

## **CAFII ALERTS WEEKLY DIGEST: May 28 TO June 4, 2021**

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## INSURANCE REGULATOR/POLICY-MAKER NEWS

### CISRO Publishes Intermediary Conduct Principles For Comment

By Kate McCaffery, Insurance Portal, May 28, 2021

[https://insurance-portal.ca/society/regulators-publish-intermediary-conduct-principles-for-comment/?utm\\_source=sendinblue&utm\\_campaign=daily\\_complete\\_202105-31&utm\\_medium=email](https://insurance-portal.ca/society/regulators-publish-intermediary-conduct-principles-for-comment/?utm_source=sendinblue&utm_campaign=daily_complete_202105-31&utm_medium=email)

The Canadian Insurance Services Regulatory Organizations (CISRO) announced on May 25 that it has created a new document – a resource for consumers to better understand the conduct they should expect from intermediaries – to help ensure the fair treatment of customers in the life and health and property and casualty insurance sectors.

“The principles are intended to supplement, complement and build upon the intermediary elements in the *Guidance on Conduct of Insurance Business and Fair Treatment of Customers* (FTC), issued by CISRO and the Canadian Council of Insurance Regulators (CCIR). The principles also align with the insurance core principles of the International Association of Insurance Supervisors (IAIS),” CISRO writes.

“Intermediary is given broad meaning and will differ based on the applicable definitions within different jurisdictions across Canada. It encompasses adjusters, individual agents, brokers and representatives as well as business entities that distribute insurance products and services, including managing general agencies and third-party administrators. It also applies to all distribution methods, including the internet.”

#### Outlines Professional Behaviour And Conduct Expectations

The intermediary principles outline professional behaviour and conduct expectations and include a discussion about customers’ interests, conflicts of interest, disclosure, product and service promotion (must be done in a clear and fair manner), claims, complaints handling and dispute resolution, protection of personal and confidential information, competence and oversight.

In giving advice, for instance, the principles state that “intermediaries must seek complete information from the customer in order to understand and identify their unique needs. Intermediaries must provide objective, accurate and thorough advice that enables customers to make an informed decision.”

CISRO states that any stricter or more specific requirements, rules or standards of conduct already in place will take priority over the principles. The organization is seeking input on the proposed document, *Principles of Conduct for Intermediaries*, on or before July 9, 2021.

## DIVERSITY/INCLUSION/FIGHTING SYSTEMIC RACISM NEWS

### Why Many Racialized People Feel They Need To 'Code-Switch' In The Workplace

*By Sadaf Ahsan, Special To The Globe and Mail, May 28, 2021*

[https://www.theglobeandmail.com/business/careers/article-why-many-racialized-people-feel-they-need-to-code-switch-in-the/?utm\\_medium=email&utm\\_source=Market%20Update&utm\\_content=2021-5-28\\_11&utm\\_term=&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/business/careers/article-why-many-racialized-people-feel-they-need-to-code-switch-in-the/?utm_medium=email&utm_source=Market%20Update&utm_content=2021-5-28_11&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

As a gay, Black man, Jefferson Darrell has been “code-switching” his entire life.

“I once worked in a public-sector organization that suffered from anti-Black racism as well as homophobia,” recalled the Toronto-based founder of consultancy Breakfast Culture, which helps cultivate inclusive workplaces. “Both myself and my white colleague would get excited about our work, yet I was told that my excitement appeared ‘too aggressive and intimidating’ and her excitement was considered ‘passionate.’”

He said this led him to “shut down.” He grew quiet in meetings, speaking only when spoken to out of fear of appearing confrontational or simply not being heard. As a coping mechanism, he would bring a water bottle and take a drink whenever he felt like saying something. He stuck to formal language with his colleagues and avoided discussions about personal and weekend plans.

For Mr. Darrell and so many racialized people, code-switching is a go-to tool used to “fit” into the workplace. It involves modifying the way you speak or behave to accommodate different norms, then switching back to your way of being when you are outside these spaces. Based on various research studies, we know this can be effective; for example, when Black students code-switch between standard English in class and African-American Vernacular English with their friends, their “social standing” rises with each audience.

For many minorities, in fact, sharing interests with the dominant culture and minimizing one’s own cultural background not only increase the likelihood of promotion but help one appear more “professional.”

Still, code-switching is not without its cons. Not only can it lead to being accused of “acting white” or “wanting” to be white, there is the mental toll of navigating two cultures at once.

Now that the culture is starting to put more emphasis on being authentic, Mr. Darrell says he often questions the practice in his personal life. “I feel angry with myself about it because I am sick and tired of adjusting my behaviour for the comfort of others, yet I am expected to sit in discomfort when people are ‘casually racist’ or ‘casually homophobic’ or other forms of xenophobia,” he said.

What code-switching often demands, then, is adopting a set of soft skills to mimic culturally conditioned characteristics that normalize whiteness – things such as communication style, word choice, restraining emotions.

“Black employees are monitored more closely and face more penalties as a result,” said Lorne Foster, a professor of public policy and human rights at York University and the director of the Institute for Social Research. “Black people are not allowed to be Black people in white institutional spaces without adapting to white ways of speaking, dressing and acting. Inclusion means becoming like whites in speech and mannerism.”

“Fitting in,” however, is not how Taheelah Cameron, a Black Toronto-based writer, describes it.

“To have been immersed in these environments where I needed to assimilate to have access proves how much power white people have,” she said. “It’s this idea that Black people cannot be multi-faceted. We’re reduced to either ‘good Blacks’ or criminals, so I’ve code-switched as a means to protect myself ... When I code-switch, it is not only about survival, but it’s also about having autonomy, ownership and freedom.”

Professor Foster suggests thinking of code-switching as being fluent in a second language. Code-switchers, like people who speak more than one language, tend to have better memory, listening, problem-solving and critical-thinking skills, enhanced concentration and the ability to multitask, he says.

That’s why building a supportive network, largely made up of racialized people who can understand what you’re feeling, is crucial to finding comfort during a typical 9-to-5 job, he adds. In the workplace, these are called “affinity groups.” They help with legitimizing one’s identity, networking, collaboration and productivity. They’re also valuable for employers because they attract candidates from racialized or other minority groups, reduce turnover and raise employee morale. He also suggests choosing your battles wisely, as racialized people face daily issues with regards to racism or micro-aggressions.

Mr. Darrell and Ms. Cameron ultimately left the jobs that made them feel like they didn’t belong. While there are still times they must code-switch, they’ve developed personal rubrics for when and why, without letting it erode their identities and self-worth.

“I just want to be me and have the ability to exist and succeed peacefully, minding my own business,” Ms. Cameron said. “And when I’m surrounded by the people that I love and care about, or when I feel safe and sincerely accepted, code-switching becomes less performative. In fact, I engage in a variety of different dialogues and dialect or vernaculars that have contributed to the woman I am now.

## The Term 'BIPOC' Is A Bad Fit For The Canadian Discourse On Race

*By Joseph Heath, Contributed to The Globe and Mail, May 28, 2021. Joseph Heath is a professor in the Department of Philosophy at the University of Toronto.*

<https://www.theglobeandmail.com/opinion/article-the-term-bipoc-is-a-bad-fit-for-the-canadian-discourse-on-race/>

One of the biggest problems in Canadian politics is that large segments of our population seem to think they live in the United States. How else can one explain the fools running around in MAGA hats and holding demonstrations in support of former U.S. president Donald Trump? Sometimes, I feel like I should shake them by the shoulders and shout, "You live in Canada!"

Unfortunately, I am beginning to feel the same way toward people who talk about "BIPOC issues," as though it were normal for Canadians to use that expression. After all, BIPOC ("Black, Indigenous and People of Color") is an acronym developed in the U.S. to discuss domestic race relations, just as BAME ("Black, Asian and Minority Ethnic") is used in Britain.

Rather than developing our own acronym to reflect the reality of race relations and multiculturalism in Canada, far too many people have chosen just to use the American term. This cognitive capture by American social-justice discourse is, in many ways, just a left-wing version of what's been happening with MAGA on the right.

All three components of the acronym, B, I and POC, are problematic in a Canadian context. Let's start with "Black." In the United States, there is good reason to put the B first, because Black people are by far the most important minority group in that country, making up more than 12 per cent of the population. Furthermore, as descendants of slavery, most can trace their ancestry in the U.S. back hundreds of years.

The situation in Canada is quite different. When I was born, in the 1960s, Black Canadians made up 0.2 per cent of the population. This number has grown to more than 3.5 per cent today, but the consequence is that the Black population in Canada consists almost entirely of immigrants and their immediate descendants. Furthermore, Black Canadians are not the largest group of recent immigrants, as they are outnumbered by both people of South Asian and East Asian ancestry.

Because of their distinctive history in the U.S., it makes sense to treat Black people as a separate category in that country. And because of their demographics, it may make some sense to put them before Indigenous people, who make up only 1.6 per cent of the U.S. population. In Canada, however, where Indigenous people make up almost 5 per cent of the population, it makes no sense at all to put the B before the I, or even to treat Black people as a separate category from other ethnic groups. Indeed, it is in many ways offensive to the distinctive status of Indigenous peoples in Canada to put the B first. From the perspective of many Indigenous people, the Black population of Canada are settlers, just like white Canadians – that is, part and parcel of the continuing colonial project.

As far as discrimination is concerned, comparative victimization claims are difficult to assess, but only someone who was confused about the differences between American and Canadian history could think that the suffering of Black Canadians outranks that of Indigenous peoples.

This brings us to the “POC” part of the acronym. This is slightly less important, but the term traditionally used in Canada is “visible minority.” And apart from being American, “person of colour” is not very popular among those it is used to describe.

Finally, it is worth noting that the largest group of people in this country who were victimized by British colonialism, subjugated and incorporated into confederation by force, are French Canadians. This is why the status of the French language has served as the major flashpoint for conflict over minority rights in this country.

And so, if there is the need for an acronym to identify the most important minority groups in Canada, I would propose “FIVM”: Francophone, Indigenous and Visible Minority.

For all those who have enthusiastically adopted the BIPOC acronym – along with the American habit of analyzing social conflict through a racial lens – it is worth keeping in mind that the U.S. approach to race relations has been a recipe for conflict. Why anyone would want to import this way of thinking into Canada is a mystery to me. When people around the world look for models of pluralist integration to emulate, Canada’s federalism and multiculturalism policies are generally pointed to as among the most successful.

An important feature of these policies, traditionally, is that Canada has not sought to racialize what amount to ethnic differences among peoples. The idea that a recent immigrant from Ethiopia has something important in common with a descendant of African slaves whose ancestors have been on this continent for 300 years is not just a fiction – it is pernicious misrepresentation. Even the suggestion that all Black communities here face the same racism is likely to obscure more than it reveals.

The idea that we should continue with the failed American BIPOC model instead of using the far more appropriate FIVM acronym is difficult to understand – except as a consequence of American cultural imperialism. How else could anyone get the wild idea that it might advance the cause of social justice to import American racial politics?



## CAFII MEMBER AND/OR PARENT COMPANY-SPECIFIC NEWS

### Manulife Offers Higher Out-Of-Country Coverage For Vaccinated Travellers Who Get COVID-19

*By Clare O'Hara, The Globe and Mail, May 30, 2021*

Canada's largest insurer, Manulife Financial Corp., has increased out-of-country medical coverage for COVID-19 for travellers who are fully vaccinated. The insurer is one of the first travel insurers to make changes to its existing pandemic travel plan policy – which launched last September – by increasing emergency medical coverage for COVID-19 and related complications to \$5-million from \$1-million for people who have received a full course of an immunization that is authorized by Health Canada. The changes came into effect on Friday, May 28 and were announced in a memo sent to travel agents. As well, fully vaccinated travellers, as of the same date, will continue to receive quarantine expenses of up to \$150 a day for a maximum of 14 days should they test positive for COVID-19 while abroad. For individuals who are not fully vaccinated, the quarantine benefit will no longer be available. At the same time, Manulife has updated its policy for cruise bookings to provide \$5-million of coverage, including expenses, related to COVID-19 for clients who are fully vaccinated as long as the Level 4 federal government advisory to “avoid all cruise line travel” is removed. Cruise travel coverage for medical emergencies, including COVID-19, will be excluded while the Level 4 advisory is in place.

Read Story (Subscription Required): <https://www.theglobeandmail.com/business/article-manulife-offers-higher-out-of-country-medical-coverage-for-vaccinated/>

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### BMO: Insurance And Wealth Management Advance In Q2 2021

*By Aurélie Morvan, Insurance Portal, May 28, 2021*

[https://insurance-portal.ca/society/bmo-insurance-and-wealth-management-advance/?utm\\_source=sendinblue&utm\\_campaign=daily\\_complete\\_202105-31&utm\\_medium=email](https://insurance-portal.ca/society/bmo-insurance-and-wealth-management-advance/?utm_source=sendinblue&utm_campaign=daily_complete_202105-31&utm_medium=email)

BMO Financial Group reported net income of \$1.3 billion for the second quarter of 2021, which ran from February 1 to April 30.

This result reflects growth of 89.1 per cent or \$614 million from the \$689 million in net income reported in Q2 2020.

“Higher income across all operating groups was partially offset by a higher net loss in Corporate Services,” the financial institution says.

#### **Insurance And Wealth Management Prosper**

Four of five operating groups grew in the second quarter of 2021, including BMO Wealth Management.



The group reported net income of \$346 million, compared with \$144 million in the second quarter of 2020. This growth equalled 140.3 per cent or \$202 million, reflecting “higher net revenue, higher expenses and lower provisions for credit losses,” BMO says.

BMO Wealth Management is made up of two sub-groups, Traditional Wealth and Insurance, both of which posted gains:

In its Insurance business alone, the financial institution reported net income of \$50 million in the second quarter of 2021, versus a net loss of \$16 million in Q2 2020. This increase of \$66 million is “primarily due to unfavourable market movements in the prior year.”

In its Traditional Wealth business alone, BMO reported net income of \$296 million in the second quarter of 2021, compared with \$160 million in Q2 2020. Net income thus soared by 85 per cent or \$136 million, “higher revenue, primarily from growth in client assets, including stronger global markets, the impact of a legal provision in the prior year and higher online brokerage transaction volumes.”

### **Insurance Revenue Balloons By More Than 700 Per Cent**

BMO Wealth Management net revenue, excluding insurance claims, commissions and changes in policy benefit liabilities (CCPB), for the second quarter of 2021 were \$1.4 billion compared with \$1.1 billion in Q2 2020. Net revenue thus rose by 28.6 per cent or \$311 million.

BMO Wealth Management’s two sub-groups both saw revenue growth:

Wealth management revenue, net CCPB, was \$1.3 billion, compared with \$1.1 billion in Q2 2020. This increase of 20.4 per cent or \$219 million over Q2 2020 is due to “higher non-interest revenue from growth in client assets, including stronger global markets, the impact of a legal provision in the prior year and an increase in online brokerage revenue from higher transaction volumes.” However, these factors were “partially offset by the impact of the weaker U.S. dollar.”

Insurance revenue, net CCPB, was \$105 million compared with \$13 million in Q2 2020. This growth of 707.7 per cent or \$92 million is “primarily due to the benefit of favourable market movements in the current year relative to unfavourable market movements in the prior year,” BMO says.

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## **RBC Presents Insurance And Wealth Management Results For Q2 2021**

*By Aurélia Morvan, Insurance Portal, May 28, 2021*

<https://insurance-portal.ca/society/rbc-presents-insurance-and-wealth-management-results/>

RBC Financial Group reported net income of \$4 billion for all operations in the second quarter of 2021, up from \$1.5 billion in Q2 2020. Its results thus increased by 171.1 per cent or \$2.5 billion.

Out of six segments, five advanced, including insurance and wealth management.

## **Insurance And Wealth Management**

RBC reported net income of \$691 million (\$M) in this segment, up from \$424 million in Q2 2020. This increase of 63 per cent or \$267 million is “primarily due to average loan growth and higher average fee-based client assets, net of the associated variable compensation.”

The financial group adds that the “lower provision for credit closes and higher transactional revenue also contributed to the increase.” All the same, these factors were “partially offset by the impact of lower interest rates.”

For its insurance business, RBC reported net income of \$187 million, compared with \$180 million in Q2 2020. This gain of 3.9 per cent or \$7 million is linked to “lower claims costs as well as the favourable impact of actuarial adjustments,” the financial institution says.

However, these factors were “offset by the impact of realized investment gains in the prior year and lower new longevity reinsurance contracts.”

## **Insurance Revenue: Loss In Canada**

RBC's insurance revenue was \$536 million in the second quarter of 2021, versus \$197 million in Q2 2020. This represents an increase of 172.1 per cent or \$339 million.

Looking at the results in closer detail, two sub-segments gained ground:

In Canada, the financial group reported a loss of \$172 million in insurance revenues, compared with a loss of \$344 million in the second quarter of 2020. Although still in the red, the performance improved by 50 per cent or \$172 million.

International insurance revenues totalled \$708 million, up from \$541 million in Q2 2020. The corresponding increase is 30.9 per cent or \$167 million.

Insurance revenues rose in Canada and internationally, “primarily reflecting the change in fair value of investments backing policyholder liabilities, which is largely offset in insurance policyholder benefits, claims and acquisition expenses,” RBC explains.

However, this factor was offset by “the impact of realized investment gains in the prior year” in Canada, and “lower international life volumes” for the international sector.

## **Policyholder Benefits, Claims And Acquisition Expense Increased**

The insurance policyholder benefits, claims and acquisition expense rose by \$326 million. It represented a charge of \$149 million in Q2 2021, versus a gain of \$177 million in Q2 2020.

This is mainly due to “the change in fair value of investments backing policyholder liabilities, which is largely offset in revenue,” RBC says, adding that the impact of lower new longevity reinsurance contracts also fuelled the increase.

However, these factors were “partially offset by lower claims costs, mainly in our travel-related and disability products, as well as the impact of actuarial adjustments,” the financial institution explains.

### Premiums And Deposits Rise In Canada

RBC’s insurance premiums and deposits rose to \$1.2 billion in the second quarter of 2021, compared with \$1.1 billion in Q2 2020. This represents an increase of 1.1 per cent or \$13 million.

Looking at the results in closer detail:

In Canada, premiums and deposits were \$559 million, versus \$521 million in Q2 2020. This represents an increase of 7.3 per cent or \$38 million.

International premiums and deposits were \$602 million, compared with \$627 million in Q2 2020. They thus decreased by 4 per cent or \$25 million.

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## Despite Calls For Change, Canada’s RBC Is One Of World’s Top Bankers To Fossil Fuel Industry

*Bank say they’re committed to change, but ties to oil and gas industry run deep*

*By Don Pittis, CBC News, March 24, 2021*

<https://www.cbc.ca/news/business/canada-banks-fossil-fuels-report-1.5960845>

Canadian banks have a serious fossil fuel addiction. But it is not just a Canadian problem.

The latest study of corporate data from 60 of the world's largest banks shows that rather than cutting back on the funding of fossil fuel projects since the 2016 global agreement to limit greenhouse gases, they have increased that funding to \$3.8 trillion US in the past five years.

The report outlining the data, titled Banking on Climate Chaos 2021, is the 12th annual tally of fossil fuel financing by a group of seven climate advocacy organizations, including Rainforest Action Network and the Sierra Club, both based in the United States.

The good news for those concerned about climate change is that a crash in the fossil fuel business during the COVID-19 pandemic led to a sharp drop in investment growth in 2020, but the report's authors fear that a growing recovery this year will lead to a "snap back to business as usual."

Although U.S. banks, including JPMorgan Chase, have committed to establishing emissions targets for their financing portfolios in line with the Paris climate accord, the report declares that North America's biggest bank has also been "the world's worst fossil bank" over the past five years, lending \$317 billion to the industry.

## RBC Punches Above Its Weight

And while U.S. banks lead the pack, Canada's RBC has the dubious honour of punching above its weight. Four Canadian banks are in the top 20, including RBC, TD, Scotiabank and Bank of Montreal.

"Citi follows as the second-worst fossil bank, followed by Wells Fargo, Bank of America, RBC and MUFG [Mitsubishi]," the fossil fuel finance report says. "Barclays is the worst in Europe and Bank of China is the worst in China."

Despite repeated calls by people such as former central banker Mark Carney and business leaders such as Larry Fink, CEO of investment giant BlackRock, for companies to decarbonize to avoid risks to the entire economic system, people close to Canada's banking industry say banks such as RBC are having trouble changing direction.

"There's a lot in the Canadian psyche and history that is wrapped up in the fossil fuel economy, and we're feeling some of that inertia right now," said Laura Zizzo, co-founder and CEO of Manifest Climate, a Toronto company that advises financial institutions across North America on strategies to help them navigate climate change.

Working closely with Canada's big banks — though she wouldn't say whether RBC was one of her clients — Zizzo said she is convinced that people at the highest corporate levels really are committed to change. It's just happening more slowly than many who fear the impact of climate change would like to see.

Responding to my question asking why Canada's biggest bank continued to lend such large amounts — \$160 billion over the past five years — to the fossil fuel industry and its projects, RBC re-affirmed its commitment to net zero emissions, including a promise of \$500 billion in sustainable finance by 2025. It said it was also the first bank to commit not to lend to resource projects in Alaska's Arctic National Wildlife Refuge.

But in a country where there is so much political and economic pressure for oil and gas development, RBC said that to be successful, its move to net zero must be gradual.

"This transition is vitally important and it must be done in an inclusive manner that brings all sectors and communities along or we won't achieve the support we need to meet these goals," RBC said in an email.

## Bad For Banks, As Well As The Climate

As Carney — who was governor of both the Bank of Canada and Bank of England before becoming head of impact investing at Brookfield Asset Management — has warned in the past, when financial institutions take a stake in long-term fossil fuel projects, it is not just bad for the climate.

In order to hold temperatures at levels scientists say are necessary to keep temperature rise to 2 C, experts say the value of fossil fuel investments must fall to zero in about 30 years. Carney and others say a rush to get out of those investments as the crisis worsens could create a financial risk for the entire economy and for institutions such as banks, pension funds and insurance companies.

It also creates a risk for ordinary Canadians who depend on those institutions for their banking, pensions and insurance, as well as for investors and employees.

That is what Zizzo, who trained as a lawyer, sees as her company's job: to help banks transition to a point where climate risk will not hurt them or their stakeholders. And she says part of the difficulty for banks is that their normal investment horizons are two years, or maybe a little longer.

"But generally they are all still too short to think about the longer-term issues of climate," she said. Financial institutions are currently struggling to adapt to new global requirements, expected soon, where investors will have to be informed of a bank's long-term climate liability, she said.

"It's taking time before it actually percolates into the risk-management functions of these financial institutions," Zizzo said.

She also says that so far, banks have been better at expanding their investments in greener projects than they have been in paring back on fossil fuels.

That failure to reduce investments in fossil fuel expansion is the problem identified in Wednesday's bank report. Adam Scott, director of Shift, a Toronto-based group that monitors pensions for climate risk, says it demonstrates what he calls a lack of "climate literacy."

Despite the recent vote by federal Conservatives in Canada rejecting the idea that climate change is real, Scott said that is not a view shared by most bankers he meets. The problem is that they fail to recognize that the problem "requires the phase-out of fossil fuels entirely over a very short period of time."

"I think the thing that's missed here is that when you build new fossil fuel projects, you're locking in emissions for decades to come. So an investment today in new fossil fuel makes it harder to address the climate crisis," Scott said.

"It's going to make a very difficult thing more difficult," he said. "The banks are pouring money into making this problem harder, and that just has to stop."

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## 'A Money Grab': As Big Banks Raise Fees, Experts Say Canadians Have Options

By Erica Alini, Global News, June 2, 2021

['A money grab': As big banks raise fees, experts say Canadians have options \(msn.com\)](https://www.msn.com/en-ca/news/story/a-money-grab-as-big-banks-raise-fees-experts-say-canadians-have-options)

When the COVID-19 pandemic hit Canada, Canada's big six banks were quick to allow mortgage payment deferrals and other relief measures for customers struggling financially. But a little more than a year later, some big bank customers have been getting letters in the mail announcing a range of fee hikes on their chequing accounts.

TD, for example, has increased the transaction fee on its TD Canada Trust Preferred Chequing account from \$1.25 to \$1.95 and is raising the minimum monthly balance for waiving those fees from \$2,000 to \$5,000. CIBC is upping monthly account fees on its CIBC Smart Account, CIBC Everyday Chequing Account and CIBC EverydayPlus Account starting July 1.

BMO, meanwhile, has raised the monthly account fees on a number of its everyday banking products effective May 1. And Scotiabank announced fee increases on several of its bank accounts as of March 1.

"It's definitely a money grab," says Robb Engen, a fee-only financial planner who has chronicled his own efforts to minimize banking fees in his popular personal finance blog Boomer and Echo.

Canadians have been notified of the planned increases even as the economy has yet to fully recover from the financial impact of COVID-19, with the third wave of the pandemic reversing employment gains in the parts of the country. And the fee hikes come despite all six of the big banks recently posting profits that topped analysts' expectations.

Many of the fee increases were for legacy accounts that the banks no longer offer to new customers, says Mikael Castaldo, general manager of everyday banking at financial products comparison site Ratehub.ca.

"We saw banks increase their fees to bring them in line with the fees of products that are in market today," Castaldo says.

TD, for example, told Global News it hasn't offered its Preferred Chequing Account to customers since 2001. "Most existing account holders have moved to other accounts," the bank said, adding that, "the majority of remaining Preferred Chequing Account holders are not impacted by the change in the minimum monthly balance, which is a way for them to avoid paying account fees."

"When pricing changes are made, we look to provide our customers with ways to avoid or minimize the impact of these changes by selecting other options that may better meet their needs," the bank also said, adding, "we also encourage any customer experiencing financial hardship as a result of the pandemic to contact us directly about ways we can help."

CIBC, Scotiabank and BMO also said customers have a variety of options to avoid or minimize fees and are encouraged to get in touch to discuss their needs.

National Bank said via email it is also increasing fees on some accounts, although it is also eliminating flat monthly fees on most banking packages for young people aged 18 to 24.

RBC told Global News that in light of "the financial challenges many Canadians are facing during this pandemic," it has chosen "not to increase any fees on retail bank accounts" and has "no plans to make any increases in 2021."

Still, Canadians who are facing chequing account fee increases have options, both Engen and Castaldo say.

Just because your bank wants to charge you more — or require higher minimum balances to waive the fees — doesn't mean you have to pay more or leave more of your money sitting in a bank account that earns no interest, Engen says.

One option is to contact your bank and ask for a better deal.

"If you've been a loyal customer for a long period of time, ask about a loyalty discount," Engen says.

Chequing accounts are what he calls "sticky products." Many Canadians tend to do much of their banking business at the financial institution where they have their chequing account, he says.

"Banks want you to be a chequing account customer because that leads to other cross-selling and different products," he says.

That's something to keep in mind as you negotiate. Engen says he was offered a no-fee account at one of the big banks, where he's been a life-long customer, when he threatened to take his business elsewhere after a fee increase a few years ago.

That said, the other option is to actually break up with your bank. If you're looking for a chequing account that comes with no fees, you'll find plenty to choose from, Castaldo says.

There are a lot of "challenger banks" offering bank accounts with features such as unlimited transactions and free e-transfers that do not require a minimum balance and charge no monthly fee, he adds.

Many of them are online banks. Among the names mentioned by Engen and Castaldo are Tangerine, Simplii Financial, EQ Bank and Motive Financial.

You can research and compare chequing accounts available in your province on sites such as Ratehub or Rates.ca. The Financial Consumer Agency of Canada (FCAC) also has a handy online Account Comparison Tool that includes the option to search for accounts that charge no monthly fees.

Still, it's important to read the fine print and make sure any no-fee accounts you're considering have all the functionalities you need, Castaldo says.

For example, not all online-only accounts come with a debit card, Engen notes. Another potential pitfall is having to wait a few business days for a money order or bank draft, a delay that could be "critical" if you need to make an offer on a house, he adds.

That said, Tangerine, which is owned by Scotiabank, and Simplii Financial, owned by CIBC, offer many of the advantages of traditional banking, including access to, respectively, the Scotiabank and CIBC ATM networks, Castaldo notes.

And while changing your chequing account may seem like a hassle, saving on fees can be well worth the effort, Engen says.



A 2018 survey by Ratehub suggests that the average millennial has so far shelled out \$760 in banking fees over her or his lifetime. For Gen. Xers, that figure is \$2,800 and for boomers \$2,200.

And leaving money sitting in your chequing account just to clear the minimum balance that will spare you those fees is also costing you money when those funds could be put to better use, Castaldo says.

"That extra \$3,000 could have been accruing interest in a savings account or in some sort of investment."

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## How Should We Feel About Soaring Bank Profits During A Pandemic?

*Strong banks helped Canadians during COVID-19 but people love to hate them*

*Analysis By Don Pittis, CBC News, May 28, 2021*

<https://www.cbc.ca/news/business/banks-pandemic-profits-pittis-1.6040739>

You can almost smell the simmering outrage against Canada's big banks in the comments at the bottom of a recent CBC Go Public story about rising bank fees.

But this week, as the banks revealed another round of stunning results, the news was a fresh reminder that despite the pandemic's disruption, the impact of COVID-19 did not lead to the economic catastrophe that so many feared at the time. Some say banks were partly responsible for that positive outcome.

And while the bank fee story was a magnet for online anger, comments beneath CBC's reports on bank profits were far more nuanced.

### Love 'Em And Hate 'Em

"You know, it's interesting. People seem to love and hate the banks at the same time," said Hilliard MacBeth, long-time Edmonton-based financial advisor and author of the gloomy book on Canadian real estate *When the Bubble Bursts*.

MacBeth has encountered many people dealing with Canada's financial institutions over his 42 years in the personal finance business. He says Canadians are surprisingly uncritical of banks so long as they get loans when they need them. He also thinks Canadians might be more critical if they were better informed.

"I don't think the public is very aware of this," he said. "They just hear 'you're approved for that loan' and they're happy."

Certainly some of the people loving the Canadian banks this week include those who invest in them. And whether you know it or not, odds are you too are an investor. Canada and Quebec's pension plans have big stakes in the banks. So do mutual funds, life insurance companies and other financial groups that promise future payouts based on the money you set aside today.

Strictly from an investor's point of view, Jim Shanahan, a financial equities analyst with Edward Jones, said the banks have demonstrated their merit, bouncing off last year's lows to attain new highs. It was as if the pandemic never happened. He said taxpayers should be grateful.

"Patient, long-term investors have been rewarded by holding the shares and they are mostly trading at or near all-time highs," Shanahan said.

He works out of the Edward Jones headquarters in St. Louis, Missouri, where Canadian banks have a reputation for conservative risk management. That paid off in the 2008 financial crisis, when they did not need U.S.-style bailouts, and also during the crisis brought on by the pandemic.

### **Solid Backstop**

"I think that Canadian taxpayers and businesses and other stakeholders should be pleased with the performance of the banks, which provided a very solid backstop during a very weak Canadian economy and performed exceptionally well," he said in a phone interview.

Despite wall-to-wall advertising pointing out how much they love you, banks are not your mom. Like every other profit-making company, they are in it for the bottom line. That does not mean they ignore criticism on fees or other things we complain about if we complain loud enough. And certainly, as people who spoke to Go Public pointed out, raising fees at the same time as making astonishing profits does not look especially good to their valued customers.

Readers' frequent suggestions that disgruntled customers switch to credit unions or to one of the (big-bank owned) low-fee alternatives illustrate how people determined to stick it to the big banks have options. The fact that we keep using them seems to back up MacBeth's position that Canadians remain tolerant of the banks' behaviour.

"The only way that Canadians would lose their love affair with the banks right now is if the banks started to foreclose on homes and also to put people in bankruptcy over their credit cards and their HELOCS and all that stuff," MacBeth said. "That doesn't seem to be happening."

One of the reasons for increased bank profits is the government support for real estate lending, which may not be good for the economy in the long run.

Some people complain about excessive government payouts during the pandemic, fearing they will bring tax increases. But MacBeth believes that without that support, Canada was really close to that kind of meltdown.

"It was on the verge of happening a year ago, and then the government of Canada came in with massive transfers of income and dollars to the households which essentially, if you think about it, is a transfer to the banks," he said.

As the banks reported this week, their loan losses were negligible as Canadians paid off non-mortgage debt.

### **Taxpayers Get Some Credit**

As many banking experts will point out, Canadian banks are successful not just because they are so cautious and so wise. It's also because taxpayers have their backs and because government regulators keep them in line.

As Shanahan observed, Canadian banks had "much higher capital requirements" to help them, and borrowers, survive the downturn. He said that as those requirements lift, expect increased dividends and share buybacks. Executive bonuses will be back on the table.

But as with so much at the heart of the Canadian economy these days, the banks have been riding a wave of rising house prices as Canadians borrow and spend on real estate, even as they pay off other loans. Many Canadians don't think much beyond the bank that lent them the money to buy, but once again, the taxpayer is there for the banks with what are effectively mortgage subsidies.

"In Canada, the CMHC is the primary risk-taker and the bank just gets to keep all the profits," MacBeth said. "They're taking loans away from something that might be productive and giving more loans to households who are buying real estate they can't really afford."

And as many, including our central bankers, have said in the past, if that trend continues, diverting so much of our wealth to inflating the price of unproductive real estate may not be the best thing for Canada, or for its banks, once the pandemic is over. By comparison, the effects of rising fees, while evidently annoying, are of small economic consequence.

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

### **Canadians Growing 'Impatient' On Border, Garneau Says As Businesses Push To Re-Open**

*By James McCarten, The Canadian Press, June 2, 2021*

[Canadians growing 'impatient' on border, Garneau says as businesses push to reopen \(msn.com\)](https://www.msn.com/en-ca/news/canada/canadians-growing-impatient-on-border-garneau-says-as-businesses-push-to-reopen)

Tiny cracks of daylight are beginning to appear in the barriers that have kept people from casually crossing the Canada-U.S. border for the last 13 months — but they mostly seem to be on the American side.

Businesses and lawmakers in both the United States and Canada, perhaps sensing a shift in the narrative that has dominated the issue of cross-border travel for more than a year, are ramping up the pressure to ease their mutual restrictions.

Even Canadians themselves, whom polls have long suggested were wary about opening the border, are getting antsy, Foreign Affairs Minister Marc Garneau acknowledged on Wednesday, June 2.

"We are very aware that people are becoming impatient" about being able to travel stateside, Garneau said in French during a virtual conversation with the CEO of the Montreal Chamber of Commerce.

"You are impatient, like me, to restart and return to normal."

But he refused to describe in any detail what conditions would need to be in place for the border to re-open.

When asked about the border, Prime Minister Justin Trudeau has often said that 75 per cent of Canadians would need to be vaccinated before widespread restrictions could be eased, although it's never been clear whether that meant more than a single dose.

On Wednesday, June 2, however, the Prime Minister's Office tweaked that message, insisting that Trudeau never meant to suggest that it would take a 75 per cent vaccination threshold to re-open the border.

As of Tuesday, 58.5 per cent of Canadians have received at least one dose of a COVID-19 vaccine, while only 5.8 per cent are fully vaccinated. In the U.S., the rates are 51.3 and 41.4 per cent, respectively.

Garneau said he and his cabinet colleagues are in discussion with the provinces, but that authorities remain wary of opening the floodgates to a fourth wave of COVID-19. "Predictability" is the watchword, but it's hard to predict what the situation will look like a month from now, he said.

Such is no longer the case in the United States.

"The tables have turned," said Scotty Greenwood, CEO of the Canadian American Business Council. Where Canada has often struggled to get the U.S. to acknowledge and address its concerns, the reverse is now true when it comes to the border, she said.

"You have the U.S. agitating for a return to normalcy with Canada, absolutely."

Representative Brian Higgins, a Democrat who represents western New York on Capitol Hill, has been pressing for months for a plan to let travel resume. He was joined in that effort on Wednesday, June 2 by two Canadian counterparts: Liberal MPs Wayne Easter and Nathaniel Erskine-Smith.

"Re-opening our countries' shared border must be a top priority for our respective governments at this point in the pandemic," the trio said in a statement.

"It is time for our governments to listen to the experts and together release an evidence-based plan to reunite families, safely resume normal border operations and quickly restore our two countries' deeply interconnected economies."

Federal officials in Ottawa say assessments of the situation are constantly ongoing, and "officials-level" meetings on the border have been continuing, but that no decisions have been made.

Higgins has been pointing to recent guidance from the U.S. Centers for Disease Control and Prevention that effectively allows fully vaccinated Americans to resume their normal lives, mask-free, in virtually any public setting, indoors or out.

In Canada, stakeholders are similarly seizing on a recent report from a government advisory panel of medical experts that recommends doing away with the requirement that fully vaccinated travellers spend time in quarantine upon their arrival.

The Canadian Travel & Tourism Roundtable, a coalition of business leaders from airlines, chambers of commerce and other travel-industry agencies, said the time has come to put a plan in place to allow cross-border travel to safely resume.

"Just as it was important to quickly put in place measures to protect the health and safety of Canadians at the start of the pandemic, it is of equal importance to remove restrictions that are no longer necessary," the coalition said this week.

A bilateral group called the Future Borders Coalition also added its voice, calling for a co-ordinated approach on "digital solutions" for verifying vaccinations that are "secure, inter-operable and protect the privacy of users."

Both the CDC and the advisory panel report, Higgins said, make it clear: "individuals with proof of immunity can travel safely and should not be subject to quarantine requirements."

The Canadian report, which also calls for an end to the policy of quarantining air travellers in hotels, recommends that changes to border measures be implemented in phases, and that they take into account the fact that Canada is still working to fend off a third wave of COVID-19.

The State Department last week named Ambassador Arnold Chacon to the post of chargé d'affaires in Ottawa, an interim posting likely aimed at easing staff pressures in the absence of a full-time U.S. ambassador to Canada.

Chacon will have a lot on his plate, but the challenge of getting the border re-opened will likely be high on the list of priorities, Greenwood said. But until Canada is good and ready, it's possible it will only be open to Americans for at least a chunk of the summer.

"Up until recently, I would have said it's inconceivable for the U.S. and Canada to act independently of each other on a decision of the border opening or closing. I now don't say it's inconceivable," she said.

"I could imagine a world in which the U.S. re-opens — you know, to allow Canadians who want to come to their summer places in Maine and Vermont and everywhere else — and it's not reciprocal for a couple of months."

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## Ontario Mayors Talk Canada-U.S. Border Re-Opening With Public Safety Minister

*While no official date has been set, a recent meeting with Ontario border-city mayors and the federal government suggest June 22 could be a date to watch.*

*By Shelby Thevenot, CIC News, June 3, 2021*

<https://www.cicnews.com/2021/06/ontario-mayors-talk-canada-u-s-border-re-opening-with-public-safety-minister-0618271.html#gs.2gircc>

A meeting involving Ontario mayors from border cities with Public Safety Minister Bill Blair suggests travel restrictions may start to ease on the Canada-US border by the end of June.

Mayor Drew Dilkens from Windsor, Ontario told iHeartRadio that while the feds did not provide an official date, they are expecting enough Canadians to be vaccinated by June 21 to consider easing restrictions on travel between Canada and the U.S.

Earlier in May, Prime Minister Justin Trudeau suggested that 75 per cent of Canadians would have to be vaccinated and coronavirus cases would have to remain low in order to scale back restrictions.

Coronavirus cases are down in both countries, the U.S. seeing the lowest numbers since March 2020 and Canada is down to October 2020 levels. About 41 per cent of the U.S. is fully vaccinated, and about 58 per cent of Canadians have received one dose with only five per cent being fully vaccinated.

Jim Diodati, the mayor of Niagara Falls, Ontario, also said Public Safety Minister Blair is expecting 75 per cent of Canadians to have their first dose and 20 per cent to be fully vaccinated by June 21, then for 75 per cent of the population to be fully vaccinated by July 21. In an interview with CHCH TV, Diodati said the federal government is looking at gradually opening up the border, and is optimistic that a re-opening plan will be out soon.

The minister of public safety's spokesperson, James Cudmore, told *CIC News* that the improved public health conditions following increased vaccination rates have "opened the door to the possibility of an easing or refinement of border measures, aligned with the best advice of public health experts." Cudmore also noted that current measures "could be extended again" depending on the situation in three weeks' time.

"Until we can be assured, based on the advice that we receive from our public health officials and our evaluation of those conditions is such that we believe that those restrictions can be lifted safely, we'll keep them in place," Cudmore wrote to *CIC News*, quoting Minister Blair.

Trudeau himself has said that Canada is in no rush to reopen the border, and neither are Canadians, according to a recent Angus Reid poll. Nearly half of Canadians in that survey say the border should stay closed until September.

"We're on the right path, but we'll make our decisions based on the interests of Canadians and not based on what other countries want," Trudeau told reporters at a press conference in Ottawa, the nation's capital.

Only the federal government that can make the rules on border restrictions. Provinces have the power to enact certain public health measures, or ask for regional measures such as the Ontario international student ban, which never came to fruition. At the end of the day, decisions on travel restrictions are a federal government collaboration with Health Canada.

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## Meeting Confirms 'Possibility' Of Re-Opening Canada-U.S. Border By June

*By Gord Bacon, AM800 CKLW Windsor, Ontario, May 29, 2021*

<https://www.iheartradio.ca/am800/news/meeting-confirms-possibility-of-re-opening-canada-u-s-border-by-june-1.15296277>

Windsor Mayor Drew Dilkens says the Canada-U.S. border could re-open by the end of June.

Dilkens joined Ontario's mayors from border cities in Sarnia, Niagara Falls, Sault Ste. Marie and Fort Francis for a meeting with Minister of Public Safety Bill Blair on Friday, May 28.

Blair's ministry controls Canadian policy for a border that has been closed to non-essential travel since March of 2020 due to COVID-19.

Dilkens had expressed hope that a staged re-opening would be possible by late June on AM800's The Morning Drive and says Blair didn't rule that timeline out at Friday's meeting.

"There are no firm details, so I wouldn't say that's officially the date, but it seemed that it was a possibility," he says. "It wasn't shot down outright, so that is a possible date based on the percentage of the population in Canada that would reach that vaccination target set by the prime minister."

He says a decision will hinge on getting 75 per cent of Canadians their first dose of the vaccine before the current closure order expires on June 21.

Blair agreed to meet with border mayors in two weeks to provide an update, according to Dilkens.

"I think it's fair to say that the minister and his team are working with his counterparts federally on the other side to try and figure out what a staged re-opening looks like and how they can best support one another," says Dilkens. "They're also trying to find a way to officially acknowledge vaccination records that are received in any state or any province on both sides of the border."



Dilkens says mayors from Ontario's border cities are united on the impact that the border closure has had on local economies.

Reuniting loved ones and residents with properties owned on both sides of the border was also discussed, according to Dilkens.

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## American Whisperings That Border Will Re-Open June 22 Stir Windsor Excitement

*By Taylor Campbell, PostMedia, May 27, 2021*

<https://www.torontosun.com/news/local-news/american-whisperings-that-border-will-reopen-june-22-stir-windsor-excitement>

Rumours circulating in the United States about the possibility of the Canada/U.S. border re-opening in June sparked joy in Windsor-Essex on Thursday, May 27 from local leaders eager to see restrictions eased at international crossings.

A story on Tuesday, May 25 from a Washington state-based newspaper ignited the buzz with reports from anonymous sources that the U.S. intends to unilaterally open the land border without restrictions on June 22. Although Global News in Canada later refuted that claim, citing word from its own unnamed U.S. government sources, Windsor's mayor remained excited about the possibility families divided by the border for 14 months might soon be able to reunite.

"No less than 1,000 people ... have called or e-mailed with their specific examples of how the ongoing border closure is affecting their family and their life — that's from both sides of the border," Drew Dilkens told the Star on Thursday, May 27.

Some, he added, have gone so far as to drive to Toronto and hop on a flight to Detroit to attend family funerals or other significant events after restrictions implemented in March 2020 prohibited "non-essential" travel to and from the U.S. at land borders.

For businesses, the border re-opening "can't come soon enough," said Rakesh Naidu, president and CEO of the Windsor-Essex Regional Chamber of Commerce.

From a tourism perspective, he said, cross-border visitors to the region's wineries and small- and medium-sized businesses would "really spur the economy forward." An open border would also be "a huge relief" for those in the manufacturing and other sectors who normally travel to the U.S. to do business and who have been left stranded since the pandemic's onset.

"It's been almost a year and three months — way too long for any region as tightly integrated as us and Michigan to be in the situation that we are in," Naidu said.

According to the All Point Bulletin newspaper's report, the rumoured border re-opening would allow Canadians to enter the U.S., putting pressure on Canada's federal government to relax border restrictions for those returning home who don't want to quarantine for 14 days when they get back.

Proof of a negative COVID-19 test taken within 72 hours of entry is currently required for Canadians to enter Canada. At the Ambassador Bridge and Windsor-Detroit Tunnel, travellers are also tested on-site and given at-home specimen collection kits to use on Day 8 of their quarantine. At other border crossings without on-site testing, those kits require two specimen collections.

Cross-border essential workers and students who travel to the U.S. regularly remain exempt from the testing and quarantine requirements, as do recent recipients of cross-border medical care and those who maintain the flow of essential goods.

Dilkens doesn't expect Canada to drop all of its border restrictions at once. "They have to find a pathway that lets common sense prevail in a safe way."

For example, it would be "sensible" to permit Canadians who own property in the U.S. to cross and check on that property, he said.

Prime Minister Justin Trudeau announced last week that three-quarters of Canadians will need to be vaccinated against COVID-19 before the border can be re-opened. However, U.S. counterparts — including Senate Majority Leader Chuck Schumer — have been calling on President Joe Biden for weeks to ease border restrictions with a goal of allowing travel to and from Canada to resume in time for the July 4 holiday.

Nearly 54 per cent of Canadians have received at least one dose of a COVID-19 vaccine compared to more than 50 per cent of Americans. When it comes to second doses, the U.S. comes out on top, with more than 40 per cent of residents fully vaccinated. Just over four per cent of Canadians have been given both shots.

Whether or not the border re-opens on June 22, Dilkens said he wants to see Windsor-Essex residents allowed across the border for vaccination in Detroit as soon as possible.

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## Provinces Working With Ottawa On Plan To Re-Open U.S.-Canada Border

*By Richard Zussman, Global News, June 2, 2021*

<https://globalnews.ca/news/7915195/us-canada-province-border-re-opening/>

B.C. Premier John Horgan says premiers have been working on a plan to restart travel between the United States and Canada.

Speaking to the media on Tuesday, June 1, Horgan mentioned the "casual" conversations that are taking place.

The decision to re-open the border is ultimately up to the federal government but, as with so many things during the COVID-19 pandemic, it requires collaboration with the provinces.

The border has been closed for all but essential travel since March 2020 and is closed until at least June 21.

“We’ve been working casually and behind the scenes with other provinces to look at how our restart of borders would look, and I give full credit to the prime minister and his team for not imposing upon provinces a view on how we should do that,” Horgan said.

“They’ve been seeking advice and input from all of us, from coast to coast to coast, about how best for all of us to come back and welcome the world to Canada and I think that’s the appropriate way forward.”

There is mounting pressure on the federal and provincial governments to create a timeline for re-opening the borders.

The Greater Vancouver Board of Trade (GVBOT) is calling on both levels of government to create a plan similar to B.C.’s restart plan, which would include benchmarks around COVID-19 case numbers and vaccination rates.

“We are asking the province to work with the federal government to lay out those markers so we can plan for a summer and a fall and a winter that look much more like what we are used to,” GVBOT CEO Bridgitte Anderson said.

Metro Vancouver’s economy relies heavily on international visitors.

Large conventions and meetings are often booked years in advance and Anderson is worried B.C. may lose out on what has been a key economic driver.

“The lack of clarity means we could lose out on jurisdictions who have been clear,” Anderson said. “Conferences plan two to three years out.”

In the U.S., New York Representative Brian Higgins, whose constituency shares a border with Ontario, is calling for a unilateral re-opening of the border.

That would allow Canadians into the U.S., but they would be required to produce a negative PCR COVID-19 test and isolate for 14 days after returning back to Canada at a land border under the current rules.

“I think people in the United States and Canada need some sense of vision as to what we need to do in order to get the border open again,” Higgins told WGRZ in Buffalo.

“When there is nothing coming out relative to public comments about the border and about a vision for opening – I think that’s a terrible disservice to the people in the United States and Western New York and the people – the province of Ontario and the entire country of Canada.”

Horgan says Canadian provinces need to factor in immunization rates.

Currently, 41.4 per cent of the population in the U.S. is fully vaccinated and 51.3 per cent have received at least one dose.

In Canada, only 5.8 per cent are fully vaccinated but 58.5 per cent have received at least one dose.

“There are concerns, of course, by waiting, but I think there are an equal number of people who are very grateful that we’re going to wait and see what immunization rates are like in the U.S. and in other jurisdictions around the world before we welcome the world back to British Columbia or to Canada,” Horgan said.

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## B.C. Businesses Want The U.S.-Canada Border To Reopen

*By Ben Wilson and Tim James, News 1130 Vancouver, May 29, 2021*

<https://www.citynews1130.com/2021/05/29/businesses-u-s-canada-border/>

There are rumours that the U.S. could partially re-open its northern border next month, and it’s not just those in Washington State who are hoping for it.

Tsawwassen Springs General Manager Sue Carlile says prior to the closure, people from Point Roberts, Washington, would come and visit often.

“[We had] a lot of golfers that came on a very regular basis and participated in some club play,” she says.

The international border has been closed to all non-essential travel since March 2020 due to the COVID-19 pandemic.

Developing connections with a lot of their customers, Carlile says the closure hasn’t just impacted them financially.

“It’s more of an emotional impact — we miss these people and we know them. We’ve developed relationships with them and we’re not able to see them now,” she says.

Darren Gates, owner of Mario’s Kitchen in Tsawwassen, is hopeful the border re-opens soon, as the closure has been hard on his business without international traffic.

“We’re right on the strip on the way to Point Roberts and the border crossing, so that was just gone,” he says.

Seeing the difference in traffic especially in the summer, Gates says, “the population would go up fivefold usually, is what we’re told, and we would see it right away. Whether it was vacationing Canadians going down there to their summer homes or American Point Roberts residents.”

Point Roberts Chamber of Commerce President Brian Calder is also in favour of the border quickly re-opening. Without specialty stores in the enclave, such as optical stores and drug stores, Calder says residents should be allowed to cross.

“Eighty five per cent [of our population] are vaccinated here, so we’re not a threat to anybody,” he says.

Calder also says Point Roberts residents haven’t had access to dentists or doctors since the closure, as the closest providers are located over the border in Ladner, Tsawwassen or Surrey.

The U.S.-Canada border is set to be closed until at least June 22.

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## Industry Head Calls For Canada-US Border To Open In June To Save Summer Tourism

*By Zoe Demarco, Daily Hive Vancouver, May 29, 2021*

<https://dailyhive.com/vancouver/save-tourism-reopen-canada-us-border-june>

The Tourism Industry Association of Canada (TIAC) is calling on the federal government to re-open the land border with the United States by the end of next month.

Beth Potter, the President and CEO of the TIAC, issued a statement on May 28 imploring the government to “save tourism.”

“The pressure is mounting for the Canada/US border to open,” Potter’s statement reads.

“The federal government must act now and open the border for [the] end of June and send a strong signal of a normal travel summer to save tourism in Canada.”

The land border between Canada and the US has been closed to all non-essential travel since March 2020.

As COVID-19 vaccination ramps up in both countries, senior federal officials have reportedly begun early discussions surrounding its re-opening.

Although no official date has been announced, both Canada and the US have said the border will remain closed until at least June 21.

Although travellers can still fly into Canada from the US, they are subject to a strict 14-day quarantine upon arrival, the first several days of which must be spent at a designated hotel.

A COVID-19 expert advisory panel has recommended that the federal government do away with the hotel quarantine, noting that there are “significant” costs and resources devoted to the program, and that it is “burdensome” for travellers.

To date, Canada has seen 1,374,275 COVID-19 cases and 25,440 virus-related deaths.

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## Canada Won't Rush Re-Opening Border With United States, Trudeau Says

*By Morgan Lowrie, The Canadian Press, May 31, 2021*

<https://www.ctvnews.ca/health/coronavirus/canada-won-t-rush-re-opening-border-with-united-states-trudeau-says-1.5450175>

Canada won't be rushed into re-opening its border with the United States to non-essential travel, Prime Minister Justin Trudeau said Monday, as new COVID-19 case counts continued to drop in much of the country.

Calls for a re-opening plan have started to intensify as vaccine coverage has increased on both sides of the border. The White House said last week it had not decided when or how to re-open the border with Canada, but business groups and lawmakers including Vermont Governor Phil Scott and New York Representative Brian Higgins have urged both countries to come up with a plan.

Trudeau said on Monday, May 31 that while many people are eager to see the border re-open, any easing of restrictions needs to be done carefully and with Canadians' safety in mind.

"We're on the right path, but we'll make our decisions based on the interests of Canadians and not based on what other countries want," he told a news conference in Ottawa.

Trudeau said 75 per cent of Canadians need to be vaccinated and daily cases need to continue to decline across the country before his government would be willing to ease travel restrictions.

"We all want to re-open, we all want to go back to travelling to see friends, take vacations, go on trips," he said. "But we don't want to have to close again, tighten up again because there's another wave."

Trudeau's words came as Ontario and Quebec reported their lowest numbers of new COVID-19 infections in months. Quebec reported fewer than 300 new COVID-19 cases for the first time since mid-September, with 276 new infections and one more death attributed to the novel coronavirus.

Several regions in Quebec were downgraded to orange from red on the province's pandemic-alert system, allowing high school students to return full time to in-person classes and gyms and indoor restaurant dining to reopen.

Ontario reported 916 new cases of COVID-19, which is its lowest daily total since February. The last time that province reported fewer cases was on February 17, with 847 new infections.

Many Ontarians aged 80 and up became eligible on Monday, May 31 to move up their second doses of COVID-19 vaccine after the government said last week it would shorten the minimum interval between shots to four weeks. Some health units, however, said they wouldn't be able to immediately offer earlier second doses due to supply challenges.

Meanwhile, Nunavut's chief public health officer said Monday that the territory will ease restrictions in hard-hit Iqaluit later this week thanks to falling cases and high vaccine uptake.

And case counts also continued their downward trend in Nova Scotia, which reported 17 new infections.

Further west, Manitoba said it has approved administering Pfizer-BioNTech or Moderna vaccines as booster shots for residents who got the Oxford-AstraZeneca for their first dose.

Dr. Joss Reimer, who is leading the province's vaccine rollout, said the decision was made following the results of a study from Spain and after similar decisions had been made in Quebec and elsewhere.

In contrast to some other provinces, Manitoba has continued to struggle with high COVID-19 infection rates. The province reported more than 300 new infections on Monday, May 31 and Dr. Brent Roussin, the chief provincial public health officer, said there were still too many people in intensive care, which he said was putting pressure on the health system.

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## Newfoundland And Labrador Aims To Lift Travel Ban, Welcome Canadian Travellers July 1

*By Sarah Smellie, The Canadian Press, June 2, 2021*

[Newfoundland and Labrador aims to lift travel ban, welcome Canadian travellers July 1 \(msn.com\)](#)

After maintaining some of the toughest pandemic-related travel restrictions in the country, Newfoundland and Labrador is aiming to once again welcome travellers from the rest of Canada as early as July 1.

Dr. Janice Fitzgerald, the province's chief medical officer of health, announced the goal of lifting the province's travel ban on Canada Day as she unveiled a post-pandemic re-opening plan on Wednesday, June 2.

She was joined at a media briefing by Premier Andrew Furey, who said the province's swift vaccination rollout and residents' adherence to public health rules allowed the travel ban to be lifted. "What a great moment this is, after everything we've all been through," Furey said.

Newfoundland and Labrador's so-called travel ban requires potential visitors to apply to the government for permission to enter the province. Only certain types of travellers, such as essential workers, are allowed in, and most are required to self-isolate for 14 days upon arrival.



The ban was unsuccessfully challenged in court last year by the Canadian Civil Liberties Association in a suit led by Kim Taylor, a Nova Scotia resident who was denied entry to Newfoundland and Labrador to attend her mother's funeral in May 2020.

According to Wednesday, June 2's re-opening plan, if the province's COVID-19 case counts and hospitalization rates stay low, and 75 per cent of all residents aged 12 and over have received at least one dose of vaccine, that all changes July 1. Fully vaccinated Canadian travellers will not have to apply for permission to visit, nor will they have to self-isolate or present a negative COVID-19 test when they arrive.

Partially vaccinated Canadians will have to present a negative result from a COVID-19 test administered within three days of their departure date, or they can isolate until they get a negative test result, the plan says.

On August 15, those rules will loosen again, and partially vaccinated Canadians will be able to visit without isolating or providing test results. Unvaccinated Canadians will have to self-isolate for 14 days after arrival.

"We are also so excited to be able to welcome tourists back to Newfoundland and Labrador," Furey said. "Big news today for our tourism operators, businesses and everyone involved in our local economies who have suffered so much."

Fitzgerald said visitors will still have to fill out a declaration form, and her team is working out a process for them to be able to upload their proof of vaccination to the travel form.

"Hopefully at the border, the confirmation won't need to happen there, it will have already happened," she said.

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## Saskatchewan Sets Vaccination Threshold To Lift All Public Health Measures

*By David Giles, Global News, June 1, 2021*

[Saskatchewan sets vaccination threshold to lift all public health measures \(msn.com\)](https://www.msn.com/en-ca/news/story/saskatchewan-sets-vaccination-threshold-to-lift-all-public-health-measures)

Saskatchewan has set the vaccination level threshold to remove all public health measures in the province, including mandatory masking and gathering size limits.

The province said that will occur three weeks after 70 per cent of the population aged 12 and older have received their first COVID-19 vaccine dose.

Three weeks must have also passed since the beginning of Step 2 of the re-opening roadmap, which starts on June 20.

This means Saskatchewan could remove all public health measures as early as July 11.

"It's really up to Saskatchewan people and how many of us make the choice to protect ourselves and those around us and get vaccinated," Premier Scott Moe said on Tuesday, June 1 in a statement.

"Because that's really what this is all about. The goal isn't just to meet some target number we have set. The goal is to protect Saskatchewan people, so we can re-open safely."

Currently, 66 per cent of those over the age of 18 have received their first dose, while 62 per cent of people aged 12 and older in Saskatchewan have received their first dose of the COVID-19 vaccine.

The government said it is providing the expected timeline for lifting the restrictions well in advance to allow for the planning of larger public events and family gatherings.

"Our path back to normal continues to be through our vaccinations and I want to thank all the residents of Saskatchewan who have chosen to keep themselves and their friends, families and communities safe," Moe said.

"And to everyone who hasn't been vaccinated yet, now is the time. Let's get this done, Saskatchewan. We have had public health orders in place now for 445 days. They could all be removed in a little over a month from now, if enough of us get vaccinated."

The province said the original Step 3 in the re-opening roadmap currently remains in effect.

That will be met when 70 per cent of the people aged 18 and older have received their first vaccine dose and three weeks have passed since the start of Step 2.

Under Step 3, most remaining public health measures will be lifted; however, mandatory masking and gathering size limits will remain in place until 70 per cent of the population aged 12 and older have received their first vaccine dose.

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## Travel Agencies Report Soaring Bookings, But Quarantine Hotels Hold People Back

*By Salmaan Farooqui, The Canadian Press, May 28, 2021*

[Travel agencies report soaring bookings, but quarantine hotels hold people back \(msn.com\)](https://www.msn.com/en-ca/news/story/travel-agencies-report-soaring-bookings-but-quarantine-hotels-hold-people-back)

As travel agencies report soaring international bookings, experts and travellers say Canada's requirement around quarantine hotels for returning travellers is the number one factor holding back people from taking trips.

Large Canadian booking agencies such as Flight Centre and tripcentral.ca have reported massive month-over-month increases in bookings since April, with Flight Centre reporting a nearly 20 per cent increase in bookings in April when compared to March.

May is on track to be their busiest since the pandemic began, though the overall amount is minimal compared with pre-pandemic times.

"In the last month, just because the vaccine rollout has really picked up, there's a lot of inquiry, and people are starting to book for that fall, winter and into early 2022 period," said Allison Wallace, a spokeswoman with Flight Centre.

"People really seem to be thinking, 'I'm going away this winter'... there's no question that a year of not being able to travel has people feeling very much like they want something to look forward to."

Richard Vanderlubbe, President of tripcentral.ca, said 20 per cent of respondents to his company's survey in February said they would travel immediately, even when vaccination efforts had a long way to go and vaccine supply was limited.

Now, as cases drop sharply and vaccination efforts pick up, Vanderlubbe said there would be many more people willing to book a trip right now if Canada didn't have an expensive mandatory hotel quarantine for international arrival.

"They are so itching to go, as soon as anything lets up on those restrictions, boom, there'll be some demand," said Vanderlubbe.

"People can tolerate the 14 day quarantine... but it's the hotel thing that's really stopping it."

On Thursday, May 27, the expert panel that advises the federal government on COVID-19 matters said Canada should scrap the mandatory three-day hotel quarantine for returning travellers, saying clear communication and effective contact tracing for returning travellers would be more effective at this time.

The National Airlines Council of Canada, which represents Canada's largest air carriers, welcomed the panel's advice, and also called for personal quarantine periods to be reduced from 14 days to seven.

"We strongly support these recommendations, and they are in-keeping with policy measures that are already being implemented by other countries as they release their plans for the safe re-start of aviation and travel," said NACC President and CEO Mike McNaney.

"We must get moving on behalf of the hundreds of thousands of Canadians in every region of the country whose livelihoods depend on travel and tourism."

Both Vanderlubbe and Wallace say most of the bookings they're seeing are for Mexico and the Caribbean in autumn and winter, as well as for Europe later in 2022. They say most travellers are hoping that many COVID-19 restrictions will have been scaled back by then.

Vanderlubbe said there could be a 'flash' of demand in August for European destinations as well if restrictions ease before the summer break is over.

Nora Downer, a 25-year-old Toronto resident, said her August trip to England to visit friends and her boyfriend's family will hinge on whether travel restrictions ease.

She said she felt the need to book last month because she wanted to lock in a low rate and get her schedule sorted before a possible boom in travel demand when Canada's re-opening gets further underway.

Vanderlubbe said public sentiment around travel has certainly changed in the past couple of months, and that his company would get hate mail if they sent out advertising e-mails that even mentioned travel destinations just a couple of months ago.

"Now, (if advertising) for November forward, we're not getting the pushback that we used to," said Vanderlubbe.

Still, people such as Downer say they're being judged for their decision to book a trip later this August, even though she expects to have her second vaccine shot by then.

"When I told my parents I was going, there was definitely judgement there, like "what do you think you're doing?" said Downer.

"I think travel is one of the things that people are still the most worried about."

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## Industry Heavyweights Add Their Urgent Call: Eliminate The Hotel Quarantine And Pre-Departure Tests, Quarantine For Vaccinated Travellers

*By Travelweek Group, June 1, 2021*

[https://www.travelweek.ca/news/industry-heavyweights-add-their-urgent-call-eliminate-the-hotel-quarantine-and-pre-departure-tests-quarantine-for-vaccinated-travellers/?utm\\_source=Daily&utm\\_medium=Lead\\_Story&utm\\_campaign=News&vgo\\_ee=AHpzGuv3esOwkkyrZ%2Bu8Tg%3D%3D](https://www.travelweek.ca/news/industry-heavyweights-add-their-urgent-call-eliminate-the-hotel-quarantine-and-pre-departure-tests-quarantine-for-vaccinated-travellers/?utm_source=Daily&utm_medium=Lead_Story&utm_campaign=News&vgo_ee=AHpzGuv3esOwkkyrZ%2Bu8Tg%3D%3D)

Eliminate the government hotel quarantine for all travellers. Eliminate pre-departure tests and quarantine for fully vaccinated travellers. Reduce quarantine for partially vaccinated travellers (after a test upon arrival) and unvaccinated travellers (after a test taken at day 7). Amend border measures in stages. And put in place a system to validate proof of vaccination for arriving travellers as soon as possible.

That's the urgent call from the Canadian Travel and Tourism Roundtable, the coalition of travel industry heavyweights that started the #TimetoTravel movement in 2020.

The Roundtable's request follows on the heels of the report from the COVID-19 Testing and Screening Expert Advisory Panel.

That report, presented to the federal government last week, said that Canada's requirement for air travellers to quarantine for up to three days at a hotel is an expensive, inconsistent policy that contains loopholes and should be ditched. In addition to eliminating the hotel quarantine policy, the report also calls for implementing changes to testing and screening, and eliminating all quarantine for fully vaccinated travellers.

The Roundtable includes representation from Canada's airlines, hotels, tour operators, airports, boards of trade and chambers of commerce and more across the country. Its call comes days after similar messaging from the National Airlines Council of Canada (NACC).

The hotel quarantine rule, out of all of Canada's travel restrictions over the past 15 months, has generated the most pushback from travellers and the travel industry. An Angus Reid poll released in April 2021 showed that while 58% of Canadians surveyed supported the hotel quarantine rule, only 30% said they thought it was effective.

### **Statement From The Roundtable**

"Canadians are doing their part in getting vaccinated; now it is time to provide clear, timely, and safe guidance on re-opening travel and reuniting families and friends," says a statement from the Roundtable, issued on June 1.

"With increasing vaccination rates and decreasing case counts, it is time for the federal government to announce a plan to implement the recommendations of the Expert Panel. Just as it was important to quickly put in place measures to protect the health and safety of Canadians at the start of the pandemic, it is of equal importance to remove restrictions that are no longer necessary," says the Roundtable.

"The travel and tourism sector has worked tirelessly over the course of the pandemic to put in place measures that ensure the health and safety of travellers across the country. Further, Canadians have diligently followed public health restrictions by staying home and avoiding non-essential travel. Given the advances in science and safety, as well as the dramatic progress on vaccination in Canada, the safe restart of travel must be planned.

"Many provincial governments have taken a scientific approach to re-opening based on metrics, including vaccination rates, COVID-19 cases and hospital capacity. As our economy begins to re-open, based on these metrics, one important catalyst for our recovery will be travel.

"Travel enables businesses to grow and thrive, and also provides a lifeline for Canadians to maintain essential links to family and friends.

"The Roundtable encourages the government to implement a vaccination certification process in line with global standards. The upcoming G7 discussions present an opportunity for Canada to work with the international community toward a common approach."

As reported yesterday on Travelweek.ca, vaccine passports will be on the agenda at the G7 Summit, taking place June 11 – 13 in the UK.

“The Roundtable looks forward to working together with government to continue to improve safety standards and protocols.”

As part of that work, the Roundtable says it encourages the government to heed the advice of its experts to:

- Eliminate the government hotel quarantine for all travellers;
- Eliminate pre-departure tests and quarantine for fully vaccinated travellers;
- Reduce quarantine for partially vaccinated travellers (after a test upon arrival) and unvaccinated travellers (after a test taken at day 7);
- Amend border measures in stages; and,
- Put in place a system to validate proof of vaccination for arriving travellers as soon as possible.

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## Quarantine Hotels On Trial As Federal Court Hears Constitutional Challenge Of COVID Restrictions

*By Adrian Humphreys, National Post, June 1, 2021*

[Quarantine hotels on trial as Federal Court hears constitutional challenge of COVID restrictions \(msn.com\)](https://www.msn.com/en-ca/news/health/quarantine-hotels-on-trial-as-federal-court-hears-constitutional-challenge-of-covid-restrictions)

Controversial government rules requiring air travellers arriving in Canada to book a non-refundable stay at a government-authorized quarantine hotel are under legal fire and judicial scrutiny at a trial challenging the constitutionality of the COVID-19 control measures.

Four separate challenges are being heard together by Paul Crampton, Chief Justice of the Federal Court, who started the trial's opening day, featuring 10,000 pages of documents, on the 50<sup>th</sup> anniversary of the court's founding.

“This is not what we do in Canada, we do not detain law-abiding citizens en masse,” Sayeh Hassan, a lawyer for several of the people challenging the rules, told the court.

“These measures have a devastating impact on our democracy. We tend to see these types of measures where the rule of law doesn't exist,” she said.

“If random, three-day detentions for someone who is not suspected of having broken the law are approved by this court as a routine screening process, then we will truly be creating new law,” Robert Hawkes, a lawyer for other applicants, told the court.

“Not only would it be problematic new law, but it would be dangerous new law.”

At issue is the federal government's COVID-19 control measures requiring travellers arriving in Canada by air to pre-book at their own expense a three-day non-refundable stay in a government-authorized hotel, and remain in quarantine there until a second COVID test confirms they are not carrying the novel coronavirus.

The 14 applicants in four separate challenges argue the mandatory hotel rules violate their rights under the Canadian Charter of Rights and Freedoms because they are law-abiding people who can safely quarantine at home.

Court heard claims the detentions were arbitrary, with no presumption of innocence, no ability to have the detention judicially reviewed, and people not being notified of their right to counsel.

The applicants ask the court to scrap the requirement.

One lawsuit is by nine people, most of whom left Canada before the hotel rules were put in place; many divide their time between a home in Canada and another in Mexico or Florida. They object to the mandatory hotel stay for various reasons, from financial hardship, mental health, safety fears, and one with an anti-testing objection.

Another of the lawsuits is filed by Steven Duesing, of Toronto, and Nicole (Nikki) Mathis, an Edmonton pastor. Both were forced to stay in quarantine hotels after returning to Canada with negative COVID-19 test results that were not accepted at their respective airports.

These two sets of applicants are represented by Hassan and Henna Parmar, lawyers for the Justice Centre for Constitutional Freedoms.

The third suit was filed by Dominic Colvin, the CEO of a cannabis company. The Kelowna, B.C., man flew to a second home on the Caribbean island of Saint Martin before the quarantine hotel requirements were imposed.

Colvin's lawyer, Jeffrey Rath, is expected to make his oral arguments in court on Wednesday.

The fourth suit was filed by Rebel News Network and Kean Bexte, an employee of the far-right news site who was in Orlando, Florida, to report on the state's vaccine procurement in February before flying back to Calgary, where he was sent to a quarantine hotel.

Hawkes, a lawyer for the Rebel applicants, said the government's order is arbitrary, because it applies only to the minority of travellers arriving by air, and not the 75 per cent of travellers crossing into Canada by land, without taking a traveller's personal circumstances into account.

Hawkes said Bexte had his private vehicle waiting for him and a suitable accommodation plan at his home, a short drive from the airport, which would be the same circumstances as someone arriving in Canada by car.



Instead, he had to stay in a hotel, where he came into close contact with 14 other people, including being forced to take an elevator with an employee instead of being allowed to take the stairs, Hawkes told court.

Hassan said the hotel rules are “arbitrary, over-broad and grossly disproportionate.”

She said a motorist can drive for hours in Canada to their destination, stopping for gas and food along the way, which is acceptable under the government’s rules.

Hassan said the government’s stated concern over future variants of COVID-19 coming into Canada isn’t supported by evidence at the hearing.

She said the government can’t continue to rely on a fear of new COVID-19 variants to justify the restrictions because no one knows when more variants will emerge.

“We don’t know when this is going to end, we don’t know when the new variants may stop appearing. The government cannot continue to rely on that to continue to put in place oppressive measures indefinitely,” Hassan said.

Crampton asked Hassan if she didn’t see relief to the requirement on the short-term horizon.

“Isn’t it reasonable to put certain measures in place while we are trying to get up to full vaccination and herd immunity,” Crampton asked.

“It’s reasonable to put in certain measures, yes — minimally impairing measures, that’s reasonable,” she said.

“We are at an impasse here because the government is telling us there are going to be more variants and there could be more variants for the next year, the next two years. Are we going to keep detaining people for an unforeseeable amount of time?

“That is not justifiable in a free and democratic society,” Hassan said.

The trial is expected to last three days.

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## Travellers Who Refuse Hotel Quarantine Will Soon Face Larger Fines

*By Ryan Flanagan, CTVNews.ca, June 3, 2021*

<https://www.ctvnews.ca/health/coronavirus/travellers-who-refuse-hotel-quarantine-will-soon-face-larger-fines-1.5454401>

Instead of acting on an advisory panel's recommendation to end the mandatory quarantine hotel program for those flying into Canada, the federal government is increasing the penalty for those who choose to skip it.

The government says tickets issued by police for violations of the Quarantine Act will carry a maximum fine of \$5,000 as of Friday. That's a 67 per cent increase from the \$3,000 fine that is currently in place.

Some travellers have been choosing to pay the \$3,000 rather than submit to the quarantine process, which involves taking a COVID-19 test at the airport and then staying in a hotel for up to 72 hours while awaiting the result, at a personal cost of up to \$2,000.

The Public Health Agency of Canada says that 798 fines were issued between Feb. 22 and May 7 for refusal to quarantine in a hotel, 606 in Ontario and 192 in British Columbia. It does not have any records of fines being issued in Quebec or Alberta, the other two provinces where international flights are still permitted to land.

A federal advisory panel recommended last week that the quarantine hotel requirement cease, in part because of the number of travellers who are choosing to take the fine and skip the hotel.

The recommendation to end mandatory hotel quarantine has the backing of the airline industry. The government's response was more lukewarm, with Health Minister Patty Hajdu saying only that she would consult with her provincial counterparts before making any decision about relaxing restrictions.

The government says that more than 99 per cent of all travellers comply with the regulations.

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## Canadian Flights Are Now 'Dirt-Cheap' — With Prices As Low As \$114 To Fly Between Toronto And Vancouver

*By Rosa Saba, Business Reporter, The Toronto Star, June 3, 2021*

Canadian airlines are offering domestic flights at rock-bottom prices for the summer and fall in an effort to stir up demand while they wait for travel restrictions to loosen. As of mid-afternoon on June 2, one-way flights on WestJet and Air Canada between Toronto and Vancouver and between Calgary and Ottawa were as low as \$114 from mid-June to December. Heading from Ottawa to Vancouver this August? \$132. Calgary to Toronto later this June? \$112. "They're trying to restart the engine," said Frederic Dimanche, director of the Ted Rogers School of Hospitality and Tourism at Ryerson University. Dimanche said the low prices are a strategy by the airlines to try and increase consumer demand, which is intrinsically tied to pricing in the airline industry. "You lower the price, you are likely to increase demand," said Dimanche. "That's what we call price elasticity. And that's a phenomenon that they will be working on right now because demand is as low as it's ever been."

Read Story (Subscription Required): [https://www.thestar.com/business/2021/06/03/canadian-airlines-woo-travellers-with-rock-bottom-ticket-prices.html?li\\_source=LI&li\\_medium=thestar\\_business](https://www.thestar.com/business/2021/06/03/canadian-airlines-woo-travellers-with-rock-bottom-ticket-prices.html?li_source=LI&li_medium=thestar_business)

## Air Canada Launches COVID-Tested Flights Between Canada And Italy

By Meena Thiruvengadam, Travel + Leisure, June 3, 2021

[Air Canada Launches COVID-tested Flights Between Canada and Italy \(msn.com\)](#)

Hello, Rome.

Air Canada just announced that it will operate COVID-tested flights to Rome from Toronto and Montreal, giving cooped up Canadians the chance to escape to Europe and experience a little *la dolce vita* this summer. The move also gives U.S. travelers access to a broader selection of COVID-tested routes to Italy.

Air Canada's COVID-tested flights to Italy are scheduled to take off starting July 2.

Travelers will need to provide proof of a negative COVID-19 test taken within 48 hours of their departure from Canada. They'll also have to take another test upon landing in Italy, but will not be required to isolate or participate in health monitoring programs if they test negative.

Passengers who test positive prior to departure won't be allowed to board. They will, however, be entitled to a refund — within two weeks — or voucher for future travel.

Americans are already able to travel to Italy on various COVID-tested flights, including a route between Atlanta and Rome and New York and Milan on Delta. A flight between New York and Rome is also available on Delta partner Alitalia. Those services are set to expand this summer, with additional routes between Atlanta and Venice, New York and Venice, and Boston and Rome.

American Airlines also operates COVID-tested flights to Rome and Milan from DFW International Airport as well as JFK International Airport. And this week, Emirates launched COVID-tested flights between JFK and Milan.

But for Canadians, Air Canada offers the only option for direct COVID-tested flights to Italy. Canadian officials continue to recommend that people avoid non-essential travel. Inbound travel for tourism is also not yet permitted in Canada.

Italy officially re-opened its borders for tourism last month. Bars and restaurants in the country resumed indoor service on Tuesday, June 1 and face mask requirements remain in place.

## The Four Travel Trends That Amadeus Says Will “Spark New Life Into Travel”

*By Travelweek Group, June 2, 2021*

[https://www.travelweek.ca/news/the-4-travel-trends-that-amadeus-says-will-spark-new-life-into-travel/?utm\\_source=Daily&utm\\_medium=Latest\\_News&utm\\_content=Graphic&utm\\_campaign=News&utm\\_ee=AHpzGuv3esOwkkyrZ%2Bu8Tg%3D%3D](https://www.travelweek.ca/news/the-4-travel-trends-that-amadeus-says-will-spark-new-life-into-travel/?utm_source=Daily&utm_medium=Latest_News&utm_content=Graphic&utm_campaign=News&utm_ee=AHpzGuv3esOwkkyrZ%2Bu8Tg%3D%3D)

After analyzing airline and hospitality searches and booking information, Amadeus has found four key trends that will “spark new life into travel.”

The data analysis, which was conducted from April 26 to May 11, 2021, encompassed searches for departures from June to August. The report reveals that travel confidence is growing, with a +60% increase in net reservations since the beginning of the year.

“If 2020 was the year when freedom to travel was put on ice, this summer will see the onset of a gradual thaw in some parts of the world,” the report reads. “Given the wildly differing circumstances between continents, it is clear that recovery will be varied and fragmented. But for all the uncertainties, we remain optimistic about the long-term future of travel.”

Here are the four key trends outlined in the report:

### **Bubble Travel**

Individual hotels are promoting themselves as ‘bubble resorts,’ allowing guests to travel together in groups and enjoy a holiday together, so long as they have a negative COVID-19 test. For example, Amadeus has seen a 66% increase in searches from around the world for two-week trips to the Maldives, home to hundreds of secluded island resorts, compared to the same period in 2019.

Travel agencies are also playing a key role in bubbling packages for clients. Amadeus data shows a slight increase of packaged travel, both online and offline, especially for people travelling together as families or groups, with children.

With uncertainty ongoing, the growth of Bubble Travel has significant implications for health passports. A recent Amadeus study found that more than 90% of travelers would be comfortable using a digital health passport for future trips.

### **Workcations**

“The concept of working remotely from a coffee shop or a beach bar is not new, but the past year has democratized the dream,” says Amadeus.

Quick jaunts to the Caribbean – a popular workcation destination – took a nosedive compared to 2019 with searches for one day stays falling by 79%, while longer stays of more than 14 days increased by 43%. Globally, Amadeus saw a 41% increase in the number of searches for 30-day stays, though the regions varied significantly.

In the US, for example, the increase was more moderate, with a 2% increase for trips over 14 days. In France and Spain, however, we saw an increase of 75% and 52%, respectively, in searches for 30-day stays.

“We can only see this trend expanding, as countries emerge from lockdowns and more weary workers release a pent-up desire to step away for a breath of fresh air,” says Amadeus.

### **Indulgent Travel**

Amadeus data shows that some of the most booked trips clearly lean towards the indulgent. Topping the league table are the denizens of Paris and Los Angeles, heading for high-end beach resorts in large numbers.

French travelers’ preference is for the Caribbean havens of Martinique and Guadeloupe, while their US cousins are heading for Cancun, Mexico, and Hawaii. Next on the list are the citizens of Moscow – with Muscovites flying in droves to the sun kissed Black Sea.

It is notable that Cancun, Mexico skyrocketed from outside the top 50 most searched destinations to number four globally, eclipsing heavyweights with tight border restrictions, like Paris and Bangkok.

“Such is the frustration at being confined to our homes during the pandemic, some have coined the term ‘Revenge Travel’ to sum up this phenomenon,” says Amadeus. “We prefer to call it Indulgent Travel because all the signs point to travellers making the absolute most of their journey.”

### **Conscious Travel**

Amadeus’ data indicates that people are researching their trips 27% earlier than before, than they did in the same period in 2019. This shows travellers are putting a lot of thought into planning their next trip – in terms of safety as well as being environmentally and socially conscious about their choices. Amadeus calls this Conscious Travel.

Data also shows a triple digit increase in travel insurance purchases on bookings leading up to summer. This indicates that travelers are more conscious about their safety while travelling. Airlines and airports have responded to this ‘great safety awakening’ with more touchless technology and off-site check-in options.

When it comes to being more environmentally and socially conscious, Amadeus research shows that one-third of millennials would like to see more availability of sustainable travel options and ways to reduce their carbon emissions when travelling. It was a similar story across all ages and global markets, with one in four sharing this commitment to Conscious Travel.

Earlier this year, travel industry associations proposed a plan to reach net-zero carbon dioxide (CO2) emissions by 2050 for European aviation. Governments are also doing their part, offering incentives to encourage greener travel, such as discounts on rail fares. The Spanish government-owned train company Renfe is one such example, recently announcing that it will lower rates for the summer. Also, the European Union named 2021 the European Year of Rail.

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## U.S. Prepares For Summer Air Travel Spike, May Allow More Foreign Visitors

*By David Shepardson and Tracy Rucinski, Reuters, May 25, 2021*

[https://www.theglobeandmail.com/business/article-us-prepares-for-summer-air-travel-spike-may-allow-more-foreign/?utm\\_medium=email&utm\\_source=Sightseer&utm\\_content=2021-5-30\\_9&utm\\_term=U.S.%20prepares%20for%20summer%20air%20travel%20spike,%20may%20allow%20more%20foreign%20visitors&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/business/article-us-prepares-for-summer-air-travel-spike-may-allow-more-foreign/?utm_medium=email&utm_source=Sightseer&utm_content=2021-5-30_9&utm_term=U.S.%20prepares%20for%20summer%20air%20travel%20spike,%20may%20allow%20more%20foreign%20visitors&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

U.S. airlines and agencies are preparing for increased domestic air travel this summer even as the government continues to debate whether to allow more foreign travelers to visit.

“We’ve been very, very pleased with the pace of demand recovery,” Delta Airlines President Glen Hauenstein told an industry conference. “Bookings have been better than expected.”

As more Americans pass through airports, the Transportation Security Administration (TSA) plans to hire another 1,000 officers by July 4, a peak U.S. travel period, after hiring 3,000 officers since January 1.

“We have already seen a sharp rise at the nation’s airports and will continue to experience steady increases throughout the summer,” Acting TSA Administrator Darby LaJoye told a news conference at Reagan National Airport outside Washington, DC.

The TSA screened 1.86 million passengers on Sunday, May 23, the highest daily total since March 2020.

United Airlines said it now expects its adjusted earnings before interest, taxes, depreciation and amortization to be positive in the third quarter and trimmed its forecast for a decline in unit revenue in the current quarter.

And American Airlines is seeing “encouraging signs” in business and international travel, which have been hit hard during the pandemic, Chief Financial Officer Derek Kerr said.

The improvements come as more Americans become vaccinated, companies prepare for workers to return to offices and travel, and as more countries open their borders.

However, the United States continues to bar the entry of nearly all non-U.S. citizens from most of Europe, South Africa, India, China, Iran and Brazil, despite pressure from travel groups to lift restrictions.

U.S. Homeland Security Secretary Alejandro Mayorkas said at the press conference the government is “following the facts, the data, the science in making the decision as to when business, international travel actually can resume... This is something we are evaluating each and every day.”

The administration has held extensive meetings on the topic, officials have told Reuters, but made no decisions.

Industry officials think Biden could lift restrictions on the United Kingdom and Ireland as soon as early June. COVID-19 cases in both countries have declined.

Roger Dow, president and CEO of the U.S. Travel Association, told Reuters “the U.K. is the furthest along. Our belief is, if we can open U.K., the rest follows.”

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## U.S. Unveils COVID-19 Vaccine Sharing Plan, Canada Is A Priority

*By Twinkle Ghosh, Global News, June 3, 2021*

[U.S. unveils COVID-19 vaccine sharing plan, Canada is a priority \(msn.com\)](#)

The United States on Thursday unveiled plans to share 25 million of its COVID-19 vaccines across the borders, with nearly six million doses targeted towards “regional priorities and partner recipients,” including Canada and Mexico, among others.

At this point, it is unclear how many doses Canada would be offered or if the country would accept them or which vaccine would be sent.

“We first made doses available to our closest neighbors – Canada and Mexico. Our dose-sharing approach prioritizes Latin American and the Caribbean on a per capita basis,” the White House said in a statement.

Other beneficiaries of the priority group include the Republic of Korea, the West Bank and Gaza, Ukraine, Kosovo, Haiti, Georgia, Egypt, Jordan, Iraq, Yemen and United Nations front-line workers.

The White House has previously stated its intent to share 80 million vaccine doses with the world by the end of June.

The administration said 25 per cent of doses will be kept in reserve for emergencies and for the U.S. to share directly with allies and partners, while 75 per cent of the excess doses will go to the U.N.-backed COVAX global vaccine sharing program.

The much-awaited vaccine sharing plan comes as demand for COVID-19 vaccines in the U.S. dipped significantly with over 63 per cent of adults having received at least one shot.



Nearly 19 million doses will now be shared through COVAX, with close to six million vaccines allocated for South and Central America, to countries including, Brazil, Argentina, Colombia, Costa Rica, Peru, Ecuador, Paraguay, Bolivia, Guatemala, El Salvador, Honduras, Panama, Haiti, and other Caribbean Community countries, as well as the Dominican Republic.

Another seven million doses will go to Asia to countries such as India, Nepal, Bangladesh, Pakistan, Sri Lanka, Afghanistan, Maldives, Malaysia, Philippines, Vietnam, Indonesia, Thailand, Laos, Papua New Guinea, Taiwan, and the Pacific Islands.

"This vaccine strategy is a vital component of our overall global strategy to lead the world in the fight to defeat COVID-19, including emergency public health assistance and aid to stop the spread and building global public health capacity and readiness to beat not just this pandemic, but the next one," the statement further said.

It also mentioned that the U.S. "will not use its vaccines to secure favors from other countries," and their donations will target countries with vaccine readiness plans "that prioritize individuals at highest risk of severe disease and those working to help care for them".

While this approach may "take time," U.S. President Joe Biden has directed the administration "to use all the levers of the U.S. government to protect individuals from this virus as quickly as possible," the statement said.

"The specific vaccines and amounts will be determined and shared as the Administration works through the logistical, regulatory and other parameters particular to each region and country."

As of now, Canada and the United Kingdom are the only two G7 nations not donating vaccines directly to COVAX and taking doses from the alliance through the self-financing mechanism.

COVAX was established as a program to try and ensure the limited supply of COVID-19 vaccines were shared equitably around the world, and offered wealthy countries the chance to buy doses through COVAX and donate money to help buy doses for 92 low and middle income countries that otherwise couldn't buy all the vaccines they needed.

Canada spent \$220 million to buy doses from COVAX for itself, receiving almost one million doses of the Oxford-AstraZeneca vaccine through the sharing program.

Experts feel it's time for Canada to take a page out of Biden's book and start donating doses instead.

"It's a great signal that the Biden administration is making it a priority to share surplus doses back. It's something Canada should also announce very soon," Stuart Hickox, Canada Director, the ONE Campaign told Global News on Thursday.

"We have secured more [vaccines] per person than any other country in the world. Frankly, the international community is waiting for that kind of signal from Canada," he said.



On this side of the border, some experts are now optimistic that we're headed for the benchmarks set by chief public health officer Dr. Theresa Tam for safely re-opening before summer.

"If supply and vaccine hesitancy levels allow, we should be sitting at maybe 75 per cent with the first shot, and 20 per cent with the second shot, by end of June," said Dr. Dominik Mertz, an infectious diseases physician and McMaster University associate professor of medicine.

But there's a caution: while vaccine demand has been high, the next portion of the population could be harder to reach.

How high can we go?

According to federal officials, high vaccination rates and low infection rates are crucial for easing public health measures safely.

With vaccines approved in Canada for anyone aged 12 and up, the latest federal goal is having at least 66 per cent of the total population vaccinated with first doses — or 75 per cent of those eligible for shots.

That high target hasn't stopped multiple provinces from already rolling out re-opening plans while more and more Canadians are getting their shots, and several experts say Canada could aim even higher.

Mertz said that when he first heard about the 75 per cent threshold, he was concerned about how long it would take and wondered if it was an unrealistic goal.

But the swift uptake in vaccination across the country over the past month made him change his mind, he said, pointing out that close to one per cent of the Canadian population was now getting vaccinated each day.

The oldest adults, who had first access, also show the highest uptake. On the West Coast in B.C., more than 90 per cent of those aged 85 and up have had at least one shot. On the East Coast in Nova Scotia, that high percentage has been reached for those aged 65 and up.

In Toronto, the country's largest city and a hot spot for COVID-19 cases throughout much of the pandemic, more than 70 per cent of all adults have now gotten a first dose.

The week before, Ontario officials said they're speeding up eligibility for second doses and expect that the majority of residents who want a shot will be fully vaccinated by the end of the summer, following similar announcements from other provinces.

Dr. Alex Wong, an infectious diseases specialist in Regina, Saskatchewan, agreed that while the federal 75 per cent target initially felt "aspirational," he also believes it's now more in reach as Canada is moving quickly in terms of administering first doses.

"There's definitely still a lot of work to do," he said in an email to CBC News, "but overall the progress in Canada as a country has been impressive so far."

Epidemiologist Ashleigh Tuite from the University of Toronto's Dalla Lana School of Public Health said, on a Canada-wide level, it may be worth setting even higher targets.

"Based on the information from surveys of Canadians, there's huge willingness to get vaccinated," she said. "And so I think we could reach 90 [per cent] or above."

### **Next 20 Per Cent Could Be 'Hardest To Reach'**

Other experts say getting to those targets may prove more difficult as time goes on.

Infectious disease specialist Dr. Srinivas Murthy, an assistant professor of medicine at the University of British Columbia, said having countries such as the U.S. and Israel be very publicly ahead of Canada in the early months of global vaccination efforts might actually spark more demand among Canadians in the long run — as we watch them lift restrictions sooner.

But it's not a sure thing, he added.

"The first 50 to 60 per cent are probably the easiest ones to get," Murthy said. "The next 20 per cent will probably be the hardest to reach."

The first part of an immunization program is always the easiest, agreed Scott Halperin, director of the Canadian Center for Vaccinology.

"The latter parts where you're really trying to achieve those last few, that's harder, because you're trying to win hearts and minds of people who are much more doubtful, and we need to put in that energy in order to get that population," he said.

Bringing the vaccine to communities where people have limited access to transit or transportation and making sure information about the vaccine is available in different languages are important ways to increase vaccination, said Daniel Coombs, a mathematics professor at the University of British Columbia who does research on COVID-19 modelling and epidemiology.

He also said figuring out what threshold of people have to be vaccinated is a really tricky thing.

If the majority of people whom a person comes into contact with are vaccinated, then the risk of infecting someone is reduced dramatically. There comes a point when "the epidemic is just not going to grow really rapidly because so many people in the community are already vaccinated," he explained.

And Murthy isn't overly concerned about any one country hitting such a high vaccination target, anyway — since so many areas of the world are barely vaccinating any residents, which could offer the virus more opportunities to evolve into new variants of concern.

"It's more of a question of, can India get more than 10 per cent? Can sub-Saharan Africa get more than five per cent?" he said.

"So less of a focus on whether we can hit [our target] and more of a focus on getting the whole world above a certain threshold to suppress transmission."

## Make COVID-19 History. Boost Canada's Vaccination Rate To 90 Per Cent

*By The Globe and Mail Editorial Board, June 1, 2021*

[https://www.theglobeandmail.com/opinion/editorials/article-make-COVID-19-history-boost-canadas-vaccination-rate-to-90-per-cent/?utm\\_medium=email&utm\\_source=Globe%20Opinion&utm\\_content=2021-6-3\\_17&utm\\_term=Make%20COVID-19%20history.%20Boost%20Canada%e2%80%99s%20vaccination%20rate%20to%2090%20per%20cent&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/opinion/editorials/article-make-COVID-19-history-boost-canadas-vaccination-rate-to-90-per-cent/?utm_medium=email&utm_source=Globe%20Opinion&utm_content=2021-6-3_17&utm_term=Make%20COVID-19%20history.%20Boost%20Canada%e2%80%99s%20vaccination%20rate%20to%2090%20per%20cent&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

Canada's vaccine campaign is like the Toronto Maple Leafs' spring, in reverse. In the space of little more than a month, the country has gone from also-ran to top of the leaderboard.

A week and a half ago, the fast-rising percentage of Canadians with at least one dose of vaccine passed that of the United States.

This week, Canada will move ahead of the United Kingdom, the Group of 20 leader. Next week, the share of Canadians with at least one shot is likely to pass Israel – the developed world's vaccination champion.

As of Tuesday, more than 66 per cent of eligible Canadians – those 12 years of age and older – had received at least one shot. Despite a vaccine supply both smaller and arriving later than many peer countries, Canada has surged ahead, owing to the eagerness of Canadians.

The results are remarkable. But if we're going to bury COVID-19, they're still not good enough.

As The Globe and Mail reported this week, modelling from Simon Fraser University suggests the optimal level of vaccination among the eligible population is 90 per cent or more. This is the target this page believes Canada should aim for.

It means that, even as the provinces begin to pivot to delivering ever more second doses, the percentage of Canadians receiving their first shot still has to rise, by a lot.

Canada reached nearly seven out of 10 adults and teens by doing little more than setting up clinics, opening online booking and waiting for eager people to line up, like tweens chasing tickets to a BTS concert.

Reaching the remaining population won't be so easy.

Yes, some Canadians are actively hostile to vaccines and believe the past 15 months were a hoax. But they appear to be a relatively tiny minority.

Far more of those who are still unvaccinated are that way because of much more mundane barriers, such as language, mobility, technology and information.

For many Canadians – speakers of English or French; users of laptops and smartphones; consumers of lots of news; owners of cars – the current vaccination process is easy. They log on to a website, find a vaccine location within a 30-minute drive and get their shot. They did it weeks or months ago.

But for other Canadians – perhaps not as fluent in English or French; who don't have a smartphone or computer; who don't look things up online; who aren't as mobile – the situation is different.

There's a lot of evidence to suggest reaching that second group is about simple things – such as bringing shots to their neighbourhoods, in their language, from their community. The problem isn't hesitancy; it's access and convenience.

Take central Toronto's Kensington-Chinatown area. In mid-May, its adult vaccination rate was just 35 per cent. Because of a concerted push of communication and convenient pop-up clinics, that figure has jumped to 61 per cent.

Efforts such as this, repeated thousands of times across the country, are what it's going to take to boost Canada's vaccination rate to 90 per cent.

In Saskatchewan, the province is offering vaccines to children 12 years of age and over, in schools. What would be even better? Invite parents and extended families to come in and get their shot, too.

At Montreal's airport, incoming seasonal farm workers will be offered a first dose in the arrival hall.

In Toronto, the city recently robo-called 150,000 people in hot-spot neighbourhoods. What would be even better? If the provinces, which know who has been vaccinated and who hasn't, sent a letter to everyone in the latter group. Offer them a vaccine appointment. Offer a free ride to that appointment or bring the shot right to their door.

All of this should be second nature to politicians because it's straight out of the political campaign playbook. It's called "ground game" – techniques for maximizing a candidate's number of supporters and maximizing the number who actually show up to vote.

And many voters need a nudge, or more. Some need reminders. Some need a knock on their door. Some need advance voting days. Some need a lift to the polls. Some need the polls brought to them.

We know how to raise Canada's vaccination level to 90 per cent. Vaccines are rocket science – getting them into arms isn't.

## Vaccines Work. Our Travel Rules Should Reflect That

*By Rob Breakenridge, Global News, May 29, 2021*

<https://globalnews.ca/news/7902305/vaccine-travel-canada/>

For probably not the last time in this pandemic — or in whatever form the future existence of SARS-CoV-2 takes — we have a variant of concern that we're hoping doesn't become a major problem here in Canada.

The same variant that has run amok in India (B.1.617.2) is now posing a threat to the U.K.'s re-opening roadmap. In response to the rising cases of the variant, France is now banning non-essential travel from the U.K.

Canada's record on this point has not been stellar. Obviously, we failed to keep out the original version of this virus (which first emerged in China), and Canada has had its struggles with both the B.1.1.7 variant (which first emerged in the U.K.) and the P.1 variant (which first emerged in Brazil). So far, all the designated variants of concern (VOCs) have been, to varying extents, detected here in this country.

So it made sense that we would step up our game when it came to the screening and quarantining of those travelling or returning to Canada. Unfortunately, the hotel quarantine program implemented by the federal government has been haphazard, confusing, controversial, and — ultimately — unsuccessful.

Moreover, the government's current testing and quarantine regime fails to take into account the realities of vaccination. It's curious that while the government boasts of its success in finally procuring substantial numbers of vaccines and urges Canadians to be immunized, we see no reflection of that when it comes to our border policies. That needs to change.

Fortunately, the government has some prudent guidance to follow on this matter. On Thursday, a report was released from a COVID-19 expert advisory panel which recommended major changes to Ottawa's travel and border mandate, including an end to mandatory quarantine for those who are fully vaccinated.

Notably, the panel recommends that the requirement for all air travellers to quarantine in government-authorized accommodations be discontinued. When it comes to vaccination status, though, it recommends very different approaches.

For fully vaccinated travellers, the report recommends that they forgo the requirement of a pre-departure test or any quarantine period. The only requirement would be a post-arrival test. Those who are partially vaccinated would require both the pre-departure and post-arrival tests, but if those both come back negative, they would no longer have to quarantine. Testing requirements and mandatory quarantine would still apply to non-vaccinated travellers, but that quarantine period could be reduced from 14 to seven days with a negative test on day seven.



This all seems fairly reasonable, and would likely result in higher compliance. One of the problems the mandatory hotel quarantine program has seen is a high number of travellers who simply refuse to pay for the hotel and go home, opting instead to pay the fine.

If our rules fail to take into account the impact of vaccination, they'll have even less credibility in the eyes of the public. It's hard to justify why a Toronto-to-Vancouver flight requires no testing or isolation for anyone, but a fully vaccinated individual who tests negative twice must still isolate after a Los Angeles-to-Toronto flight.

The Canada-U.S. border is probably not far away from opening and as restrictions ease here and in other countries, there's going to be a major resurgence in international travel. For now, it can't be a free-for-all, but we absolutely need to take vaccination into account.

For the most part, it appears as though Canada is going to shy away from the "vaccine passport" approach and instead rely on widespread immunization to allow for restrictions to be eased for everyone. But there are going to be more individual situations where vaccination status has to be taken into consideration.

In Alberta, for example, there are new rules for those who are determined to be close contacts of confirmed COVID-19 cases. Unvaccinated individuals must still isolate for two weeks. That goes down to 10 days for those with one dose (or seven days if they test negative at that point). Those who are fully vaccinated don't have to quarantine at all (unless they develop symptoms).

This approach still protects public health but it also recognizes the benefits of vaccination. Furthermore, it provides added incentive to be vaccinated. Such an approach can work when it comes to travel, too.

So far the federal government's response to the expert panel's recommendations has been lukewarm, perhaps not surprisingly since the political issue of protecting the border is a sensitive one.

Even though the panel suggests that we don't need any country-specific rules for testing or quarantine, that is something we may have to be open to in the weeks and months ahead. Otherwise, though, it's time for our travel rules to reflect the science of vaccination.

## U.K. Prime Minister Boris Johnson Says He Wants A Deal With G7 On Vaccine Passports

*PM says he wants G7 to sign on to plan to vaccinate entire world by end of 2021*

*By Peter Zimonjic, CBC News, May 30, 2021*

<https://www.cbc.ca/news/politics/boris-johnson-rosemary-barton-vaccine-passports-1.6045099>

British Prime Minister Boris Johnson says he is looking to the G7 to come to an agreement on implementing vaccine passports and to start discussions on a global pandemic preparedness treaty at next month's meeting in the United Kingdom.

"We need to have agreements on issues such as vaccine passports, COVID status certification and the rest," Johnson told CBC News chief political correspondent Rosemary Barton in an exclusive Canadian interview airing Sunday, May 30.

"There has to be some sort of agreement then, at the G7 level, to start, on how travel and passports are going to work going forward."

While Prime Minister Justin Trudeau has said that it's too early to discuss re-opening the country to international travel, a statement put out by the Prime Minister's Office after Thursday, May 27's virtual meeting between the premiers and Trudeau said that discussions on the subject have begun.

"A broad consensus emerged out of the discussion between first ministers on collaborative efforts to develop a proof of vaccine credential to enable international travel based on sound principles, including respect for provincial and territorial jurisdiction and privacy of health information," the statement said.

The provinces need to find a way to work with the federal government on the issue because immunization records are held at the provincial level, while international borders and the issuing of passports fall under federal jurisdiction.

Johnson said that he sees a vaccine certification regime, or vaccine passport, as just one part of an international pandemic preparedness treaty that would set down approaches to deal with the next pandemic.

"If you look at what happened in the world in 2020, it was a terrible year for humanity and it was a terrible year for the international system," Johnson told *Rosemary Barton Live*.

"It was a terrible year for believers in global cooperation because the world simply became balkanized and everybody was, it was *saute qui peut*. Everybody hung on to their stocks of PPE of protective equipment."

Johnson said countries around the world found it difficult to share medicines and vaccines, national approaches to quarantine and lockdowns varied greatly, and global supply chains for essential goods were disrupted.

"We need to have rules so that there can be no interruptions of supplies across borders, so that we have secure supply chains for the things that we will depend on in future," Johnson added.

Johnson also said it's critical to ensure that surplus vaccine doses ordered by developed countries such as Canada and the U.K. are shared with low-income countries as quickly as possible.

"Nobody is safe until everybody is safe," he said. "What we want the G7 to try to agree to is that instead of vaccinating the whole world by 2024 or 2025, which is ... what we'd achieve on the current timetable, we need to get this done by the end of next year, by 2022."

Johnson said his government struck a deal with the makers of the Oxford-AstraZeneca vaccine to ensure that doses are shared with the world at cost.

Noting that his government has put some \$1 billion into the COVAX initiative, Johnson said he would work with the G7 and Canada to ensure COVAX is fully funded and its efforts to distribute vaccines are accelerated.

COVAX is a global vaccine-sharing initiative jointly co-ordinated by the World Health Organization, the Coalition for Epidemic Preparedness Innovations and Gavi, The Vaccine Alliance.

The program pools funds from wealthier countries to buy vaccines for those countries and to ensure low- and middle-income countries have access to vaccines as well.

The federal government bought into COVAX with \$440 million in September and committed an additional \$75 million in February. Half of the original \$440 million secured doses for Canadians, while the other half was directed toward providing doses for 92 countries that needed help securing vaccines.

### **Oxford-AstraZeneca**

Almost all of the doses being distributed by COVAX are of the Oxford-AstraZeneca vaccine, which has been linked to a rare but potentially fatal blood clots. In Canada, provinces have stopped administering the vaccine as a first dose — but Johnson said he is not concerned about their safety.

"I'm going to rely wholly on ... our medical health authorities, regulatory authorities," he said. "They look at this stuff very carefully. They take a very prudential, a very precautionary approach and they've given us the go-ahead. And we think that overwhelmingly the benefits for the people lie in getting vaccinated."

Johnson said that despite the position the U.K. has taken on the Oxford-AstraZeneca vaccine, Canadians should follow the medical and scientific advice provided by Canadian officials.

"But the scientific advice that we have is that it's a very, very valuable dose and its benefits are very considerable," he said.

## EU's COVID Travel Certificate Has Launched For Summer Travelers

*By Alison Fox, Travel + Leisure, June 1, 2021*

[EU's COVID Travel Certificate Has Launched for Summer Travelers \(msn.com\)](#)

The EU Digital COVID Certificate, which countries can now start issuing, will allow EU citizens to upload proof of a vaccine, proof of a negative COVID-19 test, or proof they contracted the virus and have since recovered, according to the Commission. The free certificate will then issue a QR code with a digital signature "to protect it against falsification."

With the certificate, European travelers will be exempt from travel restrictions "unless they are necessary and proportionate to safeguard public health."

So far, seven EU countries (Bulgaria, the Czech Republic, Denmark, Germany, Greece, Croatia, and Poland) have signed up to issue the first certificates, according to the European Commission. The documentation will then be implemented across the bloc starting July 1.

"The EU Digital COVID Certificate shows the value-added of effective e-health solutions for our citizens," Stella Kyriakides, the commissioner for health and food safety, said in a statement. "EU citizens are looking forward to traveling again, and they want to do so safely. Having an EU certificate is a crucial step on the way."

To make travel easier, children of fully-vaccinated travelers will be exempt from having to quarantine and kids under six years old will be exempt from having to take a test, The Guardian reported.

The rollout of the certificate comes as the EU makes plans to re-open to vaccinated foreign travelers this summer, including from the United States.

While all of Europe hasn't opened its borders just yet, several countries have already started welcoming American tourists, including Croatia, Italy, and Greece. Additionally, Spain has said it will begin welcoming U.S. travelers on June 7, and France has made plans to open its borders by June 9.

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## EU Digital COVID-19 Certificates Will Be Open To Non-EU International Travelers

*By Arnaud Siad and Sharon Braithwaite, CNN, June 2, 2021*

[EU digital COVID-19 certificates will be open to non-EU international travelers \(msn.com\)](#)

The EU digital COVID-19 certificate for travel can be opened to non-EU international travelers, including those from the United States, subject to individual member states' acceptance of proof of vaccination, a negative test result or recovery from COVID infection, an EU Commission spokesperson told CNN on Wednesday, June 2.

"Right now, if you're an American, not living in the EU, you could get the certificate if you ask the national authorities of a member state to give you that certificate based on some proof that you've been vaccinated, or had a recent COVID test," said the spokesperson with knowledge of the policy.

However, he cautioned that such a decision would rest with each individual member state.

The spokesperson also said the EU Commission was in talks with the United States on a US COVID-19 certificate which EU states could accept as equivalent.

On Tuesday, June 1, the EU Commission announced in a press release that seven European countries -- Bulgaria, Czech Republic, Denmark, Germany, Greece, Croatia and Poland -- had started issuing EU digital COVID certificates for travel within the bloc.

The system will be fully enforced from July 1, but member states can now start using it on a voluntary basis, the Commission said.

The certificate was proposed in March by the bloc to resume safe international travel within the EU this summer.

"It will be free of charge, secure and accessible to all. Available in digital format or on paper, it will be a proof that a person has been vaccinated against COVID-19, tested negative, or recovered from an infection," the EU Commission said on Tuesday, June 1.

"It is important that during the coming weeks, all member states fully finalise their national systems to issue, store and verify certificates, so the system is functioning in time for the holiday season," EU Health Commissioner Stella Kyriakides said in the press release.

"EU citizens are looking forward to travelling again, and they want to do so safely. Having an EU certificate is a crucial step on the way."

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## U.K. Vaccine Passports For Large Events To Be Scrapped, Daily Telegraph Reports

*By Reuters, May 30, 2021*

<https://www.theglobeandmail.com/world/article-uk-vaccine-passport-plans-to-be-scrapped-daily-telegraph-reports/>

Britain plans to drop COVID-19 passports as a legal requirement for large events, The Daily Telegraph reported on Sunday, May 30.

The U.K. officials working on the review into COVID-19 status certificates believe there is no chance the law will be changed to mandate their use within the U.K., the report added.

A government spokesman said in an e-mailed statement to Reuters that the COVID-19 vaccine certification review is still in process and no decision has yet been made.

There has been mounting concern over the prospect of vaccine certificates voiced by the UK's Conservative Party, as well as opposition lawmakers and civil rights groups. In April, Prime Minister Boris Johnson also signalled the ethical issues posed by COVID-19 vaccine certification.

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## Vaccine Passports, Not A Matter Of 'If', But 'How': Experts

*Experts say vaccine passports are likely inevitable and will almost certainly be digital, but questions swirl around who will control the data*

*By Casey Taylor, Kitchener Today, May 20, 2021*

[https://www.kitchenertoday.com/local-news/vaccine-passports-not-a-matter-of-if-but-how-experts-3797117?utm\\_source=Email&utm\\_medium=Email&utm\\_campaign=Email](https://www.kitchenertoday.com/local-news/vaccine-passports-not-a-matter-of-if-but-how-experts-3797117?utm_source=Email&utm_medium=Email&utm_campaign=Email)

With each big step toward a sense of pre-pandemic normalcy, it seems the issue of vaccine passports once again makes a return.

Many Canadians are eager to gain back luxuries lost to the COVID-19 pandemic from travel to live concerts and sporting events. The province of Quebec has already even gone as far as to allow as many as 2,500 fans into the Bell Centre to watch game six of the first-round NHL playoff series between the Toronto Maple Leafs and the Montreal Canadiens.

This decision, along with several others which seem to push us closer to what was once 'normal', seems to have piqued a sense of unnerve in many as other provinces, Alberta and Manitoba for example, say they will not be following suit.

It does beg the question, though, if we are on the verge of allowing fans back in stadiums and concert venues, how soon do we need to be considering the idea of vaccine passports.

"To be honest, I think it is something that is likely to happen regardless of what the general population feels about it," said Benjamin Muller, Assistant Professor of Political Science and Sociology at Western University. "My concern is more the how and what sort of scheme develops and to what extent the public is involved in a dialogue about what that passport looks like."

So what will it look like? Muller says Canadians shouldn't need to make space in their wallets for a physical card, instead, think of something more along the lines of Canada's COVID Alert app which shared information with other devices by way of what was described at the time as a 'digital handshake'.

"This is more than likely to be an app that works on our phone that is, therefore, digital data which is far more easily shared with potentially other actors, private actors, other governments and so on," Muller said.

With that, though, comes new questions and concerns especially given the data being shared, even simply in the form of 'vaccinated, yes or no', is still our personal health data.

"There ought to be concerns about what this is going to look like in terms of who's owning it," said Muller. "Are you going to have absolute control over it? What kind of agreements are going to have to be made with other governments potentially or other private actors for that information to flow and for that app to be able to work."

"We need to make sure the systems are in place to allow these things to be inter-operable and that requires a lot of our personal data traveling and being shared," he said.

Muller says it's something we've seen done before successfully but also something we've seen result in unintended consequences.

As for those of us who say we're willing to give up our control over this data in return for the ability go to a game or a concert, Muller says there should be a way to avoid that kind of a trade-off.

"We should be able to obtain something like a vaccination passport that allows us to travel but that still, in fact, is not exposing our personal privacy or exposing our data," he said.

"I think the only way that happens effectively is if there's rich, public debate and engagement about this," said Muller. "And I think part of the problem right now is, there's such speed with which we want to return to travel, and I completely understand that, that these things are going to be passed over and then a couple of years down the line, we're going to be quite concerned with how our health data is suddenly interconnected with our passport and travel data and credit card information and so on and so on, and there could be a lot of decisions made without our knowledge on the basis of those bits of data."

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## A Surprising Snag Travel May Run Into With Vaccine Passports This Winter

By Gary Leff, *ViewFromTheWing*, May 22, 2021

<https://viewfromthewing.com/a-surprising-snap-travel-may-run-into-with-vaccine-passports-this-winter/>

COVID-19 vaccines are phenomenal. And they're about to open up a lot of travel possibilities: so-called 'vaccine passports', only we don't know how long those passports will be valid as a result of virus variants and uncertainty over how long they provide protection.

Much of the world is ordering not just first injections but also booster doses, in case these passports need to be extended. The U.S. hasn't done this yet.



## Vaccination Opens Travel, But For How Long?

Vaccination is key to opening borders in the near- and medium-term. Greece is already open (as is Croatia) while the rest of Europe is expected to follow for the vaccinated this summer. That's the idea of 'vaccine passports' but the unanswered questions are

How long will vaccine passports be good for?

Is the U.S. prepared to offer vaccine passport renewals?

Vaccine effectiveness may wane, and new variants may require tailored boosters to maintain their strong effectiveness.

## Will Booster Shots Be Required To 'Renew' Our Vaccine Passports?

Vaccine manufacturers are recommending booster shots. Dr. Anthony Fauci, though, shot back and said it's not up to pharmaceutical companies, it's a decision that will be made by public health officials, and we won't even know until the fall. Although after the FDA's vaccine chief endorsed boosters Fauci changed his tune.

There are numerous problems here. We don't know how long the vaccines will work. First that's because people haven't been vaccinated long enough to really measure. And second because testing for antibodies alone doesn't really answer the question. Some expect memory t- and b-cells to provide lasting immunity from vaccines even after antibodies wane, the way they seem to for prior infection with the virus.

We also don't know how effective they'll be against variants that arise, though the mRNA vaccines appear to remain highly effective against current known variants.

And since we don't know how long vaccines last, we don't know how long vaccine passports will be good for.

## The U.S. Isn't Ready To Offer Vaccine Passport Renewals

Europe has already ordered booster doses from Pfizer. Australia has ordered both initial vaccination shots and booster doses from Moderna.

And while the U.S. has a large supply of vaccine, including of vaccines not yet approved for use, we haven't ordered boosters yet and are potentially falling behind in the queue with other large orders already being placed around the world. *If boosters are needed, will they be available in the U.S.?*

I've been worried over the last couple of months about lack of booster shot supply in the U.S. and what that would mean both for the pandemic and for the ability of Americans to travel once some countries consider our 'vaccine passports' to have 'expired' without boosters.

I raised this issue with my boss at an in-person work event last week. He's fairly well-known and I've identified him before though I tend to keep my travel and work lives separate.

He felt that Pfizer basically knows they can't leave the U.S. behind the way Canada fell behind by not placing an order early enough – that they're almost certainly reserving doses for when the U.S. places an order because it would be too costly to them not to do so. Of course, Moderna is completely beholden to the U.S. which funded its vaccine's development and is supporting its booster strategy trials as well.

### **Will People "Self-Renew" Their Passports?**

Supposedly the elderly and those at most risk will receive priority, so perhaps they will be able to renew their vaccine passports but if supplies are tight the rest of us won't be?

On the other hand, the Pfizer-BioNTech shot is highly effective against known variants of the virus even in its current form, regardless of any tailored booster that may be introduced. Anyone can get a vaccine shot in the U.S. now (who is 12 years old or older). And there's little data being checked – do a walk-in appointment and say you need a vaccine, you may not be entered into a system until later. Get the shot in a different state and there's likely no possible checking of whether you got a first shot. And I've heard of no penalties for forgetting you were fully vaccinated already and going in for a self-prescribed booster. *Will people do this?*

### **Government Policy Needs To Catch Up With The Science, And Be Prepared**

The Centers for Disease Control has updated its guidance so that masks are no longer required for those who have been vaccinated, unless of course they're traveling. Aircraft interiors are, apparently, riskier than indoor concerts, bars and restaurants.

Vaccines are more effective against the virus under this guidance than prior infection, since those who have recovered from COVID-19 don't receive the same dispensation to remove their masks. Yet the U.S. requires a negative test to re-enter the country by air by vaccinated passengers, but not from those who have recovered from the virus in the past three months. Go figure.

The U.S. doesn't have its policy act together, and it doesn't have its vaccine booster shot act together. These represent threats to travel, though of course the booster issue is a potential threat to public health.

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## **In Visions Of Post-Pandemic Life, Roaring '20s Beckon Again**

*By Jake Coyle, The Associated Press, May 28, 2021*

[In visions of post-pandemic life, Roaring '20s beckon again \(msn.com\)](#)

History repeats itself. But do decades duplicate?

As hopes rise that the pandemic is ebbing in the United States and Europe, visions of a second “Roaring Twenties” to match last century’s post-pandemic decade have proliferated. Months of lockdown and restrictions on social life have given way to dreams of a new era of frivolity and decadence. For some, it feels like party time.

In many parts of the world, such thoughts are unthinkable. India is engulfed in crisis. The virus is raging in South America. Japan is grappling with a punishing new wave of cases. And even in places where cases are falling and vaccinations are expanding, deep wounds remain from more than a year of death, illness and isolation. COVID-19 won’t disappear. More infectious variants are circulating. Herd immunity may be elusive. Long-term health effects will linger. There will be no Hollywood ending. But a coming summer and a soaring stock market have lifted optimism and fueled predictions of a new Roaring Twenties. This time, Bill Maher has suggested, we do it without “the Depression at the end of it.” The New Yorker joked that prohibition in “the New Roaring Twenties” should be on “company-mandated virtual happy hours.” Madison Avenue has turned up the heat. Suitsupply, a men’s fashion brand, is running a suggestive ad campaign with writhing models and the tagline: “The New Normal Is Coming.” Summer travel is booming. A summer of love “sexplosion ” is predicted. Even the bob is back in style.

Is it fair to connect these twin ’20s, both decades that follow closely on the heels on of worldwide pandemic? Could two ’20s really roar? Do we all need to start buying flapper dresses and brushing up on our F. Scott Fitzgerald?

Some of the parallels are legitimate, says Nicholas Christakis, professor of sociology and medicine at Yale University and author of “Apollo’s Arrow: The Profound and Enduring Impact of Coronavirus on the Way We Live.” After an interim period of “coping with the clinical, psychological and economic shock of the virus,” he says, we’ll see an uplift this summer, with a post-pandemic period taking root by 2023. It will, he says, be “a bit of a party.”

“Understandably, people will be very relieved when this is all finally over. People have been cooped one way or another for a very long time,” Christakis says. “We’re going to see people relentlessly seeking out social opportunities in nightclubs and restaurants and bars and sporting events and musical concerts and political rallies. We might see some sexual licentiousness, some loosening of sexual mores.”

Such prognostications have tantalized many eager for the fabled liberation of a century ago — what Fitzgerald described as “the most expensive orgy in history.” Outside of the 1960s, perhaps, no decade looms larger in the collective imagination than the 1920s, thanks in part to the emerging mass culture that captured the time — the swinging speakeasies, the Harlem Renaissance, the first “talkie” in 1927’s “The Jazz Singer.” Over time, the mythology has only grown glitzier (see Baz Luhrmann, “Gatsby,” 2013).

There’s truth in that portrait of the ’20s, but mainly to wealthier white Americans.

The decade was punishing to farmers; for the first time, more people lived in cities. Membership surged for the Ku Klux Klan, which targeted African Americans, immigrants, Jews and Catholics — anyone who didn't meet its definition of a "real American." In 1921, one of the worst incidents of racial violence occurred — the Tulsa Race Massacre. Three years later, the Immigration Act of 1924 restricted immigrants from Asia and Eastern Europe.

The 1920s, in short, were not all they were cracked up to be. "We have today in the United States, cheek by jowl, Prosperity and Depression," the author and civil rights activist W.E.B. Du Bois wrote in 1926.

It's not hard to see many of the same threads today: racial injustice, economic inequity, convulsive technological change. The 1921 campaign slogan of Warren G. Harding — "a return to normalcy" — sounds very familiar and even appealing to those who have had it with the "new normal."

Forecasts on Wall Street, of course, vary. The United Nations last month raised its global economic forecast to 5.4% growth in 2021. While many analysts are predicting the pace to quicken in the months and years ahead, Tina Fordham, partner and head of global political strategy for Avonhurst, foresees a post-lockdown period that will feel like "The Great Gatsby" only to a few.

"For many, it could be more like 'The Grapes of Wrath,' unless steps are taken to address inequities — which accelerated during the pandemic — and the gaps in the social safety net," Fordham concluded. Are we even right to connect the 1920s with the 1918 influenza? To John M. Barry, author of the defining history "The Great Influenza," it's a false association. The so-called Spanish Flu was far more virulent and deadly. It killed more than 50 million worldwide and some 675,000 Americans — more than ten times the toll of WWI to the U.S.

"People seem to think we just leapt into the Roaring Twenties," says Barry. "But first we went through 1919, which is one of the most chaotic and violent years in American history. Then you had a serious recession in 1920, 1921. The aftermath this time, one would hope, is quite different."

People also experienced the 1918 influenza differently. Lockdowns then never lasted more than a few weeks. The societal surge that followed in the '20s? Most historians ascribe that to the postwar period.

"The Roaring Twenties, that was the Lost Generation," says Barry, who is writing a book on the COVID-19 pandemic. "There was a sense of fatalism, ennui, disillusionment with the world that I think was much more closely related to the war."

Lucy Moore, author of "Anything Goes: A Biography of the Roaring Twenties," connects World War I with the 1918 influenza in that they both were punishing for young Americans. The 1920s, says Moore, were propelled by a disillusioned, emancipated youth.

"The young have sacrificed a lot during this pandemic on behalf of the older generation," Moore says. "There was a sense of that after the war and after the Spanish Flu. The war was very much young people being sent off to die by an older generation they'd been taught to trust but then felt very let down by."

Whether the same response will happen in the aftermath of this pandemic is something to watch for. The crisis is far from over, Christakis cautions. “We don’t want to spike the ball at the 5-yard line,” he says. But throughout history, Christakis sees a pattern common to prolonged calamity. Plagues are followed by boom times. After the Black Death came the erosion of feudalism.

“The Roaring Twenties is just a metaphor,” Christakis says. “Grief walks the streets during times of plague, so people will rightly be relieved when this period of loss is behind us.”

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## Airlines Urge The G7 Nations To Help International Travel

*By The Associated Press, June 2, 2021*

<https://www.msn.com/en-ca/lifestyle/smart-living/airlines-urge-the-g7-nations-to-help-international-travel/ar-AAKEeZO?ocid=msedgdhp>

The industry’s trade group, the International Air Transport Association, said on Wednesday, June 2 that governments should use screening measures, such as testing passengers for the virus, rather than imposing quarantines and other restrictions.

The group cited studies that indicate vaccinated travelers pose little risk of spreading COVID-19. To bolster its argument to let unvaccinated people travel too, the airline group said only 2.2% of travelers to the United Kingdom between late February and early May tested positive for COVID-19 after arrival.

“There is no risk-free approach,” the group’s top official, Willie Walsh, the former CEO of British Airways and Aer Lingus, told reporters. Governments need to accept some risk “and get on with our lives,” he said.

The comments underscore the concern among airline officials that a recovery in travel might not be fast enough to make the peak summer vacation season a success. They hope that officials from the wealthy G7 countries agree to ease travel restrictions during or before a summit meeting of leaders in England next week.

Last month, U.S. and U.K. airlines asked President Joe Biden and U.K. Prime Minister Boris Johnson to lift restrictions on travel between the two countries before the summit, but neither government has acted.

The airline trade group projects that the industry will lose \$48 billion this year after losing \$126 billion in 2020. The group’s chief economist said last week that air traffic this year will be 52% of 2019 traffic and won’t recover to pre-pandemic levels until 2023.

## Airlines Prepared For Unruly Passengers Ahead Of Return To Air Travel

By The Canadian Press, June 2, 2021

[Airlines prepared for unruly passengers ahead of return to air travel \(msn.com\)](https://www.msn.com/en-ca/news/airlines-prepared-for-unruly-passengers-ahead-of-return-to-air-travel)

Some Canadian airlines and flight crew members say they're prepared for the resumption of air travel in Canada despite reports of increased in-flight disturbances.

Air Line Pilots Association Canada president Timothy Perry says flight crews have noticed an increase in unruly behaviour since the start of the pandemic but airline training and protocols should be enough to mitigate any issues.

Perry says flight crew training, which includes de-escalation strategies, will help protect the safety of the crew and passengers in the event of an onboard disturbance.

Air Canada also says it has seen an uptick in disturbances on flights since the beginning of the pandemic.

In the U.S., where air travel has increased significantly in recent weeks, Southwest Airlines and American Airlines have announced the suspension of alcoholic beverage services because of incidents of passenger disruption.

WestJet says that while unruly situations are "extremely rare," flight crews are trained to manage such incidents.

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## We're In An Unprecedented Rental Car Crisis – And Airports Are Deliberately Making It Worse

By Gary Leff, ViewFromTheWing, June 1, 2021

<https://viewfromthewing.com/were-in-an-unprecedented-rental-car-crisis-and-airports-are-deliberately-making-it-worse/>

Everyone thought the pandemic was going to last longer and be worse for the economy, and made plans that they've now come to regret. Rental car companies sold off their fleets. Cars are scarce because manufacturers didn't order the chips they'd need.

So we're looking at long rental car lines, and in some cases sky high prices up to \$600 a day. *The cost of rental cars is actually holding back the travel recovery*, imposing costs on airlines, hotels, restaurants, entertainment venues and other attractions.

People are renting cars from dealerships, renting U-Hauls, and skipping rentals altogether in favor of Uber and Lyft – which themselves are seeing a driver shortage and raising prices.

This should be the ideal time for solutions such as Turo and Avail to step into the breach, allowing people to rent out their personal cars to visitors. Except incumbent rental agencies like their sky high rates, and airports like the slice off the top of car rentals that *they* take. And so we're seeing airports cracking down on services that help travelers connect with underutilized cars.

Avail offers free parking at the airport, and rents out cars while travelers are gone. The traveler gets a cut, and if their car doesn't rent they get it back washed. They use an off-airport lot and a shuttle to the airport in Salt Lake City – but the airport shut them down by requiring the lot and shuttle provider to stop working with them.

The airport's director says he shut them out because they won't pay a percentage as *pizzo* (they're lucky it doesn't wind up in a bust out.)

Shane Andreasen, a director at the Salt Lake City airport, said his office has been trying since Avail's beginnings to get it to sign a car rental operating agreement.

"They don't view themselves as a rental car company, and they so far have refused to sign our agreement," Andreasen said. "We have an obligation to treat similarly situated tenants the same. ... We can't give one of them a competitive advantage over the other, and that's really what they're looking for."

The airport director even flat out acknowledges it's a protection racket to keep revenue flowing to car rental companies, explaining "they pay a significant amount of rent, so we're always looking to preserve their revenue stream."

Avail for its part says rental cars don't pay a tax for *parking* but they have to, so the airport wants to double tax them.

Denver airport has at least discounted the *pizzo*, taking "a daily \$10 per parking stall fee plus 5% of the company's local revenue" instead of 10%.

Even if you aren't renting through Avail or Turo, the long line you're facing at the rental counter or the wait you're subjected to hoping someone returns their car to the place you rented from *is still because of this crackdown* since other people who are waiting there too and driving up rental prices might have rented from Avail or Turo.

This should be a good reminder that airports rarely have the best interests of passengers in mind. That's because passengers aren't the airport's customer. Remember that Dallas Fort-Worth and Chicago O'Hare *took out* moving walkways because forcing passengers to walk longer distances makes it more likely they'll drop into shops along the way rather than skipping over them. Airports take a slice of retail revenue, so the more money passengers spend the higher the lease rates airports can charge.



## OTHER CAFII MEMBER-RELEVANT NEWS/ISSUES

### Should Insurers (And Others) Be Banned From Making Cyber Ransom Payments?

*By David Gambrill, Canadian Underwriter, May 30, 2021*

[https://www.canadianunderwriter.ca/insurance/should-insurers-and-others-be-banned-from-making-cyber-ransom-payments-1004208496/?utm\\_medium=email&utm\\_source=newcom&utm\\_campaign=CanadianUnderwriterDaily&utm\\_content=20210530120159](https://www.canadianunderwriter.ca/insurance/should-insurers-and-others-be-banned-from-making-cyber-ransom-payments-1004208496/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterDaily&utm_content=20210530120159)

When insurers reimburse clients for ransom payments paid out to cybercriminals, they may be emboldening cybercriminals to escalate their ransomware attacks, legal experts from Bennett Jones suggested in a blog published in Mondaq Thursday.

In support of their theory, Ruth Promislow, Michael Whitt, and Kees de Ridder of Bennett Jones LLP in Canada cited the May pull-out of AXA from offering coverage in France for ransomware extortion payments.

“AXA said it made this decision in response to concerns raised by French justice and cybersecurity officials during a recent Senate roundtable in Paris about the global epidemic of ransomware,” the authors wrote in their blog. “Notably, days after AXA’s announcement, the insurer was hit by a ransomware attack. Several experts have speculated that the criminals were motivated to attack AXA as revenge for its change of policy.”

AXA’s move “reflects a growing sentiment around the world that the current state of insurance coverage for ransomware payments is fueling the ransomware business,” the writers continued.

“Earlier this year, *The Guardian* interviewed the founding head of the United States National Cyber Security Centre, Ciaran Martin, who asserted that the ransomware problem is being exacerbated by insurance coverage for extortion payments and suggested it was time to consider a legal ban on ransom payments.

“The FBI has stated, ‘[p]aying a ransom may embolden adversaries to target additional organizations, encourage other criminal actors to engage in the distribution of ransomware, and/or fund illicit activities.’”

Several cyber insurers have cited escalating ransomware extortion payments as a factor in why cyber insurance claims costs have created hard market conditions in cyber lines. Ransomware incident response platform Coveware reported in 2020 Q4 that the average ransom payment was \$154,000.

In part because of escalating ransomware claims costs, the profitability of Canadian federally-regulated cyber insurers has taken a steep tumble during the pandemic.

Cyber loss ratios in Canada have skyrocketed, starting with a whopping 207% increase in 2019 Q4. With cyber-attackers attempting to take advantage of people working from home to avoid the spread of COVID-19, the cyber liability loss ratio jumped even higher in 2020 Q4 — up to 307%.

Even insurers that sell cyber insurance have reportedly paid out ransomware extortion demands, the Bennett Jones authors note. Insurance companies made up 2.8% of cybercrime targets, according to data collected by Coveware.

U.S. insurer CNA reported in March that it sustained a cyberattack against some of its systems. In a May 12 update, the insurer said its “forensic investigation and root cause determination have revealed no indication that this was a targeted attack or that CNA or policyholder data was specifically targeted by the threat actor.”

Citing anonymous sources, several media outlets reported that CNA paid out a ransom of \$40 million for the attack. *Canadian Underwriter* is unable to verify the authenticity of the media reports.

“It is conceivable that other insurers may follow AXA’s approach in removing insurance coverage for ransomware, or limiting coverage for these payments,” the Bennett Jones authors write. “At present, there are several indications that the market for coverage of ransomware payments is contracting.

“In the shorter term, it is reasonable to expect that insurers will consistently require a particular level of security standards as a precondition to insurability. It is also reasonable to expect that ultimately, the insurance industry will adopt security baseline requirements as a standard for cyber insurance.

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## RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

### Life Insurance Buyers Favour “Phygital” Approach

By Susan Yellin, *Insurance Portal*, May 28, 2021

COVID-19 has both fuelled consumers’ interest in life insurance and forced the industry to accelerate its use of technology in the sales process.

Research discussed at the recent **LIMRA LOMA** conference indicates that consumers do not want to return to the old way of buying insurance post-pandemic. Instead, they are looking for better technology with a human, physical touch, what’s come to be known as the “phygital” method of selling life insurance.

Read Story (Subscription Required): [https://insurance-portal.ca/life/life-insurance-buyers-favour-phygital-approach/?utm\\_source=sendinblue&utm\\_campaign=weekly\\_flash\\_202105-31&utm\\_medium=email](https://insurance-portal.ca/life/life-insurance-buyers-favour-phygital-approach/?utm_source=sendinblue&utm_campaign=weekly_flash_202105-31&utm_medium=email)

## Pandemic-Driven Digitization Changes In Life Insurance Are Here To Stay In Canada

By Susan Yellin, Insurance Portal, May 28, 2021

Prompted by COVID-19, more than one million Canadians shopped for life insurance last year, according to new LIMRA LOMA statistics. And while the bulk of shoppers know they need to get the protection, they made it clear they don't want to go back to the old way of buying insurance and they want their life insurance advisors to back them up on this. What Canadians do want, said John Carroll, corporate vice president, Member Relations and Sales with LIMRA LOMA, is better technology but with a human, physical touch, what's come to be known as the "phygital" method of selling life insurance. Carroll told the LIMRA LOMA Canada annual conference in mid-May that recent studies with Canadians indicate they want an underwriting process that is less about blood and fluids and more about using artificial intelligence (AI) and data and the ability for insurance companies to issue policies in just minutes. Citing new statistics from a study by McKinsey and Company and LIMRA, Carroll said 96 per cent of those in the survey said they were more aware of the need for life insurance last year because of the pandemic. And, since COVID-19 hit, 11 per cent of Canadians now have a more positive view of life insurance, prompting more than one million to shop for life insurance.

Read Story (Subscription Required): <https://insurance-portal.ca/article/pandemic-driven-changes-are-here-to-stay/>

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## Promote Life Insurance As More Than A Death Benefit: LIMRA Research Insight

By Susan Yellin, Insurance Portal, May 28, 2021

Financial advisors need to inspire trust in clients and promote life insurance as something more than a death benefit to encourage the growth of the product, particularly during the current pandemic. Interest in life insurance is at a historically high level because of COVID-19, but many still hold misconceptions about the cost and the ability to obtain the product, according to the U.S.-based 2021 Insurance Barometer Study, undertaken by LIMRA, LOMA and Life Happens. The latest study, held annually to help educate consumers, indicates that 36 per cent of U.S. consumers say they plan to buy life insurance within the next 12 months – the highest purchase intent in the survey's history. But the study also shows Americans overestimate the cost of insurance. Forty-four percent of millennials estimate a 20-year term life insurance for a healthy 30-year-old costs more than US\$1,000 a year when it's really closer to US\$165 per year. Only one in five women said they know much about life insurance, potentially explaining why ownership for women is 47 per cent compared to 58 per cent of men.

Read Story (Subscription Required): [https://insurance-portal.ca/life/promote-life-insurance-as-more-than-a-death-benefit2/?utm\\_source=sendinblue&utm\\_campaign=weekly\\_flash\\_202105-31&utm\\_medium=email](https://insurance-portal.ca/life/promote-life-insurance-as-more-than-a-death-benefit2/?utm_source=sendinblue&utm_campaign=weekly_flash_202105-31&utm_medium=email)

## Workplace 'Turnover Tsunami' Is Brewing As COVID-19 Subsides

By Jason Contant, Canadian Underwriter, May 27, 2021

<https://www.canadianunderwriter.ca/insurance/workplace-turnover-tsunami-is-brewing-as-COVID-19-subsides>  
[1004208430/?utm\\_medium=email&utm\\_source=newcom&utm\\_campaign=CanadianUnderwriterDaily&utm\\_content=20210530120159](https://www.canadianunderwriter.ca/insurance/workplace-turnover-tsunami-is-brewing-as-COVID-19-subsides)

Work conditions during the COVID-19 pandemic have created the perfect storm for a “turnover tsunami,” a Hub International speaker suggested during a webinar last week.

More than 53% of Canadians have received their first dose of vaccine to protect against COVID-19, meaning a return to the office later this year is now on the horizon. But many employees may be looking for work elsewhere as the pandemic subsides, Andrea Goodkin, executive vice president, human resources consulting at Hub International, warned during Hub’s Resilient Summit.

“We are anticipating that most businesses are going to be facing what we’ll fondly refer to as a ‘turnover tsunami,’” Goodkin said during the session, *Managing the Seismic Shifts in Today’s Workplace*. “Yes, there is pent-up turnover in the workplace.”

What are the root causes of this forecasted turnover wave?

Remote work has opened up opportunities that didn’t previously exist, Goodkin said. Jobs that used to be inaccessible are now accessible.

“A couple of other things are rising to the top that...we anticipate will motivate employees to look elsewhere,” she said. “Compensation and benefits [are] certainly at the top. And this desire to get back to some sort of work-life balance.”

Jeff Faber, Hub International’s chief strategy officer for employee benefits, added that work stress is also affecting employees’ health. “We’re seeing more pressure on employees than ever before,” he said. “Items like burnout are rising to the surface, total rewards [programs], and all that unspent PTO.”

PTO refers to paid time off or personal time off. This is where an employer pools sick days, personal days, or vacation days for employees to use as the need arises.

“Those are all topics that are really stressing our workforce today,” Faber said. “Never before has there been more of a focus on resiliency, mental health, and treating the human condition within an organization.”

Employers are upping their game when it comes to providing competitive employee benefits plans such as wellness and virtual (health and counselling) services, Hub speakers said during a separate webinar session.

“The investment by employers in wellness and satisfaction for their employees has literally happened overnight,” Joanne Rose, a senior benefits consultant at Hub, said during the session, *Work from Anywhere: Creating Inclusive Benefits in a Boundaryless Workplace*.

“There’s been a lot of discussion about wellness over the last decade or two,” Rose said. “But employers are really putting their money where their mouth is now.”

For example, there’s been a “big uptake” in employers providing new retirement plans for employees, Rose observed. “For employers that may have resisted providing these plans in the past, we can’t put them in fast enough right now.”

When it comes to employee engagement, it’s a bit of a roller coaster, Goodkin said. Interestingly, when the novel coronavirus was first declared a pandemic in March 2020, employee engagement levels increased slightly. “This was very unexpected, and largely due to the way that businesses, and especially leaders, were responding to the pandemic,” Goodwin said. “Being out in front, visible, vulnerable, and really supporting the workforce.”

Engagement subsequently decreased, and then rose again last fall. “It came up, leveled out again, and today we sit at engagement levels that are slightly above where we were at the start of COVID.”

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## UPCOMING WEBINARS AND EVENTS

### Web Seminar: Uniquely Kate (Katie Dudtschak, RBC): One Woman’s Story of Embracing Her True Self

**Date:** Monday June 7, 2021; **Time:** 3:00 – 4:30 pm EDT (90 minutes)

Join us for an intimate conversation with Katie Dudtschak, Executive Vice President, Regional Banking, RBC and Nikki Gersh bain, Chief Inclusion Officer, McCarthy Tétra ult.

As Executive Vice President at RBC, Katie leads the country’s largest advisor force with more than 20,000 employees. She is also a woman with gender transition experience, revealing her journey to embrace her true self to friends, family and thousands of RBC colleagues in 2019. Throughout her more than 30 year career, Katie has been long admired and respected for her leadership and business acumen. Katie and RBC are now leading the way when it comes to inclusion in corporate Canada.

Join our Chief Inclusion Officer Nikki Gersh bain, herself a proud member of the LGBTQ2S+ community, for an intimate conversation with a true Canadian trailblazer. Katie will share her powerful journey, offer her thoughts on the urgent importance of social and economic inclusion, and provide practical guidance for today’s leaders on how they too can embrace their vulnerability and lead with authenticity and courage.

[Register Here](#)

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## Web Seminar: A New Type Of Capitalism (Featuring Guy Cormier, CEO, Desjardins Group)

**Date:** Tuesday, June 8, 2021

**Time:** 12:00 – 1:00 pm EDT (60 minutes)

All eyes are on social responsibility as the business community responds to the pandemic's economic impacts. Canadian businesses — large and small — have stepped up to support each other and their communities during the pandemic. Leaders agree — those that prioritize community will ultimately be more sustainable, more resilient and better set up for long-term business growth. Join Canadian Club Toronto on June 8 for a discussion that will feature opening remarks from Guy Cormier, CEO of Desjardins Group, and a panel of business leaders including Jenn Harper, Founder of Indigenous-owned beauty brand Cheekbone Beauty and Kayla Isabelle, CEO of StartUp Canada — both who have a unique perspective on “doing good through business”, and supporting their communities and other entrepreneurs along the way.

[Register Here](#)

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## Web Seminar: Featuring Dean Connor, CEO, Sun Life

**Date:** Thursday June 10, 2021

**Time:** 12:00 -1:00 pm EDT (60 minutes)

Join Canadian Club Toronto on June 10, as Sun Life CEO, Dean Connor, sits down with Marcia Moffat, Managing Director, Country Head of Canada, BlackRock for a candid virtual fireside chat. Dean will reflect on leading after the pandemic, the Canadian insurance industry on a global stage, and the evolving roles of executives and directors.

[Register Here](#)

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## Web Seminar: McMillan LLP On Advertising In The Virtual World

**Date:** Thursday June 17, 2021

**Time:** 12:00 pm – 1:30 pm EDT (90 minutes)

Join members of McMillan LLP's Marketing and Advertising Group on **Thursday, June 17, 2021 at 12 pm ET** as we discuss current trends in marketing and advertising in an increasingly virtual world, and during the ongoing global pandemic. Topics include: Digital Enforcement in a Virtual World; Under the Influencer; Advertising Issues in Québec; Comparative Performance Claims; and Ad Standards Disputes - How to Win.

[Register Here](#)

## Web Seminar: Future of Insurance Canada 2021 By Reuters Events

**Date:** August 24-25, 2021

**Time:** (TBD)

Insurers have been masters of resilience for years but now is the time to use these skills to go from simply surviving to thriving, by reinventing insurance as we know it.

This is the time to seize opportunities.

Now, more than ever, we must urgently transform products and services, tackle emerging risks, and strategize for success in a dramatically changed, digital landscape.

Which is why Reuters Events is bringing The Future of Insurance Canada 2021 (August 24-25) combined with the inaugural Connected Claims Canada (August 26). This is your chance to join insurance industry titans as we explore future-setting trends and practical case studies that will reinvent insurance.

[Pre-order information pack here](#)

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## Web Seminar: Connected Claims Canada 2021 By Reuters Events

**Date:** August 26, 2021

**Time:** (TBD)

Reuters Events is excited to announce that the largest claims innovation and technology event in the world is finally coming to Canada.

Connected Claims Canada will take place in August 26th and will be hosted alongside the most influential event for the Canadian insurance industry, the Future of Insurance Canada (August 24-25).

When digital is no longer a competitive advantage but a requirement to do business, transforming claims is the most successful strategy to reduce costs and create an omni-channel, Amazon-like customer experience.

Join Connected Claims Canada to discover the strategies to deliver an unforgettable customer experience, no matter the channel or the complexity of the claim

This is the time to seize opportunities.

[Pre-order information pack here](#)