

CAFII ALERTS WEEKLY DIGEST: November 12 to November 19, 2021

November 19, 2021

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GOVERNMENT LEGISLATION AND STRATEGY NEWS

Liberals' New Bank Tax Could Be Implemented By Start Of 2022

By James Bradshaw, The Globe and Mail, November 15, 2021

Canada's major banks are expecting larger tax bills in 2022 as a new surcharge on financial institutions' profits over \$1-billion could be pushed through by Ottawa as soon as the start of 2022. In late August, during the federal election campaign, the Liberal Party promised to raise corporate taxes on large banks and insurers by 3 per cent and collect a special fee from them called the Canada Recovery Dividend. The permanent tax increase and the temporary recovery dividend are intended to raise a combined \$2.5 billion each year for the next four years, with proceeds earmarked to help pay for a housing plan with the goal of making it easier for some people to own a home. When the proposal was announced, senior bankers were privately outraged at being singled out as an industry. Major technology and telecommunications companies that provided essential services and performed well in the pandemic were spared. Among bank chief executives, Canadian Imperial Bank of Commerce CEO Victor Dodig was the only one who spoke out publicly against "intervention in any particular industry sector, because that doesn't attract foreign capital." More recently, that anger has given way to a sense of resignation as top executives at banks broadly expect the tax will be imposed in the coming months, according to five senior banking industry sources – and perhaps as soon as January. The plan's finer details have not yet been discussed publicly as the federal government is still setting legislative priorities to be outlined when the House of Commons convenes to sit for four weeks starting on November 22. The Liberals' campaign platform included some tax changes that were promised to take effect as of January 1, 2022. To accomplish that, the government will need to introduce at least one Ways and Means motion at some point during those four sitting weeks. That motion would give the government initial approval for the tax change and allow it to take effect immediately. Spokespeople for Canada's six largest banks declined to comment.

Read Story (Subscription Required): <https://www.theglobeandmail.com/business/article-liberals-new-bank-tax-could-be-implemented-by-start-of-2022/>

DIVERSITY/INCLUSION/FIGHTING SYSTEMIC RACISM NEWS

America's Republican Party Is Overhauling Its Long-Standing Identity

American Corporations – Which Have Embraced Policies Seeking Diversity, Equity And Inclusion – Increasingly Identified With Progressive Social And Cultural Ideas At Odds With New GOP

By David Shribman, Special To The Globe and Mail, November 14, 2021

<https://www.theglobeandmail.com/world/us-politics/article-the-gop-has-abandoned-its-long-standing-identity/>

The party that eliminated slavery is fighting the modern teaching of slavery's legacy. The party that helped provide the margin of victory for the 1965 Voting Rights Act is widely accused of restricting voting. The party whose first elected president of the 20th century read so broadly in his first two years in the White House that he acknowledged his book list looked "in a superficial glance to be an Irish stew" is seeking to restrict what sits on school library shelves.

But perhaps the most astonishing change in the character of the Republicans is the one that has attracted the least attention, for leading elements of the political entity colloquially known as the party of Big Business quietly but decisively are turning against the captains of contemporary industry.

The Republicans – who delivered their presidential nominations to the businessmen Herbert Hoover (1928 and 1932), Wendell Willkie (1940) and Mitt Romney (2012), and who elected the only two presidents with business degrees, George W. Bush and Donald Trump – are seeking a "divorce" from big business.

This month, former presidential candidate Marco Rubio, the Florida senator, criticized corporate leaders – whom he described as "the instrument of anti-American ideologies" – and suggested they be held legally liable "when they abuse their corporate privilege by pushing wasteful, anti-American nonsense." A second 2016 presidential candidate, Senator Ted Cruz of Texas, has vowed he will "no longer accept money from any corporate" political action committee. And a potential 2024 GOP presidential candidate, Senator Josh Hawley of Missouri, has become the leading Capitol Hill critic of high-tech barons.

With this emerging change in the party's character, the Republicans now can be regarded as a group that is in full transition from its 20th-century identity.

That identity has been firmly established for decades. Ronald Reagan (president, 1981-89) was in full embrace of big business, which he rewarded with rich tax preferences. The cabinet of Dwight Eisenhower (1953-61) was characterized as “eight millionaires and a plumber” – the latter being Marty Durkin, the labour secretary, the former head of the Plumbers’ Union – and his selection for defence secretary, General Motors chairman Charles E. Wilson, famously told his Senate confirmation hearing that “for years, I thought what was good for our country was good for General Motors, and vice-versa.” And both George H.W. Bush and his son had strong business backgrounds, instincts, and impulses.

Mr. Hawley’s proposed legislation, bearing the title of the Trust-Busting for the Twenty-First Century Act, provides ironic perspective on this new development. It was Republicans Theodore Roosevelt (1901-09) and William Howard Taft (1909-13) who shook the GOP of William McKinley – who raised tariffs to protect American commerce and advocated “sound money” – from the party’s earlier pro-business moorings. The two embarked on a decade-long campaign to “bust” the trusts, the early 20th-century term for the huge corporations, such as John D. Rockefeller’s Standard Oil and J.P. Morgan’s Northern Securities, that grew out of the American surge toward industrialization.

That progressive impulse was co-opted by Woodrow Wilson (1913-21) and his Democrats, and, a century ago, in the 1920s, the Republicans were led by three business-oriented presidents, Warren G. Harding, Calvin Coolidge, and Mr. Hoover, an engineer who made a fortune in gold mining and finance and for eight years served as secretary of commerce.

In that context, the decision by Representative Ken Buck of Colorado, the lead Republican on the House anti-trust subcommittee, to refuse to accept campaign donations from Big Tech firms and to urge GOP lawmakers to forswear contributions from Facebook, Google, Amazon, Apple, and Twitter, marks a significant departure from form.

“Whether their behaviour is directed at potential competitors or at politicians and citizens they don’t agree with, these companies are able to act with complete impunity because of their status as monopolies,” Mr. Buck said. “Their respective monopolies have given them the power to police the marketplace of ideas and dictate what information and services consumers can see and use.”

Initiatives such as these are consistent with the party’s effort to lure blue-collar voters from the Democrats, who for decades beginning with the New Deal of the 1930s, characterized their rivals as the captive of business interests.

“This is a significant change,” said Matthew Slaughter, a member of the Council of Economic Advisers in the George W. Bush administration and now the dean of the Tuck School of Business at Dartmouth College in New Hampshire. “But the dynamic forces of the global economy have not directly benefited workers. Many elected officials are responding to that.”

Republican officials, moreover, increasingly identify American corporations – which have embraced policies seeking diversity, equity and inclusion – with progressive social and cultural ideas at odds with the new cultural profile of the GOP.

"The ultimate way to stop the current Marxist cultural revolution among our corporate elite," said Mr. Rubio, "is to replace them with a new generation of business leaders who consider themselves Americans, not citizens of the world."

This anti-corporate movement also grows out of general unease about established institutions that businessman-turned-populist Mr. Trump reflected, and then sowed, in American culture.

"More and more billionaires are left-leaning, and at the same time many companies are taking on 'woke' agendas like diversity, equity and inclusion," said Karl Moore of the Desautels Faculty of Management at McGill University in Montreal. "Corporations are increasingly 'politically correct' and that doesn't sit well with Republicans."

CAFII MEMBER AND/OR PARENT COMPANY-SPECIFIC NEWS

[Banks Blame Customers Duped By Fake Cheques In Online Job Scams](#)

Law Professor Says Financial Institutions Must Do More To Protect Customers

By Erica Johnson, Investigative Reporter, CBC News Go Public, November 15, 2021

<https://www.cbc.ca/news/canada/toronto/banks-online-scam-fake-cheque-fraud-td-1.6244111>

Ivy Hotchkiss remembers the moment last December when she realized she was the victim of an elaborate online job scam.

"I sat on the floor in shock and disbelief," said Hotchkiss. "Just clutching my computer, thinking, 'What am I going to do?'"

The 22-year-old Toronto student had spent weeks looking online for part-time work, to help cover expenses in her final year at college.

"I had applied to every Tim Horton's, every McDonald's," Hotchkiss told Go Public.

She thought she had finally secured a job working from home as a data entry clerk for Aritzia — a trendy women's clothing chain, based in Vancouver.

"They offered me \$30 an hour, which I thought was amazing," she said. "I immediately said yes."

Her new employer sent a cheque for \$3,485, instructing her to e-transfer those funds to an office supply company to purchase needed equipment.

She deposited the cheque, watched her balance increase, waited 48 hours to make sure the money remained in her account and then sent the e-transfer.

Two days later, the cheque bounced. She had lost the money in an elaborate scam involving a fake Aritzia website, fake employment contract, fake managers, a fake office furniture company and — most devastating — a fake cheque.

"That was going to be my food and rent for the next month," said Hotchkiss. "It was the most panicked feeling I've ever felt."

TD Bank told Hotchkiss that she was to blame, because she'd deposited a counterfeit cheque.

After Go Public made inquiries, TD offered to reimburse her as a one-time "goodwill gesture."

Hotchkiss is one of a growing number of people hoodwinked by a pandemic-fuelled explosion in job scams, according to the Canadian Anti-Fraud Centre (CAFC).

In the first nine months of this year, the CAFC received reports from almost 1,400 victims who lost just over \$8 million — almost double the losses reported in 2020.

A professor of consumer protection law at Ryerson University in Toronto says financial institutions need to do more to protect customers from falling prey to fake cheques, particularly in this turbulent job market.

"For banks to protect customers from fraud takes resources, time, and money," said Daniel Tsai. "It seems they'd rather be spending that to sell GICs, mortgages, and basically increasing their bottom lines."

The scammers had told Hotchkiss to order equipment from Tech Insight Services — the same phoney company involved in a similar scam reported by Go Public last year.

She says she fell for the elaborate ruse because TD accepted the cheque and her balance remained high for two days, before she sent the e-transfer.

"I'm frustrated that the bank allowed the money to appear as if it was there," said Hotchkiss. "It's totally misleading."

Hotchkiss filed a police report and a complaint with TD, but the bank said she was responsible and the money had already been accepted by fraudsters.

Then TD suggested that it put a security measure on her account, preventing access to funds from future cheques until they have been verified.

Hotchkiss wonders why she hadn't been offered this protection before.

"It should be standard for all the Canadian banks to delay deposits until they can be proven they're legitimate cheques," she said. "It would prevent this scam from happening to anyone else."

Go Public asked TD why it doesn't give customers that option.

TD didn't address that question, but in an email, a spokesperson included a link to the bank's hold funds policy, which explains that, when a cheque is deposited, the bank is essentially offering credit until the cheque clears.

If the cheque eventually bounces, the customer owes the money to the bank — similar to policies at all of Canada's big banks.

"Bank account agreements are so pro-bank that they absolve the banks of any liability," said Tsai.

"They usually have clauses in there to ensure that they are not responsible for the customer losing funds due to fraud."

He says it wouldn't be difficult for financial institutions to let customers know that cheques can take days or even weeks to clear, by sending out texts and emails.

"They do it to sell us mortgages, loans, and investments," said Tsai. "They can surely do this to protect their customers who have worked hard for their money."

Bank Said Money Was In Account

Henrietta Fleischer got similarly duped because an employee at her bank said the money was in her account.

The Toronto mother of four had just returned to Canada from Ghana last year and was looking for a second job to support her family. She believed she'd been hired as a data entry clerk by the transportation company Ryder.

But before e-transferring \$3,475 for non-existent office furniture, Fleischer called Simplii Financial (an online subsidiary of CIBC) to make sure the money was actually in her account.

She was told it was.

"I wouldn't have gone ahead with the transfer if I knew the money wasn't in the account," she said.

Even after listening to the phone recording, Simplii insisted Fleischer was at fault for depositing a fraudulent cheque.

"After every call with the bank, I'd just be shedding tears," she said. "I'm like, 'Oh my god, don't let these people tell me I've lost it [the money].'"

After she wrote several letters and filed a complaint with the bank's ombudsman, Simplii gave the money back — with no explanation or apology.

In a statement to Go Public, a spokesperson said: "Protecting our clients from fraud is important to us and we advise clients to be cautious when accessing funds until cheques are cleared."

'Banks Should Enhance Efforts'

Two months ago, the Better Business Bureau released a report on job scams, saying banks should do more to warn customers about fake cheque scams.

The study found that job scams have been growing since 2017 — targeting people across North America between ages 25 and 34.

"The estimated losses [over the past four years] are \$2 billion," said Simone Lis, president and CEO of the Better Business Bureau of Mainland B.C. "This is crazy large."

Of those caught in job scams, says the report, 36 per cent are misled by counterfeit cheques.

"In the bank's desire to provide a service and get money to consumers as quickly as they want, it's created this opportunity for scammers," said Lis.

Financial institutions must "play a greater role in educating and saying, 'No, that money is not there,'" she said.

Hotchkiss graduated last spring and, this time, used an employment agency to find work — full-time at an automotive assembly plant in Guelph, Ontario.

"It's turning out to be a wonderful job," she said. Still, she says, she'll never forget the heartbreak of losing all her savings to scammers.

"I really hope that all of the banks change their systems," said Hotchkiss.

"Cheques must be looked at and confirmed that they are legitimate before the money is deposited and accessible in customers' accounts."

COVID-19 PANDEMIC RESPONSE, RESILIENCE AND RECOVERY NEWS

How Does This End? Is It Time To Start Moving Back To Normalcy?

By David Leonhardt, The New York Times, November 12, 2021

<https://www.nytimes.com/2021/11/12/briefing/when-will-COVID-19-end.html>

Among the COVID-19 experts I regularly talk with, Dr. Robert Wachter is one of the more cautious. He worries about "long COVID-19," and he believes that many people should receive booster shots. He says that he may wear a mask in supermarkets and on airplanes for the rest of his life.

Yet Wachter — the chair of the medicine department at the University of California, San Francisco — also worries about the downsides of organizing our lives around COVID-19. In recent weeks, he has begun to think about when most of life's rhythms should start returning to normal. Increasingly, he believes the answer is: Now.

This belief stems from the fact that the virus is unlikely to go away, ever. Like most viruses, it will probably keep circulating, with cases rising sometimes and falling other times. But we have the tools — vaccines, along with an emerging group of treatments — to turn it into a manageable virus, similar to the seasonal flu.

Given this reality, Wachter, who's 64, has decided to resume more of his old activities and accept the additional risk that comes with them, much as we accept the risk of crashes when riding in vehicles.

He has begun eating in indoor restaurants again and playing poker, unmasked, with vaccinated friends. He has taken airplanes to visit relatives. He hosted a medical conference in downtown San Francisco with a few hundred masked and vaccinated attendees.

"I'm still going to be thoughtful and careful," Wachter told The San Francisco Chronicle. But "if I'm not going to do it now, I'm probably saying that I'm not going to do it for the next couple of years, and I might be saying I'm not doing it forever."

The hospitalization statistics in highly vaccinated communities help explain Wachter's attitude. In Seattle (which publishes detailed data), the daily COVID-19 hospitalization rate for vaccinated people has been slightly above one in one million. By comparison, the flu hospitalization rate in a typical year in the U.S. is more than twice as high. For most vaccinated people in a place like Seattle or San Francisco, COVID-19 already resembles just another virus.

The risks are also low for unvaccinated children because COVID-19 tends to be mild for them. (Plus, any child 5 or older can now be vaccinated.) For young children, COVID-19 looks like a normal flu, if not a mild one:

As for long COVID-19, it is real but rare. It's also not unique. The flu and other viruses also cause mysterious, lasting problems for a small share of people, studies show.

The bottom line is that COVID-19 now presents the sort of risk to most vaccinated people that we unthinkingly accept in other parts of life. And there is not going to be a day when we wake up to headlines proclaiming that COVID-19 is defeated. In many ways, the future of the virus has arrived.

All of which raises the question of which precautions should end — now or soon — and which should become permanent.

Should offices remain mostly empty? Should schools require children and teachers to wear masks? Should classrooms go remote again when they identify a new COVID-19 case? (In Boston, a K-8 school closed for 10 days starting Wednesday because of an outbreak.) For how long should individuals organize their own lives around a fear of COVID-19?

Most of these questions are tricky, and a few factors can guide the decision-making, epidemiologists say.

1. Local Spread

The lower the rate of COVID-19 spread in a community, the less risk to everyone. The C.D.C. defines a low rate of transmission as, among other things, fewer than 10 new daily cases per 100,000 people. Most of the country is well above that threshold, but parts of the San Francisco, Atlanta, Dallas, Houston, Los Angeles, Miami, New York and Washington areas are below it. (You can look up your county here.)

Nevada has taken an approach that experts like Julia Raifman of Boston University have praised: The state will remove mask mandates after cases have fallen below a certain level. Joseph Allen of Harvard, criticizing the different approach in many other places, has said, “We’re sleepwalking into policy because we’re not setting goals.”

One complication: Nationally, new cases have risen modestly in recent weeks, though they are still far below the levels of late summer. If new cases accelerate as the weather gets colder and more activity moves indoors, it may call for caution.

2. Illness, Not Cases

Still, with vaccines widely available and treatments increasingly so, caseloads are not as important a metric as they once were. They “are becoming less and less useful,” as The Atlantic’s Sarah Zhang has written. More telling measures are hospitalizations and deaths.

The treatments for people who contract COVID-19 are especially important here. Pfizer’s pill regimen, which seems especially effective, reduces the risk of hospitalization by more than 80 percent. These treatments are another step toward turning COVID-19 into a normal virus rather than one that dominates life.

3. Vulnerability

Different people face different levels of COVID-19 risk. For most vaccinated people and children, the risks are extremely low. But for some immunocompromised people — like those who have received organ transplants — the risks are higher. The same is true among people in their 80s and 90s.

Greater precautions make sense for vulnerable people. They will also particularly benefit if rapid COVID-19 testing ever becomes widely available in the U.S., allowing them to socialize more confidently.

There is a flip side to this point: The aggregate statistics on COVID-19 deaths and hospitalizations exaggerate the risk to most Americans, because a disproportionate share of severe illness occurs among people with specific medical vulnerabilities.

4. Cost Vs. Benefit

Wachter told me that he might always wear a mask while grocery shopping or flying on a plane because the costs of having a covered face and a muzzled voice in those settings are virtually zero. He isn't usually trying to have a conversation with somebody. And a mask can help protect him from all sorts of respiratory viruses.

Unfortunately, the costs of most COVID-19 interventions are higher. Masks inhibit communication, especially for young children and the hard of hearing. (Wachter also says he expects conferences eventually to be maskless.) Remote school has been a failure. Remote office work hampers collaboration. Social isolation causes mental-health problems.

When The Washington Post recently asked Jennifer Nuzzo, an epidemiologist at Johns Hopkins University, when the pandemic would end, she replied: "It doesn't end. We just stop caring. Or we care a lot less." She added, "I think for most people, it just fades into the background of their lives."

I realize that answer may sound jarring, but the alternative — a society permanently dominated by COVID-19 — is jarring, too. Eventually, the costs of organizing our lives around the virus will exceed the benefits. In some cases, we may have already reached that point.

Canada Has Three-Stage Approach To Loosening COVID-19 Testing Rules, Trudeau Tells U.S. Lawmakers

By Robert Fife and Adrian Morrow, The Globe and Mail, November 17, 2021

<https://www.theglobeandmail.com/politics/article-canada-has-three-stage-approach-to-loosening-covid-19-testing-trudeau/>

Prime Minister Justin Trudeau promised U.S. lawmakers on Wednesday, November 17 that Canada is planning a three-phased approach to loosening COVID-19 testing requirements at the Canadian border and stressed that U.S. prosperity will flow from continental trade and trusted neighbours in an increasingly competitive world.

Brian Higgins, a New York Democrat and co-chair of the House northern border caucus, said Mr. Trudeau told a group of Congressional legislators that Ottawa will first loosen the rules for Canadian citizens, then for Americans, and finally for people from all other countries.

Initially, the Canadian government will remove the current pre-departure PCR testing requirement for fully vaccinated Canadians returning home from trips lasting less than 72 hours, according to two government officials. Nor will they be required to take rapid antigen tests to return from these short trips abroad. The Globe and Mail is not identifying the officials, who were not authorized to discuss the matter.

"We are looking at making steps to loosen up requirements while at the same time keeping Canadians safe. We will have an announcement to make in the coming days," Mr. Trudeau told reporters after his visit to Capitol Hill.

The Canadian government is expected to announce on Friday, November 19 that the first stage will come into effect on November 30.

U.S. senators bordering Canada, including Democratic Majority Leader Charles Schumer, had been pressing Ottawa to rescind the costly polymerase chain reaction (PCR) COVID-19 test to help local U.S. communities along the border. Canadian business leaders were also calling for an end to the expensive PCR tests.

"First phase: Canadians. U.S. next. And then all others," Mr. Higgins said at the U.S. Capitol shortly after the meeting ended. "He was firm about the three-phased approach, but not specific as to the time that would commence."

The meeting between Mr. Trudeau, Deputy Prime Minister Chrystia Freeland, House Speaker Nancy Pelosi, House Republican Leader Kevin McCarthy and several other U.S. lawmakers lasted a little more than an hour in a room across from the House chamber before Mr. Trudeau headed to a similar meeting across the Capitol with leaders in the U.S. Senate.

Mr. Higgins complained, however, that Mr. Trudeau is moving far too slowly in re-opening the border.

"Both borders should have been open six months ago, they should have been open at the same time and they should have allowed fully vaccinated people to traverse back and forth without testing," he said. "Being fully vaccinated needs to count for something. ... To impose the testing requirement is unhelpful."

COVID-19 Boosters Will Change The Definition Of Fully Vaccinated, Says U.K. PM

By Reuters Staff, November 15, 2021

<https://globalnews.ca/news/8375011/COVID-19-booster-fully-vaccinated-definition-uk/>

British Prime Minister Boris Johnson said on Monday, November 15 that the definition of fully vaccinated would have to be adjusted to account for third "booster" COVID-19 shots.

However, he did not give a time-frame for the move.

"It's very clear that getting three jabs, getting your booster, will become an important fact and it will make life easier for you in all sorts of ways," Johnson said at a news conference.

"We will have to adjust our concept of what constitutes a full vaccination to take account of that, and I think that is increasingly obvious."

The current definition of fully vaccinated means a person has received a full course of a vaccine authorized for use against COVID-19, which typically requires two doses of that vaccine.

But questions about how long the heightened immune response will last in the face of the highly contagious Delta variant have prompted some countries to begin moving on rolling out third booster doses, with the U.K. now extending that eligibility to people over the age of 40.

The state of California in the U.S. has also opened up booster eligibility, while officials in Canada remain cautious about recommending boosters unless someone is immuno-compromised or highly vulnerable.

Some provinces began rolling out guidelines for giving boosters earlier this fall, and suggested boosters could be available for the general population within months.

Doing so, though, was considered an off-label use of the vaccines until Health Canada last week formally authorized both Pfizer and Moderna booster doses.

The National Advisory Committee on Immunization has not yet issued guidance on the ideal time for the general population to get boosters, with experts saying the caution is about attempting to find the immunological sweet spot as to when a third dose will be most effective.

U.S. Should Require COVID-19 Vaccine Or Negative Test For Domestic Air Travelers, Lawmakers Say

By David Shepardson, Reuters, November 12, 2021

<https://www.theglobeandmail.com/world/article-us-should-require-COVID-19-vaccine-or-negative-test-for-domestic-air/>

Three dozen Democratic lawmakers urged U.S. President Joe Biden on Friday, November 12 to require domestic airline passengers to be vaccinated against COVID-19 or show a negative test result.

“This is a necessary and long overdue step toward ensuring all Americans feel safe and confident while travelling and reduce the chances of yet another devastating winter surge,” said the letter from members of Congress led by Representatives Don Beyer and Ritchie Torres and Senator Dianne Feinstein.

On Monday, November 8, the United States imposed new requirements for nearly all foreign nationals flying to the United States to show proof of vaccination as well as proof of a negative COVID-19 test. The Biden administration also lifted travel restrictions that barred most foreign nationals from the United States who had recently been in China, Brazil, South Africa, Iran and much of Europe. Asked why the administration was not imposing any requirements on domestic air travel, White House spokeswoman Karine Jean-Pierre told reporters that “everything is on the table. We just don’t have any announcement to preview right now on this.”

The letter, signed by senior Democrats including Representatives Jerrold Nadler, Adam Schiff, David Cicilline, Barbara Lee, and Eleanor Holmes Norton, praised the administration's adoption of international air vaccine requirements.

"Applying similar strategies to domestic air travel would ensure Americans can travel safely to see their loved ones during the holidays while also limiting household introduction and spread of COVID-19 from visiting family and friends," the letter said.

Last week, the Biden administration said it would not enforce a deadline for federal contractors, including major U.S. airlines, to ensure their employees are vaccinated against COVID-19 until January 4.

Both American Airlines and Southwest Airlines said they would push back employee deadlines until then.

Austria Targets Unvaccinated With New COVID-19 Lockdown. Here's Why

By Aaron D'Andrea, *Global News*, November 15, 2021

[Austria targets unvaccinated with new COVID-19 lockdown. Here's why \(msn.com\)](#)

As Europe once again becomes the epicentre of the COVID-19 pandemic, one country is taking a bold step to quash infections: Austria.

The western European nation has imposed a lockdown — a measure many Canadians are familiar with — but with a twist: this lockdown is only for the unvaccinated.

As of midnight Monday, November 15, roughly two million Austrians eligible for vaccination, but who are not yet inoculated, are prohibited from leaving their homes except for basic activities such as working, grocery shopping, going to school — or getting vaccinated.

Protests have taken place throughout the country over the move, but how did Austria get here?

Plagued by a rise of new infections throughout the continent for weeks, Austria, in particular, has seen increased pressures on hospitals.

Only 65 per cent of the country's population is fully vaccinated against COVID-19 — one of the lowest vaccination rates in western Europe.

Austria on Monday, November 15 saw 894.3 new cases per 100,000 residents over the past week, outpacing neighbouring Germany, which saw 303 new cases per 100,000 residents over seven days, The Associated Press reports.

Those statistics have led Austria's conservative government to impose the unvaccinated lockdown, which will run until November 24. The rule does not apply to children under 12, who are not yet eligible for vaccination.

Kerry Bowman, professor of bioethics and global health at the University of Toronto, believes Austria's lockdown has likely divided the country of 8.9 million people.

"I almost fell off my chair when I read it. There's so much anger towards unvaccinated people that lots of people's reactions are going to be, 'What a brilliant idea, we should do that everywhere.' It's not my reaction," he told Global News.

"Austria is another country and it's up to them to run it as they see fit, but I would very much hope from an ethical and human rights point of view that this kind of stuff does not spread to other places."

Bowman added even though the blanket policy appears to be designed to encourage vaccination, it may have unintended consequences.

"It could backfire," he said. "You run the risk of civil unrest when you take extreme measures of that nature."

There is widespread skepticism in Austria, including among conservatives and the police, about how the lockdown can be enforced.

Essentially, officials say police patrols and checks will be stepped up and unvaccinated people can be fined up to 1,450 euros (C\$2,073.54) if they violate the lockdown.

Critics have said it will be hard to verify in some circumstances. For example, whether someone is on their way to work, which is allowed, or going to shop for non-essential items, which is not.

The purpose of it all is to increase vaccination, according to Chancellor Alexander Schallenberg.

"In the long term, the way out of this vicious circle we are in — and it is a vicious circle, we are stumbling from wave to lockdown and that can't carry on ad infinitum — is only vaccination," Schallenberg told Oe1 radio on Monday, November 15.

Schallenberg called the decision a "dramatic step" that will affect approximately two million people in the country.

"What we are trying is precisely to reduce contact between the unvaccinated and vaccinated to a minimum, and also contact between the unvaccinated," he said.

Françoise Baylis, a bioethicist at Dalhousie University, told Global News that people who can't get vaccinated for legitimate medical reasons could now find themselves lumped into this group.

“The reason this is a problem is aside from the issues of justice, the government appears to have said that part of the motivation for this rather draconian approach is to encourage those who are unvaccinated to become vaccinated, and that's just not going to help with this particular group,” she said.

Baylis added expanded police powers might also lead to further targeting of marginalized members of Austria’s population — a worry that advocates and citizens had around the world when stringent lockdowns were implemented in earlier waves of the pandemic, including in Canada.

“When you give that kind of power to law enforcement, you have to be very careful and have thought through what the potential longer-term implications for minority groups are, who may be more carefully scrutinized than some other members of society,” she said.

Germany and the Netherlands are just some of the other European nations seeing a resurgence of COVID-19 infections.

Over the weekend, the Netherlands implemented a partial lockdown that is to run for at least three weeks, forcing bars and restaurants to close at 8 p.m.

Berlin on Monday, November 15 joined several other German jurisdictions to restrict access to restaurants, cinemas, museums, and concerts to people who have been vaccinated or recently recovered. The unvaccinated, even those who have tested negative, have been shut out. Under-18s are exempt.

Canada has seen 88 per cent of people 12 and older get one shot of a COVID-19 vaccine, and 84 per cent complete vaccination.

However, roughly five million eligible Canadians are not yet vaccinated, a number which has to improve, said Dr. Barry Pakes, professor at the Dalla Lana School of Public Health at the University of Toronto.

He called on Canadians to help bring those numbers up.

“We have five weeks until the Christmas holidays when people gather, and people will do that beforehand, and that is a high-risk period that can accelerate cases,” he said.

“If we make some inroads in vaccination beforehand, then we're not even going to have to contemplate the kinds of things that they're talking about in Austria.”

Pakes compared Austria's unvaccinated lockdown to mandatory vaccination policies across Canada, but on a bigger scale.

It's unlikely Canada would find itself in a similar situation, he added, but Canadians should look at this as an example of “what happens when we don't do the right thing.”

With only 41 per cent of the world's eligible population fully vaccinated according to Johns Hopkins University, it's clear for Bowman and Baylis that vaccine-reliant strategies can't work on their own right now.

"Many countries that are leaning on vaccines to pull out of this, it's not enough," Bowman said.

Baylis said countries need to think about "all of the tools in the tool kit," such as mandatory masking and vaccine passports, and further adopt a global mindset.

"We really need to continue to understand two things: it's going to be everything together, so all of the public health measures we had earlier on, and ... vaccination," she said.

"If the long-term goal is to get out of the pandemic, we really have to understand that this is a global pandemic. It's a global problem, and in that context, we need global solutions."

Travel Turmoil Leaves Australians Reluctant To Go Overseas As Others Struggle To Get Home

By Alicia Bridges, CBC News, November 12, 2021

[Travel turmoil leaves Australians reluctant to go overseas as others struggle to get home \(msn.com\)](https://www.msn.com)

A turbulent era of travel created by COVID-19 restrictions has made some Australians reluctant to leave their country, even as others were stranded overseas and struggle to return home.

Repeated delays, non-refundable tickets for flights that don't exist, and one-way costs reaching \$10,000 to \$30,000 are among the hurdles Australians have faced trying to get home during the pandemic. Tens of thousands have been stranded overseas.

Meanwhile, Australians — who have been renowned as frequent travellers — have been subject to rules that prohibit travel out of the country — citizens included — without an exemption.

"If you're not living here, you don't really understand just how pervasive and absolute it is," said Canberra resident Nina Bowbridge, who lived in New York City before returning to Australia in December 2019.

"This sounds really awful, but I'm not sure I would have made the decision so easily to come back if I had thought that I wasn't going to be able to go again," said Bowbridge, who worked outside Australia for the United Nations for about seven years.

Measures also stifled the flow of incoming travel by putting caps on the number of Australians and permanent residents allowed in. In Australia's most populous state of New South Wales, the number of incoming passengers was capped at 750 per week from July until October.

Hotel quarantine at a cost of about \$2,500 to \$3,000 per person has long been a requirement for those returning. International tourists are still banned altogether.

On November 1, international travel re-opened in the state of New South Wales, which started relaxing lockdown precautions last month after the vaccination rate reached 80 per cent (in people aged 16 and over). Vaccinated Australians can now leave the country without an exemption from the government.

The changes have also made it easier for many overseas Australians to return, and immediate family members of Australians are now allowed to visit.

Unsure About Leaving

But stories about individuals stuck overseas, living in hotels after flight delays, or unable to return to see sick relatives or attend funerals have made some Australians uncertain about leaving the country again.

The Sydney airport recorded fewer than 10,000 international passengers in the first week after re-opening on November 1. There were 1.3 million for the whole month of November in 2019.

"I had kind of assumed that that door would be open for me," said Bowbridge, who had built a career around international work.

"It's not that it's not open ... I don't trust that the door won't be shut at any given moment."

Some airline industry estimates put the number of Australians stuck overseas in mid-2020 at around 100,000. Official numbers have been lower, ranging from between about 30,000 to 50,000.

About 43,000 Australians now overseas are registered with the country's Department of Foreign Affairs and Trade as wanting to return home, a spokesperson said, noting the number changes frequently according to people's circumstances.

'Anxious And Stressed'

Vancouver Island couple Lucy Dunne and Kelsi Johnstone were living in Airbnb accommodation for more than a year after their first flight to Australia was cancelled in April 2020.

On the day of this interview, they were four days away from a flight to Sydney, which they booked when they learned international travel to and from that city was resuming.

"It's terrifying, to be honest," said Dunne, who is originally from Australia.

"Anxious and stressed are two of the biggest words that we keep sort of talking about because the reality is we sold our car here. We don't have anywhere to live.

"If it doesn't happen, it's also devastating."

Dunne and Johnstone had planned to move to Australia to be closer to Dunne's family, but continuing delays put them in a holding pattern while they waited for an attainable travel option.

Dunne said it has been awful knowing that restrictions or related flight issues could stop her from returning to Australia in an emergency.

"And I feel such sadness for ... the other people," she said.

"There's almost like this joint feeling when you're an Aussie on the outside of Australia, like you just feel it differently when you hear about these stories of ... [people] couldn't get back for their partner's funeral or these dramatic things that are happening."

In the end, the couple successfully flew to Sydney this week, before travelling on to Melbourne.

'A Very Strange Goodbye'

Johnstone, who is Canadian, said Australia's approach to date makes her think the country could shut down international travel again if the pandemic situation changes. But she and Dunne said they are both prepared for that possibility, and that they will continue to travel as soon as it feels safe.

Johnstone flew from B.C. to Alberta to say goodbye to her grandmother in case she cannot return in an emergency.

"It was a very strange goodbye because obviously she's like, in the flesh, happy, healthy, everything's great."

Gabby Walters, an associate professor in tourism at the University of Queensland, has been studying Australian attitudes to international travel.

Of the 560 Australians she surveyed for a study released on Tuesday, November 9, she said only 51 per cent of respondents were willing to travel overseas.

"The key reason for that reluctance to go is purely because of the apprehension around, 'Will I get locked out of the country, will I not be able to come home,'" said Walters.

"And we've been exposed to that time and time again. There's a lot of sad stories out there in the media around people who are still stranded overseas."

'Unspoken Contract'

Australian Penny Wilson had been living in Canada for about three years when she returned to her hometown of Perth in July 2021.

Wilson said she also found it unsettling to know she might not have been able to return to her family in an emergency.

"There's this kind of unspoken contract that you will get home as quickly as possible if something happens," said Wilson.

"You justify it to yourself. 'I can get home in 24 hours if I need to.' And then suddenly that's no longer true."

Wilson, who is a doctor, did COVID-19-related work on Vancouver Island in the year leading up to her return to Australia.

She said seeing the impact of COVID-19 during outbreaks makes her grateful to live in Western Australia (WA), which blocks incoming travel from other states where there are cases of the coronavirus. There are currently no cases of COVID-19 in the community in WA.

"I certainly wouldn't be hurrying out of the country right now. With things the way they are ... the restrictions are just too, too much of a burden."

'The Cost That This Has Had'

Wilson said many Australians have been kept safe from COVID-19 at the expense of those living overseas in places where the pandemic was a greater risk.

"I think people here don't appreciate the cost that that has had on overseas Australians," said Wilson, who would like to travel again when she feels there are fewer risks.

Twenty one international airlines stopped flying their regular routes to and from Sydney during the pandemic. Eleven have announced they will be resuming services between November and January.

Cally Duncan is on her way back to Sydney, but she won't be going by air.

Earlier this year, she decided it was a better financial and personal decision to buy a boat and sail back to Australia than to pay high ticket prices and possible quarantine costs.

Originally from Canada, Duncan has been in Alberta and B.C. since she found herself in her home country after an emergency while sailing in 2020.

When she decided to move back to Australia, where she had lived for 16 years until the pandemic, the price of a more reliable airline ticket from Canada had skyrocketed.

"Most of them were in ... the [\$10- 15,000] range. But when I think about spending \$20,000 on just getting home when that normally costs [\$2,000] — that, as an accountant, is not a financial decision I'm willing to make."

Speaking from her boat as she sailed off the Virginia coast, she said she won't be rushing back, so it could take up to a year to get there. It's a trip she's always wanted to do.

Duncan hopes that by the time she gets there, the travel restrictions and quarantine measures in Australia will have been relaxed.

Travel In 2022 Will Be Even Busier Than Pre-Pandemic Times, According To New Report

By Alison Fox, *Travel + Leisure*, November 15, 2021

[Travel in 2022 Will Be Even Busier Than Pre-pandemic Times, According to New Report \(msn.com\)](#)

Travelers are ready to get out and explore — and 2022 could be even more popular for trips than before the pandemic, according to a new report which the World Travel & Tourism Council (WTTC) shared with Travel + Leisure.

When it comes to getaways, domestic travel growth has "significantly" outpaced global tourism as a whole and is expected to rise even more in 2022.

This year, the United States travel sector is anticipating a 35.6% bump, compared to 2020. And next year, the U.S. travel sector is expected to grow by another 28.4%, according to the report, which was produced with Oxford Economics.

"Our research shows that while the global travel [and] tourism sector is slowly beginning to recover, the U.S. is recovering faster than many other regions," Julia Simpson, WTTC president and CEO, said in a statement shared with T+L, adding because of the "predicted rise in international and domestic spend this year and next, both jobs and GDP are on the rise."

In total, travel is anticipated to generate nearly \$2 trillion of the U.S. economy in 2022. And all that money generates jobs: travel sector employment is expected to rise by 26.2% in 2021, or an increase of about 2.9 million jobs.

While domestic trips took off in 2020 and 2021, international travel has started to ramp up again. On November 8, the U.S. re-opened its borders to vaccinated travelers from around the globe and several countries in Europe, Asia, and beyond have started welcoming American tourists.

That will likely result in a nearly 228% growth in international spending by travelers in the U.S. in 2022, compared to this year, according to the World Travel & Tourism Council.

"The U.S. opening its borders and easing restrictions to major source markets such as the UK and the EU will provide a massive boost to economies on both sides of the Atlantic," Simpson said.

"However, the long-term recovery of the sector in the U.S and around the world depends on the U.S. border remaining open to international visitors and making travel easier."

Canadian Airports Saw 14-Fold Increase In Foreign Travellers After Border Opened: Report

By Saba Aziz, Global News, November 14, 2021

<https://www.msn.com/en-ca/lifestyle/travel/news/canadian-airports-saw-14-fold-increase-in-foreign-travellers-after-border-opened-report/ar-AAQHk2C?ocid=msedgdhp&pc=U531>

Canada saw a spike in the number of international travellers entering the country as it eased COVID-19 measures and re-opened its borders to fully vaccinated individuals earlier this year.

New figures released Friday by Statistics Canada for the month of October showed 263,400 non-resident arrivals at Canadian airports, representing more than a 14-fold increase compared to the same time last year.

Among those foreigners who flew in to Canada last month, 114,200 came from the United States and 149,200 from other countries.

Starting August 9, Canada eased its travel restrictions — in place since March 2020 — allowing fully vaccinated Americans into the country for non-essential purposes, without having to quarantine upon arrival.

On September 7, the borders were opened further, allowing in foreign travellers from across the globe.

Under the new measures, anyone entering the country must be fully vaccinated with shots approved by Health Canada, and show proof of a negative PCR test taken no more than 72 hours before their scheduled flight.

This development is no surprise, given the “tremendous safeguards in place” and the national vaccination uptake — nearly 75 per cent, said Martin Firestone, a travel insurance broker in Toronto.

“I think it shows confidence to travel, quite frankly, that you are coming to a country that's incredibly safe, with vaccination levels higher than most countries in the world,” he told Global News.

“There is that peace of mind for some that the person on the plane next to them is hopefully vaccinated,” he added.

Allowing more Canadian airports — currently 10 — to accept international flights has also contributed to a greater number of people flying in, Firestone said.

As of November 30, eight more airports in Canada will be open to international travel, Transport Minister Omar Alghabra announced earlier this month.

Firestone said the bottom line is it's “much easier to travel and get here” compared to a year before. “Travel is coming back bigger and better than ever,” he said.

Cross-Border Travel

Last month, Canadians also flew home in greater numbers compared to the same time last year. More than 480,000 Canadian residents returned by air — over eight times greater than the traffic in October 2020. But that's still about half the number from pre-pandemic levels from October 2019, the StatsCan report states.

Since Canada re-opened its land border with the U.S., arrivals by car have also picked up.

According to StatsCan, U.S. residents took 412,200 trips to Canada in August. That number reflects more than double the land traffic in July — the highest since the pandemic began in March 2020.

However, U.S. land arrivals into Canada dipped in October to 292,200 trips.

Meanwhile, there were 207,600 Canadian residents who returned from the United States by car last month.

But since the U.S. land border was closed to Canadians until November 8, Firestone said many of his snowbird clients had to fly down and make provisions to get their cars shipped or rent vehicles.

While there is greater demand to travel than earlier in the pandemic, Firestone said incurring the cost of a PCR test — as much as \$200 — to come back into Canada is preventing many Canadians from going away.

The lack of COVID-19 vaccines for kids under the age of 12 in Canada is another barrier.

“Since children under 12 are unvaccinated, you still have to quarantine when you come back,” said Firestone.

“That's creating tremendous hesitancy among families about going anywhere over the holiday season.”

Airlines Are Gearing Up For A Busier — And Costlier — Holiday Season As Fuel Prices Rise

By Leslie Josephs, CNBC, November 15, 2021

[Airlines are gearing up for a busier — and costlier — holiday season as fuel prices rise \(msn.com\)](https://www.msn.com/en-ca/news/airlines-are-gearing-up-for-a-busier-and-costlier-holiday-season-as-fuel-prices-rise)

Demand for air travel is on the rise ahead of the holidays. So are the costs.

Jet fuel hasn't been this expensive since 2014. Airlines are also racing to hire thousands of employees to meet growing demand: pilots, flight attendants, reservations agents, baggage handlers, and many others, competing in a tight labor market that would have seemed impossible in the early days of the coronavirus pandemic.

And, airlines have run through much of the \$54 billion in government payroll aid that helped cover their labor bills during the crisis.

The rise in costs is threatening the industry's attempt to return to profitability after losing a record \$35 billion last year when the pandemic snapped a decade of profits. For passengers, the combination of returning demand and higher costs could mean more expensive ticket prices ahead.

Delta Air Lines last month said higher jet fuel prices would weigh on its bottom line in the fourth quarter. Frontier Airlines on Wednesday, November 10 forecast a loss on an adjusted basis for the fourth quarter due to higher fuel costs.

Benchmark U.S. jet fuel was \$2.27 a gallon on November 10, up 25% from three months earlier.

The rise in fuel prices is "definitely delaying the earnings recovery," said Savanthi Syth, an airline analyst at Raymond James. "If it's a slow burn, airlines can handle it. This move up in this short of a period is not good."

Airlines eager to cash in on a return to demand have tried to balance — with varying degrees of success — how much they can fly with their current staffing levels.

Overall, U.S. carriers will fly about 6% less in November and December compared with 2019, before the pandemic, according to aviation data and consulting firm Cirium. Low-cost airlines such as Frontier and Spirit Airlines are exceptions, with more capacity scheduled than they did two years ago.

The ramp-up has been bumpy. Spirit, Southwest Airlines, and American Airlines have each had mass cancellations since late July, many of them due to staffing shortages that make it harder to recover from routine issues such as bad weather. Spirit and Southwest had trimmed some of their schedules to give themselves more wiggle room should something go wrong.

Southwest has also boosted the ranks of backup crews with new hires and more staff coming back from leave. Over the weekend, Southwest offered flight attendants, ground crews, and others up to 120,000 frequent flyer miles, worth more than \$1,400, to work certain numbers of shifts over the next two months.

American, for its part, is offering flight attendants a minimum of 50% more pay for working holiday trips and triple pay if they also have perfect attendance through early January. It is also offering \$1,000 attendance bonuses to other groups throughout the company and at its regional subsidiaries. Pilots, however, turned down an offer of double pay for peak flights, saying the airline needs more permanent fixes to its scheduling.

"All these could ensure smooth operations and may cost less than any potential operational disruption," Bank of America airline analyst Andrew Didora wrote in a note on Wednesday, November 10.

Airfares haven't fully caught up to the rise in costs, partly because international and corporate travel are still below pre-pandemic levels. Despite the surge in consumer prices in October that the Labor Department reported last week, airfares were down 4.6% from a year earlier, though they rose 3.5% from September to October.

While many airlines are chasing customers with fare sales, the bargain basement fares had already begun to fade in the spring, and some 2019 prices are starting to come back.

According to fare-tracking app Hopper, domestic fares will average \$290 for a roundtrip around Thanksgiving, down 13% from 2019 and Christmas fares are set to average \$390, on par with two years ago.

Airline executives have said that holiday bookings are strong and that they don't expect disruptions. U.S. airline bookings for between November 20 and November 25 are up 78% from last year and 3% higher than 2019, according to a report from Adobe published on Wednesday, November 10.

Travelers interested in avoiding the airport altogether and driving over the holidays instead may find that they will pay more than last year. U.S. gasoline prices average \$3.415 a gallon, up 60% from a year ago, according to AAA.

"Our revenue management team is acutely aware of the price of gas," Frontier Airlines CEO Barry Biffle said on a quarterly call on Wednesday, November 10, referring to the rise in energy costs broadly. "They fill up their cars, too."

American Airlines Bets On Non-Stop Travel Demand As It Relaunches India Flights

By Aditi Shah, Reuters, November 15, 2021

<https://www.msn.com/en-ca/money/topstories/american-airlines-bets-on-non-stop-travel-demand-as-it-relaunches-india-flights/ar-AAQlpOG?ocid=msedgdhp&pc=U531>

American Airlines relaunched flights to India this week, nearly a decade after stopping them, looking to capitalise on growing demand for non-stop travel amid the coronavirus pandemic, a senior executive of the airline told Reuters.

With travel demand bouncing back at home, American Airlines wants to expand its international network and India was "one of the biggest untapped markets" for it, said Tom Lattig, managing director of EMEA sales.

"A lot of customers really want to fly non-stop, particularly as we've come through the pandemic. We know there is huge demand for travel between India and the United States so there is an opportunity right now in the middle of the pandemic to come back," Lattig said in an interview in New Delhi.

American Airlines, which suspended services to India in 2012, started flying between New Delhi and New York on the weekend and will add flights between India's tech city of Bengaluru and Seattle in March.

If it succeeds with those two routes, it will add services to India's financial capital of Mumbai, Lattig said.

The expansion would also depend on the availability of aircraft, as American awaits deliveries of wide-body aircraft from Boeing, he said.

"There are more opportunities than we actually have aircraft for," Lattig said.

The U.S. carrier is already flying 90% of its pre-pandemic capacity at home and has even deployed wide-body planes on some routes, Lattig said.

Demand from Europe and Britain was also strong, especially after the United States opened its borders last week, and demand from Mexico and parts of Latin America had exceeded 2019 levels, he said.

But the airline had yet to see any meaningful recovery in Asia, where it is flying less than 25% of pre-pandemic capacity, Lattig said, adding that the slow rate of vaccinations in the region was partly to blame.

Most of the current demand globally is from those visiting friends and family or for leisure. Lattig expected it would be the end of 2023 before corporate travel recovers to 2019 levels, with Asia being the slowest region to bounce back.

Lattig said as American Airlines looks to establish a presence in India, it was banking on its service and a four-class cabin to better compete with rivals such as Air India, which was acquired by India's Tata Group, and United Airlines - both offering direct flights to the United States.

The airline will also leverage its partnership with U.S. low-cost carrier JetBlue and code share with India's biggest airline - budget carrier IndiGo - to feed its network by connecting travellers from multiple cities.

"We're going to be the newcomer and we are going to be aggressive about establishing a place for ourselves," Lattig said.

Brace Yourself: 2 Billion Travellers Are On Track To Hit The Beaten Path

By Martin Regg Cohn, Toronto Star, November 14, 2021

<https://www.cambridgetimes.ca/opinion-story/10518515-martin-regg-cohn-brace-yourself-2-billion-travellers-are-on-track-to-hit-the-beaten-path/>

Travel is back.

Just be careful what you wish for.

With the U.S. border re-opened, and the world welcoming vaccinated vacationers, brace yourself: 2 billion travellers are back on track to hit the beaten path by decade's end.

The wild swings in tourist traffic are ultimately unsustainable. Over the past three decades, vacations soared by 1 billion trips — jumping from 400 million annually in 1990 to 1.4 billion in 2019, after which COVID-19 grounded 1 billion tourists.

Up a billion, down a billion. And heading to 2 billion, post-pandemic, for better or for worse.

Tourism was and will be the world's biggest industry, generating more than \$11 trillion in economic activity and accounting for 10 per cent of global GDP. One of every 10 jobs on earth depends upon people seeing the world.

If we can't live without travel, can we learn to live with it? That depends on whether we can gain new insight into the way we've always seen the sights.

France, Italy, and Spain are the world's top destinations that profit from mass tourism. But developing countries are even more desperate for what's left of those travel dollars — and much more vulnerable to downturns, not just mid-pandemic but pre-pandemic.

Tourist cruises down the Nile have kept Egypt's sinking economy afloat since Thomas Cook invented package tours in the 1800s. But past terrorist attacks have dealt a death blow to Egypt's cash flow.

As a foreign correspondent based in the Middle East, I had to cover the catastrophic attack on Luxor that left 62 people dead in the late 1990s. In the aftermath, journalists had the tombs all to themselves — and I stumbled upon the awkward realization that to avoid the menace of mass tourism, you should visit right after the terrorism.

Most of the time, Egypt isn't especially dangerous — it merely sounds menacing. Madrid, Paris, and London are targeted for attacks at least as much as Cairo, though that never stops the throngs from visiting Europe.

Yet at the first hint of terrorism, tourism dies in the Middle East — and we pay a price for this danger detour. It drives people away from supposedly scary places and diverts them to seemingly safe places that are no less perilous.

As a consequence, tourists stick to the beaten path despite the track record of bombings across Europe. On trips to Rome or Athens, I glimpsed the ancient ruins engulfed by a tourist invasion akin to a terrorist attack.

The paradox of the danger detour for tourists is that it's based on a misperception of peril. Fear throws people off course, distorting travel plans and tourist patterns without making anyone safer.

Danger is supposedly about being in the wrong place at the wrong time. In truth, timing is everything — dependent on escalating security threats, scary reconnaissance, or storm alerts — all of which change over time.

Location is just a static GPS data point. My own survival strategy abroad was to visit allegedly dangerous places well ahead of the danger curve, or long after the danger had dissipated — the calm before the storm or well after.

COVID-19 showed that we can be exposed to mortal danger anytime (and thus anywhere). No place was safe — even European destinations never before shut down were in lockdown.

Danger is everywhere. There's no guarantee of safety here in Toronto when a gunman shoots people on the Danforth or a driver mows down people on Yonge Street.

Here's a thought experiment: if we could somehow conquer our fear of terrorism in far-off places, might we ease the pressure of mass tourism in the usual places?

Think of how little kids all chase the ball in their first soccer game, leaving the field unexplored. Why don't adult tourists divert to less travelled destinations that everyone ignores?

Years ago, I interviewed Tony Wheeler, co-founder of the Lonely Planet publishing empire, for his take on the monster of mass tourism. In his Melbourne headquarters, he quickly owned up to the overcrowding caused by so many people singing from the same Lonely Planet guidebook and hewing to the same beaten path that he had laid out.

His advice? Buy his Iran guidebook and go.

"Part of the reason it's so wonderful," he told me, "is because there are no tourists."

So much to see. No visitors to be seen — except for the occasional groups of French and Italian tourists that I bumped into when I was on assignment in Iran.

These intrepid European tourists went where no Canadian or American dared to visit. I'd see them not only on my work trips to Iran but also Algeria, Kashmir, Lebanon, Sri Lanka, Syria, and Yemen (except during civil war, because they were not thrill-seekers in search of danger tourism).

My theory is that they were running away from the over-tourism that had over-run their own cities. They saw the herd mentality as an opportunity — a chance to get away from the crowds in their home cities of Paris and Rome and have these untouristed countries all to themselves.

All that said, not everyone has the risk tolerance for terrorism in the Middle East or conflict in remote corners of Asia. What to do and where to go to get away from it all?

In a coming column: my list of the top 10 niche tourism pathways to get you off the beaten track, just in time for the inevitable comeback of mass tourism.

Because timing is everything.

'The First Step Toward Travel': All-Inclusive Resorts Are Back By Popular Demand

By Patricia Karounos, *Toronto Star*, November 6, 2021

https://www.newhamburgindependent.ca/community-story/10513273--the-first-step-toward-travel-all-inclusive-resorts-are-back-by-popular-demand/?s=n1?source=newsletter&utm_content=a09&utm_source=ml_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=hihl_110959

If you've been browsing travel booking sites in earnest since the Government of Canada lifted its advisory against non-essential travel last month, you're far from alone. And if you want a break from having to painstakingly plot out a full itinerary, chances are you may be considering an all-inclusive, especially for family vacationing.

Travel agents are noticing growing interest in all-inclusive resorts, too, says Richard Vanderlubbe, director of the Association of Canadian Travel Agencies and owner of Hamilton, Ontario-based travel agency tripcentral.ca.

Beyond trips to reunite with family for possibly the first time since the pandemic, all-inclusives are "the first step toward travel," he explains. "These resorts are designed for the person who wants to chill out. You spend a lot of time on-site and there's a lot of room to spread out. Having that space is probably the best thing for travel right now."

Plus, with many all-inclusives quick to implement COVID-19-safe practices — such as rigorous cleaning, masking and testing — it's easier to feel like you're in a safe, relaxing bubble, he adds.

But even pre-pandemic, demand was on the rise: according to the hotel data firm STR, in the first six months of 2019, all-inclusives brought in US\$8.8 billion in sales worldwide, up from \$5 billion in the same period in 2014.

Hoping to win over these travellers are the major hotel companies that have expanded in this segment: Wyndham recently announced their new brand devoted solely to all-inclusives, Wyndham Alltra; the launch, a partnership with Playa Hotels & Resorts, encompasses 22 locations across Latin America and the Caribbean.

Meanwhile, Marriott International teamed up with Blue Diamond Resorts to add 20 all-inclusive properties, in locations such as Jamaica and Costa Rica, to its Autograph Collection. And in August, Hyatt Hotels Corporation announced it would acquire Apple Leisure Group, a deal that would give Hyatt the largest portfolio of luxury all-inclusive resorts in the world.

As the typical work grind gets longer and harder, people's desire to get away, and have everything taken care of, has only become stronger — as has their willingness to spend more on luxury experiences, says Nino Montagnese, vice-president at Air Canada Vacations. And these newer all-inclusives are rising to the occasion.

The key differences are all in the variety and versatility. “All-inclusives are different now from what they were a few years ago,” says Montagnese, pointing to more diverse dining options as an example. “It used to be all buffets, but now they’ve got specialty restaurants.” Whatever you fancy — steak, sushi, spaghetti — is often readily available. “Each night you can go somewhere different.”

There’s also the appeal of family-friendly hotel design and programming, which may not be entirely new, but remain a big draw. It’s not uncommon to find larger accommodations with separate children’s bedrooms, giving adults more privacy. Features keeping kids entertained range from massive water parks (at places such as Beaches Turks & Caicos) to junior horseback riding lessons (at select Club Med resorts), while parents will appreciate the option of on-demand nanny services (complimentary at Fiji’s Jean-Michel Cousteau Resort, for instance).

Beyond kid-pleasing attractions, you’ll also find high-end resorts investing more money into sprawling gyms and wellness centres (such as the 14,000-square-foot fitness facility at Hyatt Ziva Cap Cana), and entertainment venues (see the bowling alley in Punta Cana’s Ocean El Faro), says Montagnese.

Staying at an all-inclusive used to mean having only one kind of travel experience, comfortable but predictable: check-in for a weeklong stay, roam the property, head home. Now, people can adapt the experience as they wish, and venture off-resort to explore the sights, dine at buzzy restaurants, and experience the local culture, says Montagnese. Travellers may do it only one day of their trip — or not do it at all — but having the option, all while knowing the resort has your needs covered, is important.

“All-inclusives have evolved,” says Montagnese. “They’re all about the choices. We want to see our destinations, we want to be a part of them, and resorts are only going to get better as they adapt to incorporate them.”

What’s New In Family-Friendly All-Inclusives

Club Med Michès Playa Esmeralda (Michès, Dominican Republic)

One of the newest locations from the company that coined the whole concept of all-inclusives, the 93-acre Club Med Michès Playa Esmeralda opened in December 2019 as the first Exclusive Collection (five-star) resort in North America. The 335-room property is built around four boutique villages, including Explorer Cove, a section tailored to families, with kid’s activities and clubs close by.

Wyndham Alltra Cancun (Cancun, Mexico)

As part of Wyndham’s new all-inclusive brand, the Alltra Cancun is slated to relaunch next month following renovations. A stay at the 458-room resort, set on the beachfront of the Yucatan Peninsula, could encompass dining at more than 10 restaurants and bars, bringing your little ones to the pirate-themed splash park or unwinding at the full-service spa.

Finest Punta Cana (Punta Cana, Dominican Republic)

Part of the Excellence Collection, this modern Caribbean all-inclusive started welcoming guests in October. The 455 rooms include spacious family suites, some featuring private pools with swim-up access to your lodging. Enjoy 13 restaurants and a spa offering massages and hydrotherapy treatments — and even kids' services (like mani-pedis and mini facials).

Norwegian Cruise Line Launches 'Greatest Deal Ever' With Up To 70% Off A Second Guest Fare, Free Open Bar, And More

By Alison Fox, *Travel + Leisure*, November 12, 2021

<https://www.msn.com/en-ca/lifestyle/travel/news/norwegian-cruise-line-launches-greatest-deal-ever-with-up-to-70-off-a-second-guest-fare-free-open-bar-and-more/ar-AAQDfF3?ocid=msedgdhp&pc=U531>

Norwegian Cruise Line is making booking a cruise even sweeter with a new sale the company is calling the "Greatest Deal Ever."

Starting Tuesday, November 16, the cruise line will offer anyone who books a trip 70% off a second guest fare as well as access to seven other free offers: free open bar, free specialty dining, free shore excursion credits, free Wi-Fi, discounted rates for friends and family, free roundtrip airfare for the second guest, and a \$250 CruiseFirst certificate to use towards a future cruise.

The massive sale comes as the company is expanding its offerings, allowing people to book cruises through summer 2024 with what it called the most itineraries in Norwegian's history. Norwegian will also plan to homeport in two new destinations for the company: Haifa, Israel, and La Romana, Dominican Republic.

"We are proud to be able to provide our guests with an even greater selection of sailings and the best value at sea to help them plan an unforgettable cruise vacation," Harry Sommer, the president and chief executive officer of Norwegian Cruise Line, said in a statement. "So many travelers have been looking to make up for lost time and now we're providing them with unique itineraries to check off those bucket-list destinations they may have longed for over the last year and a half. These port-rich itineraries allow our guests more time to explore unique destinations like a local and indulge in the cultural experiences around them."

The sale is valid on all departures, including the recently released 2024 cruises and sailings on the Norwegian Prima, which is set to debut in the summer of 2022, according to the company.

In 2024, travelers can look forward to over-the-top journeys such as the "fire and ice" tour on the Norwegian Spirit from the tropical islands of Hawaii to the glaciers of Alaska, and a Mediterranean sailing on the Norwegian Escape, complete with stops in places such as Cannes, France, and Palma De Mallorca, Spain, and featuring zero sea days.

Currently, all passengers must be fully vaccinated to sail on a Norwegian ship, a policy the company has extended "indefinitely." The company first adopted the mandate in April 2021 before initially extending it through the end of the year, and has fought to defend it in court.

Air Canada Is Not The Quebecois Airline Its Critics Take It To Be — If The CEO's French Isn't Good Enough, It Might Be Time To Move

By David Olive, Business Columnist, Toronto Star, November 13, 2021

https://www.thestar.com/business/opinion/2021/11/13/english-french-tongue-tangles-should-remind-quebecers-of-the-limits-of-quebec-inc.html?li_source=LI&li_medium=thestar_recommended_for_you

How odd that any group of people in this country is subjected to linguistic intolerance and there is no outrage.

The governments of Canada and of Quebec have excoriated Michael Rousseau, the CEO of Air Canada, for a Montreal speech he gave on Nov. 3 almost entirely in English.

For that faux pas, Rousseau has been accused by some of Canada's highest-ranking politicians in Ottawa and Quebec City of an "unacceptable," contemptuous regard for Quebec's French-language majority.

The CEO of SNC-Lavalin Group Inc., also headquartered in Montreal, got the message. On Thursday, Ian Edwards cancelled a largely English-language speech he planned to give soon at the Canadian Club of Montreal.

Don't be surprised if similar slanders are directed at the CEOs of CGI Inc., Alimentation Couche-Tard Inc., and Laurentian Bank of Canada.

They too are anglophones, already targeted for abuse by some Quebecois nationalists for their French-language deficiencies. And they now know better than to publicly share observations about their companies and the Canadian and global economies.

Quebec already prohibits public servants from wearing religious symbols, though there have been no reports of anyone stripped of a crucifix in majority-Catholic Quebec.

The province's nationalist government is preparing stricter language laws to prohibit employers from seeking to hire workers with knowledge of languages other than French unless they can prove the absolute necessity of that qualification.

How many high-calibre business executives will pass on a career in a Quebec flirting with linguistic-ghetto status, where the state's linguistic micromanagement of business extends to recruitment practices?

And when is a Quebec head office an absolute necessity?

Except for the head of Laurentian Bank, each of the CEOs on the list above runs an enterprise that does most of its business outside of Quebec. To that list can be added BCE Inc., CAE Inc., Dollarama Inc., Canadian National Railway Co., and Saputo Inc.

Their Montreal head offices often owe more to historical legacy than 21st-century convenience, though in Air Canada's case, the airline is required by 1988 federal legislation to maintain its headquarters in Quebec. That concession to Quebec nationalists put politics ahead of sound business practices. It can also be revoked by a future Parliament.

Continued business commitment to Montreal is not assured.

Sun Life Financial Inc. set a worrisome example in 1978, moving its headquarters from Montreal to Toronto two years after Quebec elected its first separatist government. It did so without losing its Quebec clientele.

Whether based in Montreal or Frankfurt, CAE would also maintain its client roster. It is, after all, one of the world's very few makers of flight simulators.

The current re-evaluation of Montreal's suitability as a head-office location was triggered by Rousseau's ill-fated speech to the Chamber of Commerce of Metropolitan Montreal.

Rousseau, 61, a Cornwall, Ont. native, is Air Canada's first Canadian-born CEO in 22 years.

In his 14 years at Air Canada, as its chief financial officer until he became CEO in February, Rousseau steered the airline through the Great Recession to successive years of record profits, in partnership with then-CEO Calin Rovinescu.

And the massive cash reserves Rousseau built at the airline enabled it to enter the pandemic with one of the strongest balance sheets of any airline its size in the global industry. Air Canada shared in the emergency government assistance provided to most businesses during the pandemic — the surprise is that the \$6.8 billion in fully refundable federal loans for Air Canada announced in April amounts to just 25 per cent of the airline's carefully managed liquidity.

And Air Canada hasn't touched that money — or "insurance," as Rousseau calls it — and likely won't have to, apart from a slice used to provide cash refunds rather than vouchers to customers whose flights were cancelled by the pandemic.

As irony would have it, Rousseau's Nov. 3 speech was something of a love letter to Montreal. After all, Rousseau has spent the best years of his career in that great city.

In praising Air Canada's large Montreal workforce and supplier contingent, Rousseau made the airline and Montreal seem to be one and the same.

That isn't the case. Only about 30 per cent of Air Canada's total operating expenses of almost \$13 billion in 2019 were spent in Quebec. The airline's biggest hub is Toronto, not Montreal.

Asked by a reporter after his speech why despite 14 years of living in Quebec his French proficiency is lacking, Rousseau fatefully said, "I've been able to live in Montreal without speaking French, and I think that's a testament to the city."

Many Quebecois felt as though someone had just stuck a pin in their eye. Rousseau's poorly worded comment — suggesting that he is proud of his unilingual status when in fact he is adept at conversational French — recalled the generations of Quebecois humiliation prior to the achievement of maître chez nous.

Within 24 hours, Rousseau had expressed his regret over the comment in what stands as a model of a thoughtful, genuine apology. He also pledged to improve his French.

But the apology was rejected by, among others, the Quebec premier, the federal finance minister, and the Canadian prime minister, who appointed as our latest governor-general a woman who is not fluent in French.

The allegations against Rousseau include that he is “not worthy of his duties.” The sole NDP MP from Quebec has called for his resignation.

Here are some points of order for those who wish to maintain the vitality of “Quebec Inc.”

- Montreal has cultivated an image as a community of francophones, anglophones, and allophones, each with equal status. Occasionally, as now, that image is revealed as a myth.
- Air Canada is not the Quebecois airline many of its language critics take it to be, mistaking its head-office location for its nationality.
- Business hates uncertainty, and sudden public floggings of competent CEOs to score cheap political points are beyond the pale.
- Corporate CEOs are hired to manage commercial enterprises. They are no more suited to ethnic nation-building than critics in this controversy are at planning air routes to Cairo and Reykjavik — destinations a revitalized Air Canada will soon add to its network.
- The international language of business is English.
- The international language of civil aviation is English. In 2018, Air France-KLM SA appointed a Canadian, Benjamin Smith, as CEO of the combined flagship airlines of France and the Netherlands. Smith is fluent in neither French nor Dutch.

Smith settled his Paris-based airline's crippling union disputes and restored its profit margins. And now, like Rousseau, he is managing his airline's pandemic recovery.

Parisians are satisfied with their airline turnaround CEO.

Paris is a sophisticated place.

So is Montreal, when an opportunistic political class knows its place.

Be well and keep safe.

Flair Airlines Expands Again With New Service To Mexico

By Amanda Stephenson, *The Canadian Press*, November 16, 2021

<https://www.msn.com/en-ca/money/topstories/flair-airlines-expands-again-with-new-service-to-mexico/ar-AAQLFtE?ocid=msedgdhp&pc=U531>

Edmonton-based discount carrier Flair Airlines is expanding yet again, this time launching service to Mexico.

Flair — which bills itself as an ultra-low-cost carrier offering unbundled, bare-bones fares to budget-conscious travellers — announced on Tuesday, November 16 that it will begin non-stop flights this winter to Cancun and Los Cabos, Mexico, from Vancouver, Abbotsford, Edmonton, Ottawa, and Kitchener-Waterloo.

"Expanding internationally is really something that's core to our growth strategy moving forward," said Garth Lund, Flair's chief commercial officer, in an interview. "I think there's a lot of opportunity to bring low fares to a lot of destinations ... for next winter, we'll be looking to expand probably into other places in Mexico, and into the Caribbean."

The Mexico routes are just the latest strategic move from an airline that has been in aggressive expansion mode over the last 12 months. Flair has announced 18 new destinations since the beginning of 2021, including the start of service this spring to new U.S. destinations such as San Francisco, Nashville, and Denver and Canadian destinations including Comox, B.C., Regina, Montreal, Winnipeg, and Saskatoon.

Including the newly announced Mexico routes, Flair's network now includes 31 destinations.

Flair has taken advantage of the downturn in air travel due to the COVID-19 pandemic, negotiating favourable lease terms for brand-new Boeing 737 MAX aircraft and scooping up pilots and flight attendants who have been laid off by other airlines.

"We started the year with three aircraft, we'll end with 12, by the end of next year we'll have 20," Lund said. "And we'll keep growing beyond that."

Lund acknowledged the uncertain trajectory of the pandemic has made forecasting future travel demand challenging. But he said Flair is optimistic, given the pace of recent bookings.

"The vaccine mandate for travel has given people a lot of confidence to get back out travelling ... We're seeing a lot of demand for Christmas and people booking out into the first quarter of next year," he said.

The ultra-low-cost carrier model — whereby passengers pay a low base fare and then pay extra for add-ons such as checked bags, cancellations, and changes, and seat selection — has taken off in Europe and the U.S., but remains less common in Canada. Only Flair and WestJet subsidiary Swoop currently operate in the space, though Calgary-based Enerjet and Vancouver-based Canada Jetlines have both indicated their intent to launch discount carriers in the future.

Flair's new Mexico service will begin February 1, with fares starting between \$79 and \$109 one-way.

New Ultra-Low-Cost Carrier, Lynx Air, Will Launch From Calgary

By Amanda Stephenson, *The Canadian Press*, November 16, 2021

<https://www.bnnbloomberg.ca/new-ultra-low-cost-carrier-lynx-air-will-launch-from-calgary-1.1682821>

Canada is getting a new airline.

Startup carrier Lynx Air says it will launch a new service from its headquarters in Calgary.

Lynx Air will be an ultra-low-cost carrier, offering stripped-down fares to budget-conscious travellers.

The airline has named Merren McArthur as chief executive. McArthur has served as chief executive of Tigerair Australia, Virgin Australia Regional Airlines, and Virgin Australia Cargo.

McArthur says routes and schedules will be announced soon. She says the airline expects to hire 450 people to support its launch.

The airline says it has firm orders in place for a total of 46 Boeing 737s over the next seven years. The first three aircraft will arrive in early 2022.

How Airports Are Using Biometrics So You Can Spend Less Time Waiting In Lines

By Jennifer Bradley Franklin, *Conde Nast Traveler*, November 15, 2021

[How Airports Are Using Biometrics so You Can Spend Less Time Waiting in Lines \(msn.com\)](#)

Maddie Winters, a travel agent and blogger, usually racks up around 75,000 to 100,000 frequent flier miles a year. With that much time spent in airports, she relies on her memberships in programs like TSA PreCheck and Clear to save time at the airport. “[Having those memberships] makes me think I can show up at the airport later since I avoid most lines at security,” says the New Jersey-based traveler. However, on a recent trip from Los Angeles to Hawaii, a line stretching the length of the terminal to check a bag nearly cost her an on-time departure.

That all-too-common scenario is one of the issues that airports, airlines, and government agencies are hoping to solve with a burgeoning amount of biometrics, the category of technology that includes fingerprint, retinal, and facial recognition scans and helps travelers skip over lines.

“Each of us is different physically in many different ways, from the spacing between our eyes, the sound of our voice to the patterns of our fingerprints,” explains Rob Mungovan, COO at Aware, a biometrics software company. “Biometrics measures these differences and records them. This comparison of physical characteristics can be a much more secure authentication method than those used in most contemporary solutions, such as passwords.”

Since the onset of the pandemic, biometrics have proliferated in hubs across the country as a faster—and touchless—option at each stage of the air travel journey. One particularly notable new initiative is a pilot program between Delta and TSA, with a new biometric-enabled bag-drop designed to provide a seamless, low-touch experience that should take less than 30 seconds.

Here’s how it works and what else is new in biometrics for air travel.

Biometric Bag Drops And Boarding

Delta and TSA’s new bag-drop program rolled out for testing at Atlanta’s Hartsfield-Jackson International Airport at the end of October. (A similar pilot program is also on at Detroit Metropolitan Wayne County Airport.) Travelers will go to a dedicated bag drop area on the lower floor of the South Terminal. At the screen, the attached camera will automatically snap their photo and send it to the Travel Verification Service database, managed by Customs and Border Protection. Upon verification (we tried it and it took less than a second), the pending bag tags print automatically. Attach the tags, put them on the conveyor belt, and head to security like normal. “TSA has identified facial recognition as more accurate than human performance,” says Delta’s Managing Director of Airport Experience Greg Forbes. “It’s much harder to fool facial recognition than to counterfeit a drivers license. [And] it’s all touchless, all hands-free.” If you’ve opted in, you’ll also be allowed to board your flight without showing a boarding pass or other identification; your face serves as your boarding pass.

Earlier this year, United Airlines announced a similar biometric-enabled, low-touch experience at San Francisco International Airport with identity management company SITA Smart Path. The program allows domestic travelers on select flights to use their face as their boarding pass for check-in and bag drop. Similarly, American Airlines offers biometric boarding at select airports including Dallas Fort Worth International. Even Hertz is rolling out fingerprint screening and facial recognition to allow rental car customers to have a faster, lower-contact experience of picking up their vehicle.

How to join: When Delta customers who have the Fly Delta app loaded with their passport and TSA PreCheck number check in for a flight, they’ll be asked if they want to use the biometric bag drop feature and confirm how many bags they want to check. You opt in each time you fly, and for now, the service is available for trips where at least the first segment is domestic. (Passengers on United or American can opt into programs with those airlines in similar ways.)

Reserve A Time Slot For TSA With Clear

Clear, the company which allows fliers to skip to the front of the TSA line after verifying their identity with a fingerprint or iris scan, launched a new pilot service at Orlando International Airport in late October. The program, dubbed “Reservation Lane” by Clear, allows travelers to reserve a time slot to go through airport security for themselves and their travel companions. The best part? The new service is free for all.

How to join: To use Reservation Lane, travelers simply go to the program’s page on Clear’s site, reserve.clearme.com, enter their flight details and the number of travelers in their group, and choose from a list of times. Once the booking is complete, the company sends a confirmation email with a QR code. At the airport, fliers will follow signs for the Reservation Lane, have the QR code scanned by Clear staff, and proceed through a fast lane rate to TSA screening. The program is available in Orlando’s East and West checkpoints and has a limited number of slots per day—so book early.

The New York-based firm, which operates in 27 U.S. airports, has also recently been expanding its usual biometric kiosks. As of October, the Tom Bradley Terminal at Los Angeles International Airport now has Clear lanes, where members can zoom ahead of even travelers with TSA PreCheck. With the expansion, Clear is now available in all terminals at LAX.

How to join: Fill out an online application and complete the ID verification in person at an airport where Clear is offered. Membership is \$179 per year, with family discounts available. Children under 18 can go along for free with an adult member. The private company partners with both Delta and United to offer discounted annual rates for rewards members, knocking it down to an annual fee of \$119. Top-tier frequent fliers—that’s Delta Diamond Medallion and United Premier 1K members—receive the membership for free.

More Facial Recognition For Global Entry

International travelers who pay for Global Entry are probably most familiar with the kiosks where you scan your passport and fingerprints, completing the customs declaration on a screen. Before the pandemic, U.S. Customs and Border Protection had introduced a new Global Entry process with facial recognition biometrics at more than 15 airports nationwide, which makes the whole process touch-free. In August CBP added two new airports to the list of those with the facial recognition kiosks in the Global Entry area: Chicago’s O’Hare and Midway airports.

How to join: Global Entry membership application fee is \$100, though several credit cards cover the fee. If accepted, your membership is valid for approximately five years (the clock starts ticking on your first birthday after receiving the membership). The process includes a background check, biometrics (face image and fingerprints), and an interview with a CBP officer to confirm eligibility. If you’re approved for Global Entry, you’ll receive a TSA PreCheck membership at no extra cost.

What About Privacy Concerns?

While some travelers are quick to embrace the convenience of having their unique characteristics recorded to make travel more seamless, biometric scans trigger privacy concerns in others. While it's possible in most cases to opt out of these programs if you're a U.S. citizen, it's not always simple to do so. But one comforting point is that airlines and agencies generally say they don't save or store your data. "If you already have a passport, you're already in the U.S. Customs and Border Protection database," says Ranjan Goswami, Delta's senior vice president of customer experience. The airline's new program, he says, is really for customers who have a passport and are willing to use biometrics to make their experience more streamlined.

For now, the TSA biometric bag drop program is limited to travelers flying Delta in Atlanta and Detroit. TSA hopes to bring similar programs to "more airports and airlines within the U.S. in the coming years," says TSA regional spokesperson Jessica Mayle. In the meantime, expect biometrics to continue to show up in more aspects of your travel experience.

Widespread Working From Home Will End At Some Point, Won't It? Maybe Not

Millions Still At Home 20 Months After COVID-19 Forced Companies To Relocate Workforce

By Geoff Nixon, CBC News, November 15, 2021

<https://www.cbc.ca/news/business/work-from-home-COVID-1919-future-workers-wfh-1.6244944>

Trevor Boudreau has already returned to his office at the Vancouver International Airport after a period of working at home — twice, actually.

He first went back in mid-2020, at a time when far-fewer-than-normal flights were coming and going from the country's second-busiest airport and strict rules were in effect on who could be there.

"It was fairly surreal," said Boudreau, manager of government relations for Vancouver Airport Authority, who ended up working at home again by the end of that year.

In 2021, he's gradually made his way back to a world that involves a commute to somewhere outside his home — a journey that millions of working Canadians are likely to take, sooner or later.

Twenty months into the pandemic, more than four million Canadians continue to work from home, despite significant gains in vaccination coverage and efforts to diminish the spread of the coronavirus across the country.

Simply put, the virus is still here and these workers are still not back in the office.

It's a reality that most organizations probably hoped would not be the case this far into the COVID-19 era.

"There continues to be uncertainty amongst employers about what exactly they should do," said Dr. Kumanan Wilson, an Ottawa physician and scientist who's studied pandemics for much of his career.

At this point, Canada's millions of work-from-home veterans are used to what they're doing and some of them will clearly not want to shift back to the prior setup — and not just because of COVID-19.

"A lot of employees like working at home," said Philip Cross, a senior fellow at the Macdonald-Laurier Institute, an Ottawa-based think-tank.

Working Here, Working There

Pre-pandemic, Trevor Boudreau's job involved frequent travel and off-site work. He says the work is still getting done now, just as it was then.

"I don't see folks that are still working at home as not being at work," said Boudreau. "We're all still working."

Out in Nova Scotia, Aimée Terrio, who works as an office administrator, has been getting the job done from home, but that's about to change. In December, she'll be making the hour-long commute to downtown Halifax, five days a week.

And she'll be making that trek by herself, as the three others she used to drive in with — including her husband — aren't heading back to the office just yet.

And whether Terrio goes by bus or by car — a decision that's still up in the air — it'll cost more than staying at home.

"That's a big dump [of money]," said Terrio, referring to the costs of a regular commute, which are going up amid inflation, including rising gas prices.

New Tech, Not A New Concept

Despite all the coverage during the pandemic, working from home is not a new trend.

"People have been doing this for years — way back in the '80s and '90s," said Julia Richardson, a professor of HR management at Australia's Curtin University.

The technology involved has improved, though, allowing a lot more people to engage in remote work.

"It's been opened up to a much broader range of industries, a much broader range of individuals," said Richardson, noting that people have quickly grasped conferencing tools such as Zoom and WebEx. Not only that, they're so comfortable with the technology that they're also using it as part of their social life.

People have also become used to the pandemic-adjusted structure of their days working from home.

For instance, Boudreau said he learned to go for a long walk with his dog before starting his work-from-home days of "Zoom call after Zoom call after Zoom call."

Terrio said she believes working at home allows for "more balance" between the personal and professional sides of life.

What About Employers?

Richardson said that because millions working at home are now accustomed to the change of scenery, many are re-evaluating their working arrangements.

And that has implications for employers.

"I think employers will need to navigate that very, very carefully," Richardson said. "Otherwise, they're going to be facing resignations."

Of course, not all jobs can take place in a remote context, leaving some workers without that option.

"The vast majority of people still have to go into the workplace," said Cross of the Macdonald-Laurier Institute, pointing to the fact the people currently working from home still make up only a fraction of the 19 million people working in Canada.

More generally, front-line workers have been heading into work throughout the pandemic. They've been taking care of business that can't be done from afar.

For those whose job can be done outside a physical workplace, their interests will be weighed against what their employers want.

Cross said employers have their reasons for wanting people back at work, including for supervisory reasons, for team-building and for reinforcing organizational culture. But that doesn't mean that's what employees want.

"When you put the two things together, the employer preference and the employee preference, I see a Pandora's box that has been opened," said Anil Verma, professor emeritus of industrial relations and human resources management at the University of Toronto's Rotman School of Management.

Because "no matter how you cut it," Verma said, some people won't be happy with the result.

Verma said "smart organizations" will look to a dynamic process with clearly set rules that takes into account the needs of the organization and workers' wants.

What Lies Ahead

Companies and organizations may plan to bring their people back to the workplace on a given timetable, but that doesn't mean they can count on COVID-19 co-operating with them — as seen in cases such as Boudreau's, where the return to work has not been a single-step journey.

They'll also be dealing with employees who are concerned about the fact that COVID-19 hasn't gone away.

"I think those concerns can be valid," said Wilson, the physician, noting we'll be entering a higher-risk period in the winter "as more and more events start to move indoors because of the cold weather."

He said vaccination is critical to preventing COVID-19 spread, but good ventilation and masking policies in workplaces can help reduce risk on top of that.

"When we do the right thing, we get this under control, we know that," Wilson said. "When we get a little more lax, it seems to come back."

RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

Will Inflation Be A Horror Or A Healthy Readjustment? Economists Clash Over The Basics

Why Is This Happening, How Long Will It Last, Is It Good Or Bad? It Depends Who You Ask

By Don Pittis, CBC News, November 15, 2021

<https://www.cbc.ca/news/business/inflation-above-6-column-don-pittis-1.6245782>

What happens in Vegas stays in Vegas, but as Bank of Canada governor Tiff Macklem recently remarked, the same thing does not apply to what happens in financial markets.

"It has real impacts," Macklem told the U.S. Council on Foreign Relations in October. And this week, some newly released data from that very month is likely to prove him right.

On the heels of U.S. inflation figures that last week shocked politicians and unsettled markets, Canada will get its own October reading on rising prices on Wednesday, November 17.

From Nero To Newton

For a phenomenon observed in Nero's Rome and studied by some of humanity's best minds, including Sir Isaac Newton — who besides transforming physics with his laws of motion battled inflation as Master of the Royal Mint — modern scholars remain surprisingly divided on the subject.

If history is any guide, periods of inflation can lead to turmoil. This week, financial markets will be waiting anxiously to see how close Canada's inflation rate comes to the U.S. gain of 6.2 per cent.

But even if price increases reach only five per cent by year's end — a number suggested by Macklem himself at the last monetary policy news conference at the end of October — price changes at those levels could have an increasingly negative effect on the lives of Canadians.

Those effects include the pain of shrinking spending power, the prospect of labour conflict as employees struggle to get their spending power back, a potential disruption of Canada's soaring housing market and a reconsideration for older people about how to make their money last through a long retirement.

Just as in the United States, where opponents of President Joe Biden are using inflation to attack government policy, some Canadian critics say rising inflation will have negative consequences for Canada's governing Liberals.

Of course, that depends on whether you think the current bout of inflation is good or bad, what has caused it, what the remedies might be, and how long it will last. Canadians who imagine economics as a discipline with clear rules and definitive outcomes may be surprised to find that all of those things remain in dispute.

Inflation Good Or Inflation Bad?

Last week, commentator Jon Schwarz, writing in The Intercept, offered a take on the economic argument for why inflation is good — a sort of natural repair mechanism for an economy out of whack.

"Inflation is bad for the 1 per cent but helps out almost everyone else," says the headline at the top of Schwarz's story.

The nub of the argument is that for people who have big loans, inflation makes them smaller in dollar terms. As wages and prices inflate, loans can be paid off in inflated dollars. For lenders or people with piles of cash, the effect is the opposite.

It is clear that those saving for retirement may take a different view, especially as the boomer bulge exits the labour market. Even before the latest round of pandemic monetary stimulus, people contemplating a long retirement complained about a paltry return on savings. With inflation higher than the rate of interest, cautious savers are now watching with horror as their future spending power shrinks.

And that disparity is not just on the side of savers. As Hilliard MacBeth, an Edmonton-based financial adviser and author of *When the Bubble Bursts*, observed, even before the latest U.S. inflation surprise, lenders have been handing out mortgages at rates considerably less than the rate of inflation.

"Even three per cent makes no sense in a 5.4 per cent [consumer price index] world," MacBeth tweeted.

But as he points out, that depends on whether you think inflation is settling in for the long term or, as central bankers have long insisted, it is a short-term, "transitory" effect caused by events tied to the COVID-19 pandemic.

Mortgage Loans Boost Money Supply

University of British Columbia economist Michael Devereux believes one-time impacts, such as the shipping bottleneck, are the main forces driving rising prices. But like others, he is not sure the inflationary effect will disappear once Canadians grow to expect it. People may keep demanding higher wages and businesses higher prices as they try to catch up with inflation.

Another strong contender for inflation's cause — a flood of new money into the economy caused by the central banks themselves — has led to heated arguments among economists.

A simple graph demonstrating the relationship in a Financial Post commentary by Simon Fraser University economist Herbert Grubel prompted a response from the University of Calgary's Trevor Tombe, with a graph showing the exact opposite or no relationship at all.

Complicating the picture in Canada are the billions of dollars being created out of thin air by the housing boom, as outlined in a short and sweet analysis by Canada's Library of Parliament.

"The majority of money in the economy is created by commercial banks when they extend new loans, such as mortgages," says the report, published in May. As mortgage loans grow alongside soaring real estate values, the impact is much greater than central bank bond buying.

The idea that inflation is caused by a flood of money chasing a limited amount of goods, pushing up the price of those goods, has the virtue of feeling intuitively correct, but as our central bankers continually tell us, economies are not static. They say a little extra stimulus is still needed to use up spare capacity, making the economy stronger and more productive.

The trouble with trying to understand inflation — like trying to understand any complex system — is that human brains, not being omniscient, cannot comprehend all of the economy's working parts. And in such an interdependent system, it may be false to imagine there is a discrete cause or a simple solution.

At the beginning of last week, Macklem was widely quoted as saying that Canadian inflation was "transitory but not short-lived."

By that measure, all inflation is transitory, because it comes for a while and then, months or years later, it disappears again.

But one thing many economists seem to agree upon is that in the short term, central bankers must begin to raise interest rates, probably sooner than they had planned only months ago.

As disruptive as they may be for those who believed the majority view just last year that inflation and rates would remain tame, rate hikes won't be an instant fix. Studies show their inflation-fighting power can take two years to come into full effect.

UPCOMING WEBINARS AND EVENTS

Web Seminar: McMillan – Canadian Competition Law/Investment Canada Update

Date: November 24, 2021

Time: 12:00 p.m. – 1:30 p.m. EST

Join members of McMillan's Competition, Antitrust, and Foreign Investment Group for this webinar, which will answer your questions, respecting developments in Canadian Competition and Foreign Investment Law.

Key focuses include:

- Enjoining Mergers - What's New?
- Canadian Gatekeepers – Abuse of Dominance Developments
- New Competitor Collaboration Guidelines
- The Competition Bureau: Current Focus
- Canadian Foreign Investment Control Developments

[Register Here](#)

Web Seminar: Fasken – Ransomware II: Inside An Attack

Date: November 30, 2021

Time: 12:00 p.m. – 1:30 p.m. EST

This webinar will answer the questions the following questions. What does a ransomware attack look like from the inside? What kinds of statutory and other obligations do businesses face when responding to an attack? Should businesses pay malicious actors, and if so, what are the legal and practical implications?

Key focuses include:

- Emerging trends in ransomware attacks
- The legal implications of paying ransomware attackers in light of Canada's criminal, sanctions, and anti-terrorism legislative regimes
- The legal obligations and liability of directors relating to ransomware attacks
- Whether and when to disclose ransomware attacks to law enforcement and customers
- Engaging legal counsel and their role in responding to, or preventing, ransomware attacks

[Register Here](#)

Web Seminar: OSFI – Draft Guideline B-13 Industry Information Session

Date: November 30, 2021

Time: 1:00 p.m. – 2:30 p.m. EST

The Office of the Superintendent of Financial Institutions (OSFI) will be hosting an information session via Zoom to share information and answer participant questions related to Draft Guideline B-13 (Technology and Cyber Risk Management). This session is for federally-regulated financial institutions and industry association representatives.

[Register Here](#)

Web Seminar: Torys – Emerging Cybersecurity Risks and Trends in Canada

Date: December 1, 2021

Time: 9:00 a.m. – 10:00 a.m. EST

The cybersecurity industry is experiencing rapid growth, with an influx of new opportunities, investment and challenges. In this session, Torys' lawyers Molly Reynolds and Konata Lake will be joined by Mark Rowan, CEO of Data Sentinel, to review the current state of cybersecurity in Canada and the emerging trends shaping its future.

The panel will discuss innovative infosec technologies, M&A and investment activity across the industry, and how cyber diligence and risk affect deal terms. They will also provide solution-based insights on how to mitigate risk on an ongoing basis, and how to assess risk around transactions.

[Register Here](#)

Web Seminar: McCarthy Tétrault Advance – Male Allies and the Power of Partnership

Date: December 2, 2021

Time: 3:00 p.m. – 4:15 p.m. EST

Join gender equality advocates and authors of the book Good Guys: How Men Can Be Better Allies for Women in the Workplace, Brad Johnson and David Smith for an insightful discussion on why male engagement both inside and outside of the workplace is critical to achieving gender equality and how this engagement is beneficial for all genders.

Using social science evidence and research, they will explore organizational best practices and ways that men and organizational leaders can create more inclusive workplaces.

Following the presentation, McCarthy Tétrault CEO, Dave Leonard will join Brad and David to dive deeper into the “how to” for organizations committed to gender equity, and explore strategies for creating a more diverse workforce.

[Register Here](#)

The Osgoode Certificate in Regulatory Compliance and Legal Risk Management for Financial Institutions

Dates: January 27, February 10 & 24, March 10 & 31, 2022

Time: 9:00 a.m. – 5:00 p.m. EST

This event for financial services features live access to interact with and learn from regulators, industry leaders and peers. Get crucial updates, insights and strategic guidance for navigating key legal and operational risks impacting compliance professionals.

Key focuses include:

- Critical updates for financial institutions and views into regulators’ pipelines of priorities, current and anticipated
- Top tips on managing data, privacy and technology
- Practical guidance to navigate the ‘fair treatment of customers’ and escalating demands for ethics and integrity
- Strategies to manage changes to regulatory frameworks and supervision

[Register Here](#)