

CAFII ALERTS WEEKLY DIGEST: October 1 to October 8, 2021

October 8, 2021

[TABLE OF CONTENTS](#)

Diversity/Inclusion/Fighting Systemic Racism News	3
Tackling Toxic ‘Bro Culture’ In The Workplace	3
‘Identity Labour’ May Keep Women Of Colour From Returning To The Office	5
CAFII Member and/or Parent Company-Specific News	7
Sun Life Acquires US-Based Dental Benefits Provider Dentaquest.....	7
COVID-19 Pandemic Response, Resilience and Recovery News	8
Employment Lawyers Brace For First Wave Of COVID-19 Layoffs As Vaccine Mandates Kick In.....	8
‘It Doesn’t Make Any Sense’: Canadians Can Fly To The United States, But Driving Across The Border Is Still Against The Rules.....	11
Get In Line, Canada, The U.S. Has Bigger Problems Than Its Closed Border.....	13
Canadian Snowbirds Question Why Land Border Is Still Closed As They Prepare To Fly To U.S., Ship Their RVs.....	15
Closure Of U.S. Land Border May Hamper Canadians' Winter Travel Plans Once Again, Experts Say	17
Ontario Hockey League Hoping For Lifting Of Canada-U.S. Land Border Restrictions By November	19
White House Says U.S.-Canada Border Closure ‘Determined By Our Public Health Officials’ As Northwest Democrats, Republicans Alike Cry Foul	20
What’s The Plan? U.S. Land Border Restrictions During The COVID-19 Pandemic.....	22
Canada To U.S. Ferry Service Set To Resume In 2022 After Three Year Hiatus	25
Travellers Boarding Flights At Canadian Airports And VIA Rail Passengers Must Be Fully Vaccinated By November 30.....	25
More And More Countries Are Welcoming Canadian Travellers. So Is It Time To Book A Holiday?.....	27
Looking To Travel? Get Ready To Pay More For Things Such As Insurance And COVID-19 Tests.....	29
New COVID-19 Cases In The U.S. Have Fallen By More Than A Third In The Past Month	31
COVID-19 Herd Immunity Is A Mirage. Here's How The Virus Could Become 'Manageable' Instead.....	33
New Zealand To Abandon Zero-COVID-19 Strategy As Delta Variant Proves Hard To Shake	37
U.K. To Lift Hotel Quarantine Rules For Dozens Of Countries: Report	39
Travellers Can Help Out Scientists On These Adventures.....	39
Study Suggests Pfizer/BioNtech Vaccine Antibodies Disappear In Many By Seven Months.....	42
Canadian Airline Group Seeks Clarity On Vaccine Mandate For Travellers	43
American Airlines, Other Airlines Will Require Employee Vaccinations	44

Global Airline Chiefs To Meet Amid Ongoing Business Challenges	45
Airlines Warn Erratic Global COVID-19 Rules Could Delay Recovery.....	48
Some Airlines May Scrap Business Class Entirely To Make Room For More 'Premium Economy' Seats, Report Says.....	49
Pandemic-Fuelled Rise In Passenger Bad Behaviour Taking Toll On Flight Attendants	50
What Will Happen With Dress Codes In The Post-Pandemic Era?	52
Other CAFII Member-Relevant News/Issues	53
Google: Flight Search Tool Can Help You Fly 'Greener'	53
Research/Thought Leadership/Technology/Digitization News	55
What Consumers Want From The Claims Experience	55
Pandemic Leading To 'Ticking Time Bomb' For Cybersecurity	57
Here Are Your Cybersecurity Blind Spots In The New Hybrid Workplace	58
Is Conflating The Return To Offices With Hybrid Work Creating Confusion And Angst In Our Workforce?	60
Upcoming Webinars and Events	61
Web Seminar - KPMG: Reimagining Banking.....	61
Web Seminar - BDO: Innovation In Action	62
Web Seminar: Future of Predictive Analytics And Innovation	62
Web Seminar – Digital Insurance: Insurance Experience Reimagined.....	63
The Osgoode Certificate in Regulatory Compliance and Legal Risk Management for Financial Institutions	63

DIVERSITY/INCLUSION/FIGHTING SYSTEMIC RACISM NEWS

Tackling Toxic 'Bro Culture' In The Workplace

By Déjà Leonard, Special To The Globe and Mail, October 6, 2021

https://www.theglobeandmail.com/business/article-tackling-toxic-bro-culture-in-the-workplace/?utm_medium=email&utm_source=top%20business%20headlines&utm_content=2021-10-6_17&utm_term=&utm_campaign=newsletter&cu_id=ts6fwhwx6n2rshc0x7mireeeefjoktb

You're sitting in the lunchroom after a few men in your office have just conducted an interview for a new employee. They comment on her appearance, snickering that the office could use "another good-looking girl."

You cringe on the inside, but how do you react outwardly? Do you laugh along, because it's the path of least resistance? Would your workplace take these issues seriously if you were to speak up?

It's a choice that many employees, especially women, have to grapple with far too often.

How Did We Get Here?

"The reality is men lead about 95 per cent of the most powerful companies in Canada. And they continue to have power over women's careers, as well as their physical and psychological safety in the workplace," says Vandana Juneja, executive director at Catalyst, the Canadian branch of a global non-profit helping women progress in the workplace.

Because historically men were the ones out working, they were the ones who first created workplace culture and practices. Bro culture – a young, mostly-white, party-after-work culture often involving sexist wisecracks – can have negative impacts on women throughout their careers, from alienation to harassment.

Alison Gordon, co-founder of boutique sales agency Other People's Pot and former CEO of cannabis company 48North, says she has seen the systemic effect of bro culture in her past as a female CEO.

When she had to tour around for investor meetings, many of them would happen in emptied-out hotel rooms, with nothing but a headboard, chairs and a table.

"I would sit by myself at a table that they put in there, and then men would just come in for 20 minutes," Ms. Gordon says. "I would do my spiel, and it was always very weird to me to be in this room with the door shut."

Why did it go down like that? Because it had always been done that way. And while Ms. Gordon notes this practice was likely not malevolent in nature, at the end of the day it wasn't comfortable for her as a woman.

Why Are We Still Here?

With so much focus on healthier workplace cultures in the wake of COVID-19, and new diversity and mental health initiatives from employers, it can be puzzling to see how bro culture continues to persist in a variety of industries.

“It’s worth noting that a lot of men, especially younger men, don’t subscribe to these values and behaviours and they may also feel demotivated [and] marginalized in these environments,” says Wendy Cukier, a professor of entrepreneurship and strategy at Ryerson University and founder and director of the school’s Diversity Institute.

“So, it’s certainly not just women who suffer. I think, arguably, it’s everybody.”

According to recent research from Catalyst, 94 per cent of men surveyed experience masculine anxiety – the distress men feel when they do not think they are living up to society’s rigid standards of masculinity – at work. And 28 per cent said they would be likely to do nothing if their colleague makes a sexist comment.

What Can Be Done?

When it comes to the question of whether women should try and take on bro culture in the office, Ms. Juneja says, “the solutions can’t just be on women.”

“It’s not about fixing the women, it’s about fixing the workplace,” she says.

This means looking at creating gender partnerships where everyone works toward solutions together. That can mean connecting through employee resource groups or mentorship programs, for example.

Organizations and employees also need to nurture workplace cultures of inclusion where diversity is valued. Ms. Cukier says it has to be more than the typical unconscious bias training.

“It’s something that has to be reinforced virtually every day in how leaders lead, how people treat each other, what gets rewarded, and what gets prioritized,” she says.

Lastly, Ms. Juneja says it’s important to engage senior leaders – who are often men – in education and allyship.

“If you’re trying to create a change in the culture, why wouldn’t you go to the very top of the house where people have influence?”

'Identity Labour' May Keep Women Of Colour From Returning To The Office

By Sadaf Ahsan, Special To The Globe and Mail, October 5, 2021

https://www.theglobeandmail.com/business/article-identity-labour-may-keep-women-of-colour-from-returning-to-the-office/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-10-5_20&utm_term=Coronavirus%20Update:%20Variants%20make%20COVID-19%20more%20dangerous,%20Canadian%20study%20finds&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

In March 2020, Emma Bell began working from home, like so many Canadian workers after the Government of Ontario ordered the closure of all non-essential workplaces due to the COVID-19 pandemic.

Bell, a postdoctoral research fellow at a Toronto medical centre and a person of colour who uses they/them pronouns, says it's now become their preferred way to work. "I love it and have no intention of returning [to the office] any time soon," Bell says.

When working in the office, Bell says they often felt the burden of educating others when it came to race and identity, something they say "wasn't in my job description" and felt like overtime.

"It can be demoralizing that, instead of spending my energy on working, I [was] spending it on just trying to exist in the workplace," Bell says. "But when I'm at home, it's so much easier to manage. Interactions are bite-sized, whether it's meetings via Zoom or answering emails."

Bell is not alone in their desire to work from home. As organizations begin to transition to an in-office model again, some workers of colour are not looking forward to heading back into the office. A March 2021 study of knowledge workers by Future Forum, a research group launched by Slack Technologies Inc., revealed that only 3 per cent of Black workers want to return to the office, compared to 21 per cent of white workers.

As well, this year's McKinsey & Company "Women in the Workplace" report, which examined data from over 400 major U.S. companies, found that while there has never been a bigger conversation around advancing diversity, equity and inclusion, women of colour continue to experience the same rate of micro-aggressions and "othering" as they did two years ago. Micro-aggressions are everyday slights – whether intentional or unintentional – that can communicate derogatory or negative attitudes towards culturally marginalized groups.

The McKinsey report also found that those who face these kinds of issues in their workplace are twice as likely to feel burned out.

Being An 'Only' In The Workplace

The burden of “identity labour” is why working from home has become preferable for some people of colour, says Kamilah Clayton, a social worker and psychotherapist based in Whitby, Ontario.

Clayton explains that Black women in particular may feel forced to do both formal and informal emotional labour in the office. This can lead to representation burnout, which refers to the stress and exhaustion a marginalized person can feel when they are the only person of a particular identity in the workplace.

“There is an underlying idea that we are just so committed to the work that we’re going to do whatever it takes, and often that means going above and beyond,” Clayton says. “And so we are putting ourselves in these positions where we are caring for others, we’re mentoring others, but that leaves us completely exhausted.”

After the killing of George Floyd at the hands of police, which led to a re-awakened Black Lives Matter movement just months after the pandemic began, Clayton notes that many organizations didn’t do the work, but did “virtue signal” by putting Black people in important positions without meaningful purpose or necessary resources.

“In my own practice, I’ve heard many say, ‘I feel unappreciated and that my work is not accounted for,’” Clayton says. “The additional work they’re doing to support the organization feels invisible.”

Abena Anim-Somuah is the Toronto-based founder of Food Supply, a platform created to empower culinary creators to build their brands. Anim-Somuah says her parents drilled the idea of working “twice as hard for half as much” in her head “because when people see me, they don’t just see Abena, they see an entire race.”

She adds, “that burden can be really difficult, because you’re having to deal with systemic issues, with people judging you without getting to know you.”

Clayton says while workers of colour may be extremely skilled, they are left feeling like they aren’t, because their organization may not be affirming their identity or validating who they are and the work they are doing.

“[Then] comes burnout, imposter syndrome, and bitterness and resentment towards your employer,” Clayton says.

How To Change It

According to Clayton, working from home has reduced the amount of time people of colour have had to spend dealing with racial politics, leading people of colour to feel less stress, a greater connection to their work, and a greater feeling of accomplishment.

However, the Future Forum study notes that while hybrid and flexible working arrangements can significantly improve satisfaction for Black workers, “this isn’t about simply giving Black employees the ability to work from home, while white executives return to old habits. This is about fundamentally changing your own ways of working and holding people accountable for driving inclusivity in your workplace, including how and where you hire, when and how you show support.”

Employers need to listen to their employees of colour when it comes to making real change and creating an atmosphere that is welcoming for everyone, says Anim-Somuah, adding that it’s something she thinks about “constantly” as a business owner with staff.

“That’s the beauty of living in countries such as Canada and cities such as Toronto where diversity runs deep; you get to experience and understand so many cultures,” she says. “Why wouldn’t you want to bring that into the workplace?”

For workers hoping to share their concerns with their employers, Clayton suggests advocating through a collective as opposed to approaching management as an individual.

“Coming together and forming employee resource groups or communities of care within the organization is a great way to address this,” Clayton says. Employees can talk about what their experiences are and discuss what they need in order to feel safe to return to the work environment.

“Document it, and then take it not just to middle management but all the way to the top and say, ‘this is what we need in order to feel safe,’” she says. “And finding allies along the way is the way to build a better workplace for everyone.”

CAFII MEMBER AND/OR PARENT COMPANY-SPECIFIC NEWS

Sun Life Acquires US-Based Dental Benefits Provider Dentaquest

By Lyle Adriano, Insurance Business Canada, October 4, 2021

<https://www.insurancebusinessmag.com/ca/news/healthcare/sun-life-acquires-usbased-dental-benefits-provider-dentaquest-312031.aspx>

Sun Life Financial, through its US business, has acquired Boston-based dental benefits provider DentaQuest for US\$2.475 billion (approximately CA\$3.1 billion).

Founded in 2001, DentaQuest is the second largest provider of dental benefits in the US, serving over 33 million members in 36 states. It is also a leading provider of Medicaid dental benefits, with growing Medicare Advantage, commercial, and US Affordable Care Act (ACA) exchange businesses.

Once the transaction closes, DentaQuest will become part of Sun Life’s US business. Sun Life US currently provides dental benefits through employers for their employee benefits plans and has an extensive national commercial dental network.

“We’re excited about the acquisition of DentaQuest and expanding our leadership into the US dental benefits space,” said Sun Life president and CEO Kevin Strain. “DentaQuest is a values-driven industry leader dedicated to improving oral health, with a focus on underserved populations and access to dental care. The addition of DentaQuest is consistent with our strategy to focus on health and group benefits in the US.”

A company release noted that following the transaction, DentaQuest will more than double Sun Life’s US employee benefits business by revenues. It will also position Sun Life as a leader in offering government dental benefits.

“DentaQuest is a great organization that provides high quality dental care and insurance benefits to tens of millions of people in the United States, with an emphasis on government programs, a fast-growing segment that now rivals the size of the employee benefits space,” said Sun Life US president Dan Fishbein, M.D.

“DentaQuest’s combination with Sun Life marks an important next step in our long-term transformation that will enhance and broaden our existing capabilities,” commented DentaQuest president and CEO Steve Pollock.

Pollock stated that thanks to support from Sun Life, the DentaQuest team will be better positioned to serve the needs of historically marginalized groups with “significant unmet oral health needs.”

COVID-19 PANDEMIC RESPONSE, RESILIENCE AND RECOVERY NEWS

Employment Lawyers Brace For First Wave Of COVID-19 Layoffs As Vaccine Mandates Kick In

'We're Going To See The Biggest Wave Of Terminations We've Seen Since The Pandemic Started,' Lawyer Says

By Brett Bundale, The Canadian Press, October 7, 2021

<https://www.cbc.ca/news/business/COVID-19-layoffs-1.6202871>

Canada is facing a potential wave of terminations tied to mandatory workplace vaccine policies as a growing number of employers require workers to be fully inoculated against COVID-19 — or risk losing their jobs, legal experts say.

Governments, institutions and companies have spent months hammering out vaccine mandates in a bid to curb an unrelenting pandemic fuelled by variants.

As employer deadlines to be fully vaccinated approach, unvaccinated workers could soon be placed on unpaid leave or terminated altogether, lawyers say.

"We've been contacted by thousands of people from across Canada who all have these ultimatums in front of them saying they have to be vaccinated by a certain date or risk losing their jobs," employment lawyer Lior Samfiru, a partner with Samfiru Tumarkin LLP, said in an interview.

"We're going to see the biggest wave of terminations we've seen since the pandemic started," he said, noting that his firm has been contacted by workers in a range of industries including health care, education, banks, construction and restaurants.

"It will be significant."

Mandates Raise Many Questions

Prime Minister Justin Trudeau unveiled Canada's new mandatory vaccine policy on Wednesday, October 6. It requires the core public service, air travel, and rail employees to be fully vaccinated against COVID-19 by the end of October.

The federal vaccine mandate mirrors provincial policies, such as in Nova Scotia where all school and health care workers are required to have two doses of a COVID-19 vaccine by the end of November.

Private companies have also developed corporate vaccine mandates, with looming deadlines for staff to be fully vaccinated.

The situation has left legal experts grappling with the tension between protecting the rights of individual workers and ensuring employers meet their health and safety obligations toward staff, clients and the public.

There's also the question of what reasonable accommodations or exemptions should be available to workers and whether unvaccinated employees who are ultimately terminated are owed compensation.

"There's an over-riding obligation on the employer to make sure the workplace is safe," said Ron Pizzo, a labour and employment lawyer with Pink Larkin in Halifax.

"With COVID-19 being an acute illness with the potential for loss of life, the risk of harm is pretty high," he said. "Employers are imposing those policies for valid reasons as they have a duty to keep their workplace safe."

Pizzo said his firm is getting quite a few calls from people who do not want to get vaccinated and want to fight employer vaccination requirements.

Still, he said he's not expecting mass resignations that will leave companies without enough workers given the relatively high vaccination rate among the general population. Slightly more than 80 per cent of all Canadians aged 12 and older are fully vaccinated.

Pizzo noted that many law firms are introducing mandatory vaccination policies for face-to-face meetings in the office.

Most Government Restrictions 'Reasonable,' Lawyer Says

Wayne MacKay, professor emeritus at the Dalhousie Schulich School of Law, said employers have to balance the individual rights of workers, such as by offering reasonable accommodations, with maintaining a safe work environment.

But he said a recent review of cases involving the balance between individual rights and public health have sided with the latter.

"I went through a lot of the cases and tribunals and the great majority are saying that while individual rights are important and you should do everything you can to respect them, in the time of a pandemic, reasonable limits are going to be given broad scope," MacKay said. "Most restrictions that governments are doing have been found to be reasonable given the threat of COVID-19."

While these cases didn't deal specifically with vaccine mandates, he said the same reasoning would likely apply.

MacKay said there are very few legitimate reasons to seek an exemption to a vaccine policy, such as for medical reasons.

Yet, he said some workplaces will likely have a stronger need for mandatory vaccines than others.

"If you can work exclusively from home, it's not a very compelling argument at all to require that person to be vaccinated as part of their employment," MacKay said. "If you are in the public sector and serving the public, then that is a much more credible case for requiring vaccinations."

As for whether workers who are terminated for refusing to vaccinate are entitled to compensation, he said it depends on the work environment, how valid the need for the policy is, and whether the worker was unionized or not.

Samfiru suggested terminated workers who are not paid sufficient compensation could claim wrongful dismissal.

"The employer is imposing a new rule, one that was not part of the original employment agreement," he said. "That becomes a termination without cause and severance has to be paid. Beyond that, there could be a human rights claim as well."

'It Doesn't Make Any Sense': Canadians Can Fly To The United States, But Driving Across The Border Is Still Against The Rules

By Edward Keenan, Washington Bureau Chief, Toronto Star, October 5, 2021

<https://granthshala.com/it-doesnt-make-any-sense-canadians-can-fly-to-the-united-states-but-driving-across-the-border-is-still-against-the-rules/>

For updated analysis on the state of pandemic restrictions facing Canadians at the U.S. land border, let us consult the playwright and noted foreign policy expert Samuel Beckett: "Nothing happens. Nobody comes, nobody goes. It's awful."

Beckett wrote that line in the late 1940s, but it does a fine job describing the situation in October 2021, in which the wait for progress on re-opening the Canada-U.S. border increasingly resembles a reboot of "Waiting for Godot." People wait. They hear little. They come to expect imminent change. Nothing happens. Again and again. The waiting starts to seem absurd. Despair sets in. The wait continues.

Asked Monday why it makes any sense to allow Canadians to fly to the U.S. (as they've been allowed to do throughout the pandemic) but forbid them to visit by land (unless they have an "essential" purpose), White House press secretary Jen Psaki said the border policy was being "determined by public-health officials."

"Our objective, of course, is to return to overland travel, just like we're working toward returning to international travel, but we leave it to them to make that determination," Psaki said, echoing the same substance-free response the White House has been giving for months and months.

"I don't have anything more on this."

In response, here's Scotty Greenwood, head of the Canadian American Business Council: "This has reached the point of ridiculousness. In what universe does it make sense to require people to take 100-mile trips by plane? It doesn't make any sense."

And here's Democratic Representative Suzan DelBene, who represents northern Washington state: "I remain extremely frustrated that the White House has failed to sufficiently explain its position on our northern border. How can it follow the science when a Canadian can fly from Vancouver to Seattle but not drive from British Columbia to Whatcom County?"

Republican Representative Bill Huizenga of Michigan, a co-chair of the Congressional border caucus, called it a "less-than-common-sense stance." His Democratic co-chair, Brian Higgins of New York, has been less diplomatic, calling it "bulls — -."

Whenever I write about this topic, some Canadians invariably respond with the written equivalent of a shrug, saying that with the level of vaccination reluctance and virus spread in parts of the U.S., no Canadians should want to visit.

But I also hear from Canadians who have been long separated from family members and fiancées, from their vacation homes and friends. Lots of snowbirds who winter in Florida and Arizona are distressed at the prospect of not being able to drive south.

Greenwood says that what she used to think was a case of “benign neglect” is no longer so benign. “It is harming what makes the Canada-U.S. relationship so historically special.” It hurts the economy, family relationships and the cultural relationship, she says. “The secret sauce of the Canada-U.S. relationship is our proximity and our ability to seamlessly interact with each other across that border.”

In plenty of U.S. border communities, the extended absence of Canadians is even more acutely distressing. Traditionally, 30 per cent of travellers who pass through the airport in Buffalo are Canadians, for example. In Seattle, the football team has recently sent out refund notes to 3,000 season-ticket holders.

And then there is the town of Point Roberts, a Washington state community located just south of Vancouver. Its residents are completely isolated by land from the rest of the U.S — their local grocery store, restaurants and other businesses depend on Canadian visitors for their survival. DelBene has been pleading their particular case — asking for an exemption for them at least — for months. As a staff member in DelBene’s office said Tuesday, “we’re at the point where Point Roberts could very well not ever be the same.”

DelBene is calling on the White House to, at the very least, provide clear guidance on the metrics that would allow the land border to re-open. That’s the same request DelBene made more than a year ago, when Donald Trump was still president.

Yet at no point has an explanation been given for why different policies apply at land borders than apply to air travellers. At no point has any information been shared on the state of deliberations on the policy, or the rationale behind them, officially or unofficially.

Huizenga told the Canusa Street podcast that his experience with the Trump administration was similar to that of his Democratic colleague with the Biden administration. “You aren’t being communicated with,” he said, “and when you are being communicated with, it feels pedantic and fake.”

To add a layer of frustration, Huizenga said that from what he’s heard privately, the policy doesn’t even have much to do with factors related to Canada. “This is, frankly, an effect of the debacle that’s happening at the southern border, and it’s that the White House doesn’t want to draw attention to the southern border by dealing with the northern border,” he said.

The land border has been closed for more than 18 months. For at least a year, members of Congress have been calling for it to be re-opened, or at least for guidance on when and how it would be. This summer, Canada re-opened its border to travellers from the U.S.

And still, nothing happens.

The current U.S. border restrictions have been extended monthly, with the next renewal set for October 21. Some hope that the long-awaited good news will come by then — but they've had such expectations before. One such person acknowledged the hope was based on nothing, except doubt that the U.S. government could continue to carry on like this.

The playwright Beckett has something to say about that, too. When one of his “Waiting for Godot” characters says, “I can't go on like this,” another replies, “That's what you think.”

Get In Line, Canada, The U.S. Has Bigger Problems Than Its Closed Border

By Edward Keenan, Washington Bureau Chief, The Toronto Star, October 6, 2021

<https://www.bachthien.com/2021/10/get-in-line-canada-the-u-s-has-bigger-problems-than-its-closed-border/>

There's really no news on the state of the COVID-19 restrictions on Canadians entering the U.S., which is only noteworthy in that people expected there to be a change by now and there hasn't been.

What the heck is going on?

And as I wrote on Tuesday, one frustration for many — including dozens of members of the U.S. Congress — is that there hasn't really been any reasonable explanation in over a year about the rationale for the current policy. Any Canadian can fly into the U.S., but most — other than those considered “essential” and those with visa status — are not allowed to cross at land borders. How does that make sense?

It certainly doesn't to Grant Davidson, a Milton resident who went to a family funeral in the U.S. with his sons. They are dual citizens, but he is not.

“I put my stuff in their car, went to the airport and, two flights later, was in Midland, Michigan” he wrote. “About an hour later, my sons drove in and I got my stuff out of their car. It cost me about \$500 to fly when I could have gone with them in the car for free in the same amount of time.”

U.S. customs officials and the White House have not explained the logic nor the considerations that is preventing them from changing the policy.

Many experts, members of Congress from both political parties, people who work on border issues and advocates who lobby on them say they aren't getting clear information, officially or unofficially. With that caveat, some will nonetheless share their impressions about what's really driving this decision-making process and what might change it.

Three explanations, most probably overlapping, seem to reflect a consensus best guess of those I've spoken with:

1. Mexico

Throughout the pandemic, COVID-19 deaths per capita in Mexico have been three times higher than in Canada, and Mexico has at points relied on vaccines from Russia and China that are not approved in the U.S. Aside from that, the politics of the U.S. southern land border are always a lightning rod because of immigration and refugee fights that dominate American partisan politics when they flare up, as they have this year.

For reasons of both public health and political optics, re-opening the land border to Mexicans now is a potentially explosive issue.

So why does that have anything to do with us? Because the current border policy applies to both Mexico and Canada. Biden's administration is very reluctant to change that, at least in part because it does not want to be accused of racism for giving preferential treatment to Canadians over Mexicans.

2. Logistics

Americans are expected to implement new vaccine and testing requirements for international air travellers within a month, and it has long been expected that they might be linked to land border re-openings as well. But how to do that — which vaccines to accept or not, what would constitute adequate proof of vaccination, which tests and timelines would be acceptable — is not straightforward, and there is debate about how to “operationalize” such a policy.

Of course, Canada has those requirements in place for Americans, and it has functioned as close to seamlessly as you could hope. I've heard speculation that American border authorities are skeptical that Canada's standards are effective — for instance, Canada accepts cards with drugstore employees' notes scrawled on them as proof of vaccination, and test results are typically printed using a normal laser printer.

There's also the issue of whether to accept vaccines approved in Canada but not the U.S., such as AstraZeneca — a decision further complicated if Biden hopes to have a uniform policy at the Mexican border, where even more vaccines that have been outright rejected by the U.S. are in use.

Many think these concerns might be resolved with new international air travel policies soon to be announced, which have been worked out with European and other travellers in mind, and should set a standard for acceptable vaccines, testing, and proof of them. Such airport standards might be applied at land crossings, too.

3. Distractions

The U.S. faces defaulting on its debts by the end of the month if Congress can't break a logjam. President Joe Biden's core domestic economic policy is at the centre of a bitter fight in his own party. And an inquiry into the Jan. 6 insurrection attempt goes on, while Americans work fight to reform or protect election procedures to ensure the integrity of their democracy.

As I've put it before, when several rooms of your house are on fire, you don't spend much time thinking about inviting your friends over for dinner. Opening the Canadian border isn't particularly controversial, but it's not a front-of-mind issue for most Americans. One political veteran I spoke with recently said that these kind of issues need "a Manchin or Sinema" — a senator or block of members of Congress who will hold the rest of the government's priorities hostage until they get their way. Right now, the Canadian border doesn't have anyone like that.

Some thought the priority of the issue might change when Senate Majority Leader Chuck Schumer — likely the second most powerful Democrat in Washington after Biden — demanded action in July, but he's been silent since. Schumer represents New York state, where the border closure is a real source of economic and cultural distress, and he is up for re-election in 2022. If he decided to prioritize it, it would likely jump to the top of Biden's crowded to-do list, since Schumer is key to implementing the rest of Biden's agenda. But because he's so key to that agenda, he is also occupied with trying to manage all those house-on-fire issues.

Canadian Snowbirds Question Why Land Border Is Still Closed As They Prepare To Fly To U.S., Ship Their RVs

By Sophia Harris, CBC News, October 3, 2021

<https://www.msn.com/en-ca/news/canada/canadian-snowbirds-question-why-land-border-is-still-closed-as-they-prepare-to-fly-to-u-s-ship-their-rvs/ar-AAP5qQI?ocid=msedgdhp&pc=U531>

As the United States land border closure to non-essential travel drags on, patience is wearing thin for some fully vaccinated Canadian snowbirds who live in their RVs year-round.

That's because if the U.S. side of the border remains closed next month, the snowbirds will be shelling out big bucks to fly to the U.S. and transport their RVs by land.

"It's ridiculous," said Laura Fordham who lives in an RV full-time with her husband, Fred. "It just does not make sense why they would let people fly, but not let people drive."

The couple's current home-base, an RV park in Puslinch, Ontario, near Guelph, closes at the end of the month.

The U.S has extended its land border closure until at least October 21. If that date is extended into November, Fordham said the couple will pay a commercial driver around \$700 to transport their RV across the Michigan land border. Although Canadian travellers currently can't cross by land, there are no restrictions on them importing their vehicles to the U.S.

Fordham said she and her husband will also have to pay hundreds of dollars each to fly from Toronto to Flint, Michigan, so they can pick up their RV and drive it to Texas.

"It hurts the pocketbook," she said about the potential added costs. "We're only on a government pension; we don't have any extra money."

Like other snowbirds CBC News has spoken to, Fordham questions the logic behind the current U.S. travel rules where Canadian travellers can fly to the U.S., but not drive. She argues travelling in an RV is a safer way to cross the border than flying during a pandemic.

"If we have our motor home, we're just the two of us," she said. "You're not in crowds."

Some Travel Restrictions Eased

At the start of the pandemic in March 2020, the U.S. and Canada agreed to close their shared land border to non-essential travel. For reasons that have never been explained, the U.S. still allowed Canadian leisure travellers to fly to the country.

In August 2021, Canada re-opened its land and air borders to fully vaccinated American travellers.

In September, the U.S. announced it too will loosen some travel restrictions.

Since the start of the pandemic, the U.S. has barred air passengers from dozens of countries, including most nations in Europe. Last week, the U.S. government said it will lift that ban in early November and require foreign arrivals by air to be fully vaccinated.

But on the topic of the land border, the government only said that it remains closed due to the pandemic and that as of yet, there's no set re-opening date.

"We don't have any updates or predictions at this point in time," White House press secretary Jen Psaki told reporters last week.

According to the Canadian Snowbird Association, in a typical year, more than one million snowbirds make the trek down south, and most travel in their vehicles.

If the land border closure continues, a number of snowbirds will likely stay home. But that option poses challenges for those who would have to spend the Canadian winter in their RV or secure a temporary home.

"They should open the land border to Canadians that are fully vaccinated," said Bernard Loiselle.

He and his wife, Sylvie Charbonneau, are currently living in an RV park in Marieville, Quebec, just outside Montreal, which closes near the end of the month.

The couple has already signed up with a Quebec company that will fly them on a chartered plane to Plattsburgh, New York, on November 1. The company will also transport their RV across the land border, so Loiselle and Charbonneau can pick it up in Plattsburgh and drive to Florida.

If the U.S. land border re-opens on October 22, the couple will cancel their plans. If not, the total price tag just to cross the border will be more than \$2,000.

"We have to do what we have to do to spend the winter in the sun," said Loiselle.

What's The Rationale?

Priscilla Crowther of Hammonds Plains, Nova Scotia, near Halifax, is poised to book a similar transport service should the U.S. border closure extend into November. Crowther and her husband, Gary, not only live in their RV year-round, but also pay about \$800 Canadian per month to secure a spot for their home at an RV park in Florida.

Crowther said she would like to hear an explanation from the U.S. government as to why the couple pose a danger if they drive to the U.S. instead of fly.

"It's a question that we've been asking ourselves, shaking our heads about," she said. "I would love to know what the rationale behind it is."

CBC News has repeatedly asked the U.S. government why Canadians can fly but not drive to the U.S. during the pandemic. The government has never responded.

Last week, at a government committee hearing, U.S. Senator Gary Peters of Michigan inquired about the rationale for keeping the land border closed to fully vaccinated Canadians.

"The arc of the delta variant is not yet where we need it to be," responded Department of Homeland Security Secretary Alejandro Mayorkas.

He said U.S. travel restrictions were being eased in stages and did not provide a timeline for re-opening the land border.

"We are looking at the situation," said Mayorkas.

That leaves some snowbirds waiting in the wings to find out if their annual trek down south will be a routine trip, or involve a more costly and complicated journey.

"There's really nothing we can do about it," said Loiselle.

Closure Of U.S. Land Border May Hamper Canadians' Winter Travel Plans Once Again, Experts Say

By Brooklyn Neustaeter, CTV News, October 6, 2021

<https://www.ctvnews.ca/health/coronavirus/closure-of-u-s-land-border-may-hamper-canadians-winter-travel-plans-once-again-experts-say-1.5613349>

With the United States' land border still closed to non-essential travel, experts say some Canadian snowbirds may be staying home for a second consecutive winter.

October 21 is the deadline for the U.S. Department of Homeland Security to declare whether it plans to ease these travel restrictions at the Canada-U.S. land border, or extend the prohibition for another 30 days.

No one knows for sure why the U.S. has kept the land border closed while Canadians can still fly into the country by air, but Toronto travel insurance broker Martin Firestone says he is telling his clients to have faith that it will re-open come October.

"There's going to be thousands and thousands of snowbirds that will for a second year in a row not find their way down south if it doesn't, because it's going to curtail the season once again," Firestone told CTV News Channel on Wednesday, October 6.

As more Americans and Canadians get vaccinated, the Canadian Snowbird Association (CSA) says it is hopeful the vast majority of snowbirds will be able to travel south this winter.

Evan Rachkovsky, a spokesperson for the CSA, told CTVNews.ca in an email that Canadian snowbirds are itching to return to the U.S., but the current ban is hampering their plans once again.

"As over 70 per cent of Canadian snowbirds travel to the United States in their Canadian vehicles, the ongoing closure of the U.S. land border continues to cause frustration amongst these travellers," Rachkovsky said on Wednesday, October 6.

He added that snowbirds who live in their RVs year-round are particularly impacted since most Canadian campgrounds and RV sites are closed during the winter months.

"The CSA is calling on the Biden Administration to lift the current restrictions at the land border as the Canadian government did for fully vaccinated American travellers earlier this year," Rachkovsky said.

The Canadian government eased travel restrictions for U.S. citizens and permanent residents fully immunized against COVID-19 on August 9.

The Biden administration announced in September that most adult foreign nationals will have to be fully vaccinated against COVID-19 in order to travel to the United States by early November.

However, there were no details provided on how this new policy would specifically impact travel at the land border.

Homeland Security Secretary Alejandro Mayorkas previously said during a National Press Club event in Washington that the U.S. had hoped to ease land travel restrictions sooner, but the Delta variant delayed those plans.

If the land border remains closed come October 21, Firestone said Canadian snowbirds do have some options, "all of which are expensive."

Firestone says older travellers typically want a vehicle at their disposal or an RV while in the U.S., and prefer to avoid the hassle of air travel, particularly since Canada's decision to allow fully-vaccinated visitors has dramatically slowed the customs clearance process.

"Why two people from the same family packing up their car and heading south across the border is not considered safer than going into an airport terminal with a thousand other people... is beyond any understanding," Firestone said.

However, Firestone said the cost of shipping a vehicle or an RV separately while paying for plane tickets is too expensive for most snowbirds. In addition, a shortage of available rental cars across North America has put a further premium on being able to take one's own car.

He says those who can't afford these options will likely remain in Canada for the winter season.

"Yes, there are choices, but I don't think any [snowbirds] will take advantage of them if they need to have to do that," Firestone said.

A group of U.S. Senate Democrats, including Michigan senators Debbie Stabenow and Gary Peters, Senator Kirsten Gillebrand of New York and New Hampshire Senator Jeanne Shaheen wrote a letter to U.S. President Joe Biden in September asking him to finally lift the land border restrictions.

"We believe that fully vaccinated Canadians should be allowed to safely travel into the United States via land ports of entry," reads the letter, which was also signed by New Hampshire Senator Maggie Hassan and Minnesota Senator Amy Klobuchar.

"We urge you to lift these restrictions before October, provide a plan for re-opening land ports of entry, and appoint an inter-agency lead on U.S.-Canadian border restrictions related to the COVID-19 pandemic," the senators said in the letter.

Firestone says the U.S. may be looking to open its northern and southern borders at the same time; however, the ongoing immigration crisis at the U.S.-Mexico border may be making the White House wary about easing travel restrictions altogether.

"I suspect that [America] wants an open border between their northern and southern neighbours with respect to opening them simultaneously," he said.

Ontario Hockey League Hoping For Lifting Of Canada-U.S. Land Border Restrictions By November

By Lukas Weese, Special to the Toronto Star, October 2, 2021

The COVID-19 pandemic forced the Ontario Hockey League to close its doors for 575 days. On October 7, major junior hockey returns with 20 teams (17 in the province) welcoming fans back to watch the future of the game take shape. It'll feel different, on the ice and off, and it may take time for players to get up to speed.

But a full 68-game regular season is the goal, with the J. Ross Robertson Cup champion going on to represent the OHL at the 2022 Memorial Cup in Saint John, New Brunswick. Here are some of the storylines to watch. The Border: The 20-team OHL's three American entries — Erie, Flint and Saginaw — will only play each other until November, when it's hoped that border restrictions for crossing from Canada to the U.S. will have been lifted. The current U.S. order runs until October 21.

Read Story: <https://www.thestar.com/sports/hockey/2021/10/02/the-ontario-hockey-league-is-almost-back-heres-what-you-need-to-know.html>

White House Says U.S.-Canada Border Closure 'Determined By Our Public Health Officials' As Northwest Democrats, Republicans Alike Cry Foul

By Orion Donovan-Smith , *The Spokane Spokesman-Review*, October 4, 2021

<https://www.spokesman.com/stories/2021/oct/04/white-house-says-us-canada-border-closure-determin/>

Weeks after allowing passenger flights from Canada to the United States, the Biden administration has not explained why Canadians can't make similar trips in a car.

Congressional Democrats and Republicans alike have criticized the policy as affecting struggling border communities in their districts.

Asked about the issue in Monday, October 4's White House press briefing, Press Secretary Jen Psaki declined to say why the administration has not heeded calls from prominent Washington Democrats — including Senator Patty Murray and Governor Jay Inslee — to ease the border restrictions or at least grant an exemption for the isolated border community of Point Roberts.

"It's determined by our public health officials," Psaki said in response to a question from *The Spokane-Review*. "Our objective, of course, is to return to overland travel, just like we're working toward returning to international travel, but we leave it to them to make that determination."

Psaki's response came after the White House on August 10 referred questions about the border closure to the Department of Homeland Security, which declined to elaborate beyond the agency's September 21 announcement on Twitter that the restrictions would stay in place until October 21 to reduce the spread of COVID-19.

"In co-ordination with public health and medical experts, DHS continues working closely with its partners across the United States and internationally to determine how to safely and sustainably resume normal travel," the announcement said, noting that the decision "may be amended or rescinded prior to (October 21), based on public health considerations."

Under the policy announced September 20 by White House COVID-19 Co-ordinator Jeff Zients, Canadians can travel to the United States by air if they show proof of vaccination and a negative coronavirus test within three days of their departure. Canada re-opened its land border on August 9 to non-essential travel by Americans who meet those same conditions, but despite Canada's higher vaccination rate and lower COVID-19 transmission rate, Canadians can't cross the border in the other direction.

The restrictions have strained the economies of U.S. border towns that rely on Canadian visitors, none more so than Point Roberts, a tiny "exclave" on a peninsula in Whatcom County that can only be accessed by land through Canada. In a September 24 letter to President Joe Biden, Inslee noted that 85% of the economy of Point Roberts depends on commerce from Canadians.

The state of Washington's Commerce Department on Monday, October 4 launched an emergency grant program for businesses along the border suffering "real and lasting harms" from the restrictions, as the governor wrote to Biden with a plea to grant an exemption for Point Roberts or at least a partial re-opening of the border for non-essential travel from Canada.

Representative Suzan DelBene, a Democrat whose district stretches from King County to the Canadian border and includes Point Roberts, said in a statement on Monday, October 4 that she remains "extremely frustrated that the White House has failed to sufficiently explain its position on our northern border."

"How can it follow the science when a Canadian can fly from Vancouver to Seattle but not drive from British Columbia to Whatcom County?" DelBene asked. "The administration should make an immediate exemption for fully vaccinated Canadians to travel into Point Roberts and bring its northern land border policy in line with the new regulations around air travel from Europe and elsewhere."

Representative Dan Newhouse, a Republican whose Central Washington district includes several border crossings, has criticized Biden's handling of both the northern and southern borders.

"The lack of clear, consistent policy regarding the pandemic is the only thing President Biden has been consistent in," Newhouse said. "Allowing travelers to enter our country on airplanes after spending close quarters with thousands of people while banning lone travelers coming by car is completely nonsensical. It's time for President Biden to acknowledge the progress our communities have made and to implement science-based policies – not emotional ones."

Murray, the third-ranking Democrat in the Senate, took to the Senate floor on September 23 to call for an exemption for Point Roberts and said in a statement she has appealed directly to Zients and Homeland Security Secretary Alejandro Mayorkas.

"As I've said to everyone who will listen, Point Roberts must at least have a border exemption as we work to safely re-open the U.S.-Canada border," Murray said. "Its small businesses and its economy can't survive without one."

“I’ve spoken directly with everyone from the Secretary of DHS to the White House COVID-19 Response Coordinator about this and still no one has explained to me what evidence is being used to support the continued land border restrictions, particularly as it relates to an exemption for Point Roberts – that’s absolutely unacceptable to me.”

Complaints about the border rules haven’t been limited to lawmakers from the Northwest. A bipartisan group of 24 House members – including Representatives Cathy McMorris Rodgers of Spokane and Russ Fulcher, who represents North Idaho – sent a letter to President Biden in January. Senator Jon Tester of Montana led a group of seven other Senate Democrats in another letter to Biden on September 17.

The Biden administration is expected to announce an extension or end to the border restrictions before they expire on October 21.

Global Affairs Canada, the Canadian government’s foreign affairs department, said in a September 16 statement that while “Canada respects the right of the United States to determine its border restrictions,” the country has “consistently advised against non-essential travel outside of Canada since March 2020.”

What’s The Plan? U.S. Land Border Restrictions During The COVID-19 Pandemic

By Cecily Fasanella and Xavier Delgado, The Wilson Center, September 1, 2021

<https://www.wilsoncenter.org/article/whats-plan-us-land-border-restrictions-during-COVID-19-pandemic>

Despite changing public health situations in Canada and Mexico, the United States has not adapted the land border restrictions it first implemented in March of 2020. The country’s commitment to maintaining a single set of restrictions for its shared borders with Canada and Mexico has inhibited progress towards re-opening either and the lack of transparency by U.S. federal officials begs the question of whether they have a plan in place to do so.

This month, the United States will have restricted its land borders with Canada and Mexico for 18 months to slow the spread of COVID-19. The longest interruption of border crossing in U.S. history has separated communities, families, and re-ordered patterns of cross border shopping, business, and leisure travel. With no end in sight, the cumulative economic and social cost of the border restrictions across North America is incalculable and may be permanent. The border restrictions are subject to review by the U.S. Department of Homeland Security (DHS) on a monthly basis, but these reviews have yet to yield any changes to border policy. Instead of adapting the existing policy regime to reflect the distinct economic, social, and public health situations in Canada and Mexico, the U.S. Government has elected to maintain a rigid set of restrictions that prohibits either border from re-opening independently of the other.

The federally-mandated border closure has hurt businesses that rely on foreign travelers for revenue and frustrated policy-makers who represent border communities. Over 241 million travelers entered the United States via points of entry along the U.S.-Canada and U.S.-Mexico borders in 2019. With land crossings now reduced to less than half of that volume, the weight of the restrictions is being felt in the border regions and reflected in national trade statistics.

To the North, over two-thirds of Canada's population resides within 100 kilometers (62.13 miles) of the U.S.-Canada border; in pre-pandemic times, these individuals comprised a critical market for border communities. Canadians are the second-largest demographic of tourist travelers to the United States, behind only Mexican travelers. In 2019, Toronto was the fourth largest port of tourist entry into the United States, accounting for 4.7 million non-immigrant admissions and beating all other points of land entry into the country. DHS restrictions crippled the volume of land travelers entering the United States: between 2019 and 2020, the number of Canadians tourists entering at U.S. land points of entry fell by almost 44 million.

Canada re-opened its land border to vaccinated Americans on August 9, 2021, allowing U.S. citizens to enter the country for non-essential purposes for the first time since restrictions were imposed in March 2020. Throughout the pandemic, the Canadian Government has maintained that it is co-ordinating its border policy with the White House, a claim that led many to believe that the re-opening of Canada's border would be reciprocated by the Biden administration. However, shortly after Prime Minister Trudeau revealed his government's plans to ease border restrictions, DHS announced that it would proceed with its monthly policy review as scheduled and declined to commit to a re-opening date for the country's northern border. In a July Wilson Center event, Canadian Ambassador Kirsten Hillman downplayed the policy disparity, stating that "co-ordination doesn't mean [Canada and the United States] are going to do the same thing" and asserting that Canadian and U.S. policy-makers have continually made separate decisions informed by their own data, experts, and domestic situations.

Regardless of how the difference in re-opening timelines is framed, Northern residents and their representatives are unsatisfied with the apparent lack of co-ordination. Representative Brian Higgins, whose congressional district in New York borders Ontario, argued that "[i]f there is a valid public health concern or reason why the border can't be opened, [the Biden administration need[s] to communicate that in a clear, understandable way," adding that "[t]hey have not done that." In July, Higgins joined 74 other members of Congress in signing a bipartisan letter to President Biden that urged his administration to "follow the science and drop all travel restrictions for travelers between the United States and Canada who are fully vaccinated travelers or provide proof of a negative PCR test."

The Biden administration's decision to extend restrictions comes amid an improving pandemic situation above the northern border. Although COVID-19 cases in Canada peaked in April 2019 after a surge of Gamma variant infection, the country's COVID-19 vaccination rate surpassed the United States' in mid-July and has continued to improve as the second summer of the pandemic draws to a close. Currently, over 65% of all Canadians have been fully vaccinated and almost 83% of eligible Canadians have received at least one dose of the vaccine. Cases have begun to rise again as the highly-contagious Delta variant spreads across the continent, but the nation's general lack of vaccine hesitancy and the impending approval of more vaccines for children aged 12-18 provides some hope that Canada will be able to stave off a fourth wave.

The economic effects of the COVID-19 pandemic have also been distressing for communities along the U.S.-Mexico border. Before the COVID-19 pandemic, nearly 529,000 individuals entered the United States via the U.S.-Mexico border each day. Businesses in cross-border communities such as San Diego and Tijuana rely on these travelers to stay open. During the Mexico Institute's Seventh Annual Building a Competitive U.S.- Mexico Border Conference, Mayor Todd Gloria of San Diego stated that these restrictions, "limiting as they are to only essential crossings, [are] having a serious detrimental impact on the San Diego economy." The San Ysidro Border of Commerce estimates that restriction of so-called non-essential cross-border travel has caused around \$7.5 million dollars of losses weekly for San Diego's retail sector.

Border communities in other states such as Texas have also suffered great losses. The Baker Institute estimated that in 2020, Texas border counties lost around \$4.9 billion in total GDP. These types of estimates, of course, do not capture the devastation experienced by those employed in the informal sector, who are often unable to seek federal aid to mitigate any loss of income.

In efforts to re-invigorate both economies, the Government of Mexico has publicly pushed for the re-opening of the U.S.-Mexico border. On June 4, following the receipt of over one million Johnson & Johnson vaccines from the U.S, President López Obrador announced a special vaccination strategy to attempt to accelerate the re-opening of the border. Farid Hannan, Director of Economic Affairs, of Mexico's Secretariat of Foreign Affairs, stated that these vaccines were not only a symbol of the strong friendship between the two governments, but also "proof that we are part of the same region," showing a regional approach to vaccination.

With this approach, the government of Mexico has prioritized the vaccination of individuals between the ages of 18 and 39 in the 38 municipalities that border the United States. At the beginning of August, 85% of Mexicans living near the border had been vaccinated. In some communities along the border, Mexican communities have higher vaccination rates than their U.S. counterparts. As of August 30, Mexico has received 97,801,885 COVID-19 vaccines. Over 12 million of those vaccines have been applied to those living in states along the U.S. Mexico border. It is worth noting here that these figures wouldn't include an unknown number of Mexicans who flew to the U.S. to be vaccinated. This campaign, however, has not been enough to achieve re-opening.

To the dismay of state and local governments who are eager to re-open borders, U.S. federal officials have offered no plan or timeline for lifting border restrictions. White House Press Secretary Jen Psaki has stated that any decisions regarding travel at the border will be guided by U.S. public health and medical experts. However, the lack of transparency in the DHS' decision-making process has made it impossible to discern exactly what a conducive public health situation would look like or how close the United States is to reaching those conditions.

Any federal re-opening plan will be contingent upon positive public health conditions, such as low active case numbers and high vaccination rates. Although the emergence of new, highly-contagious variants makes it unlikely that the border will return to the pre-pandemic normal in the near future, maintaining the existing restrictions without a public plan for easing them has a political cost.

With elections on the horizon in two of the three countries, leaders' faults in addressing the economic and social losses resulting from pandemic border policies is a political liability. Risk management is a sound strategy for politicians as well as for border security. As U.S. officials proceed with their review of the country's emergency border policy, a transparent consideration of the distinct economic, social, and public health situations in Canada and Mexico should be of top economic priority.

Canada To U.S. Ferry Service Set To Resume In 2022 After Three Year Hiatus

By The Canadian Press, October 3, 2021

[Canada to U.S. ferry service set to resume in 2022 after three year hiatus \(msn.com\)](https://www.msn.com/en-ca/news/canada/canada-to-u.s.-ferry-service-set-to-resume-in-2022-after-three-year-hiatus)

An international ferry service that links Canada with the United States is set to resume next year after being cancelled three years in a row.

An update on the Bay Ferries Ltd. website says its high-speed catamaran ferry service between Yarmouth, N.S., and Bar Harbor, Maine, is expected to start in the spring of 2022.

The last two seasons were cancelled due to the COVID-19 pandemic, while the 2019 season was scrapped due to ongoing construction at the Bar Harbor terminal.

Bay Ferries, operator of the provincially subsidized ferry service, announced in 2018 it plans to relocate its U.S entry point from Portland, Maine, to Bar Harbor, a route that operated for more than half a century before ending in 2009 when the Nova Scotia government briefly eliminated an annual subsidy.

Yarmouth Mayor Pam Mood says the ferry terminal has had a complete overhaul in anticipation of the upcoming season, expected to run from May to October.

She says the southwestern Nova Scotia port town relies heavily on tourism and the economic spinoffs generated by the catamaran ferry service, known locally as The Cat.

Travellers Boarding Flights At Canadian Airports And VIA Rail Passengers Must Be Fully Vaccinated By November 30

By Marieke Walsh and Steven Chase, The Globe and Mail, October 6, 2021

<https://www.theglobeandmail.com/politics/article-travellers-boarding-flights-at-canadian-airports-and-via-rail/>

Travellers boarding a flight from a Canadian airport, or taking a VIA rail train, will be required to provide proof of vaccination or a negative COVID-19 test as of October 30, the federal government announced on Wednesday, October 6.

And as of November 30, travellers will not be able board flights or trains unless they are fully vaccinated, with some rare exceptions.

The timing of the implementation was announced on Wednesday, October 6 by Prime Minister Justin Trudeau alongside the government's suite of new vaccine mandates that will also apply to federal civil servants and to employees in federally regulated industries. Each of the three vaccine mandates follow slightly different timelines and the federal government did not release a federal vaccine passport document at the same time, instead officials said individual travellers will use their provincial vaccine passports.

"For the vast, vast majority of people, the rules are very simple – to travel, you've got to be vaccinated," Mr. Trudeau said. "These travel measures, along with mandatory vaccination for federal employees, are some of the strongest in the world."

Effective October 29, federal civil servants will have to submit an attestation that they are fully vaccinated or face the possibility of being placed indefinitely on unpaid leave two weeks after the October deadline, the government said. The rules will apply to core members of the civil service, including members of the RCMP. Officials said they expect that Crown agencies and corporations will also impose similar rules.

Civil servants will be required to submit an attestation that they are fully vaccinated but they will not be required to submit any proof of vaccination to the government. Instead officials at a background briefing with reporters said that there would be audits done of the attestations to verify some of them. The officials did not explain why proof of vaccination would not be required for civil servants.

Employees will be granted exemptions from the vaccine mandate if they have medical or religious justifications, the officials said. The government rules say someone is fully vaccinated two weeks after their second shot of the COVID-19 vaccine.

Officials said the vaccine mandates will be reviewed every six months and people placed on unpaid leave will remain on leave until they get vaccinated or the policy is no longer required.

Federally regulated sectors, including the financial industry, airlines, rail and marine operators, will be expected to implement similar rules, government officials said. In the case of federally regulated sectors, the vaccine mandate is expected to be in place as of October 30. The government first announced plans for the vaccination rules on August 13 and officials noted that many companies have already imposed vaccine requirements, including Air Canada, WestJet, and Canadian National Railway.

The rules for travellers will apply to cruise ship passengers, people travelling through Canadian airports, as well as all passengers on VIA Rail and the Rocky Mountaineer. The vaccination rule will not apply to ferry passengers or voyages that are less than 24 hours. The government said it decided to grant a one-month transition period in November so that people who are still completing their two-dose vaccination regime can present a negative COVID-19 test rather than be denied travel.

The rules will apply to all travellers who are 12 years of age and older and who are therefore eligible to be fully vaccinated. The vaccination rule will apply to air passengers flying on domestic, trans-border, or international flights departing from airports in Canada.

Effective November 30, though the negative test option will be removed and other than in some emergency circumstances (such as medical travel), full vaccination will be required in order to travel on those modes of transit.

Officials also said accommodations will be made for Indigenous people who live in remote communities that are only accessible by air.

As with the rules for federal civil servants, full vaccination will mean receiving the second dose at least two weeks before travel, the government said.

More And More Countries Are Welcoming Canadian Travellers. So Is It Time To Book A Holiday?

By Kelli María Korducki, Special To The Globe and Mail, October 1, 2021

https://www.theglobeandmail.com/life/travel/article-more-and-more-countries-are-welcoming-canadian-travellers-so-is-it/?utm_medium=email&utm_source=evening%20update&utm_content=2021-10-16&utm_term=evening%20update:%20indigenous%20women%e2%80%99s%20group%20criticizes%20trudeau%20for%20vacationing%20on%20national%20day%20for%20truth%20and%20reconciliation&utm_campaign=newsletter&cu_id=ts6fwhwx6n2rshc0x7mireeeefjojktb

The last time the Halifax-based travel vloggers Anna and Trevor Delaney journeyed abroad, the first wave of COVID-19 saw them trapped on the Philippine island of Palawan for more than three months. Now, more than a year later, the husband-and-wife duo are gearing up for their first international trip since their fraught return to Canada in June 2020. And, once again, the pandemic has already led the couple to throw their original travel plans out the window.

“Initially, we thought we’d head to Europe and spend a few months there travelling to various countries,” Anna says. “However, with the increase of the Delta variant, along with constant and quickly changing rules, we decided to do something different.” The couple now intends to set up shop in the Dominican Republic for the allotted few months, where they will live their lives more or less as they normally would (albeit, with the bonus of a beach and swimming pool).

For many Canadians, it may be difficult to even think about travel. In the first three weeks of September, the national estimate of new COVID-19 cases rose from about 3,500 a day to approximately 4,300. Just last week, New Brunswick Premier Blaine Higgs reinstated the province’s COVID-19 state of emergency. In Alberta, the occupancy rate of hospital intensive care units is hovering dangerously close to the 90-per-cent level at which doctors must triage critical care.

Despite the grim state of affairs, a growing number of vaccinated Canadians are ready to venture beyond the confines of home and hearth.

“Until a couple of months ago, except for ‘staycations’ and forward 2022 planning, almost all of my pandemic international business has been U.S. travellers,” says Tom Bartholomew, a luxury travel advisor who divides his time between Vancouver and New York.

But that’s beginning to change. Bartholomew reports a sharp uptick in last-minute 2021 travel inquiries from Canadian clients, particularly those without children at home (or whose children are older, and therefore vaccinated against COVID-19). For the most part, these travellers are opting for destinations relatively close to home – the U.S., Mexico, and the Caribbean – though Bartholomew has booked a smattering of European trips over the coming weeks too.

Bartholomew attributes the “shift in mentality” to Canada’s high vaccination uptake and the relaxing of re-entry measures at the Canadian border. He says he’s seeing an increase in Canadian international travel interest “almost by the day.”

If it feels like an ethical grey zone, that’s because it is. As the Massachusetts bioethicist Kelly Hills put it in an e-mail: “How do we define ‘non-essential?’” She elaborates: “Is it essential to be there when someone is dying? Is it essential to help someone recover from surgery? Attend a wedding or birth? Funeral? What about mental health – at 19-odd months of pandemic, we could all use a mental health break.”

The ethical – and epidemiological – quandaries of travelling amid a public health crisis can’t be assessed in a vacuum. To minimize the risk of harm, prospective travellers need to be mindful of the rates of COVID-19 both where they live, and where they’re planning to visit; travel to and from active hotspots may not be the wisest move. Hills adds that a conscientious traveller should also avoid visiting international destinations where vaccination rates are low due to a lack of vaccine access.

And then, there are the logistics.

Manpreet Singh, a travel agent in Brantford, Ontario, advises prospective international travellers to repeatedly check the travel requirements for wherever they’re planning to visit. “There are frequent changes to entry requirements and individuals should ensure they keep apprised of them so they are prepared, and/or can make the necessary changes to their travel arrangements if required,” she says.

Singh also recommends that individuals have a plan in place in the event that they end up testing positive for COVID-19 at their destination country and are not allowed to board the plane to return home. “They should understand beforehand where they would quarantine and how much it would cost,” Singh says.

Bartholomew recommends that travellers do their research ahead of time, and leave no detail to chance. In short: have a contingency plan for your contingency plan. Even sourcing a reliable and affordable COVID-19 test can be difficult these days, especially when one is travelling abroad.

Travellers must also accept that no matter how much you plan, a global pandemic may have plans of its own. “Basically, our best advice to Canadians wishing to travel right now is: be as flexible as possible,” Delaney says. “Be willing to change up the way you’d normally travel, embrace safer spaces in nature and the outdoors.”

Singh offers a similar piece of advice for Canadian travellers: pack your patience.

“Most of the tourism industry is experiencing staffing shortages, which means longer wait times at the airport, longer check in times at the hotel or resort, and longer wait times at restaurants in destination,” she says. A measure of grace goes a long way.

Looking To Travel? Get Ready To Pay More For Things Such As Insurance And COVID-19 Tests

By Helen Burnett-Nichols, Special To The Globe and Mail, October 6, 2021

https://www.theglobeandmail.com/investing/personal-finance/household-finances/article-looking-to-travel-get-ready-to-pay-more-for-things-like-insurance-and/?utm_medium=email&utm_source=coronavirus%20update&utm_content=2021-10-6_20&utm_term=coronavirus%20update:%20federal%20employees%20not%20vaccinated%20by%20oct.%2029%20will%20be%20put%20on%20unpaid%20leave%20&utm_campaign=newsletter&cu_id=ts6fw_hwx6n2rshc0x7mireeeefjoktb

With tour companies advertising great deals and sunny destinations opening up, many Canadians are hoping to book a getaway soon. But a pandemic-era trip may come with a few more line items on your budget than the carefree, cheaper travel of the past.

Travel is showing signs of picking up. A summer survey by travel company Sunwing found that 58 per cent of Canadians planned to travel in the following 12 months.

What they might now know is that travelling now comes with additional costs, everything from extra insurance to COVID-19 testing and small items like N-95 masks – which, if they haven’t travelled for two years, may come with a bit of sticker shock.

Montreal-based animation producer Melanie Schaffer is one Canadian who recently left the country for holidays.

An experienced traveller who writes about her trips on her blog BRB Travel, the thirtysomething had been watching post-COVID-19 travel trends and was expecting additional expenses when she and her husband booked their August trip to Florida to visit family.

In addition to their airfare and pricier-than-usual hotels, Ms. Schaffer saw how other costs began to add up. For example, although she decided they had sufficient travel health insurance coverage through her employer and credit card, they did purchase additional cancellation insurance for around \$100 through the airline.

They also set aside \$150 a night for hotel costs and \$50 a day for food in their budget to cover a potential two-week hotel quarantine at their destination, and budgeted for extra masks on the aircraft and for the required COVID-19 tests at the airport upon departure and arrival.

“What surprised me was the cost of the PCR tests – those are expensive,” she says. They paid \$200 each when they left and another US\$200 (about \$250) each on their return to Canada.

With uncertainty continuing around COVID-19 rates and airline scheduling, Richard Vanderlubbe, president of TripCentral.ca, has seen an uptick in changes to travel plans, as well as cancellations, both by travel companies and customers. As a result, where pre-pandemic travellers were exclusively focused on low prices, that has shifted to an increased focus on terms and conditions as people already hit by pandemic-related issues were forced to navigate a confusing process of cancellations, credits, and refunds.

For many, this means purchasing extras with their basic airfare or travel package. One option people are looking at is traditional cancellation insurance coverage, he says, given the number of potential plan-disrupting events still happening. These plans cover the cost of your trip against a number of unexpected risks, such as the emergence of a non-pre-existing medical condition for yourself or your travelling companions, jury duty, or the involuntary loss of employment.

For a seven-night all-inclusive package that costs \$2,000 a person, for example, basic cancellation coverage might cost just more than \$130 a traveller, going up to nearly \$200 for a more comprehensive plan that also covers trip interruption and theft at the destination. Adding a “cancellation for any reason” benefit – which would allow a traveller to cancel their plans for any reason at all and get 75 per cent of their money back up to 15 days before departure, Mr. Vanderlubbe says – will cost an extra 25 per cent, on top of the comprehensive plan.

Stacey Aarssen, president of travel broker Better Travel Insurance, suggests travellers carefully read trip cancellation policies to know what is and is not covered. Most providers, she says, do not offer “trip cancellation for any reason” policies, and those that do often only allow it to be purchased within a short window of putting down a non-refundable deposit.

In addition to buying a cancellation policy, which would cover a list of reasons that would allow people to get their money back, Mr. Vanderlubbe says travellers should consider the optional cancellation waivers offered by travel companies that can be purchased at the time of booking. These usually allow customers to change travel plans for a future date.

“A lot of them, they’re not expensive – it could be \$50 and it gives a whole bunch of flexibility and the difference between completely losing your money within 21 days, let’s say, of departure, and actually having a credit that you could reuse within a year,” he says.

One example of an add-on protection plan, says Toronto-based travel expert Barry Choi, is Air Canada Vacations’ Carefree and Careflex Plus plans, which have been available for a number of years. These plans, he says, allow travellers to purchase optional coverage at the time of booking for as little as \$59 to change, cancel with a travel credit, and obtain a partial refund or full refund up to 25 days before departure.

Before COVID-19, it may have been something you never would have considered but now it looks like a good investment, he says.

Travel insurance is another cost that was important pre-pandemic, Mr. Choi says, but is arguably now something many are paying more attention to, post-COVID-19.

Now that COVID-19 is a “known risk,” many travel plans aren’t covering it, Mr. Vanderlubbe says. One option is to purchase an additional plan to cover the impact of the virus – although he says he has seen less demand for this add-on now that many travellers are vaccinated.

A lot of insurers offer optional coverage or an additional policy that would cover medical and other costs associated with catching COVID-19 abroad, such as being quarantined and having to change your plans, Mr. Vanderlubbe says. “It’s still a risk that can be covered.”

Extra Considerations

In the air: many airlines, Mr. Choi says, are only providing pre-packaged in-flight snacks, such as chips or pretzels, as he discovered on a recent trip to Vancouver – so don’t forget to purchase and bring your own food. Stocking up on extra masks and sanitizer for the journey is also something you may wish to budget for.

On the ground: as Ms. Schaffer explains, if you’re travelling to an area hit hard by COVID-19, consider whether you’d prefer to take private rather than public transportation during your trip, and budget accordingly. Some tours may also have reduced the size of their groups and increased prices as a result.

New COVID-19 Cases In The U.S. Have Fallen By More Than A Third In The Past Month

That Two-Month Cycle

By David Leonhardt, New York Times, October 4, 2021

<https://www.nytimes.com/2021/10/04/briefing/COVID-19-caseload-retreat-us-cases.html>

COVID-19 is once again in retreat.

The reasons remain somewhat unclear, and there is no guarantee that the decline in caseloads will continue. But the turnaround is now large enough — and been going on long enough — to deserve attention.

The number of new daily cases in the U.S. has fallen 35 percent since September 1.

Worldwide, cases have also dropped more than 30 percent since late August. “This is as good as the world has looked in many months,” Dr. Eric Topol of Scripps Research wrote last week.

These declines are consistent with a pattern that regular readers of this newsletter will recognize: COVID-19's mysterious two-month cycle. Since the COVID-19 virus began spreading in late 2019, cases have often surged for about two months — sometimes because of a variant, such as Delta — and then declined for about two months.

Epidemiologists do not understand why. Many popular explanations, like seasonality or the ebbs and flows of social distancing, are clearly insufficient, if not wrong. The two-month cycle has occurred during different seasons of the year and occurred even when human behavior was not changing in obvious ways.

The most plausible explanations involve some combination of virus biology and social networks. Perhaps each virus variant is especially likely to infect some people but not others — and once many of the most vulnerable have been exposed, the virus recedes. And perhaps a variant needs about two months to circulate through an average-sized community.

Human behavior does play a role, with people often becoming more careful once caseloads begin to rise. But social distancing is not as important as public discussion of the virus often imagines. “We’ve ascribed far too much human authority over the virus,” as Michael Osterholm, an infectious-disease expert at the University of Minnesota, has told me. The recent declines, for example, have occurred even as millions of American children have again crowded into school buildings.

Hospitalizations, Too

Whatever the reasons, the two-month cycle keeps happening. It is visible in the global numbers. Cases rose from late February to late April, then fell until late June, rose again until late August and have been falling since.

The pattern has also been evident within countries, including India, Indonesia, Thailand, Britain, France, and Spain. In each of them, the Delta variant led to a surge in cases lasting somewhere from one and a half to two and a half months. In the U.S., the Delta surge started in several Southern states in June and began receding in those states in August. In much of the rest of the U.S., it began in July, and cases have begun falling the past few weeks. Even pediatric cases are falling, despite the lack of vaccine authorization for children under 12, as Jennifer Nuzzo of Johns Hopkins University told The Washington Post.

The most encouraging news is that serious COVID-19 illnesses are also declining. The number of Americans hospitalized with COVID-19 has fallen about 25 percent since September 1. Daily deaths — which typically change direction a few weeks after cases and hospitalizations — have fallen 10 percent since September 20. It is the first sustained decline in deaths since the early summer.

‘The Last Major Wave’?

This is the part of the newsletter where I need to emphasize that these declines may not persist. COVID-19's two-month cycle is not some kind of iron law of science. There have been plenty of exceptions.

In Britain, for example, caseloads have seesawed over the past two months, rather than consistently fallen. In the U.S., the onset of cold weather and the increase in indoor activities — or some other unknown factor — could cause a rise in cases this fall. The course of the pandemic remains highly uncertain.

But this uncertainty also means that the near future could prove to be more encouraging than we expect. And there are some legitimate reasons for COVID-19 optimism.

The share of Americans 12 and over who have received at least one vaccine shot has reached 76 percent, and the growing number of vaccine mandates — along with the likely authorization of the Pfizer vaccine for children ages 5 to 11 — will increase the number of vaccinations this fall. Almost as important, something like one-half of Americans have probably had the COVID-19 virus already, giving them some natural immunity.

Eventually, immunity will become widespread enough that another wave as large and damaging as the Delta wave will not be possible. “Barring something unexpected,” Dr. Scott Gottlieb, a former FDA commissioner and the author of “Uncontrolled Spread,” a new book on COVID-19, told me, “I’m of the opinion that this is the last major wave of infection.” COVID-19 has not only been one of the worst pandemics in modern times. It has been an unnecessarily terrible pandemic. Of the more than 700,000 Americans who have died from it, nearly 200,000 probably could have been saved if they had chosen to take a vaccine. That is a national tragedy.

COVID-19 also isn’t going to disappear anytime soon. It will continue to circulate for years, many scientists believe. But the vaccines can transform COVID-19 into a manageable disease, not so different from a flu or common cold. In the past few weeks, the country appears to have moved closer to that less grim future.

Whatever this autumn brings, the worst of the pandemic is almost certainly behind us.

COVID-19 Herd Immunity Is A Mirage. Here's How The Virus Could Become 'Manageable' Instead

By Elizabeth Weise, USA Today, October 2, 2021

<https://www.msn.com/en-ca/news/us/COVID-19-herd-immunity-is-a-mirage-here-s-how-the-virus-could-become-manageable-instead/ar-AAP3UNC?ocid=msedgdhp&pc=U531>

America came this close to herd immunity

Last May, “we had enough vaccination and natural immunity to have basically almost achieved a population level of immunity,” said Dr. Eric Topol. “We were getting down to fewer than 10,000 cases a day. We were looking good.”

Then the delta variant moved the goal posts.

With the original version of the virus that causes COVID-19, America's current vaccination rate of about 65% would have been enough to stop the spread.

"If we were dealing with the original, we have sufficient vaccination such that the large-scale pandemic would be over in this country," said Dr. Joshua Schiffer, a physician and mathematical modeling expert who studies infectious diseases at the Fred Hutchinson Cancer Research Center in Seattle.

Unfortunately, the now-dominant delta strain is more than twice as contagious and requires more people to be immune through vaccination or previous infection for the virus to stop spreading, say experts.

"Now we need 85 to 90% vaccinated against delta," said Topol, vice president for research at Scripps Research in La Jolla, California, and a national expert on the use of data in medical research.

It's not an impossible number. In countries such as Portugal, Singapore and the United Arab Emirates, upwards of 80% of the total population are now vaccinated, and cases and deaths are falling.

That seems unlikely to happen in the United States, where only 55% of the total population is fully vaccinated, and 12% of Americans say are adamantly opposed to it.

Herd immunity is now effectively out of reach, said Stephen Kissler, an infectious disease fellow at the Harvard T.H. Chan School of Public Health.

"I don't think it's realistic," he said.

What Is Herd Immunity?

The concept of herd immunity is simple: When disease sweeps through a herd of animals, the ones that survive become immune. Eventually, enough have what's known as natural immunity, and the disease has so few animals left to infect that it dies down or evens out.

The concept got a lot of press early in the pandemic when various politicians and even nations suggested that if young, healthy people got mild cases and recovered, there would be enough immunity that the virus wouldn't circulate anymore and vulnerable people would be protected.

This was before vaccines were available, and the United Kingdom, Sweden, Brazil and the U.S. under the Trump administration advocated the idea to varying degrees.

On one extreme was a group, which included Florida's now surgeon general, that in October 2020 published the Great Barrington Declaration. It called for the world to end lockdowns and other transmission prevention measures and embrace herd immunity for COVID-19 to protect the vulnerable while allowing economies to thrive.

The idea was quickly denounced. With a death rate at the time of 1%, COVID-19 would have had to kill 3.2 million Americans for enough people to be infected to reach herd immunity.

For a time, the arrival of COVID-19 vaccines changed the calculation. If two-thirds of Americans had gotten immunized in the spring, the virus would have had so few new people to infect that it could have been largely stopped.

Then the delta variant hit.

At the same time, new data began to show natural immunity wasn't as protective as vaccination, and the benefits of shots began to fade after about six months.

More than a third of COVID-19 infections result in zero protective antibodies, said Dr. Mark Rupp, an infectious disease expert at the University of Nebraska Medical Center.

"I wish it weren't true," Rupp said. Many of his patients are convinced that having recovered from COVID-19 is all the defense they need.

The good news is that for people who've recovered from COVID-19, a single dose of vaccine gives excellent immunity, Topol said.

"You cannot replicate that with any vaccine we have," he said. "It's pretty extraordinary."

So far, Rupp isn't having much success convincing his vaccine-resistant patients to get a shot.

"I've been pleading with folks," he said.

When Will The Pandemic End?

With 55% of Americans fully vaccinated and at least 30% recovered from COVID-19 at least once, how is it possible the pandemic can still be surging in so many places?

America is a big country, and even a small number is a lot of people. While it's hard to pinpoint the number of people not exposed to COVID-19 either through infection or vaccination, experts put it likely at about 15% of the U.S. population. That's almost 50 million people – plenty to still be getting sick, said Harvard's Kissler.

It's also becoming clear that COVID-19 is not "one and done," said Lauren Ancel Meyers, a professor of statistical and data science and director of the COVID-19 Modeling Consortium at the University of Texas at Austin.

Reinfection and breakthrough cases are changing the landscape of susceptibility as immunity wanes.

On October 1, the seven-day average of daily COVID-19 deaths in the United States was at 1,479, according to the Centers for Disease Control and Prevention.

"I find it humbling that the leftover percentage, 15%, is still enough to overwhelm our health care system," said Schiffer.

Experts Say Endemic COVID-19 Could Make Virus 'Manageable'

The optimistic expectation, experts say, is that the pandemic will die down, and the virus will become one of the world's many endemic viruses that continue to circulate but cause much less disease and death.

It's predicted to become an infection that still sweeps through the adult population in the winter, sickening some but generally delivering serious illness only to the very old, those with compromised immune systems, and pregnant women who are unvaccinated, said Dr. Gregory Poland, editor-in-chief of the journal *Vaccine*.

"Once we get to the point where everybody has been exposed or vaccinated and if – and it's a big if – COVID-19 does what other respiratory illnesses do, it may be a disease that's manageable," said Jeffrey Shaman, an epidemiologist at Columbia University.

Ideally, babies and toddlers would get it multiple times before making it to kindergarten, experts say.

For the vast majority, COVID-19 would be mild as it is today for most young children. By the time they begin school, they would have pretty strong immune protection.

The COVID-19 vaccine would become one of the routine immunizations of childhood, probably requiring several doses and possible boosters if new variants appear, experts say.

Much like the flu, COVID-19 in the Northern Hemisphere is expected to be an illness that shows up in the colder months.

If infected, vaccinated adults would generally have mild or even asymptomatic cases. Unvaccinated adults would be at higher risk for severe disease. With age, the immune system becomes less robust, so annual COVID-19 shots would be especially important for those over 65 and the immunocompromised.

COVID-19 also would likely continue to mutate. In some years, it would be very mild, in others more severe.

COVID-19 Is Still Evolving

But will this virus follow the typical path of others that we have come to live with?

"That's the trillion-dollar question," said Columbia's Shaman.

There are no guarantees with SARS-CoV-2, which can so quickly mutate. The worst-case scenario is that it evolves into something even more dangerous or more contagious than delta.

"All that has to happen is for a new variant with a greater escape from immunity to come along, and we start all over again," Poland said.

Public health experts have worried for years about a virus with the infectiousness of SARS-CoV-2 and the death rate of Middle East Respiratory Syndrome Coronavirus (MERS-CoV), which is 32% fatal.

Learning to live with COVID-19 means accepting uncertainty and staying ever-vigilant for what might come, said Rustom Antia, a professor of population biology at Emory University.

“Barring a miracle,” added Schiffer, “COVID-19 will be part of our lives for the rest of our lives.”

New Zealand To Abandon Zero-COVID-19 Strategy As Delta Variant Proves Hard To Shake

By Ben Westcott, CNN, October 5, 2021

<https://www.cnn.com/2021/10/05/asia/new-zealand-ardern-COVID-19-zero-intl-hnk/index.html>

New Zealand will begin to move away from a zero-COVID-19 strategy toward living with the virus, Prime Minister Jacinda Ardern said on Monday, October 4, becoming the latest country to abandon its elimination attempts in the face of the highly-contagious Delta variant.

After shutting its borders early in the pandemic, New Zealand has reported just 4,409 COVID-19 infections and 27 deaths, according to data from Johns Hopkins University -- among the lowest case numbers of any country.

But an outbreak in August, sparked by the Delta strain, plunged the major city of Auckland into a long lockdown. And despite the city enduring more than six weeks of restrictions on movement, New Zealand reported 24 new cases in the community on Tuesday, October 5 -- the majority found in Auckland.

Ardern admitted on Monday, October 4 that the virus was "a tentacle that has been incredibly hard to shake."

"To date, we've managed to largely control the outbreak, but as you can see with this outbreak and with Delta, the return to zero is incredibly difficult," she said, adding that long periods of tough restrictions had been unable to sufficiently reduce infections.

Ardern said while the transition to living with the virus was always a move New Zealand was going to make, the Delta variant had "accelerated" the change. The New Zealand leader didn't say exactly when the transition from the zero-COVID-19 strategy would begin, but she emphasized the country was "not there yet."

"We need more people fully vaccinated, across more suburbs and more age groups," Ardern said.

At least 49% of the country has been fully vaccinated, while 79% have had their first dose, according to New Zealand's Health Ministry.

Speaking at a news conference on Tuesday, October 5, Ardern said New Zealanders would require vaccine certificates to access public events such as music festivals and other large gatherings, from as early as next month.

"If you are booked for a summer festival, this is a warning or a heads-up, go and get vaccinated," she said.

New Zealand is joining several other countries in the Asia-Pacific region that have recently announced plans to live with the virus.

Australia's Prime Minister Scott Morrison said in August that the country would start easing restrictions once it reached its national vaccination targets of up to 80%.

And last week, he announced a roadmap that could see Australia's borders re-open to fully vaccinated citizens and permanent resident sometime in November. International arrivals for non-citizens are not expected to resume until next year.

Speaking to reporters on Monday, October 4, Ardern said she had no regrets about enforcing New Zealand's zero-COVID-19 strategy over the past 18 months because it had saved lives.

"Elimination was important because we didn't have vaccines. Now we do," she said.

Record Cases In Australia

New Zealand's announcement comes days before the expected relaxation of tough COVID-19 restrictions in Sydney, Australia's largest city and capital of the state of New South Wales (NSW).

Sydney has been under lockdown for more than three months, but NSW authorities have said that once 70% of the state's population over 16 are double vaccinated, restrictions will lift for those who have had their shots.

NSW Premier Dominic Perrottet said it was likely that that date will be October 11, with additional restrictions to be relaxed once the state hits an 80% double vaccination rate. The state is expected to fully open up on December 1.

COVID-19 infections have dropped in NSW ahead of the expected re-opening, with 608 confirmed cases reported on Monday, October 4. But amid the optimism in Sydney, the neighboring state of Victoria is experiencing record numbers of new infections.

Victoria, home to Australia's second largest city, Melbourne, reported 1,763 new COVID-19 cases on Tuesday, October 5. That's the highest daily number in Australia during the pandemic, and brings the total number of cases reported by the state to 44,251. The death toll is 877.

Despite being in lockdown since August 5, Melbourne has struggled to bring the virus under control. Officials said a major sporting event in September led to a new wave of cases after people ignored restrictions to celebrate the occasion.

On Tuesday, October 5, Victoria's Premier Daniel Andrews said he still intends to ease many restrictions once the state reaches a 70% double vaccination rate, hopefully in late October.

"We want to get to 70% double dose, as quick as we can, then 80%, be open, be free, normalize this," he said.

U.K. To Lift Hotel Quarantine Rules For Dozens Of Countries: Report

By Sarah Young, Reuters, October 2, 2021

<https://www.theglobeandmail.com/world/article-uk-to-lift-hotel-quarantine-rules-for-dozens-of-countries-report/>

British Prime Minister Boris Johnson will open up Britain to more countries for hotel quarantine-free travel later this week, The Sunday Telegraph reported, saying that the U.K.'s "red list" of destinations would be slashed to nine from 54.

Fully vaccinated arrivals from countries including South Africa, Brazil, Mexico, and Indonesia will no longer have to quarantine in a government-designated hotel for 10 days when they get to England beginning later in October, the newspaper said.

The changes are set to be announced on Thursday, October 7 and will likely result in a surge of bookings, boosting airlines and travel companies that have been brought to their knees during the pandemic.

The country's hotel quarantine policy for higher risk countries costs 2,285 pounds (US\$3,095) per adult, deterring global travel.

Britain is already planning to relax its travel rules beginning October 4 by scrapping its amber list for medium-risk destinations and no longer requiring fully vaccinated passengers to take a COVID-19 test before they arrive in the country from places not on the red list.

The government has said that beginning later in October, arrivals in England will no longer have to take a PCR test two days after arrival and can instead opt for the cheaper lateral flow test.

Travellers Can Help Out Scientists On These Adventures

By Chloe Berge, Special To The Globe and Mail, October 5, 2021

https://www.theglobeandmail.com/life/travel/article-travellers-can-help-out-scientists-on-these-adventures/?utm_medium=email&utm_source=Evening%20Update&utm_content=2021-10-5_16&utm_term=Evening%20Update:%20Facebook%20blasted%20by%20whistle-blower,%20U.S.%20lawmakers%20over%20lack%20of%20transparency&utm_campaign=newsletter&utm_id=Ts6FwhWx6n2rSHCOx7MiReEeeFJOjKtb

On the Kaska Coast of southern Hudson Bay, the air is clean and cold. Blue sky meets snow-covered Arctic tundra on this remote stretch of Manitoba wilderness. National Geographic photographer Jad Davenport, director of wolf programs at Churchill Wild, guides a small group of travellers on foot into a dense boreal forest in search of the elusive cloud wolves that inhabit the area.

But these intrepid visitors won't just be wildlife viewing. As part of Churchill Wild's new Cloud Wolves of the Kaska Coast safari, guests act as field naturalists, helping researchers conducting a multi-year wolf study, the first of its kind anywhere in the world.

Travel has long been touted as the best form of education. Now, new citizen-science focused trips allow travellers to learn about a destination while contributing to scientific discovery. On Churchill's cloud wolf safari, guests photograph the wolves, set up trail cameras, collect DNA samples through footprints and hair left around dens, and record howls. All of this data is then used by researchers to monitor and understand the rarely studied species, including their population health, behaviour, interaction with the region's polar bears, and relationship with local Indigenous communities.

While the nine-day journey offers all the highlights of a luxury adventure, from dog sledding along snowy trails to gourmet food and wine at the end of the day at Nanuk Polar Bear Lodge, the research element deepens the experience. "Participating in science can heighten our joy on wildlife-focused trips," says Davenport. "Studying wolf behaviour with naturalist guides and all the data collection [guests do] makes a glimpse of a wolf that much more exciting and meaningful."

While the concept of citizen science trips isn't new, their rising popularity and ubiquity is, and it's part of a larger movement toward more purposeful travel. Some people emerging from the pandemic may be after "revenge travel" – a surge in bookings fuelled by travellers seeking to make up for lost time – but others are looking for quite the opposite. Slower, more thoughtful journeys that enrich both the traveller and the destination, often now referred to as regenerative or transformational travel, have gained momentum.

"As we search for more meaning in our lives, many of us count on travel to create space to gain clarity, purpose and wisdom, so, it makes sense to take a more altruistic and outcome-driven approach to our explorations," says Jake Hauptert, co-founder of the Transformational Travel Council, an organization that focuses on mindful travel. "We define transformational travel as intentionally travelling to stretch, learn and grow into new ways of being and engaging with the world."

Moving beyond simply supporting a destination's conservation initiatives or staying at an eco-friendly property – a claim that is often rife with greenwashing – citizen science trips allow people to take an active role in research that often benefits the local ecosystem. At a time when the climate crisis can be so overwhelming that it's paralyzing, people are looking for immersive, measurable ways to create change.

"Citizen science offers people the opportunity to take direct action and be a part of the solution," says Alix Morris, communications director at Earthwatch, pioneers in science-first experiential travel. "Data collected by citizen scientists not only contributes to our growing scientific knowledge base, it directly informs policy at a local and global scale." Information collected on Earthwatch expeditions has been used to establish marine and terrestrial protected areas and bring back threatened species from the brink of extinction.

In the Northwest Territories, Earthwatch takes adventurers into the majestic Mackenzie Mountains to measure evidence of climate change, such as a migrating tree line and retreating glaciers.

While exploring this vast wilderness, guests collect soil samples and contribute to other long-term data that helps scientists mitigate and predict the effects of a warming planet. On another trip in the Rockies, visitors hike off-trail through remote, rugged parts of Waterton Lakes National Park to observe and measure how wolves, bison, and fire contribute to a healthy ecosystem in one of Canada's last remaining native grasslands.

This kind of in-depth learning can give travellers a profound connection with a destination, its landscape and its people. "It's such a rich experience for the traveller," says Marisa Rodriguez, who launched her company, Ancient Odysseys, last year. Her itineraries pair outdoor adventure trips, where visitors hike, bike, and glamp through dramatic, ochre-coloured American Midwest landscapes, with hands-on experience at certified paleontology and archaeology digs. The researchers, who sometimes struggle to find volunteers, also benefit. "You experience the place on a completely different level because you're not only having fun, you're helping them go back in time to understand what was there before us and give back to that place," she says.

Throughout Canada, people can take part in science while on self-guided trips, too, by using mobile apps in certain destinations. eBird, which visitors to the BC Bird Trail can use to enrich their birding adventures, is a global biodiversity project that documents bird population and habitat to advance species knowledge and conservation. Using iNaturalist, travellers can find and contribute to projects across Canada and the world, many of which are aimed at monitoring biodiversity.

Parks Canada has even integrated the use of iNaturalist into some of their guided citizen science excursions. In Yoho National Park, the splendour of the Rocky Mountains is on full display during the Paget Fire Lookout guided conservation hike. Beginning in dense, subalpine forest, the hike winds up the mountainside, ending with sweeping views of the dramatic continental divide. On the way up, hikers learn how to assist researchers by surveying the endangered whitebark pine tree and uploading their field observations to the app.

New citizen science initiatives are in development all the time with Canadian travel companies. Maple Leaf Adventures, which runs small expedition cruises along coastal British Columbia and into Alaska, shares their humpback whale sightings with the Marine Education and Research Society (MERS) to help them flesh out gaps in their database. MERS and its colleagues are working to document members of different populations in order to influence the way they are listed and protected under the Committee on the Status of Endangered Wildlife in Canada. Maple Leaf Adventures also has plans to launch a shoreline microplastic study guests can take part in, which will help governing bodies understand the scale of the microplastic problem and how to deal with it.

Whether travellers are documenting endangered species, collecting soil samples to better understand climate change, or recording howling wolves in the Arctic, these trips allow them to become scientists for a short time. "Your observations matter, your input counts, your hard work becomes a part of something greater," says Davenport.

Study Suggests Pfizer/BioNtech Vaccine Antibodies Disappear In Many By Seven Months

BioNtech CEO Says COVID-19 Booster Likely Needed By Mid-2022 To Protect Against Future Mutations Of The Virus

By Nancy Lapid, Reuters, October 3, 2021

<https://nationalpost.com/news/world/study-suggests-pfizer-biontech-antibodies-disappear-in-many-by-seven-months>

Six months after receiving the second dose of the two-shot vaccine from Pfizer Inc and BioNTech SE, many recipients no longer have vaccine-induced antibodies that can immediately neutralize worrisome variants of the coronavirus, a new study suggests.

Researchers analyzed blood samples from 46 healthy, mostly young or middle-aged adults after receipt of the two doses and again six months after the second dose.

“Our study shows vaccination with the Pfizer-BioNtech vaccine induces high levels of neutralizing antibodies against the original vaccine strain, but these levels drop by nearly 10-fold by seven months” after the initial dose, Bali Pulendran of Stanford University and Mehul Suthar of Emory University said by email.

In roughly half of all subjects, neutralizing antibodies that can block infection against coronavirus variants such as Delta, Beta, and Mu were undetectable at six months after the second dose, their team reported on Thursday, September 30 on bioRxiv ahead of peer review.

Neutralizing antibodies are not the immune system’s only defense against the virus. Still, they “are critically important in protecting against SARS-CoV-2 infection,” said Pulendran and Suthar.

“These findings suggest that administering a booster dose at around 6 to 7 months following the initial immunization will likely enhance protection against SARS-CoV-2 and its variants.”

Booster

The head of BioNTech SE, the German company that developed the first COVID-19 vaccine, said a new formula is likely to be needed by mid-2022 to protect against future mutations of the virus.

Ugur Sahin, co-founder and chief executive officer of BioNtech, told the Financial Times that while current variants of COVID-19, such as the contagious delta strain, were not different enough to undermine current vaccinations, new strains will emerge that can evade booster shots and the body’s immune defenses.

“This year [a different vaccine] is completely unneeded, but by mid-next year, it could be a different situation,” he said. “This is a continuous evolution, and that evolution has just started.”

BioNTech partnered with U.S. pharmaceuticals giant Pfizer Inc. to develop its COVID-19 vaccine. Last month, the companies submitted initial data to U.S. regulators about the use of the vaccine in children aged 5 to 11, one step closer to bringing shots to school-age kids.

Canadian Airline Group Seeks Clarity On Vaccine Mandate For Travellers

By Alicja Siekierska, Senior Reporter, Yahoo Finance Canada, October 6, 2021

<https://www.msn.com/en-ca/lifestyle/travel/news/canadian-airline-group-seeks-clarity-on-vaccine-mandate-for-travellers/ar-AAPcYUg?ocid=msedgdhp&pc=U531>

The group representing Canada's largest airlines says it welcomes the federal government's vaccine mandate for air travellers, but that other travel restrictions should be lifted at the same time in order to help drive the sector's economic recovery.

On Wednesday, October 6, Prime Minister Justin Trudeau and Deputy Prime Minister Chrystia Freeland announced that as of October 30, all passengers over the age of 12 departing from a Canadian airport will have to be fully vaccinated in order to travel. The mandate also applies to rail passengers on Via Rail and Rocky Mountaineer trains, as well as marine passengers on non-essential passenger vessels such as cruise ships.

There will be a "transition period" that allows people in the process of getting vaccinated to show a negative COVID-19 molecular test within 72 hours of travel, but that accommodation will end on November 30.

In a statement, the National Airlines Council of Canada (NACC), which represents Air Canada, WestJet, Air Transat and Jazz Aviation, says that while it welcomes the government's announcement, "timelines are very tight to implement the travel rules" and that the group wants "immediate engagement on the implementation details and proposed regulations."

"While we are committed to effective implementation, it is imperative that the federal government quickly develop a standardized and digital proof of vaccination for air travel," NACC president and CEO Mike McNaney said in the statement.

"With aviation becoming one of the only sectors requiring fully vaccinated employees and customers, it is also imperative that the government work with us and determine what measures established prior to the full vaccination mandates can be amended, such as mandatory PCR testing pre-departure for fully vaccinated international travellers coming to Canada."

Ottawa first announced in August that it would require air and train travellers, as well as public servants and workers in federally regulated industries, to be fully vaccinated against COVID-19.

McNaney says airlines have moved ahead with mandatory vaccination policies to ensure compliance with the federal regulations, but because consultations could not be held with the government through the election, the group is looking for further details on the plan. It is also hoping that the government will lift blanket travel advisories, given that the new rules will soon require air travellers leaving Canada to be fully vaccinated.

"As these new policies are implemented, Canada's major carriers will maintain their ongoing support for vaccination campaigns, while continuing to invest heavily in the safe restart of travel and tourism in order to drive our national economic recovery in every region of the country," McNaney said.

American Airlines, Other Airlines Will Require Employee Vaccinations

By David Koenig, *The Associated Press*, October 1, 2021

https://www.theglobeandmail.com/business/international-business/article-american-airlines-other-airlines-will-require-employee-vaccinations/?utm_medium=email&utm_source=Top%20Business%20Headlines&utm_content=2021-10-27&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

American Airlines, Alaska Airlines, and JetBlue are joining United Airlines in requiring employees to be vaccinated against COVID-19, as the Biden administration steps up pressure on major U.S. carriers to require the shots.

The airlines provide special flights, cargo hauling, and other services for the government. The companies say that makes them government contractors who are covered by U.S. President Joe Biden's order directing contractors to require that employees be vaccinated.

American Airlines CEO Doug Parker told employees on Friday, October 1 that the airline is still working on details, but "it is clear that team members who choose to remain unvaccinated will not be able to work at American Airlines."

The pilot union at American recently estimated that 4,200 – or 30% – of the airline's pilots are not vaccinated.

Earlier, White House coronavirus adviser Jeffrey Zients talked to the CEOs of American, Delta Air Lines, and Southwest Airlines about vaccine mandates, according to three people familiar with the situation. They spoke on condition of anonymity because the calls were private.

Airlines are large employers that fall under Biden's sweeping order that companies with more than 100 workers require employees to be vaccinated or undergo weekly testing for the virus.

However, they are also government contractors, who face a December 8 deadline to enforce vaccination requirements – without the testing option.

Alaska Airlines and JetBlue Airways said on Friday, October 1 that they will require employees to be vaccinated as soon as December 8 because they will be treated as federal contractors.

“This means employees may no longer opt-in for regular testing and masking in lieu of getting the vaccine,” Alaska Airlines said in a memo to employees.

Delta said it was still evaluating Biden’s order. The airline previously said it will require vaccination or weekly testing and impose surcharges on unvaccinated employees. That would meet the Biden test for large employers but not the stricter rules for federal contractors.

United Airlines took an early and tough stance to require vaccination. United said on Thursday, September 30 that 320 of its 67,000 U.S. employees face termination for not getting vaccinated or seeking a medical or religious exemption by a deadline earlier this week.

Employees can seek waivers from the vaccines on medical or religious grounds. United is placing most of those workers on unpaid leave until COVID-19 rates come down.

Southwest says it is studying Biden’s order. Both Southwest and American are under pressure from their pilot groups not to require vaccinations but to instead offer options, including testing.

The White House adviser’s calls with airline CEOs were reported earlier by Reuters.

At least two members of Congress – Senator Dianne Feinstein, D-Calif., and Representative Don Beyer, D-Va. – have proposed requiring that passengers on domestic flights be vaccinated or show proof of a negative test for COVID-19 before they fly.

Anthony Fauci, the government’s top expert on infectious disease, supports that approach for domestic flights, and travellers entering the country must present a negative test before boarding.

The Biden administration has not ruled out the idea, which the airlines oppose strongly.

Global Airline Chiefs To Meet Amid Ongoing Business Challenges

CEOs Of Global Airline Industry Will Meet In Boston And Hope To Revive Hard-Hit Business

By Mary Schlangenstein and Justin Bachman, Bloomberg News, October 1, 2021

<https://www.bloomberg.com/news/articles/2021-10-01/global-airline-ceos-gather-amid-cloudy-business-travel-outlook>

Top airline executives from around the world will assemble next week for their first face-to-face gathering in more than two years even as a long-anticipated rebound in global corporate travel remains a distant prospect.

The International Air Transport Association's annual general meeting, which was held virtually in 2020, will open on Sunday, October 3 in Boston. Airline leaders are intent on showing up for in-person elbow bumps to demonstrate it's safe to fly for business again. It's part of an effort to revive a highly profitable segment of the industry beset by uncertainty over shifting return-to-office plans.

Similar conferences in other industries have been canceled or relegated to webcasts. But not for a business that's all about getting there.

"We believe that it is vital to do all we can to meet as an industry face-to-face," Alexandre de Juniac, IATA's former director general, said earlier this year in an announcement postponing the event to October from June. "Doing so will affirm that airlines can safely connect the world, demonstrate our industry's resilience, and confirm the inestimable value of in-person meetings."

U.S. airlines will be well-represented, with CEOs from American Airlines Group Inc., Delta Air Lines Inc. and United Airlines Holdings Inc. joining JetBlue Airways Corp.'s Robin Hayes, who is chairman of IATA's board of governors this year. Many European executives also will attend, including Luis Gallego, CEO of British Airways parent International Consolidated Airlines Group SA, Carsten Spohr of Germany's Deutsche Lufthansa AG, and Pieter Elbers of KLM. Boeing Co. and Airbus SE officials are scheduled as speakers.

Passenger traffic has begun to creep back for trans-atlantic routes since the U.S. said on September 20 that it will lift travel restrictions on visitors from the U.K., Europe, and some other countries starting in November. Forecasts vary for when demand will return fully to pre-pandemic levels. Some expect a trans-pacific recovery could come as late as 2025, a year or more behind a trans-atlantic one.

Lower Attendance

While the executives flocking to Boston aim to signal business travel is starting to normalize, the number of attendees at the October 3-5 event is expected to be about one-third fewer than in 2019, mainly due to tight travel restrictions in the Asia-Pacific region. Cathay Pacific Airways Ltd. Chairman Patrick Healy is among those who won't show up, nor will the CEOs of Japan's two largest carriers.

IATA, which represents almost 300 airlines accounting for 82% of global air traffic, is expected to update its forecast of industry red ink at the conference. In April, the trade group estimated carriers worldwide will lose about \$48 billion in 2021 on top of the \$126 billion loss posted last year at the height of the pandemic.

North Atlantic corporate travel traditionally has been a cash cow for the three largest U.S. airlines and their revenue-sharing European alliance partners. Together, they control close to 75% of aircraft seats in the trans-atlantic market, which accounts for the bulk of their most profitable routes. For now, airlines will keep capacity tight and cater to less-lucrative vacationers.

"Leisure is going to lead the recovery on the international side and then comes corporate," said Conor Cunningham, an MKM Partners analyst.

Traffic from the U.S. accounted for about 16% of passenger revenue for European carriers in 2019, the largest share, according to a September 24 report from IATA. Some 31% of revenue for U.S. carriers was earned from European travelers that year. In the second quarter of 2021, the most recent data available, passenger revenue from trans-atlantic routes was 66% below the same period in 2019 for European airlines, and lagged by 49% for North American carriers.

Delta Variant Delays

Airlines were dealt a blow as many U.S. employers delayed return-to-office plans to late this year or early 2022 amid the spread of the delta variant of COVID-19. Wells Fargo & Co. now plans to start bringing workers back on January 10. BlackRock Inc., Facebook Inc., and Microsoft Corp. also have delayed return-to-office plans.

“The regular business travel we think of as travel for meetings and sales development and working together -- all of that won’t come back in force until people are regularly in their offices in force” on both sides of the Atlantic, said Samuel Engel, head of the aviation group at consultant ICF.

U.S. carriers now plan to reduce international schedules 35% in October, 28% in November and 18% in December from two years ago, according to a September 26 report from Deutsche Bank analyst Michael Linenberg. Non-U.S. airlines are taking deeper cuts.

Suspended Animation

A September poll by the Global Business Travel Association of some of its members found that 77% had canceled or suspended international business travel, according to Suzanne Neufang, GBTA’s chief executive officer. Among them, 18% plan to restart travel in the next one to three months. The group believes global corporate travel will begin to pick up in early 2022 absent another COVID-19 variant and assuming continued growth in vaccination rates.

“You never know for sure with COVID-19, but it feels like we are back on the road to recovery,” United CEO Scott Kirby said in a September 29 Bloomberg Television interview.

Overall trans-atlantic bookings jumped at United after the planned U.S. border opening was announced, and in the past week were higher than at the same time in 2019, Kirby said. The same boost occurred at Air France-KLM, Chief Executive Officer Ben Smith said recently.

“When we talk to our biggest accounts, they are telling us they need to make their first trips to see customers and colleagues,” Smith said. “The question is whether this will be sustainable.”

Airlines Warn Erratic Global COVID-19 Rules Could Delay Recovery

By Rajesh Kumar Singh and Tim Hepher, Reuters, October 6, 2021

<https://www.msn.com/en-ca/money/topstories/airlines-warn-erratic-global-COVID-19-rules-could-delay-recovery/ar-AAPaDF2?ocid=msedgdhp&pc=U531>

Global airlines on Tuesday, October 5 wrapped up their first meeting since COVID-19 brought their industry to its knees, voicing optimism about pent-up demand but desperate for governments to harmonize disjointed border rules to avoid slipping back into recession.

The International Air Transport Association (IATA), which groups 290 airlines, said confusion over travel restrictions was holding back the industry's fragile recovery after the pandemic plunged air travel into its worst ever downturn.

"People want to fly. We've seen strong evidence of that," said Director General Willie Walsh. "They can't fly because we have restrictions that are impeding international travel."

IATA expects international travel to double next year compared with the depressed levels seen during the pandemic and reach 44% of pre-crisis 2019 levels. In contrast, U.S. domestic travel is tipped to reach 93% of the pre-pandemic levels.

The trade group, which includes dozens of state-owned carriers, blamed that gap on wide variations in entry rules and testing requirements in the top 50 air travel markets.

Even some of the airline and leasing company leaders trying to attend the industry's annual gathering in Boston were unable to travel or had to carve out extra time for quarantine.

Airlines called for an end to restrictions on vaccinated travelers and for common health protocols at borders, though global co-ordination in aviation tends to move at a deliberate pace.

"Frankly, governments haven't made it easy for airlines or for the traveling public to understand what the rules are to fly," said Joanna Geraghty, president of JetBlue which hosted the gathering in a hotel shared with domestic tourists.

Even so, the head of Dubai's Emirates, who has been among the most bullish executives on the prospects for recovery once restrictions end, said bookings in markets that were re-opening such as Britain and the United States had "gone up exponentially."

"That reflects a bow-wave of demand that we are seeing everywhere," its president Tim Clark said. "The demand for air travel will restore itself... sooner rather than later."

Atlantic Test

Airlines were buoyed by the Biden administration's plan to re-open the United States in November to air travelers from 33 countries including in Europe on the vital trans-Atlantic run.

But airlines left the Boston gathering as they had arrived, with severely strained balance sheets, and Clark said most would remain risk-averse and focused on recouping cash for two to three years.

IATA warned that serious challenges remained for carriers, while venting frustration at airports and other suppliers for not doing enough to share the pain inflicted by the crisis.

While the White House has not set a date for lifting travel restrictions on Europeans, JetBlue expects it to happen ahead of the U.S. Thanksgiving holiday next month.

"If the re-opening is delayed, we are going to face consequences across the industry," Chief Executive Robin Hayes said after chairing the Oct. 3 to 5 conference, which also saw airline members agree on a target to reach net zero emissions in 2050.

United Airlines Chief Executive Scott Kirby said the bookings for trans-Atlantic flights last week were higher than at the same period in 2019.

The world's largest leasing company, AerCap, said a successful re-opening of the world's most important long-haul market would set a trend for other markets to follow.

"Airlines... don't have the resilience they had," Chief Executive Aengus Kelly told an audience of airline leaders. "They just can't afford for this to go wrong."

Some Airlines May Scrap Business Class Entirely To Make Room For More 'Premium Economy' Seats, Report Says

By Grace Dean, Business Insider, October 1, 2021

<https://www.yahoo.com/news/airlines-may-scrap-business-class-124503008.html>

More and more airlines are considering replacing at least some of their business-class seats with "premium-economy" sections, according to a report by Bloomberg.

A division of German airline Lufthansa told the publication it had even received enquiries from other airlines who wanted to scrap business class entirely.

Premium economy, one notch below business class, is generally an upgrade from regular economy, with slightly wider seats and more legroom, and sometimes better food and bigger TVs. Seats typically take up nearly two-thirds less room than business-class berths and are up to 10 times cheaper to install, which makes them very attractive to airlines, per Bloomberg's report.

Premium-economy seats are around 40% more profitable per square foot of a plane's cabin space than business class, Lufthansa told Bloomberg. The airline has premium-economy cabins on each of its 102 long-haul aircraft, and is considering replacing some business-class seats with more premium-economy ones, it told Bloomberg.

Lufthansa Technik, the airline's division that focuses on cabin maintenance and repair, told Bloomberg that it has received enquiries from other airlines considering shrinking business class so that they could add premium-economy sections. Some Asian airlines are even considering scrapping business class completely, the company told Bloomberg, without naming the airlines.

American, United, and Delta - the US's three largest airlines - are installing premium-economy sections in their wide-body planes, which have three aisles of seats, per Bloomberg's report.

Emirates unveiled its first planes with premium economy earlier this year, complete with leg and foot rests, while Finnair is adding the section to all 27 of its wide-body planes, it told Bloomberg. Carriers including Singapore Airlines and British Airways introduced premium-economy sections before the pandemic.

"The investment has been an easy decision for us," Finnair CEO Topi Manner told the publication. "Premium economy is the most profitable real estate on the aircraft, and the pandemic is reinforcing that."

Lufthansa told the publication that it was initially worried that business-class customers would downgrade to cheaper seats in premium economy, but that actually, most premium-economy customers are people who upgrade from economy instead.

Pandemic-Fuelled Rise In Passenger Bad Behaviour Taking Toll On Flight Attendants

By Amanda Stephenson, The Canadian Press, September 30, 2021

<https://www.bnnbloomberg.ca/pandemic-fuelled-rise-in-passenger-bad-behaviour-taking-toll-on-flight-attendants-1.1660075>

Passenger disobedience, rudeness, and aggressive behaviour is on the rise and directly impacting the health and well-being of airline employees, according to unions representing flight attendants at Canada's major airlines.

"Our people go to work and they anticipate having altercations with our guests on board," said Chris Rauenbusch, an active cabin crew employee with Calgary-based WestJet Airlines Ltd. and president of the Canadian Union of Public Employees (CUPE) Local 4070. "Some people have mental health conditions and need to take leaves due to these circumstances. It's not what we signed up for as flight attendants, but it's unfortunately become our new reality."

While reports of increasingly disruptive behaviour in recent months on American flights have prompted calls for U.S. lawmakers to crack down on the problem, data suggests the problem is escalating in Canada as well. Flight attendants say many of the problems stem from passengers who refuse to obey the federal requirement to wear a face mask on board.

"Every time you approach someone you have in your mind that this could be stage one of a seriously escalating situation," said Troy Winters, senior officer for health and safety with CUPE National. The union represents more than 15,000 flight attendants at nine different Canadian airlines, including WestJet, Air Canada, and Transat.

"It's not as bad as it is in the States, there's not as much serious violence, but we certainly do have folks who are overly belligerent."

According to Transport Canada, incidents of passenger non-compliance with the mask mandate spiked over the summer. Airlines reported 330 passengers to the regulator for refusing to wear a mask during July and August, more than twice the number of incidents reported in April and May.

The rise can be partially attributed to increased passenger volumes as airlines reinstated routes and Canadians began to travel again over the summer. But Winters said he doesn't believe that's the only factor at play. As the pandemic drags on, tempers and anxieties are flaring, and Winters said it doesn't help that different provincial governments have been sending different messages.

"You've got different jurisdictions like Alberta and Saskatchewan, in the summer they declared the pandemic's over and you don't need to wear masks anymore. So folks coming out of those regions are saying 'I don't need to do it,' " he said.

"It's an issue that's not going away," Rauenbusch said. "I do anticipate as we get into Thanksgiving and Christmas travel season, we'll see a little more of what we're seeing in the States."

When airlines report an incident of non-compliance to Transport Canada, the regulator has a range of enforcement measures at its disposal, from letters of warning for first time offences to monetary penalties of up to \$5,000. Since September of last year, Transport Canada has levied fines against 36 passengers for failing to wear a mask.

Criminal charges are also possible in the event that a passenger uses abusive language, issues verbal or physical threats towards employees or other passengers, or is otherwise deemed to be "unruly." Though not all such cases are related to mask wearing or other public health requirements, documented instances of "unruly" passengers on Canadian aircraft have been disproportionately high during the pandemic. There were 73 recorded cases in 2020, only a 25 per cent drop from the year before in spite of the fact that passenger volumes declined by more than 70 per cent.

Flight attendants say the official numbers actually downplay the seriousness of the situation. While Transport Canada asks airlines to report every instance of passengers refusing to wear a mask, Winters said in reality crew members only report the most severe cases.

"It's definitely under-reported," he said. "Everyone that you have to ask three times to put their mask back on isn't getting written up, because then you'd be writing forms from the time you got off the flight until a couple of days later."

WestJet said it has issued 118 travel bans against passengers for refusing to wear a mask since the airline introduced its "zero tolerance" policy in September of 2020.

"Since January 1, 2021, we have safely flown more than three million guests who are doing an excellent job adhering to the regulations to ensure the safety of all," said WestJet spokeswoman Morgan Bell in an email. "The total cases of non-compliance represent less than 0.02 per cent of travellers."

Air Canada, Transat AT, and Porter Airlines Inc. declined to provide company-specific statistics on mask-wearing or disruptive passenger behaviour.

What Will Happen With Dress Codes In The Post-Pandemic Era?

By Brooke Smith, Canadian Underwriter, October 1, 2021

https://www.canadianunderwriter.ca/insurance/what-will-happen-with-dress-codes-in-the-post-pandemic-era-1004213063/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterDaily&utm_content=20211001153849

Walter Neff from the 1944 film *Double Indemnity* is the quintessential insurance agent. Office-bound and clad in suit, tie and hat, Neff is symbolic of a bygone era.

Times have changed, and so have dress codes. "More companies have started moving toward a business casual model versus office attire, where men were required to wear business suits," said Amber Clayton, director of the Society for Human Resource Management's (SHRM) Knowledge Center. "That's happened over the years where it's become a little more relaxed with dress codes — even more so during the pandemic."

In fact, according to a 2020 SHRM poll of 336 U.S. employees who were working remotely, 60% said they wear casual or athletic wear (e.g., sweat pants) during their workday; only 6% said they don business attire.

But will yoga or sweat pants make an appearance in the office post-pandemic? Not likely. The dress code policy at Aviva is simple: "Wear what you think makes sense," said Danny Davies, chief people officer.

The insurer's reasons are twofold. "No. 1, we employ smart people. So what's the point of employing smart people and then telling them how to think?"

No. 2: "It's better if people can spend their efforts being themselves and doing their work — rather than worrying about looking like some kind of clone from the insurance industry."

Brokerage Mitchell & Whale has a similar policy — and probably the briefest one in Canada. It's "stay classy," Ron Burgundy's tagline from *Anchorman*. "It's our really fun way of telling the team that as long as you're wearing nothing inappropriate or offensive to anyone else, we'll support you in whatever you're wearing and support you for who you are," said Jenna Minchella, manager of people and culture with Mitchell & Whale.

For both Aviva and Mitchell & Whale, a less-formal dress code is part of providing a great customer experience and achieving company goals.

Both companies had their dress codes in place before COVID-19, and the policies are unlikely to change post-COVID-19. "If anything, we've gotten more used to people being themselves and being more comfortable," said Davies.

Davies offered this advice to insurers and brokers with a more formal dress code: "Whatever you think you're gaining by people wearing particular clothes because they think it's going to look right to someone else, you're more than costing in terms of culture and in terms of trying to get people not to be themselves," he said. "Just let people be themselves."

But whether your dress code is a pithy phrase or a one-pager, "it's important for employers to put together a policy so employees know what's expected of them," said Clayton.

This is particularly crucial now that more employers will be embracing a hybrid work model. A 2020/21 Mercer survey indicated that 87% of U.S. employers said they'll adopt more flexibility post-pandemic with a hybrid work model. "If employers are allowing employees to continue to work from home, then more than likely they're going to adjust these [dress code] policies," she said.

"If they haven't already, [employers] are reviewing their policies and making changes based on the new way of work."

OTHER CAFII MEMBER-RELEVANT NEWS/ISSUES

Google: Flight Search Tool Can Help You Fly 'Greener'

By Matt Ott, *The Associated Press*, October 6, 2021

<https://www.ctvnews.ca/sci-tech/google-flight-search-tool-can-help-you-fly-greener-1.5613480>

Searching for flights on Google just got "greener."

A new search feature rolled out on Wednesday, October 6 tells users which flights have lower carbon emissions, giving them the ability to choose flights based on carbon emissions just as they would price or the number of layovers.

A basic search for flights will give an estimate of how many kilograms of carbon dioxide the flight will spew from start to finish. Users can prioritize their search by emissions, much like they can by price, if desired. Flights with emissions below the median get highlighted in green.

Google said the estimates are based on a combination of data from the European Environmental Agency and flight-specific information it gets from airlines and other providers. That data could include an aircraft's age, model, and configuration, the speed and altitude it flies at and the distance between the flight's origin and destination.

Some flights may not have estimates because of a lack of data on certain aircraft or other missing information, Google said. The company added that the estimates don't yet take into account what direction the plane is heading - a potentially significant factor if flying into or with the jet stream, or whether or not the flight is using biofuels or other alternatives.

Using the new tool, the least polluting flights from the Washington, D.C. area to Chicago are all United flights using Boeing 737s. The 128 kilograms of carbon dioxide falls 21% below the median. An American Airlines flight on another Boeing 737 from San Francisco to New York with a stop in Dallas emits 535 kilograms of carbon dioxide, 9% less than the median for that route.

Multiple stops can often result in an increase in emissions, but it's not always the case. Non-stop flights aren't always less polluting, particularly on longer routes. Google says that a more fuel-efficient plane can emit less on a multiple-stop journey than an older plane on a non-stop route.

Airplanes account for a small portion of emissions that cause climate change - about 2% to 3% - but their share has been growing rapidly and is expected to roughly triple by mid-century with the global growth in travel.

The airline trade group Airlines for America says U.S. carriers have more than doubled the fuel efficiency of their fleets since 1978 and plan further reductions in carbon emissions. But the independent International Council on Clean Transportation says passenger traffic is growing nearly four times faster than fuel efficiency, leading to a 33% increase in emissions between 2013 and 2019.

The new emissions tool follows Google's introduction last month of a way for people to find "eco-certified" hotels. Also on Wednesday, October 6, Google introduced technology that allows drivers to find more fuel-efficient routes on Google Maps and from Google's Nest thermostat, upgrades that will help people find energy from the power grid during times of day when its sources are cleaner, such as from wind and solar.

The new features are part of a sustainability initiative announced by Google CEO Sundar Pichai.

"Climate change is no longer a distant threat - it's increasingly local and personal," Pichai wrote in a blog post. "We need urgent and meaningful solutions to address this pressing challenge," he added, saying the company has committed to run its data centers and campuses on carbon-free energy by 2030.

Google, owned by Alphabet Inc., is based in Mountain View, California.

RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

What Consumers Want From The Claims Experience

By Jason Contant, Canadian Underwriter, October 6, 2021

https://www.canadianunderwriter.ca/insurance/what-consumers-want-from-the-claims-experience-1004213243/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterDaily&utm_content=20211006151102

Consumers are looking for a hybrid claims processing model — an intermixing of virtual and self-service with human adjuster interaction, according to the Future of Claims 2021 Report from LexisNexis Risk Solutions.

“No matter how great the technology is, consumers still want a human touch when they need it,” the white paper said. “Consumers appreciate the convenience of online, self-service virtual processes, but when they want to talk to a human nothing else can substitute — not even the most personable bot. For consumers, there’s a direct and strong correlation between embracing automation now and into the future and knowing a real person will be there to help when they need them.”

In fact, having access to a representative dramatically increases consumer comfort levels with automated claims processes across every age group, and especially for Baby Boomers, the report found. Comfort level increases even more substantially among those who’ve recently submitted a claim.

And consumers who filed a non-injury claim since the beginning of the COVID-19 pandemic in March 2020 have indicated they would be even more likely to choose a mix of self-service and adjuster interaction for future claims, LexisNexis reported.

The white paper was released this April and applies to U.S. auto insurance carriers and consumers, but the findings could apply north of the border. For example, at the Reuters Events’ Connected Claims Canada 2021 virtual conference, speakers discussed the option of starting a claim off digitally, but then moving into human interaction. Think about a customer who decides they still want to speak with someone at the end of the claims process, said Philippe Lafreniere, chief growth officer with Slice Labs.

Lafreniere used the example of a frustrated consumer who has to go through an automated phone service and keeps pressing ‘0’ to try and speak to an operator. “We need to build in a zero button, and then have the insured be able to connect at any point that they want to again,” agreed Grace Leung, senior claims specialist with Allianz Global Corporate & Specialty.

“The sweet spot for claims processing overall seems to be a mix between self-service and adjuster interaction,” said the LexisNexis report. “This type of hybrid model provides the advantages of automated solutions along with a personal touch when consumers feel the need for it.”

This approach can apply to various stages of the claims process. Today, most claims are processed via conversations with a person, and that starts when the claim is first reported (first notice of loss).

“This is the best time to provide a self-service claim reporting option, especially when including a real person to help customers who have questions or need a little help reporting via self-service,” Bill Brower, vice president of auto claims with LexisNexis Risk Solutions, told Canadian Underwriter on Tuesday, October 5.

A LexisNexis survey of 1,750 auto insurance policyholders in the U.S. found that 89% said they spoke with a claims representative more than once, and 76% spoke with more than one person before getting their claim resolved.

“Based on the survey results, I believe a hybrid solution is the best next step,” said Brower, who was the author of the white paper. “A simple app or text message can allow the claim process to move faster and minimize the number of conversations involved in resolving a claim.”

LexisNexis found that, in addition to online chat and insurer apps, text/SMS is also becoming a preferred channel for claimants and adjusters to communicate with each other throughout the claims process. “The acceptance of text/SMS seems to be universal across generational groups, which suggests that the acceptance of virtual claims processes might not be as generationally limited as stereotypes may suggest,” the report said.

Brower said text/SMS can be used during various stages of the claims process, such as for the following:

- Providing an update or extension on a rental car approval;
- Sharing a picture of damages or receipts versus mailing paper;
- Touchpoints such as the adjuster asking the claimant how they are feeling post-injury, or when is a good time to talk about their active claim; or
- To provide status updates, such as claim payment.

“Texting can be a customer-friendly channel as it avoids phone tag and allows for easier adjuster and claimant access throughout the claim process,” Brower said.

In the LexisNexis survey, 48% of insurer respondents “are seriously considering or piloting some form of ‘touchless claims’ process,” Brower reported. “The adoption by such a high percentage of insurers for a fully self-service claims process was a key finding from this study. I believe the pandemic accelerated this adoption for insurers as consumers have shown a much higher adoption of self-service options.”

Pandemic Leading To 'Ticking Time Bomb' For Cybersecurity

By Jason Contant, Canadian Underwriter, September 17, 2021

https://www.canadianunderwriter.ca/insurance/pandemic-leading-to-ticking-time-bomb-for-cybersecurity-1004212573/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterDaily&utm_content=20210917152003

Most IT teams believe that working from home has become a “ticking time bomb” that might lead to a corporate network breach, according to a recent survey from HP Inc.

The HP Wolf Security Rebellions & Rejections report, released September 9, found that 83% of IT teams surveyed believed that the increase in home working has become a ticking time bomb. The finding was based on a Toluna survey of 1,100 IT decision-makers in Canada, the United States, United Kingdom, Mexico, Germany, Australia, and Japan.

This finding was in line with a survey from global cybersecurity company Trend Micro that found 84% of North American companies polled expect a data breach of customer records within the next 12 months compared to 74% last year. More than 3,600 businesses of all sizes and industries were polled across North America, Latin America, Europe, and the Asia-Pacific region in the first half of 2021. Among the four regions, North America had the highest risk level.

“This was due to North America having a lower perceived readiness than the other regions,” said Trend Micro’s biannual Cyber Risk Index report, produced by the Ponemon Institute and released in early August.

When asked about the type and significance of threats that businesses are now facing, 84% of IT teams in HP’s report saw ransomware as representing a significant or very significant risk. Other threats posed included:

- Unpatched vulnerabilities and firmware attacks on laptops (83%)
- Data leakage (82%)
- Account/device takeover (81%)
- Targeted attacks and man-in-the-middle attacks (for example, active eavesdropping, 81%)
- Internet of Things threats (79%)
- Targeted attacks (77%)
- Firmware attacks against printers (76%).

“Ransomware remained the standout threat in the first half of the year as cybercriminals continued to target big-name victims. Working with third parties to gain access to targeted networks, they used advanced persistent threat tools and techniques to steal and encrypt victims’ data,” Trend Micro said in a press release on September 14, when it released its report, Attacks from All Angles: 2021 Midyear Cybersecurity Report. “The banking industry was disproportionately affected, experiencing a 1,318% year-on-year increase in ransomware attacks.”

The global report (including Canada) from Trend Micro revealed that the company blocked 40.9 billion email threats, malicious files, and malicious URLs for customers in the first half of 2021, a 47% year-on-year increase.

But despite the increasing level of threat, 76% of IT teams polled by HP felt security had been forced to take a backseat to business continuity during the pandemic.

“The same percentage felt that they’re in a no-win situation where they’re being told to lock down security while being pressured to create shortcuts to enable innovation,” HP said in its Rebellions & Rejections report. “And almost all (91%) felt pressured to compromise security if it benefitted business continuity, including 50% who described that as ‘significant’ pressure.”

And while the idea that there is friction between employees and IT teams is not new, “these issues have been exacerbated by the pandemic, which has frayed relationships further and amplified the problem.”

Here Are Your Cybersecurity Blind Spots In The New Hybrid Workplace

By Jason Contant, Canadian Underwriter, October 5, 2021

https://www.canadianunderwriter.ca/insurance/here-are-your-security-blindspots-in-the-new-hybrid-workplace-1004213196/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterDaily&utm_content=20211005152717

The hybrid workplace increases your client’s cyber risk exposure, as cybercriminals have spotted new opportunities with a distributed workforce and are determined to exploit soft spots associated with remote work, HP suggests.

According to the HP Wolf Security Blurred Lines and Blindspots report released in May, 91% of Canadian IT decision-makers now believe endpoint security has become as important as network security.

“Attackers are taking advantage of these security blindspots, which is why it is essential to make endpoint security a priority like never before,” Mary Ann Yule, president and CEO of HP Canada, told Canadian Underwriter on Friday, October 1.

Endpoint devices include laptops, printers, desktops and smartphones connected to the internet. At a time when more employees are using corporate devices for personal use, they are especially challenging for IT teams to protect, Yule said. “As security teams adapt to hybrid workplaces, they need new levels of endpoint protection beyond the corporate network that offer advanced and transparent remote management while remaining unobtrusive.

“As more endpoint devices move towards wireless connections, HP believes in security that is built-in rather than bolted-on to provide a more seamless end user experience,” Yule said. “A more digital world doesn’t have to mean a more vulnerable one.”

For many Canadians, work and home life have blended. HP found as many as 35% of Canadian office workers admit to using their work laptop for personal use alongside work. “And this shift in behaviour comes with risks,” Yule said.

HP used data from a Toluna survey of 1,100 IT decision makers in Canada, the United States, the United Kingdom, Mexico, Germany, Australia, and Japan combined with a global YouGov poll of 8,443 office workers in the same seven countries.

Besides using work devices for personal use, the YouGov poll found that nearly half (48%) of younger office workers surveyed viewed security tools as a hindrance, leading 31% to try to bypass corporate security policies to get their work done.

“Outside of IT teams, cybersecurity is not top of mind for everyone on a day-to-day basis, which has created tension among employees who are disconnected from the consequences of putting their organizations at risk,” Yule said. “Employees working from home can be apathetic towards updated security measures, sometimes outright rejecting them.”

The survey results from the HP Wolf Security Rebellion and Rejections report found that 48% of office workers polled agreed that “seemingly essential security measures” result in a lot of wasted time — this rises to 64% among those aged 18-24. Over half (54%) of 18-24-year-old home workers were more worried about meeting deadlines than exposing their organization to a data breach; 39% were unsure what security policies say, or do not know whether their company even has them.

What measures can employers and employees take to protect the business? Businesses need to equip their teams with user-friendly security tools that are simple to learn and easy to use, Yule said.

For their part, employees should participate in security training when it’s offered and routinely practice good cybersecurity hygiene. “By simply following tips around proper technology use — such as only using work devices for work-related purposes, not sharing them with family members, and accepting some specific websites may be blocked for cybersecurity safety — employees can significantly reduce their risks,” Yule said.

“It is important for organizations to equip IT teams and employees with secure-by-design technology that helps them work with a certain level of freedom without sacrificing security,” she said. “Embedding security into IT policies, technology, and importantly organizational culture is now required for a secure workplace that contributes to the safety of the entire country.”

Is Conflating The Return To Offices With Hybrid Work Creating Confusion And Angst In Our Workforce?

Opinion By Naomi Titleman Colla, Founder of Collaborativity Inc., Special To The Globe and Mail, September 27, 2021

<https://www.theglobeandmail.com/business/careers/management/article-is-conflating-the-return-to-offices-with-hybrid-working-creating/>

As more and more companies firm up vaccination policies and children return to school, so too are many employees returning to offices. In what capacity colleagues are returning varies significantly based on two factors. The first is return-to-office (RTO) policies – the requirements to be granted entry, which can include vaccination, testing, attestations and masking. The second is the degree to which companies are implementing hybrid working models that include a blend of in-office and remote work. While these two factors are very much intertwined, we must not conflate them.

Even as we take into consideration some of the work practices we have tested over the course of the pandemic – particularly, the notion that work can be done productively from home – we must be cognizant that we are still living through a pandemic and there are factors at play that prevent putting an ideal hybrid model into effect.

It appears that many are struggling to imagine today's return to office as distinct from a future hybrid model in which we are not as constrained by health and safety concerns. As a result, guidelines are being launched too soon, with arbitrary dates (some U.S. banks pushing back their highly-publicized September RTO dates to October, or later) and employee reactions are biased by pandemic-induced emotions ("How can I go to the office 60 per cent of the time if I don't feel comfortable taking public transportation?").

While many companies are planning to implement a hybrid model, we must take into consideration that certain guidelines, such as requiring that a predetermined amount of time or certain activities must be conducted in the office, may not be fully achievable until the real threat of the virus is behind us. So what do we do in the meantime?

Recognize variability in employee-comfort levels: Having an option to go into an office is a huge step forward on the freedom scale. And yet, many employees may not feel comfortable in doing so. Yes, new and evolving innovations like vaccines, rapid tests and space-reservation systems have enabled the implementation of more robust RTO policies. And good news from Pfizer/BioNTech this week gives parents some hope that our kids will also have the opportunity to be vaccinated soon – but we still need to respect that not everyone has the same comfort levels or reasons to return to the office. We need to be empathetic and mindful of inclusion, especially as we start to see a mix of in-office and remote working.

Have a plan, with room for exceptions: Given the variability in pandemic waves taking place across the globe, we are not yet able to adopt an ideal hybrid model for “normal” times – but will we ever be? Perhaps the key to success is allowing for the maximum amount of flexibility to optimize work by empowering people to work from where and when they are most productive, not just during normal times, but also during the current and any future “black swan” events.

This is achieved through some overarching “business as usual” guiding principles, allowing for exceptions based on individual, team, organization or global circumstances. For example, guiding principles for an ideal hybrid model in normal times can be launched now, with the caveat that we are still operating under an exception due to global circumstance. While timing as to when the exception will be lifted is still unknown, this distinction helps differentiate between the current pandemic situation and a “business as usual” hybrid model.

Be the tortoise, not the hare: Organizations that have been too quick to pull the trigger on mandating a full return to office have been faced with mismanaged expectations and a lot of internal friction. Creating arbitrary timelines and trying to control an outcome that cannot be controlled causes anxiety and erodes trust. We often think about the word “lead” as having to be the quickest, the first to come up with a definitive solution – but this is not always the case. In many ways leading during these times hasn’t been about being quick or having complete conviction, but more about constant communication, adapting to a situation and actually admitting that we don’t have a quick or perfect solution.

As RTO plans start to unfold, it is important to be ambitious and deliberate about your ideal working model – it will have implications on your culture and talent strategy. However, it is equally important to remind colleagues that we are not quite “there” yet, that we are still operating under exceptional circumstances. Constant communication is the key to building trust and mitigating disruption as we continue to navigate these uncertain times.

UPCOMING WEBINARS AND EVENTS

Web Seminar - KPMG: Reimagining Banking

Date: October 20, 2021

Time: 9:30 a.m. – 1:30 p.m. EST

Don’t miss your chance to register for KPMG’s 2021 Canadian Banking Conference! The virtual event will bring together banking executives and KPMG thought leaders to share their perspectives on reimagining and shaping the future of the industry.

Utilize the itinerary on the registration page below to register for specific plenaries and breakout sessions that interest you most.

[Register Here](#)

Web Seminar - BDO: Innovation In Action

Date: October 20, 2021

Time: 11:00 a.m. – 12:00 p.m. EST

Consumer expectations, regulatory requirements, and rapidly shifting market conditions are driving significant innovation in the insurance sector. The financial needs of insurers are rapidly changing. The Office of Finance will play a pivotal role in shaping the Insurer of tomorrow and predictive planning is a key element in the journey. Many insurers hit barriers with manual, time consuming planning processes that only leverage historical data. Insurers are shifting the lens from hindsight to foresight leveraging predictive planning and AI.

Join BDO to see how a predictive planning program embraces the potential of your Data and AI. In the session, we will cover:

- Technology trends in financial planning and analysis for Insurers
- Best practices in leveraging financial planning Technologies
- Incorporating the World of AI for predictive planning and decision support
- Roundtable with our financial planning experts
- Tips to launching a successful predictive planning program

[Register Here](#)

Web Seminar: Future of Predictive Analytics And Innovation

Date: October 20, 2021

Time: 1:00 p.m. – 2:00 p.m. EST

Recent years have seen more life insurers investing in predictive analytics programs that have already become a business imperative for property & casualty insurers around the world. Demand continues to grow as life insurers seek new solutions to enhance business performance, improve customer experiences, gain competitive advantage and meet regulatory requirements.

During the webinar, presenters will share insights on these topics:

- The impact of predictive analytics on business results
- Key applications — today and in the future
- Types of data being leveraged for predictive analytics
- Types of technology being used
- How analytics work is completed

[Register Here](#)

Web Seminar – Digital Insurance: Insurance Experience Reimagined

Date: October 27, 2021

Time: 2:00 p.m. – 3:00 p.m. EST

Insurance customer demand is changing rapidly. From personal lines consumers to business owners to group and specialty insurance buyers, there is greater uncertainty about safety and well-being. They are looking for holistic protection from loss and injury. Meanwhile, with the proliferation of IoT technologies, maturing attitudes towards risk, and heightened customer expectations, conditions are ripe for a fundamental re-writing of old rules.

In this webinar, Todd Staehle, Accenture's Interactive Lead for Insurance, and Paras Shah, Business Strategy Senior Manager for Insurance, will share how insurers can seize the opportunity to enhance customer experience and drive value. Join us to learn how to get started reimagining insurance products, services, and interactions for continuous engagement.

[Register Here](#)

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

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

Time: 9:00 a.m. – 5:00 p.m. EST

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

Key focuses include:

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

[Register Here](#)