



2025/26 SESSION
of the
BERMUDA SENATE

OFFICIAL HANSARD REPORT

MARCH - APRIL 2025

Sittings 1 and 2 of the 2025/2026 Session
(pages 1–76 and Index)

Sen. The Hon. Joan E. Dillas-Wright, MBE, JP
President

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**BERMUDA SENATE
OFFICIAL HANSARD REPORT
26 MARCH 2025
10:02 AM**

Sitting Number 2 of the 2025/2026 Session

[Sen. the Hon. Joan E. Dillas-Wright, President, presiding]

The President: Good morning, Senators. The Senate is in session. Shall we pray?

PRAYERS

[Prayers read by Sen. the Hon. Joan E. Dillas-Wright, President]

The President: Please be seated.

Senators, before we start, I would just like to advise you that we are having a problem with the communications . . . with the streaming. And it is being worked on at the moment. But just so that you know that they are trying to rectify it.

CONFIRMATION OF MINUTES

[Minutes of 14 March 2025]

The President: Vice President, Senator John Wight.

Sen. John Wight: Madam President, I move that the consideration of the Minutes of the meeting of Friday, 14 March 2025 be taken as read.

The President: Is any objection to that motion?
No objection.

Sen. John Wight: Madam President, I move that the minutes of Friday, 14 March 2025 be confirmed.

The President: Is there any objection to that motion?
No objection.
The minutes are confirmed.

[Minutes of 14 March 2025 confirmed]

The President: Thank you, Vice President John Wight.

MESSAGES

The President: Mrs. Beale.

The Deputy Clerk: There are no messages, Madam President.

The President: Thank you.

REPORTS OF COMMITTEES

The President: There are none.

ANNOUNCEMENTS

The President: Senators, we have several announcements this morning. The first is in the name of Senator the Honourable Crystal Caesar, Spokesperson for Finance.

Senator Caesar, you have the floor—Minister Caesar, you have the floor.

Sen. the Hon. Crystal Caesar: Thank you, Madam President. Good morning.

The President: Good morning.

TAX REFORM COMMISSION (EXTENSION AND OPERATION) ORDER 2025

Sen. the Hon. Crystal Caesar: Madam President, I hereby present for the information of the Senate the Tax Reform Commission (Extension and Operation) Order 2025 as made by the Minister of Finance in exercise of the power conferred by section 3(4) of the Tax Reform Commission Act 2017.

Senators may access copies on their tablets and/or the Parliament website.

The President: Thank you. And I believe you have more.

Sen. the Hon. Crystal Caesar: I do. Yes. Thank you.

The President: Do proceed.

PUBLIC SERVICE SUPERANNUATION FUND— ACTUARIAL VALUATION AS AT MARCH 31, 2023, FOR FUNDING PURPOSES

MINISTERS AND MEMBERS OF THE LEGISLATURE PENSION FUND—ACTUARIAL VALUATION AS AT MARCH 31, 2023 FOR FUNDING PURPOSES

FINANCIAL STATEMENTS OF THE CONSOLIDATED FUND FOR THE YEAR ENDED MARCH 31, 2024, FOR FUNDING PURPOSES

Sen. the Hon. Crystal Caesar: Thank you, Madam President.

I hereby present for the information of the Senate the Public Service [Super]annuation Fund—Actuarial Valuation as at March 31, 2023 for Funding Purposes, the Ministers and Members of Legislature Pension Fund—Actuarial Valuation as at March 31, 2023 and the Financial Statements of the Consolidated Fund for fiscal year ending 31 March 2024.

Senators may also access copies on their tablets or the Parliament website. And I have one more, Madam President.

The President: Yes, do continue.

Sen. the Hon. Crystal Caesar: Thank you.

ACTUARIAL REVIEW OF THE CONTRIBUTORY PENSION FUND OF BERMUDA AS OF AUGUST 1, 2023—FINAL REPORT

Sen. the Hon. Crystal Caesar: Thank you. I hereby present for the information of Senate the Actuarial Review of the Contributory Pension Fund of Bermuda as of August 1, 2023—Final Report.

The President: Thank you. And you . . . you have a fourth one.

[Inaudible interjection]

The President: Oh, I beg your pardon.

The next announcement then is in the name of Senator Lauren Bell, the Junior Minister for Economy and Labour.

Senator Bell, you have the floor.

Sen. Lauren Bell: Thank you, Madam President. Good morning.

The President: Good morning.

BERMUDA IMMIGRATION AND PROTECTION (PROHIBITION OF ENTRY) ORDER 2025

Sen. Lauren Bell: I hereby present for the information of Senate the Bermuda Immigration [and] Protection (Prohibition [of] Entry) Order 2025 as made by the Minister responsible for Immigration in exercise of the power conferred by section 26(1) of the Bermuda Immigration and Protection Act 1956.

Senators may access copies on their tablets and/or the Parliamentary website.

The President: Thank you, Senator Bell.

The next announcement is in the name of the Junior Minister of Tourism. Senator Mischa Fubler, you have the floor.

Sen. Mischa Fubler: Good morning, Madam President.

The President: Good morning.

MOTOR TAXI (APPROVED TAXI METER) (CURB DIGITAL METER) ORDER 2025

Sen. Mischa Fubler: I hereby present for the information of Senate the Motor Taxi (Approved Taxi Meter) (Curb Digital Meter) Order 2025 as made by the Minister responsible for Transport in exercise of the power conferred by Regulation 8(1) of the Motor Taxi Regulations 1952.

Senators may access copies on their tablets and/or the Parliament website.

The President: Thank you. And I believe you have a—

Sen. Mischa Fubler: I do indeed.

The President: —second one.

MOTOR TAXI (APPROVED TAXI METER) (CABMAN MDT) ORDER 2025

Sen. Mischa Fubler: Madam President, I hereby present for the information of Senate the Motor Taxi (Approved Taxi Meter) (Cabman MDT) Order 2025 as made by the Minister responsible for Transport in exercise of the power conferred by Regulation 8(1) of the Motor Taxi Regulations 1952.

Senators may access copies on their tablets and/or the Parliament website.

The President: Thank you, Senator Fubler.

NOTICES OF MOTION

The President: There are none.

PETITIONS

The President: There are none.

STATEMENTS

The President: We have one Statement this morning and that is in the name of Senator Lindsay Simmons, the Junior Minister for Home Affairs.

Senator Simmons, you can proceed with your Statement.

BUILDING A PEOPLE FIRST FOUNDATION FOR A FAIRER BERMUDA

Sen. Lindsay Simmons: Thank you, Madam President.

I rise today to share the Government's continued efforts to [build a Bermuda that is fairer](#) for all. Let me begin with a truth we all feel: The cost of living in Bermuda is simply too high. From groceries to electricity, from essential goods to housing—families, seniors, and small businesses alike are feeling the constant strain.

This is not just an economic issue. It is a moral issue. It is about dignity, opportunity, and hope. Our Government has been clear: we are committed to tackling this challenge head-on. The Ministry of Home Affairs is now driving this effort with a singular focus—bringing down the cost of living. That includes the cost of food, energy, and essentials that no Bermudian should go without.

Madam President, this drive towards change cannot be tackled by one Ministry alone—it will be a collaborative approach. We expect that every business sector will want to participate—businesses, [regulators], nonprofits, and consumers—we all need to get involved in order to bring real change—the goal is to ensure that everyone rows in the same direction.

Madam President, the Opposition's response to the Throne [Speech] speaks of “weathering the storm.” But storms don't just happen. They are often born of decades of [systemic inequities]—of supply chains, markets, and regulatory systems that have long prioritised profit over people.

And let us be honest, Madam President: Many of the economic foundations we inherited were never built to shelter all of us. They were designed to protect privilege—not to promote fairness. What we are building is fundamentally different. Our [architecture] demands that we are building people-first foundations.

Madam President, the Ministry of Home Affairs will act across four key pillars to stabilise costs and build long-term resilience:

1. making essential goods more affordable
2. stabilising energy prices and advancing clean energy
3. strengthening consumer protections
4. modernising regulatory oversight

Let me walk briefly through each.

Essential Goods

Sen. Lindsay Simmons: We cannot allow duty relief to benefit companies without benefiting consumers. We have already removed duties on many essential items—but too often those savings do not make it to the register.

That is why we pledge to expand the list of essential items eligible for tax relief and introduce fair pricing oversight. Additionally, we anticipate launching a digital price tracker so consumers can compare costs across retailers and support food co-ops, com-

munity gardening, and vendor-friendly policies to increase local access and affordability.

A Fairer Energy Future for All

Sen. Lindsay Simmons: Madam President, the second pillar refers that in 2019, Bermuda established its Integrated Resource Plan—a national blueprint for energy reform. This means that we are all moving boldly towards:

- reducing fossil fuel dependency;
- stabilising electricity costs;
- promoting community solar and conservation education;
- expanding renewable energy infrastructure

Additionally, Madam President, we are amending the Electricity Act 2016 to limit recoverable expenses and improve transparency. Providers will be held accountable for efficiency—because that is what we all deserve.

For too long, consumers have operated without enough protection. So, we will expand the powers of the Regulatory Authority to monitor pricing and competition. This involves amendments to certain legislation to enshrine consumer rights. An educational component will be added to promote financial education programmes designed to empower people to make informed decisions.

Madam President, we reject the idea that regulation is a barrier to progress. First, regulation is how we will build guardrails that protect the vulnerable, encourage competition, and promote innovation.

Regulation should not stifle growth—it should shape a marketplace that serves the many, not the few. As a reminder Madam President, under this Government and the leadership of the Progressive Labour Party, we have:

1. increased pensions for our seniors
2. introduced Bermuda's first minimum wage
3. expanded the childcare allowance
4. reduced taxes for 86 per cent of working Bermudians
5. built over 70 affordable homes

But we are not finished. We are just getting started.

Our actions, Madam President, are not just about amending or creating policy. It is about focusing on [the] people who we represent and serve. This is about restoring trust, rebuilding fairness, and ensuring that Bermuda is not just a place where we live—but a place where we all can thrive.

Madam President, this Government remains unwavering in our commitment to build a Bermuda that is fairer, more just, and more stable for every citizen.

And so, I close with the words of Dr. Martin Luther King, [Jr.]: “Everyone can be great, because everyone can serve.” *This country will not be a good place for any of us to live in unless we make it a good*

place for all of us to live [in]. I have found that among its other benefits, giving liberates the soul of the giver.

Let's keep marching.

Thank you, Madam President.

The President: Thank you, Senator Lindsay Simmons.

INTRODUCTION OF BILLS

The President: There are none.

FIRST READING OF PUBLIC BILLS

The President: There are none.

FIRST READING OF PRIVATE BILLS

The President: There are none.

QUESTION PERIOD

The President: Senators, we will now entertain questions on the statement that was just delivered by Senator Lindsay Simmons.

Would any Senator care to—Senator Marcus Jones, Opposition Leader in the Senate. You have the floor.

QUESTION 1: BUILDING A PEOPLE FIRST FOUNDATION FOR A FAIRER BERMUDA

Sen. Marcus Jones: Good morning, Madam President. Good morning to the listening audience.

Thank you, Junior Minister, for bringing this Statement to these Chambers. I found it very informative and helpful.

I do have one or two questions that I would like to get some clarity on. On the second page under essential goods, there is the phrase that *the Government would like to expand the list of essential items eligible for tax relief and introduce fair pricing oversight.*

Would it be fair to me, for me, Junior Minister, to liken fair pricing to price controls? Is that one and the same?

Sen. Lindsay Simmons: You could ask your next question, and I will get you the answer.

SUPPLEMENTARY

Sen. Marcus Jones: Okay. If in fact price oversight is price controls, are there any potential negatives for the Government to actually implement this price oversight to our business community?

The President: That was your supplementary to the—

Sen. Marcus Jones: That was my supplementary to the first one, yes.

The President: Yes.

Do you have any further questions?

QUESTION 2: BUILDING A PEOPLE FIRST FOUNDATION FOR A FAIRER BERMUDA

Sen. Marcus Jones: I do. On the third page, the Government is stating its plan to bring about a number of implementations when it comes to expanding renewable energy infrastructures. Can the Junior Minister explain to us what specifically . . . what types of renewable energy her Government is intending on implementing?

The President: That is your second question.

Do you have . . . I see you looking at your paper. Do you have additional questions?

Sen. Marcus Jones: I'm more than happy to stay, stop there, Madam President, and give her a chance to answer.

Sen. Lindsay Simmons: Madam President, I would like for all the questions to be given.

The President: Thank you—you are allowed three, so that's your second one. You have additional questions?

Sen. Marcus Jones: No, Madam President, that is it.

The President: That is it?

Sen. Marcus Jones: Thank you.

The President: Would any other Senator care to ask questions?

Sen. Victoria Cunningham: Yes, I would.

The President: Senator Cunningham, I believe. You have the floor.

Sen. Victoria Cunningham: Thank you, Madam President. Good morning.

The President: Good morning.

QUESTION 1: BUILDING A PEOPLE FIRST FOUNDATION FOR A FAIRER BERMUDA

Sen. Victoria Cunningham: Thank you for this reading. My question is, how will the fair pricing oversight be implemented and enforced?

SUPPLEMENTARY

Sen. Victoria Cunningham: And as a supplementary to that, what penalties will be imposed on retailers who fail to pass that duty relief on to consumers?

QUESTION 2: BUILDING A PEOPLE FIRST FOUNDATION FOR A FAIRER BERMUDA

Sen. Victoria Cunningham: And then my second question is on the essential goods piece as well. How will Government support local farmers and producers to increase food, food self-sufficiency?

QUESTION 3: BUILDING A PEOPLE FIRST FOUNDATION FOR A FAIRER BERMUDA

Sen. Victoria Cunningham: And finally, I think overall, how will these policies specifically benefit our low income households and vulnerable population?
Thank you.

The President: Thank you—those are your three questions.

Would any other Senator care to ask questions?

Sen. Tawana Tannock: Yes, Madam President.

The President: Senator Tannock.

Sen. Tawana Tannock: Yes, thank you.

The President: You have the floor.

QUESTION 1: BUILDING A PEOPLE FIRST FOUNDATION FOR A FAIRER BERMUDA

Sen. Tawana Tannock: Thank you very much.

I welcome these remarks, and they are definitely needed—and the spirit of them. I do have a question though because we do not live in a vacuum even though we are a small Island. And I wanted to know when we look at the cost of living in Bermuda, have we made any entrees on roads to the US and how the tariff situation with the US Government may impact the price of goods in Bermuda?

So on, specifically, tariffs that will be levied by the US Government, that may impact the price of goods in Bermuda, has any consideration (when we look at having fairer prices in Bermuda) been given to that? Because we can reduce duty, but if we are reducing duty on goods that businesses are actually paying more for, than really that is not . . . that is not going to be advantageous.

I just wanted to know if any consideration has been given to where we stand with regard to the tariff situation when we try to talk about fairer pricing.

The President: That was your only question?

Sen. Tawana Tannock: Yes, Madam President.

The President: Thank you.

Would any other Senator care to ask questions?

Hearing none, then we will wait for a response from Senator Simmons.

Sen. Lindsay Simmons: Thank you, Madam President.

Madam President, I'm going to let the Attorney General respond to the last question and then I'll respond to the other questions.

The President: Thank you.

Minister Attorney General. If you—

Sen. Lindsay Simmons: Madam President, she will answer the last question. But I—

The President: You will answer the—

Sen. Lindsay Simmons: Yes.

The President: —prior questions.

Sen. Lindsay Simmons: So, Madam President, we are seeking to better understand the cost that the businesses are experiencing to better assess the solutions.

Renewable energy objectives are defined in the IRP (Integrated Resource Plan), which was created in collaboration with the Regulatory Authority and the utility.

Madam President, the penalty has not been defined as yet. The Cost of Living [Commission] Amendment Act 2020 describes an electronic register encouraging businesses with the Government for the betterment of consumers.

I will let the Attorney General answer the last question while I still wait for some more answers.

The President: Response to the last—

Sen. Lindsay Simmons: Mm-hmm.

The President: Madam Attorney General, Minister Wilkerson, you have the floor.

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

The President: Good morning.

Sen. the Hon. Kim Wilkerson: Good morning to the listening audience.

I have, yes, I am rising to answer the question in relation to the tariffs.

The President: Mm-hmm.

Sen. the Hon. Kim Wilkerson: Certainly, members of the public are looking at the situation. They are seeing it on television. The tariffs are . . . in a broad sense a developing concern in every way.

So we are looking at general tariffs. We are looking at potentially the tariffs on shipping on Chinese-made ships, which I know is my fellow Senator's place of expertise in shipping. Certainly this Government is concerned about how those external situations will relate to pricing.

Notwithstanding that, our mandate is to build a framework to get the information—all of the data, including impacts on local businesses, as we think about the local environment. So certainly our retailers, the major grocery stores are also impacted by the tariffs.

This is something that has to be taken into consideration. Certainly . . . our Premier is currently overseas in Washington [D.C.], and there will be further delegations on the question of how we are handling the tariff situations in terms of negotiation—and not necessarily with the US, but certainly these create opportunities, these external threats really create opportunities to consider how we may be trading with other countries, including Canada, what our relationships may be like with islands to the south with CARICOM. And so those are certainly under consideration.

We know that although we are an island we cannot operate as an island with respect to how we consider external threats, and the tariff issue is certainly at the front of the mind as well.

The President: Thank you, Madam Attorney General, for your response.

Sen. Lindsay Simmons: Thank you, Madam President. I also want to add that the US tariff situation is unfolding.

There was a hearing in the US on 24 March at which the shipping principals made a submission on behalf of Bermuda noting its impact. We are awaiting the outcome of these proceedings.

[Pause]

The President: Yes, sorry, I beg your pardon.

Sen. Marcus Jones: Madam President, I just wanted to get some clarification on the answers that we got in regard to the renewable energy.

May I ask the Junior Minister if she is still waiting to get clarity on the types of renewable energy that her Government is proposing to put forward in a way to reduce fossil fuel dependency? Alternatives are necessary. I just want to know what types her Government is looking to expand on.

The President: Senator Marcus Jones, thank you.

[Pause]

Sen. Lindsay Simmons: Give me one second, Madam President.

The President: Mm-hmm.

[Pause]

Sen. Lindsay Simmons: Sorry, Madam President, can you repeat the question one more time?

The President: Senator Jones, your question on clarification.

Sen. Marcus Jones: Yes, the clarification I am looking for is the fact that the Government is looking to reduce fossil fuel dependency. In order to do that, there needs to be alternatives. Renewable energy infrastructure is what they want to implement. I just wanted a little bit more clarity on what types of renewable energy her Government is looking to implement and put into place.

[Pause]

Sen. Lindsay Simmons: Thank you, Madam President.

Madam President, we are still doing solar. But we are still in the consultation with stakeholders like BELCO, the Regulatory Authority. So we will be able to get you more answers once we finish with the consultation.

The President: Thank you, Senator Lindsay Simmons, and thank you all Senators who have asked questions.

We will now move on.

ORDERS OF THE DAY

The President: I hand over to the Senator the Honourable Kim Wilkerson, Government Leader in the Senate and Minister of Justice.

You have the floor, Minister.

DEBATE ON THE 2025 THRONE SPEECH AND REPLY

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

I move that the Senate do now take under consideration the Throne Speech with which His Excellency the Governor was pleased to open the present session of Parliament on March 14.

Madam President, Senate colleagues and members of the listening audience, I will give just some introductory remarks and then my Senate colleagues, beginning with Senator Fubler, will each contribute to this debate, outlining their respective areas about how we will lead, listen and collaborate on fulfilling on our promises to build a better Bermuda where every Bermudian thrives. And I will then, with your permission, Madam President, close out the remarks of the Government Senate team. Thank you.

The President: Thank you, Madam Attorney General.

Hearing that Senators, then Senator Marcus Jones, you have a . . . a question?

[Inaudible interjection]

The President: Then we will start with Senator Jones.

Sen. Marcus Jones: Thank you and good morning again, Madam President, Senate colleagues and to the listening audience.

Let me first begin by thanking the Honourable Jarion Richardson, Leader of the One Bermuda Alliance, for inviting me back to the Senate. It is my goal to have him be satisfied with his appointment as I endeavour to represent His Majesty's Loyal Opposition to the best of my ability. Having been out of the Senate for the last three years, one can appreciate that I have much pent-up energy chomping at the bit to contribute in a meaningful way to the betterment of Bermuda through the higher echelon of public policy.

I hold in my hand two documents. The document in my right . . . those of you who are listening, of course, cannot see this on camera but in my right is the Government's Throne Speech titled "Building a Fairer, More Stable and Affordable Bermuda." The document in my right hand is the Government's presentation of its Throne Speech for the legislative year 2025. It is a 12-page speech—10 pages if you exclude the comments made by the Governor. It can be best described as an overinflated pamphlet filled with recycled ideas, many of which were borrowed from the One Bermuda Alliance and repackaged as being new and improved.

We have seen a number of these ideas from past Throne Speeches that have been long on promises but short on delivery. Let us consider its title, "Building a Fairer, More Stable and Affordable Bermuda." It begs the question, Madam President, Under whose governance did Bermuda become unfair, unstable and unaffordable? And if the present Government inherited these conditions when it regained

power eight years ago, what makes you think they can change the status quo now?

A party that has been in power for 23 of the last 27 years has woken up and realised that what the country needs most is fairness, stability and affordability. I ask everyone under the sound of my voice to ask themselves the question that sits quietly and unrecognisably in the heart of this Throne Speech title: If I am experiencing unfairness, instability and unaffordability in my everyday life, when did I begin to experience it and under which party's governance did this three-pronged phenomena become a reality?

The document in my left hand is the Opposition's presentation of its Reply to the Throne Speech for the legislative year 2025. It is a 33-page speech of the One Bermuda Alliance's Leader's perspective. It can be best described as a blueprint of national governance that would put Bermuda back on track to be a country of opportunity and prosperity for all of its residents. A document, if its ideas can be implemented, will change the trajectory of this country where every man, woman and child will be given equal opportunity to experience success in their island home.

Let's consider its title: "Building a Foundation to Weather the Storm." It begs the question, Madam President, Which party in power was able to build a world-class, award-winning airport without adding to Bermuda's national debt? Have, after its pursuit of hotel operators, as opposed to property developers, the building of two state-of-the-art hotels and building Bermuda's reputation as a sailing competition destination to the oldest international competition of any sport in all of four years?

Clearly, the former is a builder whose foundation is built on sand. The architect of unfairness, instability and unaffordability and the latter is a builder whose foundation is built on rocks. The architect of a sure foundation that can weather the storm.

Madam President, the stark contrast of these two documents is stunning. And as I analyse and probe the final details of the Premier's [Throne] Speech in comparison to the Opposition Leader's Reply to the Throne Speech, one will see the comparative differences between the two and be able to determine the deeper value system that undergirds each party's philosophy of how a government should be run.

Madam President, before I continue on this course, allow me to articulate three fundamental principles that I consider when offering feedback on legislation, budget proposals and, in this case, the Throne Speech.

1. Future Generations;
2. Bermuda's Oneness; and
3. Solution-Driven Deliberations.

Future Generations

Sen. Marcus Jones: Our greatest resource on the Island of these 21-square miles, is its people. How we as legislators go about our work determines not only the lives of its present residents, but most importantly, those future generations of people who will come behind us.

Bermuda's Oneness

Sen. Marcus Jones: Bermuda is a melting pot of various ethnicities. Most of us can trace our origins back three and four generations when our forefathers were not even living on this Island.

Despite the fact that our origins are different—gender, racial and economic educational experiences are different, and finally, our party affiliations are different—we are still one Bermuda. We have that common tie that binds us. And although there will be times when we fuss and fight in these hallowed halls, we must not forget that we are one people with one purpose, which is to create a quality of life for all of its citizens, the haves and the have-nots, the born Bermudians and the adoptive Bermudians.

Solution-Driven Deliberations

Sen. Marcus Jones: It would be extremely tempting for me, Madam President, to speak ad nauseam on the ills of Bermuda, its terrible mistakes and poor planning by successive governments to produce clickbait for the print and digital media will be par for the course for most traditional politicians.

But we on this side are not like your traditional politicians. We believe in giving a fair and balanced critique of this present administration, a nod of approval when they get it right. Disapproving feedback when it falls short of its stated goals, but more importantly, our best efforts in offering alternative ideas to improve the legislation.

Please do not expect us to pull out green pom-poms to cheer on this Government. That is the unenviable job of the Government Senators in these Chambers, and it would be most inappropriate of me to take that job from them.

In the spirit of these three stated markers, allow me to mention the areas within this Throne Speech that I was pleased to see and would encourage the Government to follow through on implementing their agendas as it relates to these aspirations.

Madam President, on page 2 of the Throne Speech, it states . . . and may I quote?

The President: You certainly may.

Sen. Marcus Jones: By “ensuring transparent pricing, fair competition, enhanced consumer protection and the power to prevent unnecessary concentration of market power in key sectors.” *The government will be able to increase choices for Bermudians in the*

marketplace and reduce the risk of harm to local consumers.

We agree with that objective and encourage the government to bring legislation to Parliament that would split the provision of energy that is provided by BELCO to residential homes and businesses to distribution and product. Because of Bermuda's size and the capital BELCO has invested in its infrastructure, it can be expected to have sole control of energy distribution. But surely there can be an avenue by which competitors can be allowed into the marketplace to sell alternative and renewable forms of energy, thereby driving down the world's most expensive rate of electricity jurisdiction.

While the Government is making that happen in the energy realm, why not create competition amongst the cement-producing business within the construction industry? There is an unnamed company in Bermuda that owns enough of the market share of this business to be considered a monopoly that keeps the cost of building extremely high.

Madam President, under the Education Ministry on page 3 of the Throne Speech, it states, “The legislation to implement an Education Authority will change how public education is funded, governed and led.” We applaud the Government for this bold move, not only because it is an initiative that has been a part of the OBA's platform for several election cycles, but it is one that makes sense and is necessary if transformational reform in public education can be achieved.

Our one concern would be, How independent of political interference would this Educational Authority be, considering the Government's most recent foray into the Bermuda Tourism Authority?

ANNOUNCEMENT BY THE PRESIDENT

SENATE VISITOR

The President: And Senator, as you take your drink, I would just like to acknowledge in the Gallery the Opposition Member of Parliament, MP Scott Pearman.

Welcome to you, sir.

You can continue.

[Debate on the Throne Speech and Reply 2025, continuing]

Sen. Marcus Jones: Thank you, Madam President.

In regard to the Corporate Income Tax on page 5, the quote, and may I—

The President: You certainly—

Sen. Marcus Jones: “The Government will ensure that these new funds are managed prudently to reduce Bermuda's debt, while also making the required investments to upgrade Bermuda's infrastructure . . .” brings to mind the phrase *imitation is the highest form*

of flattery. Because the OBA owns this mandate. And since the CIT (Corporate Income Tax) has been introduced to Parliament as a possibility within international business, we have been singing this song from the rooftops. I am delighted that the Government sees this initiative as important and support it 100 per cent.

In addition to number three, the Government has my wholehearted support to have the Tax Reform Commission ensure that appropriate fiscal guardrails be established for the new revenue generated from the Corporate Income Tax.

Madam President, we compliment the government for pausing the implementation of the new marine protected areas plan until an agreement is reached with the fishermen. The question would be, How many fishermen have been forced to abandon their livelihood in fear of its ultimate demise due to this Government's pursuit of a marine plan that does not take into account the long-term sustainability of this industry based on past experience?

Will the Government commit to genuine consultation from them and a reasonable give and take by the two entities that will ensure that fishing is a viable career choice, not only for those existing operators but also for future generations?

Madam President, as His Majesty's Loyal Opposition, we are duty-bound on this side of the political aisle to offer constructive feedback and offer alternative ideas and concepts to improve the governance of these islands. From time to time, the Westminster form of parliamentary discourse for the party in government can be uncomfortable and untenable.

But it is the natural tension of this political system that holds the Government into account and provides the necessary conflict to produce the best results. Like nasty tasting medicine, it may be tough to swallow, but necessary. In this Throne Speech we find that the Government wants to examine the books and records of all businesses involved in the supply of food and other essential goods. In their view, the sunshine of public scrutiny cannot just apply to the Government.

This is disingenuous on several levels. If the intended objective of this Government in peeking into the financials of private businesses is for the purpose of enacting price controls as a potential solution to lowering the cost of living, the unintended consequences could have a negative effect. It has been proven around the world that price controls can cause more economic hardship in the form of shortages, discourage investment, and often leads to black markets rising.

On another level, this could be considered an invasion of the of the privacy of businesses with the new laws that came into effect in January 2025 (namely PIPA). Will this policy change conflict with existing laws?

And finally, the one entity that showed the most resistance to public scrutiny was Government

itself. The number of PATI requests that were rebuffed by Government told the story of how unwilling it was to be transparent when issues of national importance needed to be investigated.

Located on page 5 of the Throne Speech, Government proposes . . . and may I quote, Madam President?

The President: You certainly may.

Sen. Marcus Jones: To “. . . establish a Sovereign Wealth Fund for Bermuda with an independent board to invest excess proceeds from the Corporate Income Tax for the benefit of future generations of Bermudians.”

With a national debt of \$3.5 billion that requires annual interest payments north of \$130 million, I would suggest cutting down this debt to a manageable level is priority number one before setting up a sovereign wealth fund.

The Ministry of Health has been trumpeting its mad dash towards universal health care, while it has been slow walking its progress through successive Throne Speeches and the cost of health care, sky-rockets to combustible levels, leaving seniors and other vulnerable residents in its wake. Alternatively, the One Bermuda Alliance believes that rather than focusing on bureaucratic restructuring with no results, the priority must be to reduce costs for patients, improve service delivery and ensure seniors are protected.

How will this be done, you may ask, Madam President. I am glad you asked. An OBA Government would reduce the cost of prescription drugs by negotiating bulk prices and targeting unnecessary markups. Recently established pharmacies have demonstrated that modern purchasing strategies can significantly reduce prices to consumers.

We would enhance primary care services as given by general practitioners and urgent care centres, reducing dependency on emergency room visits. We would expand preventative care initiatives, including free annual health checkups for seniors and vulnerable populations. Prevention saves lives and significantly reduces long-term health care costs.

For seniors, an OBA Government would expand FutureCare by increasing the coverage for seniors while working to reduce copays and prescription drug costs. We would create a long-term care support fund, ensuring that seniors in need can access affordable nursing and home care services. We would also improve outdoor care facilities by investing in public-private partnerships to increase the availability of assisted living spaces.

Madam President, what also works to define this flyer masquerading as a Throne Speech is what it does not address or have a comprehensive solution that brings attention to an issue that ails our community.

One of those glaring omissions was the plight of homelessness. Homelessness in Bermuda has surged, with over 1,100 people now lacking stable housing. If the anecdotal number of persons who have left our shores to reside abroad is around 8,000, then our population could be as low as 57,000. That would mean that almost 2 per cent of our population could be considered homeless. This is a national crisis that demands leadership. An OBA Government would establish an emergency shelter and safe zones. No one in Bermuda should be left without a roof over their head, the OBA would repurpose existing government buildings into emergency shelters, providing immediate relief for the homeless [and] create transitional housing programmes. We would fund charities like HOME to develop structured transitional housing where individuals can stay for a set period while receiving employment assistance, counselling and support to regain stability.

We will implement a coordinated case management system. Currently, homelessness services are fragmented. The OBA would create a single access point for individuals at risk, ensuring rapid placement in appropriate support programmes.

Which segment of our population, Madam President, suffers more from unfairness, instability and unaffordability in our community than the people who are struggling, struggling under homelessness? They are the forgotten ones, and they get nary a mention in this Throne Speech.

Madam President, one of the major complaints that we as politicians were made to listen to as we knocked on doors in the lead-up to this last general election, in addition to the ever-increasing cost of living, was the condition of our roads. For such a significant issue to be missing from this Throne Speech was a lost opportunity. An opportunity to give the people comfort that they had been heard and that a systematic plan would be in place—not just to fill potholes and to provide cosmetic makeovers to our deteriorating roads in the lead up to an election but a long-term sustainable and Island-wide solution to this neglected part of our infrastructure.

But to be fair, driving west to my home in Somerset, there have been visible improvements to long stretches of the roadway witnessed by the temporary stop lights and the lengthy delays that we have had to endure for the last six months. So allow me to pause for a moment and give this Government credit for turning their attention to Bermuda's roads.

[Pause]

Sen. Marcus Jones: That was my pause and opportunity for my colleagues on the Government side to bang their desks, high five and give a standing ovation. Little bit light there, Madam President.

Rather than be cynical and suggest that this was solely politically motivated, I choose to applaud

their efforts and encourage this administration to carry on the structural improvements needed to provide safe travel to and from our local destinations. Trust and believe our fellow Bermudians would love to see this work continue throughout this year and beyond, and we, the Opposition will be watching intently.

In addition to the road repair, the OBA would encourage the Government to deploy more officers to enforce speeding, reckless driving and impaired driving laws. This includes reforming the traffic laws and offence processing to enable quick, easy enforcement of traffic laws instead of the hours-long process currently prohibiting enforcement measures.

Through successive Throne Speeches, we have endured this PLP Government's constitutional reform promises. This current Throne Speech is no exception, and as we watched our students abroad be disenfranchised for the second consecutive election cycle, we wonder if this present Administration will have the political will to bring about the changes that Bermuda so desperately needs.

After all, a freshman in university during the 2020 election in October of that year who may have been continuing their education overseas in February of *this* year will not have had a chance to exercise their democratic right for 10 years by the time the next election is called. No wonder the next generation is disengaged and uninterested in being a part of the electoral process.

So, when we read on page 9 of the Throne Speech that this administration wants to start the consultative process to voting reform by, as I quote, Madam President, “. . . including reducing the number of seats in the House of Assembly, believer status and absentee voting for residents and students overseas.” It rings hollow, Madam President.

How can the electorate put faith in a Government who, after their combined 23 years in power, can only boast the one man, one woman, one vote, each vote of equal value reform to our electoral system that occurred way back in 2003? Twenty-two years since any demonstrable reform has been witnessed in our Island to give stateless persons born, raised and working in our Island home a sense of belonging. This, Madam President, is a Government long on promises short on delivery.

Another concern voiced by residents while canvassing but missing in this Throne Speech is a comprehensive plan to tackle rising crime in our neighbourhoods and communities. The official crime statistics report shows that violent crime is a pressing issue with gun-related incidents and burglaries rising.

Also alarming is the BPS [Bermuda Police Service] cultural review that shows morale among the law enforcement officers at an all-time low, due to funding shortages, outdated equipment and a lack of political support. The OBA would increase police manpower and equipment by recruiting additional officers and investing in modern crime-fighting tools,

including surveillance technology and forensic analysis capabilities, enhanced community policing by reintroducing visible neighbourhood units to deter crime and build stronger relationships between officers and the public.

Expand and strengthen gang prevention programmes by implementing early intervention programmes that identify at-risk youth and connect them with mentorship and vocational training to deter gang involvement.

Reform the National Violence reduction strategy by ensuring measurable benchmarks for success, greater accountability and a more aggressive stance on crime deterrence.

Madam President, I can go on and pontificate how a stagnating economy that is still struggling to regain its pre-COVID-19 status did not have a clear Economic Recovery Plan outlined in this Throne Speech, neither a road map to give guidance on stimulating economic growth. How the second pillar of our economy, tourism, got little mention with the Bermuda Tourism Authority that has become a train wreck of internal strife with no division or direction. How the transport industry, including taxi drivers whose livelihood has been decimated by this Government's policies, has favoured the single upward trajectory of one of its own and left the 600 licenced taxi owners, businesses haemorrhaging in its wake. How there was no recognisable plan for food security, sustainable for the years to come, especially as we see the rise in shipping costs due to hostilities among nation states determined to block the safe passage of these commodities to an island 600 miles away from any major landmass.

Madam President, I believe this 2025 Throne Speech will not be measured by its national vision and plan as a pragmatic tool to pave the way for Bermuda's legislative agenda for the year. It will not go down in Bermuda's history as a transformative document, bringing hope for change and comfort to its residents for a fairer, more stable and affordable Bermuda.

On the contrary, I believe this Throne Speech will be defined by its lack of attention to the issues that plague our Island that I have listed. It will be defined as a document lacking foresight and forward-thinking, ideas that can bring about equal opportunity for all of its citizens. It will be defined as a [Throne] Speech that underscores and undergirds the status quo.

The Opposition's Reply to the Throne Speech that the listening audience has heard in another place as well as here in this Senate Chamber is full of fact-filled, solution driven responses to the Governments presentation. We have not criticised this administration's attempt to lay out its year-long legislative agenda, just for the sake of being critical.

We sincerely desire to collaborate with the Government, if for no other reason than as a response to the electorate having given us parliamentarians a

resounding message to stop partisan fighting and get back to working together.

I, as the Leader of the Opposition in the Senate, pledge my commitment to finding ways where we as a legislative team on both sides of the political aisle can work together. Bermuda has reached a critical point in its history, and it is time for us to pull together rather than pull apart.

I am not naïve to think that every moment in the Senate will be a kumbaya moment. There are points of disagreement where there will be tension and robust debate for the betterment of the legislation that we pass, but never a time to disrespect one another.

As the Opposition we are duty-bound to hold this Government to account, which we will do vigorously, but circumspectly.

Thank you for affording me this time, Madam President.

The President: Thank you, Senator Marcus Jones, Opposition Leader in the Senate.

Would any other Senator care to engage in this debate? Senator John Wight, Vice President of the Senate, you have the floor.

Sen. John Wight: Thank you, Madam President.

As the Throne Speech itself referenced, its purpose is to set out the legislative agenda and key policy goals. As usual, I will provide a balanced view on the Speech, focusing on areas of the Throne Speech that are of the greatest importance to me, which in my view should be prioritised. Also, as usual, I will be briefer than many of my Senate colleagues.

For starters, I give Government high marks for their support of the international business sector which is the engine that drives Bermuda's economy. Bermuda is a great success story, and our challenge now is to maintain it during a geopolitical period of risks and uncertainty that none of us has ever witnessed.

In addition to a strong IB sector, however, Bermuda needs to create a business framework to encourage investment in our local business sector, and I was pleased to see this referenced in the Throne Speech. Bermuda needs a growing and thriving local business sector, which we haven't seen for many years.

What I do not understand however is why, for example, Government would want to expand the powers of a Cost of Living Commission to examine the books and records of food and essential goods companies. Why do we want to penalise those in businesses—in this example, the two largest food retailers—for continuing to invest in Bermuda and Bermudians when so many others have chosen not to? I find the logic counterintuitive to the outcomes of increasing the competitive local business market that we are trying to achieve.

I have long been a supporter of an independent Education Authority. Despite the best efforts of many in our community, the grade outcomes of our public school students are not up to standard. We need an improved public education system to support our youth to obtain the education that they deserve so that they can achieve their career goals.

But let us be clear that we need the Authority to be truly independent to make decisions—some likely to be tough decisions to do what is best for our children's education. This Authority needs to have authority and accountability. This issue is too important to continue to be politicised.

I was pleased to see a reference in the Throne Speech to supporting many in our community who are vulnerable and need assistance. As we all know, more and more of our children are not being raised in loving, supportive and financially capable households. They need our help, as do the growing numbers of those with mental health issues and the growing population of our seniors, many with health and financial challenges themselves. Within reason, I am always supportive of Government providing support for those in our community who need this further help.

One item that wasn't mentioned in the Throne Speech, but which I am a strong proponent of, is increasing Bermuda's working-class population—if not with local talent, then visitors on work permits. The ratio of those working to support those not working in Bermuda is dangerously low and this issue will only get worse until something is done to address it.

I recognise that this initiative puts pressure on an already overheated housing market and the local hospital, of those challenged to meet the needs of our community. But the answer to me is not to delay increasing our population. It is prioritising plans, as a matter of urgency, to address housing for residents and the urgent medical issues at our hospital and for the long-term care needs of our ageing parents and grandparents.

I was pleased to see a reference in the Throne Speech to using funds (when received) from the new tax regime to pay down the debt. This, in my view, needs to be the number-one priority. I am not, however, supportive of Government's initiative to create a sovereign wealth fund.

Sovereign wealth funds are typically established by large countries who have surpluses and oil and gas economies. We have neither. If we are fortunate enough to have surplus funds from our new tax regime, paying down the debt, reducing Government's large unfunded pension plan liabilities and increasing funding to our hospital should be prioritised over creating a government wealth fund.

My final and most important item regarding the Throne Speech is something that was not mentioned, but should have been, in my view. As Senators know, I'm a very strong proponent of strong govern-

ance. Good governance is critical to a government achieving its objectives, managing its finances effectively, and maintaining the trust of our citizens.

When I went back to the Throne Speech in 2017, following this Government's election victory, I was very impressed by the priority that was given in the need for strong governance. Strong governance enhances transparency and increases accountability. Regrettably, we have seen many examples, often highlighted by watchdogs such as the Auditor General, where Government can and should do better.

Thank you, Madam President.

The President: Thank you, Vice President John Wight. Would any other Senator care to engage in this debate of the Throne Speech?

Sorry, Senator Fubler. Are you indicating that you will speak at this time?

Sen. Mischa Fubler: I am.

The President: Yes. You have the floor.

Sen. Mischa Fubler: Thank you, Madam—

The President: I couldn't quite see.

Sen. Mischa Fubler: The chair was blocking me.

The President: Yes, the chair was blocking your response.

Sen. Mischa Fubler: No problem. All right. Thank you.

The President: Thank you.

Sen. Mischa Fubler: Thank you.

And so before I proceed . . . I am slightly off . . . I am not off-topic, actually as a member of the . . . sorry, the Chair of the Wage Commission [on Living Wage], we are currently endeavouring to propose a living wage. And so I want to take this time in hopes that those who are listening and possibly the media will pick up on the introductory segment of my speech to highlight the importance of the Household Income and Expenditure Survey that is currently being undertaken by the Department of Statistics.

It is tedious, right? Like the amount of time required by a household to participate is onerous. That is undoubtable. But I implore those who have been selected to please engage with the interviewers. Your participation provides essential input into defining what the living wage should be.

And so with that brief commercial there at my beginning, I will kind of go over now the items from the Throne Speech that are relevant to my ministries. I will save my reply to the arguments put forward by the

other Senators so far, kind of until the end if time allows.

And so first off, the kind of topical issue of the moment that was highlighted during the election was electoral reform. So first off, kudos to organisations like Bermuda Youth Connect, who were significant proponents of us finally following through with implementing absentee balloting.

I am pleased to report that as the Junior Minister for the Cabinet Office, that that work has already begun. Last night I met with the members of the Progressive Minds, the PLP's youth wing, where we had a fulsome discussion around options for electoral reform. And so I want to invite the public to give some thought to this, as well as the consultation process [that] will undoubtedly move on to working with them, as well to take their input.

So there is the obvious item of absentee voting, which I think everyone here is in agreement that we should implement. There have been attempts previously—although I think . . . what was the wording [Senator] Jones used around that? . . . tangible outcomes. Right?

We have had a couple of years' with items where it is mentioned in the budget and draft legislation, but we do not have absentee balloting yet. And so I am hopeful. I am optimistic that with collaboration the OBA will continue to support us in our endeavours to implement that.

But again to the listening public, I want you to give some thought to things outside of just kind of the mechanics of voting, like where you can vote, whether that is at home or abroad. The other things to think about include kind of the number of representatives that we should have, something we have committed to reducing. What is the right number to you?

Also give some thought to how representatives are selected. Right? Like currently here in the Senate, I know many people that I talked to kind of as I go about my canvassing and day-to-day they say so you know, *How does the Senate work?*

And so many are unaware that we are all appointed—five Senators for the Government, three for the official Opposition, and then three Independent. But is that the right mix? Should there maybe be proportional representation? Should we be elected? Well, those are things I would implore the public to consider.

Also, what is the right balance of representation as far as the bicameral system that we have? The two legislative branches, the House and the Senate—do we need two? Do we need more than two? Should there be more Senators? Those types of things, you know.

Also, the nature of how elections are won. Right? We currently use first-past-the-post electoral system and a simple majority suffices. But do we want that going forward? Should we have ranked choice voting? (Just as an example.) Should there be a re-

quirement for more than a simple majority? Keeping in mind that something like that would require successive runoffs or some other kind of mechanism to ensure that you eventually get someone with the majority of voter support. Something that you hear often is the public now saying, *Oh, you know, the majority of people didn't vote for the PLP.* And you know at face value when you examine it, sure. But I think that that just kind of points to the democracy working. Right?

What was the expectation? For us to have had the majority, that would mean that some people would have had no votes. Right? It is good to see that the public is starting to warm to the idea of entertaining alternatives, and that that option I provided around ranked choice voting would help to encourage that. So that is something I intend to help advocate towards. But I welcome input from the public, and so, again, please make sure that you give some thought to that so that you are ready to provide input when we reach that stage in the process.

Also, kind of within my remit, the public service education and retention, right, and again in the Cabinet Office we recently negotiated public service salary increases, something that I am sure all of us would support. Many of us in the private sector understand the kind of relationship between remuneration and performance. There is obviously an upper limit after a certain point. Studies show we start paying people too much and it actually has a negative impact on performance. And so it is important that we both make efforts to enhance it, to attract better performance, but make sure that it is something that sits well within addressing the issue of economic inequality, something that I am going to try to return to as I make my way through the speech today.

I am very much in support of this public service scholarship programme. So in conjunction with paying people better, also providing an avenue for them to get the required education and training needed to more effectively serve in their roles. One thing that I do note—maybe I am reading into it incorrectly. But often I find the tone of my colleagues across the aisle denigrating of public servants, and I think that is very much unwarranted, if you as a legislator are looking to make your way into the executive level—that is, you being a leader of those people. And so it is important when you're discussing it publicly that you focus on the behaviours you would like to see more of and less of the kind of criticisms of things where there is room for improvement.

Those of us who have been senior leaders know the kind of adage around you praise publicly and criticise privately. And that is something that I think . . . there is definitely room for that. We intend to collaborate. I encourage you, those of you who are Shadow Ministers of various ministries to reach out, have meetings, talk to the folks, get things . . . kind of a more closer-to-the-ground understanding of what is happening.

Kind of sticking to the public service there—kind of the item probably closest to my heart is the digitisation of government. My day-to-day job, my experience, my most current experiences in this space—digital process automation, business process improvement, leveraging data and analytics to make more effective decisions. And so I am very much in support and keen to help drive the progress of the digital transformation of government.

And to [Senator] Jones's point, public scrutiny doing this will help to enhance the government's ability to respond to PATI requests more efficiently. As things become more digital it will be easier to search for items. So I want to also take this opportunity to point out again that the changes to PATI only affect the compilation of the data. Right? The search and retrieval is still open-ended and when the charges do come into effect, it is only on the kind of collation and required redaction that has the kind of time constraint.

And then also moving on to the Office of Project Management and Procurement, that is something again Project Management's key component in my kind of day-to-day tech leadership role within reinsurance. And I'm glad to see that we are looking to revitalise that.

Touching back to chairing the Wage Commission, we are actually navigating the process of putting out a request for proposal. We are looking for people to help with the data gathering required to suggest an effective living wage. And I can assure you that there is ample opportunity to improve the efficiency of that process.

I think in another place folks raised concern over simplification and streamlining of the procurement process. But I would argue it is dearly needed and that there will be . . . this does not say that there should be no controls, but that the controls are more efficient and effective so we are not just doing the right thing. We are doing the thing in the right way.

And, you know, my personal experience with it is that it can be lengthy. And in its current state probably I argue, even encourages not adhering to the official process. Right? Many people hear about sole source contract sourcing, and I would argue that one of the reasons that occurs is because of the current nature of the procurement process.

On the environment as well, now shifting Ministry's to Public Works and the Environment, clean air regulations are coming. I think in our previous calendar year we ended off with debating the legislation and there was some concern over the regulations not being included. And so I am glad to say that we have committed to bringing those here where we can have fulsome debate around what is the right fit for those clean air regulations.

Public Works, again roads, hot topic issue. Everybody hears that on the doorstep. That is probably my number-one issue raised as well. And so here is my desk thumping for you, [Senator] Jones. But

[we] have been making some progress. Again, this is something not to make excuses, but everyone is well aware of the challenges that that department has had with the assets as well as the procurement of new ones. But as soon as that new road paving infrastructure is in place, I am sure we will see a significant increase in the pace of road paving.

What else? Here we go. And so, not within my Ministry, but things that I also wanted to highlight because I am really keen to see them. They are things that I have been advocating even before joining the legislature or the political process as a politician, the rent-to-own programmes within housing is something near and dear to my heart. And again something that aims to attack the root cause of the issue, the Landlord and Tenant Act revision. I think again we have broad support and engaging in that. I have heard stories from both sides of that equation—both tenants and landlords having difficulty navigating the current progress. And so I welcome that being addressed in this legislative year.

Also on the environment, pausing BOPP [Bermuda Ocean Prosperity Programme] to enhance industry collaboration and to more accurately collect data, again, that is me. I am the data guy. So no arguments there. And I'm glad to see there is support in that space. Although I would caution that it is collaboration and not the industry leading the regulation and it is not difficult to find examples of self-regulation ending poorly for consumers. Right? And so it is an essential industry, undoubtedly, but we need to ensure that we are considering future generations in the regulation we set now, even if that does require shifting in the nature of what the commercial fishing industry looks like—just as an example: the type of fish that are caught, maybe.

And also, some other items kind of in affordability: cooperatives, cooperatives, cooperatives. Collective economics is again something that I will continue to advocate for both here and on the doorstep. And it was my delight to hear that in constituency 30, where I ran, that the Heron Bay Primary school had been earmarked as the location for cooperative businesses.

I think that is one of the most effective options we have for reducing the cost of living given the small market size and the nature of global capitalism. This negotiating price reductions I just want to . . . how much of a discount are we going to get, for asking nicely, right? Like did . . . I struggle to see substantive reductions through that approach. I think by introducing some competition that is not driven by the profit motive is one of the avenues we have given the fact that we are required to import things. Right?

I am kind of just shifting here a bit to the enhancement of farming. Like I agree, right?, like we should definitely seek to see 100 per cent utilisation of the arable land we have. My understanding is we are

at somewhere closer to 50 per cent. But in talking to industry professionals, that is not the solution

Not only could we not produce enough even at 100 per cent utilisation of the land to meet demand . . . I think we are in somewhere like 25 to maybe 50 per cent. I would have to go back to my notes to get what was specifically shared. The point being that even if we used all of it, we could not be self-sustaining. The argument there around the farming should not be focused on affordability, because if we are being honest, it is unlikely to reduce the cost. The farmers here are too small to realise the economy of scale that would provide produce at a lower cost without subsidies from the Government or them operating as a non-profit, which is not the kind of work you want to see someone doing just for the love of it. They should be compensated fairly.

But that does mean that the folks who are inserting themselves into the process, the kind of supply chain for the majority of the food, should be ensuring that they are treating their customers fairly. So the small market, again, there is generally oligopoly or monopoly in many cases. And so, by us changing the legislation to have better measurement of how they operate, we can ensure that the tax reductions we are applying and that the Opposition is calling for (again, on to that in a second) are being passed on to consumers. And so in that, I want to reply to the repealing the sugar tax: I am opposed to that idea. I do not think that is the right approach.

Firstly, we have seen that by reducing duties the savings has not been passed on to consumers. And so I ask, How would repealing the sugar tax then be ensured that that cost saving is passed on without implementing the type of controls that we are proposing?

And also just from a public health perspective, we do not want to make it easier to access things that are bad for our health. We had items raised around the cost of health care and the access people have. People need more health care if they eat more sugar. That is a simple concept. And so I support the sugar tax. I do feel that we need to be better in the communication around where those revenues are directed and I think that is something that we had in the platform, which I encourage folks to have a look at.

Also the . . . kind of this idea . . . I think a couple of the Senators here as well as Members in another place raised this concept of punishing businesses. I think one person said *punishing businesses for being successful* and that is an interesting tie back to my maiden speech around how we measure success. What does it mean to be successful?

It is important to keep in mind that the leaders of these large businesses, especially in the corporate sense, the executive, have a fiduciary responsibility to their shareholders when they are privately, publicly held. And so that they need to maximise profit. That is the motive of most business.

And so inserting government into that process to ensure that we are being—we, the consumers—are being treated fairly, I do not think that is something that should be objectionable. I think we should have the debate over the nature of how we measure properly. But I think it is essential because I am of the belief that essential goods and services, things that are required for us to exist, food, clothing, housing, health care, et cetera, should not be profit centres. Those are things required for us to live. There are many other ways for people to make a buck and I think we should ensure that protections are strong on the kind of things essential to life.

And also I think in the Reply to the Throne Speech there was specific mention of many kinds of socialist nations, places with progressive policy, as examples given of why pricing control is the worst thing ever. But I want people, the listeners, people who are kind of scrutinising that argument, to keep in mind that the majority, or all of those, even, I would say, have not failed specifically for that policy. Right? They do not operate in a vacuum. Geopolitical history shows us that all of those nations mentioned, like Venezuela and Cuba, et cetera, have had significant pressure from capitalist nations. It is like people say, *Well, socialism doesn't work. Look at these places.* I say, well why do capitalistic nations exert so much influence to ensure the destabilisation of socialist countries?

And on that note now I want to shift to kind of the concept of the Overton window, those of us in politics maybe hopefully are familiar with it. It is the kind of idea of a political viability of an idea within society. You picture . . . you know, there are things . . . this term was coined by someone named Joseph Overton. But it was kind of made popular by his colleague, also named Joseph, Mr. Lehman. And so kudos to Lehman for giving credit where credit was due and not trying to revise history and claim ownership of an idea.

Who comes up with the idea is not really the most important part. It is who implements it, right? And so back to the Overton window. There is a spectrum of things that are acceptable, ranging from unthinkable to radical and acceptable, sensible, popular, and then policy. Things that in the political space, these ideas, once they reach that point of policy, that means there is generally large consensus.

And interestingly, Mr. Lehman kind of argued that politicians are wrong in their idea of trying to shift where the Overton window is. He argues that we should just kind of operate within whatever the Overton window is currently. But I disagree. I think we are here giving these speeches, hopefully some people are listening. The media writes taglines and blurbs from it, and I think it is our obligation to help shift the Overton window in a direction that benefits more of us in the long term even.

That ends kind of what I had prepared to talk about from the Throne Speech and the Reply, but I

did have a few quotes I wanted to touch on, especially in the light of responding to my colleagues who have spoken already. I think I am still doing okay for time.

The President: You are.

Sen. Mischa Fubler: Perfect. And so, if I can quote from page 5 of the Reply, “The rising cost of living and stagnant economic growth are the most pressing concerns for our people.” I would argue that economic inequality is the root cause of these symptoms that were highlighted and will hopefully be addressed by many of the initiatives that we have put forward both in our platform and the Throne Speech.

Just as examples, promoting cooperatives and entrepreneurship. Right? Cooperatives, I think in that Overton window idea. It is still more of a radical idea for many in Bermuda, but entrepreneurship is very much popular, if not policy. I think many of the more business-minded colleagues across the aisle would agree that encouraging entrepreneurship is the right approach and it is something we have pledged to do.

And again, economic inequality—I mentioned it much earlier on in my speech today—answers several of the questions posed on page 5 of the Reply. And around the question of why young people are leaving. I think we need to shift the framing of it a bit. I do not think that people leaving necessarily is a bad thing.

Young people leaving is something I actually encourage. I did it myself. I left for school in 2002, and I did not return home until 2017. I spent a lot of time living in different major metropolitan areas—Toronto, Bangkok, New York—getting to experience different cultures, different ways of thinking, different ways of governing as examples.

And I think that international experience is invaluable. It is important for us to shift the framing of this *Why are people leaving?* to *Why are people not returning?* Right? We want them to go off and get that international experience. You can see it in some of the initiatives we are doing now with work exchange of public servants to go and learn new ways of managing the government, which I support. And we, the politicians and legislators, need to work towards creating an environment that encourages those who are leaving for that international experience to return.

I think that part should be the focus. We need to kind of take the analysis and the arguments posed to a deeper level. Often we find the things posed to be surface level at best, right, or just highlighting the problem. I think that is something that we as Bermudians are generally experts at. Many of us are very good at pointing out that *this is wrong* and *that is wrong* and *the other thing should be fixed post haste*.

But then when we say, *All right, cool, so how should we do that?* It is then difficult to get specifics or solutions proposed that are different from things we

are already endeavouring to do. And for some examples I encourage people to read the Reply to the Throne Speech. There are many instances of items that the OBA proposes they will do what we are . . . what we have already started. We are doing them already. Not all, of course, because some of the things that they propose do not necessarily agree with the ideology of the progressive Labour Party, but you know . . . just do a little more research first so we can propose new ideas.

And if I can continue here from page 6, “The solution to Bermuda’s economic challenges is clear: We do not fix the cost-of-living crisis by controlling prices—we fix it by growing the economy. We do not lower costs by over-regulating businesses—we lower costs by fostering true competition, reducing tax burdens, growing our population, and creating an environment where businesses can thrive.”

In response to this, I think it is an idealistic vision that examines capitalism in a vacuum. I often hear from my more fiscally conservative folks, or even the libertarians out there, *Oh, you know, we just make it more competitive and the prices go down*. I do not know, 60,000—or according to the Chamber of Commerce, something closer to 55,000—people . . . that is a small town. How large is that market? How many individual businesses could it support? Introducing more businesses can sometimes counterintuitively raise prices because each of those businesses has duplicated overhead. They need to employ back-office staff who do not provide the services; they just add to the cost.

And that kind of speaks specifically to the *Let’s add competition in the electricity space*. There is already competition in the electricity space, in generation, specifically. I do not think the market is large enough, or that there is the opportunity for substantive cost savings by creating competition in transmission, distribution or retail. I do not know how someone could be significantly more efficient to spin up another company to handle the billing of people receiving electricity, as an example.

And when you look at jurisdictions that have the population sizes adequate to see these rules of capitalist economics play out, we also see kinds of significant concentration of capital and power. Look to our neighbours to the west. Right? Like they have freedom, they have competition. But you almost invariably see this concentration of wealth and power in many industries, unless there is effective governmental involvement, regulation, oversight, rules to protect consumers.

And it is why you see now the current administration, who is staunchly supported by some of my colleagues across the aisle, seeking to dismantle many of those agencies that help to protect consumers from people in the pursuit of profits, which often causes them lapses in their ethics around how they dispose of toxic things or the ingredients they put in

food, or the pricing practices that they use, just as some examples.

I think I have covered most of those . . . direct responses. Now, Mr. Jones . . . sorry, Senator Jones. I do not know if page size is the right opening argument. As with a colleague, [Senator] Wight, the efficiency in the words used should not really have weight in assessing the effectiveness of what is said.

Also kind of length of tenure. Let us not be myopic in our assessment. Right? The legislature here, governance in Bermuda, the Parliament was founded 1 August 1620—405 years ago. Twenty-two years of that is six and two-thirds per cent. Are we going to have solved all of the problems that were implemented through policy and legislation and disenfranchisement from 405 years of governance?

What else? *Imitation is the best form of flattery*. I think that goes both ways. Maybe we elevate the dialogue above that to kind of focus on the ideas instead. Chomping at the bit for the betterment of Bermuda. I very much agree.

What else? Oh, one other point I wanted to touch on just because it was raised—America's Cup, international sporting events, these large ones that generally require significant outlay from the host nation. Look around. They are falling out of favour. There is not a lot of . . . droves of countries signing up to host the World Cup or the Olympics, as examples

Often a lot of that infrastructure that is developed to host the event goes unused after. We just need to look at Cross Island for a local example or the football stadiums in Brazil that have been retaken by the jungle. Or another Brazilian example, they built a rail line, subway, I believe, mass transit to reach a stadium that would have been much better used to enhance transportation for the residents of the country.

And so I am not trying to say that there was not economic activity involved in America's Cup. But it is not something we want to trumpet because it is not sustainable. And the impact is not addressing economic inequality generally. The companies that benefited the most from America's Cup were ones that were doing well already. I would say.

I agree with you on your three principles. You know, thinking of future generations. Bermuda's oneness right? That is enshrined in the Progressive Labour Party's mission and vision. And a diverse and inclusive party and solution-driven deliberation—100 per cent. Let us spend the next year or so focusing on the solutions—and more preferably the pragmatic ones, and the specifics of how to implement them.

It is important that when we are proposing alternatives that we do not just give the *what*. Give some focus to the *how* as well because we do not have magic wands. You cannot suddenly say, *Hey, you should charge less for food* and then they are just going to say, *Okay, I will cut my profits and do that*.

Because you ask nicely . . . sometimes it does take, you know, having the stick of regulation.

I just also wanted to pose one question. It seems to me that we are getting kind of mixed messaging around price controls, because much of what you said around . . . saying that we need to ensure people are being charged fairly, like in the health care, right, unnecessary markups. How do we know what the markup is without the . . . they had not been providing that information to us currently.

So it seems like having legislation to require it is a way for us to measure and maybe no change is required. Maybe you're, right? They are marking up things fairly already and nothing needs to happen. But maybe not. And there is really one way to find out about that.

In closing, from the OBA's Throne Speech Reply, "We must acknowledge honestly where things have not worked, and we must urgently move towards real solutions."

I welcome the assertion. It appears that we are in alignment on this point and let us both adjust the tack of our sails and narrow our focus on practicable, pragmatic solutions, not platitudes and scoring political points.

And on that I yield my time. Thank you.

The President: Thank you, Senator Fubler.

Would any other Senator care to speak at this time?

Sen. Tawana Tannock: Yes, Madam President.

The President: Senator Tawana Tannock, you have the floor.

Sen. Tawana Tannock: Thank you. Thank you.

I would like to first say that this is not my maiden speech. I will make that clear. And I crave the indulgence of Madam President and indeed the listening public as you join me on this journey. I will make faux paus and, in particular, may not know when to be quiet and when to speak. But I will do my best to observe procedure.

So the way that I propose to review the Throne Speech is just really to walk through it and raise a couple of points. I do not believe in speaking when there is not much to say or just to speak to speak.

So the first thing I would say, I think there are a lot of great initiatives. And I was pleased to see that the Regulatory Authority's mandate will be expanded and that we will have the regulatory and competition authority just speaking to a lot of Bermudians and myself. I know that you know we have seen behaviour in certain sectors that almost seems to be monopolising.

And I think that . . . and I do not know what company that Senator Jones was referring to in terms of cement, but I do know that from consumers, right,

we can see that there was where there were a lot of independent grocery stores that they are slowly being owned and purchased by larger entities.

The President: Mm-hmm.

Sen. Tawana Tannock: And I know that there is a lot of concern around that. And I do not know if that is something that this new body will address or have a look at. But I would be interested to see if that is part of their remit and what they do about that in all sectors.

And then if we move forward to the Education Authority, I was really pleased to see that this is one point in which the OBA in their Reply to the Throne Speech and in the Throne Speech . . . both parties have talked about independent . . . I am sorry, Education Authority. The OBA [had the word] “independent,” the PLP left off the word “independent,” but they said Education Authority. I am really interested to see how they will change how public education is funded.

I know we have the Minister of Education here with us today, but changing how public education is funded: What does that mean? Where are those funds going to come from now? So I am really interested to see how that plays out.

I was very heartened to see in the OBA's [Reply] that they did not leave our teachers out. I know that in the Throne Speech the teachers were not mentioned as persons who need that support. And so I would really like to see this collaborative effort. I am apolitical. I do not score points; I do not make barbs at anything. I can be equally critical of both parties. So I do like to see where there is some collaboration and work. There can be collaboration. So in points where we have the Throne Speech and the [Reply] and we are not too far apart, it would be great to see how we can work together to benefit Bermuda.

The second was relief for families who care for their ageing parents. I do not even know if you can say private things, but as I turned 50 last week, I am, myself, continuing to age, as are a lot of my family and friends and their parents. And I know that one of the concerns—

[Inaudible interjection]

Sen. Tawana Tannock: Oh, thank you. Thank you.

I know that one of the concerns is caring for ageing parents. And in particular, parents. I have friends who have parents who are suffering from dementia. And that is one area where we do not have support in our community. I do not know if folks are aware, but many of our rest homes will not take people who have dementia. The senior facilities will not take people who have dementia a lot of the times because of security risks. And you can, you can imagine the enormous stress and strain that this puts on families.

So while I do appreciate that we do want to support our seniors more, let us look at our seniors who are differently abled, who are struggling with challenges. They are actually left behind because we just do not have the framework to deal with it. And that concerns me because I see my friends who are trying to take care of, in some cases, their grandchildren and their parents.

So, that actually is a great segue for me to go into this issue of parental leave. I do think it is great that we are looking at the change to leave. And in particular, I am talking about making parental leave available to legal guardians, adoptive parents. But I encourage the Government to look at family leave, because we have people who . . . maybe they do have children or maybe they are taking care of their ageing parents and have children. But the time that we would give to somebody to raise or to take off to raise a child, to have a baby, maybe we need to look at expanding that to family leave because people need to be able to take care of their ageing parents, their ageing relatives. So let us try to be more inclusive when we look at supports that we can give to our population.

That leads me right on to vulnerable children and special education. And I have to say kudos. You know, we have again another population that has fallen behind. As some of you may know, I was formerly a schoolteacher. I taught in middle school. And I can speak first-hand when I talk about the struggle that we have of supporting our kids who need it the most. So, I look forward to seeing how that develops.

You will often find me referring to my past, my background. I have a good friend whose mother says she has been everything but a Gombey. And I always say there is still time.

[Laughter]

Sen. Tawana Tannock: So I will constantly say . . . and I used to be—

[Laughter]

Sen. Tawana Tannock: Moving on to this issue of housing and infrastructure, at the bottom of it when we talk about tax reform and corporate income tax, and we talk about making things fairer for Bermudians and using corporate income tax to do so. I would urge us to also think about the fact that we have to factor in the non-Bermudians who are living and working in Bermuda when we mention this. And what I mean by that is that most companies in Bermuda who will be eligible to pay corporate income tax can actually choose the jurisdiction in which they decide to remit those taxes. And we have to hope that they choose to remain in Bermuda and remit those taxes in Bermuda.

And if we make it so that the cost of living is unfair for the Bermudians and non-Bermudians who

are working for those companies, those companies may choose to remit their taxes somewhere else. So when we look at how we can improve it for Bermudians, we actually still have to make Bermuda accessible for non-Bermudians because these companies can choose to pay tax elsewhere. So, I think that is something that we have to bear in mind.

And then moving forward to health care related measures, this touches on . . . and I have nothing to say, but I completely agree with the initiatives, the main initiatives 1, 2, 3, 4, enforcing the bans on trans fats, vaping . . . restrictions on vaping and repealing sections of the Criminal Code that address termination of pregnancy and review of legislation for disabilities.

But, you know, I think just picking up on this . . . and I did see in the [Reply] to the Throne Speech, the proposal to repeal the sugar tax. And I did hear Senator and Junior Minister Fubler speak about why this would not perhaps be a good idea. But what I would like to say is that there is some middle ground here that I think that we can use this opportunity to achieve something.

And let us take that . . . and we are not going to repeal the sugar tax. And if this is not already happening (and it may be), you know, let us take those profits on the sugar tax and let us try to make sure that we have fruits and vegetables and we have healthy snacks for recess available to our children in our in our schools. Because it . . . once we . . . I am sorry.

The President: Senator Tannock, I am sorry to interrupt you, but can you pull the microphone closer, because—

Sen. Tawana Tannock: Sorry.

The President: Yes, that is better. Thank you.

Sen. Tawana Tannock: There you go.

So I do not know if that is . . . oh, that sounds much better.

[Laughter]

Sen. Tawana Tannock: I do not know if that is already happening, but I think that there is a way that—

Sen. the Hon. Kim Wilkerson: Point of information.

Sen. Tawana Tannock: Oh, thank you.

Sen. the Hon. Kim Wilkerson: A point of information. Thank you, Madam President.

The President: Yes.

POINT OF INFORMATION

Sen. the Hon. Kim Wilkerson: On the comment about the sugar tax. It was in the PLP's platform last year that the proceeds from the sugar tax are now being diverted exactly as you pointed out, to efforts around farming. Local farming.

Sen. Tawana Tannock: Great. And then if we could—

Sen. the Hon. Kim Wilkerson: Thank you.

The President: Thank you.

Sen. Tawana Tannock: —we could take that farming produce—

The President: Minister.

Sen. Tawana Tannock: Thank you very much, Attorney General, and we can ensure that some of our kids have healthy snacks that would be even better.

I know that what we saw during COVID-19 was a lot of times, you know, we have . . . just a sidebar. We have schoolteachers who are bringing snacks to school for their students. That is where we are at, at this point.

So, I think that if we could look at supporting farmers and also maybe having some of the . . . oh, I do not know if the farmers have the capacity to donate their produce, because they do need all the support they can get. But let us look at moving some of those fruits and vegetables into the hands of our students. So I do think that there is some way to progress on that.

When we look at promoting a more responsive and people-centred Government—and this is going to legislative reform—access to justice is something that is very close to my heart. Not just based on my human rights experience, but also in my time in the Attorney General's Chambers and in the Ministry of Justice, in particular. I spent many years in the criminal courts as a probation officer and drug treatment court case manager.

And so when I see provisions listed, such as the amendment to the Young Offenders Act 1950 and changing the age of criminal responsibility from 8 to 14, I am very interested to see what the research on that is. We do not want to go, you know, we have 10 to 18, right, the age of criminal responsibility. It spans the gamut all throughout Europe and in many places. In the UK, it still remains at 12 years old. I would be interested to know the stats that support. Or do we feel that our young people are unfairly prosecuted at this time? I wonder what is happening that we feel that we need to make this change. So I would be really interested in finding that, but I would be even more interested to see how we will improve protection for our witnesses and vulnerable persons who are com-

ing through our court system, who need more assistance.

So I think that there is a great opportunity to look at access to justice. And then moving forward to a more macro view of justice, if I can call it that, and looking at the 1968 Constitution Order, I do agree that change is overdue. It was supposed to be a stopgap measure, but what I find sort of interesting, I guess, and maybe a little concerning is that there is no protection for gender under our Constitution. Right? There is no protection for gender. It is race. It is country of origin—there is no protection.

I would like to see a review that says that gender—so male or female . . . I am not even going into all the genders, you know, as they are. But there is no constitutional protection for being a woman under our current 1968 Constitution Order. And I would think any constitutional review would start there because any constitutional protections that are afforded to men certainly want to make sure they afforded to women as well.

And going forward—oh, wow, that looks like the end of notes. So that was short and sweet, as I intend to always be. And like I said, I will make some mistakes. I said to the Attorney General, I said I have been studying, I am so afraid to say the wrong thing and do the wrong thing. So please bear with me and I accept guidance. And to anybody in the public who is listening, I was really disappointed the first time I opened up my parliamentary e-mail because I didn't have any messages.

And I thought that the public would be emailing me saying, *Hey, what about this? Or, Have you looked at that?* So please, I am really interested to hear what people have to say and what they want, what they want spoken about and concerns.

Thank you.

The President: Thank you, Senator Tawana Tanock.

And now we have, I think it is Senator Victoria Cunningham. You have the floor.

Sen. Victoria Cunningham: Thank you, Madam President.

And I do not know if I have to announce, but this is my maiden speech.

The President: Yes, but your comments regarding your maiden speech can be . . . be done on the motion to adjourn. So I am just saying we are doing a debate here—

Sen. Victoria Cunningham: Okay.

The President: So your comments should be directed at the actual debate of the Throne Speech.

Sen. Victoria Cunningham: Yes. So, Madam President, good morning. We gather today to consider the Government's vision for Bermuda as outlined in the Throne Speech.

As we all know, Bermuda stands at a critical juncture. The decisions we make now will profoundly impact our Island's future and the lives of Bermudians for generations to come. This moment calls for careful consideration, thoughtful dialogue, and a shared commitment to delivering tangible results for our people.

I recognise the Progressive Labour Party has been given the responsibility to lead; however, it is essential we acknowledge the evolving dynamics of our electorate. Over the past three general elections, we have observed a concerning trend of declining voter turnout. In the most recent election, the combined opposition received a vote share comparable to the governing party.

Additionally, public opinion polls suggest a significant portion of our electorate expresses concerns regarding the current administration. These are realities we must acknowledge as we move forward. Furthermore, I believe it is crucial to address the issue of accessibility in our electoral process. The decline in voter turnout underscores the need for reforms that make voting more convenient and inclusive. I would like to see the implementation and prioritisation of absentee ballots allowing Bermudians who are unable to vote in person to exercise their democratic right. This is a matter of ensuring that every eligible system has the opportunity to participate in shaping our Island's future.

Madam President, the Throne Speech articulates the Government's vision for a fairer, more stable and affordable Bermuda. These are aspirations we all share. However, we must engage in a realistic assessment of the proposed strategies. While the goals of addressing the high cost of living, reforming education, increasing housing availability and diversifying the economy are commendable, it is crucial that we ensure these efforts are grounded in practical, achievable solutions.

My colleagues and I in the Opposition believe there are opportunities to refine these approaches, to build upon them and to ensure Bermuda not only survives but thrives. We offer our expertise and our commitment to collaborative problem solving. We have presented detailed policy proposals which we believe offer a clear and actionable road map for a stronger Bermuda. We are eager to engage in a constructive dialogue to share these proposals and work alongside everyone to find the best path forward.

Our goal is not to offer mere rhetoric but to contribute to a comprehensive strategy that delivers real positive change. We believe that by working together, by drawing on the diverse perspectives and experiences within this Chamber, we can build a brighter future.

Madam President, we are all acutely aware of the significant challenges Bermudians face with the rising cost of living. We have heard the concerns expressed on doorsteps throughout our Island, and we understand the daily pressures our constituents are experiencing.

The Government's focus on addressing the cost of living as outlined in their Throne Speech is a matter of shared concern. Their efforts to reduce costs for grocers and wholesalers with the expectation of savings being passed on to consumers are commendable. However, we must carefully evaluate the effectiveness of the proposed strategies.

Madam President, the Throne Speech mentions expanding the investigatory powers of the Cost of Living Commission. While transparency is important, we must ensure that increased regulatory oversight does not inadvertently create additional burdens for businesses, potentially leading to further pricing increases.

As we considered the Government's proposal to amend the Cost of Living Act 1974, it is imperative that we engage in a thorough discussion regarding the definition of essential goods and the potential impact of broad investigatory powers.

We acknowledge the complexities of the food retail sector, particularly in our island environment. The recent acquisitions of family-owned grocery stores highlight the challenges businesses face. It is essential that we explore strategies to maintain a competitive market, ensuring fair prices for consumers without discouraging investment and innovation. Perhaps considering legislation to promote market competition could be a fruitful avenue of discussion.

Furthermore, we must examine the impact of existing Government policies, such as specific taxes on the cost of everyday goods. It is crucial that we understand how these policies affect the affordability of essential items for Bermudians.

We recognise that the cost of living crisis is not merely an economic issue; it is a human one. Families are making difficult choices; retirees are struggling and young people are seeking opportunities elsewhere. We must address the root causes of these challenges and work together to find sustainable solutions. The OBA shares the Government's concern for the fragility of Bermuda's economic model. We believe that a multi-pronged approach is necessary, one that stimulates economic growth while providing relief for Bermudians. We propose a focus on reducing red tape, fostering business growth and promoting fiscal responsibility.

Madam President, the topic of education reform is of paramount importance for the future of Bermuda. We all share the goal of ensuring our young people are equipped with the skills and knowledge they need to succeed in a rapidly changing world. The Government's proposals, including the implementation of an Education Authority and the development of sig-

nature schools, present an opportunity for us to engage in a thoughtful discussion about the best path forward for our students. While the concept of signature schools holds potential, it is essential that we ensure all students receive a solid foundation in core subjects before specialisation begins.

The OBA believes that genuine consultation is crucial for successful education reform. We propose a period of focused dialogue with teachers, parents, students and local and international business leaders to ensure that any changes are aligned with the needs of our community.

We support the concept of signature schools, but we also believe in prioritising the fundamentals: reading, writing and arithmetic. We must ensure that every child, regardless of their school, has access to a high-quality education that prepares them for the challenges and opportunities of tomorrow.

Madam President, during my visits to schools across Bermuda, I have witnessed the dedication of our educators and the potential of our students. However, I have also observed disparities in educational outcomes that we must address. It is important to acknowledge the differences in attainment between students in our public and private school systems and to explore how we can ensure equitable access to high quality education for all children in Bermuda. This is not about assigning blame but about identifying areas for improvement and working together to find solutions.

We must examine the root causes of these disparities. Are we providing adequate resources and support to our public schools? Are we investing sufficiently in teacher training and professional development? Is our curriculum relevant and rigorous enough to meet the needs of today's students and tomorrow's workforce?

Regarding the proposed Education Authority, the OBA believes in the importance of an independent body free from political interference to oversee our education system. We propose an independent Education Authority comprising educators, representatives from the national Parent Teacher Association and business leaders. This collaborative approach will ensure that educational standards are set in the best interests of our students and that our national education curriculum is internationally recognised.

We also believe in transparency and accountability, with regular reporting on exam results and graduate outcomes. Furthermore, we must ensure that our young people have a voice in shaping their own education and future.

We propose a comprehensive youth strategy that includes investing in youth entrepreneurship programmes, expanding access to mentorships and apprenticeships, creating youth advisory councils and supporting youth, arts and culture. We believe that by empowering our young people, we are investing in the future.

Madam President, regarding the challenge of retaining public offices, particularly in technical fields. We acknowledge the Government's proposed public service scholarship programme and modernised graduate scheme. However, we believe that a holistic approach is necessary. We must examine the culture within government departments, explore opportunities for innovation and create a dynamic work environment that attracts and retains top talent.

The OBA believes in modernising the public service and fostering a culture of integrity and accountability. We want a public service that Bermudians are proud to be a part of where they feel valued and empowered to contribute to a better Bermuda. By working together and engaging in open and constructive dialogue, we can build an education system and a public service that serves the best interests of all Bermudians.

Madam President, the health and well-being of Bermudians are of paramount importance. We all share the goal of ensuring access to quality, affordable health care for every member of our community. The Government's ongoing pursuit of universal health care is a significant undertaking. We acknowledge the complexities involved and the importance of finding sustainable solutions. We also recognise the need for tangible progress in addressing mental health, substance abuse and chronic disease reduction.

The OBA believes that prioritising preventative care is essential for improving health outcomes and reducing long-term health care costs. We propose expanding access to wellness programmes, promoting healthy lifestyles and focusing on early detection and management of chronic diseases.

The rising cost of health care is a significant concern for all Bermudians, particularly our seniors. We must ensure that our health care system provides affordable access to necessary medications, treatments and long-term care. The OBA proposed implementing measures to control costs, such as promoting price transparency, reducing administrative overhead and negotiating better prices for pharmaceuticals and medical supplies.

Madam President, we recognise the critical importance of mental health and the need to improve access to mental health services, reduce stigma and enhance support for individuals with mental health conditions. We believe that addressing the mental health needs within our correctional facilities is a matter of urgency. We must ensure that incarcerated individuals receive appropriate care and support. Substance abuse has a devastating impact on individuals, families and our communities. We believe that a comprehensive strategy is needed, including prevention, treatment and harm reduction.

Chronic diseases such as diabetes, heart disease and cancer pose a significant public health challenge. We proposed focusing on promoting healthy lifestyles, improving access to preventative care and

implementing policies to reduce risk factors for chronic disease.

The OBA acknowledges the Government's efforts to reinstate programmes like the Cross [Ministry Intervention] Team and Bermuda Youth Counselling Services. We believe that continuous and unwavering support for such critical community services is essential. We also believe that reflecting on the reasons why these programmes were previously disbanded can help us to ensure their long-term sustainability.

Madam President, the pursuit of a fair and effective justice system is a shared priority. We all recognise the importance of addressing crime and ensuring the safety and well-being of our community. The Government's plans to address domestic abuse with a dedicated court programme and to tackle antisocial behaviour with the violence reduction strategy are positive steps. The OBA supports these efforts and believes that a comprehensive and modernised approach is needed to ensure safety, fairness and a justice system that meets the needs of 21st century Bermuda.

We believe in strengthening law enforcement, supporting victims and addressing the root causes of crime. We also recognise the need for effective rehabilitation programmes to break the cycle of reoffending. We commend the Government for acknowledging the need for a specialised domestic violence court, a concept that the OBA has also championed. We share the concern that this court, reportedly scheduled to commence operations in January 2025, has not yet materialised. We urge swift action to establish this court and provide victims with the urgent and expert support they require.

Sen. the Hon. Kim Wilkerson: Point of information.

The President: Point of information.

POINT OF INFORMATION

Sen. the Hon. Kim Wilkerson: The domestic violence court actually has commenced its programming.

Sen. Victoria Cunningham: Thank you, Attorney General.

The President: Thank you—

Sen. Victoria Cunningham: To ensure the effectiveness of this court, we believe it is essential to prioritise critical support services, including a dedicated safe house for victims and increased support for children impacted by domestic violence. We believe these services are crucial and should be included in the Government's overall plan.

Madam President, the reintroduction of the Law Reform Commission, as noted in the Throne Speech, is a welcomed development. We believe that

a well-resourced and independent commission energised with members of the public, civil society and institutions, can play a vital role in modernising our criminal and civil laws. The OBA would work to ensure this commission's independence and empower it to drive meaningful reform.

We also believe in enhancing court efficiency by reducing backlogs, streamlining procedures and leveraging technology. We propose exploring options for alternative dispute resolutions, expanding the use of technology and court proceedings and ensuring adequate resources for the judiciary and court staff.

Furthermore, we believe in strengthening good governance and accountability. The OBA is committed to enhancing ethic laws, ensuring public officials are held to the highest standards of integrity and strengthening freedom of information laws to promote transparency and public trust. We urge a renewed commitment to progress in these areas, ensuring that our legal framework keeps pace with the demands of our time and serves the best interests of all Bermudians.

Madam President, the efficiency and modernisation of the Cabinet Office and the strategic implementation of digital innovation are critical to Bermuda's future. We all recognise the importance of ensuring that our government operates effectively and leverages technology to benefit all Bermudians. While the Throne Speech touches upon these areas, we believe there is an opportunity to expand upon the details and engage in a more comprehensive discussion. We acknowledge the complexities involved and the need for a well-defined strategy.

The OBA believes that the Cabinet Office should serve as a model of efficiency and transparency. We propose a collaborative effort to explore opportunities for streamlining processes and enhancing accountability.

Regarding digital innovation, we recognise the urgency of keeping Bermuda at the forefront of technological advancement. We propose a strategic investment of digital infrastructure, support for technology startups and promotion of digital literacy. We believe that leveraging technology can significantly enhance government services, making them more accessible and user-friendly for all Bermudians.

We also believe that technology can be a powerful driver of economic growth, creating new opportunities and improving the overall quality of life in Bermuda. We urge a joint effort to translate these possibilities into a concrete, actionable strategy for the Cabinet Office and Digital Innovation, delivering tangible benefits for Bermuda.

Madam President, in conclusion, the Government's vision, while well-intentioned, can be strengthened by the OBA's practical and forward-looking approach. Bermudians deserve action, accountability and real solutions, especially our youth, who are the architects of Bermuda's future.

As I embark on this journey of service, I want to emphasise my deep commitment to serving the people of Bermuda, and I am committed to listening to your concerns and dreams for a better Bermuda. My passion lies in creating opportunities for Bermudians, especially our young people. Having spent over two decades in international business, I have witnessed its global impact, and I am dedicated to ensuring these opportunities are accessible to everyone. My 15 years of mentoring and training young Bermudians have reinforced my belief in their potential.

I am grateful for the constant support and continuous encouragement of the One Bermuda Alliance, and in particular I want to thank the Honourable Jarion Richardson for his confidence in appointing me to this role. I look forward to collaborating with my Senate colleagues to build a better Bermuda for all.

To my family, especially my husband and my parents, thank you for your unwavering support and to my friends, colleagues and constituents, thank you for your trust. I pledge to serve with integrity, dedication and a heart committed to the best interest of Bermuda.

Thank you.

The President: Thank you, Senator Victoria Cunningham.

Would any other Senator care to engage in this debate?

Minister Crystal Caesar, you have the floor.

Sen. the Hon. Crystal Caesar: Thank you, Madam President. Thank you.

I wanted to just start by indicating that the Throne Speech indicates or is entitled *A Fairer Bermuda for All* and I think that is the theme with which we need to look and refer to how we want Bermuda to proceed and how we want Bermuda to evolve over time.

I am specifically the Minister of Education. However, I wanted to speak on a few different things, and I wanted to sort of start with . . . where one of my colleagues actually touched on in that, Why do we feel that we need to make Bermuda fairer in the first place? And I think that that informs that there is history that we have to take into account that we have to understand has . . . it still has a legacy in what we are seeing today. It is still manifesting itself. And as my colleague said, Bermuda's Parliament began back in . . . I believe it was 18-something or the other. I cannot remember the date. I do not have it in front of me.

[Inaudible interjection]

Sen. the Hon. Crystal Caesar: I am sorry . . . 1620. Yes, sorry. So over 400 years ago.

And so there has been a legacy of inequality and unfairness which has been perpetuated by successive governments and parliaments and those who

“were in charge of Bermuda” (quote/unquote) at the time. My understanding is Bermuda was founded as a company, ultimately, and not necessarily a country. And for that reason, there is some historical context that I think we often tend to overlook because, *Oh, we do not do that anymore or we are past that*. But if that was the case, that would . . . we would not be in a space where we feel like there is still a level of inequality which continues to pervade our society.

And I think with that said I would encourage Senators and the listening public to ensure that we understand how that informs how Bermuda looks today. This is why the PLP Government is doing and has put together this Throne Speech, which does say *a fairer Bermuda for all*, because it has not necessarily been the case for many, many years.

One of my fellow Senators earlier spoke about the number of years that the PLP Government has been in power. But again, that is a mere blip on the history of where Bermuda is and the history of what has happened throughout the years. And so, with that said, I would like to speak to some of the things that our Throne Speech does touch on, and one of those in particular is . . . I am sorry . . . are the basic needs in life.

When I was in college, I was exposed to something called Maslow's hierarchy of needs. It is a triangle, quite frankly. And at the bottom of the triangle there are some basics. There is food, clothing, shelter, housing and—

Sen. Tawana Tannock: Excuse me. Sorry, Madam President.

I do not know if this is the appropriate time to speak about a point of clarification. Yes, would it be—a point of clarification. So this is just oh—

The President: Well—

Sen. Tawana Tannock: —a point of information.

The President: Would you accept the point of information?

Sen. the Hon. Crystal Caesar: Sure.

POINT OF INFORMATION

Sen. Tawana Tannock: So, it is just with respect to Bermuda being founded as a company. I think it is important for the listening public to understand that in 1609 Bermuda was not founded as a company at that time. Of course, we know we know about the *Sea Venture*. Bermuda was one . . . it was included in the Charter of the Virginia Company in 1612. And the Charter was given to a junior company because, of course, the Crown did not have enough money to go out and explore itself. So, they sort of sponsored companies to do so.

So, I think it is important to just understand that distinction. And I encourage people to look up the Virginia Charter and also the Plymouth Charter. And it should be noted that a lot of the colonies and also the Americas were actually explored in the same manner.

Sen. the Hon. Crystal Caesar: Thank you for that.

The President: Thank you.

Sen. the Hon. Crystal Caesar: It does actually reinforce my point in that it was founded under a charter for companies for which they were. It was not necessarily funded to be a country. Right? And so yes, it would be good as I did encourage the Senators and the listening public to do their research on it. But the research does actually show that there is such an entity in history called the Bermuda Company.

As I was saying, when I was in university there was something called the Maslow's hierarchy of needs. And I believe that as a country we are responsible for those who live within its borders, and we need to ensure that our basic needs are met. So as I was saying, it was food, clothing, shelter, housing and education. In today's modern age, we would also say medical care as well, that when a person does not have those needs met it manifests in other ways.

And I think what we are seeing when a person is not feeling like they know where their next meal is coming from or does not know how they will protect their children or how their children will be educated, that we are seeing things manifest. And over time it tends to get sort of lost in the wash as to exactly what is the genesis of some of the behaviours that we see and how that affects families, how it affects generations.

And I believe that the Throne Speech speaks to largely a lot of making sure that its residents, its citizens, have access—fair access—to the basics. And in a society, and I think that that should not be lost on people, that we all deserve to have food, clothing, shelter, education and access to medical care.

And with that said, I am the Minister—the new Minister—of Education. And I thank my colleague, my predecessor, for beginning reform in education, and I think it is important that I speak to what reform means. Reform is not just the building that houses our students. And whilst no one wants our students to necessarily be in a building that is substandard, I am also concerned about the level of education in terms of standards, in terms of the curriculum that the children will have. Also, who is teaching the standard of instruction and pedagogy that is being delivered to our students.

I want to say that the educational experience is evolving. We are finding that students have and show up in a matter of different ways as it pertains to the fact that they do not have some of their basic needs met at home. And I would like for school to be a

place where if, for whatever reason, a family cannot meet certain needs, then a school becomes a safe haven for children.

But as it pertains to reform, I am very grateful that the work has begun and continues as it pertains to how we are educating students. We have the parish primary schools of Elliot and Harrington Sound coming online very soon, in this year. And one would also know that we are doing our best to meet students as it pertains to their interests and passions.

We often hear about technical education et cetera, and the signature schools are doing their level best and actually are meeting that need. In particular, I visited the CedarBridge Academy recently and was able to take part and watch some of the students as they were actually in a sewing class. There were some who were in a plumbing class. They are doing things which captures the children's interests such that we are meeting them where they are and delivering the practical education that children are looking for.

In addition, we will be . . . I have heard much talk about the Education Authority. And I think it is great that everyone supports that. And I welcome colleagues to continue to support it. I think what often gets lost is in the meantime children need to be educated. And reform does take into account what that means.

And the PLP Government is intent on ensuring that not just the building or that there is an Education Authority, but on a day-to-day basis, that children's needs are being met, that they have a solid foundation so that they can be contributing members of society and also feel that their interests are also supported by the public, by the community.

Madam President, in addition, one of the areas of interest that has been spoken about is Bermuda's housing challenges. And again we, the PLP Government will be and have already put in place of the mortgage guarantee programme and also with the recent pension reforms we have put things in place to assist people in accessing housing. But of course we also are going to be ensuring that those who are renting, you know they have a pleasant experience and that for too long people have been taken advantage of and vice versa. That landowners, homeowners, also will be able to feel protected that their assets will be protected in some way, shape or form.

So we are looking at reforming the legislation as it pertains to Landlord and Tenant Acts because we need to ensure that where a person is laying their head is a place that is safe . . . and that if someone does have an asset that that is being protected as well. So we want to ensure that we take that into account.

Too many people feel that housing eludes them in Bermuda. When you look at the price of housing in comparison to other jurisdictions, it does seem quite a hill to climb. And so, we want to ensure that

Bermudians have fair and equal access to good, stable housing and if they want as well to be able to own, as we say, a piece of the rock.

In addition, it is a controversial topic, but one would know that there is the ability for non-Bermudians and residents to apply directly to the UK to become British Overseas Territories (BOTC) citizens. And we believe that that is something that we, as Bermudians who live here, is not something that should necessarily be decided by a foreign entity. And so, we would like to advance the conversation around what that means and how we can bring that back in-house because I think that, of course, the people who are best suited to decide their fate are the ones who actually live in that country. So that is again . . . and that is fairness.

Is it fair that someone that does not live in your home will make decisions about who is able to enter, stay and reside? So, if we liken it to that analogy, I think that we need to . . . that that is again along the lines of fairness of: How is it that we are determining our own futures?

In addition, we have heard a lot more lately, a lack of equality in banking or access to banking services in Bermuda. And in the world that we are living in where if you travel now, you cannot . . . I mean taking cash is . . . it makes no sense. I mean, I have travelled several times, and I have zero cash in my wallet. You need to have a debit or credit card or something along those lines.

And you know, we have heard the cries of people who, for whatever reason, cannot access banking services in Bermuda. And I think it is criminal, quite frankly, in this day and age where we are trying to encourage people to use technology, to not necessarily be carrying cash and what have you that there should be a level playing field that one should at least be able to have a bank account in this day and age.

I mean most places do not pay people with the little brown envelopes that they used to get at the end of the week. Most people get direct deposits into a bank account. And so, for one not to be able to take part in society in that fashion . . . Again, how are we treating our people? Is that fair? And so I am glad that that is something that this Government will be looking at.

In addition with the cost of living and as it pertains to the . . . I do not want to call them . . . oh gosh, I cannot even think of the word because I do not want to use it. But in terms of where there are stores that have market share . . . monopolies, that is the word. We have we seen in a capitalist society where it is free enterprise, where we used to have lots of mom-and-pop stores. You used to go down to the corner store in your neighbourhood and you were able to buy, you know, your bread, your eggs, et cetera.

And over time that has disappeared. We do not see that anymore. And yes, one would say *Well, that is what happens in a capitalist society*. However,

then we see that there is a lack of . . . maybe interest in ensuring that prices are such that . . . you know, what you can typically get elsewhere in other jurisdictions. The prices are fair and equitable.

And so yes, the Government will be looking at that to ensure that the mergers that are happening are going to be fair to all because we cannot have one player or two players in the market determining what we pay. At the end of the day, it is a small community. It is difficult for many businesses to . . . you see some come and then you see them go because they just cannot compete.

And so, we do need to have some sort of control, some sort of monitoring, some sort of regulation around what . . . it is either the grocery stores, retail, whichever areas it is, that we will be looking at. But we have noted that prices have not increased, and we know, and we have heard on the doorstep that people have said the cost of living is probably one of people's highest, if not the highest, area of concern. And this needs to be addressed. It needs to be a collaboration actually also with the retailers, with the service providers such that we can come up with solutions so that we can ensure that people do have access and equal access, fair access to the services and products that they provide.

I think it is also . . . and it is well in keeping with what I spoke about earlier in terms of access to banking services, but it also would be good for Bermudians to be able to have a level of financial literacy and I think that would assist in terms of raising the level of education as it pertains to, well, *what does it mean to be successful in Bermuda? Are there certain diversifications that one can look at?* And when we talk about diversifications as it pertains to Bermuda's—the CIT that we will be recognising at some point in terms of recognising the monies coming in. In terms of what has been declared and will be paid into Bermuda's coffers.

I have heard a couple of individuals mention that they are not in support of, you know, a sovereign wealth fund. But as we know, as those who are in the financial industry, diversification is actually what they preach in terms of how we use our monies. And I think a sovereign wealth fund will help us to ensure that future generations benefit from what is paid into the government as well as help to assist in other areas and supporting other programmes that the community needs. And so, I think that it is actually strategic, and it makes sense that we invest such that we are future planning. And as such we are going to be educating people and giving them the financial literacy that they need in order to be contributing members of society.

I am just looking at my notes as well. There was a mention with regard to violence in Bermuda. And let us be clear: Bermuda is not an entity unto itself. A lot of what we see and are experiencing is worldwide. And we have the job of managing what is within our shores. But we do need to—and we are—

addressing through the Violence Reduction Strategy, which I think maybe some of my colleagues may have missed, which was spoken about by my colleague in another place that falls under his remit.

But I also want to make it clear in that the Government does not have operational responsibility of police. And so, we do not determine ultimately how an area is patrolled or how operations run, et cetera. So, to mention that the Government needs to do these things, it is actually a misnomer because we actually do not have control of that. We do have influence in advancing those conversations with the powers that be. But that does not actually fall under the Government. That falls under the remit of the Governor. So, we do not have policing operations which falls under our remit. I want people to understand that saying we have to be responsible in educating people on what it is that the Government actually does have control over.

We will continue to work with the police and the Governor so that we ensure that Bermuda is safe. That we put things in place and funding in place such that Bermuda is a place where we can feel like we can still leave our door open. Where we can still, you know, say hello to our neighbour, where we can still drive down the street and not feel that, you know, we are going to have a rush of bikes coming on the inside—and you know, a bit of lawlessness as it pertains to how people use the roads.

But we do not have operational control over the police. And so, we need to be careful when we are putting that out into the public that we actually do not. But we do work very, very closely with them to ensure that Bermuda is safe.

I wanted to just mention I think there was . . . yes, there was a mention of the fact that it appears that the Government wants to be less open about the information that it provides to [the] public. And I think that again, we need to be careful when we say these things. Bermuda . . . the Government has never been as forthwith and transparent as it has been because we now have PATI and we also have protections under PIPA.

I think what we need to ensure is that requests that are being made are not far-reaching and wide. I think that is what the Government has found over time that oftentimes when there have been requests for information as it pertains to what is happening at one particular issue, if the word . . . I do not know, *construction* is included when a request has been made, *Well, can I get anything that contains* (in whatever area it is) *that contains the word construction?* And that could be hundreds and hundreds, thousands of documents even.

Oftentimes what I think people forget is that a lot of the information that they are looking for is actually already in the public domain. So, when a request is maybe denied it is incumbent for the information of-

ficer to redirect that person's query. And that is often-times what is done.

So, it may be declined, but it is also redirected to where that information can actually be found. And so it is not a matter of not wanting to give their information. It may already very well be there and in addition it . . . it has to be so narrow that the information that does get out to the public, or that they are asking for is succinct enough that they can research it without it being hundreds and hundreds of hours. Because one would know that information officers actually have a full and substantive job. It is not just their job to respond to requests for information.

And so there needs to be some balance in what it is that an information officer is able to provide, but they also are tasked with redirecting one's query. And I would like to just again say that there is . . . I am very proud of the Throne Speech that has been presented for the next parliamentary session. And I applaud this Government for endeavouring to make Bermuda fairer for all.

And again, the Premier has seen fit to make me the Education Minister. And I take it very seriously, that education is addressed. And we will definitely be driving forward with reform, ensuring that we are giving students, young people and teachers even, what they need in order to make Bermuda a more educated place.

I heard a quote once that said that when . . . when one . . . when the tide rises, we want us all to rise. And that is how I sort of look at education. That if we are increasing standards and we are making sure that reform happens, with our young people, it is only going to make Bermuda ultimately a better place. Because these will be the young people who (after all) will be looking after us.

And so, I take it very seriously that we are going to make Bermuda fairer, that people will be able to have their children properly educated, giving all of the resources that they need, depending on how they learn, so that our young people can be successful.

And with that, I think that quite a few. . . a few of my . . . I am sorry my counterpart, Senator Fubler, did touch on quite a few of the areas. So I would not like to repeat them, but I did just want to talk about education and the fact that you know Bermuda does need to be a fairer place for all. We are striving. We are not there. I do believe that this Government has its heart in the right place as it pertains to the residents and citizens of Bermuda, both Bermudian and non-Bermudian who are here.

And so with that, Madam President, I yield my remaining time.

The President: Thank you, Minister Crystal Caesar.

And thank you Senators so far who have talked. The hour is now 12:30 and I am going to recommend that we break for lunch and return at 2:15.

With that, the Senate stands adjourned until 2:15.

Thank you all.

Proceedings suspended at 12:32 pm

Proceedings resumed at 2:20 pm

(Sen. the Hon. Joan E. Dillas-Wright, President, presiding)

The President: Good afternoon, Senators, and the listening audience.

This morning the Senate did commence the debate of the Throne Speech and the Reply. We will continue with that this afternoon.

So, my question to Senators, Is there anyone who wants to speak at this point?

Senator Lindsay Simmons, you have the floor.

DEBATE ON THE 2025 THRONE SPEECH AND REPLY

Sen. Lindsay Simmons: Thank you, Madam President.

Madam President, before I begin I just want to agree with my Minister, Minister Crystal Caesar, just to keep everybody on the same page, Bermuda was founded as a company in 1609 by the Virginia Company in an English joint-stock company. After the shipwreck of the *Sea Venture* on Bermuda's reefs, survivors [found] the Island uninhabited and suitable for settlement. The Virginia Company claimed the Island and in 1612 Bermuda was officially settled and administrated as an extension of their [colony] in Virginia. It was later transferred to a new entity, the Somers Isles Company in 1615, which managed Bermuda as commercial venture until the Crown took over in 1684. In short, Bermuda's early history is tied to the English colonisation and was initially managed like a business venture by private companies before becoming a Crown colony.

Also, Madam President, the Opposition Senate Leader also talked about how this Government has not done absentee ballots and stuff, but if I recall, when they, the OBA, were [Government] they had the same opportunity to . . . and they actually talked about absentee ballots, and they did not push forward with it. So, it is ironic that they were talking about the PLP not putting in now . . . the PLP Government not putting it in.

Sen. Marcus Jones: Point of clarification, if I may, Madam President.

Sen. Lindsay Simmons: No thanks.

The President: Would you accept a point of clarification?

Sen. Lindsay Simmons: No thank you, Madam President.

The President: Not accepted.

Sen. Marcus Jones: Oh, it's not accepted.

The President: Yes.

Sen. Marcus Jones: Oh, okay. Very good.

The President: Clarification . . . yes.

Sen. Marcus Jones: That's fine.

The President: [For the clarification], it is up to the person speaking to determine.

Sen. Lindsay Simmons: Thank you.

So, Madam President, I will move on.

Madam President, it is a privilege to talk in the Chamber today about my response to the Throne Speech. As we reflect on the priorities set out by this Government we do so with a deep sense of responsibility to the people of Bermuda. We live in an era of change both locally and globally. Economic pressures, technological advancements, and social challenges shape the landscape in which we govern. But what remains constant is this Government's unwavering commitment to the well-being of every Bermudian.

Madam President, this Throne Speech laid out a road map for progress, and I will repeat *progress*, one that puts our youth at the forefront, protects our seniors, strengthens our communities and ensures the security of our people. As we move forward, we do so with the belief that every Bermudian deserves to live in a society that offers opportunity, dignity and safety.

Madam President, our young people are not just the leaders of tomorrow, but they are the change-makers of today. As a Government we must ensure that Bermuda's youth have the resources, guidance and opportunities needed to unlock their full potential.

Madam President, education remains one of our most powerful tools in shaping the future. It is the foundation of who we are. The ongoing education reform will create a system that is relevant, practical and empowering. With the introduction of the signature schools, young Bermudians will have access to specialised learning pathways, whether in trades, businesses, technologies that prepare them for the workforce of the future.

But, Madam President, education only is not enough. Access to meaningful employment is a critical issue facing our young people. This Government is expanding apprenticeships, internships and trading programmes to ensure that young people are ready for the workplace. We will continue to collaborate with the private sectors to create new jobs opportunities,

support young entrepreneurs and remove barriers to success.

Additionally, Madam President, we recognise that the challenges our youth face extend beyond education and employment. Mental health and well-being must be a priority. Too many of our young people struggle with anxiety, depression and other mental health concerns. This Government will enhance mental health support in schools and communities, ensuring that young people have the access to counselling, mentorship and peer support networks.

Madam President, when we invest in our young people, we invest in Bermuda's future. We will continue to champion policies that uplift, support and empower the next generation.

Madam President, a strong society is built on the foundation of care and compassion. This Government recognises that social development must be inclusive, ensuring that every Bermudian, regardless of age, background or circumstance can lead a life of dignity and stability.

Madam President, affordable housing remains a priority. Too many Bermudians, particularly our seniors and low-income families struggle with the high cost of living. This Government will continue to work to increase the availability of affordable rental units, home ownership opportunities through the public-private partnership and development incentives.

Madam President, for our seniors who have dedicated their lives to building this country, we must ensure that they can enjoy their retirement years without financial hardship or fear of neglect. We remain committed to strengthening pension security so seniors receive fair and adequate financial support. We are expanding home care services to help seniors age comfortably in their homes. We are lowering health care costs by ensuring access to affordable medication and treatment options.

Madam President, social justice and equality are also central in our vision. We must continue to support initiatives that uplift those who are struggling whether through financial assistance programmes, food security initiatives, or support for vulnerable families.

Madam President, we will also strengthen partnerships with non-Government organisations, charities and community groups as they play an invaluable role in providing social services to those in need. Government cannot do this alone. But by working together we can ensure that no Bermudian is left behind.

Madam President, this Government is fully aware of the ongoing concerns surrounding affordable housing. This Government is taking action to streamline planning and development regulations, making it easier and more affordable to build and renovate homes. As you are aware, Madam President, we also have . . . I have some people who are in constituency 10 who are looking to renovate their homes and

through the partnership with the Department of Economy . . . I'm sorry—

[Pause]

Sen. Lindsay Simmons: Sorry, I lost my train of thought.

For people who are looking to renovate their homes we have ways that this Government would help them to build and fix up their homes, we are willing to partner with them.

Madam President, we will also introduce incentives for landlords who offer affordable rentals, ensuring that hard-working Bermudians are not priced out of the markets.

On the issues of immigration, we recognise the need for balance and a sustainable approach, one that supports economic growth while protecting the rights and opportunities of Bermudians. We will continue refining our immigration policies to ensure Bermudians remain the priority for jobs and economic opportunities. We will also attract the necessary talent and investments to strengthen the Bermudian workforce. We will support families and long-term residents who have contributed to our society.

Additionally, Madam President, this Government is focused on strengthening workers' rights and fair labour practices. We will continue to uphold fair wages, workplace protections and collective bargaining rights, ensuring that every worker is treated with dignity and respect.

Madam President, a safe Bermuda is a thriving Bermuda. The security of our people is paramount, and this Government remains committed to strengthening law enforcement, crime prevention and public safety initiatives. We will continue to support the Bermuda Police Service, ensuring that officers have the resources, training and technology needed to keep our communities safe. However, we also recognise that preventing crimes is just as important as enforcing the law. To that end, this Government will expand community-based policing initiatives to build a stronger relationship between the law enforcement and the public. [We] will strengthen rehabilitation programmes for families ensuring that those seeking a second chance have access to employment, education, and social support.

Madam President, as the world becomes increasingly digital, cybersecurity is another key concern. Bermuda must be proactive in protecting the businesses, individuals and Government institutions from cyber threats. We will continue to invest in cybersecurity infrastructure, public awareness campaigns and legislation protections to safeguard our digital economy.

Madam President, this Government's vision is clear: A Bermuda that is fair, prosperous and secure for all. Through investment in Youth, Social Development [and Seniors], Home Affairs and National Security

we are building a country where opportunity is abundant, communities are strong and every Bermudian can thrive. The road ahead may not always be easy but with dedication, resilience and a commitment to progress we will continue to move Bermuda forward. Together we will build a better, stronger and more inclusive Bermuda, one that no one is left behind.

Thank you, Madam President.

The President: Thank you, Senator Lindsay Simmons.

ANNOUNCEMENT BY THE PRESIDENT SENATE VISITOR

The President: And before I ask if any other Senator wants to participate, I would just like to acknowledge the presence in the Gallery of the OBA MP, Dr. Douglas DeCouto. Welcome to you, sir.

[Debate on the Throne Speech 2025 and Reply, continuing]

The President: Would any other Senator care to speak?

Oh, sorry. That is Senator Maurice Foley, of the OBA, you have the floor.

Sen. Maurice Foley: Thank you, Madam President.

I would like to present my response to the Throne Speech, but at this time I would like to thank you, Madam President, for having me today and the esteemed colleagues on the other side of the aisle, and fellow Bermudians who are listening. I am humbled and honoured to deliver this as a new Senator for Bermuda. I extend my heartfelt gratitude to the Honourable Jarion Richardson, the Leader of the One Bermuda Alliance, and to my colleagues within the party for entrusting me with this responsibility.

I also wish to express my profound thanks to my family, friends and mentors who have stood by me, offering unwavering support and guidance throughout my journey. And I want to express my heartfelt thanks to the people of St. David's whose trust and faith in me have made this moment possible.

Madam President, it is a privilege to be here today, committed to serving the people of Bermuda with integrity, transparency and accountability. I just wanted to make a mention also that I am not here merely to criticise, but I am here to offer solutions as well, solutions that are practical, forward-thinking and that reflect the true needs of the people of Bermuda.

Madam President, I reflect on the long historic history of Bermuda. Our Island has undergone significant transformation from the time of early settlers, and the creation of our democratic institutions, to the struggle for equality and self-governance, and the emergence of Bermuda as a key player on the global

stage. The hard work and sacrifices of those who came before us have shaped the Island we know today. And we owe it to them to continue moving forward with purpose and resolve.

Madam President, one of the greatest achievements of Bermuda's history was the granting of universal suffrage in 1968. A turning point that ensured every Bermudian had the right to vote regardless of race, gender or social class. It is a testament to the strength of our democracy and the power of unity in the face of adversity. Today, as we gather here, we must continue to honour that legacy by working together to build an inclusive society where opportunity is available to all and where no one is left behind.

Speaking further on the right to vote, one of the greatest threats to our democracy is voter disengagement. When people stop believing that their voice matters, the very foundation of our democratic system is weakened. Every vote is a voice; a voice that shapes policies, influences decisions and determines the future of our Island. I want to speak directly to those who feel disillusioned or unheard. Your vote matters. Your concerns matter. And your participation is essential to building the Bermuda we want to see. We must do more to engage young people, especially working families and those who have felt left behind by the political process. Representation is not just about occupying a seat. It is about ensuring that every Bermudian has a seat at the table and a voice in the decisions that shape their lives.

Madam President, as a new Senator I will work to promote voter engagement, push for reforms that make it easier for all Bermudians to participate in the democratic process, and advocate for a government that is responsive to the people it serves. We must also confront the challenges that lie before us. Bermuda is facing significant issues from the cost of living to youth unemployment, from climate change to health care access. The resilience of our people will be tested in the years to come, and we must rise to the occasion with solutions that are both innovative and sustainable.

Madam President, one area I believe we must focus on is the economic empowerment of our people, particularly our young people. Too many young Bermudians face barriers to entry into the workplace, or the workforce, while at the same time employers struggle to find skilled talent. We must create pathways for our youth to gain the skills and experience they need to succeed whether through education, apprenticeships or internships. The future of Bermuda depends on the success of our young people and it is our responsibility to equip them for the challenges ahead.

Madam President, another priority for me is to address the issues that are facing our Island's infrastructure. Our roads, our schools, our health care system need modernisation to meet the needs of our population. By investing in our infrastructure, we not

only improve the quality of life for Bermudians, but we also create jobs and stimulate economic growth. We must ensure that our infrastructure is built to last for today and for future generations.

Madam President, as I look at the OBA's Reply to the Throne Speech, I cannot help but notice the image on the front cover: The iconic St. David's lighthouse. It is a powerful reminder that the OBA has not lost sight of the importance of St. David's even as the present Administration appears to have overlooked it. This lighthouse has long been a symbol of guidance, a beacon in the dark. And it represents the clarity and direction of the OBA, which the OBA seeks to restore to our beloved Island.

Madam President, born and raised in St. David's, I am deeply aware of the unique challenges and opportunities that our community faces. For too long St. David's has been overlooked when it comes to key investments despite its immense potential. I will advocate for a greater attention to be paid to this vibrant part of Bermuda, ensuring that its infrastructure, economy and public services receive the support they deserve. St. David's should not just be a place of historical significance, it must be a thriving, forward-looking community where businesses can grow, families can prosper and young people especially can see a future for themselves.

Madam President, this leads me to tourism. Tourism is one of the core pillars of Bermuda's economy. It is a portfolio that I take seriously. I do not speak as a casual traveller, but as the owner of a global travel business. My first-hand experience operating in the international tourism market provides me with a unique perspective on what works and what does not. I have seen successful destinations leverage their strengths, invest in their infrastructure and foster partnerships that deliver tangible benefits for their people. I know that Bermuda can do the same, and more.

However, as I reflect on these priorities, I also think about my own journey and how it has shaped my understanding of what it means to serve this Island. My travels across the globe, particularly to several countries on the continent of Africa, have had a profound impact on me. From the streets of Lagos, Nigeria to the rich history of the Accra, Ghana to the beauty of South Africa, the vast landscapes of Tanzania and the warmth of Nairobi, Kenya. These experiences have broadened my horizons in ways that words cannot fully capture.

Traveling across Africa, I saw first-hand the power of community, resilience and innovation in the face of adversity. These counties have faced challenges, political, economic and social but through determination and collaboration they have made strides toward growth and development. I have witnessed what can happen when people come together to tackle shared challenges, and how young people, in particular, are leading the charge for change. These ex-

periences have deeply influenced by approach to leadership and have reinforced by belief that the future of Bermuda lies in collaboration, innovation and empowering the next generation.

Madam President, a critical part of our economic future lies in the strength and vision of our own tourism industry, an industry that has long been a pillar of Bermuda's economy. At the heart of this sector is the Bermuda Tourism Authority, or as we know it, the BTA, an organisation founded by the One Bermuda Alliance to bring an independent business-minded approach to tourism. The BTA was created with a clear vision and a clear mission. And that is to innovate, to attract new visitors, and to ensure Bermuda remains a world-class destination. In recent years, the BTA has faced significant internal challenges including governance issues, leadership transitions and concerns about transparency. These matters must be resolved. And I remain committed to holding the Government accountable to ensure the BTA operates effectively and serves the best interest of Bermuda.

But let us not lose sight of why the BTA was created in the first place. To be free from political interference and focus solely on driving tourism forward. This original vision remains as important today as it was when it was first established. Bermuda cannot afford to treat tourism as an afterthought. We must give it the attention, resources and independence it deserves. If we empower the BTA to do what it is meant to do, there is no limit to what we can achieve. I will advocate for restoring the BTA to its full potential, encouraging bold, new ideas, support our local tourism entrepreneurs and ensuring that every decision made prioritises benefits for Bermudians. Bermuda's future depends on a thriving tourism industry and we must do everything we can to protect and strengthen it.

Madam President, it is deeply concerning that the Government's Throne Speech devotes only a few sentences to tourism—one of the foundational pillars, again, of our economy. Their focus on health and medical tourism is a promise we have heard in successive Throne Speeches, yet there is no evidence of real progress. What we need is a comprehensive, actionable plan that rejuvenates our tourism industry. And I believe the OBA has that vision. Our plan includes building the Island's conference infrastructure to attract year-round visitors, creating meaningful partnerships with hotel operators rather than relying on property developers and empowering the Bermuda Tourism Authority to function independently, free from political interference.

The presence of Government impedes especially on the BTA board and only serves to blur the lines of accountability and stifle innovation. The OBA would restore the BTA to its original mission: to market Bermuda globally with the focus on increasing visitor arrivals and boosting our economy.

Madam President, we also recognise the urgent need to address rising energy costs, a matter that falls within Home Affairs, or within my Home Affairs portfolio. While the Government speaks of amending the Electricity Act 2016, there is little to inspire confidence in their ability to curb the escalating costs that burden Bermudian households. Missing from their agenda is any meaningful commitment to renewable energy fostering completion within our energy market or implementing policies that will reduce monopolistic grip on this critical sector. Without such measures, any promise to alleviate energy costs is nothing more than an empty gesture.

The OBA has a clear vision for energy reform, and we will champion renewable energy initiatives to diversify our energy sources, reduce dependency on fossil fuels and create a competitive market environment. This not only addresses the rising costs, but also secures a more sustainable future for Bermuda. We believe in empowering Bermudians to have real choices when it comes to energy consumption, and we are committed to making those choices accessible and affordable.

Madam President, on education, we heard promises of reform. But where is the commitment to addressing the urgent issues faced by students and educators? Our children deserve better than piecemeal changes. We need comprehensive policies that strengthen the entire education system from early childhood education to workforce development so that every Bermudian has the opportunity to succeed.

Now, to be fair, Madam President, it is only right to acknowledge that the current Government has taken some positive steps. The commitment to improving mental health services is commendable, as is their effort to support local entrepreneurs through targeted economic programmes. These initiatives, when properly executed, can make a meaningful difference in the lives of everyday Bermudians. Yet, good ideas must be met with competent execution. What we need are practical, immediate solutions, measures that stimulate growth, attract new industries and ensures that Bermudians are prioritised in every policy decision.

Madam President, I do not stand here today merely to criticise. I am here to offer solutions. And I believe that a better Bermuda is within our reach if we are willing to work together with honesty, courage and a shared sense of purpose. I will continue to push for practical reforms that support working families, protect our most vulnerable and ensure that economic opportunity is accessible to all. And I will advocate for smart, sustainable policies that put the needs of Bermudians first.

Madam President, as I conclude, I thank you for this opportunity to address the Senate and I look forward to working alongside my colleagues to deliver the change Bermuda needs and deserves.

Thank you and may God bless Bermuda. I yield my time.

The President: Thank you, Senator Maurice Foley, for the OBA.

Would any other Senator care to speak at this time?

We have Senator Lauren Bell. You have the floor.

Sen. Lauren Bell: Thank you, Madam President, and good afternoon to you and the listening audience.

The President: Good afternoon.

Sen. Lauren Bell: For clarity, Madam President, I have opted to defer my maiden speech to a later date.

The President: Mm-hmm.

Sen. Lauren Bell: But I am honoured and privileged to speak today on the PLP's Throne Speech.

In February, the people of Bermuda reaffirmed their trust in this Government, electing the Progressive Labour Party for a third term. This is not just a victory at the polls; it was a reaffirmation of our collective commitment to progress. It was also a reaffirmation of the voters' trust in the PLP. Trust not only in the leadership but also in a vision, a vision where every Bermudian, regardless of circumstance can thrive not just survive, where the dignity of work, the security of a home and access to health care are not just privileges but basic rights, and where Government does not merely exist but serves and serves with transparency, accountability, equity and urgency.

I stand today as servant of the people, as a steward for progress and as a representative of a government re-elected with a clear mandate. A mandate to build a fairer, more stable and more affordable Bermuda. I assure the people of Bermuda that the Progressive Labour Party does not take this mandate lightly. The work ahead of us is significant and the PLP recognises that. But our work is guided by a legislative agenda that is clear, bold and people centric.

Madam President, with this backdrop I turn my attention to the 2025 Throne Speech, a speech that sets forth a vision for a fairer, more stable and more affordable Bermuda. As a Junior Minister for Economy and Labour, for Health, as well as Housing and Municipalities I am proud to contribute to the Progressive Labour Party's plan for progress. This Government's legislative agenda is structured around five key commitments:

1. making life more affordable;
2. supporting Bermudians at all stages of life;
3. housing and infrastructure development;
4. health care transformation; and
5. responsive Government and law reform.

In an effort to make life more affordable, the Government will address the cost of living through real reforms in food pricing, energy costs and home insurance. To support Bermudians at all stages of life, this Government will be looking to expand education access, elder care supports and parental leave reform. For housing and infrastructure development, this Government will be expanding affordable housing, revitalising communities and managing public assets responsibly. Towards the efforts of health care transformation, this Government will be implementing universal health care reforms, expanding preventative care and modernising mental health services. To be a responsive Government and focused on law reform, we will be delivering digitised services, constitutional reform consultation and strengthening restorative justice.

Madam President, these initiatives are not standalone. They are integrated and designed to improve the quality of life for all Bermudians, both now and into the future.

Madam President, I now turn our focus to the Ministry of Economy and Labour. Economic empowerment is at the core of this Government's philosophy. This year our economic focus will drive fairness, innovation and opportunity, especially for small businesses and for workers. As highlighted in the Throne Speech, some key initiatives for this Ministry include the implementation of Bermuda's Economic Development Strategy. This Strategy entails driving expansion into existing industries while diversifying into digital finance, entrepreneurship and cooperative enterprises.

In addition, we will complete cooperative legislation and establish a Registrar of Cooperatives with a dedicated department to administer and promote this growing sector. The Ministry will also zero in on the national entrepreneurship and digital innovation strategies that are specifically focused on expanding opportunities for women, youth and Bermudian entrepreneurs. Additionally, we will cut red tape through streamlining registration and licensing and culminating in a one-stop shop for business set-up. This is an economic plan for all Bermudians to foster job creation, protect workers and provide pathways to success.

Madam President, now let's look at the critical Ministry of Health. The pursuit of universal accessible and preventative health care is a moral imperative for this Government. To this end, key initiatives for this Ministry include expanding health care access. More specifically, HIP [Health Insurance Plan] will now cover an annual preventative doctor visit and we will explore expanding specialist coverage under FutureCare, especially for chronic disease management. This Government recognises that community-based long-term care is essential for our ageing population and for their families. To ease the pressure on hospital resources, reduce wait times in emergency wards

for those who need in-patient stays and better manage operational cost we will transition non-acute patients to suitable alternative care settings.

To address elder care needs, the PLP will upgrade existing facilities and build new facilities, including at least one facility dedicated to day care for seniors.

We are expanding interest-free loans for home modification to support seniors and persons with disabilities. This Government recognises mental health reform is a priority to ensure those in need can access care without stigma or delay. And to this end a comprehensive review of the Mental Health Act 1968 will be conducted to modernise processes and enhance protections. We will also enhance advocacy through the National Health Advocacy Programme. We will also integrate mental health through primary care via the Mental Health GAP [mhGAP] programme.

This Government will pilot a school-based health behaviour intervention. And in support of mental wellness, the PLP will implement a mental health awareness campaign, a suicide prevention strategy and a community outreach programme. For public health protection measures, a ban on industrial produced trans fats will be implemented. Restrictions will also be implemented on flavoured-based vaping products to protect our youth. Together we are building a health care system that is sustainable, preventative and patient-centric with dignity and accessibility as our guiding principles.

Madam President, now let's review the Ministry of Housing and Municipalities. This Government recognises that access to affordable housing and safe communities is fundamental to stability and prosperity. In support of this, the key initiatives for this Ministry include the continued development of affordable housing. In support of this deliverable the Government will look to partnering with private sector for rent-to-own programmes. In addition, legislative amendments to fast-track the return of vacant and derelict properties to the housing stock via changes to the [Acquisition of] Land Act 1970 and the Bermuda Housing Act 1980.

The Government is committed to neighbourhood revitalisation and in support of this there we will be developing a master plan for Mary Victoria Road, Alexandra Road and Cedar Park to address the longstanding infrastructure issues, including water, sewage, lighting and home development. Madam President, we are not just building homes, we are restoring communities, ensuring all Bermudians have a safe, affordable place to call home.

Madam President, I acknowledge the Opposition's Reply to the Throne Speech and welcome their willingness to collaborate on areas where we agree. I was pleased to hear the Opposition support for many of the initiatives highlighted in the PLP's Throne Speech. There is definitely common ground between us. I also note that many proposals that were included in the Opposition's Reply have already been actioned

by this Government. I was excited to see a few green pom-poms appear across from my Opposition Senate Leader.

The people deserve cooperation on these vital issues and we stand ready to work across the aisle where our goals align. I am excited and eager to participate in this collaboration. However, we cannot ignore where our philosophies diverge. The Opposition places faith in the unregulated market to protect Bermudians from runaway costs. Yet the very high cost of living that they highlight in their Reply has emerged from years of unchecked market forces that have prioritised profit over people. Let's be clear. Regulatory controls are not an overreach. They are a necessary defence. In their Reply, the OBA noted that since 2019 food prices have increased by 25 per cent and energy bills have surged 42 per cent. We cannot continue to ask struggling families to wait for our competition to fix this. Price transparency and regulation are tools for fairness, not impediments for growth. The market has had its chance and Bermudians have been paying the price for far too long.

To those who question the pace of our progress, I offer this: Meaningful change is not always fast, but it is lasting. The pandemic and global crisis has slowed timelines but not our resolve. We have governed through unprecedented times and still delivered on parts of our education reform, economic diversification and health care expansion. We build deliberately because we build to last.

In closing, Madam President, this Throne Speech lays the foundation for a bold year of action. A year where we confront the cost of living, empower our economy, deliver on health care and build homes and hope for Bermudians. In my roles as Junior Minister for the Economy and Labour, for Health, and for Housing and Municipalities I stand ready for work. I stand ready for work with all Members of the Chamber to advance these goals.

Our mission is very clear: To make Bermuda fairer, more stable and more affordable. Not in rhetoric, but in reality. Let us all be worthy of the trust placed within us. Let us govern not only with vision but with courage and compassion.

Thank you, Madam President.

The President: Thank you, Senator Lauren Bell.

And now Senators, it is over the Government Leader in the Senate, the Honourable Kim Wilkerson, Attorney General and Minister of Justice to give her remarks.

Sen. the Hon. Kim Wilkerson: Thank you, Madam President, and good afternoon to the listening public.

It is indeed my challenge and pleasure right now to close out the remarks from the Government Senate team in response to the Opposition's comments on the Reply to the Throne Speech.

Madam President, the Progressive Labour Party, having now been given a third successive mandate, our Government has outlined its vision for a fairer Bermuda for all of us. And that is every citizen and resident, not just the few.

Madam President, if I am permitted to quote just a little bit from our Throne Speech—

The President: Certainly you may.

Sen. the Hon. Kim Wilkerson: Thank you.

We say this is, “a mandate not just to lead, but to listen, to collaborate, and to build a more inclusive Bermuda where every voice is heard,”

Madam President, this morning I certainly listened intently to the comments from the other side of the aisle, and particularly with respect to the comments from the One Bermuda Alliance. I will say I have read every page of the OBA’s Reply to the Government’s Throne Speech. And I regret that I have not been able to identify a single original idea, not in 33 pages. While my colleague opposite seems to suggest that *bulk*, 33 pages versus 12, notwithstanding differences in print layout, somehow translates to better substance we know that is clearly not true. On a thorough read, it abundantly clear that the OBA, as my colleague Senator Bell just stated, is fully supportive of the plans and ideas set out by this Government for which we will take early action to implement.

Based on some of the comments from across the aisle, Madam President, I was left with the impression that there might be a misunderstanding of the function and purpose of a Throne Speech. So to reiterate (and I believe Senator Wight, the Vice President, did this), it is to lay out the legislative and policy changes that the Government will take up in the next 12 months. It is not a platform. It is not every idea we have ever conceived. It is not the roadmap to the *how*; it is the *what* we will do in the next 12 months.

What I understood my colleagues across the aisle to be saying many times was a reference to ideas that are already being done. Unfortunately, Senator Jones had to admit if the comment is about, *Why aren’t we fixing the roads?* . . . the roads are already being fixed. *Why don’t we get more trash trucks?* They are already on the way. Whatever the comment is, this Government is working hard to achieve the promises that we have set out.

So, all of that is to say, Madam President, that the things in this Throne Speech . . . remember now, we were here just last November, right?, just four months ago with a Throne Speech. We have not added those items to this one. We have only added the additional things that we intend to do that we didn’t already promise the people. So, that might be one of the reasons that there is this (how do we say it?) weighing of the weight of one document against the other. We are not recapturing everything that we are

already working to do. This is a forward-looking document, Madam President.

So, in light of the paucity of new ideas or even solutions in the OBA’s Reply, I believe the best use of my time this afternoon is to talk about some of the Government initiatives. Under my own Ministry, these are the things that we will do in this legislative session. But before I get there, Madam President, I just want to respond to a few of the comments that I believe require a response, certainly in the room.

And I am going to start, Madam President, with your indulgence, is back kind of at the beginning. And some of my Senate colleagues have commented to this. And I believe it was a response to Senator Jones’s comment that, you know, it was a question or challenge. *Under whose governance did the country become unfair?* That was a very strange question for a person of a certain age who lives in this time. Because I believe there is a clear understanding of the historical injustices that have laid the foundations for the unfairness we continue to grapple with today. So, the idea that suddenly in the PLP’s stretch of Government since 2017 until now, bear in mind there was an OBA Government from 2012 to 2017, that all of the unfairness in the country should have been eradicated. Just because we are governing . . . the suggestion seemed to be that there should now be no unfairness. There is a lot of unfairness to rectify. And that is why you have seen the PLP’s platforms from 2017 until now addressing fairness as a fundamental issue that we are committed to grappling with.

I will read, if you permit me again, from our Throne Speech.

The President: Certainly, you may.

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

On page 9, it refers to “One man/woman, one vote, each vote of equal value” [This] “remains the system under which Governments are elected in Bermuda, and it bears remembering that it was just in 2003 that this genuine universal adult suffrage was fully realised. Electoral and Constitutional reforms should mirror the times in which we live, and the strength of systems is in their ability to adjust to meet the demands of the times.”

Madam President, if I can take [a look] back, particularly we are in March celebrating Women’s History Month and I noted that my colleague, the Independent Senator Tawana Tannock, has quite rightly mentioned the lack of reference in the [Bermuda] Constitution Order 1968 to gender, as a protective right.

The President: Mm-hmm.

Sen. the Hon. Kim Wilkerson: Those people who have studied the PLP Throne Speech will know that

constitutional reform is on the agenda during this legislative session.

But I digress to say, if we look at significant events in the space that we are in, in Parliament, in 1944 . . . (I read from the Parliament's website), "The protracted struggle to secure the vote for women ended when the Legislature passed a Bill extending the franchise to women property owners. Four years later, Mrs. Aitken and Mrs. Edna Watson became the first two women elected to Bermuda's Parliament under the new legislation." And they were homeowners.

So, I venture to say, Madam President, that in the timeline of my family's history, there would not have been a female homeowner in my ancestral line during that time. So, when we talk about unfairness and governance of unfairness in this country, we have travelled a long road, Madam President, already.

The comments from certainly on the doorstep of an absentee voting and the ballot for younger people, students who are abroad, we are listening intently to that. And I believe my colleague, Senator Fubler, has already pointed out some of the forms and focus groups that are already taking place to advance that work. But that is to say that every measure to bring the right to vote to people has been pushed by our people. Right? Through all of history. Because the system that previously existed was not a system that necessarily benefited Black people, or women, or young people. And we will recall that originally when the right to vote came, supposedly universal adult suffrage, the age was 25. It has moved to 21 and now to 18 under the PLP.

So I raise that context, Madam President, to say that when people start talking about this stick to *get on with it*, they should understand the context of everything that has already been done.

Now, Madam President, there were comments I think from two Senators to this side with respect to the Bermuda Tourism Authority and notwithstanding the fact that, as I said already, if we have talked about tourism previously, there isn't a need to talk about initiatives that are already running in the Throne Speech.

But I will say I am hearing conflicting storeys. So, on the one hand I hear criticism for what is described as the Minister's foray into the BTA. But I don't think . . . out of another side of that same mouth, I hear, Madam President, that the BTA is a train wreck. So, I am not sure what the OBA's plan would be when they talk about the importance of an independent BTA. This Government believes in an independent BTA. We have never said otherwise. And I would say that the Minister, in what has been described as a foray, is exercising his legislative and statutory right under the Act to intervene as he can. He has not overstepped the limit of his statutory responsibility. In fact, if he . . . and if he hadn't, there would be criticism that the Minister is not doing anything, in terms of governance, in meeting his mandate with respect to his

statutory responsibilities as it comes to the BTA being described as a train wreck.

But having said that, Madam President, we do know that there are people at the BTA who are talented. Amazing work has been done. And so the criticisms of workplace and culture have to be taken in the context of a whole operation where there are many people who work hard and do excellent work, and they are growing our numbers year over year.

I will venture to some of the points about the potential for price control. I don't believe our literature ever used the words *price control*. But we understand that there must be a legislative mechanism to have a right to question, query, learn, look under the practices of major retailer's businesses who have the potential to carry monopolistic practices. And I do not think that anyone would think that that is unusual. Senator Wight is not in the room, the Vice President, but certainly we know from being in the international business arena that [for] every international company that is registered under the Insurance Act, regulated by the BMA, there is a provision to be able to look into the books and records. This is not an unusual thing.

So, we hear on the one hand, you know, a bit of a scare tactic that there may be a penalisation of businesses. But then I think out their own mouth of my opposite, I clearly heard him say that when it came to overhauling health care for seniors, the OBA would be looking to price control, targeting unnecessary markups of pharmaceuticals. How would you know a markup was unnecessary? How would you get that information without some legislative mandate to do so?

So that is to say, Madam President, that there needs to be a balanced view of the practices. Right? And I think that some criticism without understanding or even inquiring into the how is really unmerited.

[Pause]

Sen. the Hon. Kim Wilkerson: With respect some comments, I did not have an opportunity to certainly respond when Senator Tannock spoke. And I thank her very much for her complementary comments on the Throne Speech and support. There were two matters that she referred to. One was . . . the second point was relief for families to care for ageing parents.

Madam President, we are so aware of this as an issue. We found it at the doorsteps. It is already in policy that we are addressing the sandwich generation, so to speak. I know because I am living in it. I have the care of my 90-year-old mother and I am also intimately involved in the care of our 8-year-old granddaughter. So I am absolutely in the middle and understand that people in this society with functionally ageing parents is a very demanding space to be in. But I know that this Government is committed to creating those supports. And that is why, certainly members of the public will have heard about efforts to sup-

port loans for building on to your home or to making changes that would be interest-free loans if those changes to your house are to support keeping a senior in your home as opposed to either having them hospitalised or in the care homes that are now very much under siege and really overburdened.

But I did want to say that Senator Tannock spoke about dementia as being something that she hoped would be looked at. And in answering that, I would say she would be able to find the papers. I believe there was a Ministerial Statement. But there is a Dementia Pilot that is taking place, under Minister Tinee Furbert's remit. The services, the needs and the resources available to identify [members of] the Bermudian population who are affected by dementia and what those needs are and how this Government can help to meet them is being undertaken as we speak.

Senator Tannock did make a point on applauding parental leave but also suggesting that that should be broadened to include family leave. And certainly with the admissions that I just made, I can agree with that. And I will take that suggestion back to my caucus colleagues.

And I think the final point in relation to the comments made by Senator Tannock was around the Young Offenders Act. I was going to talk about that because that falls right under my Ministry, but I will answer it here. I believe the question was, Do we have data that is supporting the selection of our age? We do. We have jurisdictional data. We have from like, similar, unlike jurisdictions. And one of the interesting things, Senator Tannock, that we found in our research was that the countries with the lowest age for criminal responsibility are often those who have had a colonial past. There will be paper coming soon to this [Senate]—stay tuned—with more detail and we will have an opportunity to certainly debate that at that time.

And finally, if I just comment on just one of the things that Senator Foley mentioned. And that was . . . he also mentioned the BTA. And he talked about a vision to kind of revitalise . . . I think he said that the Throne Speech devotes only two sentences to tourism. Certainly Senator Foley was not there, but I think the One Bermuda Alliance leadership certainly were together with us at the groundbreaking for the Southampton Princess hotel redevelopment. It has taken a lot of work. My Chambers particularly has been involved in helping to create some of the legislation to support that. And I think that that will be game-changer in our offering in being able to increase beds.

We have also seen a number that have come through this Chamber already, and two more will be coming, Tourism Investment Orders, in relation to very . . . One in relation to . . . I am not sure of the name of the . . . Hillcrest Aunt Nea's Inn, its revitalisation. And I have heard locals talking about how fabulous the Grotto Bay upgrades look. And both of those devel-

opments were supported by the Government with concessions out of the Tourism Development Orders.

So, you know, we do not have a need to sing going forward about things that we are already doing, Madam President. That is the point. This Government is supportive of tourism. We want to get it right. Many of us, including myself, . . . I am beginning to sound like Senator Tannock in that I have done all kinds of things, but certainly, my first work was in tourism. And I loved it. And many Bermudians my age, that is what you did. You learn hospitality and you transferred all of things that you learned in hospitality, being front-facing, to your roles in IB as a broker or underwriter, as the case might have been.

So, Madam President, with that, I will talk very briefly . . . I am not sure how much time I have.

The President: You have a full hour, and you haven't used half of it yet.

Sen. the Hon. Kim Wilkerson: Okay. Thank you.

I will talk now about the things that are in the remit of my own Ministry and that I am very proud of. We have already turned on to the Young Offenders Act. And I said, it will be debated soon. I think that one of the questions was kind of *Why now? And is there a kind of evidence around the criminalisation of children as young as eight?* The answer is no. There is not at the moment. But there is a potential for it. And this Government has often been accused of being reactionary. And this is an effort not to be reactionary; we want to be proactive. And it goes hand in hand, with . . . it's one amendment to the Young Offenders Act. It will be phase one. But it goes hand in hand with a holistic overhaul of the Young Offenders Act. Because, Madam President, we want to be living in a country where children who are troubled are not criminalised. They are helped. Right?

There will also be a comprehensive review. I believe my colleague in another place talked to the Children Act review that will happen as well. And I think like everyone on the other side of the room, we all want to support children. We all want to support efforts at prevention. We all want to support efforts that get to the root cause of antisocial behaviour before things become out blown and oversized and then there is a menace on our hands . . . a menace to society.

So that is the thinking that we get in front of it. That the decision to criminalise an eight-year-old is not left to the discretion of a judge, but we enshrine that in law.

The other item that is certainly something that we are going to be doing in this session is in the Throne Speech is not directly in my wheelhouse because it will be under the Ministry of Health. But certainly as we think about women's rights and women's health during this March of Women's History Month there are two things: Certainly the Domestic Violence

Court Programme. We have talked about that already. Senator Cunningham asked a question; I answered. And so with that I would say, Stay tuned, Senator Cunningham. There will be a release about that forthcoming.

The other area is the commitment to reviewing where abortion sits in the criminal code. As you would [know], Madam President, this issue sits in the Criminal Code [Act] 1907. And this Government is committed to treating what would be a very intimate, difficult health issue as a health issue and not as a criminal issue. And you certainly will recall, Madam President, last year when my colleague, the former Senator Hodgson, raised this painful issue on the motion to adjourn last year. There were quiet conversations that after that motion to adjourn speech became a loud chorus of citizens, from women and from men demanding that the Government look at this issue. So, Madam President, and members of the listening public this is an example of this Government leading, listening and collaborating.

And on the collaborating point we want to say that focus groups will be in the mix. Certainly feedback from the health professionals will be in the mix as we move forward with that legislative change, and before we move forward with it.

Considering justice, I have just talked about a portion of the Criminal Code of 1907. That was a long time ago. That brings us to the Law Reform Commission. One of my colleagues has already spoken about that but I am excited that it will be reformed, revived and made relevant. And this Government is committed to doing that in this legislative session.

There will be comprehensive review of Legal Aid, Madam President. And this is important because we currently live in a society where those most able, financially, have the best legal representation. And that cannot be the way that fairness is meted out in this country. There will also be in this legislative year a framework developed to compensate those wrongfully convicted. So, again, these are examples, Madam President, where this Government is leading, listening and collaborating.

We have heard comments, conversations, and I think a general willingness from both sides of this room to be collaborative. As I said in my opening, I do not see us being very far apart in our ideas. It appears that many of the things spoken of from across the aisle are already en train. That is why we are not addressing them as go-forward measures, because they are already happening. But I am certainly enthused and I am heartened that we will have the support of our colleagues, all of the colleagues in this room, as we move these measures forward in this legislative year.

Thank you, Madam President.

The President: Thank you, Madam Attorney General.

Senators, we have had a fulsome debate—I am sure you would all agree—of the Throne Speech and the Reply. But I want to thank each one of you for all that you have contributed.

So, having thanked you, it is now left to the Honourable Minister to read her message that she intends to send to the Governor.

MESSAGE TO THE GOVERNOR

Sen. the Hon. Kim Wilkerson: Madam President, I now move that the following message be sent to his Excellency the Governor:

“May it please your Excellency the Senate has the honour to thank your Excellency for the most gracious speech with which Your Excellency was pleased to open the present session of Parliament.”

The President: Senators, the message will be sent to the Governor.

And I thank you, Honourable Minister, for reading that.

Having said that, Senators, we will now move on.

MOTIONS

The President: There are none.

CONGRATULATORY AND/OR OBITUARY SPEECHES

The President: Senator Simmons, you have the floor.

Sen. Lindsay Simmons: Thank you, Madam President.

Madam President, I would like to give a tribute to Mr. Eldridge Eugene Woods. Madam President, the Bermuda Progressive Labour Party mourns the passing of Mr. Eldridge Eugene Woods, a trailblazer whose unwavering dedication to justice, equality and democracy helped shape modern Bermuda. His passion marks the end of an era but his legacy will live on in the countless lives he has touched and the progress he helped to achieve.

I had the honour of attending his funeral on Monday and stood with my colleagues as we paid our respects for one of our founders.

Madam President, he was born on August 26, 1935. Mr. Woods devoted his life to pursuit of social and racial justice. As a member of the Progressive Group, he played a pivotal role in the Theatre Boycott that led to the desegregation of Bermuda's hotels, theatres and restaurants. His work as the General Secretary of Bermuda's Industrial Union was instrumental in strengthening the labour movement, ensuring that workers had a voice in shaping their future. His tireless advocacy for universal adult suffrage

helped dismantle discriminatory voting laws, paving the way for a more democratic Bermuda.

A founding member of the Progressive Labour Party, Mr. Woods, also served as former party chair and a dedicated branch leader. His service to the party and the country was recognised with the Queen's Certificate and Badge of Honour for his contributions to race relations and the fight against discrimination.

Madam President, I had the pleasure of meeting Mr. Woods and the profound privilege of having him cast his vote for me in the bye-election and the general election. Knowing that someone of his stature and history believed in my leadership is an honour and I will always cherish it. His life-work made it possible for so many of us to stand where we are today. And his legacy will continue to inspire us all.

We owe Mr. Woods a debt of gratitude for his sacrifices, leadership and vision in shaping a movement that championed the rights for the people. His contributions paved the way for more than just social justice and his spirit will continue to inspire future generations.

Madam President, the Progressive Labour Party extends our heartfelt condolences to the family and friends of Mr. Eldridge Eugene Woods. To his beloved wife, Wilma-Jean, his children, grandchildren, great grandchildren and extended family, we thank you for sharing him with us.

A special thanks to Mr. Woods for being one of the cornerstones upon which the Devonshire PLP was built. His impact will never be forgotten. May his memory be a guiding light as we honour his work and continue the mission he helped us build. PLP all the way. Rest in peace, Mr. Woods.

Thank you, Madam President.

The President: Thank you, Senator Simmons.
Would any other Senator care to speak?

Sen. the Hon. Crystal Caesar: Madam President.

The President: Yes.

Sen. the Hon. Crystal Caesar: Madam President, while a bit belatedly, nonetheless deserving, I wanted to recognise the Bermuda Arts Council 2024 Grant Awardees. I think that we often overlook the work of the Bermuda Arts Council. However, they fund creatives over \$90,000 last year in order for them to be able to bring their works to life for us all to enjoy, both resident and visitor alike. So if you will indulge me, I will read the names of the award recipients and briefly a description of their works.

The President: Certainly, you may.

Sen. the Hon. Crystal Caesar: Thank you.

- Alexander Winfield: Creator of a theatrical adaptation of *The War of the Salaman-*

ders featuring innovative puppetry and stage design.

- Paul Maddern: Participation in a two-week writing residency at The Tyrone Guthrie Centre in Ireland, focusing on poetry and literature.
- Jordan Carey: Research experience in Japan to explore traditional kite-making, natural dyeing techniques, and handmade paper-making methods.
- Gherdai Hassell: (Who also happens to be my sorority sister.) Mixed media art exhibition at the Bermuda National Gallery Biennial, featuring reclaimed fabric and site-specific installations.
- Barbara Ann Dillas: Organisation of the *Legacy Tapestry Roots* family art exhibition, showcasing local and international artworks.
- Wendell "Shine" Hayward: Free outdoor mid-day jazz concert celebrating International Jazz Day.
- T'aja Williams: Attendance at the American Dance Festival Summer Intensive to further develop her dance artistry.
- Andrew Stevenson: Film series documenting humpback whales in Bermuda's waters.
- Yesha Townsend: Residency at the University of the West Indies to develop creative writing projects.
- Mischa and Gia Fubler: (Our own [Senator] and wife.) Creation of *Truth in Time, Stories in Rhyme: The Theatre Boycott*, a children's book about Bermuda's Theatre Boycott.
- Kaleidoscope Arts Foundation: Support for a student portfolio class and final art show at the Bermuda Society of Arts.
- Hana Bushara: Support for a home studio to commence music composition.
- Daisy Gould: Publication of a fine art catalogue spotlighting Bill Ming's recent works, in conjunction with an exhibition at Masterworks Museum of Bermuda Art.
- Wayne Raynor: Production of the original song *Havoc*.
- Alan C. Smith: Manuscript development for *Patchwork Sea*, an autofiction novel.
- Lisa Howie: Research and design for a book on artist Charles Zuill, culminating in a solo exhibition and book launch at Masterworks Museum.
- TROIKA Bermuda: Four-part programme providing technical training in the arts for youth and adults, aiming to create a sustainable talent pool.
- Bayard Outerbridge: Film project exploring the healing benefits of Native American sweat

lodges and their relevance to Bermuda's history.

- Sinead Simmons: Recording and production of an EP of her scheduled release which is just past in February 2025.
- Liana and Ajala Nanang Omodele: Expansion of *Unchained on the Rock* through a free [podcast] and short educational films with accompanying curricula.
- Meredith Andrews: Photography project capturing portraits of Bermuda residents.
- Kayuntae Ming and Jahbarri Wilson: Transferred their collaborative art exhibition *Excavación Divina* from the Peruvian Amazon to Bermuda.

I just want to congratulate all of these artists in making application and being successful and being supported by the Bermuda Arts Council. Thank you.

The President: Thank you, Senator Caesar.

Would any other Senator care to speak?

Senator Victoria Cunningham. (Sorry. I am bit slow today.)

Sen. Victoria Cunningham: Thank you. Thank you, Madam President.

Today I would like to honour the memory of Graham Maddocks who was a true Bermudian whose life was marked by extraordinary passion and service. Graham was a constituent of mine in constituency 28, Warwick West. But most importantly he was devoted father, a skilled diver and a tireless advocate for our oceans. He pioneered [Reef] Protection Act efforts, establishing the Ocean Support Foundation to safeguard our reefs. His dedication extended to his work on the America's Cup preparations and later to his role on Hawkins Island where he warmly welcomed our visitors. Graham's loss is deeply felt and his contributions to Bermuda will not be forgotten. He was a force of nature and his legacy of conservation and kindness will endure.

Madam President, I would also like to celebrate the extraordinary achievements of Bermuda's athletes as recognised at the 43rd Annual Government's Sports Awards this past weekend. Their remarkable performances on the world stage shows skill and perseverance. These athletes represented the very best of Bermuda. Their dedication, talent and sportsmanship bring immense pride to our Island. I commend them for their achievements and wish them continued success in their sporting endeavours. And I would also like to acknowledge [MP] Ben Smith, the National Swim Coach and Deputy Leader of the Opposition and Shadow Minister of Education and Sport for his impactful work in nurturing Bermuda's young sporting talent.

Madam President, I would also like to extend my sincere congratulations to the Bermuda Business Development Agency [BDA] and ABIR [Association of

Bermuda Insurers and Reinsurers] for hosting a truly outstanding 2025 Risk Summit two weeks ago. The Summit's success is a testament to the hard work and dedication of all involved. I was particularly impressed by the addition of the Future Leaders Summit this year, providing our high school and Bermuda College students with the opportunity to explore careers in risk and insurance which is crucial to the investment in our Island's future. I was also most honoured to moderate one of their panels. These initiatives not only educate and inspire our young people but also ensure the continued strength and vitality of one of Bermuda's most important industries. I commend them on their visionary approach and their commitment to developing the next generation of Bermudian leaders.

It also, Madam President, gives me great pleasure to congratulate PHC Club for their recent successes. Firstly, for their successful "Legacy of Dreams" gala which was held on March 15. An event that my husband and I, alongside OBA colleagues, had the pleasure of enjoying immensely, celebrating the Club's enduring legacy.

Secondly, for the outstanding achievement of the Under-9 football team who won the BFA Under-9 Tournament last weekend, remaining undefeated and showing tremendous skill and determination. Well done to the young Zebras and their coaches.

And finally, I wish to celebrate the achievement of Ciara Burrows who I have had the privilege of mentoring since 2015 throughout her university career. It was with immense pride and joy that I attended her call to the Bermuda Bar earlier this month. This occasion was a testament to her years of unwavering hard work, perseverance and dedication. Ciara is a truly remarkable young woman. Though she is currently practicing law in London, I eagerly anticipate her return to Bermuda where I am confident she will make a profound and lasting contribution to our legal and international business sectors.

Thank you, very much.

The President: Thank you, Senator Victoria Cunningham with the OBA.

Does any other Senator care to speak at this time?

Senator Fubler, you have the floor.

Sen. Mischa Fubler: Thank you, Madam President.

I guess firstly I would like to be associated with the of the PLP colleagues. I would like to be associated with the condolences for Mr. Woods.

The President: Mm-hmm.

Sen. Mischa Fubler: I would also like to associate myself with Senator Cunningham's congratulations to the Business Development Agency for the Risk Summit. I was also in attendance and I also agree. I think it is excellent that we are providing programming that

specifically targets young Bermudians to participate in the industry.

Also, in light of Women's Month I would like to congratulate Sylvia Oliveira who was honoured by the Women in Reinsurance [Bermuda] at their Women's Day Gala earlier this month.

And finally, I would like to give congratulations to Bermuda Communications Group and Bermuda Broadcasting and other entities that are coordinated to provide live coverage of the elections; something I feel helped to increase engagement in the political process. Something all of us have been saying we need to work towards. So, kudos to them. Thank you.

The President: Thank you, Senator Fubler.

Marcus Jones, OBA Leader in the Senate, you have the floor.

Sen. Marcus Jones: Thank you, Madam President.

I would like to extend congratulations to Tariq Lynch-Wade who became the first Bermudian pilot to join BermudAir. Mr. Lynch-Wade has transitioned from Head of Safety of the boutique airline into a full-time pilot role which marked a historic moment. He began his journey in 2006 when he earned a [Bachelor of] Science degree in Aviation/Airway Management and Operations from Jacksonville University followed by flight training at Delta Connection Academy. He has been flying for around two decades in various parts of the world, and his career also includes 14 years at the Bermuda Civil Aviation Authority, where he attained the position of Director of Operations. Congratulations, Mr. Tariq Lynch-Wade.

Madam President, I would also like to send my condolences to the family of the late Marsha Laurette Carey. Her career spanned many years in the international business community within the reinsurance industry for companies like Walter Insurance, Johnson and Higgins, OBL, Hudson Reinsurance, and XL Capital. One of her main passions was bowling. And she gave of her time to the Bermuda Junior Bowling Association where she sowed into the lives of over 300 children that passed through their doors. She was very active in her church, the Better Covenant Christian Fellowship where up until her passing she was a faithful member of its audio/video social media team sending the gospel through the airwaves both locally and internationally. Our thoughts and prayers are with her family at this time.

Thank you, Madam President.

The President: Thank you.

Would any other Senator care to—

Senator Foley, I see you. You have the floor.

Sen. Maurice Foley: Thank you, Madam President.

I would like to take a moment to extend congratulations to the Bermuda Chamber of Commerce on the appointment of their new Chief Executive Of-

ficer, Ms. Jennifer Woods. Ms. Woods brings a wealth of experience in legal compliance, government and business strategy. Her leadership roles at Global Atlantic Financial Group, BF&M Limited, combined with her dedication to community service with the Bermuda Boxing Federation make her an excellent choice to guide the Chamber into its next chapter.

The Chamber of Commerce plays a vital role in supporting local businesses, fostering economic growth and advocating for the interests of Bermuda's commercial community. With Ms. Woods at the helm, I am confident that the Chamber will continue to be a strong partner in shaping a thriving and sustainable future for our Island.

Once again, congratulations to Ms. Woods, Marico Thomas the Chamber President, and the entire Chamber of Commerce team. I look forward to their continued contributions to Bermuda's business landscape.

I would also like to congratulate our OBA colleague and recognise her and congratulate her. And that is our Sophia Tessitore on the successful opening of "A New Generation." And that was an independently curated art show that highlighted the exceptional talents of 12 local artists under the age of 35. The exhibition which took place at Rock Island Coffee on Reid Street on Friday, 21 March, was a celebration of Bermuda's emerging artistic voices. Featuring both original and limited edition works, the show reflected a diverse range of techniques and styles, offering innovative and thought-provoking perspectives on what Bermuda means to this new generation.

Ms. Tessitore's commitment to providing artists with full creative freedom allowed for a powerful expression of contemporary art. Her leadership in curating this showcase has given these young artists a valuable platform to share their work with the community. So I commend Ms. Tessitore and all of the participating artists for their contributions to Bermuda's cultural landscape and look forward to seeing their continued growth and success.

Thank you, Madam President.

The President: Thank you, Senator Foley.

Senator Lauren Bell, you have the floor.

Sen. Lauren Bell: Thank you, Madam President.

I would like to send congratulations to Lisa Reed who was recently named Bermuda's Woman of the Year. She received this honour earlier this month at an event to mark the 2025 International Women's Day which was organised by the Women's Resource Centre. And Madam President, with your permission, I would like to read a quote from a spokesperson from the Women's Resource Centre.

The President: Certainly, you may.

Sen. Lauren Bell: Thank you.

"A trailblazer in finance, government consulting and human rights, Lisa has spent decades advocating for policy reforms, disability rights and community mentorship.

"Her commitment to inclusion and social justice has strengthened Bermuda's human rights framework and created opportunities for under-represented communities."

I join with my Senate colleagues in congratulating Lisa Reed for this well-deserved recognition as Bermuda's Women of the Year.

Madam President, I would also like to take the opportunity to congratulate seven Bermudians who recently completed the Department of Workforce Development's Learning Through Experience Hospitality Programme. This initiative was developed in partnership with key industry stakeholders and the primary purpose of this initiative was to give Bermudians an opportunity to gain work-readiness training and to give them hands-on experience in the industry.

Madam President, I would like, with your permission, to read the names of these seven individuals.

The President: Certainly, you may.

Sen. Lauren Bell: The Bermudians who successfully completed this programme included:

- Zayh Scott-Burgess;
- Unique Dillas;
- K'Shay Tucker;
- Kharizmah Daniels;
- Jordan Kennedy-Swan;
- Amiyah Anderson; and
- Alshea White.

Again, congratulations for these seven Bermudians for their successful completion of the Learning to Experience Hospitality Programme.

The President: Thank you, Senator Lauren Bell.

Would any other Senator care to speak at this time?

Madam Attorney General, Minister of Justice, you have the floor.

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

Lots of good things going on in the times that—

The President: Absolutely. That's for sure.

Sen. the Hon. Kim Wilkerson: —we have not been meeting.

So, let me start with comments that I am joining which have already been made by my colleagues on both sides of the floor. I think by the way my list is going . . . with Senator Cunningham in relation to Ciara Burrows, she was a student. She did some work with us at XL. She is exceptional. I have been in

touch, certainly, when she was with Kennedy's. I think she is going to have, as you say, a very, very bright future. So I am happy to join you with those comments.

As well with the Risk Summit, I did not attend all of the days but it certainly was a well-put-on event. I think an opportunity to highlight Bermuda at that level. I had dinner with some of the insurance commissioners from the US and to have an opportunity in our space to continue to make the case of the value proposition of Bermuda as a jurisdiction, and a great place to do business, was a fabulous opportunity. So, I am grateful to the organisers of that. I think it was a well-done event.

Next, Tariq Lynch-Wade, yes, as Senator Jones has commented. I know Tariq. I was a chair of the Civil Aviation Authority so I have been following his career during the time that he was flying in Asia, to see him come home, and then make this next move. [It is] incredibly heartwarming. I know Tariq has a mind for encouraging young people and I just think his career will go from strength to strength and he will bring others along with him.

Marsha Carey, I join you in that as well. Marsha was a person with just the biggest heart. I regret missing her homegoing because I think it was the same day that we were in the House. Yes, the Throne Speech, absolutely. But she was such a known presence at XL and beyond, a friend to everyone.

And finally, just joining in on the congratulations for Lisa Reed. She is a phenomenal woman. I had the opportunity to have tea with her, I think, on the afternoon of the award. It was quite remarkable. She is a remarkable person and it was well deserved and well done to the Women's Resource Centre for hosting that event.

Madam President, I wanted to talk about my colleague to my left, the Education Minister. [She] was the spearhead, but it certainly took place under the former Minister Diallo Rabain. It was the Minister's Debate Challenge. Debate is near and dear to my heart certainly. But I was . . . I had the opportunity to witness over the weekend of March 15, and 16, along with Minister Caesar, the Minister's Debate Challenge held at the CedarBridge. I just want to congratulate Gladstone Thompson who has been doing this for years and to see debating revitalised in these young Bermuda public school students was incredibly amazing. The effort was assisted by Kim Jackson and the Mirrors team.

But I particularly want to congratulate the winners in the 10- to 11-year-old category. They were Russian Thompson, Xela Hall and Connor Faries. And that was a team really from a mixture from Bermuda public schools. That was Northlands, St. David's Primary and Harrington Sound and they made a phenomenal team. And in the 12- to 14-year-old category Nylah Matthews, Rudy Puhekker, and Etana Holdipp-Lynch were the winners.

And Madam President, to see these young people debate and the . . . obviously the kind of tag line for the dynamic debaters is *listen, think, speak*. And I think if we could employ that everywhere through this House these young people could teach a thing or two. So, just hats off to them and congratulations to them. And to you too, Minister. It was an effort well done.

Thank you, Madam President.

The President: Thank you, Minister Wilkerson.

And I would just like to add my congratulations, join the Senators on their congratulations to Lisa Reed as well as to Tariq Lynch-Wade. I think they are outstanding and much has been said about them. I think we raise them up as individuals that so many Bermudians, young and old, can look to as Bermudians who have really excelled in their field.

I would also like to join the Senators who expressed condolences for Mr. Eugene Woods.

I would just like to indicate that I want to express condolences to a former CEO of the hospital, Mrs. Sheila Manderson. I am not sure if any of you have read about her passing. But Sheila Manderson was the former CEO of the hospital [passed away along with] her husband, Neville Manderson. And if you catch anything in my voice it is because I worked very closely with her at the Bermuda Hospitals Board many years ago. This couple were friends of both my husband and I because Mr. Manderson worked at Bermuda College where my husband also worked. So I want to express condolences to the family. And this couple died within three days of each other and that is why I can get choked up right now when I think about it. But they were wonderful people who did quite a lot for this Island when they were on the Island. So, I am just expressing it today to the family.

And with that we now move on to the Adjournment. Minister Wilkerson.

ADJOURNMENT

Sen. the Hon. Kim Wilkerson: Madam President, I move that this [Senate] do adjourn until April 2.

The President: Would any Senator care to speak on the motion to adjourn?

Yes, Senator Marcus Jones, OBA Leader in the Senate, you have the floor.

Sen. Marcus Jones: [INAUDIBLE]

The President: Oh, I beg your pardon. My mistake. I thought you were indicating you were to be speaking.

Would any Senator care to speak on the motion to adjourn?

With that said then, Senators, I thank you for all your hard work today in completing the business of

the Senate. [I] indicate that the Senate does stand adjourned until next week Wednesday, the 2nd of April.

Thank you.

[At 3:58 pm, the Senate stood adjourned until 10:00 am, Wednesday, 2 April 2025.]

**BERMUDA SENATE
OFFICIAL HANSARD REPORT
2 APRIL 2025
10:00 AM**

Sitting Number 3 of the 2025/2026 Session

[Sen. the Hon. Joan E. Dillas-Wright, President, presiding]

The President: Good morning, Senators, and good morning to the listening audience.
Shall we pray?

PRAYERS

[Prayers read by Sen. the Hon. Joan E. Dillas-Wright, President]

The President: Please be seated.

CONFIRMATION OF MINUTES

[Minutes of 26 March 2025]

The President: Vice President Wight, you have the floor.

Sen. John Wight: Madam President, I move that the Minutes of the meeting of Wednesday, the 26th of March 2025, be taken as read.

The President: Is there any objection to that motion?
No objection.

Sen. John Wight: Madam President, I move that the Minutes of Wednesday, the 26th of March 2025, be confirmed.

The President: Is there any objection to that motion?
No objection.
The Minutes are confirmed.

[Minutes of 26 March 2025 confirmed]

The President: Thank you, Vice President John Wight.

MESSAGES

The President: Mrs. Beale.

The Deputy Clerk: There are no messages, Madam President.

The President: Thank you, Mrs. Beale.

REPORTS OF COMMITTEES

The President: There are none.

ANNOUNCEMENTS

The President: We have a few announcements this morning, Senators.

The first is in the name of Senator the Honourable Kim Wilkerson, Government Leader in the Senate and Attorney General.

You have the floor, Madam Attorney General.

INFORMATION COMMISSIONER'S OFFICE ANNUAL REPORT 2024

Sen. the Hon. Kim Wilkerson: Thank you, Madam President. Good morning, colleagues. Good morning, listening audience.

Madam President, I hereby present for the information of Senate the Information Commissioner's Office 2024 Annual Report as required by section 58(1) of the Public Access to Information (PATI) Act 2010.

Senators may access copies of the report on their tablets and/or on the parliament website.

The President: Thank you.

And I believe you have a second announcement. Please proceed when you are ready.

[Pause]

OFFICE OF THE INFORMATION COMMISSIONER AUDITED FINANCIAL STATEMENTS FOR THE YEARS ENDED MARCH 31, 2023 AND MARCH 31, 2024

Sen. the Hon. Kim Wilkerson: The second one, Madam President, I hereby present for the information of the Senate the Office of the Information Commissioner Audited Financial Statements for the year ended March 31, 2023, and the fiscal year ending the 31st of March 2024.

Senators may access copies of the statements on their tablets and/or the parliament website.

The President: Thank you. And I believe you have a third one.

Sen. the Hon. Kim Wilkerson: I covered them both.

The President: I beg your pardon.

Sen. the Hon. Kim Wilkerson: I covered them both.

The President: I beg your pardon. You covered them both.

And the fourth one is in the name of Senator Lindsay Simmons.

FINANCIAL ASSISTANCE AMENDMENT REGULATIONS 2024

Sen. Lindsay Simmons: Thank you, Madam President.

Madam President, I hereby present for the information of Senate the Financial Assistance Amendment Regulations 2024, as made by the Minister responsible for Financial Assistance in exercise of the power conferred by section 21 of the Financial Assistance Act 2001.

Senators may access copies of the regulations on their tablet or on the parliamentary website.

Thank you, Madam President.

The President: Thank you, Senator Lindsay Simmons.

We do have a [notice of a] motion that is to be delivered by the Honourable Minister Caesar, spokesperson for Finance.

Sen. the Hon. Crystal Caesar: Thank you, Madam President. Good morning.

The President: Good morning.

Sen. the Hon. Crystal Caesar: And good morning to the listening audience.

Madam President, I move that the provisions of Standing Order 71(2) be suspended.

An Hon. Member: The other one.

Sen. the Hon. Crystal Caesar: Apologies. I was reading the second one.

The President: No problem.

NOTICE OF MOTION

THAT MINISTERS AND MEMBERS OF THE LEGISLATURE (SALARIES AND PENSIONS) ACT 1975 SCHEDULE 2 BE AMENDED

Sen. the Hon. Crystal Caesar: All right. Good morning, Madam President.

I hereby present the following Resolution and give notice that I propose to move the following Resolution at a later point in the meeting:

WHEREAS it is provided by section 3 of the Ministers and Members of the Legislature (Salaries and Pensions) Act 1975 (the principal Act) that Schedule 2 to the principal Act may be amended from time to time by resolution passed by both the Senate and the House of Assembly;

AND WHEREAS it is expedient that Schedule 2 to the principal Act be now amended;

BE IT RESOLVED that the Honourable House of Assembly and the Senate, pursuant to the provisions of section 3 of the Ministers and Members of the Legislature (Salaries and Pensions) Act 1975, hereby amend Schedule 2 to the said Act by—

- (i) inserting immediately below the office of “Premier,” the offices of “Deputy Premier,” “Attorney General” and “Minister of Finance”; and
- (ii) deleting the office of “Parliamentary Secretaries” and substituting the office of “Junior Ministers.”

Thank you, Madam President.

The President: Thank you, Minister Caesar.

PETITIONS

The President: There are none.

STATEMENTS

The President: Senators, we have five Statements this morning. The first one is in the name of Senator the Honourable Crystal Caesar.

Minister Caesar, you have the floor.

MINISTRY OF EDUCATION UPDATE ON 2025 SCHOLARSHIPS AND AWARDS

Sen. the Hon. Crystal Caesar: Thank you, Madam President.

Madam President, I rise today to share with my Senate colleagues and the audience listening that the application period for the [Ministry of Education Scholarships and Awards](#) is currently underway and will close on Tuesday, April 15, 2025. Madam President, the Ministry of Education provides scholarships and awards to Bermudian students who want to pursue higher education each year. The Government of Bermuda firmly believes that post-secondary education funding should be allocated strategically and in alignment with our core values. The awards and scholarship categories offer financial assistance to the aspiring student, a mature learner or a dedicated teacher pursuing professional training.

Madam President, I am pleased to share that since 2017, the Government has successfully increased the budget for our scholarships and awards.

Last year, 67 Bermudian students received awards and scholarships. We anticipate an increase in the number of recipients this year. In the budget year 2024/25, just under \$2 million were allocated to assist our students seeking tertiary or vocational further education.

Madam President, I would like to highlight that an additional \$50,000 was also provided to assist five students who were facing financial barriers with continuing their postsecondary education overseas. The additional funding was provided from the mid-year review.

Madam President, the Ministry of Education is pleased to offer financial support through 10 scholarship categories to help students achieve their educational goals. The 2025 Ministry of Education Scholarships and Awards are as follows:

- The Minister's Achievement Scholarship helps high-achieving CedarBridge Academy and The Berkeley Institute graduate students attend overseas postsecondary education. The funding for this award is \$25,000 per year.
- The Minister's Exceptional Student Award for graduating students or school-leavers with disabilities for local or overseas post-secondary study. Persons with disabilities up to the age of 25 who may be working, volunteering, or already attending college or university are eligible to apply. The funding for this award is \$25,000 per year for overseas study and \$5,000 for local study.
- The Minister's Technical and Vocational Award for public school graduates for local or overseas post-secondary study. The funding for this award is \$25,000 per year for overseas study and \$7,500 for local study.
- The Minister's Applied Science Scholarship for graduating public senior school students who attended the Applied Technology Dual Enrolment Diploma Programme with Bermuda College and who plan to continue the programme to obtain an associate's degree or certificate. The funding for this award is \$5,000 for one year.
- The Further Education Award is for current students who have completed at least one year at an accredited college or university for continued postsecondary study. Awards will also be given to students pursuing or attending post-graduate study. The funding for this award is \$10,000 for one year.
- The Non-Traditional Student Award for persons aged 25 and over pursuing their first post-secondary degree. The funding for this award is \$25,000 per year.
- The Teacher Education Scholarship is for current college or university students studying selected subjects and/or areas of teaching needed in the Bermuda Public School Sys-

tem. Applicants must graduate, complete their Teaching Practicum and obtain a BEC licence within three years of receiving this award. The award amount for this is \$20,000 per year.

- The Bermuda Government Scholarship for well-rounded graduating senior school, college or university students up to the age of 25 who demonstrate outstanding academic achievement. The funding for this award is \$35,000 per year.
- The University of the West Indies Scholarship provides funding for up to three years for either undergraduate or post-graduate students. The funding for this award is \$7,500 per year.
- The Bermuda College Book Award provides funding for books for Bermuda College students in financial need. The funding for this award is \$500 per year.

Madam President, in addition to the scholarships we offer, the College Promise [Programme] provides public high school graduates with a GPA of 3.0 or higher the opportunity to attend Bermuda College tuition-free. This opportunity allows students to obtain their associate's degree while also gaining credits that can be used toward continuing their post-secondary education at an overseas institution.

Madam President, the Scholarships and Awards Programme Manager, Ms. Shanaye Smith, has been actively engaged in outreach with students to ensure that they are well informed about our scholarship offerings this year. The Ministry has participated in webinars, in-person information sessions at senior schools, and panel discussions with students and parents invited to attend. This year, we also launched an animated promotional video created by Bermudian artist Tashel Bean, which I think we have all seen and quite enjoy. That is to raise awareness of our scholarship offerings on social media in our target market.

Madam President, this Government remains unwavering in our commitment to build a fairer, more just and more stable Bermuda for our students and adults wishing to pursue further education and certification.

In closing, Madam President, much effort has gone into raising public awareness about the Ministry's scholarships and awards, and we hope that as many students as possible will submit complete applications before the deadline. We hope parents, guardians, relatives and my Senate colleagues will also support students to ensure that they can apply before the April 15 deadline.

Thank you, Madam President.

ANNOUNCEMENT BY THE PRESIDENT

SENATE VISITOR

The President: Thank you, Minister Caesar, Minister of Education.

Senators, before I proceed with the next Statement, I would just like to acknowledge and welcome Mr. Vernon Wears from National Security to our Chamber.

Welcome to you, sir.

STATEMENTS

[Continuation thereof]

The President: The second Statement is in the name of Senator Lindsay Simmons, the Junior Minister of National Security.

Senator, you have the floor.

CCTV NETWORK UPGRADE UPDATE

Sen. Lindsay Simmons: Madam President, I take this opportunity today to provide an update on the progress of the Island's [closed-circuit television \(CCTV\) network upgrade](#) and the implementation of the speed camera initiative.

Madam President, Senators may recall that in 2023, Digicel Bermuda was awarded the contract to upgrade the CCTV network and provide a managed maintenance service plan. The total contract value is \$4,047,440, comprising an equipment and installation cost of \$1,035,500 and a five-year managed maintenance service plan valued at \$602,388 annually, totaling \$3,011,940.

Madam President, one of the key enhancements to the CCTV network is its deployment on a new fibre network. This modernisation requires civil (road) and electrical works that were not included in the original request for proposal (RFP) since vendors could not accurately quantify these costs in advance. As a result, the current cost for all civil and electrical works associated with the project stands at \$463,651.

Madam President, the Ministry's CCTV implementation team has made every effort to minimise costs by collaborating with the Corporation of Hamilton, the Public Works Ministry's Works and Engineering unit and BELCO to utilise existing power sources. While some cost-saving measures were successful, others proved unfeasible.

Madam President, the upgraded system includes 258 cameras featuring four different types: 19 Licence Plate Recognition (LPR) cameras, 103 Pan-Tilt-Zoom (PTZ) cameras, 74 Multisensory cameras and 62 Varifocal cameras. Notably, a single multisensory camera integrates four fully functional cameras, covering a wider area while maintaining clarity.

Madam President, real-time monitoring has significantly enhanced the Bermuda Police Service's (BPS) ability to assess incidents as they unfold, enabling quicker deployment of resources during emergencies. This capability has already proven crucial in improving response times and overall public safety.

Madam President, as of today, 219 cameras have been installed, with 204 currently online across 129 site locations, providing 454 distinct camera views. The project commenced in September 2023 but encountered unforeseen challenges that have affected the completion timeline. Despite these setbacks, the overall project is now 90 per cent complete, encompassing camera installation, software integration and training. Barring any major weather delays or unforeseen events, the project is expected to be completed by July 2025.

Madam President, an additional 34 camera site locations are being prepared for the final phase of civil and electrical works. The expansion will increase the total number of CCTV locations from 130 to 150 across the Island. We consider this to be an enormous achievement in terms of coverage across the Island.

Madam President, beyond physical installation, this project involves critical components such as network infrastructure, power integration and seamless connectivity to the central command centre to ensure the system operates at peak effectiveness. Moreover, multiple government departments and external agencies have played vital roles in this initiative, including the Ministry of National Security HQ, BPS, the Public Works Ministry's Works and Engineering unit, the Departments of Estates and Highways, the Department of Planning and the Information Technology Department, along with external partners such as BELCO and the Corporations of St. George's and Hamilton.

Madam President, while progress has been made, delays have inevitably impacted the next phase of the CCTV upgrade—the introduction of speed cameras. However, initial testing of the LPR cameras has begun and will continue over the next few months. I recently had the opportunity to review preliminary findings and to see a demonstration of the LPR cameras, and I was very impressed with how the system has advanced. This is wonderful progress, and I look forward to further developments in this area over the next year. Based on initial research and testing, additional LPR cameras and site locations will be required to optimise the speed camera initiative. A comprehensive plan is currently being developed to expand this initiative.

Madam President, in the coming months, the Ministry of National Security and the BPS will work closely with the Ministry of Transport and the Ministry of Justice on legislative amendments necessary for implementing the ticketing system for speed cameras. This will be the final step in the implementation of a system that we are confident will improve the safety on our roads.

Madam President, it is important to note that the upgraded CCTV system has been designed with privacy protection in mind. The system aligns with both current privacy regulations and future require-

ments, ensuring that privacy concerns are adequately addressed. The request for proposal specifically requires vendors to incorporate privacy safeguards in both the camera features and the Video Management System (VMS).

Madam President, residents have expressed a greater sense of security knowing that CCTV coverage has been enhanced. This increased confidence has encouraged more community engagement, with citizens more willing to report suspicious activity to the BPS. Madam President, we have even received requests from community clubs and neighbourhoods to further expand CCTV coverage.

Madam President, to further address privacy concerns, the Ministry and the BPS have engaged the PATI and PIPA Unit and the Privacy Commissioner's Office in discussions on collaboration, transparency and public communication regarding CCTV privacy matters. Madam President, as we approach the completion of this initiative, the Ministry, in partnership with the BPS and the Privacy Commissioner's Office, will host a town hall [meeting] to educate the public on privacy considerations and best practices related to CCTV cameras. Also, this town hall will address any privacy concerns that the public may have.

Madam President, I am pleased to report that the Ministry of National Security and the BPS have worked diligently with internal and external stakeholders to implement this critical project.

Madam President, I extend my gratitude to the multiple teams who have contributed to the successful execution of the CCTV initiative thus far.

Madam President, we are delivering on our promise to upgrade the Island's CCTV network and introduce a modern speed control regime on our roads. As I have stated before, this Government remains committed to enhancing public safety, and this initiative is a testament to our mission at the Ministry of National Security of working together to keep you safe. Thank you, Madam President.

The President: Thank you, Senator Lindsay Simmons, Junior Minister for National Security.

I believe you have a second Statement.

ANNOUNCEMENT BY THE PRESIDENT

SENATE VISITOR

The President: And before you give that, may I also acknowledge and welcome Mr. Dana Lovell, the Chief Fire Officer.

Welcome to the Senate, sir.

STATEMENTS

[Continuation thereof]

The President: You can proceed when you are ready.

NATIONAL FIRE CHIEFS COUNCIL PEER-LED REVIEW OF THE BERMUDA FIRE AND RESCUE SERVICE

Sen. Lindsay Simmons: Thank you, Madam President.

Madam President, I would like to provide Senators with an update on a key strategic initiative of the Ministry of National Security stemming from the 2022 Speech from the Throne.

Madam President, Senators may recall that in that Speech, the Government pledged to invite His Majesty's Inspectorate of Constabulary and Fire and Rescue Services to conduct a review of the Bermuda Fire and Rescue Service (BFRS). Specifically, it was stated:

"The Bermuda Fire and Rescue Service serves as Bermuda's first responders, providing island-wide EMT expertise, firefighting capability, and specialist operations in support of critical infrastructure. To ensure the highest standards of fitness for role, His Majesty's Inspectorate of Constabulary and Fire and Rescue Services will be invited to conduct a review of the Service—the first since 2010. Upon completion, the Legislature will be invited to take note of that review and its recommendations."

Madam President, following the announcement in 2022, the Chief Fire Officer engaged the Inspectorate in discussions about such a review. From these exchanges, it was recommended that the Government would derive added value from a peer-led review by the [National Fire Chiefs Council](#) (NFCC) as a precursor to the formal review by His Majesty's Inspectorate of Constabulary and Fire and Rescue Services. The Ministry of National Security concurred with this recommendation and directed the Chief Fire Officer to engage the NFCC to undertake the peer-led review at the earliest opportunity.

Madam President, the Ministry of National Security further decided that it would be prudent to conduct an internal review of the BFRS in preparation for the NFCC's visit in early 2025. Consequently, the Chief Fire Officer commissioned Management Consultancy Services to conduct an internal organisational and staffing review of the Bermuda Fire and Rescue Service in November 2023. The findings of this internal review have been instrumental in assessing staffing levels and operational efficiency of the BFRS. The Ministry of National Security greatly benefited from these insights in determining the BFRS's resource needs. The MCS report was subsequently submitted as part of the discovery phase for the NFCC review and will be referenced in the NFCC's findings.

Madam President, to give some background and context, the NFCC serves as the professional voice of the United Kingdom's Fire and Rescue Ser-

vice, with a mandate to improve and develop fire and rescue services across the United Kingdom. The NFCC's core objectives include

- strengthening professional and operational leadership of the Fire and Rescue Service;
- enhancing national coordination;
- reducing duplication and increasing efficiency;
- supporting local service delivery; and
- providing greater influence for Fire and Rescue Authorities and their services.

Madam President, I am pleased to report that in February of this year, the BFRS underwent a comprehensive organisational review conducted by a four-member NFCC UK team led by Chief Fire Officer Neil Odin, Chair of the NFCC's Prevention Committee. Their report, which was received this week and is currently being reviewed, is intended to support the BFRS in planning and prioritising its resources to address evolving risks through to 2030. The scope of the NFCC review included, but was not limited to,

- an assessment of the current organisational structure;
- staffing levels and shift patterns;
- the impact of the newly negotiated firefighter benefits package under the collective bargaining agreement;
- training requirements; and
- technology and equipment needs.

Madam President, the review team worked under certain constraints. Due to the timing of their visit, coinciding with Bermuda's general election, they refrained from engaging with elected Members of Parliament to maintain impartiality and to avoid the risk of perceived political influence. Their evaluation drew on comparisons with UK standards and best practices while remaining sensitive to Bermuda's unique context as an island country.

Madam President, it is anticipated that a review by His Majesty's Inspectorate of Constabulary and Fire and Rescue Services, which will be conducted later this year or early in 2026, will build upon the foundational work undertaken by the Ministry of National Security and the BFRS. This forthcoming final review will undoubtedly provide additional findings and recommendations to support continuous improvement.

Madam President, the ultimate objective of this phased review process is to modernise the Bermuda Fire and Rescue Service in order to ensure that it remains effective, efficient and fully capable of meeting the needs of the Bermudian public.

Madam President, the Ministry of National Security remains steadfast in its commitment to support the Bermuda Fire and Rescue Service. We will continue to provide the support and necessary resources to ensure that our Fire and Rescue Service remains modern, effective and fit for purpose, and are well-equipped to protect our people and save lives. Thank you, Madam President.

The President: Thank you, Senator Lindsay Simmons.

And I believe you have another Statement on the recent violence in our community. You can continue when you are ready.

RECENT YOUTH VIOLENCE IN OUR COMMUNITY

Sen. Lindsay Simmons: Thank you, Madam President.

Madam President, there are videos that were circulating in Bermuda showing students from our schools, particularly CedarBridge, and including middle school students, engaging in violent and disturbing conduct toward each other. This Government is not taking this lightly.

Madam President, the Minister of National Security contacted me in my capacity as CedarBridge Academy Chairperson to discuss this matter. As Chairperson of CedarBridge Academy, I was already in communication with Principal Kenneth Caesar; Minister of Education, Senator Crystal Caesar; MP Leroy Bean; and the Bermuda Police Service. Immediate action is being taken to address this specific situation and prevent further incidents.

Madam President, we also witnessed an act of bravery and responsible citizenship from Deputy Principal Christopher Swan, who risked his life to tackle a young man armed with a knife. His quick response likely prevented serious harm, and we commend him for his courage and dedication to protecting others. However, this should never have happened in the first place. No student, teacher or staff member should have to face this level of violence in a school environment or around Bermuda.

Madam President, this antisocial behaviour among our youth is deeply concerning. We cannot afford to lose any more of our children to violence, crime and negative influences. Every life lost, every young person caught up in the justice system and every act of youth violence is a failure of society. This is not just a school issue—it is a community matter, and we must all work together to remedy this problem.

Madam President, this Government remains committed to curbing antisocial behaviour and ensuring the safety of our youth. We recognise that this is not just a disciplinary issue but a deeper societal issue that requires a unified, multi-faceted approach throughout our country.

Madam President, we are also asking the public to stop forwarding videos of violent incidents involving our youth. Sharing these videos only amplifies the trauma, fuels negativity and encourages further antisocial behaviour. Instead, if someone receives such content, we urge them to report it immediately to the Bermuda Police Service so that the proper authorities can handle the matter. Our focus should be on protecting our children, not spreading outrageous content that could further harm them.

Madam President, we must all recognise that we are the village. We are the role models whom our children need to see. They are watching us, learning from our actions and looking to us for guidance. If we want them to make positive choices, we must show them what that looks like.

Madam President, we must also demand that the parents of these children take responsibility for their behaviour. These children are clearly recognisable in these videos, so it is right for us to expect that the adults in their lives take accountability for this unacceptable and egregious behaviour. Adults must play their role in training up our children and not tolerate this violent behaviour. Government cannot solve this problem without the proper intervention of parents and adults.

Madam President, our Violence Reduction Strategy is a comprehensive action plan that contains a multitude of proactive and preventative measures to address violence in our community. Our Gang Violence Reduction Team is heavily involved in delivering programmes and providing interventions that are helping to address this issue of [youth violence](#).

Madam President, as part of the Violence Reduction Strategy that was released by the Ministry of National Security last November, here are some of the programmes that we know are the solutions for the way forward:

1. Stronger Security and Prevention Measures
 - a. We shall continue the collaboration between the Bermuda Police Service and schools to ensure proactive measures are in place to detect and deter dangerous activities.
 - b. Enforcing a zero-tolerance policy for weapons in schools, with clear, decisive consequences.
2. Mental Health and Crisis Intervention
 - a. Expanding access to counsellors to support our young people before they reach a crisis point.
 - b. Identifying at-risk youth early and providing intervention programs that address trauma, behavioural issues and emotional distress.
 - c. Strengthening partnerships with mental health organisations to ensure youth have access to the help they need.
3. Parental and Community Engagement

Through the Violence Reduction Strategy, we are launching education opportunities and awareness programmes to

 - a. equip parents with the tools to recognise warning signs of gang involvement, bullying and emotional struggles in their children;
 - b. strengthen connections between schools, churches, community leaders, sports

- clubs and local organisations to provide mentorship and guidance; and
- c. encourage parents to take an active role in their children's lives—monitoring their activities, setting boundaries and fostering open communication.
4. Empowering Youth with Positive Alternatives
 - a. Expanding community programmes and job-training programmes to give young people constructive outlets for their energy and creativity.
 - b. Partnering with businesses and professionals to create mentorship programmes that expose youth to career opportunities and positive role models.
 - c. Increasing funding for youth-focused initiatives that promote leadership, discipline and self-respect.
5. Conflict Resolution and Restorative Justice
 - a. Continuing peer mediation programmes and conflict resolution training to help our youth learn how to handle disputes peacefully.
 - b. Continuing a restorative justice approach where youth are held accountable for their actions but are also given the opportunity to reform and grow.

Madam President, Bermuda must work together in this arena. The future of our children is at stake. We cannot allow violence, peer pressure and negative influences to steal their potential.

Madam President, we have for some time now been advocating for a collective approach to the youth violence in our country. We are asking the entire community to look out for our children. If you see something, say something. If you know a young person who is struggling or heading down the wrong path, reach out and provide some guidance, advice or help. If you can be a mentor, a supporter or a protector, now is the time to step up and make a positive difference in someone's life.

Madam President, it takes all of us—parents, teachers, neighbours, faith leaders, law enforcement and the wider community—to ensure that our children grow up in a safe, supportive and nurturing environment. This is not just about laws and policies; it is about our collective responsibility to protect and guide the next generation. We must hold each other accountable for the contributions we are making toward a safer and more secure future for our children.

Madam President, this Government stands firm in its commitment to doing our part in protecting our children. We will continue working with educators, parents, law enforcement and the community to create a safer and brighter future for Bermuda's youth.

Madam President, I hasten to reiterate that this is not a political matter. This matter is far beyond the cut and thrust of politics. This is a matter that demands our collective cooperation and mutual support,

irrespective of political affiliations. Our youth deserve our collective efforts toward providing them with the guidance, discipline, structure and support they need to become productive and responsible citizens in this country. Thank you, Madam President.

The President: Thank you, Senator Lindsay Simmons, Junior Minister of National Security.

The final Statement, Dementia Care Services Pilot Programme Update, is by Senator Fubler. And you will be presenting this Statement.

Sen. Mischa Fubler: Yes. Thank you, Madam President.

The President: Start when you are ready.

DEMENTIA CARE SERVICES PILOT PROGRAMME UPDATE

Sen. Mischa Fubler: Sure thing.

Good morning to the listening public and my colleagues here in the Senate.

Madam President, this morning I rise to share with my Senate colleagues' observations, findings and data stemming from the operation of the [Dementia Care Services Pilot Programme](#), which was first launched by the Ministry of Youth, Social Development and Seniors in October 2023 through its Office of Ageing and Disability Services. The purpose of this programme is to ensure those persons living with dementia who are uninsured or underinsured have access to dementia navigation and support services.

Madam President, as a backdrop, "dementia" is an umbrella term for degenerative diseases that impact the brain. This results in memory loss and changes to one's behaviour and one's thinking, which impact our ability to perform everyday activities. According to the World Health Organization, global numbers for dementia are expected to triple by 2050 due to ageing populations and chronic diseases that are risk factors for this disease. It is estimated that up to 45 per cent of dementia cases could be reduced through addressing modifiable risk factors for dementia. Prevention is always preferable; however, for people already with the disease, we must support not only them but also their carers through its challenging progression.

Madam President, in Bermuda, based on current processes, there are over 3,600 patients inputted into the Bermuda Hospital Board's system as having dementia. Work continues to better define prevalence data and the potential future impact on the Bermuda system. However, to date, as dementia is a progressive disease, people's needs for care and support increase, placing greater demand on our long-term care services and supports over time. A lack of knowledge of the disease and support for those caring for persons with dementia can result in unnecessary and

costly hospital admissions or care home placement. It also increases the risk for abuse and neglect, as cognitive impairment is a significant risk factor for such.

Madam President, it is within this context that the Government is committed to addressing the social, clinical and economic challenges of dementia. As such, the Ministry of Youth, Social Development and Seniors has undertaken the following related initiatives:

- In 2022, provided several education series on dementia.
- In October 2023, introduced the Dementia Navigation and Care Pilot programme.
- In June 2024, extended the pilot programme based on the data obtained.
- In November 2024, developed a detailed project inception plan for the design of a seniors day care facility with a dementia care focus.
- In December 2024, completed the first National Seniors Strategy for Bermuda, inclusive of a focus on dementia.
- In January 2025, contracted the expertise of the Bermuda Health Council to commence developing an integrated care pathway for dementia.
- In February 2025, engaged in meetings to start assessing the designated site for the dementia focused senior day care facility.

Madam President, of these initiatives, it is the pilot programme I will provide an update on this morning. In [October] 2023, NorthStar Dementia Ltd., was contracted to provide a six-month pilot programme for dementia navigation and support services for persons experiencing dementia who were either underinsured or uninsured. These services included comprehensive dementia assessments, personalised care planning, cognitive compensatory strategies, case management, caregiver education and support, crisis intervention and prevention.

This programme was developed based on evidence-based research that recognises the vital importance and role of dementia care management to not only improve quality of life for persons with dementia, but also their carers, which in turn decreases more costly care caused by hospitalisation or crisis management. NorthStar Dementia was selected not only because they specialised in this area but also because their service model supplements the pilot programme to expand its reach and depth of support.

Madam President, between October 2023 and December 2024, the Ministry provided a total of \$96,000 to fund the pilot programme, which contributed to serving 111 persons with dementia, of whom

- 58 per cent, or roughly 63 clients, were female;
- 55 per cent, or 61 clients, were between 75 and 84 years of age; and
- 67 per cent, or 74 clients, were Black Bermudian.

For the caregivers who were clients and received services,

- 56 per cent were the adult children of the client; and
- 70 per cent were female caregivers.

There was a total of 260 client contacts during this period. The intensity and type of contact was tailored to the needs of the family and the stage of the dementia progression.

Madam President, the question is, What have we learned to date about the need for a dementia care services programme, based on client feedback and data findings? The answer is [found in] three key observations:

1. There is a funding gap for dementia navigation and support services.
2. Persons are not getting formally diagnosed.
3. Caregivers are stressed and not getting enough support.

Madam President, let me briefly speak to each of these three observations.

1. There is a funding gap for dementia navigation and support services.
 - a. Nearly 95 per cent of the clients in the pilot programme were insured.
 - b. However, 84 per cent of all referrals could not contribute to the full cost inclusive of co-pay of the services.
2. Persons are not getting formally diagnosed.
 - a. At the start of the programme, 46 per cent of clients stated they did not have a formal diagnosis.
 - b. However, after participating in the pilot programme, 77 per cent had obtained a diagnosis.
3. Caregivers are stressed and not getting enough support.
 - a. At the start of the pilot programme, 16 per cent of the caregivers rated their stress levels as severe, and 52 per cent said theirs was moderate.
 - b. At the 12-month evaluation mark, for those clients evaluated,
 - i. 46 per cent felt somewhat less stressed,
 - ii. 27 per cent were significantly less stressed,
 - iii. 62 per cent felt much more knowledgeable about dementia,
 - iv. 77 per cent were more confident in implementing care strategies for their loved one; and
 - v. 73 per cent were more aware of local resources available.

Madam President, the pilot programme highlighted to its clients the importance of being diagnosed to determine if one is experiencing dementia or not. This allows persons to prepare ahead and put their affairs in order, determine what supports will be need-

ed, and get critical legal documents and financial resources in place. After starting the pilot, 65 per cent of the clients obtained a power of attorney, and 46 per cent obtained an advance directive.

Madam President, the pilot programme outlined how persons can start interventions and finding supports sooner rather than later. For example, there are available medications or programmes that help decrease the impact of the cognitive decline early in dementia progression. Additionally, there are non-medical interventions to help manage behaviours or concerns that can reduce the need for costly hospitalisation admission. Roughly 81 per cent of the clients in the pilot programme had no hospital admission, and 46 per cent had an increase in social support for their loved one.

Madam President, it is important that family carers have the support they need to continue the care of their loved ones. Access to support groups, respite, day care, activity programmes and care home placement is needed. The pilot programme demonstrated the critical role of system navigation and care management for family carers and persons living with dementia to provide support and guidance with direct care and available support services. This is evident by 100 per cent of clients evaluated stating the dementia care services pilot programme should continue.

Madam President, the pilot findings are only from a small sample of persons diagnosed with dementia. This is why the Ministry's systemic work in collaboration with the Ministry of Health is critical for long-term solutions. Under the framework of the National Seniors' Strategy, the Ministry of Youth, Social Development and Seniors contracted the Bermuda Health Council to develop an integrated care pathway for dementia, in collaboration and alignment with the Health Ministry's health system reform work and the Health Council's Dementia Health Needs Assessment. This initiative, underway, is mapping current patient journeys and identifying system and service gaps and needs. A preferred care pathway will be established in consultation with stakeholders, and an action plan will be developed.

This pathway will cover prevention to end of life, as the entire spectrum must be addressed to not only reduce the prevalence of dementia in Bermuda but also its negative impact on those living with the disease, their support persons and the sustainability of our health and long-term care systems. Fundamental to this work is establishing a standardised, formal diagnosis process to ensure we obtain the most accurate data as possible on dementia and its varying types.

Madam President, in closing, we acknowledge and thank all of those persons living with dementia, their carers and the service providers who have shared and continue to share their experiences, knowledge, expertise and very limited time as part of this pilot programme work for improving Bermuda's

dementia care system for current and future generations. We look forward to updating the Senate and the community on the continuing progress of these initiatives. During the interim, we encourage our community to increase their awareness of dementia prevention and how to lend support to persons and carers, as well as the organisations in place that support persons living with dementia and their families. Thank you, Madam President.

The President: Thank you, Senator Fubler. Moving on with our agenda.

INTRODUCTION OF BILLS

The President: There are none.

FIRST READING OF PUBLIC BILLS

The President: The following public Bills have been received from the Honourable House of Assembly and are now read for the first time. Their titles are, respectively:

CORPORATE INCOME TAX (PENALTY PROVISIONS) AMENDMENT ACT 2025

MUNICIPALITIES AMENDMENT ACT 2025

EMPLOYMENT AMENDMENT ACT 2025

FIRST READING OF PRIVATE BILLS

The President: There are none.

QUESTION PERIOD

The President: Senators, we will now entertain questions on the Statements that have been delivered this morning, starting with the first one that was delivered by the Honourable Minister Crystal Caesar, the Minister of Education.

Would any Senator . . .
Yes.

QUESTION 1: MINISTRY OF EDUCATION UPDATE ON 2025 SCHOLARSHIPS AND AWARDS

Sen. Victoria Cunningham: Good morning, Madam President. I just want it to be known that this is my absolute passion. I spent 21 years in international business, and now I run a charity that does provide fellowship and different services to our students to ensure that they can get to where they need to go.

But I have a few questions today. You talk about the different awards and the different amounts. I note they have not gone up in recent years. Has there been any consideration into looking into increased

tuition costs across the different jurisdictions, particularly in the United States? And I had—

The President: Senator Cunningham, you have an additional supplementary?

SUPPLEMENTARIES

Sen. Victoria Cunningham: I have a supplementary. I have a supplementary to that.

Given the new Trump Administration, there seems to be a lot of talk on federal funding for international students. So, I think my question would be, Has the Government taken that into account where students may have historically had large international scholarships that may well be withdrawn, given new legislation coming out of that Administration?

And a supplementary to that, if I may.

The President: Certainly.

Sen. Victoria Cunningham: Is that the potential for encouraging our students to consider the cheaper jurisdictions of the United Kingdom, given our home school fees and Canadian institutions?

The President: Thank you.

Sen. Victoria Cunningham: I have another question.

The President: You have a second question?

QUESTION 2: MINISTRY OF EDUCATION UPDATE ON 2025 SCHOLARSHIPS AND AWARDS

Sen. Victoria Cunningham: I have another question regarding College Promise.

So, it was mentioned that this is for graduating students from CedarBridge Academy and The Berkeley Institute. And I am fully in favour of anything that encourages our students to further their education. However, I would question the 3.0 GPA. And I feel that . . . maybe my question is, Has the Government considered either dropping that GPA requirement so that more students can be involved in further education or consider means testing? So, you take, the College Promise initiative is on a means-tested basis for anyone with a 2.0 or higher.

The President: Thank you, Senator Cunningham. You have two . . . sorry.

Sen. Victoria Cunningham: I have one further question.

The President: You have one further question.

**QUESTION 3: MINISTRY OF EDUCATION UPDATE
ON 2025 SCHOLARSHIPS AND AWARDS**

Sen. Victoria Cunningham: One further question. And again, you know, no one is going to disagree with providing funding for our students. But I think along with providing that funding, my question is, Are there any additional support services offered? So mentoring, internships and then the provision of job opportunities upon graduation.

The President: Thank you, Senator Cunningham.

Sen. Victoria Cunningham: Thank you.

The President: Would any other Senator care to present questions? Senator Marcus—

Sen. Tawana Tannock: Yes. Thank you . . . sorry.

The President: Sorry.
Senator Marcus Jones.

Sen. Marcus Jones: Thank you, Madam President.
Good morning to you and to my fellow Senate colleagues and to the listening audience.

My first question would be, Is there an expectation for those scholarship recipients to return to Bermuda and in some form, whether in employment in the public or private sector, to give back to the country as a means of gratification for an extended assistance? That is my one question.

**QUESTION 1: MINISTRY OF EDUCATION UPDATE
ON 2025 SCHOLARSHIPS AND AWARDS**

Sen. Marcus Jones: And I recognise that the criterion for receiving the scholarship is for one to be a Bermudian. Is there a further requirement for that person to be resident in Bermuda? In other words, could that Bermudian be resident in the UK, Canada or anywhere outside of these shores and still be able to qualify to receive scholarships?

The President: Those are your two questions.

Sen. Marcus Jones: Those are my two questions. Thank you, Madam President.

The President: Thank you.
Senator Tawana Tannock.

Sen. Tawana Tannock: Yes. Thank you, Madam President.

The President: You have the floor.

**QUESTION 1: MINISTRY OF EDUCATION UPDATE
ON 2025 SCHOLARSHIPS AND AWARDS**

Sen. Tawana Tannock: Thanks.

My question is regarding the actual application process for the scholarship. As the former Chairperson of Hughesnet and also on a Knowledge Quest scholarship committee and currently still on numerous scholarship committees, what we often find are incomplete applications. And so, if we have the time, we do reach out to candidates or to their parents and try to assist them. But when you have a high volume of applications and limited time, it is difficult to do that. And unfortunately, some students get left behind, not because they are not eligible or because they are not deserving, but simply because they did not have any support to complete the application process.

**QUESTION 2: MINISTRY OF EDUCATION UPDATE
ON 2025 SCHOLARSHIPS AND AWARDS**

Sen. Tawana Tannock: So I would like to know what support has been put in place for training to get on bermudascholarships.com if that is where they are being listed, or to ensure that parents and students both understand the documentation required, how to get transcripts? I know you often need or are left in the hands of the guidance counsellors. But with a high volume of students, it is impossible for them to tutor each one. So, when we do get an application, if it is incomplete, what outreach is given? And prior to that, what training is provided? Those would be my two questions. Thank you.

The President: Thank you, Senator Tannock.
Would any other Senator care to ask questions on this Statement?

Hearing none, then we will await a response from the Minister.

Sen. the Hon. Crystal Caesar: Thank you, Madam President. And I thank my colleagues for clarification on the questions.

I would like to start from the back, or the last few questions, and respond. So as my colleague did indicate, Senator Tannock, with regard to the fact that there are counsellors in the schools, the schools do provide a support network for assisting young people to make application for scholarships and awards. In addition, there is a team of people who vet and respond to those who send in their applications such that if it is incomplete, those applications are vetted. And there is a response given to individuals as to how they should complete that application. So, if one does make application, it is missing—I do not know—a transcript or a reference letter, they are given a follow-up. As I said, there is a team of people who assist with that.

And I believe there was a question with regard to . . . there is always an expectation for our young people to return home. And otherwise, you know, why else would we be giving them education? We expect

for our young people to come back and contribute. Now, there are different requirements for different scholarships. There are some who will require specific return on investment, meaning for instance if one has a scholarship for teaching, et cetera, it is anticipated that they will come back and give service specifically in the Bermuda Public School System.

Not all scholarships have that requirement, a specific requirement. But overall, there is an ethos expecting that our young people will return and give back to Bermuda. But again, this is something that we do as part of our social contract with the community to ensure that those who want the education have access to it. They may get opportunities in Bermuda or may have an opportunity, once they receive their degree, to work in an area overseas. But yes, we would still expect for that person to come back. But there is no specific requirement. So again, it depends on which scholarship or what we are referring to as to what that requirement would be.

In addition, there is the Department of Workforce Development, which, when young people have gotten degrees either through college or through some vocational certification, et cetera, will assist young people with placement.

I think colleagues would be aware that we have a Youth Employment Programme, which has been very much advocated by my colleague in another place, the Minister of Economy and Labour, in assisting young people in finding work and/or training in their areas of interest. So, we do have that wrap-around support. So, it is not just that you get your degree and off you go. We do have that support that those who want to contribute do have a mechanism by which they can use through the government to ensure that they are given either internships or some sort of placement assistance.

With regard to the College Promise, which colleague Senator Cunningham mentioned, you know, we do have to have some level of . . . some bar which we would expect our young people to reach. And I cannot say that at this particular time the 3.0 GPA has not . . . at this particular time they consider to be changed. I agree that I think we may need to consider scope beyond . . . or different maybe GPAs and maybe relaxation of that slightly so that more individuals who want to access the Bermuda College through the College Promise would be able to do so. But that can be taken under consideration.

And unfortunately, we have no idea what the Trump Administration will do as it pertains to our young people suddenly in the US. I will say that we do have our eye on what is happening in the US as it pertains to policies that are changing. Obviously, we are talking about education, but as it pertains to all manner of things. So, the Government is watching that quite closely, and it is something that we are keeping our eye on. Because we certainly would not want our young people, who have a level of expectation and/or

interest in pursuing education overseas in the US, to be disadvantaged from doing so.

But I think what I did mention in my Statement was that we also do have scholarships not just for students who are considering North America. But obviously we do have the scholarship for anyone who wants to attend in the Caribbean, and we do support young people travelling to the UK as well. So, we do consider that, and we do promote that and we do encourage it as well.

I believe that I have answered most questions, Madam President. So, I will leave it there unless there is one that one of the colleagues feels that I have not sufficiently answered at this time.

The President: Sorry, I was just going to ask—

Sen. Marcus Jones: Thank you, Madam President.

I do appreciate the Minister of Education informing us and giving some clarification to some of the questions. I would like to request that she be specific in my question in regard to Bermudians who qualify for scholarships, whether there is a need for a requirement that they actually reside on Island as opposed to those who are across the four corners of the world.

The President: Thank you, Senator Marcus Jones, OBA Leader in the Senate.

Sen. Marcus Jones: Yes. That is it.

Sen. the Hon. Crystal Caesar: Yes. Thank you. I do remember that question now.

So, Senator Jones and Madam President, most scholarships have an expectation that you have had a certain level of education within Bermuda. And I believe that that requirement is at least five years of education locally, right within the Bermuda School System, be it private or public education. For whatever reason parents may choose after which . . . maybe a parent is studying themselves and their children travel with them. But that does not preclude them from being able to apply as well. So, there is a residency requirement.

The President: Thank you, Minister Caesar, Minister of Education. And thank you, Senators, for your questions on that Statement.

We will now move on to the second Statement that was given, and that is the Update on the CCTV Network Upgrade. And that was given by Senator Lindsay Simmons.

Would any Senator care to ask questions?

Vice President John Wight, you have the floor.

QUESTION 1: CCTV NETWORK UPGRADE UPDATE

Sen. John Wight: Thank you, Madam President.

I just have one question, which is, When is the speed camera functionality expected to be completed? I appreciate the privacy, and the other issues involved into the equation. But I think we have to balance those issues with the increasing safety concerns on our roads for our residents and our tourists. And this issue of the speed cameras has been going on for seemingly years now. So, I guess my question is, When do we expect to have that in place?

QUESTION 2: CCTV NETWORK UPGRADE UPDATE

Sen. John Wight: And secondly, in terms of the privacy concerns, surely, we must have been aware of these years ago when we announced the initiative of this project until waiting until the eleventh hour to have that be a reason for a further delay. So, I am just wondering why that seems to be an issue that came at the eleventh hour and was not considered previously.

So, thank you, Madam President.

The President: Thank you, Vice President John Wight.

Would any Senator care to ask questions?

Senator Marcus Jones, OBA Leader in the Senate, you have the floor.

QUESTION 1: CCTV NETWORK UPGRADE UPDATE

Sen. Marcus Jones: Thank you, Madam President.

I could not hide my joy and excitement to listen to the Junior Minister give a progress report on the CCTV purchasing and installation around our Island. I think the Opposition has been on record many times to sort of see more of an urgency in this take place. I am thrilled to see the progress up to 90 per cent of completion, which is great.

My question would be, Did the actual purchase and installation of this equipment fall within the budget? I believe it was originally put on the budget back in 2023/24. I would like to know if it actually fell within the budget.

SUPPLEMENTARY

Sen. Marcus Jones: And my supplementary to that primary question would be, If not, if there were excess funds needed to complete the project, can we expect that to be in the upcoming budget, and if there is any estimation on how much that would be?

QUESTION 2: CCTV NETWORK UPGRADE UPDATE

Sen. Marcus Jones: I have a second question, Madam President. I took great interest in the statement made within the Junior Minister's presentation that residents have expressed a greater sense of security with the installation of these cameras. My question would be, Were there any concerns from residents on the positioning of these cameras? I ask that question because, in my canvassing, actually on Loyal Hill in Devonshire in areas that Senator Simmons will be very acquainted with, some of the residents there expressed their concerns that some of the cameras were positioned where it was going right into their bathroom window and things of that nature.

We heard those concerns. So, my question would be, If a resident has found that a camera is positioned in a compromising position, what will be their recourse to be able to advocate for a possible repositioning of the camera, or at least someone they can talk to to see if that can be changed?

Those are my two questions, Madam President. Thank you.

The President: Thank you.

Would any other Senator care to ask questions on this Statement?

Hearing none, then we will wait for Senator Simmons to obtain responses.

[Pause]

Sen. Lindsay Simmons: When it comes to speed cameras, when is their expected date of completion? In late 2026 or early 2027.

For question number two, the privacy concern at the eleventh hour. Privacy has always been a part of the plan to date. It is something that the Ministry has always had in the forefront to take into consideration. And we just want to make sure that we dot our i's and cross our t's.

Question number three, did the purchase of these cameras fall in the budget? If not, was it in excess of funds? We will expect future budgets to exist, and we can expect it to be in the budget coming up.

[Pause]

Sen. Lindsay Simmons: And again, question number four concerns, and yes, I am well aware of the concerns of Loyal Hill. When it comes to recourse, the people can always contact the Bermuda Police Service or any other Ministry directly with any concerns when it comes to cameras and their placement.

So those are the answers to the questions, Madam President. Thank you.

The President: Thank you, Senator Lindsay Simmons.

Hearing no other questions then, we will move on to the next Statement.

Sen. Lindsay Simmons: Thank you.

The President: And that is the Statement also by Senator Lindsay Simmons, the National Fire Chief Council Peer-Led Review.

Would any Senator wish to ask questions on this Statement?

Senator Marcus Jones, OBA Leader in the Senate, you have the floor.

QUESTION 1: NATIONAL FIRE CHIEFS COUNCIL PEER-LED REVIEW OF THE BERMUDA FIRE AND RESCUE SERVICE

Sen. Marcus Jones: Thank you, Madam President.

I did note that the last internal review was conducted in 2010. It is now 2025, so 15 years have passed by since we had the last one.

Are there any plans in place to have more frequent internal reviews when it comes to the Fire Service? Internal reviews with our ever-changing world, for example with the strain that is placed on our international airport, the cruise terminal, there are constant changes going on. Bermuda needs to be able to keep at pace to best practices around the world.

So, my question would be, Is there a plan to have more frequent internal reviews in regard to the Fire and Rescue Service?

My second question if I may, Madam President?

The President: You certainly may.

QUESTION 2: NATIONAL FIRE CHIEFS COUNCIL PEER-LED REVIEW OF THE BERMUDA FIRE AND RESCUE SERVICE

Sen. Marcus Jones: My second question would be, Is there sufficient manpower within the ranks of the Fire and Rescue Service that can adequately, like I said just earlier, cover our cruise terminal in the west and sufficiently cover our airport, the L. F. Wade Airport, especially in the event if there were simultaneous incidents that happened at the same time? Would the Fire Service be confident that it can adequately service multiple incidents at one time?

SUPPLEMENTARY

Sen. Marcus Jones: And I have a supplementary to that question, Madam President. In the opinion of the Fire Service, what, within their internal review, would be (shall we say) the adequate number of manpower to adequately cover a country of this size with the exposure that we face on a daily basis? And does our manpower fit that number?

Thank you, Madam President.

The President: Thank you.

[Pause]

Sen. Lindsay Simmons: Thank you, Madam President.

So, the last review was in 2010 to 2025. We anticipate having reviews every five years.

The President: Mm-hmm.

Sen. Lindsay Simmons: Yes. We can manage incidents. We have the manpower to cover its risk. At the review, we will speak to manpower needs.

So, there is your answer to all three questions.

Thank you, Madam President.

The President: Thank you, Senator Lindsay Simmons, and all Senators who have asked questions on this Statement.

We will move on to the next Ministerial Statement, and that is also in the name of Senator Lindsay Simmons in her role as the Junior Minister of National Security. And this Statement is the Recent Youth Violence in the Community.

Would any Senator care to ask questions on this Statement?

Senator Marcus Jones, OBA Leader in the Senate, you have the floor.

QUESTION 1: RECENT YOUTH VIOLENCE IN OUR COMMUNITY

Sen. Marcus Jones: Thank you, Madam President.

Although it was not pleasant for the Junior Minister to give this particular Chamber a report on the happenings in the CedarBridge High School, we do appreciate her giving us this information.

My question would be, Were there any disciplinary measures placed on those youths, those students who actually were found to be in violation of school policies through this incident? I do not wish for her to give us specifics. I think that is probably asking too much. But I would like to know if there were any disciplinary measures put in place for those who actually violated the rules.

SUPPLEMENTARY

Sen. Marcus Jones: And as a supplementary question, Madam President, I would like to ask an even greater question in light of what transpired. Are there any institutional guidelines within the public school system that will teach our kids how to navigate through social media? We know that social media can be a dangerous place, and we definitely want our kids fortified and fully informed of the pitfalls and the risks of danger that they may encounter.

I will say this as a sidebar. I have a friend who is a principal in Cleveland, Ohio, whose school board has instituted very instructive and intensive guidelines for all of their students within their area that teaches them and gives them guidelines on how to navigate social media. And I do not think that is a bad thing for us in Bermuda to adopt so that we can furnish and provide a defence for our children when they wade into the waters of social media.

Thank you, Madam President.

The President: Thank you.

Senator Cunningham, I believe you have a question. You have the floor.

QUESTION 1: RECENT YOUTH VIOLENCE IN OUR COMMUNITY

Sen. Victoria Cunningham: Thank you, Madam President.

So along with providing youth scholarships mentoring, CedarBridge is another place that is very close to my heart. And I was very saddened to hear the news. In light of . . . and I do not know if Members of this Chamber or members of the listening audience have watched the British Netflix show, "Adolescence," but it is quite eye-opening, with a 13-year-old young boy. And articles and everything that have come out have stated that a lot of these aggressions and things come out of primary school and not high school.

So, I think one of my first questions is going to be, Do we have a . . . we have a youth strategy, but does it start at the necessary age level, which seemingly is below eight?

QUESTION 2: RECENT YOUTH VIOLENCE IN OUR COMMUNITY

Sen. Victoria Cunningham: And then my second question, you mentioned quite rightly, and I think Government cannot solve this problem entirely and we do need the community to help us. So, for those in the listening audience, you know, I urge you to come forward. But my honourable colleague, [Senator] Marcus Jones, just mentioned about what happened to the students involved. You mentioned something about parents needing to take accountability and be responsible. How do you see that manifesting itself? How can we hold the parents responsible?

And that is it, thank you.

The President: Thank you, Senator Cunningham.

Would any other Senator care to ask questions on this Statement?

Hearing none, then we will wait to hear from Senator Lindsay Simmons on this one.

Sen. Lindsay Simmons: One second, Madam President.

The President: Mm-hmm.

[Pause]

Sen. Lindsay Simmons: Madam President, we have a Code of Conduct that we must follow. And so, we have followed the Code of Conduct in relation to these incidents or any incidents that happen within the school system. So, we do follow the Code of Conduct, which is on the public domain.

When it comes to social media, Madam President, we do have from primary school levels teachers and social workers and counsellors who come in and speak to students about social media and how to use social media and how to monitor social media. But again, it is a collaborative effort. We need parents and adults and everybody to monitor their children. Obviously, teachers cannot be monitoring children's phones, but we ask parents to monitor what their children do on social media. So, yes, we do get into the schools and talk about social media and how to use social media.

And when it comes to parent involvement, our goal is to hopefully have parents be more involved in addressing the needs of our students. And if we see that there are issues at hand, you know, contact the schools and let the schools know that you are having a problem. Because that factors into the school system as well. And if we know early, then we can put in measures to try to protect our students.

And I think that answered all of our questions, Madam President.

The President: Thank you, Senator Lindsay Simmons.

Madam Attorney General, Minister of Justice, Kim Wilkerson.

Sen. the Hon. Kim Wilkerson: Thank you, Madam President. Yes.

If I might, just to supplement Minister Simmons's response, certainly to the last question that was asked by Senator Cunningham around . . . I think the question was more about enforcing parental responsibility and what is the framework for that.

There is on the books a piece of legislation called the Parental Responsibility Act. It was tabled back in 2010. I think the effort with that was to create a framework for establishing those guidelines for social responsibility. My colleagues and the Cabinet colleagues have asked that we relook at that. And I think one of the concerns around how to legislate that means that you have to have the resources in place for parental counselling and the support systems. And we acknowledge that all of those are not in place at the moment to make that effective.

So, you will have heard in the Throne Speech the phased approach to the amendments to the Young Offenders Act and the review of the Children

Act. I think these have to be looked at holistically. But there is a framework in place. I think it would not be at its optimal functioning if we do not have the support systems, which is what is critical, in place to support parents. So, more news to come. Thank you.

The President: Thank you, certainly, Minister Wilkerson, Minister of Justice and Attorney General. Thank you for providing additional information.

Senators, having dealt with that question, we will now move on to the final Statement that was given this morning. And that was the Statement on Dementia Care Services, the Pilot Programme. And that was given by Senator Fubler this morning.

Would any Senator care to ask questions?

Vice President John Wight, you have the floor.

QUESTION 1: DEMENTIA CARE SERVICES PILOT PROGRAMME UPDATE

Sen. John Wight: Thank you, Madam President.

I just have one question. I am just curious. The work conducted by this group including the pilot programme, does this work align or differ from the work that is conducted by the nonprofit organisation, Dementia Bermuda? That is my question. Thank you, Madam President.

The President: Thank you, Senator Wright.

Would any other Senator care to ask questions on this Statement?

Senator Cunningham, you have the floor.

QUESTION 1: DEMENTIA CARE SERVICES PILOT PROGRAMME UPDATE

Sen. Victoria Cunningham: Thank you.

My question is more around the funding. So, is it anticipated that our insurance providers will be required to cover more of these dementia-related services? Or is there a plan to introduce more public funding or subsidies to make these services more accessible for seniors and dementia care sufferers?

The President: Is that your only question, Senator?

Sen. Victoria Cunningham: Yes. Thank you.

The President: Senator Tannock, I believe you have indicated that you wanted to ask a question.

QUESTION 1: DEMENTIA CARE SERVICES PILOT PROGRAMME UPDATE

Sen. Tawana Tannock: Yes, Madam President.

I noted that there was a mention of having a day care facility for seniors with dementia. And I wanted to know where that stood currently. If you

mentioned where we are with that initiative, I missed it. My apologies.

[Pause]

Sen. Mischa Fubler: Including the listening audience, I am just conferring with the technical officers to supply responses.

The President: Thank you for that, Senator Fubler, and we will await your response when you are ready.

[Pause]

Sen. Mischa Fubler: Okay. I have got some of the responses coming in for Senator Wight's question about the charity Dementia Bermuda's involvement in the pilot programme. The Clinical Director of Dementia Bermuda is also the head of NorthStar Dementia. And as a result they work closely together.

To Senator Cunningham's question [regarding] funding and whether it is anticipated that insurers or public funding will meet the gap required for servicing those with dementia, that has been part of the kind of larger discussion around long-term care financing and universal health care. So, to be determined.

And to Senator Tannock, the day care facility is currently in the design stage. And I believe in the Statement we mentioned that a site visit was conducted in February.

Hopefully that answers all of your questions. I will take any supplementals if there are any.

The President: Senators who have asked questions, do you have any supplementals?

Senator Tannock.

SUPPLEMENTARY

Sen. Tawana Tannock: I do. So, when we look at the day care and the training that is necessary, do we have any programmes to train already-qualified health care professionals to deal specifically with dementia patients? Are we looking at running any training or providing any resources for that?

[Pause]

Sen. Mischa Fubler: Okay. I have got a response here for Senator Tannock.

There is training available at the Bermuda College, as well as traditional training held by local organisations and professional development. The scenario focus identified as part of the Integrated Care Pathway is underway for dementia. So, it looks like there are some resources available, and we are looking to expand those.

The President: Thank you, Senator Fubler, for your response.

And thank you all, Senators, for the questions you have put on all of the Statements that were given this morning.

We will continue now to move on with our agenda.

ORDERS OF THE DAY

The President: The Orders of the Day are those that may be considered under the provisions of Standing Order 25 or suspension of Standing Order 71[(2)].

We have three Bills: the second reading of the Corporate Income Tax (Penalty Provisions) Amendment Act 2025; second reading of the Municipalities Amendment Act 2025; and the second reading of the Employment Amendment Act 2025.

I believe Minister Caesar is going to present.

STANDING ORDER 25

Sen. the Hon. Crystal Caesar: Yes, Madam President.

May it be considered under the provisions of Standing Order 25 that the following Bills (and I will read them all by name)—

The President: Thank you.

Sen. the Hon. Crystal Caesar: —Corporate Income Tax (Penalty Provisions) Amendment Act 2025, the Municipalities Amendment Act 2025; and the Employment Amendment Act 2025 be now read for the second time.

The President: Is there any objection to that motion?
No objection.

[Motion carried: Leave granted for the Corporate Income Tax (Penalty Provisions) Amendment Act 2025, the Municipalities Amendment Act 2025; and the Employment Amendment Act 2025 to be read a second time on the same day as their first reading.]

BILL

SECOND READING

CORPORATE INCOME TAX (PENALTY PROVISIONS) AMENDMENT ACT 2025

Sen. the Hon. Crystal Caesar: Thank you, Madam President.

I move that the Bill the [Corporate Income Tax \(Penalty Provisions\) Amendment Act 2025](#) be read for the second time.

Madam President, it is my distinct honour and privilege on behalf of the Government to rise this

morning in this Honourable [Chamber] to debate the Bill entitled Corporate Income Tax (Penalty Provisions) Amendment Act 2025.

Madam President, this Bill seeks to amend the Corporate Income Tax Act 2023 (CIT Act) to introduce civil and criminal penalties, enhance enforcement and compliance mechanisms, and clearly outline penalties for failing to meet regulations and the filing deadlines. It also establishes penalties for non-payment of taxes when due and for inaccuracies in tax return declarations.

Madam President, this reaffirms Bermuda's long-standing commitment to be a cooperative, compliant and transparent jurisdiction with respect to international tax matters. Madam President, the CIT Act and/or any other relevant legal provisions do not currently provide for penalty provisions.

By way of background, I would like to note that in December 2023, the Bermuda Government enacted the Corporate Income Tax Act 2023 which imposes a statutory rate of 15 per cent on the profits of Bermuda entities which are part of multinational enterprises (or MNE groups) with more than €750 million in total global revenues in at least two of the previous four fiscal years. It is estimated that the introduction of the CIT would impact approximately 2,000 companies registered in Bermuda.

This was in response to the Organisation for Economic Co-operation and Development (the OECD) in collaboration with the group of 20 industrialised countries (G20) working to address the issue of base erosion and profit sharing (BEPS). BEPS refers to tax planning strategies used by multinational enterprises to exploit gaps and mismatches in tax rules, allowing them to artificially shift profits to low- or no-tax jurisdictions where they have little or no economic activity. By implementing this tax, Bermuda avoids being labelled a non-cooperative jurisdiction or tax haven, which could lead to international sanctions or reputational harm.

Madam President, the Government then enacted the Corporate Income Tax Agency Act 2024 that established a corporate body to be known as the Corporate Income Tax Agency to administer the corporate income tax regime under the Corporate Income Tax [Act] 2023.

Madam President, following the decision to implement a corporate income tax, the Bermuda Government moved quickly to progress the necessary legislation. Due to the complexity and technical nature of international tax matters, it was expected that refinements and additional legislation would be required to develop comprehensive enforcement and compliance mechanisms aligned with international best practices.

Madam President, the Ministry of Finance held a public consultation on penalty provisions from January to February 2025, which included an illustrative Bill. The overall penalty framework is largely

modelled after the US Internal Revenue Code system, as it is familiar to most taxpayers. Additionally, the framework is designed to align with procedures for default fines and civil penalties under Bermuda laws, while ensuring the right to a fair hearing as mandated by section 6(8) of Bermuda's Constitution Order 1968.

Madam President, the feedback gathered during the consultation process was carefully considered and, as deemed appropriate, amendments were made to the legislation. Key changes involved provisions that enable written representations to be made by the taxpayer before a final panel decision is made, to enhance the adjudication process.

Further, the criminal liability for individuals has, as a result of consultation, been narrowed so that the standard is now higher than negligence. An individual must be found to have practiced consent or contrivance in order to face co-extensive criminal liability with the corporation. These adjustments demonstrate that the Government's commitment to engaging with stakeholders and ensuring that the legislation is clear, effective and in line with international best practices.

While the core provisions of the Bill remain unchanged, these refinements address concerns raised during the consultation process, enhance clarity and improve the overall execution of the framework. The penalty levels have been reviewed by the Ministry's tax advisors, and it has been determined that it would be prudent of Bermuda to maintain the levels proposed, given the size and significance of taxpayers involved as they allow the required level of flexibility to the Agency while ensuring that Bermuda can demonstrate that our regime can appropriately enforce compliance.

The Government remains committed to its ongoing programme of consulting with all relevant stakeholders to ensure the framework supports both compliance and economic growth in the jurisdiction.

Madam President, the penalty provisions that are being proposed include both civil and criminal penalties. The following outlines the civil penalties:

1. failure to register;
2. failure to file;
3. failure to accurately state tax on a return; and
4. failure to pay tax when due.

The following outlines the key criminal penalties:

1. personal liability;
2. deliberate failure to file return; and
3. tax evasion.

Madam President, this Act also amends the Corporate Income Tax Agency Act 2024 to revise the definition of "tax receipts" to clarify that any penalties imposed by the Agency shall not become the property of the Agency.

Madam President, in addition to these penalty provisions, a separate and distinct interest regime for tax underpayments will be established through future

regulations in due course. These regulations will address the following:

- registration and general administration;
- payment of taxes, including paying tax due;
- manner of the payment;
- instalment payments, underpayments and overpayments;
- returns and inquiries assessments; and
- clearance and disputes.

Madam President, in closing, I would like to note that the Government firmly believes that the corporate income tax framework strengthens Bermuda's ongoing commitment to global compliance and transparency while upholding the Island's strong international reputation.

The progress we have achieved today would not have been possible without the invaluable contributions of the International Tax Working Group whose expertise and dedication continue to play a vital role in this important work.

I extend my heartfelt gratitude to everyone in the Ministry of Finance, including our committed advisors who have devoted their time, energy and expertise to this effort. Their work has been further supported by the drafting team at the Attorney General's Chambers to whom I also expressed my sincere appreciation. Thank you, Madam President.

The President: Thank you, Senator the Honourable Crystal Caesar, the spokesperson for Finance.

Would any Senator care to speak on this Bill?

Sen. Tawana Tannock: Yes.

The President: Senator Marcus Jones.—

Sen. Tawana Tannock: —Madam President.

The President: Oh, I beg your pardon. Sorry. I am a bit slow here.

Senator Marcus Jones, the OBA Leader in the Senate, you have the floor.

Sen. Marcus Jones: Thank you, Madam President. I would like to express my appreciation for the brief that the Minister of Education, in her role as spokesperson for Finance here in the Senate Chambers, [presented]. We here in the Opposition are in full support this amendment.

One can possibly deem some of the stipulations in this amendment as being onerous and sort of extremely high. But I think it is important that it be that way because we do want to get a grip on those potential companies that may want to look for loopholes or look to skirt the system. I think it is important that we as a jurisdiction make a strong statement that we are committed to ensuring that if any company wants to be here, function here, operate here, that we have

regulations in place that ensure that the taxes are going to be received. Received in a timely manner, received accurately and deter anyone or any company from wanting to stray from these rules and from these policies.

One concern that I have is that I am concerned that there will be ample enforcement of those that run awry of the stated policies. I would want to know and have some comfort that there are sufficient tax professionals who have the expertise to be able to ensure that there is no funny business going on. So, I am concerned about the enforcement aspect of it.

Another question that I want to raise that has been sort of bandied about around the community is, the Minister did mention that this particular corporate income tax legislation, will impact many. I think [the Honourable Minister] was saying a few thousand international businesses in this country. My question to her would be, What is the estimated number of companies in this country that will actually be paying taxes under this particular legislation? I have heard a number as high as over 100 or so. I have heard somewhere between just 30 or 40 companies. I think the country would like some indication of how many. What is the number that the Government is looking at, at international companies that will actually be paying taxes under this legislation? That would be helpful.

But as I said from the onset, we are here, the Opposition. We give our full support to this amendment. I believe the penalties for running afoul of the legislation are reasonable. I believe they are punitive enough to deter those who would want to run afoul of the law and the regulations to not go down that path.

And, Madam President, with those words, I submit.

The President: Thank you, Senator Jones, Opposition Leader in the Senate.

Senator Tawana Tannock, you have the floor.

Sen. Tawana Tannock: Thank you, Madam President.

With the implementation of civil and criminal penalties, what I guess we could call the stick (I hesitate to say the word “carrot”). But if we look at balancing it, I know that the Government mentioned that they would be looking at providing information about QRTCs (qualified [refundable] tax credits), although that does not qualify as a returned tax credit, I believe.

But where are we with that? That was going to be in 2024. So now we have issued the . . . So, we are about to talk about penalties without talking about any type of incentives for companies who do and are honourable in remitting taxes. So that is my question with regard to that.

And I just had a second question with regard to the actual legislation itself. And clause . . . let us see. The clause that states . . . on page 5 in this

clause, so that would be [clause 2, new Part 8A] section 46E(5)(b), decisions of the Court. (And “Court” is capitalised.) And I know that “Court” is not defined in the parent Act. And of course, Court in the interpretation Act just says something like *not a coroner’s court*, or something else. It just excludes two types of courts. So, when we talk about “Court,” we are talking about the decision of the Supreme Court, Supreme Court of Bermuda. Can we just get clarity on whether or not we are going to actually specify “Court” if it is not defined in this Bill or the parent Act?

And like I said, in the interpretation Act, it actually just states what courts are not defined under the term “court.” Thank you.

The President: Thank you, Senator Tannock.

Senator Vice President John Wight, you have the floor.

Sen. John Wight: Thank you, Madam President.

For starters, I would like to say that I think Bermuda has created a very effective new tax regime in respect of CIT. I am very supportive of this Bill. While we would expect every constituent entity in scope to make good on their obligations to Government in respect of filing and the necessary paying, the reality is that there must be some deterrent and penalty for those who choose not to. So, I think the Bill regarding the civil and criminal penalties are appropriate and I fully support. Thank you, Madam President.

The President: Thank you, Senator Vice President Wight.

Would any Senator care to ask questions on this Bill?

ANNOUNCEMENT BY THE PRESIDENT

SENATE VISITORS

The President: And, Senators, I would just like to acknowledge in the Chamber the presence of Genesis Iris from the Ministry of Finance, as well as Gwen Johnson, the Parliamentary Counsel.

Welcome to both of you.

And they will be assisting in their answering of the questions that have been posed by you all.

BILL

SECOND READING

CORPORATE INCOME TAX (PENALTY PROVISIONS) AMENDMENT ACT 2025

[Continuation thereof]

Sen. the Hon. Crystal Caesar: Okay, Madam President, I do have answers.

Specifically, around to Senator Jones with regard to the enforcement and do we have the level of expertise? We do actually. The agency is hiring and will be hiring particular tax individuals who have a level of expertise who will be able to provide the level of experience to monitor and/or I guess enforce. And as Senator Jones put the question, to be able to bring this regime into effect. So, we are in the process. We do have experts who are assisting us with obviously developing the regime. And more people will be brought on as required.

There was a question with regard to the number of companies, as well. My brief did actually talk about the fact that there were an estimated 2,000 companies that will be impacted. And obviously we cannot predict what one has made or will make. So, we would wait for time to see who actually will be paying in. But there are about 2,000 companies that will be impacted by the CIT regime.

And to Senator Tannock's question with regard to qualified tax credits, if you will just give me two seconds.

[Pause]

Sen. the Hon. Crystal Caesar: So with regard to the qualified tax credits that Senator Tannock asked about, the Tax Reform Commission is actively working to provide recommendations to reduce cost of living and doing business in Bermuda. So, the Government is actually anticipating that in June of this year we will be able to collate those recommendations, with the view thereafter of providing legislation that will incorporate any qualifying tax credits. So that is still in process. So, watch this space.

And then with regard to the question on which specific court, if Senator Tannock would note that section 48 [of the Corporate Income Tax Act 2023] specifically mentions that there is an appeal to Supreme Court. So, it is actually the Supreme Court that would be handling these types of matters.

And I believe that answers everyone's questions. And I appreciate the support from all Senators.

Thank you, Madam President.

The President: Thank you, Minister Crystal Caesar, Minister of Education, but spokesperson on Finance in the Senate. And thank you, Senators, for your questions.

We will now move on to item number 2 on our Orders of the Day.

[Inaudible interjection]

The President: I beg your pardon.

[Laughter]

The President: Of course. I do not know why I am in a hurry this morning.

Sen. the Hon. Crystal Caesar: Yes. I have to read again, yes.

[Laughter]

The President: Please excuse me this morning.

Sen. the Hon. Crystal Caesar: No worries.

Madam President, I move that the Bill entitled the Corporate Income Tax (Penalty Provisions) Amendment Act 2025 be read for a second time.

The President: Is there any objection to that motion?
No objection.

SUSPENSION OF STANDING ORDER 26

Sen. the Hon. Crystal Caesar: Madam President, I move that [Standing Order] 26 be suspended in respect of this Bill.

The President: Is there any objection to that motion?
No objection.

[Motion carried: Standing Order 26 suspended.]

Sen. the Hon. Crystal Caesar: Madam President, I move that the Bill entitled the Corporate Income Tax (Penalty Provisions) Amendment Act 2025 be now read a third time.

The President: Is there any objection to the third reading?
No objection.

BILL

THIRD READING

CORPORATE INCOME TAX (PENALTY PROVISIONS) AMENDMENT ACT 2025

Sen. the Hon. Crystal Caesar: Madam President, I move that the Bill do now pass.

The President: Is there any objection to the passage of the Bill?
No objection.
The Bill is passed.

[Motion carried: The Corporate Income Tax (Penalty Provisions) Amendment Act 2025 was read a third time and passed.]

The President: Thank you, Minister Caesar, and thank you, all Senators, for your participation and questions.

We will now move on to the second item on our Orders of the Day. And that is the second reading of the Municipalities Amendment Act 2025. And that will be presented by Senator Lauren Bell, the Junior Minister for Housing and Municipalities.

Senator Bell, you have the floor.

Sen. Lauren Bell: Good morning, Madam President. Thank you.

The President: Good morning.

Sen. Lauren Bell: I now move that the Bill entitled Municipalities Amendment Act 2025 be read for the second time.

The President: Is there any objection to the second reading?

No objection.

BILL

SECOND READING

MUNICIPALITIES AMENDMENT ACT 2025

Sen. Lauren Bell: Thank you, Madam President. Good morning, Madam President, Senate colleagues as well as the listening audience.

I rise to present the Bill entitled the [Municipalities Amendment Act 2025](#). This Bill seeks to amend the Municipalities Act 1923 to provide for the next ordinary municipal elections for the mayors and councillors of the Corporations of Hamilton and St. George's to be held in 2026.

Madam President, the Corporation of Hamilton initiated constitutional proceedings in 2019 challenging the Government's Municipalities Reform Bill. While the Supreme Court of Bermuda, and subsequently the Bermuda Court of Appeal, ruled in favour of the Government, this matter is currently before the Judicial Committee of the Privy Council with a decision pending following a hearing held in December 2024.

Madam President, in light of this, the Government deems it both necessary and responsible to postpone the scheduled 2025 municipal elections by one calendar year to May 2026. This will ensure that the final outcome of the appeal process can be fully considered prior to proceeding with any electoral or structural changes to Bermuda's municipal governance. While the legal proceedings may not directly impact the mechanics of the municipal elections, the outcome could have significant implications for the governance and structure of Corporations. Proceeding with elections at this time could potentially result in

unnecessary confusion, possible legal challenges or the need to dismantle newly elected administrations if the Privy Council's decision leads to changes in the existing municipal framework. It is therefore prudent to await the Privy Council decision before holding elections.

Madam President, it is also important to highlight that the timing of the Privy Council's decision is entirely outside of the Government's control. Although the matter was heard in December 2024, the judicial process is independent. And the delivery of a ruling remains at the discretion of the court. As such, postponing the elections is a prudent safeguard in showing that any future municipal actions are made with full legal clarity.

Madam President, I give assurances that both the Corporations of Hamilton and St. George's were consulted in advance of the proposed legislative amendment. Both have acknowledged the Government's position, and neither has objected to the postponement.

And, Madam President, with your permission, I would like to quote from the *Royal Gazette*, March 24, 2025?

The President: Certainly you may.

Sen. Lauren Bell: Thank you, Madam President.

In fact, the Mayor of Hamilton has publicly recognised the consultation as "a foundational step towards fostering a collaborative and positive relationship."

The Bermuda Government has taken steps to ensure that no additional operational cost will be incurred by deferring the election. After discussion with both Corporations, it was confirmed that postponement will not result in extra financial burdens for either the Government or the municipal bodies. Furthermore, while the Parliamentary Registrar remains prepared to carry out elections if required, election preparations have been paused to avoid the inefficient use of public resources during a period of legal uncertainty.

Madam President, in the event that vacancies arise during the extended term, the Municipalities Act 1923 provides for extraordinary municipal elections. This ensures that any individual posts that become vacant can be filled promptly and democratically, preserving the continuity of governance and representation.

Madam President, for clarity, this is not an erosion of democracy, but a responsible pause to ensure elections occur under a clear and stable legal framework. It is a responsible step taken to avoid holding elections in the midst of legal uncertainty. Elections are a vital part of a democratic system, and postponement in this context ensures that any future elections take place under stable and legally sound conditions. The Government remains committed to upholding democratic principles, maintaining the in-

tegrity of Bermuda's democratic institutions, acting transparently, and prioritising long-term stability and good governance for the residents and businesses that fall under the remit of our municipalities.

Thank you, Madam President.

The President: Thank you, Senator Lauren Bell.

Would any Senator care to speak on this amendment?

Senator Marcus Jones, OBA Leader in the Senate, you have the floor.

Sen. Marcus Jones: Thank you, Madam President. I would just like to thank the Junior Minister for giving this brief on this Municipalities Amendment Act of 2025.

I could not help but take note of the Junior Minister's usage of the word "democracy" on several occasions in her presentation, which really has spurred me to look a little bit deeper at that word "democracy" before I give my contributions to this particular debate. When we look at the word "democracy," Madam President, a democracy is a government whose supreme power is vested in the people. And they exercise these powers either directly or indirectly through a system of representation which, under normal circumstances, involves periodically held free elections. Madam President, that is my simple layman's understanding of what democracy is all about.

But when I look at the history of, in particular, the Corporation of Hamilton and the Corporation of St. George's, we know the history. Both of these Corporations have, from inception, been an Old Boys Club, where the power in these two Corporations was held in the hands of very few persons who had power and control over a large number of persons and businesses. And it never ceases to amaze me how this PLP Government's pursuit of control and power exceeds its pursuit of democracy.

For a people group who once were disadvantaged and were not a part of the electoral process to now over the last, I guess it has been the last six years since this amendment was first put to this Chamber, Madam President . . . to watch them in real time dismantle all of the framework of democracy in these two Corporations, which once disadvantaged a certain people group in this country, is astounding, Madam President.

I will remind you, and in fact the listening audience, that back in March of 2019 we wrestled as a Senate with this particular amendment which the Government brought first to the House (which was accepted by the House), and then was voted down by this Chamber, Madam President. I also note that the Minister of Education, Minister Caesar, was also a part of those deliberations back in March of 2019. So, it really amazes me that once upon a time we fought and marched and protested for universal adult suffrage. And now, here we are in 2025 when we are

going fast, looking at speeding fast toward taking away brick-by-brick democracy as we know it.

Madam President, I found it necessary to actually go to the website of the Corporation of Hamilton, for example. And if you may allow me to actually read their vision and their mission statement?

The President: You certainly may.

Sen. Marcus Jones: It is applicable to addressing this particular amendment.

Madam President, the vision of the Corporation of Hamilton that was instituted in May of 2019 says, "We will be a democratically elected, vibrant, safe and clean city focused on economic growth and livability [*sic*]."

Madam President, their core values are accountable, collaborative, excellence, innovative, integrity, reliable, transparent and inclusivity. Madam President, those are very, very notable aspirations for the Corporation of Hamilton. And no doubt similar aspirations can be found within the vision and mission of the Corporation of St. George's.

But, Madam President, if we were to go back to March of 2019, there were a number of principles that we grappled with even back then. One of them was the fact that even at that time, the Mayor of St. George's had conducted a poll back in 2019. And 94 per cent of those ratepayers of the residents and business owners of St. George's—94 per cent were against there being a change in the legislation at that time. Back then the OBA was strongly against these amendments to the Municipality Act, and nothing much has changed since then.

Back then it was seen as a hostile takeover by the Government, which still is in power today. And nothing has changed. Back then the legislation allowed for a Minister to have oversight of the operations and the decision-making of both Corporations. That has not changed. So, Madam President, as we fast-forward to here (we are in 2025), we are looking at there being a delay in the voting and election of its officers.

I go back to the terminology and the definition used for "democracy," and one of the important pillars of democracy is that there be free elections and that they be held periodically. There is a certain comfort and assurance when those who are actually voting for these officials and those who are actually putting their hands up to put forward their services to serve these Corporations come into it with an idea of the terms, one of which is the time and the years that they will actually be spending in service as an officer of the Corporation.

So, when we look at the present Government looking to delay those elections, it is just another will, if not symbolic move by this Government, to tell the public that we are not in favour of full democracy within these two Corporations, Madam President. And

because nothing has changed since that time as far as our stance as the Opposition, we are in objection to this particular amendment.

And as I was meditating on this terminology of democracy and how we are seeing it being eroded in our society today, I cannot forget, Madam President, the story of the rabbi who was born over 2,000 years ago who walked the hills of Galilee and Judea, who turned to his followers and said to them, "You are the salt of the earth." Madam President, we hear that phrase used often. But when you study and look at it, I believe it is applicable for even what is happening in our political arena today.

Back in March of 2019, as we debated and discussed and deliberated this particular amendment, and as we on this side of the aisle put up the red flag for our community to give some warnings that our democracy is being taken advantage of, we are reminded of how salt has a preservative attribute about it and that it is able to preserve food, meat specifically, from being spoiled. Another characteristic of salt is that it slows down the acceleration of decay and deterioration.

So when I look back on the last six years, how that decision that was made in the Senate to actually slow down the dismantling of democracy within the realm of the Corporations of Hamilton and St. George's, I can see that we as a political group were able to add salt to this process by slowing down the dismantling of democracy, so much so that we have had six years where both Corporations have been able to have free elections. No doubt we all know that over the last six years there have been one or two times when those elections were not able to be held at the time that [they were] originally prescribed to be held. But, Madam President, over the last six years, these Corporations have been able to function and operate entirely under the umbrella of democracy in action.

But we know the inevitability of what is going on here. And we do appreciate that the Government was able to go and consult with the mayors of both Corporations. And we see that they were not in objection to it. But, Madam President, I sincerely believe that these mayors and their counsellors and aldermen are tired. They are weary. They are tired of the fight and the battle for democracy, for being able to have things the way where its citizens and businesses are able to vote for their direct representatives, so much so, Madam President, I am not surprised that they capitulated and said, *Well, let it be the way you want it to be.*

But, Madam President, I can safely and confidently stand here and say that the One Bermuda Alliance, as the loyal Opposition in these Islands, are here with our purpose of demanding and defending democracy as far as we can take it. And we will continue to stand very strongly and advocate for every area in this country that has democracy under attack.

We will stand, and we will make a sound and loud defence in favour of democracy.

So, Madam President, with those short words, I will say that we as the Opposition object to this amendment, and we thank you for the time given me.

Thank you, Madam President.

The President: Thank you, Senator Marcus Jones, OBA Leader in the Senate.

ANNOUNCEMENT BY THE PRESIDENT

SENATE VISITOR

The President: And before I open the floor to other Senators to speak, I would just like to acknowledge, welcome and recognise Mr. Andrew Pettit, the Permanent Secretary for Housing and Municipalities, who is in the Chamber.

BILL

SECOND READING

MUNICIPALITIES AMENDMENT ACT 2025

[Continuation thereof]

The President: Would any other Senator care to speak on this Bill?

Vice President John Wight, you have the floor.

Sen. John Wight: Thank you, Madam President.

I think this can be argued either way. My view is I am not opposed to it. I think it is collaboration taking place. I took note of the Charles Gosling's comments in the paper. And he certainly was supportive of the engagement that we always look for in advance of Bills being brought forward to the House and to the Senate. I just think there are so many more important issues that we are dealing with in Bermuda at the moment that this one to me is sort of six of one, half dozen of the other. So, I am not going to oppose it. I will support it. Thank you, Madam President.

The President: Thank you, Vice President.

Would any other Senator care to speak?

Senator Tannock, you have the floor.

Sen. Tawana Tannock: Yes. Thank you, Madam President.

I get really nervous any time we talk about suspending elections. I do not think it sets a good precedent. I really admire anybody who serves, whether it be in either House or in the Corporation of Hamilton and Corporation of St. George's. However, what I will say is that it is not unusual for elected officials to agree to suspend elections. So, I would not

take that endorsement to say that this is the right thing to do. I can tell you that I am not and will not be in favour of this Bill.

The President: Thank you, Senator Tannock.

Would any other Senator care to speak on this Bill?

Minister Wilkerson, Attorney General, you have the floor.

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

And to members of the listening audience, I thought it was interesting to hear Senator Jones's dissertation and history lesson on democracy after his (in his own words) admission of "meditation" on the topic.

Madam President, this is a practical issue. In the event that these elections were to go ahead this year and then there was a decision of the Privy Council that could potentially undo things that were determined, there would be a hue and cry about the Government's waste of resources. This measure is being responsible. And while I have heard my colleague, Senator Tannock, say she is opposed because it is a suspension, it is a delay by one year. That is the ask here. This is not an effort to undo democracy. It is merely to delay it. And those who are opposed seem to have conveniently overshadowed, I think, the purpose of the delay in this case.

Members of the public will know that this has been a drawn-out legal battle where it has been the Corporation which has continued to appeal the decisions. It was not the Government of Bermuda who simply said, *Fine. We're going to simply delay open-endedly and move the ability for there to be democratic elections in the City of Hamilton.* That was not the case. The matter was, as we know and I will reiterate it, that the Supreme Court of Bermuda ruled in favour of the Government as articulated in the judgment, *The Corporation of Hamilton v. the Attorney General and the Government of Bermuda* in 2019.

The Corporation of Hamilton then appealed that decision in the Bermuda Court of Appeal in November 2021. The Court of Appeal again ruled in favour of the Government, as articulated in the judgment, *The Corporation of Hamilton v. the Attorney General and the Governor of Bermuda* in 2022. It was the Corporation of Hamilton that then appealed to the Judicial Committee of the Privy Council in December of 2024. Now, the point at which we are at right now is that the respective parties are currently awaiting the decision.

Madam President, the Opposition Senate Leader opposite seemed to suggest some attribution to the agreement of the mayors to their collaborative stance on this. I found that befuddling actually, because he could bring no evidence of what their motivation might have been for agreeing to the collaboration. But the fact is that they have collaborated. They

have been consulted. And, like practical people, they are probably saying, *It's just a practical matter to agree to this delay so that things can be done properly and in order once that Privy Council decision is rendered.* And that is what the ask is. This is a matter of practicality, Madam President. And I hope that the people of Bermuda will see that it is that and not any other thing that is a brick-by-brick demolition of democracy. That certainly is not the case, Madam President.

Those are my comments, and I believe that members of the listening public will certainly be in favour of measures by this Government that are practical and support not a waste of resources. Again, I would just summarise by saying this is not saying there will be no democracy. This piece of legislation is saying it should wait just 12 months, when 2025 becomes 2026, in order that the decision from the Privy Council can be obtained.

Thank you, Madam President.

The President: Thank you, Honourable Minister of Justice and Attorney General, Minister Kim Wilkerson.

Would any other Senator care to speak on this Bill?

Hearing none, then it is back to you, Senator Lauren Bell.

Sen. Lauren Bell: Thank you, Madam President. And thank you, colleagues, for your input.

I just want to first acknowledge Senator Jones. I appreciate your recognition of Bermuda's history and what many recognise, the uncomfortable history surrounding the municipalities. So, I appreciate the recognition of Bermuda's chequered past.

I want to reiterate that the Government's position on this is that proceeding with elections under uncertainty could disrupt the continuity and the governance if legal rulings call for structural changes. Holding elections while awaiting a potentially transformative ruling could lead to confusion and require reversing electoral outcomes. The Government believes it is more prudent to wait for the court's final decision before proceeding with a vote that could be rendered moot or could misalign with the restructured governance framework.

This Government does not view this as an erosion of democracy. And as my colleague has highlighted, this is a practical matter. This is a responsible step taken to avoid holding elections amidst legal uncertainty. Elections are a vital part of our democracy, our democratic system. And postponement in this context ensures that any future elections take place under stable and legally sound conditions.

It is important to note that consultation was had with those municipalities, and both are in full agreement with this postponement. And for those of you who are familiar with the Municipalities Act [1923], it was not that long ago the municipalities' elections

were held every three years. It was not until recently that it was moved to two.

It is important to recognise that the Act does allow for extraordinary municipal elections if needed. So, if one of the members of either of the Corporations needed to step away, the Act does ensure that a postponement period can be filled promptly, preserving democratic presentations and operational continuity.

With that, Madam President, I now ask for consideration for the Bill entitled Municipalities Amendment Act 2025 to be now read a second time.

The President: Is there any objection to that motion?
No objection.

Sen. Lauren Bell: Thank you, Madam President.

I move that the Bill entitled Municipalities Amendment Act 2025 be now read a third time.

The President: You have to suspend [Standing Order] 26.

SUSPENSION OF STANDING ORDER 26

Sen. Lauren Bell: I apologise. I apologise.

Madam President, I move that [Standing Order] 26 be suspended in respect to this Bill.

The President: Is there any objection to that motion?
No objection.

[Motion carried: Standing Order 26 suspended.]

Sen. Lauren Bell: Thank you, Madam President.

I move that the Bill entitled the Municipalities Amendment Act 2025 be now read a third time.

The President: Is there any objection to the third reading?
No objection.

BILL

THIRD READING

MUNICIPALITIES AMENDMENT ACT 2025

Sen. Lauren Bell: Madam President, I move that the Bill do now pass.

The President: Is there any objection to the passage of the Bill?

[Inaudible interjections]

The President: I will ask the Clerk then since there . . .

[Crosstalk]

The President: Do we have a second?

So, there are three and four. There are four objections.

[Crosstalk]

The President: Senators, as there are four objections . . . or there are objections, more than three, we will have a vote. The [Deputy] Clerk will call out names, and you will respond.

The Deputy Clerk: It has been moved that the Municipalities Amendment Act 2025 be passed.

If you are in agreement with the passage of the Bill, say Aye. If you are opposed to the passage, say Nay.

DIVISION

[Third reading and passage of the Municipalities Amendment Act 2025]

Ayes: 7

Sen. Lauren Bell
Sen. the Hon. C. Caesar
Sen. Mischa Fubler
Sen. Lindsay Simmons
Sen. the Hon. Kim Wilkerson
Sen. John Wight
Sen. the Hon. Joan Dillas-Wright

Nays: 4

Sen. Victoria Cunningham
Sen. Maurice Foley
Sen. Marcus Jones
Sen. Tawana Tannock

The Deputy Clerk: With a vote of seven to four, the Bill passes.

[Motion passed by majority on division: The Municipalities Amendment Act 2025 was given a third reading and passed.]

The President: Thank you, Senators. The Bill has been passed with a seven-to-four vote. And therefore, Senators, we now pass . . . do the final reading of the Bill.

[Pause]

Sen. Lauren Bell: Madam President, I move that the Bill do now pass.

The President: It has been moved that the Bill do now pass. Thank you, Senator.

The Bill is passed. I was just reading about the second reading of the Municipalities Amendment Act 2025 . . . it is now passed. Thank you, Senators, for your contributions.

We will now move on now to item number 3 on our Orders of the Day.

Oh, I beg your pardon. I have just been reminded of the time. Senators, it is now 25 minutes past noon. We do have more business to do.

So, I am suggesting, Madam Attorney General, that the Senate do break for lunch. Would you please lead us to lunch?

Sen. the Hon. Kim Wilkerson: Yes.

I move that Senate do now adjourn for lunch. Thank you, Madam President.

The President: Thank you, Senators.

So, we will adjourn for lunch, and we will return at two o'clock. Senate stands adjourned.

Thank you.

Proceedings suspended at 12:28 pm

Proceedings resumed at 2:02 pm

The President: Senators and the listening audience, we are back in session now to continue with our Orders of the Day. And the next Order of the Day is the second reading of the Employment Amendment Act 2025. And that is in the name of Senator Lauren Bell, the Junior Minister of Economy and Labour.

Senator Bell, when you are ready you can present your Bill.

Sen. Lauren Bell: Thank you, Madam President.

Madam President, I move that the Bill entitled the Employment Amendment Act 2025 be now read for the second time.

The President: Is there any objection to that motion?

No objection.

BILL

SECOND READING

EMPLOYMENT AMENDMENT ACT 2025

Sen. Lauren Bell: Thank you, Madam President. Good afternoon, colleagues and listening audience.

I am pleased to introduce today a Bill entitled the [Employment Amendment Act 2025](#) which proposes to clarify under statute the calculation of paid leave for employees who receive gratuities and service charges (hereafter referred to as “other gratuities”), and, in particular, to clarify this for those employees who receive such as a part of a minimum hourly wage rate. This Bill follows the Ministry of Economy and Labour’s commitment to foster meaningful relationships with both industry and employers and maintain an equitable community.

Madam President, prior to 1 March 2024, there was no definition for “gratuity” or “service charges” in the Employment Act 2000, the principal Act.

And both are considered in some industries to fall within the general term of “tip.”

Madam President, it was not intended for gratuities and service charges to be included in the definition of a week’s wage. Pursuant to the principal Act, even though the Employment (Minimum [Hourly Wage]) Order 2023 (the Order) permits the use of gratuities and service charges to supplement the minimum hourly wage rate. When the Order came into force, it was intended that all statutory leave be remunerated at the minimum hourly wage rate. However, Madam President, the Employment (Protection of Employee’s Tips and Other Gratuities) Amendment Act 2023, which came into force on 1 March 2024, differentiates tips from other gratuities, effectively impacting the calculation of a week’s wage for an employee whose wages vary from week to week.

Madam President, for clarity, (and this is very important) prior to the enactment of the minimum hourly wage rate in June 2021, employees whose wages varied from week to week were entitled to receive paid leave on an average of the previous 12-weeks worked. So, for example, if employees were paid a base rate of \$6.00 per hour, this would be the hourly rate at which their leave would be calculated. With a base rate of \$6.00 per hour, workers could not afford to take sick leave or vacation leave. And once one factors in statutory deductions, some workers were reported receiving negative pay. Subsequent to the enactment of the Order, employees were entitled to paid leave [for] at least the minimum hourly wage rate of \$16.40.

And this example is important, Madam President, as it highlights the significant work done by this Government to combat inequalities and increase protection for workers.

Madam President, the effect of the 1 March 2024 amendment was that employees’ leave entitlement will be calculated to include all other gratuities earned during the previous 12 [weeks’] work. For employees who earned an average salary, for example, of \$25.00 an hour over the previous 12 weeks worked, inclusive of other gratuities, their leave entitlement would be set at \$25.00 per hour during the period of which they were absent from the workplace, as opposed to the minimum hourly wage rate of \$16.40, which was the original intention of the Order.

Madam President, interpreting other gratuities as wages impacts the calculation of a week’s wage for employees who receive other gratuities in a way that is extremely unpredictable and creates uncertainty and undue financial burdens for businesses as it adversely affects the ability of businesses to calculate and budget for employees’ costs. Recognising this, the Ministry held a meeting with the Bermuda Hotel Association to assess the immediate impact on their membership and shortly thereafter convened a special meeting of the Labour Advisory Council (the LAC) to

discuss these concerns and reach a consensus on the most reasonable and just way forward.

Madam President, it is important to pause here to remind us, those in the Senate as well as the listening audience, that the Labour Advisory Council that was established 1960 is a non-statutory tripartite government board tasked with the advancing of industrial relations and garnering consensus amongst its members to make recommendations concerning legislative amendments, policies and standards regarding the Bermuda labour force.

Over the years, the work of the LAC has positively impacted the labour force and has further harmonious industrial relations between Government, employer groups and worker groups. It symbolises the effectiveness of collaboration and meaningful social dialogue amongst its stakeholders. The LAC comprises of Government representatives, employer and worker groups as equal and independent partners, working together to find solutions to the issues facing Bermuda's labour force through social dialogue or tripartism.

Madam President, as it pertains specifically to the matter before us today, the members of the LAC at the aforementioned special meeting expressed their discontent with how the 12-week calculation method would impact the hospitality industry and smaller properties. They agreed that paid leave entitlement for employees who receive other gratuities should be clarified, particularly where the other gratuities supplement an employee's minimum wage rate.

Madam President, pursuant to the Bill "other gratuities" are excluded from the definition of a week's wages for the purpose of calculating an employee's time off entitlement. This ensures that employers are not adversely affected by the unintended consequence of the 1 March 2024 amendment, while also safeguarding the leave entitlement of employees who receive the minimal hourly [wage] rate as part of their wages.

Madam President, not only will this Bill have retroactive effect to coincide with the 1 March 2024 amendment, but it provides that any payment of other gratuities which took place during this period shall not constitute as overpayment for which an employer is entitled to be reimbursed. I reiterate, Madam President, if an employer paid an employee more than the minimum hourly wage rate as part of paid leave entitlement, the employee does not have to reimburse the employer. And for further clarification, the Employment Act sets minimum standards. And in this case the minimum standard for paid leave entitlement is a minimum hourly wage rate. An employer can pay more than the minimum hourly wage rate for a paid leave entitlement, however, that is a matter between the employer and the employee.

Madam President, it is envisioned that these amendments provide both workers and employers the

clarity needed regarding employee's leave entitlement and would further assist with the maintenance of a stable workforce in Bermuda by reducing the likelihood of business operational challenges in this regard.

Thank you, Madam President.

The President: Thank you, Senator Lauren Bell, Junior Minister of Economy and Labour.

ANNOUNCEMENT BY THE PRESIDENT

SENATE VISITOR

The President: And before I open the floor to Senators to ask questions, I would like to acknowledge and welcome to the Senate Chamber, Ms. Gabrielle Cann, the Director of Labour. Welcome to you.

[Employment Amendment Act 2025, second reading debate, continuing]

The President: Would any Senator care to speak on this?

Yes, Senator Marcus Jones, Opposition Leader in the Senate. You have the floor.

Sen. Marcus Jones: Good afternoon, Madam President.

The President: Good afternoon.

Sen. Marcus Jones: Good afternoon to the listening audience and my fellow Senate colleagues.

Let me first start off by declaring my interest. I am a hotelier. I have been one for the last—ahem—years. This clarification and briefing, I would like to thank the Junior Minister of Economy and Labour for giving us that very comprehensive clarification of an issue that has been a little bit of a conundrum for the last year. And I think the clarity will be embraced by the wider public, more specifically within the restaurant and hotel industries.

I also want to pause to applaud the Government for their very detailed and concerted effort in collaborating with the powers that be, that being the Labour Advisory Council and the Bermuda Hotel Association to come to a meeting of the minds. And I think this type of practice is to be applauded because it, this amendment at least, surely removes all doubts of what the calculation should be for those who work in those industries to have as part of a calculation for their paid leave. So, we on this side of the aisle, we do support this amendment wholeheartedly.

Thank you, Madam President.

The President: Thank you, Senator Marcus Jones.

Would any other Senator care to speak on this Bill?

Hearing none, Senator, it seems you have full support. Would you care to move your Bill then? Oh . . . sorry, Minister, were you indicating you were going to speak? I'm sorry. I did not see you.

Sen. the Hon. Kim Wilkerson: Thank you, Madam President. I didn't indicate but you saw the indication was coming.

[Laughter]

Sen. the Hon. Kim Wilkerson: And I appreciate that. I just wanted to say at this junction before my colleague closes that the Government certainly appreciates the green pom-poms waving—

[Laughter]

Sen. the Hon. Kim Wilkerson: —on the other side. It didn't go unnoticed.

But I took the point that this level of collaboration which Senator Jones is highlighting is what should be the standard. I appreciate that comment. Thank you.

The President: Thank you, Minister.

With that said then, Minister Bell, it is for you to move your Bill.

Sen. Lauren Bell: Thank you, Madam President.

I, like my colleague, would like to acknowledge the kind words extended to the Government regarding the support for this amendment and also the emphasis on the effective use of collaboration with all stakeholders. It definitely shows the power of consultation and collaboration. So I appreciate that.

The President: Mm-hmm.

Sen. Lauren Bell: Madam President, with that said, I move that the Bill entitled the Employment Amendment Act 2025 be now read a second time.

The President: Is there any objection to that motion?
No objection.

SUSPENSION OF STANDING ORDER 25

Sen. Lauren Bell: Madam President, I move that [Standing Order] 26 be suspended in respect to this Bill.

The President: Is there any objection to that motion?
No objection.

[Motion carried: Standing Order 26 suspended.]

Sen. Lauren Bell: Madam President, I move that the Bill entitled Employment Amendment Act 2025 be now read a third time.

The President: Is there any objection to third reading?

No objection.

BILL

THIRD READING

EMPLOYMENT AMENDMENT ACT 2025

Sen. Lauren Bell: Madam President, I move that the Bill do now pass.

The President: It has been moved that the Bill entitled Employment Amendment Act 2025 do now pass.

Is there any objection to that motion?

No objection.

The Bill is passed.

Thank you, Senators, for your support of the Bill.

[Motion carried: The Employment Amendment Act 2025 was read a third time and passed.]

The President: We will now move on to our next item on our Orders of the Day.

And that is the Motion to be moved by Senator the Honourable Caesar, spokesperson for Finance.

You have the floor.

SUSPENSION OF STANDING ORDER 71(2)

Sen. the Hon. Crystal Caesar: Thank you, Madam President.

Madam President, I move that Standing Order 71(2) be suspended.

The President: Is there any objection to that motion?
No objection.

[Motion carried: Standing Order 71(2) suspended.]

MOTION

THAT MINISTERS AND MEMBERS OF THE LEGISLATURE (SALARIES AND PENSIONS) ACT 1975 SCHEDULE 2 BE AMENDED

Sen. the Hon. Crystal Caesar: Thank you, Madam President.

I move that the Senate do now undertake for consideration the following resolution:

WHEREAS it is provided by section 3 of the Ministers and Members of the Legislature (Salaries and Pensions) Act 1975 (the principal Act) that Schedule 2 to the principal Act may be amended from time to time by resolution passed by both the Senate and the House of Assembly;

AND WHEREAS it is expedient that Schedule 2 to the principal Act be now amended;

BE IT RESOLVED that the Honourable House of Assembly and the Senate, pursuant to the provisions of section 3 of the Ministers and Members of the Legislature (Salaries and Pensions) Act 1975, hereby amend Schedule 2 to the said Act by—

- i. inserting immediately below the office of “Premier,” the offices of “Deputy Premier” and “Attorney General”; and “Minister of Finance”
- ii. deleting the office of “Parliamentary Secretaries” and substituting the office of “Junior Ministers.”

Thank you, Madam President.

The President: Thank you, Minister.

Would any Senator care to speak on this motion?

No . . . Minister. It would appear you have full support.

Sen. the Hon. Crystal Caesar: Yes, Madam President, in the absence of any additional comments we on this side are grateful for the support.

The President: Okay. We can now pass the resolution.

Sen. the Hon. Crystal Caesar: Madam President, I move that the motion aforementioned be read a second time.

The President: Be approved.

Sen. the Hon. Crystal Caesar: Be approved.

The President: Is there any objection to the approval of the motion?

No objection.

It is approved. And thank you, Minister, and Senators for your support of the motion.

Now, Senators, that leaves us to continue with our agenda.

[Motion carried: Amendment to Schedule 2 of the Members of the Legislature (Salaries and Pensions) Act 1975, was approved.]

MOTIONS

The President: There are none.

CONGRATULATORY AND/OR OBITUARY SPEECHES

The President: Would any Senator care to speak on either of these items?

[Pause]

The President: I beg your pardon, Senator Fubler.

Sen. Mischa Fubler: Thank you, Madam President.

The President: You have your hand so low I can't see it.

Sen. Mischa Fubler: I'll start raising it higher.

The President: Please do. That's fine. You have the floor.

Sen. Mischa Fubler: Thank you. I had the pleasure of attending the Gold Bermudians documentary film series over the weekend. I just wanted to give my congratulations to the Department of Culture. It was an excellent night. And I learned quite a bit. I didn't know much about the four people highlighted in the documentaries and I encourage anyone in the listening public who has curiosity about our history to go and check them out. They are available on the Department of Culture's YouTube. And I understand that they may be played on CITV as well.

The President: Mm-hmm.

Sen. Mischa Fubler: Thanks.

The President: Thank you, Senator Mischa Fubler. Would any other Senator . . .

Sen. the Hon. Crystal Caesar: Yes, Madam.

The President: Yes, Minister.
Minister Crystal Caesar.

[Crosstalk]

Sen. the Hon. Crystal Caesar: Yes, Madam President, I was remiss last week when I did not give congratulations to the young people whose events I attended in the last month, that being two events that stand out in my mind, in particular it was inaugural Verbal Victory Spelling Bee finals which happened at The Berkeley Institute.

I have to say, Madam President, I am used to being on stage but usually I am moving and I don't see the audience. And when I was called up on stage after the bee had finished and I had to present, I saw that these young people basically were sitting in front of an audience of faces with lights beaming in their

eyes and they were being tested on the words that they had to study for the spelling bee. And so I think it is admirable that these young people from ages 9 to 13 (I believe it was) did such a remarkable job.

And again, these were the finals and so I congratulate them. I congratulate the team coaches who coached them to such impeccable standards. It was inspirational and though there could only be one winner, I must say that they all were phenomenal and I applaud all of them.

In particular, I also wanted to thank the person whose brainchild this was. She is a member of constituency 31, which I previously was the MP of, and that was Justice Norma Wade-Miller, OBE, JP. I had talked to her a few years ago and she had talked about the spelling bee and it was wonderful to see it come to fruition. And so I do have the names of the winners here and I would just like to call them by name.

The overall winner was Mr. Jared Anante, age 10, from Somersfield Academy. The runner up was Olivia Brown, age 12, from Warwick Academy. And the second runner up was Samatha Hernandez, age 13, from Dellwood Middle school.

And if I could quickly also mention that I attended the Minister's Debate Challenge [2025] on another Sunday. And again, just to see these young people in the way that they perform and the way that they execute themselves, it was phenomenal. And I wanted to congratulate the Mirrors programme who supported Mr. Gladstone Thompson, who put on this event. Again, I attended the finals and it was wonderful to see such young people executing themselves in a fashion that was beyond their years. And so, I do believe that we have some great things in our future. And I am committed to ensuring that we support all these young people in their efforts.

So, again, I say congratulations to the debaters. Thank you, Madam President.

The President: Thank you, Minister Caesar.

Senator Cunningham, you have . . . Sorry. I beg your pardon.

Yes, Senator Victoria Cunningham, you have the floor.

Sen. Victoria Cunningham: Thank you, Madam President.

So going back to what we somewhat spoke about earlier, we often hear about the challenges facing some of our educational institutions, but I think it is crucial to acknowledge and celebrate their success. So, recently, CedarBridge Academy had obviously the difficult time we spoke about and was highlighted earlier but I wanted to emphasise that these incidents do not define the entire school community.

Last week, as was reported in the news, CedarBridge Academy showcased their dedication to fostering a rich and diverse learning environment

through a highly successful Foreign Languages Week. Evidence of the week's activities demonstrates the student's enthusiasm and the hard work of their faculty. So, I think this celebration of language and culture is a testament to the positive initiatives taking place within that school and, in fact, all our schools. And it is a reminder that despite the setbacks CedarBridge Academy is a place where students are learning, growing and achieving remarkable things.

So, I just feel that we can't let negative press overshadow the wonderful contributions that CedarBridge Academy is making.

And then since we are going on break, Madam President, I would like to celebrate and acknowledge the upcoming Bermuda College 50th Anniversary Gala which is taking place this weekend. I unfortunately have prior commitments so I am unable to attend, but I hope it goes well and extend my warmest wishes for a memorable evening celebrating the honourees and the ongoing success of Bermuda College.

And I would also like to take a moment, Madam President, to celebrate our local sports community. I extend my congratulations to the football team Inter BDA on their recent victory claiming the Corona League title. This win is a testament to the work, dedication and sportsmanship. And a personal note of pride, my cousin's son, Rory McKittrick, is a valued member of the Inter BDA scene and I think having watched him and his teammates, their success is truly inspiring. They are one of Bermuda's newest football teams. But I just wanted to say congratulations to Inter BDA on their well-deserved victory.

Madam President, I would like to end by extending warmest wishes for a safe and happy Easter to my colleagues, the rest of Bermuda, our listening audience and may this holiday bring us peace, joy and a time to connect with loved ones. And probably lots of fish cakes and hot cross buns. So Happy Easter.

[Laughter]

The President: Thank you, Senator Victoria Cunningham.

Yes, Senator Foley . . . (Sorry. I saw him first.) You have the floor.

Sen. Maurice Foley: Thank you, Madam President.

I would like to extend congratulations to Elaine Fox of St. David's on the release of her book "The Community of Southside, St. David's: Before, During and After World War II." This incredible book is a testament to the rich history, resilience and legacy of St. David's, capturing the stories of a community that has shaped Bermuda in profound ways. To Elaine, who is listening today, your dedication to preserving and sharing this important history ensures that future generations will understand and appreciate the sacrifices, triumphs and unique culture of Southside,

St. David's. Through your meticulous research and storytelling, you have given our community a valuable gift, one that connects us to our past and strengthens our identity moving forward. Thank you for your passion and commitment to ensuring that the history of St. David's is never forgotten. This book will serve as an essential resource for all who wish to learn more about the vibrant and historic past of our beloved community. Well done!

Thank you, Madam President.

The President: Thank you, Senator Foley.

Would any other Senator care to speak?

I did see Senator Lindsay Simmons, first of all. And then Senator Jones.

Sen. Lindsay Simmons: Thank you, Madam President.

Madam President, I just want to thank constituencies 9, 10, 11, 12 and 13 for coming together this Saturday to host the Easter Fun Day for the Devonshire [and] Smith residents and all are welcome so please come out. It is a free event. I just to congratulate those constituencies for putting through this event. It will at Elliot [Primary School] from 12:00 pm to 6:00 pm. We will see you on Saturday!

The President: Thank you.

And now, Senator Marcus Jones, OBA Leader in the Senate, you have the floor.

Sen. Marcus Jones: Thank you, Madam President.

I would like for this Chamber to send condolences to the family of the late George Francis, laid to rest at the age of 76, a week ago. He was a neighbour of mine, born in Jamaica. He loved the game of cricket. He was not only a player. He started his career as an early order batsman for Somerset Bridge. He finished his playing career at the Willow Cuts and then became a well-known accomplished umpire. He didn't stop there but he eventually went on to be an international umpire that was able to utilise his skills throughout the world. He was a very jovial, good-natured man, passionate about his cricket, but just passionate about life. He had a thriving trucking business there in the Somerset community, and of course, all across the Island. I would just like for him to be remembered and condolences sent to his family.

Madam President, I would also like to have this Chamber extend condolences to the family of the late Leo "Mr. C" Manuel Custodio. A long-time resident of Jennings Bay Road in Southampton. He was a generous, kind, deeply loved man. He was a man of faith who was devoted to his church, the Calvary Gospel Chapel. I encountered him at the tender age of 7 or 8. Back then, Madam President, as you would probably know, I guess because of my Mom's discernment that I was double-trouble, she felt that I

needed to go to Sunday school twice on a Sunday as opposed to just once.

[Laughter]

Sen. Marcus Jones: So in addition to my family church, the Beulah Tabernacle Church there in Somerset, my mom compelled my brother and I to attend what we used to call the "Portuguese Church" there at Calvary Church. And he would pick us up every Sunday and take us to church. I had a lot of time for Mr. Custodio. He was a very well dressed man, very stylish. Of course, he owned Custodio's Men's Clothing store right there on Church Street, not far from the fire station. But one of his passions also was golf. And he was the founder of the Bermuda Junior Golf Association. He dedicated his life to nurturing young talent in this sport that he loved. So much so that he was recognised for his contribution to the sport by receiving the Queen's Certificate of Honour in 2011 for his life-long dedication and impact on the game of cricket in Bermuda. So, we would love to extend condolences to his family.

Thank you, Madam President.

The President: Thank you, Senator Marcus Jones.

Would any other Senator care to speak?

Hearing none, I would just like to associate myself with the comments, the congratulations by Minister Caesar on the Spelling Bee competition amongst students. I will say that I was in attendance myself. And I agree with you, the students really were very confident in the manner in which they conducted themselves in front of this large audience and they were on the stage. It was just absolutely wonderful to see.

And I would also like to associate myself with Senator Cunningham's congratulations to Bermuda College. I think that is an institution in our Island that is doing very good work.

With that said then we will now move on to adjournment. Minister Wilkerson, Attorney General, it is over to you. Unless you . . . were you going to speak on . . . We have reached that point of adjournment and I just wanted—

ADJOURNMENT

Sen. the Hon. Kim Wilkerson: Yes, Madam President, if there are no other speakers on the motion to adjourn, I would just like to take a couple of minutes. Thank you.

The President: Please do.

BERMUDA ENCOURAGED TOGET BACK TO CORE VALUES

Sen. the Hon. Kim Wilkerson: Thank you.

Madam President and members of the listening audience, today, or for this evening at least, I was invited to attend an event called "Beyond the Dream" featuring Dr. Martin Luther King's call for a revolution of values. This event is being put on this evening at the BIU. Glenn Fubler, activist, is one of the people behind this event. And certainly, being invited to participate at this event caused me to reflect (obviously) because the event, as I said, is marking an anniversary of one of Dr. King's speeches. And this is the one time to break silence where Dr. King is talking about the war in Vietnam, obviously talking to US citizens. And it occurred to me that the events that we are seeing in the world right now unfortunately mirror some of the strife that was happening back in 1967. And it is certainly a time for I think all citizens of the world to be vigilant and to not be silent and to think about how they stand up for values.

I heard my colleague across the aisle, Senator Jones, talk about he had to go to Sunday School two days, so twice on a Sunday.

[Laughter]

Sen. the Hon. Kim Wilkerson: And I note, Madam President, that very often children, even those in my own family, the nieces and nephews and grands, they do not attend Sunday School as regularly as we used to back in the day. And when we think about a revolution of values, Madam President, I think it is definitely a time to be getting back to core values that inform who we are as citizens and how we could stand up for things in the world.

And so, Madam President, this invitation certainly encouraged me to go back and start to listen to some of the iconic speeches. And it certainly had been lost on me, today being our last day before Easter break and the last time we will meet as Senate in April, that it would have been 57 years ago tomorrow that Dr. King made his very last speech, which is the most well-known and iconic speech, which is often called "I have a Dream." But he is talking about that mountain top, going to the mountain top. And it was a speech that he made the evening before he was assassinated. And when I think about the fact that I was a five-year-old child at that time, we know that everything that Dr. King has stood for has certainly infused where we are and how we think about the world.

And I guess I am using this time, Madam President, to say that, you know, my challenge to those listening and to parents is to . . . this is a time to acquaint your children with this iconic learning. And with the values that we have heard talked about today, that sometimes we are only getting . . . if you go to Sunday School in the busyness of life, that is what parents are facing today.

So, Madam President, as we break for Easter, I would also like to say Happy Easter to the listening public and to our Senate colleagues. When we return,

we should return rejuvenated for having our heads down for a very, very busy budget season.

Thank you, Madam President.

The President: Thank you, Minister Wilkerson.

But I do want to at this time call on Senator Foley who had indicated he would like to give his maiden speech.

Senator Foley, you have the floor.

Sen. Maurice Foley: Thank you, Madam President.

Madam President, fellow Senators, and the people of Bermuda. Before I begin, I would like to acknowledge Senator the Honourable Kim Wilkerson and thank her for her kind words and her words of encouragement. So, thank you for that.

MAIDEN SPEECH

Sen. Maurice Foley: I rise before you today with the profound sense of humility and gratitude as I embark on this journey as a newly appointed Senator in our beloved Bermuda. This moment is not solely mine. It is a culmination of the unwavering support, sacrifices and guidance of many who have walked this path before me and alongside me.

I want to thank the Opposition Leader, the Honourable Jarion Richardson, my colleagues and Members of Parliament, Dwayne Robinson, Robin Tucker and Dr. Douglas DeCouto and the One Bermuda Alliance for placing their trust in me. And I thank the people of Bermuda for this immense honour.

As I reflect on the history, the present and the future of this esteemed Senate, I am reminded of the significant weight of responsibility that lies upon us and the role we must all play in shaping the future of our great Island.

Madam President, to the resilient and spirited community of St. David's, where I was born and raised, I owe a debt of gratitude. Your unwavering support and belief in my vision have been the bedrock of my journey. St. David's embodies the essence of Bermudian strength and unity. And it is my solemn pledge to represent your interests and uphold the values that bind us together. St. David's has a long and storied history that is often overlooked but must never be forgotten. Our people are descendants of native Americans, free and enslaved Africans, and European settlers. Each of whom played a role in shaping our unique identity.

The St. David's islanders have long been known for their sea-faring expertise, unwavering community spirit and deep connection to the land and sea. Our traditions and the pride we take in our heritage are testaments to our resilience and cultural depth. However, we have also faced great challenges. The displacement of St. David's families during the construction of the US Military Base in the 1940s is a painful chapter in our history, one that we must

acknowledge as we seek opportunities for future generations. Today we must continue to push for a sustainable development that honours our past while securing a prosperous future.

Madam President, our nations progress has been shaped by the vision and dedication of remarkable individuals who dare to challenge the status quo and pave the way for future generations. Among them was the late Mr. Julian Hall, a friend, formidable lawyer, and former Member of Parliament. Mr. Halls' brilliance in the courtroom was unparalleled and his commitment to justice and equality left an indelible mark on our legal and political landscape. His eloquence and passion continue to inspire us to thrive for a more just society.

I would also like to recognise the contributions of the Honourable Dale Butler, my former principal. An esteemed educator, author and former Member of Parliament. His leadership at St. George's secondary school and his tenure as Minister of Culture, Community Affairs, Sports and Social Rehabilitation have left an enduring impact on our society. His dedication to education and culture preservation have been instrumental in shaping the lives of many Bermudians including my own.

To my mother, family and close friends your love and sacrifices have been the guiding light illuminating my path. Your unwavering belief in my potential, even during times of doubt has been a source of strength and motivation. This achievement is as much yours as it is mine. And I am eternally grateful for your presence in my life.

Madam President, the Senate of Bermuda has a rich and significant history that stretches back to 1620. Over the centuries this institution has evolved, providing counsel to the colony and later to the Government of Bermuda. The Senate has consistently served as a vital part of Bermuda's parliamentary process ensuring checks and balances and offering valuable debate on matters of national importance. From its origins as the Legislative Council to its current form established in 1968, the Senate has remained integral to the governance of Bermuda. Today the Senate remains a body that represents the wisdom of experience, the need for careful deliberation and the importance of balancing political interests with the needs of the people. We as Senators have an obligation to uphold this legacy of service and of duty.

Madam President, Bermuda stands at a crossroads. We face challenges that demand innovative solutions, and we need a Senate that will rise to meet those challenges head on. The state of voter engagement in our country is a growing concern. Too many of our people feel disconnected from the political process, disillusioned by what they perceive as a lack of real change or progress. As Senators we must work to bridge this gap. It is our responsibility to not only represent our constituents but also to encourage

greater civic participation to engage with our communities and to restore faith in that democratic process.

Madam President, one of the ways we can start to address this is by fostering more transparent and open dialogue with the people of Bermuda. We must create platforms for engagement that reach all corners of the Island, whether through more frequent town hall [meetings], social media, or local outreach. Voter education and involvement are key to ensuring that the voices of all Bermudians are heard in this Chamber.

Madam President, as a member of the One Bermuda Alliance, I recognise the immense responsibility I have to the people of Bermuda. Our role in the Senate is not merely to legislate but to ensure that every decision we make serves the best interest of all Bermudians. We must be accountable for the policies we pass and the consequences they bring. Whether it is about economy, public works or social services, we must hold ourselves to the highest standards of responsibility. I am committed to advancing policies that create a better future for all Bermudians, regardless of age, background or social economic status. I will work tirelessly in my portfolio to improve the sectors of Tourism, Culture and Sport; Youth, Social Development [and] Seniors; Economy and Labour; Public Works; and Home Affairs.

Madam President, one area we must urgently focus on is the Bermuda Tourism Authority. Our tourism sector is one of Bermuda's most vital industries yet there is much work to be done to ensure that it remains sustainable and globally competitive. We need a Bermuda Tourism Authority that is more responsive to the needs of the industry, one that embraces new markets, new ideas and innovations that will draw visitors from around the world while ensuring that the benefits of tourism are shared throughout the community. It is crucial that we reimagine Bermuda's tourism strategies and develop a forward-thinking vision for this important sector.

Madam President, in 1990, which was 35 years ago, I remember watching the television one evening and a Bermuda shorts commercial aired. This ad was part of Bermuda's tourism campaign which was designed to showcase the Island's natural beauty and the relaxing vacation experience it offered. The commercial emphasised Bermuda's sweeping views, vibrant nightlife, an idyllic setting, all while capturing the essence of what made Bermuda a sought-after destination. It is a memorable part of Bermuda's tourism history. The voiceover many may remember, and I will repeat it—*sweeping views, late night blues, stirring sound, paradise found*—perfectly encapsulated the Island's appeal during that era. And the tagline at the end—a short trip to the perfect holiday—was intended to promote Bermuda as an easy, accessible luxurious getaway that could offer everyone, or everything one needed in a holiday: relaxation, adventure and cultural richness. It was a simple but effective way

of selling Bermuda as a destination that promised much more than just sun and sand.

Madam President, another critical challenge we face is the need for a more sustainable energy environment. Bermuda's future depends on transitioning to renewable energy sources that will lower our carbon footprint, reduce our dependence on import fuel, and ultimately lower energy costs for Bermudians. We must look toward other alternative energy sources to ensure that Bermuda is at the forefront of sustainability.

Madam President, equally important is the need for food security. As we navigate global supply chain challenges, we must create systems that allow Bermuda to produce more of its own food. Supporting local agriculture, incentivising farmers and fostering great food resilience will ensure that Bermuda remains self-sufficient, especially in times of crisis. A more sustainable future for Bermuda must include a strategy for both energy and food sustainability.

Madam President, as we look toward the future, I believe that the work of the Senate must focus on the long-term well-being of our people. We must make decisions with an eye to the future ensuring that we leave a Bermuda that is stronger, more prosperous and more unified for future generations. We must continue to foster policies that encourage economic growth but also those that improve the quality of life for all Bermudians. I am particularly committed to initiatives that support our youth, our seniors and our most vulnerable, while also enhancing the economy, creating jobs and ensuring a labour market that is fair and just for all. We must invest in our public works from the infrastructure that supports our economy to the services that maintain the well-being of our communities. And we must ensure that our home affairs policies are inclusive and protect the rights of all Bermudians. Together we have the opportunity to build a Bermuda that is resilient, innovative and inclusive. A Bermuda that not only survives but thrives in a changing world.

Madam President, in closing, I am honoured to serve in this esteemed Chamber. I stand before you today not only as a representative of the One Bermuda Alliance but as a voice for all Bermudians. I am committed to ensuring that the Senate of Bermuda remains a place of thoughtful debate, responsible decision-making, and forward-thinking solutions.

Madam President, together let us build a Bermuda that reflects our highest aspirations, a Bermuda that values democracy, accountability, sustainability and opportunity for all. I am ready to work alongside all of you to make that vision a reality.

Thank you, Madam President.

The President: Thank you, Senator Foley.

Would any other Senator care to speak on the motion to adjourn?

Hearing none, then . . . Minister Wilkerson, you . . .

Sorry, Senator Wight, were you . . . I thought somebody else was willing to speak, and you were not.

Now on the motion to adjourn, indicate when we will meet again if you are not going to speak yourself.

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

The Senate will now adjourn until June . . . It is June 2.

The President: Yes. I think it was June 2.

I think you had given out dates that we will be . . .

Sen. the Hon. Kim Wilkerson: June 2.

The President: Yes.

Sen. the Hon. Kim Wilkerson: Yes. Monday, June 2.

The President: June 2.

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

The President: Yes.

Senators, I would just like to make a comment, though, that I want to thank each and every one of you for your work today and last week. And as has been mentioned, by Senator Cunningham, that, you know, this is the Easter period and it is a blessed time and I just want to not only thank you for the services you have provided these last week and today, but also to wish you all a blessed Easter and with your families it is a very important time of year when we take time out with family. But remember the reason for the season, for Easter. So I wish you all a blessed Easter and we will see you on the 2nd [of June.]

The Senate stands adjourned. Thank you.

[At 2:49 pm, the Senate stood adjourned until 10:00 am, Monday, 2 June 2025.]

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MARCH-APRIL 2025

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