the country, rendering many of the policies that were designed to stop COVID-19 from crossing our borders superfluous.

For all the talk of following the science, listening to the advice of health experts and being open and transparent with Canadians, the government now seems perfectly content not to provide rational justifications for its policies. And Dr. Theresa Tam, once a staple of the nightly newscast, seems ever more elusive.

Back in mid-March, Tam admitted that the high transmissibility of the Omicron variant and its ability to escape the sterilizing immunity of the vaccines had weakened the case for continued vaccine mandates.

"What we know is that, with the Omicron variant, having two doses — the protection against infection and further transmission goes really low," she said. "That should be taken into account as the federal government looks at the policies going forward."

That was the advice of the country's chief medical officer of health. Yet, the government is still maintaining that federal employees must be vaccinated, which has reduced staffing levels at airports, and that unvaccinated Canadians cannot board trains or planes.

There was a point in time when this policy could at least be justified. In clinical trials, the mRNA vaccines were shown to be upwards of 95 per cent effective at preventing infection; and real-world data from Australia last summer showed that vaccinated individuals with breakthrough infections were 65 per cent less likely to pass it on.

Thus, mandating vaccines — especially in pressurized tubes with people sitting in close quarters for hours — offered a real possibility of reducing infections and creating safer spaces for the immune-compromised and those who were ineligible for vaccination. And then Omicron happened.

The vaccines are still highly effective at preventing hospitalization and death. They are not so good at preventing infection and transmission in the face of Omicron and its sub-variants, which are now dominant world-wide.

An April study published in the New England Journal of Medicine, for example, found that the Pfizer vaccine was 65.5 per cent effective at preventing infection from Omicron two to four weeks after the second dose, but dropped to 8.8 per cent after 25 weeks. A booster shot does increase its effectiveness, but also wanes over time, and the federal government only requires two doses to board an airplane anyway.

The science, in other words, shows that vaccine mandates are not doing much to reduce infections. The provinces have recognized this, which is why vaccine passports are no longer required to go to restaurants or movie theatres. It is only the federal government that is failing to adapt to changing circumstances.

If we have learned anything over the last couple of years, it's that an effective pandemic response must be nimble and versatile, able to quickly adapt to rapidly changing conditions. Perhaps we shouldn't have expected that our federal government, well known for operating at a snail-like pace, would have been up to the task.

Montreal Couple Forced Into 14-Day Quarantine For Failing To Fill Out Arrivecan Entry App

CBSA Says It Will Now Give Canadian Land Travellers A Warning The First Time They Fail To Complete The App

By Sophia Harris, CBC News, June 2, 2022

<https://www.cbc.ca/news/business/arrivecan-app-border-1.6472060>

Ron Daymond and Evelyn Herskovitz were stunned when they were ordered to quarantine for 14 days after returning to the Canadian land border on May 22 following a day-trip to Plattsburgh, New York.

The fully vaccinated couple said a border officer told them they must quarantine because they didn't fill out the ArriveCAN app.

"It's ludicrous," said Herskovitz from her home in Montreal. "People don't even have to quarantine for 14 days now when they have COVID-19, so it doesn't make any sense."

The federal government has dropped most travel restrictions for fully vaccinated people. However, it still requires them to use the ArriveCAN mobile app or desktop version to submit their travel and COVID-19-related health information within 72 hours before their arrival to Canada.

Travellers who fail to do so could face a 14-day quarantine and even a \$5,000 fine.

Some politicians say it's time to axe the app because it creates hassles for travellers and hampers tourism.

Complaints about ArriveCAN include technical glitches, harsh penalties for non-compliers, and not being user-friendly for seniors.

"When I say ArriveCAN, what words come to mind? 'Unreliable', 'frustrating,' 'ageist,' 'broken,' ... these are some of the words constituents of mine have used," said Conservative public safety critic Raquel Dancho last month during question period in the House of Commons.

"The app is so difficult that some seniors are having to cancel trips."

Canada Border Services Agency Responds

The federal government announced on Wednesday, June 1 that ArriveCAN will stay in place at least until June 30.

The Canada Border Services Agency (CBSA) told CBC News in an email that it has measures in place to assist travellers with ArriveCAN. They include, when feasible, helping people fill out the app at the land border or letting them return to the U.S. to complete it, said the CBSA.

Spokesperson Rebecca Purdy said that, as of May 24, "to allow for more flexibility," the CBSA will let vaccinated Canadian land travellers off with a warning the first time they neglect to fill out the app.

Daymond and Herskovitz — who travelled on May 22 — said they were offered no options, even though this was their first trip outside Canada since the pandemic, and they didn't know land travellers must fill out the app.

"We have vaccine passports. We have our travel documents," said Herskovitz. "We're being penalized because we didn't have an app on our phones."

Because the couple must quarantine, Daymond, a service technician, said he was forced to take two weeks off work without pay.

"We have a mortgage to pay. It's a dent in our budget," said Herskovitz. "It's quite the punishment."

The CBSA said it can't comment on individual cases.

\$5 Service To Fill Out App

The Public Health Agency of Canada said ArriveCAN is required to help protect the health of travellers and speed up processing time at the border.

"It is the fastest, easiest, and most secure way for travellers to show that they meet all public health requirements," said spokesperson Tammy Jarbeau in an email.

But the union representing CBSA officers says the app is causing line-ups.

"We do have travellers who show up not having completed it, which obviously delays things greatly, especially so at land borders," said Mark Weber, national president of the Customs and Immigration Union.

Some of those people wind up at C&E Feeds in Calais, Maine, looking for help.

The parcel pick-up and farm store sits close to the New Brunswick border. For a \$5 fee — which covers the cost of staff time — employees help travellers fill out the app.

Manager Sue Provencher said C&E Feeds serves up to a dozen Canadian and American travellers a day, many sent there by local CBSA officers.

CBSA "asked us if we would [help], because they were having to turn around a lot of people," she said.

Many people requesting assistance are seniors, said Provencher.

"A lot of the older people don't have computer access. They don't have cell phones, they don't have laptops and tablets, and they don't know how to use them."

The CBSA confirmed that officers sometimes provide inquiring travellers with information on places offering ArriveCAN assistance.

Niagara Falls, Ontario Mayor Jim Diodati said the app is a turn-off for Americans of all ages who can't be bothered to visit Canada until it's dropped.

According to Statistics Canada, Americans made 479,500 road trips to Canada in April, a 50 per cent decrease compared to pre-pandemic April 2019.

"It's just another layer of red tape," said Diodati about the app. "It's another reason to not come to Canada, to bypass us, and go somewhere else."

To Heal Our Pandemic Divisions, Amnesty Should Be Granted To The Unvaccinated

It's Time To Stop Punishing People With Minority Opinions On Public Health Policy

Opinion By Father Raymond J. de Souza, National Post, May 29, 2022

<https://nationalpost.com/opinion/raymond-j-de-souza-to-heal-our-pandemic-divisions-amnesty-should-be-granted-to-the-unvaccinated>

It's time for a pandemic amnesty: let people go back to their jobs.

With vaccine mandates lifted across the country — only the stubborn, ignore-the-science federal government is holding out — it's time to stop punishing people with minority opinions on public health policy. Let them go back to work, let them visit their relatives, let them live as freely as people in Auckland and Amsterdam do.

Public health measures must be prophylactic and not punitive, aimed at preventing the spread of disease, not administering a penalty to those who do not comply with all the dictates.

I wrote that some seven months ago, in light of the federal government's unreasonable vaccine mandate imposed on federal employees, which included dismissal for unvaccinated employees who work at home. Seven months on, the unreasonable has become the absurd, with an unvaccinated federal employee able to happily attend a hockey game in a packed arena full of screaming fans, but fired for working alone at home.

As each day passes, it becomes more clear that federal pandemic measures are punitive. Canada is one of the most vaccinated countries on earth. Thus it may be politically popular to administer harsh measures to the small minority of the unvaccinated, even if a year on from initial doses and post-Omicron, the effectiveness of vaccines to prevent infection and transmission is greatly diminished. Yet denying millions of Canadians the ability to travel in their own country, or to serve in the military, or to drive a truck across the border, is not something that mere political popularity makes legitimate.

Recent attention has focused on the only-in-Canada travel policies that are snarling our airports. The European Union dropped its mask mandate for flights almost two weeks ago; even New Zealand no longer has vaccine mandates for air travel, at home or abroad.

Eventually, Canada's international travel restrictions will have to go, as travellers will begin to avoid Canadian carriers and perhaps even Canadian destinations. At the moment, it may be quicker to drive to Buffalo rather than wait in security lines in Toronto. The first impression foreign visitors get of Canada is being parked for hours on the tarmac awaiting needlessly burdensome customs lines to clear.

The vaccine mandate for domestic travel is now clearly unconstitutional, as it violates charter-guaranteed mobility rights without a proportionate reason. Emergency measures cannot outlast the emergency.

The primary toll of the pandemic was in death, illness, and physical suffering. Pandemic restrictions were intended to reduce that, and they largely succeeded.

The restrictions brought their own heavy burdens: isolation from family and friends, permanent losses in education for schoolchildren, surgical delays for patients, significant — even catastrophic — losses for businesses and employees. Much of that cannot be undone, even though governments spent unprecedented amounts of money attempting to mitigate the economic pain.

That is the past. But there are hardships that endure. Why should they continue when the other pandemic measures have been lifted?

Consider the Canadian military, which is short thousands of troops due to the pandemic putting training on hold. Given the situation, does it make any sense to expunge already trained troops, some of them with years of experience, to enforce a vaccine mandate that has outlived its usefulness?

Health care gives us a precedent. It seemed logical enough that vaccine mandates would be most suitable for those working with the sick, frail, and elderly. So mandates were enforced and some hospitals sacked those who did not comply. But when it became clear that the staff shortages in hospitals and elderly care homes were a greater threat to patient care than unvaccinated staff, the mandates were dropped. Quebec abandoned them in November, more than six months ago.

When a mandate punishes someone without a clear and proportionate public health benefit, it is not justified. And that it was justified once does not mean that it remains justified forever.

At a time when employers are all struggling to fill vacancies, does it make sense to bar millions of Canadians from the federally regulated labour force?

In times of war and severe epidemics, liberties are curtailed. When the crisis passes, liberties are restored. To heal the domestic divisions that arise, the balm of amnesty can be employed. It's time for that now.

International Flight Delays Have Jumped By Factor Of 275 At Toronto Pearson Airport

By Christopher Reynolds, The Canadian Press, May 27, 2022

<https://globalnews.ca/news/8876720/toronto-pearson-international-airport-flight-delay/>

The number of international flights delayed on arrival at Toronto Pearson International Airport jumped by 275 times last month compared with April 2019.

The Greater Toronto Airports Authority (GTAA) says it held 2,204 planes from abroad on the tarmac in April 2022 versus just eight in the same month before the COVID-19 pandemic.

Staffing shortages at security and customs checkpoints along with public health protocols have seen airport wait times soar as travellers flood the skies after two years of pent-up demand.

In the past month, tarmac delays have frequently led to staggered offloading of passengers from a given plane on arrival to ease the burden on overflowing terminals. Meanwhile, departing passengers can find themselves waiting hours to get to their gate, with scenes of long security queues and stories of missed flights on social media.

In the second week of May alone, some 18,000 arriving international passengers at Pearson were held on board longer than 30 minutes, and 3,000 longer than 75 minutes.

“We require the government to implement solutions, as the summer season has a forecast increase of almost 50 per cent in international passengers,” GTAA spokesman Ryan White said in an email.

“Without government intervention to reduce screening and border processing times, passengers would be facing even further congestion and lengthier holds onboard planes – a situation which is already untenable.”

The GTAA, which operates the country’s largest airport, is calling on the federal government to scrap public health requirements such as random testing upon arrival and to invest in staffing and technology to improve passenger clearance times.

In a joint statement, Transport Minister Omar Alghabara and Public Safety Minister Marco Mendicino acknowledged delays ranging from security screening to baggage handling, noting the problem is not unique to Canada.

Transport Canada has created an “outbound screening committee” made up of government agencies and industry stakeholders to address bottlenecks at security checkpoints.

The Canadian Air Transport Security Authority (CATSA), which manages airport security screening, aims to boost the number of screening officers, with 400 more personnel in various phases of training to be deployed by the end of June, the ministers said.

“CATSA is very close to having recruited 100 per cent of their target numbers of screening officers for the summer in many airports, including Toronto Pearson International Airport and Vancouver International Airport,” their statement reads.

“While more remains to be done, these efforts are paying off through declining wait times for screening.”

Since May 1, the number of passengers waiting 30 minutes-plus for outbound screening at Canada’s four largest airports – in Toronto, Vancouver, Montreal and Calgary – has been halved, the ministers added.

Alghabra said earlier this month that other culprits for choked checkpoints include out-of-practice travellers and more last-minute bookings by passengers still leery of abrupt public health measures, which throws a wrench into staff scheduling.

However, the head of the Canadian Airports Council says staff levels are the No. 1 obstacle to alleviating airport bottlenecks.

“The challenge here – the main piece – is labour, and being able to staff those peaks and being nimble enough to make it work,” Monette Pasher said earlier this month.

Domestic airline seat capacity for May was projected at 85 per cent of 2019 levels, according to Council forecasts, and 78 per cent for domestic, U.S., and international overall. The Council predicts the latter figure will hit 90 per cent in July.

Several airports and CATSA have encouraged passengers to arrive well in advance of departure, with Vancouver International Airport advising them to show up three hours beforehand.

Toronto Pearson Airport Chief Calls On Ottawa To Change Screening Rules Causing Clogged Terminals, Long Waits

By Eric Atkins, The Globe and Mail, May 27, 2022

Deborah Flint took charge of Canada’s busiest airport in early 2020, just days before the pandemic sent the world reeling and left the aviation industry struggling to survive.

More than two years later, she finds herself leading Toronto Pearson through a new crisis: clogged airport terminals and passengers held on parked planes amid a shortage of government contractors who conduct security, customs, and COVID-19 checks on travellers. Similar logjams are happening in Vancouver and Montreal, but the problem is most acute at Toronto Pearson.

The delays have frustrated passengers returning to the skies for the first time since the onset of the pandemic, hindered airlines’ abilities to recover lost revenue and damaged Canada’s reputation in the global travel industry.

With the busy summer season nearing, the need to solve the problem is urgent and the Canadian government needs to take action, Ms. Flint says. “We need decisions and we need execution in order to make this happen,” she said in an interview this week.

She is calling on the government to streamline the movement of people through the terminals by dropping some of the checks for COVID-19, expanding the powers of the ArriveCan travel app to eliminate line-ups at kiosks, using biometrics to identify and expedite check-ins for trusted travellers, and using new technology to scan luggage without requiring the removal of laptops and other electronics.

As the busy summer travel season nears and the volume of passengers rises by 50 per cent, there is little time to fix the problem, Ms. Flint said.

The head of the Crown Corporation that hires three contractors to conduct security screening has apologized for the long wait times. Mike Saunders, chief executive officer of Canadian Air Transport Security Authority, urged travelers to have patience and arrive two or three hours early for their flights while the staffing levels are increased. He pointed to staffing shortages at the three companies that do the work on behalf of the government at 89 airports, Allied Universal in B.C.; Garda World in the Prairies, Ontario and Northwest Territories; and Securitas Transport in Quebec, Atlantic Canada and Nunavut.

Pre-pandemic, about 7,400 people performed the work. Today, that number is 6,500, said Suzanne Perseo, a spokeswoman for CATSA.

Contractors are hiring another 1,000 security officers, supported by added training capacity from CATSA. However, a decades-low jobless rate makes it harder to hire. At Pearson, Garda is 50 employees short of its usual level of 2,100 people, and 300 of these are new recruits still in training. Before the pandemic, passenger volumes were more staggered, Ms. Perseo said, but now they are seeing floods of passengers arriving simultaneously. "At times, this can contribute to longer passenger wait times," she said.

The Canada Border Services Agency, responsible for customs screening, declined to discuss staffing levels. "What I can tell you is that the CBSA takes appropriate measures to ensure that there are sufficient resources available to adequately manage the border and allow for the ability to increase operational flexibility and respond to service demands as and when required," said Patrick Mahaffy, a spokesman for CBSA.

"When several flights converge and travellers accumulate, in some cases it can create a funnel effect leading into the pre-primary waiting area, which may cause lineups. Due to infrastructure and space limitations, travellers may have to be staged prior to entering the CBSA processing area," Mr. Mahaffy said, adding the delays can increase when travelers need more time to complete their ArriveCan app, used to collect and report their travel information.

Laurel Lennox, a spokeswoman for Transport Minister Omar Alghabra, said Transport Canada has formed a committee to find solutions to the long lineups, and noted the recent hiring of 400 screening agents.

"We are taking this problem seriously and continuing collaborative work with CATSA and all partners to create effective short and longer term solutions to these issues," Ms. Lennox said.

"The timing is of the essence on this," Ms. Flint said in an interview. "We've got to get decisions and actually get to measures that are going to be implemented within the next few weeks because the summer traffic is set to increase and we have an incredible opportunity for tourists to come back into the country. They will be reticent to do that with the headlines."

Ms. Flint, born in Hamilton, Ontario to parents from Jamaica and Nigeria, travelled extensively growing up. Before taking the Pearson job, she ran Los Angeles International Airport for four years. Although she sees the ebbs and flows of people moving through the airport on her daily walks through the terminal halls, she counts on data to tell the story.

In the week ending May 22, 112,000 Pearson passengers were forced to wait on a plane before being allowed off due to bottlenecks in the terminals, an increase of 12,000 from the prior period, she said. International arrivals face an average wait of 30 minutes on a plane – some as high as 75 minutes. “That’s purely unacceptable when we have opportunities to improve the system,” Ms. Flint said.

“I always say the airport is the front door and the curb appeal that reflects the capabilities and the ambitions of a country. So this is so important that we reflect the best of Canada, a modern, innovative, capable country that welcomes business that welcomes travellers, that welcomes tourists, that welcomes immigrants.”

Read Story (Subscription Required): https://www.theglobeandmail.com/business/article-pearson-airport-chief-urges-changes-to-passenger-screening-to-address/?utm_medium=email&utm_source=Market%20Update&utm_content=2022-5-27_11&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEefFJOJkTb

Ottawa Is Moving To Fix Canada’s Airport Delays. What Will That Mean For Travellers — And Will It Help?

Transport Canada Creates Outbound Screening Committee To Address Ongoing Bottlenecks. Government Urges International Travellers To Use The ArriveCan App To Speed Up Arrivals.

By Rosa Saba, Toronto Star, May 30, 2022

From adding security screening officers to rolling back mandatory random COVID-19 testing for some travellers, the federal government is moving to address the chaos at Canadian airports, which have been plagued with delays as air travel ramps up ahead of the summer months.

The delays, which have been attributed by unions to preventable labour shortages, have caused long lines at security checkpoints for departing travellers.

As well, industry representatives have called for COVID-19 screening measures to be rolled back, as they are contributing to delays for arriving international passengers.

For example, the number of international flights delayed on arrival at Toronto Pearson International Airport jumped exponentially in April compared to the same month in 2019, according to the Greater Toronto Airports Authority (GTAA) — to 2,204 from eight.

In the second week of May, almost 20,000 arriving international passengers at Pearson waited on the tarmac for longer than half an hour, and 3,000 waited for longer than 75 minutes.

“Without government intervention to reduce screening and border processing times, passengers would be facing even further congestion and lengthier holds onboard planes — a situation which is already untenable,” said GTAA spokesperson Ryan White in an email.

Transport Minister Omar Alghabra and public safety minister Marco Mendicino said in a statement on Friday, May 27 that there are approximately 400 additional screening officers in different phases of their training across Canada who will be deployed between now and the end of June.

A Canadian Air Transport Security Authority (CATSA) spokesperson previously told the Star that pandemic layoffs and recruitment challenges had thinned the airport security screening workforce from 7,400 to around 6,500. The promised 400 officers would address just under half of that gap.

CATSA spokesperson Suzanne Perseo said the current target is to hire around 1,000 screening officers this year.

Perseo explained that the agency has accelerated training while prioritizing security, and has added more trainers as well as contractor training support. The agency is also putting new recruits in non-screening functions to help optimize resources while they are undergoing training and clearance.

According to the Friday, May 27 statement, Transport Canada has created an outbound screening committee to try to address the ongoing bottlenecks. The committee includes the Public Health Agency of Canada (PHAC), the Canada Border Services Agency (CBSA), and CATSA.

CATSA contracts out security screening work to third-party companies including GardaWorld and Allied Universal.

While training and security clearance for these officers can take weeks or even months, the government said the new recruits will be subject to a more flexible onboarding process so they can start work as soon as possible. CATSA has also accelerated the use of pre-certified screening officers to carry out non-screening functions.

CATSA is nearing its target for new screening officers, the statement said.

“While more remains to be done, these efforts are paying off through declining wait times for screening. Since the beginning of the month, the number of passengers waiting 30 minutes and more for outbound screening at our largest airports (Toronto Pearson International, Vancouver International, Montreal Trudeau International, and Calgary International), has been halved across all four airports,” the statement reads.

GTAA spokesperson Tori Gass said the government’s commitment to increasing staffing is already making a difference at Pearson.

“However, more must be done to ease passenger wait times ahead of this summer’s travel season,” she said.

“International arriving passengers continue to face bottlenecks and very lengthy delays in border processing,” said Gass. “The GTAA urgently asks the federal government to streamline or eliminate inbound legacy public health requirements at Canada’s airports.”

The GTAA is also asking the government to move random testing upon arrival off-site instead of conducting it at the airport, or to explore other options to track cases such as community wastewater testing.

At a press conference on Monday, May 30, Mississauga mayor Bonnie Crombie and representatives from the GTAA, Tourism Mississauga, and the Mississauga Board of Trade called for the government to invest more in recruitment and to eliminate any duplication of security or health checks.

Doug Allingham, chair of the GTAA’s board, said airports are still at a significantly lower level of traffic compared to pre-pandemic, and called the issues plaguing travellers “unacceptable.”

“Last week, almost half the international passengers arriving at Pearson faced some kind of delay,” he said.

Trevor McPherson, president and CEO of the Mississauga Board of Trade, said the business community may suffer this summer if travellers to Canada are continuously met with delays.

“The airport is not the right place for COVID-19 tests, especially as this testing is already happening in our communities across the GTA,” he said.

The unions that represent airport security workers say the new measures are a good start, but not enough to fix the problem in the short or long term. Catherine Cosgrove of Teamsters Canada, which represents around 1,000 GardaWorld screening workers across the country, said the public should be aware that these measures will come together “like pieces of a multi-tiered jigsaw puzzle, and not all at once.”

For example, training new security screening officers can take up to six weeks, and while additional trainers have been hired, they too need a few months to be able to train to the fullest capacity, said Cosgrove in an emailed statement. She said it’s unclear whether more testers have been hired as well.

Security clearance can take anywhere from one to six months, she added. Without that clearance, or with a relaxed clearance level, new hires can only work in certain roles that only involve domestic flights.

Dave Flowers, president of District 140 at the International Association of Machinists and Aerospace Workers, which represents around 4,000 airport security workers in B.C. and Ontario, said in an emailed statement that while the union is pleased that the government is committed to making changes to help alleviate airport delays, more needs to be done.

“The problem remains that fair wages and decent working conditions are the main reasons for retention issues,” said Flowers. “Without this being addressed also, the problem will undoubtedly continue.”

The union is also concerned about the potential drawbacks of security officer training and on-the-job shadowing being sped up, and will keep monitoring the process, said Flowers.

“Commitments to adding more staff will definitely help the burden felt, provided that safety is not compromised to get these new members skilled in time for the summer peak,” he said.

Meanwhile, the government is lifting the requirement for mandatory random COVID-19 testing for passengers connecting from an international flight to a domestic one. The CBSA and Toronto Pearson International Airport are also adding 25 kiosks to help speed up processing, while CBSA is working to increase officer capacity, according to the statement.

A spokesperson for the Minister of Health did not provide specifics about when the testing would be lifted.

The government urged international arriving travellers to Toronto and Vancouver to use the ArriveCAN app to make their customs and immigration declaration before travelling to speed up the process.

As the summer months draw nearer, the Canadian Airports Council predicts demand for air travel will only go up.

Monette Pasher, interim president for the Canadian Airport Council (CAC), said it’s great to see progress being made, but more needs to be done, such as streamlining arrival questions and expanding the capabilities of the ArriveCAN app.

Removing vaccine mandates for security screening workers would help too, said Pasher, as around 10 per cent of security screeners and border agents are off the job due to those requirements.

Read Story (Subscription Required): https://www.thestar.com/business/2022/05/30/as-ottawa-moves-to-fix-canadas-airport-chaos-what-it-means-for-travellers-and-will-it-help.html?source=newsletter&utm_content=a12&utm_source=ts_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=teve_126336

Federal Government Did Not Anticipate 'Massive Surge' In Passport Applications

Service Canada Minister Karina Gould Laid Part Of The Blame On Immigration Canada, Which Is Responsible For The Forecasting Of Passport Renewals

By Catherine Lévesque, National Post, May 30, 2022

<https://nationalpost.com/news/politics/federal-government-did-not-anticipate-massive-surge-in-passport-applications>

The minister responsible for Service Canada admits that there was a “mismatch” between the surge of demand in passport applications and the department’s capacity to respond to it in recent weeks.

Appearing in front of a parliamentary committee, Karina Gould, Minister of Families, Children and Social Development, was asked to explain why Canadians have been left scrambling to get a new passport and sometimes delaying travel plans because they are incapable of getting one renewed on a timely basis.

“With travel opening up, the number of passport applications has surged. Not only are we seeing those who would predictably be applying for passports and a five-year cycle, but we are receiving applications from those who otherwise would have applied in the previous two pandemic years,” said Gould on Monday, May 30.

“We are seeing much of that volume arrive all at once rather than be spread out during the year. Meanwhile, Service Canada still had public health obligations to staff and clients. There was a mismatch between demand and the capacity to meet it,” she added.

During the first pandemic year in 2020, Service Canada issued approximately 360,000 passports and that number went up in 2021 with about 1.2 million passports issued. But that number has increased substantially in the first few months of 2022, as Canadians travel again, to the point where Service Canada is expected to receive 4.2 million passport applications this year.

“That’s more than three times as many as last year with a huge proportion of that volume arriving now. The fact of the matter is that while we were anticipating increased volume, this massive surge in demand has outpaced forecasts and outstripped capacity,” said Gould.

However, the numbers forecasted for 2022 are well within the volumes processed in a five-year cycle pre-pandemic, with lows around 2.5 million and a high volume estimated at five million, according to numbers provided by the Minister. In normal times, 2022 would have been a year of “low volume” before the first wave of 10-year Canadian passport renewals in 2023.

“What plans do you have to further either increase staff (...) to address what looks to be a tsunami headed our way?” asked Conservative MP Marilyn Gladu.

Gould started by laying the blame partly on the department of Immigration Canada, which is responsible for the forecasting of passport renewals, before saying that “you can’t necessarily forecast human behaviour.” She stressed that is why passport offices have been recruiting new employees and making staff work overtime to process the overflow of applications.

Chief operating officer for Service Canada Lori MacDonald said that 600 new employees have already been hired to help with the surge of applications and the department anticipates doubling that number in the next several weeks. She added that approximately 600 staff within Service Canada have also been redirected to passport offices.

When asked about unvaccinated employees who are still home without pay, MacDonald replied that Service Canada has 249 staff members who have refused vaccination “for various reasons,” but they do not have an “impact” on the passport applications or processing.

Processing times are estimated at 10 business days for in-person applications, but as reported by National Post, just getting into a passport office has become a challenge.

Those who apply by mail can receive their passports within 50 business days, but Gould said those applications have a 25 per cent rate of accidental mistakes that require verification and can slow down the process. That is why she recommends going to one of the over 300 Service Canada centres in-person to avoid errors; and to wait to have a valid passport in-hand before booking any travel.

MPs on the committee pointed out the fact that their constituents either were given conflicting information by representatives, which led to extra delays, or could simply not take time off work to wait in line several hours in hopes of getting to see an agent for their passport.

Gould said that Canadians who are faced with urgent travel matters and who have not yet received their passport should contact the offices of their members of Parliaments who can transfer their queries to Service Canada through a more direct line.

“For those that have contacted us that way, we have been able to get their passports in time because we don’t want that situation to occur.”

Canada’s Backlog Of Nexus Applications Balloons To Nearly 300,000 Despite Downturn During Pandemic

By Christopher Reynolds, The Canadian Press, May 30, 2022

<https://www.theglobeandmail.com/business/article-canadas-backlog-of-nexus-applications-balloons-to-nearly-300000/>

Canada’s backlog of Nexus applications has ballooned into the hundreds of thousands, despite a sharp downturn in applicants during the pandemic, prompting blowback from frustrated travellers as clogged airports continue to overflow.

The Canada Border Services Agency (CBSA) says 295,133 Nexus applications have yet to be processed due to ongoing office closures prompted by COVID-19.

Would-be cardholders in the program, which allows pre-approved Canadians to pass through separate, speedy lines when travelling to and from the United States, must be risk-assessed by both the CBSA and U.S. Customs and Border Protection.

The American agency re-opened its Nexus enrolment centres for applicant interviews on April 19, but centres in Canada remain closed after shuttering in March 2020.

The resulting backlog means some Nexus members are struggling to book sit-downs before their cards expire, as Canadian residents hoping to renew their status can only schedule interviews in fewer than a dozen border community offices where slots are few.

Travelling retirees are among those exasperated by the standstill.

“A lot of snowbirds go to the U.S. frequently. They often go back and forth, and a fair number of them would be Nexus card holders, including myself,” said Jill Wykes, editor of Snowbird Advisor, an online resource for snowbirds.

Wykes questioned why enrolment centres remain closed when many other government offices have been open for months.

“The airports are chaotic, and if you have Nexus you can get through so much more quickly coming and going, whether it’s at the border or the airport,” she said.

“The whole situation is very frustrating, that the government did not anticipate this pent-up demand, which has been anticipated for two years.”

The CBSA said in an e-mail that Canada and the U.S. are in discussions about when to re-open Canadian enrolment centres.

“Although the extent of the backlog in 2019 is not known, I can tell you that the backlog has significantly increased over pre-pandemic levels due to the closing of the enrolment centres in March 2020 for public health reasons,” spokeswoman Rebecca Purdy said.

Meanwhile the Fast program for cross-border commercial truck drivers now sports a backlog of 11,018, the CBSA said.

Jacques Roy, a professor of transport management at HEC Montreal business school, says the backlog is affecting business and leisure travellers. It also adds pressure to airports already struggling with security staff shortages and endless queues.

“I really am having a hard time understanding why nothing was done or processed during that period,” Roy said of the ongoing office closures.

The CBSA said it continues to carry out risk assessments remotely within its standard 30-day timeline for new applicants or those seeking to renew a soon-to-expire card.

However, once both countries have pre-approved the application, “the onus is then on the applicant to schedule an interview at a Nexus/Fast EC (enrolment centre) using the online portal,” the agency said.

It has not set a date for when Canadian enrolment centres will unlock their doors.

Nexus memberships are typically valid for five years, after which they must be renewed. The process involves a risk assessment and a screening interview – for both first-time applicants and long-time card holders – the CBSA said.

Nexus membership declined by 170,814, or nine per cent, to 1.73 million enrollees between 2020 and 2021, according to agency figures.

Between 2018 and 2019, the number of new applications had risen by nearly a third to 262,125. They then plunged to 172,125 in 2020 and 29,705 in 2021. Nonetheless, with enrolment centres shuttered, the pile of partially processed applications continued to mount.

Nexus Application Centres In The U.S. Are Open. Here’s How Canadians Can Apply

Canadians Hoping To Bypass Airport Delays With Nexus Membership Will Have To Head South If They Want To Sign Up.

By Ivy Mak, Toronto Star, May 30, 2022

Nexus has resumed its program enrolment, but if you’re a Canadian hoping to take part in the program, you’ll have to head south of the border and contend with a massive backlog.

Officials warn Canada’s backlog of Nexus applications has ballooned into the hundreds of thousands, despite a sharp downturn in applicants during the pandemic, prompting blow back from frustrated travellers as clogged airports continue to overflow.

The Canada Border Services Agency (CBSA) says 295,133 Nexus applications have yet to be processed due to ongoing office closures prompted by COVID-19.

Interviews for the NEXUS/FAST program became available for Canadians at U.S. enrolment centres on April 19, 2022. People are able to schedule interviews at their nearest American enrolment centre using the “Trusted Traveller portal.”

If you’re already a Nexus member, the Canada Border Services Agency (CBSA) warns you should renew before it expires in order to retain your membership privileges.

Nexus is a voluntary program that allows pre-approved travellers to pass through border crossings more quickly and efficiently into Canada and the United States.

Are You Eligible?

You must be a citizen or permanent resident of Canada or the U.S., or a Mexican national and member of the Viajero Confiable program.

In order to qualify as a permanent resident of Canada and the U.S., a person must be a legal resident for at least three years prior to applying. There are a few exceptions to the three-year residency rule, including: individuals who are serving abroad as part of the American armed forces, a family member of a Canadian or American armed forces member serving in a foreign country, or family members of an individual serving at a Canadian or American diplomatic mission or working abroad in a foreign consulate.

In order to be admissible, you must receive approval by both Canada and the U.S. Requirements include providing truthful and complete information on the application, and not violating customs, agricultural, or immigration laws.

You are ineligible to join Nexus if you've been convicted of a serious criminal offence in any country of which you have not received a pardon. During the process of U.S. background checks, you may be questioned about your full criminal history, which would include arrests and pardons and could exclude you from the program.

Where Can I Apply?

Canada and the U.S. are in discussions about the timing of the re-opening of Canadian enrolment centres. Canadian centres remain closed. As was the case before the pandemic, Canadian citizens and permanent residents can book their enrolment interviews at any U.S. Nexus enrolment centre, according to Rebecca Purdy, a spokesperson for the Canada Border Services Agency (CBSA).

The CBSA no longer accepts paper application forms for the Nexus program and asks people to apply online instead.

Typically, applicants are informed of next steps within 30 days of the CBSA's receipt of a complete application.

"The CBSA and the U.S. (Customs and Border Protection) are working together to mitigate the impact on members caused by the extended closures of the enrolment centres," said Purdy in an email.

What Do I Need To Apply?

Canadian citizens will require: a valid passport, a birth certificate and photo ID, a Canadian citizenship card or certificate of Indian status.

A Canadian permanent resident will need a valid Permanent Resident Card or a Record of Landing.

If you're working or studying in Canada, you'll need to show your work or study permit.

Anyone who applies will be required to provide a proof of residency in the form of a valid driver's licence, provincial identification card, or a document with the person's current address (like bank statement or utilities bill).

Children under the age of 18 will require a letter of consent if both parents have legal custody, but only one parent is present. This is not necessary if a parent has sole custody or is the only parent recorded on the child's birth certificate.

If one is available, parents or legal guardians must present a custody agreement confirming that the child can legally leave Canada. If a child is part of the interview with a person other than their parent or legal guardian, both parents must submit letters of consent.

Children who are minors can be enrolled in the Nexus program even if their parents aren't members.

Applicants can pay the non-refundable processing fee of US\$50 for a five-year membership with a valid credit card. Children under the age of 18 are free.

Read Story (Subscription Required): https://www.thestar.com/news/canada/2022/05/30/nexus-application-centres-in-the-us-are-open-heres-how-canadians-can-apply.html?li_source=LI&li_medium=thestar_canada

'Carpocalypse' Predicted To Hit Canada This Summer As Car Rental Agencies Run Out Of Vehicles

It May Already Be Too Late: One Agency Is Fully Booked Until July Due To Surging Demand And Limited Inventory. Microchip Shortages And Supply Chain Issues To Blame, Rental Agencies Say.

By Joshua Chong, Toronto Star, June 2, 2022

A 'carpocalypse' could be coming to Canada this summer amid a shortage of rental vehicles and rising costs.

Demand for rentals has rebounded to pre-pandemic levels, with hundreds of thousands of Canadians planning to rent a vehicle this summer. But with inventory 15 to 20 per cent below normal levels, industry experts warn many travellers may be out of luck.

Mathan Selven, general manager of Distinct Rent-a-Car, which operates three rental locations across Toronto, said his inventory is fully booked until July. He attributes the vehicle shortage to supply chain issues with car manufacturers.

"If we have 100 vehicles on order that are supposed to come in, we might only get 10," said Selven.

The backlog was originally caused by a shortage of automotive microchips, which control devices such as a car's navigation system, he said. Then the war in Ukraine disrupted the supply of wiring harnesses for cars, which are largely made in Ukraine, and catalytic converters, which are made from rare metals that typically come from Russia.

"Vehicle manufacturers have had a lot of challenges ramping their production back up to pre-pandemic levels because of all the supply chain issues," said Craig Hirota, vice-president of government relations and member services at the Associated Canadian Car Rental Operators, whose members include major car rental companies and independent operators such as Distinct Rent-a-Car. "The lack of supply of new vehicles is certainly impacting all fleet operators, of which rental car operators are probably the largest single block of fleets."

Additionally, operators sold off 30 to 40 per cent of rental vehicles due to falling demand at the start of the pandemic, Hirota said. "We were a little bit behind the eight ball because we de-fleeted to match demand (at the start of the pandemic). And then now, we couldn't re-fleet to match the returning demand."

The car rental shortage — or 'carpocalypse,' as it has been called in the U.S., where the issue is more pronounced — has been ongoing for more than a year, both Hirota and Selven said.

Selven has resorted to extending the life of vehicles or purchasing used vehicles to keep up with demand.

"Back in the day, once the cars hit about 50,000 to 60,000 kilometres, we were selling them off and replacing them. Now we're keeping them up to 100,000 kilometres. So there are a lot more maintenance costs," he said.

Nadia Matos, a spokesperson for CAA, said renters are spending at least 20 per cent more during peak rental times compared to before the pandemic.

Yet, demand for rental cars is still high this summer, particularly on the east coast. "Our travel call centre tells us that most of the major rental companies are sold out for the summer months," she said.

Kim Short, a teacher from Richmond Hill, was planning a surprise visit to her parents in Newfoundland this July. She was hoping to fly into Deer Lake, rent a car, and drive up to their small town of Anchor Point.

But when she started her search in April — three months before her trip — there were no car rentals available for any of the dates she was looking at.

She widened her search to St. John's — on the other side of the island from Anchor Point — hoping some vehicles would be available.

"St John's, being a fairly populated area in Newfoundland, I thought it would have been a little bit easier. But it wasn't," she told the Star.

She even considered renting a car in Halifax before taking a ferry to Newfoundland. There were vehicles available, but it would have cost more than \$2,000 for a week. “The price was astronomical, more than the flights,” she said.

In the end, the surprise visit — Short’s first visit to Newfoundland in about nine years — did not come to fruition. Unable to secure a rental vehicle, Short told her parents about the trip. Her father will pick her up from the airport.

“I was ... a little deflated when it sort of wasn’t all coming together the way I wanted it. But, you know, that’s life,” she said.

Short has rented a car and taken road trips before. But she’s never seen anything like this. “(Before), you could do it with only a few days’ notice and the prices were reasonable. You paid a few hundred for a week’s rental. Now, it has totally changed,” she said.

A survey by Ipsos, released May 13, found that 77 per cent of Canadians plan to take a road trip this summer. Eight per cent plan to rent a vehicle for their trip. And while more than eight in 10 Canadians have access to a vehicle, seven per cent of those feel it is not adequate for their travels and will either rent or borrow a vehicle.

July and August are the two most expensive months to rent a car in Toronto, according to travel search website Kayak. Renters can expect to pay \$75 in July or \$96 in August, on average, to rent a vehicle for a day. January is the cheapest month to rent a car, with daily rates at around \$37.

A spokesperson for Enterprise Holdings, the parent company of Enterprise, National and Alamo, said in a statement to the Star that the global chip shortage is continuing to pose challenges for supply, but added that the company is working with manufacturers “to secure and continuously add new vehicles into our fleet.”

John G. Friess, a spokesperson for Hertz, said in a statement that the company is seeing “strong demand for summer travel nation-wide.” While supply chain issues continue to impact the industry, he said the company is “working closely with our automotive partners to add new vehicles to our fleet and strategically moving vehicles to the areas with highest demand to support our customers.”

Both Enterprise Holdings and Hertz advise customers to reserve vehicles “as early as possible” and consider looking at rental locations outside of high demand areas such as airports.

Read Story (Subscription Required): <https://www.thestar.com/business/2022/06/02/shortage-of-vehicles-and-rising-prices-could-lead-to-carpocalypse-in-the-rental-market-this-summer-experts-warn.html>

High Prices, Lack Of Inventory As Rental Car Operators Face Vehicle Shortage

By Tom Yun, CTV News, June 2, 2022

<https://www.ctvnews.ca/business/high-prices-lack-of-inventory-as-rental-car-operators-face-vehicle-shortage-1.5929895>

Canadians looking to get away in the coming months may have a hard time getting around, as for the second summer in a row, rental car operators are facing a severe shortage of stock.

At many rental car locations across Canada, particularly at airports, rental vehicles are completely sold out for much of July and August. And at locations where there is availability, rates can start at \$150 a day or more.

Lesley Mitchell is one of the many travellers facing sticker shock while looking for a rental car. She's planning on travelling from Calgary to Halifax in August and said she was taken aback by the sky-high prices for a rental vehicle, with no guarantee on make or size.

"I totally was surprised and took it for granted. It's usually one of the last things I book," she told CTV News Calgary.

In the early months of the pandemic, rental car operators reduced their inventory, anticipating that demand would plummet. But when travel demand came back in the summer of 2021, rental car operators couldn't get enough cars in time because of the global chip shortage stalling production at automotive plants.

Data from Statistics Canada showed that in B.C., the average price of a car rental jumped 31.9 per cent in 2021, even though tourism was still almost 30 per cent below pre-pandemic levels.

Prior to the pandemic, B.C.'s car rental industry typically had over 35,000 vehicles during the peak season in the second and third quarters, according to the StatsCan data.

But the rental vehicle fleet in the province dwindled to just 18,636 vehicles in Q1 of 2021. And as the travel season ramped up, the industry only had 24,457 vehicles by Q3 2021 – more than 10,000 cars short of pre-pandemic levels.

Craig Hirota, vice-president of government relations and member services at the Associated Canadian Car Rental Operators, says rental car operators now have more inventory compared to last year, but this is being offset by a surge in pent-up travel demand amid eased COVID-19 restrictions.

"Certainly, it seems like demand is coming back stronger this spring and summer than it was last year... but our industry has also gotten some access to some vehicles in the past year," he told CTVNews.ca on Tuesday, May 31. "It's going to be a similar situation."

And while the rental car shortages have affected operators and travellers Canada-wide, Hirota says the issues are "magnified" in more remote parts of the country where it's much harder to shift inventory, such as Newfoundland.

"Atlantic Canada typically has a very short season, so the demand spikes up very dramatically. It can be hard to get vehicles on and off some of the islands out there," Hirota said. "It will probably be tighter in Atlantic Canada and in some portions of B.C. and perhaps the mountain communities in Alberta just because it might be a little bit harder to move vehicles into those areas."

For travellers to book a rental car, Hirota recommends booking as early as possible and checking as many rental car locations as possible, including off-airport locations.

"The farther out you can plan and reserve in advance, the better. I would recommend just continuing to search almost on a daily basis in your intended destination area," he said. "I think the consumer definitely just has to be a little more diligent in searching for their vehicles, but they'll find them."

As for rental car operators, Hirota says they've had to get creative to replenish their fleets. Some have been buying one or two units at a time from local car dealerships while others are getting lightly-used vehicles from wholesale auctions.

"They're doing everything they can to try and get as many vehicles as possible, which is going to be the best way for them to satisfy the demand," Hirota said. "We're constantly in communication with our manufacturing partners to let them know we will take anything they've got as well."

Flair Airlines Keeps Its Licence And Its Routes To Waterloo Region After Federal Ruling In Its Favour

By Jeff Outhit, Waterloo Region Record, June 1, 2022

Flair Airlines can keep flying out of the Region of Waterloo International Airport after a federal agency ruled it is a Canadian airline.

In a final decision released on Wednesday, June 1, the Canadian Transportation Agency reversed a preliminary determination that found the discount airline was unlawfully controlled by U.S. investors. The earlier finding put the airline's licence at risk.

"I'm really pleased," Waterloo Region Chair Karen Redman said after pleading with the federal government to support Flair's licence. "It's great news for all the people that are served by the airport."

Waterloo Regional government has provided Flair with more than \$300,000 in subsidies. It has given the airline temporary, exclusive rights to certain routes, drawing complaints from rival carrier Swoop, and it is counting on Flair passengers to support a \$35-million expansion of the airport terminal.

Council partnered with Flair after struggling to retain other carriers at the municipal airport.

"I really do think offering exclusivity, which is time-limited, was a great way to create interest and attract partners," Redman said. "Specifically for the moderate- to low-cost carriers, especially start-ups, they need that kind of stability and that exclusivity of routes to get a foothold in the door to be viable over the long term."

To comply with Canadian ownership rules, Flair made changes to its governance and altered the terms around debt it owes to a Miami-based investment firm from which it leases aircraft.

"Flair is Canadian," the transportation agency concluded. "After considering all of the facts, the agency found that Flair addressed the concerns raised in its preliminary determination."

Flair flights account for a surge that could see more than 700,000 passengers use the Regional airport this year, four times more than ever before. The Edmonton-based airline keeps jetliners and employees at the Regional airport.

"We're thrilled," Flair president Stephen Jones told a news conference. He hailed the airline's partnership with the Waterloo Region government.

"They understand that a low-cost system is going to encourage travel. They sat there for 15 years with one flight a day going out of the airport. Flair came along and we've now got 15 destinations flying from (Waterloo Region)," Jones said.

"They've grown their own self-confidence and ability to invest in the airport. And that's only going to be good for connectivity in the region. They're a classic example of the way that ultra low-cost carriers stimulate growth in the economy."

Flair had asked the federal government for an extension to sort out its ownership. That request has been dropped because it is no longer needed.

"The decision that's come out today is very clear. It's black or white. Flair is Canadian. And so there's no halfway road. There's no conditions," Jones said.

Other airlines opposed Flair's request for more time, arguing it would be unfair to competitors who must follow the same ownership rules. Rival airline Swoop, which flies out of Hamilton, has complained about Flair getting exclusive rights to Waterloo Region routes.

"Flair is challenging a status quo in this country that accepts that sky-high domestic air fares as a fact of life," Jones said. "A status quo created and protected by the big air carriers that makes it cheaper to fly to Europe than it is to fly to Halifax."

Redman said that Waterloo Region will consider partnering with any Canadian airline.

Read Story (Subscription Required): https://www.therecord.com/news/waterloo-region/2022/06/01/fate-of-flair-airlines-and-its-routes-to-waterloo-region-to-be-revealed-today.html?source=newsletter&utm_source=ml_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=wrbn_126707

Flair Airlines Is Offering 50% Off All Flights To Celebrate Not Getting Shut Down

By Narcity, June 1, 2022

<https://www.msn.com/en-ca/travel/news/flair-airlines-is-offering-50-off-all-flights-to-celebrate-not-getting-shut-down/ar-AAXYm6h?ocid=msedgdhp&pc=U531&cvid=c8a1b665cc67462097aedef0e24ac6fe6>

"Ultra-low-cost carrier" Flair Airlines is now officially Canadian and isn't getting shut down so a 50% off sale is happening to celebrate!

The Canadian Transportation Agency (CTA) had been looking into the airline to see if it was Canadian enough and met the requirement that air carriers holding certain licences issued by the CTA must be Canadian.

On June 1, the CTA issued its final determination and found that, after changes were made by the airline, Flair is truly Canadian.

In a press conference after the decision, Flair Airlines CEO Stephen Jones said that while there was never a doubt that this ruling would come, it is "still amazing" to officially say that "Flair is Canadian."

"I know that the team behind me and the hundreds of Flair employees across the country are going to be even more passionate and more committed to our mission of delivering affordable airfares to all Canadians and breaking the status quo that hasn't been working for Canadians," Jones continued.

To celebrate, he also revealed that the airline is launching a sale that offers 50% off all Flair base fares for 48 hours only!

"It's a chance for all Canadians to get even cheaper fares going into the summer," Jones said.

The deal applies to all flights that take off between June 1 and June 23, with no blackout dates.

Flair flies to many destinations in Canada, the U.S., and Mexico including Vancouver, Calgary, Toronto, Halifax, New York, Chicago, Nashville, Orlando, Las Vegas, Los Cabos, and Cancun.

The 'Great Resignation' Has Not Gone Away, And Pay Is The Driver *Workers Are Struggling With The Rising Cost Of Living And Are Ready To Change Jobs To Help Balance The Household Budget*

By Steve Randall, Wealth Professional, May 24, 2022

[The 'great resignation' has not gone away, and pay is the driver | Wealth Professional](#)

Even before inflation went into overdrive, many workers were unhappy, feeling that there was more to work than their current job.

But now, with the cost-of-living crisis intensifying, the so-called 'great resignation' is gathering pace, with one in five workers saying they are likely to switch employers in the next 12 months.

In one of the largest surveys of its kind, PwC polled more than 52,000 workers in 44 countries including Canada, for its Global Workplace Hopes and Fears Report.

It found that 71% of respondents cited pay as the main motivator for wanting a job change, with 35% planning to ask their current employer for a raise.

While the tech sector has been a leading driver of stock market success for investors, it is likely to see increased wage pressures, with the highest share of workers planning to ask for more money (44%). Public sector workers were the least likely to say this (25%).

Women were 7 points less likely than men to say they are fairly rewarded financially, but still 7 points less likely to ask for a raise. Women were also 8 points less likely to ask for a promotion, and that request is more likely to fall on deaf ears – as women are 8 points less likely than men to feel their manager listens to them.

"It is bad for society and bad for business when there is a failure to ensure women have the same opportunities as men to develop their skills and careers," said Pete Brown, Co-Leader of PwC's Global People and Organisation Services. "One of the quickest ways to strengthen the workforce is to ensure that women are not overlooked - which means addressing the culture, systems, and structures that can lead to women losing out."

More Than Money

While we could all use a little extra money right now, with annual inflation in Canada heading towards 7%, the survey found that pay is not the only thing fuelling the great resignation.

Almost seven in 10 respondents said they want their job to be fulfilling and 66% want to be themselves at work.

Flexible working is also important, with 44% of respondents wanting to be able to choose where they work. Of the 45% who said their job could be done remotely, almost two thirds say they prefer some mix of in-person and remote working - the same proportion who said they expect their employer to offer that mix for at least the next 12 months.

Skills are valued too, with companies investing in upskilling existing employees – and increasing their wages.

"In a tight labour market, it is even more important that organisations take a human-led, tech-powered approach. That means investing in both digital transformation and in skills," said Carol Stubbings, PwC's Global Tax and Legal Services Leader. "Investment should be guided by a principle of equity, with a focus on strengthening the capabilities of skilled employees, providing access routes for those who lack skills and automation that frees up people to do what only people can do. It is as much about apprenticeships as graduate recruitment and requires a commitment to constant upskilling."

Will 2022 Be The Year Of The Strike? Many Workers Will Walk Out If Inflation Pay Increases Are Not Granted, Experts Say

Skyrocketing Inflation Is Galvanizing Unionized Workers To Ask For More At The Bargaining Table, And Experts Predict More Strikes On The Horizon.

By Rosa Saba, Toronto Star, May 27, 2022

https://www.thestar.com/business/2022/05/27/will-2022-be-the-year-of-the-strike.html?source=newsletter&utm_content=a12&utm_source=ts_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=teve_125831

Skyrocketing inflation is contributing to unrest across Canada's unionized workforce, which could result in more strikes as 2022 progresses.

Inflation hit 6.8 per cent in April, with gas prices driven above \$2 a litre and the cost of food on the rise.

Sheila Block, senior economist with the Canadian Centre for Policy Alternatives, said the stakes are high in negotiations this year, as workers are seeing their wages eroded by inflation — but they also have more power than in years past thanks to a tight labour market.

"If you can walk away and find another job ... you're going to have more bargaining power than if you're in a period of high unemployment," said Block.

The first sign of inflation's effect on labour negotiations was in the construction industry in Ontario. More than 30,000 workers in several trades walked off the job in May over wages. Industry representatives said they couldn't remember the last time so many trades were on strike at the same time.

"We are seeing major strikes in places we haven't seen in recent years," said Patty Coates, president of the Ontario Federation of Labour.

Jim Stanford, director of the Centre for Future Work, thinks the recent strikes in Ontario's construction industry are a sign of what's to come.

"I think this is a wake-up call," he said.

Thousands of workers in Ontario are up for bargaining in 2022 in the private and public sectors, including teachers, federal public service workers, media workers, warehouse workers, and of course construction workers.

At Unifor, Canada's largest private-sector union (of which the Toronto Star is a member), hundreds of collective agreements have expired or are set to expire in 2022, said secretary-treasurer Lana Payne.

Last year, the union saw more strikes across its membership than ever before, offering a good indication of what's to come, said Payne.

So far in 2022, several Unifor bargaining units have already had success. In the forestry sector, workers got between 20 and 24 per cent in wage gains across a four-year contract, while a strike by warehouse workers resulted in an eight-per-cent gain in the first year, and an average wage increase of 15.8 per cent over the 4.5-year agreement.

The Canadian Union of Public Employees (CUPE), which represents 700,000 public-sector members across Canada, is in for a big year: around half of the union's units have agreements that are either already expired or will be in bargaining in 2022, according to a spokesperson.

CUPE senior economist Angella MacEwen said strikes are a difficult decision that only happen in a fraction of bargaining situations. Just a successful strike vote can be enough to get a better deal, she said.

Teachers in Ontario are up for bargaining too, with their agreements expiring at the end of August.

A week ago, The Public Service Alliance of Canada declared an impasse with the federal government. The union, which represents more than 120,000 federal public service workers, said Ottawa offered wage increases averaging 1.75 per cent a year over a four-year collective agreement.

Karen Littlewood, president of the Ontario Secondary School Teachers' Federation, said negotiations for teachers and other public workers are muddled by Bill 124, which capped salary increases to one per cent per year for a million workers across the province for three years.

Nurses, too, are constrained by Bill 124, and by the fact that they can't strike, said Ontario Nurses Association president Cathryn Hoy. In other words, nurses don't have the bargaining power many other workers are gaining, she said, even though, like other sectors, nursing is having a lot of difficulty attracting and retaining workers.

Around a third of unionized workers in Canada are in the private sector, for example construction, and the rest are in the public sector. While union coverage across industries is more than 30 per cent, in the public sector it's more than 77 per cent.

Aaron Wudrick, director of the domestic policy program at the Macdonald-Laurier Institute, said inflation provides a compelling argument for unions at the bargaining table, since they're essentially asking for their workers to not take a pay cut.

But employers are facing inflation too, and the government also has its COVID-19 debt to deal with, said Wudrick.

Wilfrid Laurier University economics professor David Johnson said bargaining with a public employer is different than with a private employer. With the latter, unions have to take into account how rising costs will affect the business — and strikes are a strong tool in some industries where a holdup can really impact the company's bottom line.

But in the public sector, the employer often has powers that limit the union's bargaining power, said Johnson. And strikes are a struggle for public support instead of an economic blow.

Johnson said there's a lot of evidence that the current inflation rate won't be "sticky," meaning some of the increases will ease. While he thinks inflation is going to be a key talking point in labour negotiations in the months to come, the question of that "stickiness" will also come up.

Wudrick believes inflation will persist for a year or two, and thinks collective agreements will reflect that: employers may "front-end load" contracts with a higher wage bump in the first year followed by more modest increases.

Union representatives and labour experts predict a resurgence in interest for cost of living adjustment, or COLA, clauses at bargaining tables in the coming year. That means in addition to an agreed-upon base wage increase, wages will also have periodic adjustments tied to the Consumer Price Index, a clause that was common during earlier periods of higher inflation.

Block said there will also be pressure to negotiate shorter contracts because of the uncertainty, and Stanford predicts there may be some "wage re-opener" clauses allowing for pay to be renegotiated during the contract term.

Payne said Unifor is seeing more COLA clauses being tabled in bargaining, and expects that will continue across the unionized workforce.

"Workers feel that they have power now," Payne said.

Not As Many Employees Leaving Jobs As Thought

'The Need For Organizations Like Ours To Focus On Reskilling And Creating Talent At Scale Has Never Been More Important'

By John Dujay, Wealth Professional, May 23, 2022

https://www.wealthprofessional.ca/news/features/not-as-many-employees-leaving-jobs-as-thought/366847?utm_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm_medium=20220527&utm_campaign=WPCW-Newsletter-20220527&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

While many organizations are seemingly grappling with the phenomenon known as 'the great resignation,' a new report is showing that this might be a tad overblown.

According to new research by WorldatWork in partnership with UFlexReward, the amount of turnover since the beginning of the COVID-19 pandemic is only three per cent, a far cry from actually being considered 'great'.

Despite this seeming contradiction, the vast majority of companies are looking for new talent (80 per cent) and many in HR departments remain laser-focused on this issue as the number of full-time professionals focused on talent acquisition and recruitment in HR has increased by more than one-third since before 2020, according to the survey of 556 respondents conducted in February 2022.

Flexibility and its positive effect on work-life balance is rated as the top driver of new hires.

“Of organizations who have implemented or are currently implementing action in HR policies, 87 per cent are adding remote work options which shows their recognition of the importance and effectiveness of work-life balance on retention and recruitment,” says Deirdre Macbeth, WorldatWork content director.

Today, half of employees remain remote, which is lower than 67 per cent during the worst part of the pandemic but much higher than the 13 per cent reported before COVID-19 hit, found WorldatWork.

Many employers took a number of steps to combat possible employee exodus including:

- prioritized work-life balance (47 per cent)
- modified or added flexible work schedules/alternate schedules (47 per cent)
- modified or added a remote work policy (44 per cent)
- modified or added new paid leave benefit (including paid holidays) (44 per cent)
- increased geographic scope for sourcing qualified candidates (42 per cent)
- increased off-cycle pay increase (42 per cent)
- modified compensation levels or pay bands for roles (32 per cent)
- modified or added a DEI program or initiative (20 per cent)

Toxic Culture

For many organizations, the main reason why many are quitting might come as a shock, according to another survey by FlexJobs.

Toxic culture (62 per cent) edged out salary concerns, which was tabbed at 59 per cent, when respondents were asked why they left their jobs for greener pastures.

“What we think is happening is there is this awakening or employee reckoning where, en masse, employees are thinking to themselves [that] the things that were acceptable in an organizational culture a couple of years ago aren't acceptable today and [they're] walking out of these organizations that have high levels of toxicity in order to move to a more healthy workplace,” says Charles Sull, co-founder of CultureX, which did a major study on the topic with MIT and found similar results.

While its influence might be outsized, organizations who discover that they only have smaller amounts of harmful culture should also take heed, says Sull.

“If the organization is large enough, it's probably going to have some pockets of toxicity, nevertheless. And even if the culture is very healthy as a whole, toxicity can still be the number one driver of attrition, just because although it's only affecting a small percentage of the organization, it can still have a very powerful effect on that portion of the organization.”

Role Of Leaders

For employers keen to know if they have an issue with toxic culture, it's a good idea for leaders to take the time to sit down with employees, one-on-one for a "real temperature check," says Patrick Poulin, group president for Randstad Canada.

"Create this openness, this transparency as well, because, sometimes, some leaders, we have bad days as well. And sometimes the way that we can interact... will be a little bit more rough on some employees, and that could have a huge impact on them."

But what about those workers who are left behind, often while working remotely, after seeing many colleagues depart, what should be done about them?

"A lot of people told me 'What I used to love about my work was the human connection; I used to love my work buddies; we would do lunches, we would go see clients, and all that really fun stuff is gone and all I'm left with is the technical grind. I've lost the human connection,'" says Erica Pimentel, assistant professor at the Smith School of Business at Queen's University in Kingston, Ontario. "A lot of people felt left behind when they moved online."

With this abandonment taking place, at least in the minds of these workers, some also have taken the opportunity to pursue other avenues of fulfillment, she says. "If you're a top talent... if you are someone with experience, with a qualification, the market is yours."

In order to manage this and prevent a mass exodus, leveraging or creating a strong culture is often a good first step, according to Pimentel.

"Unless there's a concerted effort to really define what is our culture going to look like in a hybrid organization, and to really try to build a new culture, the folks that are left in this quasi in-between are going to either feel disconnected or are going to be looking for the next opportunity. People feel checked out and they fear that culture is changing because let's say you want to make new work friends and you're like, 'I don't know if this person is going to be around in six months, why am I going to even invest in these people?'"

OTHER CAFII MEMBER-RELEVANT INDUSTRY/BUSINESS/SOCIETAL NEWS

While Bank Of Canada Signals More Hikes To Come, Canadians Rack Up Credit Card Debt

Consumer Debt Swells To \$2.3 Trillion

By Pamela Heaven, National Post, June 2, 2022

https://financialpost.com/executive/executive-summary/posthaste-while-bank-of-canada-signals-more-hikes-to-come-canadians-rack-up-their-credit-cards?_gl=1*1yutv2e*_ga*ODY2Njg0NTExLjE2MjUwMjU0NzI.*_ga_72QH41ZTMR*MTY1NDE5Mjk4Ny41NS4xLjE2NTQxOTMwNjkuMA..&_ga=2.28946556.1157442422.1654192988-866684511.1625025472

The day after a hawkish Bank of Canada hiked its rate and signalled more to come, studies reveal that Canadians are once again running up debt.

Great timing.

New data from Equifax Canada out today, June 2, show that average monthly spending on credit cards rose 17.5% in the first quarter from last year.

“Pent-up demand and increased travel with the easing of COVID-19 restrictions, combined with soaring inflation have led to some of the highest increases in credit card spending we’ve ever seen,” said Rebecca Oakes, vice-president of Advanced Analytics at Equifax Canada.

“Unfortunately for consumers, this is also at a time when the Bank of Canada is raising interest rates.”

The Bank of Canada hiked its key overnight rate 50 basis points to 1.5% yesterday, June 1, and signalled more hikes to come.

While the half point rise, only the second in two decades, was widely expected, the hawkish tone of the statement caught economists’ attention.

Especially its last sentence.

“The Governing Council is prepared to act more forcefully if needed to meet its commitment to achieve the two per cent inflation target.”

Some took this as an “ominous hint” that a 75 basis points hike was on the table for the Bank’s next decision in July.

“That phrase introduces the risk of a 75 basis points hike at the next meeting in July, though such a drastic move would likely need to be accompanied by another unexpected acceleration in inflation,” wrote BMO strategist Benjamin Reitzes in a note entitled “Top Hawk.”

While BMO still expects the Bank's rate to peak at 2.5%, risks of a higher end rate have increased after that "very hawkish statement."

Higher rates could come as a nasty shock to some Canadians as consumer debt climbs.

Equifax said that total consumer debt increased 8.6% in the first quarter, climbing to \$2.3 trillion over the past year. The average debt per person is also up for the first time since 2019, rising to \$20,744, a 1.5% increase from 2021.

New card volumes soared 31.2% from 2021 and lenders are extending credit on new cards to an average of more than \$5,500, the highest in seven years.

In another study out today, June 2, TransUnion reports that Canada's credit card market is surging. Total credit balances rose 9.2% in the first quarter from the year before and are up 13.8% from the first quarter of 2020.

"After a year of reduced activity, consumer demand for credit cards is returning, and card issuers are moving into growth mode," said TransUnion.

Interest rate hikes have already dampened the mortgage market, with new mortgage volume down 13.2% this quarter compared to the highs of 2021, but levels are still above what was seen before the pandemic, said Equifax. Ontario and B.C., Canada's priciest markets, saw the biggest drops at 15.7% and 17.6% respectively.

New Home Equity Lines of Credit (HELOCs) were 6.6% higher than the first quarter last year.

Also noteworthy is that the number of Canadians with multiple mortgages continues to rise. The 17% with more than one active mortgage is 2.5% higher than in 2021 and 9.3% higher compared to the last period of higher interest rates in 2018, said Equifax.

Canada's low delinquency rates seen through the pandemic are starting to creep up, especially among younger people. For the under 25 and 25-34 age groups, non-mortgage delinquency rates were up by 20.9% and 5.1% from the last quarter, respectively.

"While overall delinquency rates are still far below pre-pandemic levels, we anticipate a steady rise in delinquency until the end of the year," said Oakes.

Laurentian Bank Leapfrogs Over Big Six

Stock Surges As Strategy Engineered By Canada's First Female Bank CEO Pays Off

By Stefanie Marotta, Wealth Professional, June 2, 2022

https://www.wealthprofessional.ca/business-news/laurentian-bank-leapfrogs-over-big-six/367127?utm_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm_medium=20220602&utm_campaign=WPCW-Breaking-20220602&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

On Thursday, June 2, Laurentian Bank of Canada's share price was surging in its biggest two-day rally in more than a year, as its second-quarter earnings "beat" points to gains in its ongoing transformation strategy.

The better-than-expected results that the company reported on Wednesday, June 1 and the 10% surge in the stock over two sessions has prompted a parade of analysts to raise their price targets on the lender, even as its competitors' shares have been dragged down this year over concerns of a weakening economy and rising interest rates.

Laurentian, led by Rania Llewellyn, Canada's first and only female bank chief executive officer, has surged 6% this year, standing tall above the S&P/TSX Composite Commercial Banks Index's 1.5% drop.

Llewellyn launched a strategy in December 2021 to cut costs and modernize operations to turn around the Montreal-based company after years of stagnant growth.

This quarter demonstrated a "strong leap forward for the bank's ongoing transformation," Stifel analyst Mike Rizvanovic said in a note to clients. He raised the bank's price target to C\$44 from C\$40. The results were "a stark improvement from recent quarters as the management team looks to build some positive momentum following a turbulent past couple of years."

At least eight of the 12 analysts that cover the stock raised their targets on Laurentian Bank, including Credit Suisse, TD Securities Inc., and NBC Financial Markets. This year, Laurentian's average price target has risen the most of any bank, increasing 1% while most of its peers saw their targets drop as analysts weigh whether higher interest rates, amid fears of a recession, will bolster net interest margins or temper loan demand.

Investors have grown skeptical of the sector as well. Royal Bank of Canada, the country's largest lender and most valuable publicly traded company, has sunk 1.2% this year, falling from its record high set in January when the financial sector was among the strongest performers on the S&P/TSX Composite Index. While those pressures could also weigh on Laurentian, analysts are bullish on the bank's growth this year.

"Even though it is still too early to declare mission accomplished at Laurentian Bank, the company is clearly executing well," Scotiabank analyst Meny Grauman said in a note to clients.

He raised its price target to C\$50 from C\$46. “So well in fact that, during the analyst call, Laurentian Bank’s CEO noted that the bank now expects to exceed its 2022 financial targets, even as it guides to some moderation in performance in the second half of the year,” he added.

Ontario Law Allowing Employees To Disconnect From Technology After Hours Kicks In

By The Canadian Press, June 2, 2022

<https://globalnews.ca/news/8888631/ontario-law-right-to-disconnect-work-employees/>

Ontario’s right to disconnect policy comes into effect today. Here’s what you need to know:

What Happened?

Late last year, the province enacted Bill 27: Working for Workers Act, 2021, which requires employers with 25 or more people on staff as of January 1, 2022 to have a policy as of Thursday, June 2 that outlines how they will ensure workers are able to disconnect from the workplace after hours.

What Does It Mean To Disconnect From Work?

The Act defines disconnecting from work as “not engaging in work-related communications, including emails, telephone calls, video calls, or sending or reviewing other messages, to be free from the performance of work.”

What Does This Policy Mean For Employers And Employees?

Employers must provide staff with a written copy of the policy.

The policy applies to all employees, including management and executives.

Other Details:

Starting in 2023, employers with 25 workers or more will need to have a written policy on disconnecting from work in place before March 1 of that year.

For employers with multiple locations, all workers across locations must be included in the count.

How Did We Get Here?

Inspired by a 2016 law giving workers in France the right to turn off electronic work devices outside of business hours, in 2018 Canada’s federal government started reviewing labour standards and mulling whether to give workers the right to ignore work-related messages when at home.

A committee convened last October was expected to analyze the issue and provide then-labour minister Filomena Tassi with recommendations in the spring of 2022.

But Ontario opted not to wait for federal regulations.

Is Quebec About To Push Canada Into Another Language War? Five Things You Need To Know

The Language Wars — And Identity Politics — In Quebec Are Heating Up Again.

By Tonda MacCharles, Toronto Star, May 28, 2022

The language wars — and identity politics — in Quebec are heating up again.

Only now, neither the federal Liberal government nor the federal Conservative leadership aspirants — who might not wish to rile up francophone Quebec voters — can afford to avert their gaze.

That's because the law, originally proposed as Bill 96 last year, is now a reality. And the province's English language minority community fears it threatens their access to health care, education, justice, and other government services in English.

Suddenly, federal political leaders are forced to take the law's measure and lay out positions.

Here's what you need to know about the debate on Bill 96.

Why Now?

The Quebec legislature passed the final version of its latest French language protection law on Tuesday, May 24. Up to now, federal politicians have been tap dancing around it, deferring to the province and popular Premier François Legault on a sensitive political issue, even though the federal government has clear constitutional responsibility to protect Canada's "official language minorities" — which includes anglophones in Quebec.

What Is The Law?

Titled "An Act respecting French, the official and common language of Québec," it is a complex piece of legislation on English language services and greater requirements to use French in government services and private workplaces. Different parts will take effect over the next three years. But the intent is clear: to increase the use of French in all aspects of Quebec society.

What Are The Main Criticisms Of The Law?

There are many. In a nutshell, that in mandating the use of French in more workplaces and government services, it goes too far, that it violates fundamental rights and freedoms, such as the right to free expression, the right to procedural fairness and due process, the right to be free from unreasonable search and seizure, and equality rights guarantees against discrimination on the basis of race, national or ethnic origin.

The federal Justice Minister David Lametti expressed concern about its impact on “the constitutional rights of minorities in Quebec” including the right of access to justice in both official languages as guaranteed under Sec. 133 of the Constitution, particularly in light of Bill 96’s obligation on litigants to translate court documents into French; its potential impact on how many English speaking judges are appointed; and potential impacts on the rights of Indigenous people, guaranteed by Sec. 35 of the Constitution.

He is worried about access to health care, the potential impact on immigration, as well as the power of provincial language officials to conduct warrantless search and seizures of private businesses that may violate Charter rights.

On top of that, the law expressly limits the ability of opponents to take the Quebec government to court to challenge its worst sins. It invokes a constitutional over-ride, called the “notwithstanding” clause, to shield it from judicial review for up to five years – a constitutional escape hatch that past Quebec governments used to make language laws litigation-proof.

Who Is Opposed To It?

The law was passed 78-29 by the nationalist centre-right governing party, the Coalition Avenir Québec, with the support of another party Québec Solidaire. The Parti Québécois voted against, saying it did not go far enough.

Only the provincial Liberal party voted against, saying it is an over-reach. Many in the English-speaking community in greater Montreal, Indigenous groups including the Mohawks of Kahnawake and the Innu of northern Quebec, and other linguistic minorities within immigrant communities of Quebec, sometimes called allophones (people whose first language is neither English nor French), are opposed.

The Quebec Community Groups Network, a not-for-profit umbrella group, has mobilized against it, organizing two rallies this month, and vowing to mount court challenges.

What Can Federal Politicians Do?

The federal government could always test the validity of a provincial law on a reference to the Supreme Court of Canada, but that’s not ideal because there would be no real-life facts to examine. It could intervene at the early stages of appeal in support of groups who are vowing to contest the language law in court, once they do. It doesn’t have to wait until the case reaches the Supreme Court of Canada. There are benefits to making federal arguments and seeing them tested by Quebec courts. Or it could intervene once a test case arrives at the Supreme Court level.

Up until now, none of the major federal parties had said they would expressly challenge Quebec.

For more than a year, there's been an active debate within the Liberal and Conservative caucuses on Bill 96 as well as Bill 21, the secularism law that passed in June 2019. Popular in Quebec, the latter law forbids civil servants in certain public sectors, such as teaching and policing, from wearing outward symbols of religious belief such as hijabs, kippahs, crosses, or turbans. It, too, invokes the "notwithstanding clause" to shield it from judicial scrutiny.

Internal discomfort among Liberals has grown, and on Wednesday, May 25, Anthony Housefather, a Liberal MP, lawyer, and a former mayor of Côte Saint-Luc, along with three other Liberal MPs went public with an Op Ed in the Montreal Gazette and Le Devoir about the language law, saying it fails to strike the right balance.

Up until now, Prime Minister Justin Trudeau refused to directly condemn both bills, although he has repeatedly expressed concern about their impact. On Bill 21, Trudeau said it was up to Quebecers to challenge it, while not ruling out a possible future intervention at the Supreme Court of Canada.

On Bill 96, Trudeau had long said his government would wait to see the final version.

This week, Trudeau and his government went further in their critiques of both laws.

In Saskatoon, Trudeau said his government "will be part of" a court challenge of Bill 21 once it reaches the country's top court, as he said it "almost certainly" will.

"We will be there to defend the fundamental rights of all Canadians that have been suspended by this law."

His justice minister said Ottawa will "watch carefully" to see how Bill 96 is put into practice, and could intervene to contest it as well at the Supreme Court of Canada.

Read Story (Subscription Required): https://www.thestar.com/politics/federal/2022/05/28/is-quebec-about-to-push-canada-into-another-language-war-five-things-you-need-to-know.html?li_source=LI&li_medium=thestar_recommended_for_you

Smashing The 'Two Solitudes' In An Era Of Quebec's Bill 96

Bill 96 Dishonours Our Legacy, The Lessons We — As Francophones — Have Learned With Great Pain Over The Centuries Of Canada's Colonial History.

Opinion by Isabelle Bourgeault-Tassé, Contributed to The Toronto Star, May 27, 2022. Isabelle Bourgeault-Tassé is a Franco-Ontarian writer who has lived in francophone communities in Sudbury, Ottawa, and Toronto.

The "two solitudes," that entangling of French and English Canada, aren't just past history. Not just tanks on Parliament Hill in 1970. Nor a chain-smoking René Lévesque agitating in 1980. Or Canadian flags clenched in fists at Montreal's Unity Rally in 1995.

Non, non — les deux solitudes persist. These “old grievances that never seem to die” are a daily grind. Especially if you find yourself speaking French outside Quebec’s borders, or not speaking French inside them.

Bill 96, Quebec’s new contentious language law, limits the use of English in the courts, health care, and other public services. Dissenters argue that it is “a true test of reconciliation,” forcing a second colonial tongue on sovereign Indigenous nations. Or refugees, arriving fresh with trauma from places such as Afghanistan and Ukraine, given six months to learn French. In tandem with Law 21, which creates “a second class of citizenship” for Muslim women in particular, Bill 96 entrenches inequities. Language, it would seem, is only one of many solitudes in Canada’s colonial plumage.

Historically, language laws in Canada have been devastating and, to be sure, have targeted those among us who do not speak English. I understand that intimately — I am the descendant of grandparents who buckled and bent to Regulation 17 in Ontario, a law that sought to eradicate French through education at the turn of the 20th century. Where I am from, speaking French is a geste politique. A gesture of resistance. One that says nous sommes, nous serons — we are, we will be.

What is often lost in translation in the broader language law discussions is that Canada’s francophonie is not just Quebec. From St-Boniface in Manitoba, by way of Sudbury in Ontario, to Grand Pré in Nova Scotia, our communities spill beyond what many imagine to be French-speaking Canada. We have our own local cultures, rich with our own poetry and song. Our own regional accents and creative parler. Our own histories and political preoccupations that reflect the realities of what it’s like to be francophone outside of Quebec.

With roots from French Canada to Africa, the Middle East to the Caribbean, and places in between, Canada’s francophonie is also increasingly multiracial, multicultural and multifaith. We share history and family ties with First Nations, Inuit and Métis peoples, with many of us engaged in the important and humbling work of truth and reconciliation with “all our relations,” whose own journeys towards linguistic reclamation we must celebrate and honour.

Francophones — especially those among us who consider ourselves a peuple fondateur — a founding people of Canada — must take an unflinching look at how we participate in, perpetrate, and benefit from systems of oppression and colonialism in Canada. Reconciliation in particular must be championed. Racism, gender discrimination, and Islamophobia must be challenged. The erosion of fundamental Charter rights must be disputed.

As a peuple fondateur, we have much work to do. Bill 96 dishonours our legacy, the lessons we — as francophones — have learned with great pain over the centuries of Canada’s colonial history, when our ancestors were deported, our farms burned to the ground, our heroes hanged, our children forced to learn in English, our aspirations held in trust by generations of aïeux and aïeules (our ancestors).

Should French be protected in Canada? Oui.

But let’s also consider the budding plurality of francophones in Canada — and how, by the very nature of our increasingly diverse experiences, we can lead the way to smashing the solitudes.

Surely, this is worthy of Canada's protection.

Read Story (Subscription Required):

https://www.therecord.com/ts/opinion/contributors/2022/05/27/smashing-the-two-solitudes-in-an-era-of-quebecs-bill-96.html?source=newsletter&utm_content=a02&utm_source=ml_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=wrop_126433

Proposed New Legal Threshold For Cellphone Searches At Border Is 'Deeply Worrisome,' Senators Hear

Bill S-7 Sets A New Legal Standard Of 'Reasonable General Concern' In Order To Search Personal Digital Devices, Which Civil Liberties Groups Say Is Too Permissive

By Anja Karadeglija, National Post, June 1, 2022

<https://nationalpost.com/news/politics/proposed-new-legal-threshold-for-cellphone-searches-at-border-is-deeply-worrisome-senators-hear>

Civil liberties groups warned senators on Wednesday, June 1 that a proposed legal threshold stipulating when border officers can search cellphones is too low, and should be raised to the same standard that prevents authorities from rifling through a person's mail.

"Crossing the border with a personal digital device is analogous to crossing the border with almost every piece of mail a person has ever received or sent," Meghan McDermott, policy director of the British Columbia Civil Liberties Association, said at a meeting of the Senate's national security and defence committee.

"It's extremely unreasonable for a single written letter to attract even greater protection in law than the information stored in a personal digital device."

Bill S-7, a government bill introduced in the Senate, amends the Customs Act to clarify the circumstances under which border officers can search personal digital devices. It creates a new legal standard of "reasonable general concern," which the civil liberties groups say is too permissive.

The Bill is the result of an Alberta court case that found that the current situation under the Customs Act, which imposes no threshold, was unconstitutional.

Tim McSorley, national co-ordinator of the International Civil Liberties Monitoring Group, told senators that his group finds the creation of a "new threshold of 'reasonable general concern' in order to search personal digital devices at the border deeply worrisome."

"We are strongly opposed to its adoption," he said.

Most of the thousands of travellers who cross the border to enter Canada each day carry a personal device, McSorley noted, which contain “troves of intimate information about the individual person, from health to financial to personal records,” as well as intimate information about other people in the individual’s life.

“If any devices carry a reasonable expectation of privacy, these do. Much more so than a suitcase, a purse or other piece of luggage.”

He pointed out that physical mail is subject to the higher standard of “reasonable grounds to suspect” to be searched at the border. “Like many others, I suspect, I receive very little letter mail these days. Most of what would have been sent by post, including across the border, is now stored locally on my phone and my laptop. Why should we not use a standard that we already know?”

On Monday, May 30, Public Safety Minister Marco Mendicino told the committee that a less restrictive legal standard than “reasonable grounds to suspect” is necessary at the border. He called the new standard a “unique threshold for a unique situation.”

Mendicino told senators that the new threshold only applies at the border. “This is not a power that can be used outside of the border context. It is specifically designed to address that particular set of circumstances, which the Supreme Court of Canada has previously ruled does attract a lower expectation of privacy because (the border) is a vulnerable port of entry,” he said.

He said the new threshold “does not give officers carte blanche to examine personal digital devices.”

Brenda McPhail, director of the privacy, technology and surveillance program at the Canadian Civil Liberties Association, noted that the reasonable grounds to suspect standard is the lowest that is recognized and argued that that makes it “appropriate” for use at the border.

“The fact that there’s a lower expectation of privacy at the border is why we are unanimous in agreeing on a standard of reasonable grounds to suspect, which is a far lower standard than would be acceptable, I suspect, to any of our groups in criminal matters in a non-border context,” McPhail said.

“We really do believe that’s sort of the lowest level of compromise that provides a reasonable level of protection to people across Canada.”

The groups also warned that introducing a brand new threshold risks launching years of legal battles.

“One of the concerns about this new threshold, as opposed to using reasonable grounds to suspect, is that what we’ll see is years of legal cases being fought in order to try to define what this new legal standard will mean,” McSorley said.

McPhail also said that if the government pushes ahead with the new standard in the legislation, the debate will play out in the courts.

“There will absolutely be court cases. Groups like mine will watch for them. And we will look forward to challenging that novel standard in court.”

On Monday, May 30, senators heard that in Alberta and Ontario, two provinces where border agents have started using “reasonable grounds to suspect” following court decisions, searches of personal digital devices have dropped 60 per cent.

“Unfortunately, prohibited materials are imported every single day. National implementation of a higher threshold would compromise border integrity and drastically reduce the agency’s ability to intercept illegal contraband,” Mendicino said.

RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

As Canada's Population Ages, Who Will Pay The Taxes Needed?

Policymakers Will Face Increased Costs Unless More People Can Be Brought Into The Workforce

By Steve Randall, Wealth Professional, May 27, 2022

https://www.wealthprofessional.ca/news/industry-news/as-canadas-population-ages-who-will-pay-the-taxes-needed/366968?utm_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm_medium=20220527&utm_campaign=WPCW-MorningBriefing-20220527&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Living well past retirement age is now the future for most Canadians, with an average life expectancy of 82 years.

But while that is great news for individuals and their loved ones, the aging population is a significant challenge for policy-makers who face higher costs to support older people, with a smaller share of workers paying tax.

Do they go all out to attract more immigrants to bolster the Canadian workforce? Cut support for seniors? Or hike taxes so that more revenue comes from fewer people?

According to a new study from the Fraser Institute, the number of working-aged Canadians relative to the number of seniors has declined from 5.4 in 2000 to 3.4 in 2022. It is forecast to be just 2.4 by 2050.

The share of Canada’s population that is 65 or older increased from 14% in 2010 to 19% in 2022 and Statistics Canada expects it to rise to 25% by 2059.

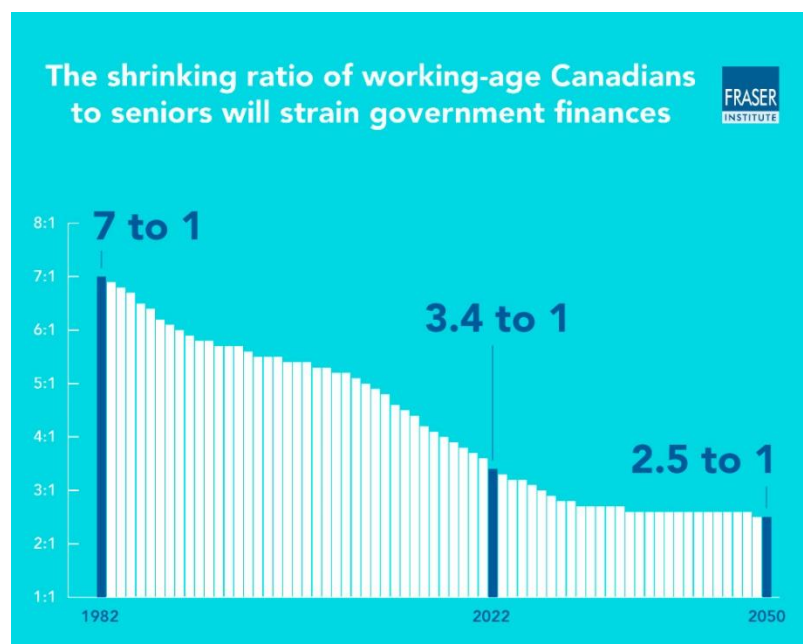
“Workers pay the bulk of taxes, which governments need to fund important services, including health care and income transfers to seniors. As the relative number of seniors grows, and the relative number of workers declines, government finances across Canada will be put under increasing strain,” said Ben Eisen, senior fellow at the Fraser Institute and co-author of Understanding the Changing Ratio of Working-Age Canadians to Seniors and Its Consequences.

Rising Costs

The report highlights the stark difference in health costs for older people in Canada (average \$7,751 per year) compared to those of peak working ages 35-44 (\$2,811).

This far higher cost, plus a larger population of older Canadians, adds up to potentially soaring borrowing by the government. Old Age Security and Guaranteed Income Supplement will also be claimed by a far larger share of people.

“This shrinking ratio of workers to seniors in Canada—which is already underway—is a significant headwind to policy-makers in their efforts to improve the sustainability of government finances in Canada,” Eisen said.



UPCOMING WEBINARS AND EVENTS

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

Dates: Tuesday, June 21, 2022

Time: 1:00 p.m. – 2:00 p.m. EDT

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

Topics for discussion will include:

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

[Register Here](#)

Web Seminar By McCarthy Tetrault: Celebrating Indigenous Pride

Dates: Wednesday, June 22, 2022

Time: 3:00 p.m. – 4:30 p.m. EDT

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

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

[Register Here](#)

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

Dates: Wednesday, June 22, 2022

Time: 5:30 p.m. – 8:00 p.m. EDT

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

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

[Register Here](#)