

## **CAFII ALERTS WEEKLY DIGEST: November 5 to November 12, 2021**

November 12, 2021

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## REGULATOR/POLICY-MAKER NEWS

### Competition Commissioner Says Canadian Laws Need U.S.-Style Makeover

*By Jaren Kerr, The Globe and Mail, November 8, 2021*

The head of the federal Competition Bureau says Canadian competition law needs a makeover, and that Canada should take cues from the U.S. in reforming its framework. In the 14 years since Canada's Competition Act was last reviewed, Commissioner Matthew Boswell told The Globe and Mail, the country's antitrust rules have lagged those in the United States, Australia, and Europe. He cited Canada's relatively weak penalties for anti-competitive behaviour, and tight timelines that make it more difficult for Canadian regulators, compared with their counterparts in the U.S., to review and respond to mergers that may harm competition. "Canadian consumers are the ones who feel the impact of a lack of competition in Canada," Mr. Boswell said. "Competition drives businesses to innovate, to improve quality so consumers get better quality services or products. It decreases prices, it causes good disinflation in the economy. And it ensures that businesses succeed through merit." Aligning Canada's competition regime with the Federal Trade Commission in the U.S. would increase the penalties at the Competition Bureau's disposal, giving it more enforcement power. And the move would create continuity between two countries that have strong commercial ties. Cross-border merger-and-acquisition activity between Canada and the U.S. accounted for \$88-billion in deal value in the first half of 2021, according to data from Bloomberg. The figure matches the value of domestic Canadian M&A during the same period. "I believe it makes sense for our law to line up as seamlessly as possible with the American law, and that would give businesses on both sides of the border certainty and predictability with respect to how mergers are going to be reviewed," Mr. Boswell said. An alignment in competition law between the two countries could also mean more restrictions on mergers and anti-competitive behaviour in Canada. This summer, U.S. President Joe Biden issued an executive order aimed at limiting corporate concentration and protecting consumers from economic harms that come from consolidation. He also announced an array of new consumer protection measures, including some that would lower prescription drug prices and make it easier to switch banks. "What we've seen over the past few decades is less competition and more concentration that holds our economy back," Mr. Biden said in July. "Rather than competing for consumers, they are consuming their competitors." Mr. Boswell said he shares the President's concerns.

Read Story (Subscription Required): <https://www.theglobeandmail.com/business/article-competition-commissioner-says-canadian-laws-need-us-style-makeover/>

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

### Manulife Raises Dividend By 18 Per Cent After Regulator Lifts Pandemic Restrictions

*By Clare O'Hara, Wealth Management Reporter, The Globe and Mail, November 5, 2021*

Manulife Financial Corp. is the first Canadian insurer to announce a dividend hike after Canada's banking regulator lifted pandemic-related restrictions. Manulife announced on Friday, November 5 that its board had approved a dividend increase of 18 per cent or five cents per share, bringing its total quarterly dividend to 33 cents per share. In addition, subject to regulatory approval, the insurer said it intends to repurchase up to 39 million of its common shares, representing about 2 per cent of its outstanding shares. The hike follows Thursday, November 4's announcement by the Office of the Superintendent of Financial Institutions (OSFI) that temporary measures which had prohibited dividend hikes and share buybacks by financial institutions since March 2020, were no longer in place, effective immediately. Manulife's last dividend increase was on February 12, 2020, shortly before OSFI's March 13, 2020 announcement. The restraints were intended to force financial institutions to preserve capital so they could continue making loans in the early stages of the COVID-19 crisis. Canada's six largest banks aren't expected to announce their plans for dividend increases and share buybacks until they report quarterly earnings in late November and early December. The banks are in a quiet period leading up to the release of those financial results.

Read Story (Subscription Required): [https://www.theglobeandmail.com/business/article-manulife-raises-dividend-by-18-per-cent-after-regulator-lifts-pandemic/?utm\\_medium=email&utm\\_source=Market%20Update&utm\\_content=2021-11-5\\_11&utm\\_term=&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/business/article-manulife-raises-dividend-by-18-per-cent-after-regulator-lifts-pandemic/?utm_medium=email&utm_source=Market%20Update&utm_content=2021-11-5_11&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

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### Sun Life Raising Dividend 20% After OSFI Eases Capital Rules

*By Noah Zivitz, Managing Editor, BNN Bloomberg, November 8, 2021*

<https://www.bnnbloomberg.ca/sun-life-raising-dividend-20-after-osfi-eases-capital-rules-1.1678614>

Sun Life Financial is taking advantage of newfound freedom to share its wealth with investors.

The insurance and asset management giant announced in a release on Monday, November 8 that it's adding an 11-cent per share supplementary dividend to the payment that's scheduled for December 31.

Combined with its regular quarterly payout of 55 cents per share, the total dividend will be 20 per cent higher than the previous quarterly payment.

"We're quite happy to provide that stimulus and those dividend cheques back to our shareholders," said Sun Life Financial President and Chief Executive Officer Kevin Strain in an interview.

Sun Life was able to sweeten its dividend after the Office of the Superintendent of Financial Institutions ended its pandemic-era prohibition on dividend hikes and share buybacks last week.

Strain said Sun Life's board held a special meeting over the weekend to approve the hike, which he added brings the dividend back to the company's target payout ratio of 40 to 50 per cent.

"Despite going through COVID-19, where we paid out \$700 million in extra claims related to COVID-19 over the last two years, we thought that raising the dividend and doing it as quickly as we could was important," he said.

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

### **COVID-19 Travel Insurance: Costs, Coverage, And The Fine Print**

*By Erica Alini, Global News, November 10, 2021*

<https://globalnews.ca/news/8358162/COVID-19-travel-insurance-canada/>

The federal government has lifted its blanket advisory against all non-essential travel. The U.S. land border is once again open and growing numbers of Canadians are ready to travel.

While bookings aren't expected to return to pre-pandemic levels until sometime well into 2022 or even 2023, travel agents are receiving a growing number of inquiries, especially from clients eyeing sunny getaways in February or March of next year, says Wendy Paradis, president of the Association of Canadian Travel Agencies (ACTA).

But for every trip they're helping to plan, travel agents these days are having an average of seven to eight calls with clients, twice the number they'd normally field before COVID-19, according to Paradis. The number one question, she says, is about travel insurance.

The good news is that COVID-19 coverage is no longer hard to find. More than half of travel insurance providers in Canada now offer options to protect yourself in case of medical emergencies or trip disruptions linked to the virus, estimates Will McAleer, executive director of the Travel Health Insurance Association of Canada (THIA).

And the pandemic hasn't had much of an impact on travel insurance costs, he adds.

"If you're vaccinated, most plans aren't going to charge you extra to receive coverage for COVID-19," he says.

For example, Medipac Travel Insurance, which is endorsed by the Canadian Snowbird Association, said most of the rate adjustments it has made over the past couple of years reflect medical inflation and aren't directly related to the pandemic.

Still, the tricky part is ensuring you have the coverage you need, Paradis says.

“Not all travel policies are created equal,” she warns. “If there’s any time that you’re going to read the fine print in your insurance policy, now’s the time.”

If you’re ready to pack your bags, here are a few things to know.

### **If You Get Sick Just Before Leaving**

If you’re getting ready to board an international flight, chances are, you’ll have to take a COVID-19 test. What happens if you test positive?

That’s when trip cancellation and interruption insurance comes into play, McAleer says. This kind of coverage, which helps you recover some expenses if your travel plans are derailed, usually kicks in from the time you purchase the policy, not your departure date, he notes.

That’s why it’s a good idea to get coverage as soon as you’ve made your booking, he adds.

Keep in mind, though, that some COVID-19 plans only cover medical emergencies and not trip cancellation and interruption. Global News also reviewed plans that offer coverage for trip interruptions after the departure date but not disruptions that occur prior to the start of the trip.

### **How Much Coverage Do You Need For A COVID-19 Related Medical Emergency?**

If you’re considering an all-inclusive deal, you may find that some COVID-19 insurance coverage comes standard with your booking.

Several large resorts and vacation packages promise peace of mind with complimentary coverage that often includes emergency medical costs, trip interruption coverage, and even quarantine expenses. Some of the plans reviewed by Global News, though, have maximum coverage of \$100,000 or \$200,000.

Standalone travel insurance policies, by contrast, cap coverage at \$2 million, \$5 million, or \$10 million, according to McAleer.

“While that number seems high, that will just provide you peace of mind,” he says.

The average cost of COVID-19 hospital stays that require ICU beds or access to ventilators tops \$400,000 in some U.S. states, according to research from Fair Health, an independent non-profit organization.

### **If You Need To Quarantine And Extend Your Stay**

Another detail to watch for: does your policy include quarantine costs?

Travellers need a negative COVID-19 test to enter Canada, so if you test positive before your return home, you may have to wait out the virus in a hotel, short-term rental, or government facility.

The real must-have when it comes to COVID-19 insurance is coverage for emergency medical expenses, McAleer says. But a policy that will also foot part of the bill for the expenses of an unexpected quarantine stay is a nice-to-have, he adds.

Typically, your insurer will chip in up to a maximum amount per day to help pay for costs such as an extra-long stay until you're cleared to go back home.

If it's any comfort, many resorts and large hotels will let you quarantine on their premises, says Richard Vanderlubbe, president at Tripcentral.ca.

"They're nowhere close to running at full occupancy. So they have empty rooms and they just created sort of a wing," he says.

Still, in the Caribbean, the positive test rate among tourists has been extremely low so far, he adds.

### **Who Pays For PCR Tests?**

One cost you'll likely be saddled with is that of molecular polymerase chain reaction tests, or PCR tests. Right now, anyone travelling to Canada by air or arriving by car, bus, boat, ferry, or train from the U.S. must show a negative molecular test taken within 72 hours of boarding or arrival at the border.

The cost of the test can easily reach \$200 per person, according to Paradis.

"For a family of four, you're looking at quite a considerable cost added to the trip," she says.

Travel insurance, however, is meant for unforeseen expenses and won't cover those routine costs.

Still, in an effort to make vacationing during COVID-19 as painless as possible, several resorts say they now offer molecular tests administered by medical professionals free of charge or at a reduced cost.

### **'Cancel For Any Reason' Coverage Is Coming Back**

Even without a formal travel advisory, you may decide to cancel your trip before it starts. What would happen if you decided to pull the plug on an expensive vacation because COVID-19 counts in Canada or your destination country have risen beyond your comfort level?

This is a scenario in which so-called cancel for any reason (CFAR) coverage comes in handy. That's the only kind of policy that will let you backtrack on your travel plans simply because you're worried.

CFAR policies are coming back onto the market in Canada after virtually disappearing earlier in the pandemic, says McAleer, but they're no panacea. They typically come at a price premium and will only cover a portion of any non-refundable costs, he warns.

In general, if you're arranging your next trip, you may want to consider getting trip cancellation and interruption insurance as well as signing up for whatever flexible travel options are on offer, Vanderlubbe says.

“We’re recommending that people consider buying both,” he says.

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## Canadian Travelers Flock Across The U.S. Border As Land Travel Restrictions Lifted

*By Anna Mehler Paperny, Reuters, November 8, 2021*

<https://globalnews.ca/news/8358326/canadian-travelers-u-s-border-land-travel-restrictions-lifted>

Canadian travelers, particularly retirees headed to U.S. sunspots, flocked to the U.S. land border on Monday, November 8 to drive across for the first time in 20 months, although testing requirements could dampen short-stay travel.

The United States first imposed a travel ban in early 2020 in response to the coronavirus pandemic, barring access to most non-U.S. citizens traveling from 33 countries — including China, India and much of Europe — and restricting overland entry from Mexico and Canada.

On Monday, November 8, packed intercontinental flights touched down, while the U.S. land borders with Mexico and Canada also saw families reunite.

“This whole half of my life has been missing for almost two years,” said Janet Simoni, who lives in London, Ontario and whose husband lives on the other side of the U.S.-Canada border near Detroit, Michigan.

Normally, they see each other on weekends and vacation together but for almost two years, they were separated. The two missed major milestones including a graduation and funeral, she said.

The news of the border’s re-opening unleashed “tremendous pent-up demand,” said Marty Firestone, whose travel insurance agency saw business up 25% last month compared to October 2019 – much of it from snowbirds.

“When the announcement came out (that the U.S. border was opening) they were like, ‘I’m out of here.’”

Most travelers are required to show proof of vaccination in both directions. Some U.S. states also require a negative COVID-19 test. Canada requires a negative PCR test.

The PCR test requirement is deterring some short journeys, such as cross-border day-trippers looking for Black Friday deals, said Firestone.

On Friday, November 5, Canada’s Chief Public Health Officer Theresa Tam said the testing requirement was “actively being looked at.” The Public Health Agency of Canada did not immediately respond to questions about what might influence such a decision.



According to Statistics Canada, three-quarters of Canadian trips to the United States in 2019 were by car. That year, Canadians made 21.5 million same-day car trips across the border.

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## Fully Vaccinated Canadians Jam Land Border As U.S. Finally Eases Travel Restrictions

*By James McCarten, The Canadian Press, November 8, 2021*

[https://www.theglobeandmail.com/canada/article-us-eases-COVID-19-restrictions-at-land-border-for-fully-vaccinated/?utm\\_medium=email&utm\\_source=Coronavirus%20Update&utm\\_content=2021-11-8\\_19&utm\\_term=Coronavirus%20Update:%20Families%20reunited%20after%20nearly%20two%20years%20as%20U.S.%20travel%20ban%20lifted%20&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/canada/article-us-eases-COVID-19-restrictions-at-land-border-for-fully-vaccinated/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-11-8_19&utm_term=Coronavirus%20Update:%20Families%20reunited%20after%20nearly%20two%20years%20as%20U.S.%20travel%20ban%20lifted%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

Anticipation turned to elation on Monday, November 8 as fully vaccinated Canadians visited loved ones, vacation properties, and popular American shopping haunts after the United States finally eased southbound travel restrictions along the world's longest unmilitarized land border.

Shortly after midnight on Sunday night, November 7, Customs and Border Protection agents began letting fully vaccinated vacationers, visitors, and day-trippers drive into the U.S. for the first time since the onset of the COVID-19 pandemic in March 2020.

"I am excited. I am nervous. I am terrified. It's everything. The anxiety is all there," said Patricia Fountain, a resident of Niagara Falls, Ontario, who hasn't seen her boyfriend, who lives in the U.S., in person since May of last year.

Fountain, who entered the U.S. on Monday, November 8 via the Rainbow Bridge, said the pair plan to spend some quality time "sitting and cuddling and watching movies" after 17 months of phone calls and video chats.

"I just hope everybody gets over this and we go back to normal," she said. "I would like to get some normalcy back in my life."

That's precisely what snowbird Don Livingstone had in mind when he walked across the Rainbow Bridge on Monday, November 8 in order to catch a flight in Niagara Falls, New York to Punta Gorda, Florida, where he had a tee time waiting.

"I'm looking forward to a great winter. We're going to golf every day," said Livingstone, 80, from Burlington, Ontario.

"As long as you have your health and you can afford it, why not?"

Wait times to enter the U.S. ran the gamut in the early hours of the morning on Monday, November 8, with some waiting two or three hours at traditionally busy crossings such as the Peace Bridge in Buffalo or St-Bernard-de-Lacolle in Quebec before the backlogs cleared at mid-day.

In the town of Coutts, Alberta, however, the wait stretched to four hours just before noon local time, levelling off at just over three hours by mid-afternoon.

Mayor Jim Willett said vehicles and RVs began showing up as early as Friday, November 5, tripling the population of a town that's usually home to fewer than 300 people.

"Talking to people who have lived here all their lives, they've never seen a lineup this long before," Willett said.

In Plattsburgh, New York, an hour's drive south of Montreal, Quebec licence plates were spotted in the parking lot of the Champlain Centre mall – a destination so dependent on cross-border traffic that it uses the Canadian spelling of its name on all its marketing materials and signage.

The mall's website even included a special section for its foreign customers, festooned with Maple Leaf flags and boasting of new retail outlets that opened during the pandemic and special savings for anyone showing proof of Canadian residency.

"A great deal of the Plattsburgh economy is supported by Canadian visitors," said Charles Loscalzo, the manager of Bookburgh Books. He estimated that roughly half of his customers in past years were from north of the border.

Loscalzo called the latest travel developments "positive steps," but admitted he's nervous about Canada's requirement that anyone entering or re-entering the country must show proof of a negative PCR test, along with their vaccination cards.

The test, also known as a molecular test, can cost anywhere from C\$150 to \$300 and must be taken within 72 hours of arriving at a northbound border crossing. The U.S. requires the same of air travellers, but allows them to submit the cheaper, rapid test widely available at drugstores. It waived the rule for people crossing by land.

Canada's requirement is now squarely in the sights of the business leaders, activists, and U.S. lawmakers who have been calling for months for the borders to re-open. Requiring a family of four to shell out an extra \$1,000 for a "redundant" test is unnecessary, they say.

"People don't want to be constrained any more," said Representative Brian Higgins, a New York congressman and one of the most vocal critics of the restrictions.

"Remove the redundant testing. And let's really celebrate this opening, so that we can realize the full potential of the United States and Canada getting back to its friendship, getting back to its binational relationship in an economic way, but also in a life quality way."

Drew Dilkens, the mayor of the border city of Windsor, Ontario, pointed out that Canada allows visitors who plan to return from the U.S. within 72 hours to get their re-entry test done before they leave.

That would include the "thousands" of Canadian football fans who routinely travel to Detroit, Buffalo, and other NFL cities to watch a game in-person before heading home at the end of the night.

“The current system would allow someone to take a PCR test in Canada, cross into Detroit to cheer on the Lions with 65,000 other fans in the stadium, and then return to Canada using the test they took before leaving,” Dilkens said.

“How is that test of any use to anyone about the nature of one’s activities and the risks that they were exposed to? I think we can all agree it’s not.”

Floyd Jorgenson, of Mervin, Saskatchewan, said he accompanied his parents on a flight to Phoenix to get them settled at their Arizona vacation property, but is now wondering whether he’ll be allowed back into Canada when he returns home Friday.

The clinic where he inquired about getting a PCR test said it would take upwards of seven to 10 days to get the results, he said.

“They said, ‘Well, we’re so backed up, it’s a week, week-and-a-half delayed before you get the results,’” Jorgenson said. “And I go, ‘Well, that doesn’t really work very good for me.’”

He said he’ll keep trying, but in the end may have to plead his case with customs officials: “I won’t even have my results, so I’m not sure – but I know I have a ticket, so I’m getting on the plane.”

The new rules took effect on the same day as the U.S. began requiring foreign nationals arriving by air to be fully vaccinated and tested before boarding their flights. Unvaccinated Americans are allowed to fly, but must be tested within 24 hours of departure.

The U.S. has also lifted a travel ban on a number of countries that’s been in place from the outset of the pandemic, including China, India, Ireland, Iran, South Africa, Brazil and the 26 European nations without border controls, known as the Schengen group.

The U.S. Travel Association estimates that inbound international travel produced \$239 billion in export income in 2019 and directly supported 1.2 million American jobs. The pandemic has cost the U.S. some \$300 billion in foregone export income and more than a million jobs, with travel levels not expected to return to 2019 levels until 2024 at the earliest, the Association estimates.

## 'Happy Dances At The Malls': U.S. Border Communities Eagerly Await Return Of Canadians

*'Having The Border Back Open So That Canadians Can Travel Freely Will Be A Huge Boom For Us'*

*By Adrian Humphreys, National Post, November 5, 2021*

<https://nationalpost.com/news/canada/happy-dances-at-the-malls-u-s-border-communities-eagerly-await-return-of-canadians>

Vicki Kultgen, the postmaster in Whitlash, Montana, 10 minutes due south of the sleepy border crossing between Canada and the United States, grew accustomed to Canadians popping across the border to collect mail from a postal box, as it's closer than any post office in Alberta.

Throughout 2019, the year before the pandemic, 1,149 people crossed into tiny Whitlash from tiny Aden, making it the least travelled of all U.S. border crossings. That traffic plummeted to just 238 people in 2020, because of COVID-19 border restrictions, a drop of almost 80 per cent.

### What Canadians Plan To Do After The Pandemic

"I've been holding onto packages for them for over a year now that they have ordered and been unable to come and get," Kultgen said. "We are very much looking forward to the border re-opening because where we're at, some of our closest neighbours are on the other side of the fence, so to speak."

In Niagara Falls, New York, anticipation of the U.S. border re-opening is as commercial as Kultgen's is quaint. They're doing "happy dances" at the outlet malls over news the taps are turning back on for the \$100 million Canadians usually leave behind there.

In 2019, there were more than 10.5 million people crossing from Ontario over the Buffalo/Niagara bridges, cumulatively the busiest land crossings for non-commercial traffic. In 2020, that shrank to 1.7 million, a drop of almost 84 per cent.

On November 8, life in the busiest and the quietest borderlands will start moving towards something resembling normal, when the United States re-opens land borders to fully vaccinated visitors after almost 20 months of unprecedented restrictions.

While the border remained open for commercial transit — needed to keep the economies of both countries from derailing — discretionary travel was stopped in its tracks, in a bid to slow the spread of COVID-19. The rules allowed Canadians working in the United States to still cross, but ended cross-border vacations, shopping trips, and family visits.

### We've Suffered A Lot Because We Count On Our Canadian Customers

In 2019, along the whole of the Canada-U.S. border, 51,176,536 passengers in personal vehicles crossed from Canada, according to the U.S. Bureau of Transportation Statistics.

In 2020 that dropped to 10,056,443.

As a sharper snapshot of the precipitous decline, during the busy summer holiday month of August 2019, 6,501,513 people crossed into the U.S. from Canada in a personal vehicle.

In August 2020, just 318,288 crossed — a 95 per cent drop.

The flood from Canada dried up overnight.

Across the length of the U.S. border, there's a gnawing thirst for the return of the Canadian. Along with their Canadian money.

The motto of Blaine, Washington is "Where America Begins," and the city of 6,000, across the border from Surrey, B.C., stands as a monument to Canadian taxation and regulation — gasoline, dairy, and clothing outlets boomed feeding Canadians willing to drive for a deal.

Postal boxes — to give an American shipping address to Canadians — was added to the list of businesses aimed at B.C. customers, once online shopping became a thing.

"We've suffered a lot because we count on our Canadian customers. It's affected us in a really big way," said Carroll Solomon, a director with the Blaine Chamber of Commerce, as she sat in a quiet Blaine Welcome Center.

In the month of August 2019, there were 868,366 people driving from Canada into Blaine. In August 2020, there were just 19,755.

"For the community and for the businesses, having the border back open so that Canadians can travel freely will be a huge boom for us," Solomon said.

A recent, rare Canadian guest at Blaine's visitor centre was a woman who crossed the border to collect a package she couldn't access for months. When she went to the store housing her postal box, it was closed and abandoned.

### **Having The Border Back Open So That Canadians Can Travel Freely Will Be A Huge Boom For Us**

Solomon helped find the uncollected mail, moved to The UPS Store, which survived the border apocalypse. She expects many returning Canadians will notice these sorts of changes. Many businesses catering to border-hoppers have closed.

About a third of the economy of Whatcom County, in the northwestern corner of the U.S., which includes Blaine and the city of Bellingham, "depends on the Canadian dollar," she said.

For Canadians, it often seems the only Americans with even a passing notice of Canada are those living in border communities.

While Canadian businesses and creators routinely work to attract the much larger U.S. consumer base, the borderlands see the opposite effect. The U.S. dollar reigns supreme in the global economy, but in American towns along the border, the Canadian buck is king.

In U.S. border communities, the plan to re-open the border was big news.

At Buffalo TV station WGRZ it was given “live team coverage.” Reporter Leanne Stuck led the newscast saying tourism and retail industries “are breathing a sigh of relief tonight.” U.S. Congressman Brian Higgins stood in front of the Peace Bridge, connecting Buffalo, New York to Fort Erie, Ontario, announcing the plan.

The border city of Niagara Falls, New York, with a population of about 50,000, looks at the border the way a miner eyes a vein of gold — and the pandemic was like the mine running dry.

In the August before COVID-19, 1,453,934 people drove from Canada across the four border bridges spilling into the area. In August 2020, only 36,000 passengers crossed, many of them to work rather than spend.

John Percy, president of Destination Niagara U.S.A., the city’s official tourism and business booster, said Canadian customers are gravely missed.

Canadians charged \$59 million for goods and services on Visa credit cards in Niagara County in 2019. That’s just a single form of payment — and doesn’t include other credit cards, cash, cheques, or debit — in the one county immediately around the Falls.

Percy’s extrapolation says the total easily exceeds \$100 million.

“These are large figures that really make a large impact on a local economy, and when that is missing, it is a severe punch,” Percy said.

Re-opening in time for Christmas shopping is wonderful, he said.

“They are doing happy dances at the malls — and I think we all are. We’re elated.”

Along the borderlands, caution remains. Few expect the re-opening to bring the overnight change the closure did.

“We don’t expect a mad dash or floodgates opening,” Percy said.

Both Percy and Solomon said that the Canadian government’s requiring people returning to Canada to have a negative COVID-19 PCR test result from within the past 72 hours will still deter travellers.

For Kultgen in Whitlash, she’s just hoping the re-opening lasts.

“We’re really keeping our fingers crossed that something doesn’t come up at the last minute to postpone it. I’m hoping things get back to normal.

“At least a new normal.”

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## Business Greets Canada-U.S. Border Opening As Glass Half Full Due To Testing Rule

*The Expense And Inconvenience Of Getting A PCR Test Could Prove Discouraging*

*By Mike Blanchfield, The Canadian Press, November 6, 2021*

<https://nationalpost.com/news/business-greets-canada-u-s-border-opening-as-glass-half-full-due-to-testing-rule>

Monday, November 8's re-opening of the Canada-U.S. land border is sparking a mixed reaction among Canadian business leaders: they're excited that people and not just goods will be crossing the border again but are wary of remaining red tape.

The Canadian Chamber of Commerce and the Business Council of Canada say the Canadian requirement for returning travellers to provide a recent, negative molecular test is an unnecessary obstacle to kick-starting business travel and tourism.

They say proof of vaccination is all that should be needed and the test requirement should be scrapped.

They argue that the continued testing requirement is too cumbersome for Canadian business travellers wanting a quick visit to an American destination, and too expensive for families who want a vacation or reunion with loved ones.

“If we believe, as we should, that being fully vaccinated is the best way of minimizing risk, we should be trusting the vaccination systems. We should be monitoring what's taking place in terms of outbreaks in the two countries,” Canadian Chamber of Commerce president Perrin Beatty said in an interview.

“It's a competitive disadvantage to Canada and North America to have rules that are inconsistent with where most of the world is moving to,” said Goldy Hyder, the president of the Business Council of Canada.

While the U.S. will not require travellers to show a negative COVID-19 test, the Canadian government is not waiving that requirement for citizens and permanent residents when they enter Canada.

That means that when the land border opens for the first time to non-essential travellers since March 2020, it will not be accompanied by an end to a negative COVID-19 test requirement for Canadian travellers.

Beatty said the response to the 9/11 terrorist attacks in the United States 20 years ago offers the government a good lesson in risk management.



## It's A Competitive Disadvantage To Canada

After the attacks on the Twin Towers in New York City and the Pentagon, the Canada-U.S. border was slammed shut. It quickly re-opened because both governments realized that trade and the flow of goods and people across the border all needed to resume, but with tighter security measures in place.

Canada and the U.S. realized they couldn't stamp out terrorism, so they "adopted a risk management approach that said, 'What we will do is we'll focus on the areas of highest risk. We'll use intelligence,'" said Beatty.

"But the government treated COVID-19 in a very different way, one that was unco-ordinated, and one that wasn't based on risk management."

Meredith Lilly, the Simon Reisman Chair in trade policy at Carleton University's Norman Paterson School of International Affairs, said it might be some time before the impact of border closures and various lockdowns will be known on a key aspect of international trade — labour mobility.

"We have all just been subjected to the world's largest experiment in digitalization. Many of us have been forced to learn how to operate in the digital environment and not travel to do work that once required us to be in-person," said Lilly.

"I don't know that we yet fully understand the consequences of ... whether that is going to impact the liberalization of labour mobility, where people were mega-commuting and where we saw labour mobility as kind of a big, important part of 21st-century globalized trade."

Lilly said the aftermath of the 9/11 attacks and the new border security and anti-terrorism measures that followed could prove instructive in the years ahead.

For example, she said day trips between the two countries dropped dramatically, the result of what became known as "the unfriendly border phenomenon in which travellers opt to forgo trips out of reluctance to face heightened scrutiny.

## 'We Have To Have A New Approach'

The expense and inconvenience of getting a PCR test could prove discouraging. That could have a damaging effect on tourism, leading to a decline in shorter, more spontaneous trips, said Lilly.

Larger companies might be able to absorb the cost of tests, but smaller businesses might not be able to shoulder them, she added.

Hyder said the government needs to have more faith in the ability of vaccines to stop the spread of COVID-19 or at least weaken its impact on people who might contract it.

"We have to have a new approach to the way we manage risk and we see risk. And I think Canadians should be rewarded with their compliance on the vaccines," said Hyder.



“If the only people moving around are fully vaccinated people, it is time that we trust the vaccine, and we recognize that the endemic nature of this means we have to coexist with this.”

Brian Kingston, president of the Canadian Vehicle Manufacturers Association, said the auto industry is ready to take advantage of whatever new flexibility unrestricted land travel will allow, given that the integrated industry and its supply chain straddles the Canada-U.S. border.

“We saw continued movement of parts and finished vehicles throughout the pandemic, which is all very positive. However, we have had challenges with the movement of personnel,” said Kingston, citing engineers and researchers.

“There have been challenges with respect to the rules around the border, in particular the definition of what is an essential worker and the exemptions that were provided.”

While travelling by plane was always an option, the fact that so much of the industry is clustered around the Windsor-Detroit border meant that that simply created planning headaches while generating extra expense, he said.

“Something comes up. You have to visit a facility, or fix a piece of machinery. It was just an extra burden to have to go to an airport and fly into the U.S.,” said Kingston.

“Having that in the rear-view mirror — it’s great.”

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## U.S. Border Re-Opening May Affect How Canadians Travel Inland, Tourism Experts Say

*By Christopher Reynolds The Canadian Press, November 8, 2021*

<https://globalnews.ca/news/8357620/u-s-border-re-opening-canadians-travel-inland-tourism-experts-say/>

Tourism operators have mixed feelings about the opening of the U.S. land border on Monday, November 8.

An end to the 20-month closure of the world’s longest undefended frontier marks a sign that restrictions are loosening and more international leisure travel may be on the horizon.

But if Canadians start to stream south for vacations and shopping sprees, they aren’t spending their money on destinations here at home.

Chris Bloore, chief executive of the Tourism Industry Association of Ontario, says local visits to hot spots ranging from Niagara Region vineyards to the boutique hotels of Prince Edward County will undoubtedly decline after receiving a boost last summer.

“There is definitely going to be a reduction in some numbers, for sure. That’s absolutely inevitable,” he said.

“But as we start to welcome international visitors now back to Canada, as we try and push for changes to PCR testing protocols, we’re hoping to make sure that we’re looking further afield to people as well to try and bring them to us.”

Travel and tourism organizations are lobbying the federal government, which opened its border to fully vaccinated Americans in August, to end the ongoing COVID-19 test requirement to enter the country.

Currently, any Canadian returning home by land who wants to avoid quarantine needs to provide a recent molecular test that shows a negative result. Non-residents who test positive are turned away at the border.

At a cost of \$150 to \$300 per test, that can be a pricey proposition, particularly for families.

Chief public health officer Dr. Theresa Tam said on Friday, November 5 that test rules for vaccinated travellers need to be re-examined, particularly for short trips.

“Unless Canada changes that regulation or that order to not requiring a PCR test to re-enter the country, I don’t think you’re going to see large volumes of people heading into the United States,” said Walt Judas, head of British Columbia’s tourism association. That holds true for both day trips and longer vacations, he said.

However, Vancouver Island and British Columbia’s Okanagan Valley will likely see a major drop in Canadian trailer and campervan drivers as snowbirds flock south.

“Small communities like Osoyoos managed to retain a lot of Canadians who camped in their RVs for the duration of the winter. So those folks will likely do as they’ve done in years previous and head into the U.S.,” Judas said.

It’s not just the campgrounds that will feel the impact of fewer visitors.

“They’re all users of other venues and facilities and visit grocery stores and they eat in restaurants, some might even choose to stay in a hotel for a bit of a getaway that’s more localized,” he said.

But Tourism Industry Association of Canada CEO Beth Potter says a border that lets visitors filter through in both directions for non-essential travel is one more step on the path to pre-pandemic levels of activity.

“More and more Canadians have discovered that Canada has a lot to offer,” she said. “We hope to see that trend continue next summer. And at the same time, we would expect to see a return of American visitors as well.”

One incentive for Ontarians to stay put is the province's staycation tax credit. Premier Doug Ford's government on Thursday, November 4 rolled out a plan for the measure, which would give residents a 20-per-cent personal income tax credit for money spent in-province on leisure and accommodations in 2022.

The credit ranges up to a maximum of \$1,000 for an individual and \$2,000 for a family, yielding a credit ceiling of \$200 or \$400 respectively.

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## Canadians Travelling To Florida Should Be Prepared For The State's Lax COVID-19 Rules

*Opinion By Gus Carlson, The Globe and Mail, November 5, 2021*

<https://www.theglobeandmail.com/business/commentary/article-canadians-travelling-to-florida-should-be-prepared-for-the-states-lax/>

Ghosts and goblins were running amok on the suburban streets of Palm Beach County, shrieking with laughter as their candy bags filled up with treats. There were evil princesses and noble superheroes, hundreds of them, swarming driveways and front porches.

The grown-ups were dressed up, too. Some were in elaborate costumes, like Civil War uniforms and mummy wraps – and, of course, every Harry Potter outfit imaginable. There were ice cream trucks, pizza trucks, and taco trucks. Many houses had fully stocked honour bars set up out front, making sure the kids weren't the only ones having a good time.

And through it all, the running joke among parents was that the only masks in sight were those worn by the kids as parts of their costumes.

Welcome to Halloween in the Free State of Florida, a pandemic-era nickname voiced loudly and proudly by many locals to distinguish their home state from others they say have been smothered by federal government mask or vaccination mandates.

Canadians travelling to the Sunshine State, now that cross-border air travel is open and ground travel re-opens on Monday, November 8, should get ready to adjust their expectations – and, if they choose, their behaviour. They won't need masks in restaurants, bars, grocery stores, shops, or gyms – and it is highly unlikely anyone will ask them for proof of vaccination. Many Florida businesses ask employees to wear masks, and those who aren't vaccinated to undergo regular testing, but customers are free to do as they please.

Florida Governor Ron DeSantis, a Republican, has drawn heavy fire from detractors, particularly some news media, for staunchly refusing to impose mask or vaccination mandates. He has opted instead to put what he says are the rights and freedoms of his constituents ahead of such control mechanisms, which he argues have yet to show consistent effectiveness in combatting the virus.

Now, before shaking your head in disapproval and telling your favourite Florida Man joke, consider this: last week, Florida recorded the lowest COVID-19 case rate in the entire U.S., including states such as California and New York that have been relentless with mask and vaccination mandates.

“We’re proud to have stood firm in protecting liberty throughout the pandemic,” Florida’s Lieutenant Governor, Jeanette Nunez, said in a statement announcing the improvement in Florida’s rates. “Governor DeSantis’ approach was guided by science, data, and pragmatism, not fear and alarmist narratives.”

The latest statistics marked a sharp reversal from late summer, when Florida’s numbers were the most dismal in the country, driven by the much-publicized Delta variant of the virus.

To be sure, Florida endured considerable suffering to get here. But now, by dint of some combination of vaccination, natural immunity, and maybe a little luck, it has arrived at a better place – at least for now. The development has stunned commentators on the left, in part because it flies in the face of the Biden administration’s COVID-19 narrative, which holds that mask and vaccine mandates are the only way out of the pandemic.

Consistent with the fact that everything related to the pandemic has been politicized, the comeback has also generated controversy about the media’s reaction to the numbers. When Florida’s infection rates were high, the media was subjecting Mr. DeSantis to daily lashings. Now that the numbers are down, it’s crickets.

That fact was not lost on The Wall Street Journal. This week it published an opinion piece under the headline “Media Ignore Florida COVID-19 Recovery” that called out several prominent U.S. media outlets for their bias.

The article suggested that journalists credited California Governor Gavin Newsom for a similar turnaround “but won’t stop vilifying Ron DeSantis.” In particular, it criticized The New York Times, The Washington Post, CNN, Bloomberg, and MSNBC for ignoring or playing down Florida’s improving rates.

“They were writing non-stop negative stories about COVID-19 in Florida and implying that it was the Governor’s fault,” Mr. DeSantis’s press secretary, Christina Pushaw, said in an interview with Fox News about the new numbers. “But now that we have the lowest infection rate in the entire country, those same media outlets are silent. So, you would think if it was his fault at the peak why isn’t it his credit right now?”

Ms. Pushaw added: “It just shows they’re using this for their own political ends, their own ends, they’re not even being consistent with it.”

Whether or not Mr. DeSantis’s strategy will prevail over the longer term remains to be seen. We have learned the only predictable thing about the virus is that it is unpredictable, and Florida’s rates – like those in other regions – could boomerang, as they have several times over the course of the pandemic.

What is certain is this: partisan sniping over management of the pandemic will continue as long as there is political hay to be made.

In the meantime, visiting Canadians take note: the best telltales for locals to know you're a tourist are no longer out-of-state plates or sunburns – they're your masks and vaccination passports out and ready for inspection.

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## PCR Test Requirements At The Border Need To Be Re-Examined: Tam

*By Laura Osman, The Canadian Press, November 5, 2021*

[PCR test requirements at the border need to be re-examined: Tam \(msn.com\)](#)

Test requirements for travellers vaccinated against COVID-19 at the Canadian border need to be re-examined, particularly for short trips, says the country's top doctor.

On Friday, November 5, the Canadian Border Services Agency reiterated the testing requirements for vaccinated travellers entering Canada in advance of the border with the United States re-opening next week.

But that policy is being “actively looked at,” said chief public health officer Dr. Theresa Tam.

“Just to reassure everybody ... we are looking at that quite carefully,” she told a briefing on Friday, November 5.

No changes will be made before Monday, November 8 when the United States re-opens its land border to vaccinated Canadians however, according to a spokesman for the federal health minister.

Currently, anyone crossing into Canada needs to provide a recent molecular test that shows a negative result for COVID-19.

At a cost of \$150 to \$300 per test, that can be a pricey proposition, particularly for families.

Critics have been especially frustrated with the policy for short trips across the U.S. border, which allows travellers to get tested in Canada before spending up to 72 hours in U.S. and then presenting their negative Canadian test to re-enter the country.

“I’m not sure I understand the rationale for testing travellers who are going to the U.S. for a very short trip,” said Dr. Irfan Dhalla, co-chair of a federal advisory panel on COVID-19 testing and screening.

“Even if we were going to require tests from these travellers, a test taken in Canada, before the trip even starts, would not be helpful.”

If the concern is that the traveller might become infected in the United States, it would make more sense to take a test a few days after returning to Canada, given the incubation period of the virus, he said.

The policy was initially intended to reduce transmission on either side of the border, and save people in border communities from having to take a test in the U.S. during a short jaunt, according to Tam.

“But I do think that all this needs to be re-examined, as we are doing with all of the border measures moving ahead,” she said.

The COVID-19 border measures are governed by an order-in-council that is set to expire on November 21, so Canadian officials will need to decide whether to renew, change, or do away with them altogether.

The office of Health Minister Jean-Yves Duclos said in a statement that as the COVID-19 situation and international travel requirements remain fluid, officials and experts will continue to evaluate the measures in place and make necessary adjustments as required.

A roundtable of tourism and travel advocates panned the test requirements for cross-border travel, and said the policy for short trips “makes no sense.”

“What would that tell you about what the individual had done while they were away and whether or not they posed a threat?” pondered Perrin Beatty, president of the Canadian Chamber of Commerce, who spoke on behalf of the roundtable on Thursday, November 4.

“It would simply drive up costs for people travelling without providing any added security at all for Canadians.”

Some public health experts have defended the policy, though they acknowledge a test done in Canada won’t tell border officials anything about what they were exposed to a day or two later.

“You do not want them to come to a Canadian border and potentially expose important front-line staff,” said Susan Bondy, associate professor with the Dalla Lana School of Public Health at the University of Toronto.

The test also makes for better consistency at the border without forcing Canadians to get tested in the United States during their short visit, said Dr. Kwame McKenzie, CEO of the Wellesley Institute, who also served on the federal government’s testing advisory panel.

“It seems crazy,” he acknowledged, “but they’re trying to line up the fact that you need to test to get into Canada ... It’s not as crazy as it seems.”

As for the test requirements for vaccinated travellers in general, McKenzie said Canada’s safety standards for travellers are higher than some other countries.

“That is a reason why Canada has one of the lower infection rates and death rates per million population,” he said.

There is no doubt that the tests do prevent some COVID-19-positive people from crossing the border, but the question is how many.

Deputy public health officer Dr. Howard Njoo said even some of those who have entered Canada under the current rules have tested positive after crossing into the country. The latest figures from public health show that applies to about 0.18 per cent of vaccinated travellers.

“It may seem like a very low percentage, but if the number of travellers coming back into Canada increases, the absolute number of travellers who are coming in and who are infected with COVID-19 could end up being a significant number,” he said.

It’s difficult to know how many people have had to cancel their plans because they’ve tested positive because there is no way to track them.

Tam warned that though the fourth wave is bending in the right direction, Canada is still vulnerable to another surge.

At the end of the day, it comes down to risk tolerance, said Bondy, and how much risk reduction Canadians feel is necessary.

“That’s the nature of public health, is to wrestle with those thorny issues,” she said.

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## You Still Need A COVID-19 Test To Enter Canada. Is That A Deal-Breaker For Cross-Border Travel?

*By Edward Keenan, Washington Bureau Chief, Toronto Star, November 8, 2021*

<https://www.wellandtribune.ca/ts/news/world/2021/11/08/you-still-need-a-COVID-19-test-to-enter-canada-is-that-a-deal-breaker-for-cross-border-travel.html>

The re-opening of the U.S. land border to Canadian leisure travellers on Monday, November 8 was cause for celebration in communities on both sides of the Peace Bridge and the Ambassador Bridge. But along with the relief, there remains exasperation with Canadian testing requirements that still serve as a barrier to travel.

“Today marks the day that loved ones who have been separated for the past 19 months will finally be reunited. That is very, very significant,” Representative Brian Higgins of Buffalo, New York told a virtual news conference. “In preparing for this day, we will see a significant uptick in economic activity, but we’re still doing it with one hand tied behind our back, with this redundant, unnecessary testing requirement.”

That was a reference to the ongoing requirement that those entering Canada — Americans and returning Canadians alike — must provide proof of a negative result from a molecular COVID-19 test, such as a PCR test, that was taken within 72 hours. No such requirement exists for those entering the United States by land; those entering the U.S. by air do need a negative test result, but can use the cheaper rapid antigen tests.



But getting a PCR test result in the time frame required can be expensive — as much as \$200 to \$300 per person. When our free U.S. drugstore test results did not arrive in time for a recent visit to Canada, my family of four paid well over \$1,000 (Cdn.) to get eligible PCR tests in New York state. For many travellers, especially those hoping to make a day trip or stay only a weekend, that cost is a deal-breaker.

“When you tell a family, ‘It’s going to cost you another \$1,000 to visit,’ and you won’t have any more to eat or a nicer place to stay, they choose not to,” said Jim Diodati, the mayor of Niagara Falls, Ontario. In a community that depends on U.S. tourists for its economic survival, he said the testing requirement meant there were hardly any American licence plates visible on the streets of his city when the Canadian border opened to U.S. travellers in the summer.

Diodati said that while it’s a pressing economic issue for his residents, it’s also a matter of the community’s cross-border lifestyle. “Niagara Falls is one big city divided by a border,” Diodati said. “There’s family on both sides, friends on both sides, favourite restaurants, attractions, hotels, and shopping. Just imagine wherever you live right now, if half of your town was cut off for the next two years, you are not allowed to cross into that area. Just imagine how that would affect you psychologically, emotionally.”

Those taking part in Monday, November 8’s news conference, which included the mayors of Niagara Falls, New York, Sarnia, Ontario and Windsor, Ontario don’t think there’s much scientific justification for the testing requirement at this point — they note that vaccines are effective, and PCR tests are unlikely to detect a COVID-19 case contracted during a short visit because of the virus’s gestation period.

And that argument is emphasized to the point of absurdity by Canada’s policy of allowing day trippers to show results of tests taken in Canada before they left. Such a test doesn’t demonstrate anything at all about whether their travel across the border was safe or not. It couldn’t.

Even a co-chair of Canada’s advisory board on COVID-19 testing and screening acknowledged that the policy looks nonsensical. “Even if we were going to require tests from these travellers, a test taken in Canada before the trip even starts would not be helpful,” Dr. Irfan Dhalla told The Canadian Press.

I’ve heard from plenty of readers who think they spot a quiet conspiracy to keep cross-border travel and tourism dollars in Canada through the holiday season.

Those calling for an end to the testing requirement hope it won’t last through the holiday — Diodati and the others were pointing to a November 21 deadline for Ottawa to renew its border guidelines as an opportune moment for change.

And recently, Ottawa has signalled it might be considering doing so. On Friday, November 5, Canada’s chief public health officer said changing the PCR test requirement is “actively being looked at” by her office. “Just to reassure everybody,” Dr. Theresa Tam said during a briefing, “we are looking at that quite carefully.”

Tam didn’t give a timeline, but November 21 falls before the U.S. Thanksgiving four-day holiday weekend — and the Black Friday shopping bonanza in the middle of it — and well in time for Christmas family reunifications.



"Dr. Tam said that they're reviewing the testing, which for those of us that know Ottawa-speak is a clear signal," said Sarnia Mayor Mike Bradley. "The federal government is looking at this seriously, and they're seeing the economic and social impact."

Bradley said he's optimistic that November 21 will mark the end of the test requirements. "If they wish to change this, that would be the time to do it," he said. "It's perfect timing."

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## How Some Canadian Travelers Are Getting Free COVID-19 Tests In The U.S. To Return Home

*CBC News Interviewed 6 Canadians Who Got Free Tests At A U.S. Pharmacy Or Clinic*

*By Sophia Harris, CBC News, November 10, 2021*

<https://www.cbc.ca/news/business/free-test-u-s-1.6242844>

When Ian Hutcheon inquired about getting a COVID-19 test last month at a Walgreens pharmacy in Gold Canyon, Arizona, before his flight home to Calgary, he got a pleasant surprise.

"I happened to ask to speak to the pharmacist, who said, 'Oh, we can test you for free,'" said Hutcheon. "I was a little incredulous, but he insisted."

Travellers entering Canada must provide proof of a negative molecular COVID-19 test taken within 72 hours of their departing flight or planned arrival at the land border. And those molecular tests — such as the popular PCR test — can cost hundreds of dollars.

As a result, Canada's testing requirement has sparked protests from politicians and tourism groups on both sides of the Canada-U.S. border, who complain the tests can be cost-prohibitive.

But CBC News interviewed six Canadians who recently travelled to the U.S., and got a free molecular test at a pharmacy or a clinic before their return to Canada.

"It's mind-blowing to think that people are paying \$200 for those tests," said Andrew D'Amours, who is the co-founder of the travel information website, Flytrippers.

D'Amours, of Trois-Rivières, Quebec, has taken three free tests in the U.S. and written about the topic for his site.

"It's so easy to get it for free," he said.

However, there are caveats: travelers may not be guaranteed to get their test results in time, and may not find free tests at their U.S. destination.

But the stars aligned for Hutcheon and his wife, Colleen McMechan. At Walgreens, they each took a self-administered free Nucleic Acid Amplification Test (NAAT) test, which is listed as an accepted test by the Canadian government.

The couple had booked their tests online, listing their hotel when asked to provide an address. Hutcheon said they faced no issues when they drove their rental car to Walgreens the following day to take the test at the pharmacy's drive-thru testing site.

"They took the swab and about two hours later, the results appeared in my email inbox," he said. "We printed them and took them with us to the airport and it was all smooth sailing."

### **Why Are The Tests Free?**

The tests that Hutcheon and other Canadian travelers have received aren't actually free, but instead funded by the U.S. government. It has put measures in place to make low or no-cost COVID-19 tests available to everyone in the U.S., including those who don't have U.S. medical insurance.

"They want people to get tested," said Jeremy Gelbart, co-founder of BeeperMD, a COVID-19 testing company that comes to people's homes — or hotel rooms — to provide free PCR tests. (Individuals who book a same-day test for one person, however, must pay a booking fee.)

BeeperMD services customers in New York City and most regions in Florida. The company has already provided free tests to thousands of Canadian travellers, including snowbirds, Gelbart said.

BeeperMD typically provides test results within 36 hours and will do everything it can to ensure travellers get their results within Canada's required 72-hour window, he said. But he cautions there are no guarantees for non-paying customers.

As a precaution, Gelbart advises travellers to book their free tests a couple of days in advance.

"If people are prepared, they'll be fine," he said. "We try to be as accommodating as possible."

### **Quick NAAT Tests**

Four of the Canadians interviewed used a Walgreens drive-thru site to take a free, self-administered NAAT test, which the pharmacy chain calls an ID NOW test. Each traveller said they pre-booked their test online at least one day in advance and got their results within three hours of testing.

D'Amours has twice taken a NAAT test at Walgreens: once in May in Newark, New Jersey, and the second time on Sunday in Baton Rouge, Louisiana. He said the NAAT tests are the best option for Canadians, because they provide quick results.

"I would say it's a game changer."

Walgreens did not respond to requests for comment. However, the pharmacy chain's website states that it offers no-cost COVID-19 testing at select locations.

It also says that PCR test results are typically provided within 48 hours, but without a guarantee. However, its NAAT test is performed on-site, and results are available within 24 hours.

Some people CBC interviewed said they had to show ID when they took their test at Walgreens, but that Canadian ID sufficed.

"We just [showed] our Canadian driver's licence IDs and that worked perfectly fine," said Haris Naeem Nini, of Milton, Ontario. He and his wife, Mariam Haris, each got free NAAT tests at a Walgreens drive-thru in the Buffalo area in May.

Walgreens states that customers can only get tested by car via a drive-thru. Nini said the couple didn't have a vehicle, so they went through the drive-thru in an Uber.

"The experience was a breeze and obviously didn't cost us anything — except for the Uber ride."

In September, Delores Davidson also received a free test, but she went to a CVS pharmacy drive-thru in Rancho Mirage, California, and got a PCR test. She said she had to pre-book her appointment online and it took about 24 hours to get the results.

"It was quick and easy," said Davidson, who lives in Calgary. "We never paid. We were never charged."

CVS also did not respond to requests for comment.

### **Free Test Warnings**

D'Amours warns that the NAAT/ID NOW tests aren't available at all Walgreen locations, so Canadians should check online before making U.S. travel plans. Travelers may also need to book their free test several days in advance to secure an appointment, he said.

D'Amours further advises travelers to stay informed during their travels — in case the U.S. suddenly changes its no-cost test policy. "You never know, with the U.S. [land] border re-opening, will they get too many Canadians and decide to scrap it?"

Another traveller also has a warning.

Petar Sesar, of London, Ontario, said he and his fiancée, Mara Bakula, tried to get a free PCR test at a CVS in Cleveland in August, but were told it would take at least four days to get their results.

"I said, 'How long will it take?', because we plan on leaving for Canada tomorrow,'" said Sesar. "They kind of laughed at us when we suggested that we would be using the test results to travel."

The couple wound up paying \$200 US each at a clinic to get PCR tests with guaranteed quick results.

Heather Welwood of Spruce Grove, Alberta, also has a cautionary tale.

In May, she and her husband, Bruce, each received a free PCR test at a clinic in Phoenix, Arizona.

In June, the couple's travel insurance provider asked them to file a claim for an invoice it received for Bruce's test. Welwood said that because Bruce had received care two years ago at a U.S. hospital, the lab that analysed his PCR test was able to find out the name of the couple's travel insurance provider, and billed it \$150 US for Bruce's test.

Welwood said once she explained the situation to their provider, the matter was dropped and she didn't have to file a claim.

"It can be resolved, but you need to keep an eye out for it," she said.

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## Detroit Red Wings Offering Cheaper PCR Tests To Lure Canadian Hockey Fans Across The Border

*By Sijia Liu, CTV Windsor, November 10, 2021*

<https://windsor.ctvnews.ca/detroit-red-wings-offering-cheaper-pcr-tests-to-lure-canadian-hockey-fans-across-the-border-1.5658927>

With the pricey PCR COVID-19 testing requirement deterring many Canadian travellers from taking advantage of the open U.S. land borders, some organizations and travellers are finding cheaper solutions.

To encourage the return of Canadian fans, the Detroit Red Wings are offering on-site PCR testing at a reduced cost of US\$85. For season ticket holders, the test will be free for the first 100 who register.

"The goal is to make this more convenient for our Canadian fans," says Spencer Ambrosius, Red Wings vice-president of ticket sales.

Canadian ticket holders can take the PCR test on the Little Caesars Arena concourse prior to puck drop.

"You will be emailed the results before the game is over, so that on your return trip it's easy to pop it up on your phone," says Ambrosius.

Pre-COVID-19, Ambrosius estimates an average of 1,000 Canadian fans attended each Wings home game.

With a negative test result valid for 72 hours, fans can return for multiple games within a three-day period using the same test.

Meanwhile, some travellers have utilized the free COVID-19 tests offered at certain large U.S. pharmacies such as CVS and Walgreens.

"They seem to be putting in the zip code of either the accommodation of where they are staying or their hotel and it works," says Martin Firestone, travel insurance broker.

Unlike same-day PCR tests at private clinics that can cost up to \$300, results from free testing options can take up to two days.

“Whether it’s the intent of the store to give the tests to give Canadians heading back home or it’s meant for U.S. citizens is still very unclear at this point,” says Firestone.

Canada’s COVID-19 border measures are governed by an order-in-council that is set to expire on Sunday, November 21. Canadian officials will need to decide whether to renew, change, or do away with them altogether.

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## 'Hassle Cost' Of COVID-19 Test May Dissuade Shoppers From Crossing Canada-U.S. Border, Expert Says

*By Hannah Jackson, CTV News, November 9, 2021*

<https://www.ctvnews.ca/health/coronavirus/hassle-cost-of-COVID-19-test-may-dissuade-shoppers-from-crossing-canada-u-s-border-expert-says-1.5658767>

The United States opened its land border to Canadians fully vaccinated against COVID-19 on Monday, November 8, but a mandatory negative PCR test upon arrival back in Canada may be dissuading some consumers from making the trip to America to shop.

That’s according to David Soberman, a professor of marketing at the University of Toronto’s Rotman School of Management.

He said cross-border shopping trips likely won’t be as popular as in previous years, namely because of the testing requirements to re-enter Canada.

“The PCR tests are quite expensive and you need to get one in order to cross back into Canada,” he said.

Currently, anyone entering Canada must show proof of a negative PCR test for COVID-19 taken no more than 72 hours before their arrival at the border.

Those tests are to be taken at the traveller’s expense, and while the costs of PCR tests vary, they often carry a price tag of more than \$100.

“People often go on these shopping trips with their families, and so if you have a family of like four people or more, this suddenly becomes a big expense,” Soberman said.

### **‘Hassle Costs’**

According to Soberman, in previous years there were larger price differences on many items in the U.S. and Canada.

“There’s been a lot more equalization,” he said. “And part of that has been caused by online shopping.”

However, Soberman said some items, such as flat screen televisions or appliances, may still be significantly less expensive in the U.S.

Soberman said while some people might still be willing to cross the border to buy those items, the majority of cross-border shoppers are people who visit outlet malls, Walmart, or Target and who aren't going to spend large sums of money.

He said for most people who fall into that category, the money they might save on buying items in the U.S. might not be worth paying for the \$100-\$200 PCR test.

Soberman said the government has created a "huge hassle cost" for cross-border shopping by mandating PCR tests.

This includes the cost of the test, having the test performed, and waiting for the result.

"All of these things are significant in relation to the amount of savings that the average cross-border shopper is going to make," he said.

What's more, Soberman said when hassle costs are significant, there's a "noticeable difference in the behaviours that people have."

### **Mayors Call On Feds To Drop PCR Rule**

On Monday, November 8, several mayors and public officials of border communities in Canada and the U.S. held a virtual press conference to implore the Canadian government to drop the mandatory PCR test rule for those returning to Canada.

The leaders cited several reasons the mandatory PCR tests should be scrapped, including preventing more needed travel and delaying family reunification.

Windsor, Ontario Mayor Drew Dilkens said the requirements were a "hard-stop barrier for families to reunite except [the] wealthiest of Canadians."

"And that is unfair," he said.

Niagara Falls, Ontario Mayor Jim Diodati said in order to make the border "truly" open, the government needs to remove the "senseless PCR test, the molecular test," adding that it "does nothing to make things safer."

New York Congressman Brian Higgins called the rule a "redundant, unnecessary testing requirement."

### **Rapid Antigen Tests**

According to Soberman, there might be an increase in the number of people crossing the border to shop if the government decides to switch the requirement from a PCR test to an antigen test.

Antigen tests – commonly referred to as rapid tests – are more affordable, though access to them varies across the country.

Asked by CTV News Channel on Monday, November 8 if rapid antigen tests would be a suitable switch for travellers at the border, Dr. Kwadwo Kyeremanteng, an ICU and palliative care doctor at the Ottawa Hospital, said they are an “excellent and practical alternative,” and also cheaper.

“And to be frank, I think we probably underutilized them throughout this pandemic,” he said.

Rapid antigen tests have not been as widely used in Canada, as they are not considered as sensitive to the novel coronavirus as PCR tests.

However, Kyeremanteng said the rapid antigen tests are a “great measure” because they tell you if you’re infectious within approximately 15 minutes, and if you’re likely to be transmitting the virus.

“When we’ve done the precautions like you can’t come across when you’re symptomatic, you have to be vaccinated -- double vaccinated-- and then you add on top of that the access to a test, which, in my mind a rapid test would be totally sensible, I think there’s probably a missed opportunity there,” he said.

Speaking at a press conference last week, Canada’s Chief Public Health Officer, Dr. Theresa Tam, said the country’s policy on PCR test requirements at the Canadian border for travellers vaccinated against COVID-19 is being “actively looked at.”

“Just to reassure everybody, we are looking at that quite carefully,” she said.

In an email to CTVNews.ca on Tuesday, November 9, the Public Health Agency of Canada (PHAC) said the federal government “reviews border and travel measures on an ongoing basis,” adding that the country’s border measures were changed to allow fully vaccinated foreign nationals into Canada on September 7.

“Since then, testing and quarantine measures have not changed,” the statement read.

PHAC said the border testing measures are “a critical part of Canada’s COVID-19 surveillance strategy,” which “helps detect variants of concern and vaccine-escape variants.”

The agency cautioned that while cases are rare, “even fully vaccinated individuals can become infected with the virus that causes COVID-19.”

“Molecular tests have a significantly high sensitivity for the detection of early-stage cases of COVID-19,” the statement read. “For this reason, a pre-arrival molecular test is required in order to reduce the greatest extent possible, the importation of cases, the risks of transmission in transit, and risks to Canada’s domestic health care system.”

## Unclear How Many People Crossed Border Since Re-opening

It was not immediately clear how many people have taken advantage of the loosened restrictions at the Canada-U.S. land border.

CTVNews.ca reached out to Canada Border Services Agency on Monday, November 8 to ask how many Canadians have crossed the border to shop, but the agency said it cannot release data regarding reason or length of travel.

The most recent total traveller numbers released by the agency did not include data for Monday, November 8.

Similarly, CTVNews.ca asked the United States Customs and Border Protection how many vehicles had crossed the land border on Monday, November 8, since the restrictions had been lifted, and how many cited 'shopping' as their reason for travel, but a spokesperson for the agency said that it is "not a data point we track."

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## Border Town Mayors Call For End To Canada's COVID-19 Test Requirement For Travelers

*Mayors Argue Test Impedes A Return To Tourism On Both Sides Of The Border*

*By Sophia Harris, CBC News, November 8, 2021*

<https://www.cbc.ca/news/business/u-s-border-pcr-test-1.6239614>

Several border town mayors on both sides of the Canada-U.S. border held a virtual news conference on Monday morning, November 8 to call on Canada to nix its pricey COVID-19 test requirement for fully vaccinated travellers.

The event was held on the same day the U.S. finally re-opened its land border to fully vaccinated recreational travelers, after 19 months of closure.

But the border town mayors said they aren't fully celebrating just yet, because a big obstacle for travelers still remains: when entering Canada, they must take a molecular test — such as a PCR test — which can cost hundreds of dollars.

"Now there's a pathway to cross, yet that pathway is dampened by an unreasonable and costly requirement for a PCR test to return to Canada," said Drew Dilkens, the mayor of Windsor, Ontario, which borders Detroit.

"This PCR test requirement is a hard stop barrier for families to reunite except for the wealthiest of Canadians, and that is unfair."



## Test Cost Will Hamper Tourism, Group Says

Dilkens was joined at the news conference by the mayors of Niagara Falls, Ontario, Niagara Falls, New York, and Sarnia, Ontario, as well as U.S. Congressman Brian Higgins and a representative of the Hotel Association of Canada.

They argued that while the U.S. land border is now open, the cost of Canada's test requirement will continue to hamper a return to tourism on both sides of the border.

"When you tell a family it's going to cost you another \$1,000 to visit us and you won't have any more to eat or a nicer place to stay, they choose not to [come]," said Mayor Jim Diodati of Niagara Falls, Ontario.

When entering Canada, no matter how short their trip, travelers must take a pre-arrival molecular COVID-19 test — such as a PCR test — which can cost anywhere from \$150 to \$300. Sometimes travellers can get free or discounted tests, but they aren't available in all parts of the U.S., and might not provide results within a traveller's time frame.

To help ease logistical problems for Canadians taking short trips, Canada now allows people crossing into the U.S. to take their test in Canada and then use it upon their return — as long as it's less than 72 hours old.

But that accommodation doesn't solve the cost problem, and Dilkens argues the 72-hour window defeats the purpose of the test requirement. That's because, he said, a Canadian could take their test in Canada, be exposed to COVID-19 while in the U.S., and then return home with no further testing.

"The current system would allow someone to take a PCR test in Canada, cross into Detroit to cheer on the [Detroit Lions football team] with 65,000 other fans in the stadium, and then return to Canada using the test they took before leaving," he said.

"How is that test of any use to anyone?"

## Travelers Staying Home

Canada's test requirement first sparked complaints earlier this month when the U.S. announced it would re-open its land border to fully vaccinated travellers on November 8, and not require them to take a pre-arrival COVID-19 test.

Although many Canadians are planning to go to the U.S. now that the land border is open, others say they're staying put until the test requirement is dropped.

"It's like a big wall has been put up there and I'm just not able to climb over it," said Ted Hilton of Ingersoll, Ontario. He's yearning to drive to nearby Portage, Michigan to visit family, but says he can't afford the potential cost of the test to re-enter Canada.

"I'm 80 years old, living off of pension income, and it's just not there in the budget."

In pre-pandemic times, John Roberts and his wife, Linda, would go on day trips from their Toronto home to the U.S. about four times a year.

The couple had planned to drive to Niagara Falls, New York, on Saturday to do some shopping, but cancelled their trip after realizing they'd have to take a COVID-19 test to return to Canada.

"You've got to pay \$150 each approximately for a six hour trip," said Roberts. "The added cost for the trip doesn't make sense. It's going to stop people [from] going across."

He said the couple also backed out of the trip because his wife finds the PCR tests uncomfortable.

"The swab up the nose, she hates it."

### **Canada Reviewing Test Requirement**

At a news conference on Friday, November 5, Canada's Chief Public Health Officer Dr. Theresa Tam said the government is reviewing the test requirement.

"I do think that all of this needs to be re-examined, as we are doing with all the border measures," she said. "We wanted to take a cautious, phased approach."

Tam offered no timeline for when the government would finish its review of its border rules.

Some medical experts say the Canadian government should consider replacing its molecular test requirement with a more convenient and cheaper antigen test. Those types of tests are generally less reliable but can be done shortly before a traveller enters Canada.

"Doing an antigen test at the airport is probably even more accurate than a 72-hour-ago PCR test, because you're catching people that are infectious at that moment as they enter Canada," said Dr. Zain Chagla, an infectious diseases physician at St. Joseph's Healthcare in Hamilton.

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## **B.C.'s Tourism Sector Pleads With Canada To Drop PCR Test Requirement**

*By Shannon Paterson, CTV News Vancouver, November 10, 2021*

<https://bc.ctvnews.ca/b-c-s-tourism-sector-pleads-with-canada-to-drop-pcr-test-requirement-1.5661126>

The requirement to present a negative PCR test isn't just for Canadians returning home from vacation. It's for all fully vaccinated foreign business and leisure travellers entering the country at both land and air borders.

"For a family of four who are travelling, that can add up to \$800 or maybe \$1,000 for families, which is really restrictive for coming to visit Canada," said Bridgitte Anderson with the Greater Vancouver Board of Trade.

B.C.'s tourism sector is concerned travellers will decide the PCR test is too pricey and complicated, and will choose to visit other countries besides Canada.

"The added cost of a PCR test makes travel to Vancouver more expensive. That makes us less competitive with every destination competing for the fully vaccinated traveller," said Karen Soyka with Destination Vancouver.

Not only could leisure and business travellers stay away because of the pricey test requirement, there's fear that event organizers looking to revive conventions and concerts that were cancelled during the pandemic will look elsewhere too.

"When they are looking at re-booking that business, for our destination, it just makes it a little more complicated. It makes it more difficult, and so it is just easier to go someplace else," said Soyka.

If Canada switched to a rapid antigen test like the U.S. requires for air travellers, it would be cheaper and easier than PCR. But the tourism industry would prefer the testing requirement be dropped altogether, and quickly.

"This is an urgent decision that needs to be made by the federal government," said Anderson. "Every week that goes on, we are losing business and leisure travelers in our region."

If travelers choose other destinations or stay home altogether, that will delay the recovery for the industry hardest hit by the pandemic.

"As long as fully vaccinated foreign visitors continue to face unnecessary restrictions, this will continue to be the case and businesses will continue to suffer," said Mike McLeod with the B.C. Hotel Association.

Claire Newell with Travel Best Bet fears some small businesses that rely on international travelers won't survive the winter, adding "it doesn't have to be this way."

They all want Canada to drop the test, and open the door for fully vaccinated travellers. "For our economy and our city to thrive, we want to welcome the world again," Anderson added.

## Planning To Travel Abroad This Winter? Necessary PCR Tests Will Make It Pricey

*By Nicole Bogart, CTV News, November 4, 2021*

<https://www.ctvnews.ca/health/coronavirus/planning-to-travel-abroad-this-winter-necessary-pcr-tests-will-make-it-pricey-1.5652230>

The once exciting and sometimes spontaneous task of planning a winter getaway has changed drastically over the course of the pandemic.

Despite the easing of international restrictions and rising vaccination rates, those ready to travel abroad are now faced with organizing a myriad of documents and tests in order to board a plane or cross the U.S. land border, adding unconsidered cost to what may already be a pricey trip.

Here are some added – and sometimes hidden – costs to consider before booking your next getaway:

### **Cost Of COVID-19 PCR Tests**

Requirements to provide a negative COVID-19 rapid antigen or PCR test are the newest – and most costly – travel caveat. And, depending on where you're travelling to, you and the family members you're travelling with may be required to shell out for these tests on either end of your journey.

For example, some popular winter destinations, such as Mexico, the Dominican Republic, and Cuba have no pre-arrival test requirement for vaccinated Canadian travellers. These tests will also not be required at the U.S. land border either.

Other sunny destinations such as Jamaica, Turks and Caicos, and the U.S. require that air travellers show proof of a negative COVID-19 antigen or molecular COVID-19 test upon departure.

If you need a rapid test before arriving at your destination, you're looking at a cost of up to \$50 in Canada.

But Canadians still need to show proof of a negative COVID-19 test to return home and Canada will only accept a molecular test, such as a PCR test, which can range in price from \$150 to \$300 when travelling abroad.

These tests not only come with a steep price tag – the requirement also means added planning for travellers.

"I stress that it's kind of like pay as you play," travel insurance broker Martin Firestone told CTVNews.ca by phone on Thursday, November 4.

“[Snowbirds, for example] can get a test at their condo or at their home by a nurse and have test results within 15 minutes, but that's going to cost a crazy amount like \$360 per person. If you go elsewhere, you run the risk that it says 48 hours [for the results], but you're getting ready to get on a plane and you still don't have the result.”

“You can get away with a lesser price, in some cases I'm hearing up to no charge, but no guarantee on when you're going to get the results.”

Firestone says it's imperative that Canadians take the time to carefully research the requirements for the destination they'd like to travel to in order to get a full picture of the cost they're facing before booking.

It's best to consult the country's government tourism website, or speak to a travel agent if you're unsure, especially when it comes to requirements for vaccinated and unvaccinated passengers.

“What are the requirements of that particular country with respect to coverage for vaccines, mixed vaccine and AstraZeneca, because it is not approved everywhere,” he said.

### **Insurance Extras**

Entering our second pandemic winter, Firestone says travellers will save on insurance costs this time around thanks to the majority of providers reinstating COVID-19 medical coverage for travellers.

In other words, provided you are fully vaccinated, you shouldn't have to pay more to ensure you're covered medically should you contract COVID-19 abroad.

If you're unvaccinated, you'll likely still be required to pay for additional coverage known as a rider.

Where you could run into trouble is if you test positive for COVID-19 on your rapid test, barring you from re-entering Canada by air.

“You cannot get on that plane if you've tested positive, needless to say, if that is still the requirement, therefore you have to quarantine or be left in that country for up to 14 days,” he said.

“Who's going to cover those costs? If you were at a resort and you're paying \$300 a day for a room, if there is even room for you [to stay] who's going to foot that bill?”

The good news is, you would be allowed to re-enter Canada if you're travelling by land or water, even with a positive test result, though you would be required to quarantine on arrival in Canada.

You do have the option to purchase trip interruption insurance which is designed to cover a portion of your expenses should you be stuck abroad; however, Firestone notes those plans typically wouldn't cover the full cost.

“Many policies do have interruption clauses, but at best, \$150 a day for maximum of 14 days or something like that will only nibble away at the total cost,” he explained.

## Rental Car Costs And Airfare

Gone are the days of pandemic pricing when it comes to travel, too.

With consumer confidence rising along with jet fuel prices, airlines have warned that prices are increasing at rates the airline industry hasn't seen in 18 months.

Last month, U.S. carrier United said its jet fuel prices were up about six per cent compared to 2020. The airline, which expects to spend about US\$2.39 per gallon in the fourth quarter, says those costs will likely bleed into ticket prices.

Rental cars, which remain scarce in numbers in some locations, have also seen a sharp rise in price.

"Most if not all car rental operators across the world had to reduce their fleets significantly during the pandemic due to extreme reductions in consumer demand," Craig Hirota, vice-president of government relations and member services with the Associated Canadian Car Rental Operators, previously told the Canadian Press of the shortage.

Now that the situation has reversed and demand is up, a global shortage of semiconductors has crippled vehicle production and caused lengthy delays for new cars and trucks, preventing rental companies from replenishing their fleets and driving up costs.

"The impact is being felt everywhere -- at least in hot tourism spots across Canada and the U.S.," Gary Howard, senior vice-president of marketing and communications with CAA Atlantic, told the Canadian Press in July.

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## Heading To The U.S. For Some Cross-Border Shopping? Here's What You Need To Know About Your COVID-19 Tests — And The Cost

*By Rosa Saba, Toronto Star, November 8, 2021*

<https://www.waterloochronicle.ca/news-story/10513926-heading-to-the-u-s-for-some-cross-border-shopping-here-s-what-you-need-to-know-about-your-COVID-19-tests-and-the-cost/>

Black Friday is around the corner, and with border restrictions loosening on Monday, November 8, you may be wondering if the trip to the U.S. is worth those deals.

The pandemic spawned additional costs for Canadians travelling south. Here's a look at the extra costs cross-border shoppers will face and tips to avoid any nasty surprises.

Canadians travelling to the U.S. by air will be required to show proof of COVID-19 vaccination as well as a negative test result. This can be any kind of COVID-19 test, including the cheaper rapid antigen tests.

A test costs anywhere from \$16 to \$40, depending on where you get it, said Marty Firestone, president of Toronto-based travel insurance company Travel Secure Inc.

If you're travelling by land, however, no test is required, but proof of vaccination is, except for children under 18, who are exempt from the vaccination requirements.

It's getting back into Canada that will be more expensive, test-wise, said Firestone; Canada requires proof of a negative PCR or molecular test taken within the past 72 hours, which costs at least \$150, and more if you need the results quickly.

If you're doing a quick trip, you can get the test in Canada, said Firestone, though that won't necessarily save you money.

Personal finance expert Barry Choi said at-home kits are available for around the same price, and recommends bringing one with you and using it prior to your return home.

While \$40 for a rapid test and \$150 for a PCR test isn't astronomical, these costs can quickly add up if the whole family is along for the ride, said Choi.

If you're there for Black Friday deals, "how much money are you actually saving?" he said.

Firestone agreed.

"It absolutely changes the dynamics of what travel used to be."

Both Firestone and Choi recommend getting travel insurance for your trip, though they note that insurance costs haven't really gone up from pre-pandemic prices.

Firestone said if you're vaccinated, many regular travel insurance policies will include COVID-19 in their emergency medical coverage. But many still aren't covering COVID-19-related cancellations and interruptions, he said, so you may want to get extra coverage for that.

Manulife offers travel insurance that covers up to \$5 million in COVID-19-related medical expenses if the travellers are fully vaccinated.

You may be able to get some cancellation coverage through your credit card, said Choi. But do your research.

"It really comes down to terms and conditions," said Choi.

For example, if you test positive for COVID-19 while in the United States, you may have to pay the food and accommodation costs for a two-week quarantine, plus your return flight, said Firestone. That's if you're travelling by air. If you are travelling by land or water and your PCR COVID-19 test is positive or you have symptoms, you can still get back to Canada.

If you're travelling with children keep in mind that some schools and daycares may require your child stay home for two weeks after returning from an international trip, if they are unvaccinated, said Firestone.

Another potential cost is parents may have to take time off work to take care of them, Choi said.

“That three-day trip may all of a sudden become a 17-day ... holiday.”

Firestone said car rental costs will likely remain high, so travellers shouldn't expect to find a cheap deal there. Airfares have gone back up from earlier pandemic lows, he added, and airlines are doing a lot of consolidation to keep flights full, so plan for delays or schedule changes.

“I can't imagine a family going across to go shopping, because whatever savings you found in your Black Friday specials is going to get offset by four or five PCR tests that you had to take.”

Choi agreed, adding that in the past few years, Canada has been stepping up its game for Black Friday sales, and it's likely not worth it to cross the border this time around.

But Black Friday could be a great time to book future travel, he said.

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## We Need A Vaccination Document That Is Truly Global

*Opinion by Vanessa Chiasson, Contributed To The Globe and Mail, November 8, 2021*

[https://www.theglobeandmail.com/opinion/article-we-need-a-vaccination-document-that-is-truly-global/?utm\\_medium=email&utm\\_source=Coronavirus%20Update&utm\\_content=2021-11-8\\_19&utm\\_term=Coronavirus%20Update:%20Families%20reunited%20after%20nearly%20two%20years%20as%20U.S.%20travel%20ban%20lifted%20&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/opinion/article-we-need-a-vaccination-document-that-is-truly-global/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-11-8_19&utm_term=Coronavirus%20Update:%20Families%20reunited%20after%20nearly%20two%20years%20as%20U.S.%20travel%20ban%20lifted%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

I learned a big lesson about COVID-19-era travel thanks to a recent visit to a tiny French town. A bistro maître d', accustomed to France's proof-of-vaccine app, eyed my foreign credentials, a tiny PDF from the Ontario government confirming my two doses, with suspicion. His eyeglasses came out as he studied my phone and finally, with an uneasy shoulder shrug, he waved me inside. The message was clear. He could read my bilingual certificate but could he trust it? It was a scene that would play out multiple times throughout my trip. I was the bottleneck in every airport, restaurant, and museum lineup.

Canada's newly unveiled national proof of vaccination program is supposed to improve that. Many media outlets heralded the move as “Canada's international vaccine passport.” But nothing could be further from the truth. Canada's program is a domestic effort to co-ordinate the provinces with a federal standard. It's certainly not an international passport because one doesn't exist – yet. That could soon change. The need for a truly international solution, modelled along the same lines as the International Driving Permit or the yellow fever vaccination program, is growing. And Canada is uniquely positioned to make it happen.

Creating a globally recognized vaccination passport sounds like a monumental task but the international community has taken on tall orders such as this before.



For instance, more than 100 countries are party to the United Nation's 1949 Convention on Road Traffic, which governs International Driving Permits or IDPs. It provides guidelines for a local authority (such as the Canadian Automobile Association) to inspect your driver's license and issue a multilingual piece of photo identification to support it overseas. As a result, foreign car rental agencies, police officers, and local authorities are equipped with multilingual documents and a standardized format they can readily identify and trust.

The International Certificate of Vaccination or Prophylaxis is another example of a similarly global-minded effort to make travel documents more universal. People who have been vaccinated against yellow fever receive a yellow card on behalf of the Canadian government and the World Health Organization, outlining the vaccine manufacturer and displaying the official stamp of Health Canada. Having personally carried my card around since 2004, I can attest to the fact that border agents around the world know exactly where to look to verify my yellow fever vaccine status.

Neither the IDP nor yellow fever card programs are without their flaws. Both are subject to forgeries and paperwork problems and are opportunities for corrupt officials to demand bribes. Both systems are about as low-tech as you can get. While not a disadvantage per se – a surprisingly large number of border crossings are free of computers and even electricity – there's no denying that some modern upgrades are needed. But they're a starting point, proof that even imperfect solutions bring universal benefits.

One Canadian professor is tackling the question of what a global vaccination passport might look like. University of Alberta political scientist Andy Knight is leading a team of international researchers to explore what might be required to design and implement an international system. He said in a recent interview with University of Alberta publication Folio that "we can't treat this as a nationalistic issue – COVID-19 doesn't recognize borders, and neither should the vaccine."

Taking action on this issue is an important step in the global economic recovery. Right now, airline and travel sector employees are caught in an impossible situation. If they brush off foreign vaccine certificates they're unfamiliar with, they risk exposing their workplace and community to COVID-19. But if they stop to scrutinize the unfamiliar paperwork of every out-of-country traveller, it will slow down service and bring increased costs.

In her previous role as economic development minister, Mélanie Joly was working with her G20 counterparts to develop global standards for a vaccine certificate. She can continue this work in her new role as Minister of Foreign Affairs, alongside the new Tourism Minister Randy Boissonnault, to expand upon the World Health Organization's existing International Certificate of Vaccination or Prophylaxis program. Modernization efforts could include expanding the French and English format to include other widely used languages such as Mandarin, Arabic, and Spanish. The simple paper booklet could be further updated with security features, such as the metallic stripes and raised ink that protect Canadian banknotes. An app, perhaps such as the one I kept seeing in France, could give travellers and businesses the option of an efficient, scannable version of the passport.

Travel has long relied on international co-operation, treaties, and agreements on universal standards. It's time to move forward with a true international vaccination passport.

## The Pandemic May Be The Perfect Time To Rethink How We Travel

*By Martin Regg Cohn, Toronto Star, November 7, 2021*

<https://flipboard.com/@torstar/canada-1k1c09iuz/opinion-the-pandemic-may-be-the-perfect-time-to-rethink-how-we-travel/a-BBSWL29ZQ3uXSS6w7TbO9Q%3Aa%3A2419234129-046f9a7afd%2Fthestar.com>

As of Monday, November 8, you can travel across the U.S. border — and around the world — if you've been vaccinated against COVID-19. But is there a way to inoculate yourself against the menace of mass tourism when it makes a full comeback?

Since early last year, most of us have been grounded, suffering from Groundhog Day syndrome until the pandemic ebbs. With airplanes parked and hotels empty, it has long felt like the end of travel.

Global tourism plunged by more than 1 billion visits last year. But it's merely the calm before the comeback.

Pre-pandemic, tourism kept climbing inexorably — from 400 million visitors in 1990 to 1.4 billion in 2019. It was an unsustainable trend line, leading to overcrowding and overkill.

It will only get worse, post-pandemic, when those missing billion travellers find their way back. Is there a way to avoid the suffocating contagion of mass tourism when the numbers surge again?

The pandemic may be the perfect time to rethink how we travel to the ends of the earth to get away from it all, only to find ourselves surrounded and suffocated by our fellow travellers.

Per capita, Canadians are among the world's most active travellers, close behind the British. Snowbirds aside, vaccinated Canadian groundhogs will be back to beaching themselves in the Caribbean once the coast is clear.

But what's really driving the growth curve is the emergence of China — not just as an irresistible tourism destination, but an unsustainable source of outbound tourists.

When I took over the Star's Asia Bureau two decades ago, about 10 million Chinese took overseas trips every year. Before COVID-19 grounded everyone, the Chinese were taking 155 million trips abroad — a 15-fold increase that was increasing by 15 per cent a year.

That makes China the biggest single source of outbound travellers in the world today. Domestic tourism is also surging, with more than 5.5 billion internal trips a year.

Historically, the Chinese have been inveterate travellers and wanderers. Today, they just want to get away from it all, by escaping the tourist congestion and reconstruction at home.

I saw that when I travelled to the remote village of Lijiang to write about its UNESCO World Heritage Site in Yunnan province. Considered the inspiration for Shangri-La, it's now Paradise Lost — because the Chinese have torn down authentic homes in nearby villages to make way for new shopping malls and hotels, owned and operated by outsiders.

It's the same story across China, where ancient temples are being suffocated by modern commercial sprawl and historic neighbourhoods are demolished or displaced by swank new restaurants. And so what you see becomes an optical illusion.

We fantasize about going to a religious sanctuary, or a sumptuous palace or an isolated village where we can be alone with our thoughts. As tourism infiltrates the far corners of the globe, the travel juggernaut seems unstoppable — and increasingly unmemorable.

And the Chinese are coming — just like the Americans and the British and the Japanese before them — but in bigger numbers that are ever more disruptive. That's especially true when they go in search of unspoiled destinations like neighbouring Myanmar (formerly Burma), which is a case study in over-tourism.

By far the largest share of Myanmar's tourists now come from China — and at a breathtaking pace: 300,000 visitors arrived in 2018, more than doubling a year later to 750,000 Chinese (until COVID-19 intruded).

The tourist invasion has caused culture shock for Myanmar, a country isolated for decades. The Chinese government responded with an illustrated guidebook on "Civilized Tourism," instructing its travellers to respect local customs, cultural traditions, religious beliefs, and the environment.

"We should educate our citizens to be civilized when travelling abroad. Don't litter water bottles; don't destroy their coral reef. Eat less instant noodles and more local seafood," President Xi Jinping admonished them publicly.

The bigger problem is not the misbehaviour but the missed opportunities for impoverished Myanmar. The economic chimera of Chinese tour groups is caused by "zero-dollar" tourism — whereby almost everyone comes on a prepaid package tour, with all the cash flow going to a Chinese-owned travel agency, hotels, restaurants, and souvenir shops — squeezing out local operators.

Chinese tour groups are not necessarily the worst offenders, merely the latest arrivals. After all, everyone mocked the Ugly American in Paris years ago and many still do.

It's not about nationalities but numbers. It's a question of the capacities of locals to absorb the onslaught — and the sensibilities of foreign travellers who find themselves surrounded by fellow tourists from home, despite trying so hard to get away from it all.

The numbers are no less daunting when you look at the wave of towering cruise ships that deliver factory tourism on the high seas. These floating hotels are up to 18 storeys high, boasting as many as 6,000 passengers who are disgorged all at once on port cities — leaving the locals drowning in day-trippers who leave few scraps behind when they clamber back aboard for the night.

Taken together, these trends will be unstoppable unless we stop and think about how to see the world differently. There are no magic solutions to restore the mystery or fantasy of foreign travel, but there are certainly ways to reduce the misery of monster tourism before COVID-19 removes all constraints.

I'll be sharing some of those ideas in a public talk on "The End of Travel — Time to Revisit Mass Tourism," at Ryerson's Chang School (free advance registration) via Zoom on Tuesday, November 9 and in future columns. Stay tuned, stay safe, and safe travels.

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## Is Travelling During A Pandemic Fun? We Sent A Star Reporter To An All-Inclusive Resort In The Caribbean To Find Out

*By Alex Ballingall, Toronto Star, November 6, 2021*

<https://granthshala.com/is-travelling-during-a-pandemic-fun-we-sent-a-star-reporter-to-an-all-inclusive-resort-in-the-caribbean-to-find-out/>

You can almost forget about the ongoing collective nightmare of the pandemic when you're sipping a mojito in the pink twilight on the edge of the undulating Atlantic, and a long arc of surf foams over the distant reef, and a soft breeze rustles the palm fronds and laps against your sun-tender skin.

But you can't.

For despite having to navigate a whole bureaucracy of attestations and electronic paperwork to embark abroad these days, there's no guarantee the people around you are COVID-19-free. You hope everyone is vaccinated. But you can't be sure. And even then, it's still possible to get infected.

Yet after almost two years living with the coronavirus, we are experiencing a cautious re-emergence. And the door is open to vacation again.

I've just flown through it.

I jetted down to Punta Cana, a resort town on the eastern tip of the Dominican Republic, where I spent two days at an all-inclusive to try to answer the question: despite all the hoops you have to jump through, and the pervading anxiety you might feel, is it fun to venture abroad again?

What I found is that to travel today is to feel a constant tension between the desire for fun and fresh experience, and the lingering possibility of danger. Snorkel trips and waterslides, poolside piña coladas and lounge-chairs in the flour-fine sand — all that good stuff is allayed by temperature scans and mask requirements, gooey squirts of hand sanitizer, testing appointments and brain-poking nasal swabs.

Fun? Of course it is. But the everlasting fact of the pandemic lurks, even in paradise.

We were cruising at around 39,000 feet when the coughing started.

It erupted in bursts somewhere in the seats in front of me. I couldn't tell who was heaving up there, but I saw other passengers crane their necks to look too. One woman's eyes glared above her face mask with concern, or maybe suspicion.

Whoever it was kept whooping for a while. A few times there were little gurgles, but mostly it was just a steady thwack-and-rattle, like a wet bag of marbles striking a pane of glass.

HAAAWHACKCK!

HAAAWHACKCKCK!!

Obviously I didn't like it. It was two days after the government's vaccine requirements for flights departing Canadian airports kicked in, but nobody asked to see the PDF on my phone that proved I got the shots.

It was too late to back out anyway. I was on an Airbus soaring high above the Atlantic, and would touch down in Punta Cana in just a couple of hours.

I'd concluded that the Dominican was about as safe as anywhere these days. The government promised all tourism sector workers had been vaccinated. And the country was reporting infections that were lower than the 14-day average per 100,000 people in the Caribbean region.

To get there I just had to fill out an online form with information about myself and where I was staying, and to attest that I didn't have symptoms like a fever or a cough.

It's strange how mundane it felt. We've been living with this crisis so long that we can forget that all the analysis of vaccine rates and R numbers and the precautions that we have to deal with are really about one thing: preventing death.

That fact was so heavy and startling when the pandemic was declared in March 2020. I remember Justin Trudeau telling Canadians not to travel, and that if you were abroad, it was "time to come home." That's an astonishing plea for the government to make. It was frightening.

But all that seems so long ago now. The pandemic's shock of novelty has worn off, and it seems we're learning to live with it as we tiptoe back towards what once was normal.

The plane wobbled through puffs of cloud on its descent into Punta Cana. Through the window I saw the thick, green foliage of the tropical forest stretch off towards the shimmering sheet of the deep blue ocean. The old, pre-crisis excitement of going somewhere new rose within me.

Moments later, I was outside the terminal in the blazing sun, where I met a man named Edwin who said he could drive me to my resort. He was stocky, with kind brown eyes and furrows in his face when he smiled behind his mask. As we drove down a winding road lined with thick shrubs and overhanging trees, he told me to call him if I needed anything while I'm down here.

"Anything," he stressed, looking at me in the rear-view mirror. For example, marijuana. Or cocaine.

I said it was a very kind offer.

When we got to the resort, which opened last December and is called the Serenade Punta Cana, employees in crisp white uniforms and face masks scanned my temperature and showed me to my room. The place was an enormous complex of four-storey buildings that stand on either side of a broad central area with pools like lagoons, waterslides for kids and several bars and restaurants.

The far end descended onto the white sand beach, where dozens of lounge chairs were placed in the sand at the shoreline.

Down there I met Nicole Parpan, a 27-year-old mental health nurse from Switzerland. She and her partner Sandro Schuoler were drinking from straws stuck into coconuts and sunbathing on the beach.

Parpan told me that through the pandemic she has craved coming to a place like this, with the sun and the sea. Like pretty much everyone down here, she wanted to shake off the torpor of isolation and get back out in the world to relax and feel alive.

“For me, it was very awful,” she said of being stuck at home. And yet, though she and Schuoler are vaccinated, she still feels a bit nervous. “It’s not the same like before,” she said.

This was mostly because we were surrounded by COVID-19 protocols. The resort employees — many of whom bused in from the capital of Santo Domingo for 11-day shifts, like remote miners do in Canada — never took their masks off. At the entrance of every restaurant, a host or hostess placed a temperature scanner on your wrist and pumped hand sanitizer into your upturned palm.

It wasn’t an inconvenience, of course. From what I saw most of the resort visitors behaved as they normally would on vacation: wading out into the ocean; sidling up to the poolside bar; smoking in a lounge chair in the bright burning sun. It was just that these precautions pressed thoughts of the virus into the front of your mind.

Up by the pool, Stefan Kori-Lindner sat with a paperback on his chair. He was 54 and had a square jaw and clean-shaven face, with fine sandy hair and rectangular glasses. He explained he was here with his wife and three children, and that they were from Stuttgart, a city in southwest Germany known for the manufacturing of Mercedes-Benz automobiles.

In his view, people have become too isolated from fear of the coronavirus. As a physiotherapist, he’d seen the consequences of inactivity — both physical and mental — in his patients. He believed it was possible to travel and in a safe way, and was glad to bring his family to a place like this.

“Maybe this is also changing,” he added, “being grateful for ourselves being healthy, and being in a position where we can travel.”

You certainly do feel lucky down here, where the pandemic seems more like a manageable consideration than a pressing crisis. But you still have to deal with it.

The first thing I did when I got to the resort was arrange the molecular COVID-19 test I needed to board my flight back to Canada. A nurse arrived at the resort in full hospital scrubs, a mask and a hairnet, and told me to sit in a small chair. She assured me she was very gentle. Then she tilted my head back and shoved a long, stick-like swab deeper into my nose than I thought possible.

Our era seems to be an exception in human history, which can be seen as a long saga of death and disaster. The story of the modern Dominican, for example, began with the arrival of Christopher Columbus in 1492. He established two settlements on this island in an act that kick-started centuries of colonialism in the Americas. Over that time untold numbers of people were killed and enslaved, and died of smallpox and other ailments from across the sea. But now most of us — I mean born Canadians, well-off and cocooned in peace and first-world comfort — have no experience of horrors like war, famine or incurable disease.

That's why the pandemic felt like an historic rupture: it popped our mistaken sense of invulnerability from the dangers of human existence.

The next morning, I got my test results by email: negative. No COVID-19.

A bit of the low-boiling anxiety of the trip lifted, and I was ready to have some fun.

I climbed a ladder under the bow of the catamaran and emerged on deck, where four masked crew members in identical light blue shirts were blasting Bob Marley at an impossible volume. One of them introduced himself as "Frankie" and offered me a selection of drinks from a bar in the centre of the boat: rum, tequila, cerveza, and a pre-mixed sort of hard punch in a large plastic jug that they called "Happy Fish Drink," after the tour company they worked for.

The entire crew came from a place called Puerto Plata, a city hundreds of kilometres away on the north side of the country. When the pandemic struck, there was no longer any work in Punta Cana, and Frankie said he returned to his hometown for an entire year. He enjoyed himself despite the lack of work, since his wife and kids live there and he doesn't get to see them when he's busy plying the waters off Punta Cana with European and North American tourists.

A few minutes later six other people climbed aboard the boat — a Russian couple who kept to themselves; a young German named Dominik Schwaegerl, who worked in Berlin on the breakfast TV program *Frühstücksfernsehen*, along with his girlfriend; and an American couple from Boston.

We puttered out into the ocean, past a square-shaped floating dock built around a central area of water, from which dolphins leapt into the air. Apparently this was one of the "marineariums," where dolphins and other sea animals are kept to entertain paying visitors.

I sat in the back corner of the boat with the Americans. They were Mark Hagan, an affable 38-year-old with a shaved head who was a deep-sea fisherman and could identify the large birds that circled above the beaches as frigates; and Lauren Aloisio, a 33-year-old nurse who was deployed to intensive care units during the worst phase of the pandemic in Boston.



They started dating in the early weeks of the pandemic, they told me. Their first date, in April 2020, was at a beach bonfire. And for the first while they didn't hug and mostly spoke by FaceTime. Once they cooked the same recipe while video chatting, chipotle chicken over baby spinach.

Lauren described what it was like on the ICU at the time, where the "sickest of the sick" were hooked up to breathing tubes and all sorts of fluid bags and monitors. "It was quiet," she said, "because no one was awake."

Her advice to people reading this story is to definitely get vaccinated and take all precautions you can while travelling. And if you're comfortable, go for it.

"You can't live your life in a bubble," she said. "There's a line between safe and smart, and not being f---ing stupid."

The boat was tied up to a buoy a few hundred metres off shore. The water was still shallow, and you could see the sandy bottom maybe five metres down. Frankie and the crew handed around snorkels, masks and flippers and we jumped into the water. It was warm and incredibly salty. I felt unusually buoyant as I paddled along the surface and gazed down under the clear blue waves.

The water was teeming with fish. Some were yellow and grey, with vertical black stripes along their sides. Others were long and thin, with little points sticking out from their noses. Near the bottom, where mounds of reef covered in seaweed and what might have been coral — I have never seen coral before — rose like little mountain ranges along the ocean floor, some larger yellow and grey fish plodded through the water.

I was blown away by this abundance of sea life; that is, until I noticed one of the crew members who swam with us and called himself "Pineapple" was releasing beige flakes from a plastic bag underwater. The fish flocked to him, like pigeons in a city park.

After about 45 minutes we embarked again, slowly cruising off the coast, where a thin strip of white sand separated the lush jungle-like forest of palm trees and other greenery from the lapping ocean waves. Before long, we entered a little cove where about a dozen other boats from various tour companies had congregated in the shallows of a sheltered sand bar.

Each boat blasted its own variety of party music. Soca clashed into hip hop, Latin pop into sounds I couldn't even make out over the clatter of noise. Between the boats, scores of people bobbed in the chest-deep water. Others danced and twerked and shimmied on board their boats, while little skiffs sped through the water dragging people on inflatable chairs that were tied to long ropes in their wakes.

Several of us jumped into the water to join the frenzy. Frankie did too, carrying a tall bottle of Presidente beer. He also later brought a platter of sliced mango and pineapple which he passed around to us in the water.

After a few minutes I locked eyes with Dominik, the young German whom I'd told earlier about the article I was writing. His reddish hair stood up straight on his head, and his hazel-coloured eyes gleamed as he waded towards me, a wry smile on his face.



“The pandemic is over!” he declared with a laugh.

The pandemic is not over. That was Dominik’s joke. Our journeys abroad had taken us to a place where everybody wanted to break free from the restrictions and the precautions, and enjoy a spontaneous moment of — hopefully — harmless frivolity. But those restrictions and precautions still exist, and we’d all soon be returning to the world where they took precedence.

Later that night, back at the resort, I spotted a Russian named Yuri Bondar who I’d spoken to the day before. He invited me to join him and his wife Tatiana, and their friends, Paul and Victoria. They were from Moscow and St. Petersburg, and were open and friendly and curious to hear my thoughts on everything from Vladimir Putin to the latest Guy Ritchie film.

The night ended with us singing karaoke at the resort theatre. Between each performer, a woman in a black shirt placed a new sock over the top of the microphone and sprayed its handle with sanitizer. Pablo had a fantastic voice, but we were all upstaged by a spectacular crooner who brought the house down with his heartfelt Spanish love ballads dedicated to his pregnant wife.

The following day, I returned to Canada without any apparent obstacles, having completed the required test and confirming I was doubly-vaccinated.

Writing this, I knew some people would want me to answer the inescapable question: is it safe to travel abroad again? The truth is I don’t know. It’s certainly safer not to travel, but that’s the case with everything.

What I do know is that death’s shadow has felt closer during the pandemic. But we can’t cower forever. At some point we have to get on doing the things we love, in the safest way.

Isn’t life about experiencing as much as possible, before the lights go out?

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## Doug Ford’s ‘Staycation’ Plan Will Give Ontarians Money To Vacation Closer To Home

*By Robert Benzie, Toronto Star, November 5, 2021*

<https://mimicnews.com/doug-fords-staycation-plan-will-give-ontarians-money-to-vacation-closer-to-home>

Home for the holidays.

That’s the thinking behind Premier Doug Ford’s new “staycation tax credit” introduced in Thursday, November 4’s mini-budget as a way to help the province’s pandemic-battered tourism industry.

“It’s ... a 20 per cent tax credit that puts money back in the pockets of Ontario travellers and families when they choose to travel right here at home,” said Finance Minister Peter Bethlenfalvy.

The temporary measure, which will only take effect in the upcoming tax year, is a personal income tax credit that allows Ontarians to claim up to \$1,000 for individuals or \$2,000 for families on holiday rental accommodations.

That means it could be a maximum \$200 tax break for individual Ontarians or \$400 for families.

Bethlenfalvy said Ontario residents can apply for the refundable tax credits when they file their 2022 returns in 2023.

“An eligible accommodation expense would have to be for a stay of less than a month at an eligible accommodation such as a hotel, motel, resort, lodge, bed-and-breakfast establishment, cottage, or campground in Ontario ... between January 1 and December 31, 2022,” the fall economic statement said.

The move, which will cost the provincial treasury an estimated \$270 million, can be used only for leisure trips, not business travel.

While the Canadian Federation of Independent Business called the tax credit “a positive step,” it said “much more is needed to spur small business recovery.”

NDP Leader Andrea Horwath dismissed the measure as too little too late.

“We’ve been urging this government for some time now for a \$1,000 credit for people, basically a refund for people,” said Horwath.

“This ... is \$200. That’s really not going to help families to any great deal to get back out there and start enjoying Ontario,” she said.

“So many people have lost so much over this pandemic and the government completely ignores that.”

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## Qantas Still Expects To Fly Its Ultra-Long Routes From New York And London To Australia — Just A Little Later Than Planned

*By Alison Fox, Travel + Leisure, November 5, 2021*

[Qantas Still Expects to Fly Its Ultra-long Routes From New York and London to Australia — Just a Little Later Than Planned \(msn.com\)](#)

The coronavirus pandemic may have created uncertainty for the travel industry and put a lot of plans on hold, but Australian carrier Qantas said it hasn't given up on its "Project Sunrise," an ultra-long non-stop flight from London and New York.

"We still have Project Sunrise in the pipeline, which is our ability to fly from Sydney and Melbourne to the last horizon, the last tyranny of distance, direct into London, direct into the east coast of the United States," Qantas CEO Alan Joyce told CNN. "That will be a unique value proposition that no other airline in the world will be offering."

The airline's hope for the future comes as Australia has re-opened its borders for fully vaccinated Australian citizens, but with no plans for a broad international re-opening until next year. For its part, Qantas has resumed flights between Australia and the United States and United Kingdom and Joyce told CNN the carrier is focused on replacing its domestic fleet as well.

"Once we finish that, which we'll do early in 2022, we'll revisit Sunrise and the likelihood is somewhere like 2024 or 2025 for the first aircraft arriving, given the delay," Joyce said.

Qantas started testing the ultra-long routes in 2019 with 20-hour flights from Sydney to London and New York to see how the human body could handle spending an entire day in the air.

At the time, Joyce said the non-stop flights were "truly the final frontier in aviation."

When they do finally take off, they will be aboard Airbus A350-1000 aircraft equipped with an additional fuel tank. Joyce told CNN the airline still plans to order these modified Airbus planes for the routes.

Qantas isn't the only carrier to fly these ultra-long routes. In 2018, Singapore Airlines (voted the best international carrier in the world by Travel + Leisure readers) launched a nearly 19-hour flight from Newark Liberty International Airport to Singapore, then dubbed the world's longest flight.

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## U.S. Airlines And Amazon Join Push To Reduce Aircraft Emissions

*By David Shepardson, Reuters, November 10, 2021*

<https://www.reuters.com/business/cop/us-airlines-amazon-join-push-reduce-aircraft-emissions-2021-11-10/>

Major U.S. airlines and Amazon.com's aviation unit are joining an effort to speed development and use of sustainable aviation fuels (SAF) to decrease emissions in air transport.

The Sustainable Aviation Buyers Alliance (SABA) said Amazon Air, Alaska Airlines, JetBlue, and United Airlines are joining the effort, which includes major corporate airline customers, to help drive greater SAF production, price cuts, and technological advancements.

The Environmental Defense Fund and the Rocky Mountain Institute (RMI) launched the Sustainable Aviation Buyers Alliance (SABA) in April with companies including Boeing, Bank of America, JPMorgan Chase, Microsoft, and Netflix to support increased market demand for SAFs.

At the climate talks in Glasgow, RMI managing director Bryan Fisher said aviation emissions would be equivalent to the sixth largest country's total emissions. Fisher said SAF is "almost largely 100%" of the solution through 2030 "and still a very large part" through 2050 but SAF is just 0.1% of jet fuel consumed today.

U.S. Transportation Secretary Pete Buttigieg will represent the United States as a coalition of countries led by Britain are expected to announce the "International Aviation Climate Ambition Declaration," Reuters reported, citing sources.

Buttigieg on Wednesday, November 10 praised SABA and cited "the importance of partnerships between the public and private sector" in cutting aviation emissions.

On Tuesday, November 9, the United States said it was setting a goal of achieving net-zero greenhouse gas emissions from the U.S. aviation sector by 2050.

The White House said in September that it was targeting 20% lower aviation emissions by 2030. Major U.S. airlines backed a voluntary industry target of 3 billion gallons of SAF use in 2030.

Ben Minicucci, CEO of Alaska Airlines, said the new "Aviators Group" within SABA is "focused on tangible steps, at scale, to accelerate progress."

SABA also said Facebook parent Meta is joining.

"Making sustainable travel a reality will require extensive investment in low carbon technologies such as sustainable aviation fuel by our entire industry," said United Airlines CEO Scott Kirby.

Nearly 2.5% of global emissions are a result of air travel.

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## Mobilizing Research To Support Aviation — And Make It Sustainable

*By Suzanne Kearns, Special to Waterloo Region Record, November 9, 2021*

<https://www.therecord.com/opinion/2021/11/09/mobilizing-research-to-support-aviation-and-make-it-sustainable.html>

As global leaders gather in Glasgow for the COP26 climate summit, the annual tradition of criticizing many of them for arriving by private jet highlights yet again that aviation has a sustainability problem. It is also facing a once-in-a-generation opportunity to change course — and Canada can lead the way.

At the start of 2020, the industry had experienced a record 10 years of profits and was projected to nearly double in passenger and cargo capacity by 2036. But it was also facing international personnel shortages and contributing to rising environmental CO2 and noise emissions.

The pause during the pandemic presented an opportunity for us to rethink the status quo and, specifically, to face the reality that aviation wasn't sustainable even before the pandemic.

That fact wasn't lost on observers. When COVID-19 grounded nearly 80 per cent of the world's passenger fleet, headlines celebrated the measurable environmental benefits. By April 2020, daily aviation CO2 emissions had decreased by 17 per cent compared to 2019 levels. But the economic and social impacts of the shutdown were — and still are — devastating.

As an aviation professor, this moment has caused me to re-evaluate my work. Over the past 19 months, I have been asking myself this: how can we act so that as the aviation industry rebounds, we can make it better than before?

Some say the only solution is to phase out air transport altogether. But that argument overlooks the fact that aviation is a force for good. The sector moves more than a third of the world's cargo by value and promotes the kind of cultural exchange needed at events like COP26. It delivers humanitarian aid and supports 87.7 million jobs worldwide, generating 4.1 per cent of global GDP. Considering that it's responsible for about three per cent of global human-made emissions, it also needs to change dramatically if it's going to have a sustainable future.

While that may seem obvious, it's only relatively recently that the concept of sustainability has entered aviation education and scholarship. The result is a generation of aviation leaders who are just beginning to learn about the sector's environmental issues. Professionals in the field — myself included — are using the same tool box. We're trained in a similar way to approach problems from a similar foundation.

Our traditionally siloed approach is no longer an option. Sustainability issues transcend disciplines. Witnessing the devastating impact of the pandemic on my colleagues and former students, seeing #savecanadianaviation trending, I began asking how the academic sector could support the industry.

IATA, representing the world's airlines, recently committed to net zero carbon emissions by 2050. However, achieving this goal will be inextricably linked to scientific and technological innovations which do not yet exist.

The key to innovative and balanced social, economic, and environmental solutions lies in collaboration: listening to the challenges being faced by industry and mobilizing research across disciplines toward targeted solutions.

Engineers, scientists, and mathematicians can craft new aircraft and engine designs to reduce emissions, identify sustainable fuels, and support economic viability through innovations in AI and cybersecurity.

When a system or component breaks down, delays and inefficiencies can be trimmed by futuristic 3D printing technologies creating aircraft components one at a time, any time and just in time.

Psychologists and kinesiologists can optimize passenger safety and operational efficiency through evidence-based training for the aviation workforce. While environmental scientists and urban planners re-imagine airports as mobility hubs that link several modes of transportation — each chosen to optimize the efficiency and emissions for a passenger's particular journey. These are just a few of many scientific innovations that will be needed to meet sustainability commitments.

Growing up in the small town of Wiarton, Ontario, my teenage years were spent learning to fly airplanes and helicopters and dreaming about a future in the skies. Now I've had the great privilege to guide thousands of passionate young aviators to their own careers in aviation — and I still believe their future is bright, even as the role of aeronautics continues to evolve.

As Canadians we have always met the transportation challenges posed by our vast land with collaboration and courage. A sustainable future requires that we do so again. Now is our opportunity to push the boundaries of aeronautical inquiry to build a more sustainable future — so we can retain the benefits of aeronautics without compromising our social values, economic welfare, and love of our environment.

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## New FAA Warning Says 5G Technology Could Potentially Interfere With Airplane Safety

*By Stacey Leasca, Travel + Leisure, November 10, 2021*

[New FAA Warning Says 5G Technology Could Potentially Interfere With Airplane Safety \(msn.com\)](https://www.msn.com/en-ca/travel/news/new-faa-warning-says-5g-technology-could-potentially-interfere-with-airplane-safety)

The Federal Aviation Administration (FAA) sent out a special information bulletin on Tuesday, November 9 alerting manufacturers, operators, and pilots to the potential dangers of 5G telecommunications.

In the bulletin, the FAA explained that "there have not yet been proven reports of harmful interference due to wireless broadband operations internationally"; however, it added, officials may need to take action to address potential interference with aircraft electronics due to the rise of 5G.

According to Reuters, the FAA shared on Tuesday, November 9 that operators "should be prepared for the possibility that interference from 5G transmitters and other technology could cause certain safety equipment to malfunction, requiring them to take mitigating action that could affect flight operations." The FAA added that there is also the potential of the "degradation to the capabilities of safety systems and other equipment that depend on radio altimeters, particularly during low-altitude operations."

As for just what that mitigating action may look like, the FAA noted in its release that pilots should continue to ask passengers to turn off portable electronic devices equipped with 5G, or switch them to airplane mode during the flight.

The FAA also encouraged manufacturers to continue testing for 5G interference and to "determine what design changes are necessary to remediate."

FAA Deputy Administrator Bradley Mims told Reuters that his agency shares "the deep concern about the potential impact to aviation safety resulting from interference to radar altimeter performance from 5G network operations in the C band."

In response to the news, the wireless trade group CTIA told reporters that 5G networks can safely use C-band spectrum "without causing harmful interference to aviation equipment." The group additionally noted that there are already "numerous active 5G networks using this spectrum band in 40 countries."

Still, it's best to just heed the call and pop your phone into airplane mode when you're asked to, just in case.

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## Travellers Are Hopping Back On Regional Flights, Which Bodes Well For Chorus: CEO

*By Christopher Reynolds, The Canadian Press, November 11, 2021*

[Travellers are hopping back on regional flights, which bodes well for Chorus: CEO \(msn.com\)](#)

Chorus Aviation Inc. is riding a fledgling recovery in the airline business driven by the return of traffic in Canada and abroad.

The company, which leases planes across the globe and provides regional service for Air Canada, says its fleet saw far greater use on both those fronts last quarter, with a further uptick on the near horizon.

Chief executive Joe Randell says its Jazz Aviation subsidiary carried more than double the number of passengers on its Air Canada routes in the third quarter than it did in the first half of the year.

"Change is in the air and our industry has arrived at an important inflection point," he told investors on a conference call Thursday.

"The regional aviation sector is leading the recovery of domestic air transportation in many parts of the world."

Randell said he expects flying activity to reach about 75 to 80 per cent of pre-pandemic levels in the fourth quarter. A return to full operations by late in the second quarter "could be very achievable."

"This last quarter is when we've really seen it start to pick up. And that's why we have this optimism, and we're seeing the request for proposals out there now from carriers," Randell said.

"But again, it depends. It depends on the demand on the Air Canada front. It depends on the border," he added, noting "fits and starts" on regional routes in Europe as well.



## New Data Shows Number Of Workers In Financial District Is Still Down By 77 Per Cent — And Experts Say It May Never Recover

*By Rosa Saba, Toronto Star, November 10, 2021*

<https://granthshala.com/new-data-shows-number-of-workers-in-financial-district-is-still-down-by-77-per-cent-and-experts-say-it-may-never-recover/>

As the second pandemic winter looms and major downtown employers push back return-to-office plans, new data exclusive to the Star shows that the volume of weekday workers in Toronto's financial district is still down by 77 per cent — and some experts say the area will likely never fully recover.

"There's going to be a moment of truth very soon," said Philip Cross, a senior economist at the Macdonald-Laurier Institute.

Cross said it's obvious that telework is here to stay and even when workers do return to the office, it likely won't be five days a week.

"It's the nature of business to be optimistic, but I think ... at some point you have to be realistic," he said. "We're not going back to life as it was before."

Economist David Rosenberg believes workers will return to Toronto's downtown core, but not at the same level as before; by the second quarter of 2022, he predicts worker volume will be just 70 to 80 per cent of what it was pre-pandemic.

When it comes to office footprints and retail traffic, "everything is going to be smaller by the standards of the pre-pandemic world," Rosenberg said.

On Wednesday, November 10, the Toronto Region Board of Trade published new data from Telus showing that Toronto's financial district has not seen in-person workers or visitors bounce back at anywhere close to the rate of other areas in the GTA, including the overall Toronto centre.

In October, the monthly average volume of weekday workers was down more than 77 per cent in the financial district compared to the same month in 2019. Toronto's metropolitan centre, by comparison, was down just over 34 per cent.

Marcy Burchfield, vice-president of the Economic Blueprint Institute, an initiative launched by the Toronto Region Board of Trade, said the vast majority of workers in the financial district have the capability to work from home, which is why the area hasn't regained its vitality.

As a result, data published in the board of trade's recovery tracker shows that in-person spending in downtown Toronto is still significantly down compared to pre-pandemic, she said, an indicator of the challenges that downtown retailers and service providers continue to face.

Regardless, the slow return of workers to the financial district has some business owners optimistic about the economic recovery and the months to come.

Sam James, who owns multiple coffee shops across Toronto including two downtown, is one of them.

He re-opened his location in the PATH a month ago, anticipating workers' return to the office.

The location is attracting around 20 per cent of the volume it had pre-pandemic, he says. He has fewer staff and reduced operating hours compared to before COVID-19, but he's optimistic things will improve.

"It can't get any worse than it was," he said. "I know that things are going to get better."

Between new downtown residents and more unique visitors, Nathaniel Baum-Snow said businesses in the financial district have an uptick in customers to look forward to — if they can survive.

"We're in a transition period now," said Baum-Snow, a professor at the Rotman School of Management and a faculty fellow with the school's Centre for Real Estate and Urban Economics.

He predicts a softening of commercial real estate demand downtown as the shift toward hybrid work is solidified.

Downsizing will also create space for other companies to move their offices downtown, said Baum-Snow. This means a greater number of unique workers coming to the financial district, even if they're not coming in five days a week, he said.

Murtaza Haider, a real estate management professor at Ryerson University, believes that Toronto's downtown will thrive again — just maybe not in the way previously thought.

This is an opportunity to capitalize on the good things downtown has to offer, and perhaps do away with some of the bad, such as traffic congestion, long commutes and unaffordable real estate, he said.

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## UPCOMING WEBINARS AND EVENTS

### Web Seminar – Canadian RegTech Association (CRTA): The Innovation Game – Adopting RegTech in a Digital Age

**Date:** November 16, 2021

**Time:** 8:30 a.m. – 5:00 p.m. EST

For many organizations, the digitization of products, services and processes was already a strategic priority ahead of the pandemic however the crisis facilitated a rapid technical transformation across industries. Within financial services, organizations reacted quickly to ensure customers were not disrupted and operations were resilient to the new organizational dynamic. At our 2020 annual event: Accelerating Digital Transformation while Balancing Risks and Rewards we examined many of these risks and how to safely move the innovation agenda forward.

This year we will look deeper into how organizations can use emerging technologies to effectively implement Regtech solutions to support digital transformation. We take a top-down approach beginning the day with a global view and narrowing down to key regulatory topics that are complex and challenging to implement. We've delved into our network of RegTech leaders and solution providers and will bring fresh insights and perspectives and the tools and techniques to adopt RegTech in a Digital Age.

[Register Here](#)

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## 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](#)