



2025/26 SESSION
of the
BERMUDA HOUSE OF ASSEMBLY
OFFICIAL HANSARD REPORT

20 MARCH 2026

(Sitting number 33 of the 2025-2026 Session)

(pages 2751-2808)

Hon. Dennis P. Lister, Jr., JP, MP
Speaker

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20 MARCH 2026
10:03 AM**

Sitting Number 33 of the 2025/2026 Session

[Hon. Dennis P. Lister, Jr., Speaker, in the Chair]

The Speaker: Good morning, Members.
Once the Sergeant has us in order, the Clerk will lead us in prayer.

PRAYERS

[Prayers read by Mr. Somner, Clerk]

The Speaker: Thank you.
Members, the House is now in session.

[Gavel]

CONFIRMATION OF MINUTES

[Minutes of 11 March 2026]

The Speaker: Members, the Minutes from the 11th of March have been circulated. Are there any amendments required? There are none.

The Minutes of the 11th will be printed as confirmed. The Minutes from the 13th and the 16th have been deferred.

[Minutes of 11 March 2026 confirmed; Minutes of 13 and 16 March 2026 deferred]

MESSAGES FROM THE GOVERNOR

The Speaker: There are none.

**ANNOUNCEMENTS BY THE SPEAKER
OR MEMBER PRESIDING**

APOLOGIES

The Speaker: The following Members have indicated they will be absent today: MP Fahy and MP Jamahl Simmons will both be absent today.

MESSAGES FROM THE SENATE

The Speaker: There are none.

**PAPERS AND OTHER
COMMUNICATIONS TO THE HOUSE**

The Speaker: We have five papers this morning. The first is in the name of the Premier and Minister of Finance.

Anyone introducing them for him?

Hon. Zane J. S. De Silva: Yes. Good morning, Mr. Speaker.

**CORPORATE INCOME TAX (TAX REFUND
RESERVE FUND) AMENDMENT
REGULATIONS 2026**

Hon. Zane J. S. De Silva: Mr. Speaker, I have the honour to attach and submit for the information of the Honourable House of Assembly the Corporate Income Tax (Tax Refund Reserve Fund) Amendment Regulations 2026, as made by the Minister of Finance, in exercise of powers conferred by section 50A of the Corporate Income Tax Act 2023.

The Speaker: Would you like to do the second one?

**ECONOMIC SUBSTANCE AMENDMENT
REGULATIONS 2026**

Hon. Zane J. S. De Silva: Yes, Mr. Speaker.

Mr. Speaker, I have the honour to attach and submit for the information of the Honourable House of Assembly the Economic Substance Amendment Regulations 2026, as made by the Minister of Finance, in exercise of the powers conferred by section 11 of the Economic Substance Act 2018.

The Speaker: Thank you.

The third is in the name of the Minister of Tourism and Transport.
Minister.

**MERCHANT SHIPPING (FEES) AMENDMENT
REGULATIONS 2026**

Hon. Owen Darrell: Mr. Speaker, good morning.

I have the honour to attach and submit for the consideration of the Honourable House of Assembly the Merchant Shipping (Fees) Amendment Regulations 2026, proposed to be made by the Minister responsible for Maritime Administration in exercise of the powers conferred by section 250 of the Merchant Shipping Act 2002.

The Speaker: Thank you.

The next is in the name of the Junior Minister of Justice. Yes.

PROCEEDS OF CRIME (ANTI-MONEY LAUNDERING AND ANTI-TERRORIST FINANCING) AMENDMENT REGULATIONS 2026

Hon. Owen Darrell: Mr. Speaker, I have the honour to attach and submit for consideration to the Honourable House of Assembly the Proceeds of Crime (Anti-Money Laundering and Anti-Terrorist Financing) Amendment Regulations 2026, proposed to be made by the Minister responsible for Justice in exercise of the powers conferred by section 49(3) of the Proceeds of Crime Act 1997 and section 12A of the Anti-Terrorism (Financial and Other Measures) Act [2024].

The Speaker: Thank you, Minister.

The final paper this morning to be introduced is in the name of the Minister of Economy and Labour. Minister.

Hon. Jason Hayward: Good morning, Mr. Speaker.

The Speaker: Good morning.

ECONOMIC DEVELOPMENT STRATEGY 2023–2027

STRATEGIC PRIORITY 5: INVESTING IN PEOPLE UPDATE

Hon. Jason Hayward: Mr. Speaker, I have the honour to attach and submit for the information of the Honourable House of Assembly the Economic Development Strategy 2023–2027, Strategic Priority 5: Investing in People Update.

The Speaker: Thank you.

PETITIONS

The Speaker: There are none.

STATEMENTS BY MINISTERS AND JUNIOR MINISTERS

The Speaker: We have seven Statements this morning.

The first is in the name of the Minister for Tourism and Transport, Culture and Sport. Minister.

GOVERNMENT CAMPING FACILITIES, UPDATES AND IMPROVEMENTS TO

Hon. Owen Darrell: Thank you. Good morning, Mr. Speaker.

Mr. Speaker, I rise today to provide this Honourable House with an [update on improvements](#) being made to the Government camping facilities at Darrell's Island and Paget Island, which fall under the management of the Department of Sport and Recreation.

Mr. Speaker, these Islands have long served as special recreational spaces for Bermudians. For generations they have hosted youth camps, church retreats, school trips, family gatherings, and community programmes. They represent an important part of our outdoor recreation offering and reflect this Government's commitment to ensuring that Bermudians have access to meaningful recreational opportunities in our natural environment.

Mr. Speaker, over the past several years, the Department of Sport and Recreation has received valuable feedback from users who regularly use and utilise these facilities. After reviewing this feedback, the department identified opportunities to improve the facilities, expand access, and enhance the overall camping experience.

In response, several upgrades and improvements have been implemented to better meet the needs of the public.

Mr. Speaker, I am pleased to begin with Paget Island, where a significant improvement has been made with the addition of a new camping facility. This renovated three-bedroom cottage can accommodate up to 12 campers and includes a full private kitchen equipped with a refrigerator, stove, and deep freezer, as well as a private bathroom. This cottage facility provides a comfortable option for smaller groups such as families, staff retreats, leadership groups, and small organisational programmes.

With the addition of this cottage, Paget Island will no longer operate strictly as a single-use Island. Instead, it will now be able to accommodate multiple groups simultaneously, significantly improving access and maximising the use of this unique public space.

This new accommodation complements the Island's existing facility known as the Barracks, which remains available for larger group bookings of up to 50 campers. The Barracks provides access to a large commercial-grade kitchen, a dining hall, and washroom and shower facilities.

This space continues to be ideal for Girl Guides, Scouts, Duke of Edinburgh Award participants, school trips, church retreats, and other large community groups.

Mr. Speaker, now turning to Darrell's Island, the department is pleased to report on the completion of improvements to the bathroom and shower facilities, which have been fully refurbished. Importantly, these upgrades now include separate accessible accommodations for individuals using wheelchairs, ensuring that our facilities better reflect Bermuda's commitment to inclusive recreation.

In addition to these improvements, the camping experience at Darrell's Island has also been expanded. The Island has grown from two rustic camping areas to seven unique rustic sites, each named to honour Darrell's Island's historic role in the early days of trans-Atlantic aviation.

Mr. Speaker, across the Government Islands programme, we have expanded the total number of available camping sites from 6 to 12, significantly increasing the opportunities for community groups and families to enjoy these spaces.

We have also maintained affordable pricing to ensure that these recreational opportunities remain accessible to the public. Rustic camping sites will be available for \$60 per night, while dormitory accommodations will be available for \$85 per night.

Mr. Speaker, these improvements respond directly to the feedback we received from the public, many of whom expressed the need for greater availability, improved facilities, and more flexible options for different types of groups wishing to utilise the Island.

To complement these improvements and make the booking process more accessible and transparent, the Department of Sport and Recreation will be reopening the online booking system for the Government Islands on April 6, 2026 at 9:30 am on www.sportsandrec.bm. Beginning on that date, members of the public will be able to make reservations online for Darrell's Island, Paget Island, White's Island, and Ports Island camping season. The online system will allow residents to view availability, review facility options, and submit booking requests in a more efficient and convenient manner.

Mr. Speaker, these improvements reflect the Government's continued investment in recreation and our commitment to ensuring that Bermudians have access to safe, well-maintained, and meaningful outdoor spaces. Through the work of the Department of Sport and Recreation, we are ensuring that these historic Islands remain vibrant places where young people can learn, families can gather, and community groups can connect with Bermuda's natural environment.

Mr. Speaker, this Government remains committed to ensuring that Bermuda's natural spaces remain accessible to Bermudians first, while strengthening opportunities for recreation, community engagement, and youth development.

I would also like to thank the dedicated staff of the Department of Sport and Recreation for their continued efforts to maintain and enhance these facilities, and I encourage the public to take advantage of these wonderful spaces once bookings reopen in April.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Would you like to do your second Statement?

BERMUDA'S 2026 CARIFTA DELEGATION

Hon. Owen Darrell: Thank you, Mr. Speaker.

Mr. Speaker, I rise today to invite this Honourable House to join me in a moment of great national pride as we celebrate the exceptional young men and women [selected to represent Bermuda](#) at the upcoming 2026 53rd CARIFTA Games and 39th CARIFTA Aquatic Championships. This year, our athletes carry a powerful mandate, guided by the inspiring CARIFTA theme: "Passion Drives Performance."

Mr. Speaker, the CARIFTA Games remain the premier regional showcase for junior athletic talent in the Caribbean. This year, the spirit of Bermudian excellence will be on full display across two jurisdictions. Our Track and Field team is set to travel to St. George's, Grenada, to compete at the Kirani James Athletic Stadium from April 4 to 6. Simultaneously, our Aquatics team will head to Martinique from April 3 to 8, where they will compete at the Pierre Samot Community Aquatic Centre in Le Lamentin and—

[Laughter]

Hon. Owen Darrell: That's my French . . . I need my momma to give me this one.

[Laughter]

Hon. Owen Darrell: —and along the beautiful Anses d'Arlet coastal area for the open water events. Pardon my French, Mr. Speaker.

[Inaudible interjection and laughter]

Hon. Owen Darrell: Mr. Speaker, while some of our athletes may have met the challenging qualifying standards early in the season, it is in the spirit of dedication and collective achievement of the entire team that we wish to celebrate and acknowledge them today. Every name on this roster represents hours of gruelling discipline, early mornings, and a steadfast commitment to personal and national excellence.

Mr. Speaker, it is my distinct pleasure to announce the Track and Field delegation who will carry our flag:

[In the] Under-17 Girls category:

- Ms. Amara Samuels [competing] in the 100m and 200m;
- Ajana Patton, competing in the Triple Jump;
- Kelise Wade competing in the 400m;
- Riana Robinson competing in the 1500m;
- Brooklyn Myers competing in the 3000m; and
- Elena Bortoli competing in the 1500m.

Our Under-17 Boys include:

- My constituent, Mr. Sanchez Smith competing in the 3000m;
- Zydon Lightbourne Furbert [competing in] the 400m and 200m; and
- Nazir Johnson [competing in] the 800m.

Representing our Under-20 Girls are:

- Tatiana Sousa competing in the Javelin; and
- Arima Turner competing in the 100m and 200m.

And rounding out the squad for Track and Field in the Under-20 Boys category are:

- Miles Outerbridge competing in the 100m and 200m; and
- Mr. Gianluca Bortoli competing in the 5000m.

Mr. Speaker, the excitement continues in the pool, where our Aquatics delegation has seen remarkable growth. We are sending 19 qualifying swimmers this year—a significant increase that underscores the rising tide of talent within our swimming community. This elite squad will compete in a—

[Inaudible interjection and laughter]

Hon. Owen Darrell: I was wondering where the National [Swim] Coach was.

This elite squad will compete in a staggering 110 individual events and eight team events, spanning six core disciplines: Individual Medley, Backstroke, Freestyle, Breaststroke, Butterfly, and Relays.

Mr. Speaker, the team selected to represent Bermuda in Martinique are as follows:

- In the age 11–12 Category: Colette Durkin and Madison Fox;
- In the age 13–14 Category: Rory Shepherd, Scarlett Spurling, and Dominic Wright; and
- In the age 15–17 Category: Ms. Gaby Cechini, Elanna Fulton, Marleigh Howes, Maggie Mewett, Connor Hupman, Logan Jones, Joseph Lau, Teagan Mewett, Violet Smith, Katherine Wheddon, Gabriel Maranzana, Noah Maranzana, Jorgia White, and [Axel] Wernbo.

Mr. Speaker, I am cognisant that these athletes did not reach this stage on their own. Behind every qualifier is a dedicated network of coaches, parents, and technical officers, who we would like to thank. The Department of Sport and Recreation also provides the essential framework and foundation for their success. This Government remains steadfastly committed to investing in one of our most valuable assets—our youth athletes—ensuring they have the world-class facilities and support necessary to compete against the very best of our region.

Mr. Speaker, as this delegation prepares to depart, I ask this Honourable House and the entire community to rally behind them. These young ambassadors are the vanguard of resilience and sportsmanship. We look forward to their performance and, more importantly, to the immense pride they will undoubtedly bring to Bermuda.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Thank you, Minister.

Members, the next Statement this morning is in the name of the Minister for Cabinet.

Minister.

Hon. Diallo V. S. Rabain: Mr. Speaker.

The Speaker: Yes, sir.

REVIVAL OF THE CYBERTIPS PROGRAMME

Hon. Diallo V. S. Rabain: Mr. Speaker, today, I rise to speak about an issue that touches every family in Bermuda. The digital world is now a central part of how our children live, learn, and connect. It is where they build friendships, explore ideas, and express who they are. It also brings new risks and challenges that previous generations did not face in the same way.

This is not simply a story about screen time or technology. It is about ensuring that our children are safe, confident, and prepared to thrive in a world where digital life is part of everyday life. Across the world, we see increasing concerns about cyberbullying, harmful content, misinformation, and the use of personal data. At the same time, we know that digital tools open up powerful opportunities for learning, creativity, and future employment.

Our responsibility is not to fear this world, nor to ignore it. We must equip our children, support our families, and ensure the right protections are in place. That is why today I am announcing the [relaunch of the Cybertips Programme](#).

Mr. Speaker, we are at a defining moment in our Island's digital evolution. Bermuda is moving forward and embracing a future defined by FinTech progress, digital growth, new industries, and new opportunities. But while we look at the big picture of progress, something else is quietly happening in our homes and our schools. Our children are growing up in a digital world that is moving faster than the systems around them, and we are now seeing the impact of that.

The Bermuda Adolescent Mental Health and Wellness Report 2023, which surveyed over 2,500 students, found that nearly one-third of our young people, or [33].3 per cent, are experiencing moderate to severe depression. Over 25.0 per cent are dealing with anxiety. These figures are not just alarming; they are higher than the global averages.

Mr. Speaker, when we look deeper, we see how the digital world shapes how they feel, how they see themselves, and how they cope. We see long hours on screens. As Minister Furbert recently told this House, we have learned that in our primary schools, 61 per cent of students spend more than five hours a day on screens. Even more concerning, 78 per cent of parents report that this time is entirely unmonitored.

Limited supervision is not due to lack of care, but to parents adjusting to new challenges they did not face growing up. Children use devices to escape, affecting sleep and self-esteem.

Cybertips is returning, not just as a website, but as a national digital safety network. Digital threats may be invisible, but they are just as harmful. We are developing a practical, supportive system that meets families' needs without overwhelming or judging parents.

Mr. Speaker, Cybertips is about helping people make better decisions in a world that is not slowing down. We have a two-pronged approach to this re-launch.

1. Supporting Parents and Families

Hon. Diallo V. S. Rabain: The first prong focuses on parents. Many parents feel unsure, even powerless, when it comes to the digital lives of their children. We want to change that. We want parents to understand the risks and their rights. For example, I want every parent to know that our [Personal Information Protection Act], or PIPA, specifically section 16, prohibits any digital programme from collecting data on a child under 14 without verifiable written parental consent. The revived Cybertips will provide parents with the education and tools to reclaim their role as digital stewards and exercise these rights.

Most parents may not even be aware of these types of rules, but it matters that they know what tools they have to protect their children. It reminds us that parents, guardians, and caregivers are not bystanders in this space. They have a role. They have authority and the revived Cybertips programme will help them step into that role with confidence.

2. Supporting Children and Young People

Hon. Diallo V. S. Rabain: The second prong focuses on our children. We will not do this by restricting them from the world they live in, but by preparing them for it. We will equip them with the knowledge and judgment they need to:

- protect their privacy and understand their digital footprint;
- recognise harm, whether it is bullying, manipulation, or misinformation;
- question what they see online and make thoughtful choices; and
- think before they post, understanding that what they do online can follow them into the future.

This is about building confidence, not just caution. We want our young people to participate safely and make the most of the opportunities available to them.

Mr. Speaker, I have also met with some parents who advocate for total bans on smartphones or removing access to social media altogether until a certain age. I fully understand and respect these personal choices. It comes from a place of care. I have committed to ensuring that their voices are heard and that these options remain available for parents to consider.

Our role as a government is not to make that choice for every family. Our role is to ensure that every

family can make that choice with a full understanding. Some will choose limits. Others will choose guidance. What matters is that those decisions are informed. We want to provide education that helps children and parents use technology wisely rather than fear it. We must prepare our students for a workforce that requires high-level digital skills, so they are not disadvantaged in the global economy.

Mr. Speaker, as the Cybertips programme develops, it will grow with the world around it. We are already talking with partners to discuss how to introduce training for emerging technologies. These include tools such as using artificial intelligence ethically, checking their accuracy, and protecting privacy. We want Bermudians not just to use these tools, but to understand them, to question them, and to use them responsibly. We want Bermudians to be the masters of AI, not just its passive subjects.

We also have longer-term goals to establish a new standard for our community organisations across Bermuda. We want to introduce a Cybertips-trained approach that works with schools, organisations, and community groups. This will lead to a certification for organisations that work with children.

When a parent sends their child to a day care, a sports club, or an after-school programme, this certification will show that the organisation has put in place safe online practices. It will show that their staff are trained to recognise the red flags of digital harm. Parents will know that the people responsible understand digital risks and are equipped to respond to them. This provides reassurance that support is not just limited [to] in the home but is shared across the community.

Mr. Speaker, this is not just a programme. This is a shift in how we think about digital life. We must recognise that the online world is not separate from real life but a part of it. If we want to protect our children, we must meet them where they are. We must meet them with guidance, clarity, and care. This is about the minds of our children. It is about their confidence, their sense of self, and their future.

Reviving Cybertips is about making sure that as Bermuda moves forward, we do not leave our children and parents to navigate this alone. We want a future where children are not only protected online, but confident in navigating it. We want parents to feel informed, not overwhelmed. We want our communities to be equipped to respond to new challenges with clarity and care.

As Bermuda continues to set the pace in progress, we must be mindful to build a community where digital advancement is matched by digital responsibility.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Members, the next Statement this morning is in the name of the Minister of Youth, Social Development, and Seniors.

Minister.

RENTAL SUPPORT SERVICES (EMERGENCY SUBSIDY) PILOT PROGRAMME—HARDSHIP FUND—UPDATE AND IMPACT

Hon. Tinee. Furbert: Good morning, Mr. Speaker.

Mr. Speaker, I rise today to provide this Honourable House with an update on the operation and impact of the Government's [Rental Support Pilot Programme—Hardship Fund](#), as administered through the multidisciplinary committee in collaboration with the charity HOME.

Mr. Speaker, the Hardship Fund exists to provide targeted, emergency financial assistance to individuals and families facing immediate risk of homelessness, destitution, or severe hardship, while ensuring that public funds are applied responsibly and in conjunction with case management and wider social supports.

Mr. Speaker, the Hardship Fund is administered through a multi-disciplinary committee, comprising representatives from government departments and community-based service providers. The committee reviews referrals on a case-by-case basis, applying professional judgment to determine urgency, appropriateness, and sustainability of assistance. This approach ensures that decisions are balanced, evidence-based, and focused on preventing harm while promoting longer-term stability.

Mr. Speaker, this Hardship Fund programme was launched in March 2025, and the committee has received 141 referrals from partner agencies and service providers seeking assistance for individuals experiencing financial hardship.

Of these referrals

- One hundred and sixteen referrals were approved and funded representing a total of 82.2 per cent of those individuals who had applied to the fund.
- Twenty-five referrals were not approved due to eligibility constraints, duplication of support, or incomplete documentation.
- Eleven families were experiencing medical emergencies, including situations involving life-threatening or time-sensitive hardship circumstances requiring immediate financial intervention.
- Seven families were facing hardship related to their young children, including urgent needs such as school clothing and nursery assistance to help ensure family stability.
- Twelve referrals were received for individuals who had been approved but required short term support until their benefits were activated.

These statistics reflects a referral approval rate of approximately 82.2 per cent, demonstrating an active demand for the programme.

Mr. Speaker, housing needs accounted for approximately 50.7 per cent of financial disbursements, this is a total of \$75,139. Payments to private landlords accounted for 43.4 per cent, which is a total of \$64,327, while payments to the Bermuda Housing Corporation accounted for 7.3 [per cent] of payment allocations, which is \$10,812. Utilities accounted for 2.1 [per cent] of disbursements, which represented \$3,238. Grocery support accounted for 3.4 per cent, which represented \$5,124 of the total disbursements.

Mr. Speaker, some referrals were declined where alternative supports were available or where requests were assessed as financially unsustainable.

Mr. Speaker, as of February 18, 2026, the committee reported that

- a total of \$134,439 had been expended from the Hardship Fund; and
- a remaining balance of \$13,561 was available at that time.

These figures reflect a steady drawdown of funds in response to proven emergency needs, with careful monitoring to ensure sustainability.

Mr. Speaker, the assistance approved by the Committee has been practical, targeted, and time-limited, and has included requests such as:

- rental deposits and first-month's rent to prevent homelessness;
- short-term rental support where income loss was temporary;
- funeral assistance in cases of bereavement where no other support was available;
- utility payments to prevent disconnection;
- emergency grocery and basic needs support; and
- transportation and vehicle-related assistance where directly linked to employment retention.

In several cases, referrals were not approved where the committee determined that

- the request fell outside the scope of emergency hardship;
- the level of need exceeded what the Fund could sustainably provide; or
- case management or alternative supports were more appropriate.

Mr. Speaker, beyond individual assistance, the committee has consistently identified systemic issues requiring policy attention, including

- the need for clearer definitions of "hardship" to support consistency in decision-making;
- challenges related to rental deposits; and
- access to affordable housing.

Furthermore, Mr. Speaker, this pilot programme has emphasised the need to obtain more [accurate] data collection to inform long-term programme planning; and the value of enhanced coordination amongst stakeholder social partners. These insights are helping to inform ongoing policy development and broader housing and homelessness strategies.

Mr. Speaker, the statistics before this House demonstrate that the Hardship Fund is not a substitute for long-term social policy, but a critical safety net for Bermudians facing immediate crisis.

The Government remains committed to

- ensuring public funds are used responsibly;
- supporting individuals and families at points of acute vulnerability; and
- strengthening the systems that reduce the need for emergency intervention over time.

Mr. Speaker, I want to thank the members of the multidisciplinary committee and our community partners for their continued diligence, professionalism, and compassion in carrying out this important work.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Members, the next Statement this morning is in the name of the Minister of Economy and Labour.

Minister.

ECONOMIC DEVELOPMENT STRATEGY 2023–2027

STRATEGIC PRIORITY 5: INVESTING IN PEOPLE UPDATE

Hon. Jason Hayward: Mr. Speaker, I have previously reported to this Honourable House on Bermuda's Economic Development Strategy 2023–2027, including updates on

- business retention and expansion;
- business attraction and investment promotion; and
- entrepreneurship and small business development.

These updates show steady progress: stronger representation in key markets, better conversion of interest into investment, and expanded support of Bermudians starting and growing businesses. This reinforces the clear message that economic growth is fuelled by participation and opportunity.

Mr. Speaker, I now turn to [Strategic Priority 5: Investing in People](#), which underpins progress across the other priorities. This priority recognises that Bermuda's success depends on Bermudians having the skills, qualifications, and professional networks to take part in the economy we are building.

Pursuant to the National Workforce Development Strategy, the Department of Workforce Development strengthened coordination of workforce planning through the National Workforce [Development] Advisory Board, which was established in 2024, an action item from the Economic Development Strategy. The Board brings together employers, training institutions, unions, and the Government to align planning and training with industry needs.

In 2025, the Hospitality sub-committee was created to strengthen workforce readiness for that

sector's growth, including the anticipated reopening of Fairmont Southampton. More recently, Members will be aware of the Hospitality Summit held in February and the Hospitality Career Fair held this week.

The Summit brought together key stakeholders for a frank and useful discussion about current and projected staffing demands, emerging skills gaps, workforce pipeline challenges, visitor expectations, and sector priorities. This, in turn, led to the Career Fair just held on Wednesday. The Career Fair gave an opportunity for 170 job seekers to explore employment and career pathways within Bermuda's hotel and restaurant industry.

Mr. Speaker, in addition to its current focus on the hospitality sector, the Department of Workforce Development has established programmes such as Bridge to Work, Graduate Apprenticeships, and On-the-Job Training to expand access to work experience and provide a structured entry into employment. Initiatives also include career coaching, employability training, and targeted financial support for short-term certification courses leading to paid work experience and industry-recognised certifications.

These efforts reflect a successful implementation of the Youth Employment Strategy, another Economic Development Strategy action item. More than 320 youth (those aged 18 to 26) were supported through training, internships, apprenticeships, and personalised employment services in 2025 alone. Taken together, the different programmes delivered under the Youth Employment Strategy have directly supported approximately 450 to 600 youths since implementation began.

Mr. Speaker, technical and vocational pathways were also revitalised through the re-launch of the National Certification and Apprenticeship Board (NCAB). Workforce Development has expanded apprenticeships with employers and introduced new short courses aligned with international standards to enhance technical career paths. The department is working with the NCAB to streamline national certification processes and expand competency-based training to ensure the Bermudian workforce remains competitive and aligned with international standards.

Mr. Speaker, skills development must be matched by talent retention and efficient immigration systems. In 2025, the Government issued a position paper on workforce retention focused on Permanent Resident Certificates and [potential] residency changes, and consultation feedback is informing next steps. Since the 2025 Work Permit Policy took effect, and with updated policies on Partner Residence and Permission to Reside, combined with recruitment, applications have become closer to being processed within published timelines.

Alongside workforce systems, Government has also refined incentives that encourage job creation. Following a review of the Economic Development Act 1968 and the Incentives for Job Makers policy (another

Strategy action item) an updated policy was issued in 2025. The updated policy introduced a scoring framework that enables companies with fewer than 10 Bermudian-status employees to apply for concessions.

Mr. Speaker, building digital capability remains essential. Over the period, the Economic Development Department (EDD) supported skills development through grants and partnerships. These provided internships, mentoring, professional development, and knowledge-sharing through technology and FinTech webinars. The focus was on digital skills and innovation.

First, EDD advanced grant-funded initiatives to build digital skills and test new ideas. This included the Video Game Design Challenge, CyberSmart, a cyber-hygiene pilot delivered with the Ministry of Education and a local technology education partner. It also included innovation sprints led by the Bermuda Innovation and Technology Association (BITA) to test and refine disruptive ideas.

Second, EDD sponsored key e-entrepreneurship and innovation platforms, including the technology category of the Business Awards and Global Entrepreneurship Week. These investments help strengthen Bermuda's start-up pipeline and reinforce the message that supporting Bermudian innovators is not separate from economic development: it is central to it.

Third, EDD delivered direct community training that supported this same priority. In 2025, the Fintech Training Programme produced 35 graduates across two cohorts and, for the first time, incorporated a structured internship track for [The] Berkeley Institute students in partnership with the private sector. Also, the Bermuda Coders Initiative, which remains free to residents until 2027, has seen over 500 Bermuda-based participants across its technology tracks. These two skills development pipelines are now positioned to scale through the Department of Workforce Development.

Mr. Speaker, in closing, Strategic Priority 5 is about ensuring Bermudians are prepared to lead and benefit from economic growth through stronger skills, clearer pathways, and effective support systems.

This priority strengthens delivery across the Economic Development Strategy 2023–2027, including investment, entrepreneurship, and workforce readiness.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Members, the next Statement this morning is in the name of the Minister of National Security.

Minister.

Hon. Michael A. Weeks: Good morning, Mr. Speaker.

The Speaker: Good morning.

PUBLIC SAFETY AWARENESS SEMINARS

Hon. Michael A. Weeks: Good morning, colleagues and listening public.

Mr. Speaker, I rise today to advise this Honourable House and the public of a series of [Public Safety Awareness Seminars](#) being sponsored by the Ministry of National Security.

These seminars are part of the Ministry's ongoing work to promote prevention, preparedness, and practical public safety awareness across our community. They are intended to give residents useful, real-world guidance that can help them protect themselves, their families, and their homes.

Mr. Speaker, personal safety depends on awareness. It means understanding how to reduce risk, how to stay alert to what is happening around you, and how to respond calmly and wisely when faced with a threatening situation. These seminars are intended to give residents practical guidance in each of these areas. Those who attend will learn (and have learned) essential strategies to secure their homes, situational awareness techniques that can be applied in everyday settings, and best practices for responding in active threat situations.

Mr. Speaker, these sessions are being delivered by Sensei Bobby Smith, a respected security expert with considerable experience in personal safety training and community engagement. Importantly, the seminars are free of charge. They are open to adult members of the public, and no prior experience or training is required.

Mr. Speaker, I am pleased to share that several of these seminars have already taken place, and the response from attendees has been very encouraging. This week, sessions were held at St. David's Primary [School] and Francis Patton Primary School, and there are more sessions to follow. The seminars have been well received, with participants finding them practical, relevant, and empowering.

The remaining seminar dates and locations are as follows:

- Monday, 23 March 2026 at 6:00 pm at Dalton E. Tucker Primary School;
- Wednesday, 25 March 2026 at 6:00 pm at Victor Scott Primary School;
- Wednesday, 15 April 2026 at 6:00 pm at Northlands Primary School;
- Wednesday, 29 April 2026 at 6:00 pm at Somerset Primary School;
- Monday, 4 May 2026 at 6:00 pm at West End Primary; and
- Wednesday 6 May at 6:00 pm at St. David's Primary.

Mr. Speaker, the Ministry of National Security encourages adults across the Island to take advantage of this opportunity to improve their personal safety awareness and preparedness. Members of the public who wish to attend may register online at

martialarts.bm/personalsafety, where they may also find seminar details, including times, dates, and locations of upcoming sessions.

Mr. Speaker, these seminars represent a simple but important step toward enhancing community awareness and preparedness. When individuals understand how to recognise risks, secure their homes, and remain alert to their surroundings, they contribute directly to a safer Bermuda for everyone.

Mr. Speaker, the Ministry of National Security will continue to support initiatives that promote prevention, awareness, and community partnership in the interest of public safety.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Members, the next Statement this morning is in the name of the Minister of Home Affairs.

Minister.

Hon. Alexa Lightbourne: Good morning, Mr. Speaker.

The Speaker: Good morning.

INAUGURAL “DOLLARS AND SENSE” TEEN FINANCIAL LITERACY EXPERIENCE

Hon. Alexa Lightbourne: Mr. Speaker, I rise to inform this Honourable House of the successful delivery of the inaugural “[Dollars and Sense](#)” Teen Financial Literacy Experience, hosted by the Consumer Affairs section under the Ministry of Home Affairs on March 19 and 20, 2026.

Mr. Speaker, this initiative, delivered in recognition of Consumer Awareness Month, provided secondary school students at the S2 and S3 levels with an immersive, interactive introduction to real-world financial decision-making. The experience was designed specifically for young people aged 13 to 15, the stage at which financial habits begin to take root and at which early intervention has the greatest long-term effect.

Mr. Speaker, we recognise that Bermuda is one of the most expensive jurisdictions in the world. The cost of housing, groceries, electricity, and transport places extraordinary pressure on households across the Island. That pressure does not wait for young people to reach adulthood before it begins to shape their choices. It is already present in their household decisions, and in the choices our students are making every day: purchasing online, managing phone bills and contracts, and spending on entertainment.

Mr. Speaker, the Ministry of Home Affairs determined that financial education could not remain an afterthought. But it rather had to be treated as a component of the Government’s broader affordability mandate. The Affordable Bermuda Agenda addresses the conditions that make life expensive through its roadmap which features consumer education. This Dollars and Sense programme addresses the capacity of

Bermuda’s next generation to navigate those conditions with knowledge, confidence, and the protection of their consumer rights.

Mr. Speaker, over the course of two days, approximately 210 students from Bermuda’s secondary schools participated in a fully simulated financial life experience. Each student was assigned a realistic personal profile, including income, family circumstances, and a set of financial obligations. They rotated through interactive stations representing the core financial responsibilities of adult life: housing and rent, utilities, transportation, insurance, groceries and essential goods, banking and savings, credit and [debt] management, and unexpected expenses.

Mr. Speaker, students were required to make decisions in real time. They had to balance competing demands on a fixed income. They faced moments where a single choice affected everything that followed. The simulation did not offer them a correct answer. But rather, it required them to weigh the trade-offs, manage risk, and experience the consequences of their decisions within the exercise.

Mr. Speaker, we know the attention span of our youth, and therefore, we opted for this interactive format. It was a live experience within a controlled environment. The students were not told how to use the money or what to think about the money, but rather, they were given the experience of making these decisions and living with the consequences.

Mr. Speaker, the Dollars and Sense programme was conceived and delivered by the Consumer Affairs section, which sits within the Ministry of Home Affairs’ Headquarters. Consumer Affairs serves as the Government’s primary resource for consumer protection, market oversight, dispute resolution, and consumer education.

Mr. Speaker, what we know is that consumer protection begins with consumer understanding. A young person who enters the wider-world knowing their rights, understanding their contractual obligations, and recognising when a transaction does not meet fair standards is a young person less likely to be exploited and more likely to participate with confidence. That is the foundation on which an informed and resilient consumer base is built.

Mr. Speaker, Consumer Awareness Month, observed annually in March, exists to highlight the importance of understanding consumer rights and responsibilities and to foster transparency and fairness within the marketplace. Dollars and Sense is the most direct expression of that purpose this Ministry has delivered to date.

Mr. Speaker, the Affordable Bermuda Agenda is the policy framework through which the government continues to address the cost of living, household resilience, and equitable access to opportunity. It includes duty relief on essential goods, supply diversification through international trade engagement, the residential rent registry, the Grow, Eat, \$ave programme,

legislative reform, and a range of interventions designed to reduce the structural cost pressures that Bermudian families face.

Mr. Speaker, financial literacy sits within that framework. Affordability will not be achieved through one policy or one initiative. Affordability is every policy, every Ministry and all segments of our community working together. Reducing the cost of groceries through import diversification means less if families do not understand how to budget effectively. Rent protections mean less if tenants do not know their rights. Duty relief means less if consumers cannot evaluate whether savings are being passed on at the point of sale.

Mr. Speaker, Dollars and Sense connects the policy architecture to the people it is designed to serve. It equips the next generation with the knowledge to benefit from the affordability measures that this Government is putting in place.

Mr. Speaker, I wish to thank the Consumer Affairs team for their vision and leadership bringing this programme from concept to delivery and the Cost of Living Commission members who also will attend this forum in support of its value. I wish to express thanks to the participating schools: The Berkeley Institute, CedarBridge Academy, [The] Bermuda Institute, The Adult Education [School], Mount Saint Agnes [Academy], Somersfield Academy and Bermuda Centre for Creative Learning and the educators who facilitated the student participation. We also wish to thank the partners of Paradise Mobile, Pocket Change BDA, HSBC, Pronto, Mailboxes, Bermuda Housing Corporation, PTB [Public Transportation Board] and World Distributors, who contributed to making this inaugural experience possible.

Finally, I wish to acknowledge the students themselves, who yesterday I interacted with and their engagement was serious, thoughtful, and at times genuinely impressive. They brought energy and commitment to the exercise. They asked questions. They challenged the assumptions and they took it personally when a financial decision did not go as they expected. This is precisely the level of engagement this programme was built to produce.

The Ministry of Home Affairs intends to build on this inaugural effort. The Dollars and Sense programme, Mr. Speaker, will be evaluated, refined, and expanded with the aim of reaching a broader cross-section of Bermuda's student population in the future. Financial literacy education at this age represents an investment. It reduces future demand on social safety nets, and it strengthens household financial management. It builds a more informed consumer base, and it produces adults who enter the marketplace prepared rather than exposed.

Mr. Speaker, the Government made this commitment to tangible progress. That commitment will extend to the adults we are raising. The young people who participated in Dollars and Sense left with something they did not have when they arrived: a first hand

understanding of how financial decisions shape the quality of a life. That understanding, once gained, does not leave, but compounds into future generations.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Members, that brings us to the conclusion of the Statements this morning. We will now move on.

REPORTS OF COMMITTEES

The Speaker: There are none.

QUESTION PERIOD

The Speaker: We have questions from the Statements this morning, but we also have written questions that are on the Order Paper, so we'll deal with the written questions first and then go to these questions from the Statements.

The first set of written questions this morning were for written response, and I just need to confirm that . . . and that was from—oh, sorry. The first set is from Opposition Leader Smith.

Opposition Leader Smith, your questions in reference to the education have been deferred until May 1. Okay? You have been informed, right?

Hon. Ben Smith: Yes.

The Speaker: Thank you. Okay.

The second set this morning are from the Opposition Whip in regard to education as well, and they were for a written response. Have you received your written responses? Yes?

[No audible response.]

QUESTIONS ANSWERED IN WRITING

EDUCATION GRANTS TO EXTERNAL BODIES

Hon. L. Craig Cannonier: Will the Honourable Minister please inform this Honourable House of the actual expenditure details for Education Grants to external bodies for the past five years, showing each body and the grant received?

GRANT REQUESTS FROM EXTERNAL BODIES

Hon. L. Craig Cannonier: Will the Honourable Minister please inform this Honourable House of the total grant application amounts requested by external bodies for the past five years, showing each body and the grant requested?

**BREAKDOWN OF SCHOOL UPGRADES,
RENOVATIONS, AND COSTS**

Hon. L. Craig Cannonier: Will the Honourable Minister please inform this Honourable House of the breakdown by school for upgrades and renovations for the past five years, showing details of the work undertaken and the associated cost.

The Speaker: Correct. Thank you.

The third question this morning is from MP Tucker to the Junior Minister for Justice, who is the spokesman for Education, and this requires an oral response.

So, MP Tucker, would you like to put your question now to the Junior Minister?

**QUESTION 1: PAYMENTS TO MEMBERS OF
PARLIAMENT FOR WORK ON THE OFFICE OF
THE PUBLIC GUARDIAN**

Ms. Robin Tucker: Yes, good morning. Thank you, Mr. Speaker.

So, my question today is, Will the Junior Minister please confirm the name of any current or former Member of Parliament who were paid for any work on the development of the Office of the Public Guardian and the total amount that has been paid to them to present date?

Thank you, Mr. Speaker.

The Speaker: Junior Minister.

Mr. Dennis Lister III: Thank you, Mr. Speaker.

The answer to your question, MP, the Ministry of Justice employed Ms. Ianthia Simmons-Wade for the period of 1 April 2022 through 31 March 2023 at \$5,000 per month. The total amount paid to Ms. Ianthia Simmons-Wade was \$60,000.

The Speaker: Supplementary?

Ms. Robin Tucker: Yes, Mr. Speaker.

The Speaker: Yes.

SUPPLEMENTARIES

Ms. Robin Tucker: Can the Junior Minister please confirm what appointment process was used to engage Ms. Simmons-Wade for the paid work for the Office of the Public Guardian?

The Speaker: Junior Minister.

Mr. Dennis Lister III: MP, I will have to refer to the substantial Minister and hopefully to get that answer back to you.

[Inaudible interjections]

The Speaker: Okay, Members, Members, Members. Do you have a supplementary?

Ms. Robin Tucker: I do, Mr. Speaker. I have a second supplementary.

The Speaker: Go ahead.

Ms. Robin Tucker: If the Junior Minister can also let the House know what deliverables were produced as a part of that \$60,000 contract, especially given we still don't have an Office of the Public Guardian.

Thank you, Mr. Speaker.

The Speaker: Junior Minister.

Mr. Dennis Lister III: Thank you, MP.

Again, I will have to refer to the substantial Minister to get that answer for you. You're welcome.

The Speaker: Thank you. Any more questions?

Ms. Robin Tucker: I—

The Speaker: It would be your second question. You asked for two supplements. It would be a second question.

**QUESTION 2: PAYMENTS TO MEMBERS OF
PARLIAMENT FOR WORK ON THE OFFICE OF
THE PUBLIC GUARDIAN**

Ms. Robin Tucker: Okay. Thank you, Mr. Speaker.

So, the second question is, Will the Junior Minister commit to producing a full breakdown of all expenditure related to the development of the Office of the Public Guardian?

The Speaker: Junior Minister.

Mr. Dennis Lister III: Thank you again, MP. I will consult with the substantial Minister to get a response to that answer.

The Speaker: Supplementary?

Ms. Robin Tucker: Thank you, Mr. Speaker.

The Speaker: Okay, thank you.

The next question this morning, again, is for a written question seeking an oral response. And that question is to the Minister for Youth, Social Development and Seniors.

And it's from the same MP. MP Tucker, would you like to put your question to the Minister?

QUESTION 1: OVERSIGHT FOR APPROVING OVERSEAS THERAPEUTIC SCHOOLS

Ms. Robin Tucker: Yes, Mr. Speaker.

So, my first question is, Will the Honourable Minister please advise what specific criteria, safeguards and oversight mechanisms the Ministry and/or Department of Child and Family Services uses when selecting and approving overseas therapeutic schools for Bermudian children, including how such institutions are accredited, evidence-based, culturally appropriate and subject to adequate child protection standards?

Thank you, Mr. Speaker.

The Speaker: Thank you. Minister.

Hon. Tinee Furbert: Thank you, Mr. Speaker. Thank you for MP Robin Tucker for asking these questions because it gives me an opportunity to share with the public as well, even though I do mention it in my Budget Statement every year.

Mr. Speaker, the therapeutic schools used by the Department of Child and Family Services under the Overseas Treatment Programme must meet several criteria before any child is admitted into the programme being offered, including the school must be licensed by the state organisation responsible for the oversight of the therapeutic boarding schools and, where applicable, the country or county they are in.

The school must be accredited by a recognised accrediting body. Currently, the accrediting bodies accepted by DCFS Bermuda are the Council on Accreditation and the Joint Commission. The school must be approved by the US Department of Homeland Security to accept or receive international students. The school is interviewed, assessed, vetted and must complete all documentation requested by the Department of Child and Family Services. The vetting assessment records programme description, resident life, activities, staffing, behaviour, restraint policies, student rights, medication storage and administration, and communication frequency. Once this process is completed and all criteria is satisfied by the department, the school is approved to accept children in the overseas therapeutic programme. This process is completed on an annual basis.

The Speaker: Supplementary?

SUPPLEMENTARIES

Ms. Robin Tucker: Yes, Mr. Speaker.

Again, thank you to the Minister for her response and for pointing out that she has made certain responses during her Budget Statement.

That then brings up another question for me as to . . . I mean, publicly we all know that there were some schools where our children had been abused and those types of things, and we had one child that had passed

away. So, my question then in response to the Minister's response to my initial question was: Were any of the schools that were the subject of public issues . . . Did they all follow the same protocol that she just outlined?

Thank you, Mr. Speaker.

The Speaker: Minister.

Hon. Tinee Furbert: Mr. Speaker, yes.

The Speaker: Thank you.
Supplementary?

Ms. Robin Tucker: Yes, Mr. Speaker.

So, can the Minister then sort of give us some assurance as to where the downfall was because obviously there has been a lot that is been publicly reported. So, if those checks and balances have been in place, then where did we go wrong? Or what happened?

The Speaker: Minister.

Hon. Tinee Furbert: Mr. Speaker, I definitely cannot speak to private children's matters on the House floor. If there is a specific question in regard to a policy, I can get that answer, but I do not know where the MP is going with that question.

Ms. Robin Tucker: Can I provide some clarification as to where I am going? Is that okay, or no?

The Speaker: Okay, I will give you a little leeway. Let's see how far you go. You cannot go too far.

Ms. Robin Tucker: No, I am certainly not trying to stir a pot that does not need to be stirred. I mean it is just in response to the Minister's initial response to me that all the checks and balances are being done. So, I am just trying to get some clarification as to whether the checks and balances are being done and what went wrong when we had several reports of issues that have occurred in these schools. So, I am just trying to get some understanding as to where things have gone where they should not have.

Thank you.

The Speaker: I think what she was basically trying to ask is, Is it a system failure rather than an individual you are trying to relate it to, a child, personal situation? She is just trying to make sure the system is tight enough.

Hon. Tinee Furbert: We cannot mitigate all risk. In certain circumstances . . . I mean, there are a variety of circumstances that may exist. I can only repeat, Mr. Speaker, that the programmes are accredited. They go through evaluation. They go through assessment. They go through re-evaluation if that is necessary. But knowing the sensitive information as it relates to some of

these cases, it is difficult to speak to what those risks could be.

The Speaker: Thank you.
Do you have a supplementary?

Ms. Robin Tucker: I do.

The Speaker: I will take the Opposition Leader's first, but his is specifically to her response. And then I will follow yours too.

Ms. Robin Tucker: Sorry, Mr. Speaker. Mine was as well, so just to check . . .

SUPPLEMENTARIES

Hon. Ben Smith: Thank you, Mr. Speaker.
Mr. Speaker, would the Honourable Minister be able to let us know whether there have been any specific updates to the policy since these incidents happened?

The Speaker: Minister.

Hon. Tinee Furbert: Yes.

The Speaker: Okay.
Supplementary from . . . Okay. All right. If it is your response, you will do that.

Hon. Ben Smith: Thank you, Mr. Speaker.
Would the Honourable Minister be able to let us know what specific updates were done to protect the children after the incidents?

The Speaker: Minister.

Hon. Tinee Furbert: Mr. Speaker, maybe if the Member . . . If I answer the next set of questions the Member has, it might provide some clarity.

The Speaker: Okay. The answer could be in the . . . The Member has a second question that she would prefer to do.

MP Tucker, do you have a supplementary still on that?

Ms. Robin Tucker: No, Mr. Speaker. My supplementary was the same as the Opposition Leader's.

The Speaker: Okay.
Would you like to put your second question now?

QUESTION 2: OVERSIGHT FOR APPROVING OVERSEAS THERAPEUTIC SCHOOLS

Ms. Robin Tucker: So, my second question was, Will the Minister provide . . . Sorry. Would the Honourable Minister please confirm what monitoring is conducted once a child is placed overseas to ensure their safety, including physical and psychological safety, well-being, and educational progress? This is a different question than what was asked in the supplementary. I just want to point that out, Mr. Speaker.

Thank you.

The Speaker: Minister.

Hon. Tinee Furbert: Thank you, Mr. Speaker.

Mr. Speaker, weekly, when a child is placed in a therapeutic school or programme, the responsibility of the local site is conducted by the coordinator of the programme, a senior social worker under the guidance of the assistant director and/or the director. Weekly calls are made with the therapist working with the child. Monthly written reports are submitted to the coordinator for inclusion in the Protect Me case management system. The calls are either voice or video or a mixture of both.

Every six months, the director visits the child to lay eyes on them and have a one-on-one talk to ensure they are feeling safe and meeting their treatment goals. It is also an opportunity for the programme to indicate any challenges that they are having with any aspect of the programme. In accordance with the child protection policies, all schools are required to act as mandatory reporters whenever each report is filed. The director is immediately notified. Children receive the coordinator's phone number, and the facility has contact numbers for the department and the director, allowing communication at any time.

Programmes embrace cultural sensitivity and incorporate religious and cultural recognition within the programme. And, Mr. Speaker, also what has been new that has been implemented is the litigation guardian framework, Mr. Speaker. And if there is a child . . . As they are going through care orders within the court, they have access to a litigation guardian who also remains the voice for the child.

Thank you, Mr. Speaker.

The Speaker: Do you have a supplementary?

SUPPLEMENTARIES

Ms. Robin Tucker: Yes, Mr. Speaker, I do.

First supplementary is, I would like to know if during the conversations that the children are able to have, are the parents—in terms of the updates that are provided, I should say . . . Are the parents updated, or are they involved in any part of the process?

Thank you, Mr. Speaker.

Hon. Tinee Furbert: Absolutely, Mr. Speaker.

Ms. Robin Tucker: Well, just, Mr. Speaker, if I may, I asked sort of either/or, or both, if the Minister can sort of answer directly. Are the parents updated, or are they part of the process? Two different questions.

Thank you, Mr. Speaker.

Hon. Tinee Furbert: The parents are updated, and the parents are part of the process, Mr. Speaker.

The Speaker: [Microphone off]

Hon. Tinee Furbert: Of course. Yes.

The Speaker: [Microphone off]

Hon. Tinee Furbert: I just want to clarify, Mr. Speaker, particularly knowing the demographics or concerns or issues with children in care, [that] sometimes we have parents who are not involved.

The Speaker: MP King, you want to put a supplementary?

Mr. Robert King: Thank you, Mr. Speaker.

The Speaker: It has to be related to the responses. Yes. It will relate to the responses.

Mr. Robert King: Yes, yes, yes, indeed.

Regarding the facility that was previously mentioned by MP Tucker, that is West Ridge Academy, West Jordan, Utah, where the person died?

The Speaker: Ah . . . Well—

Mr. Robert King: —But I will continue.

The Speaker: Well, just restate it so I can follow you where you are going.

Mr. Robert King: No, no, no. I was just making sure that that was the facility. But the question that I have is this.

The Speaker: That would have been on question number one, though.

Mr. Robert King: Okay.

The Speaker: Yes.

Mr. Robert King: Thank you, sir.

The Speaker: This is her second written question.

Mr. Robert King: So, the supplementary question I have regarding the facility where the young person died is—

The Speaker: What I am saying . . . That would have been a supplementary to her first question.

[Crosstalk]

Mr. Robert King: On the second question, that is right. It is a supplementary.

Regarding the facility's placements . . .

[Inaudible interjections]

The Speaker: Okay, talk to me.

Mr. Robert King: Yes. Understanding that [regarding] the facility in question, there were serious concerns about suicide risk and risk of harm to the children—

POINT OF ORDER

Hon. Tinee Furbert: Point of order, Mr. Speaker. That information is incorrect.

The Speaker: The Minister has indicated that that comment may not align with what actually happened. So, I would say, unless you have got something substantially to prove it, just answer the—

Mr. Robert King: Absolutely, and that is why I am taking this seriously.

[Inaudible interjections]

The Speaker: Members! Members, let me control the House, please. Thank you.

SUPPLEMENTARY

Mr. Robert King: Yes, Mr. Speaker. And I can understand why this is a sensitive issue, especially because of children. And our duty is to make sure that they are protected. So, the question I am having is, Since the unfortunate death of a Bermudian child that was sent to an overseas facility, what increased measures are being taken to ensure the safety and security of those young persons as a result?

Thank you.

The Speaker: Minister.

Hon. Tinee Furbert: Thank you, Mr. Speaker. We no longer use that facility.

The Speaker: Thank you

Okay, no further . . . Do you have a supplementary?

Ms. Robin Tucker: Yes, just my second supplementary, I believe. [I have] just a very straightforward one. I would like to know what process or mechanisms exist

for a child to report concerns or abuse directly to Bermuda authorities. I appreciate they are on litigation guardians, but I am just wondering if that is the sole process or if there is another sort of process to assure that the child has complete privacy and the like.

Thank you, Mr. Speaker.

The Speaker: Minister.

Hon. Tinee Furbert: Mr. Speaker, I will repeat. Weekly calls are made with the child [and] the staff of facilities. There are monthly written reports. There is also reporting to the overseas therapeutic committee programme. There is opportunity there. There is opportunity (when parents do participate) that they participate in family sessions. When there is a guardian involved, there is opportunity for reporting then. There are ample opportunities for reporting, Mr. Speaker.

The Speaker: Thank you.

You had two supplementaries. That is your two supplementaries.

[Inaudible interjection]

The Speaker: Thank you, Minister.

Members, that brings us to a close of the written questions that were for today.

We now move on to questions from Statements that were given today. The first Statement [is] by the Minister of Tourism and Transport, Culture [and Sport]. The Members have questions for you. The first is from MP Robinson.

Would you like to put your question?

QUESTION 1: UPDATES AND IMPROVEMENTS TO GOVERNMENT CAMPING FACILITIES

Mr. Dwayne Robinson: Yes, good morning, Mr. Speaker, and good morning, colleagues. Thank you so much.

My first question is just whether or not these upgrades will lead to any potential raises in rental fees for these two Islands. We welcome the upgrades but just want to assure families that the rental fees will not go up as a result.

The Speaker: I know you indicated a price but go right ahead.

Hon. Owen Darrell: Mr. Speaker, I know the Honourable Member may have arrived a little late this morning, or you were not listening. But the fees were clearly—

[Inaudible interjections]

The Speaker: Well, well, well . . . That is all right. That is all right.—

Hon. Owen Darrell: —The fees—

[Inaudible interjections]

The Speaker: —That's all right. That's all right.—

Hon. Owen Darrell: The fees were clearly laid out in the Statement, Mr. Speaker: \$60 for a single spot and \$85 for a group spot.

Thank you, Mr. Speaker.

The Speaker: Supplementary?

Mr. Dwayne Robinson: I just want to be clear. I arrived before everybody today. Thank you.

[Laughter]

Mr. Dwayne Robinson: I was the first in. Yes. I heard the—

[Inaudible interjections]

Mr. Dwayne Robinson: I heard the fees that were listed. It just did not stipulate. If you knew the fee, then you would know whether it was an increase or whether it was staying the same. Right? So, I just wanted to be sure, though they were listed: Was that an increase, or were they just the same? That was the only . . . And I am taking it from the Minister's answer that there are no—

The Speaker: You fixed it. You heard the \$85. You just want to know if it has been an increase.

Mr. Dwayne Robinson: Yes, correct.

The Speaker: All right. Minister.

Mr. Dwayne Robinson: That is all right. I take it from his answer it is not, so it is fine.

[Crosstalk]

Hon. Owen Darrell: Mr. Speaker—

The Speaker: Minister.

Hon. Owen Darrell: —the fees indicate a slight increase.

Some Hon. Members: Ahh!

An Hon. Member: Oh!

Another Hon. Member: The early bird gets the worm.

[Laughter]

The Speaker: Any supplementary? No supplementary?

SUPPLEMENTARY

Mr. Dwayne Robinson: Yes, supplementary, Mr. Speaker.

[Laughter]

Mr. Dwayne Robinson: Could the Minister define what a *slight* increase means? Just for the listening public that are at home.

The Speaker: Minister.

Hon. Owen Darrell: Mr. Speaker, in the interest of time, I will endeavour . . . Before this Question Period ends, I will get the exact amount for you, Mr. Speaker.
Thank you.

The Speaker: Thank you. Thank you.
Second question?

QUESTION 2: UPDATES AND IMPROVEMENTS TO GOVERNMENT CAMPING FACILITIES

Mr. Dwayne Robinson: Yes, Mr. Speaker. My second question is, Will the upgrades (that are welcomed) cost any additional maintenance fees to the Government to maintain Paget and Darrell's Island?
Thank you.

Hon. Owen Darrell: Mr. Speaker, I appreciate the question from the Honourable Member from the other side. But just . . . And this was not in my Statement. But just for information purposes, each one of these islands has its own caretaker, Mr. Speaker, and it has been this way for many years. So, the beauty of hiring those caretakers is they come with an array of skill sets in the maintenance area. They are also seamen and the like. So, while these upgrades were done through Government and they were budgeted for, any additional upkeep or maintenance will not incur any additional fees because they will be the responsibility and the remit of the caretakers that have long been part of these islands. So, other than the normal, which was talked about in the budget debate, salary uplifts, there are no additional fees for this upkeep.

Thank you.

The Speaker: All right.
No supplementaries? Okay.

ANNOUNCEMENT BY THE SPEAKER

HOUSE VISITOR

The Speaker: Before I take the next question, I would just like to acknowledge in the Gallery, former Senator and Attorney General, Philip Perinchief. Nice to see you in the Gallery this morning.

[Desk thumping]

[Question Period, continuing]

The Speaker: Minister, your same Statement has a question from MP King.
MP King?

QUESTION 1: UPDATES AND IMPROVEMENTS TO GOVERNMENT CAMPING FACILITIES

Mr. Robert King: Thank you, Mr. Speaker.

Regarding the refurbishments to the camping sites on the islands, is there consideration for this becoming a part of the Bermuda tourism strategy as well? Will overseas organisation and visitors be allowed to rent the premises as well for—

The Speaker: Ah! Ah! One second. One second.
Members!

An Hon. Member: Hey!

The Speaker: Thank you.
Continue.

Mr. Robert King: That is my question.
Thank you.

Hon. Owen Darrell: Mr. Speaker, while I do appreciate that question, the Honourable Member from the other side may not know, but the reason that I made a statement on camping facilities is it is a very, very popular thing for Bermudians to do in the summer. And I can guarantee you that once this portal opens, as I said in the Statement for Bermudians first, there will be no space left for tourists to enjoy the camping facilities of these islands. They are very popular amongst, as I said in the Statement, families, especially around the holiday times: Cup Match, the Queen's birthday—well not Queen's, Heroes Day, and all of that.

So, yes, if there are some availability maybe midweek and somebody would like to organise a tour to one of the islands, then absolutely. So be it. But as it stands for these islands, most people would know that if we are opening up the portal on April 6, I can guarantee you there will be many calls in the middle of April questioning the lack of availability because of the popularity of it.

Thank you, Mr. Speaker.

The Speaker: Supplementary?

Mr. Robert King: Yes, Mr. Speaker.

The Speaker: Yes.

SUPPLEMENTARY

Mr. Robert King: Understanding the increase in fees and the work that is being done—and I imagine that there is going to be further refurbishments, et cetera, is it anticipated that with the fare increases and the increase in usage that essentially the islands will be self-funded through the increased fees and use?

Hon. Owen Darrell: Mr. Speaker, I am not sure I quite understand the question. But self-funded? No. The islands have been there for many years. The Government has budgeted for many years to maintain them. It is a recreational facility that we are maintaining.

An Hon. Member: It is a park.

Hon. Owen Darrell: Yes, it is like a park. It is no different. It is minimum fees for administration purposes, but absolutely not. The fees that are being charged for families and locals to enjoy these recreational areas will never cover the cost of what we are doing. It is a government-subsidised facility like many other facilities, parks, and beaches around this Island. So, the answer to that question is no.

The Speaker: [The] second supplementary? Fine. Okay.

Minister, that is the end of questions for that Statement.

The next Statement this morning that has questions is from the Minister of Cabinet [Office]. Your Statement this morning.

MP Tucker, would you like to put your question?

QUESTION 1: REVIVAL OF THE CYBERTIPS PROGRAMME

Ms. Robin Tucker: Thank you, Mr. Speaker.

My question is very basic. I just wanted to know . . . Well, first of all, I will say I think it is great that the Cybertips programme is relaunched. My question is, When is it going to be officially relaunched?

Hon. Diallo V. S. Rabain: And thank you for that question. We are currently looking at proposals that we have received, and once we make that decision, it will be moved forward. The intention is to have this launched by the beginning of the fiscal year.

The Speaker: Thank you.
[Do you have a] supplementary?

Ms. Robin Tucker: No, thank you, Mr. Speaker.

The Speaker: Thank you.

Minister, that is the only question on that Statement. We will now move on.

Minister for Youth, Social Development, [and] Seniors, there are questions for you first from MP DeCouto.

Would you like to put your question?

QUESTION 1: RENTAL SUPPORT SERVICES (EMERGENCY SUBSIDY) PILOT PROGRAMME—HARDSHIP FUND—UPDATE AND IMPACT

Dr. Douglas DeCouto: Yes, good morning, Mr. Speaker. Good morning to the listening audience and thank you to the Minister for her Statement.

It was stated that in some instances referrals were not approved where the level of need exceeded what the fund could sustainably provide. My question is, What does that mean? What would it mean for the level of need to be sustainably provided by the fund?

Thank you.

The Speaker: Minister.

Hon. Tinee Furbert: Mr. Speaker, I can give an example. If someone was in rental arrears of \$100,000 and the fund is only \$100,000, that that would be a reason why they would not. I do not know all the specific cases; I am not part of the multidisciplinary team. But that would be sort of an example where their ask exceeded the availability of funds.

The Speaker: Supplementary?

SUPPLEMENTARIES

Dr. Douglas DeCouto: Yes, thank you, Mr. Speaker.
Could the Honourable Minister advise us. Do they consider partial assistance in cases such as that?
Thank you.

The Speaker: Minister.

Hon. Tinee Furbert: Yes, Mr. Speaker, they do.

The Speaker: Thank you.
Second supplementary?

Dr. Douglas DeCouto: Yes, Mr. Speaker.
For people who are in acute need but are not approved, such as in those examples, where are they expected to go?
Thank you, Mr. Speaker.

Hon. Tinee Furbert: Mr. Speaker, I would need more clarity in regard to the type of acute need.

The Speaker: Second question? You used your two supplementaries. Second question now.

**QUESTION 2: RENTAL SUPPORT SERVICES
(EMERGENCY SUBSIDY) PILOT PROGRAMME—
HARDSHIP FUND—UPDATE AND IMPACT**

Dr. Douglas DeCouto: Yes, second question, Mr. Speaker.

Someone who is in the kind of emergency that requires the support of this fund, but it is deemed unsustainable for this fund, where are those people supposed to turn to for assistance under these programmes or under the government programmes?

Thank you, Mr. Speaker.

The Speaker: Minister.

Hon. Tinee Furbert: Mr. Speaker, if the Member was more specific in regard to the need, I am sure I could assist further.

The Speaker: Supplementary?

SUPPLEMENTARY

Dr. Douglas DeCouto: Yes, Mr. Speaker.

Someone shows up with a need to pay the rent to keep a roof over their head, such as in the example that the Minister provided. They come to this emergency funding, and it is deemed not sustainable for this fund. Where do they go next? What government services should they go to next in this example?

Thank you, Mr. Speaker.

The Speaker: Minister.

Hon. Tinee Furbert: Mr. Speaker, thank you for that clarity.

The Government still runs the short-term relief benefit programme, as well as assistance through financial assistance.

The Speaker: Is there a second supplementary to that question or a new question?

Dr. Douglas DeCouto: New question, Mr. Speaker.

The Speaker: Third question.

**QUESTION 3: RENTAL SUPPORT SERVICES
(EMERGENCY SUBSIDY) PILOT PROGRAMME—
HARDSHIP FUND—UPDATE AND IMPACT**

Dr. Douglas DeCouto: Has the Honourable Minister considered having the size of this emergency fund increased?

Thank you, Mr. Speaker.

The Speaker: Minister.

Hon. Tinee Furbert: Mr. Speaker, considering, as I reported in February, our last data of February 2026, all of the funds have not been utilised.

The Speaker: Thank you.
Supplementary?

SUPPLEMENTARIES

Dr. Douglas DeCouto: Yes, Mr. Speaker.

To clarify, I want to make sure I understand this. The Minister is saying some people are turned away because there are not enough funds, but not all the funds have been used.

[Inaudible interjection]

Dr. Douglas DeCouto: Okay. So, some people have been turned away because there are not enough funds, but not all the funds are used.

[Inaudible interjection]

Dr. Douglas DeCouto: Okay. That would be the question.

Thank you, Mr. Speaker.

The Speaker: There are probably limitations on an individual, but . . .
Minister.

Hon. Tinee Furbert: Thank you, Mr. Speaker.

I did mention in the Statement that community partners also assist, so the multidisciplinary committee will direct the person, depending on what the need is, to different nonprofit charitable organisations or community partners.

The Speaker: Thank you.
Supplementary?

Dr. Douglas DeCouto: Yes, Mr. Speaker. With due respect to the Minister, that did not answer my question. The question was, is it true that there are still funds left over, even though some people are turned away because there were not enough funds?

Thank you, Mr. Speaker.

Hon. Tinee Furbert: Mr. Speaker, I think every person who has been a part of this programme is most gracious and thankful that this programme exists, which did not exist before. Mr. Speaker, we have helped 114 persons through this hardship programme. This has been a pilot programme, Mr. Speaker. And once the committee gets back to me with their annual report, we will review if there is a shortfall of funds that were potentially requested, and we will review what that looks like for the people of Bermuda.

The Speaker: Have you used up all your questions? Thank you. Okay.

Minister MP Tucker would also like to put questions to you.

MP Tucker.

Ms. Robin Tucker: Mr. Speaker, am I able to ask a supplementary question based on the response to the last question?

The Speaker: Yes, you can. Okay. Put your supplementary; then we will move on to your question. You could have jumped a little quicker and indicated it, but there it is.

Ms. Robin Tucker: I beg your pardon.

The Speaker: Go ahead. Go ahead.

SUPPLEMENTARY

Ms. Robin Tucker: I will be sure to correct that next time.

So, the question I have is . . . The Minister mentioned that she is anticipating receiving a report. I just wondered if that report is going to be made public, or if not, if she would consider at least tabling [it] so we can all see it.

Thank you, Mr. Speaker.

The Speaker: If it is tabled, it becomes public.

Ms. Robin Tucker: Sorry. Okay. If she would be willing to make it public, I will leave it at that.

The Speaker: Minister.

Hon. Tinee Furbert: Mr. Speaker, I will commit to bring the information back to this House with updates as it relates to the Rental Support Hardship Programme.

The Speaker: Thank you.

Now, would you like to do your questions?

QUESTION 1: RENTAL SUPPORT SERVICES (EMERGENCY SUBSIDY) PILOT PROGRAMME— HARDSHIP FUND—UPDATE AND IMPACT

Ms. Robin Tucker: I would indeed. And thank you to the Minister. I do appreciate that response.

So, I have two basic questions. One is [that] I am curious to know how the \$140,000 was identified to be sufficient for the pilot programme. If the Minister can just tell where that \$145 [sic] allocation—how that was arrived to.

The Speaker: Minister.

Hon. Tinee Furbert: Mr. Speaker, this was a programme that did not exist before. We have the opportunity through many ministries for submissions of grants. I wanted to make sure that there was opportunity for persons in our community to have access to emergency funds so that they do not have to wait a month if they are in an emergency. And so, we arrived at that number after doing our calculations in regard to what our budget could withstand.

The Speaker: Okay.
Supplementary?

Ms. Robin Tucker: No, Mr. Speaker.

The Speaker: Second question?

Ms. Robin Tucker: Yes, second question.

The Speaker: Okay.

QUESTION 2: RENTAL SUPPORT SERVICES (EMERGENCY SUBSIDY) PILOT PROGRAMME— HARDSHIP FUND—UPDATE AND IMPACT

Ms. Robin Tucker: Can the Minister sort of tell us if there is a timeline established for the pilot? And if so—actually, I want to know if there is a timeline established before determining whether this particular initiative will become permanent because she mentioned it is a pilot programme. So, to what extent will it remain a pilot programme before it becomes permanent, if that is the intention?

Thank you, Mr. Speaker.

The Speaker: Minister.

Hon. Tinee Furbert: Mr. Speaker, we have committed to sustain this programme with the grant of \$140,000 in this financial year. I have reported already I have not seen the annual report to be able to gather recommendations of what this would look like going forward. And once I have that information, then I can make a determination in regard to how we will continue with this programme. But it is being sustained throughout 2027/28, Mr. Speaker.

The Speaker: Okay.
Supplementary? None?

Ms. Robin Tucker: No, thank you, Mr. Speaker.

The Speaker: Okay. No further questions.
Minister, MP King also would like to put questions to you.
MP King.

**QUESTION 1: RENTAL SUPPORT SERVICES
(EMERGENCY SUBSIDY) PILOT PROGRAMME—
HARDSHIP FUND—UPDATE AND IMPACT**

Mr. Robert King: Thank you, Mr. Speaker.

Would the Honourable Minister responsible kindly inform this House, Out of the 114 [*sic*] persons who received assistance through the fund, how many of them were able to stabilise their housing situation as a result?

The Speaker: Minister

Hon. Tinee Furbert: Mr. Speaker, I would like to make a correction on the floor. The Statement said 116 persons, so it is 116 persons. This is a Rental Support Hardship Programme. All 116 persons would have been helped in reducing homelessness due to this financial, this hardship report . . . sorry . . . Rental Support Hardship Programme.

The Speaker: No problem.

Supplementary or new question?

SUPPLEMENTARY

Mr. Robert King: Supplementary.

So, out of the 116 who accessed the fund and received services, after one year, how many of those persons actually remained in the same accommodation?

Hon. Tinee Furbert: Mr. Speaker, I cannot answer that without having the annual report.

The Speaker: The information will be contained when the year is assessed, so she cannot answer that right now.

Mr. Robert King: Thank you.

The Speaker: It is contained in the report.

[Do you have a] supplementary or new question?

**QUESTION 2: RENTAL SUPPORT SERVICES
(EMERGENCY SUBSIDY) PILOT PROGRAMME—
HARDSHIP FUND—UPDATE AND IMPACT**

Mr. Robert King: New question.

Understanding that the Ministry of Youth, Social Development, and Seniors is doing much to assist families in this community, and absolutely we are grateful that they do so, we are also mindful of the fact that there are some who might take advantage of the services that are provided and thereby prevent others. What fraud prevention measures are in place to make sure that persons are not receiving funds from the

hardship fund and from other initiatives to safeguard and help families? That is my final question.

Thank you.

The Speaker: Minister.

Hon. Tinee Furbert: Mr. Speaker, I have provided a Statement to this Honourable House in regard to our case management system called In-Form where, all service providers who work with persons who are housing insecure, they work with this case management programme system called In-Form. And they all put their information into the system so that we can have a better account of how each community partner is assisting someone who would report themselves as homeless. So, I definitely invite that Member to set up a meeting with the office so they can learn more about this case management system.

The Speaker: Thank you.

Supplementary?

Mr. Robert King: Supplementary.

The Speaker: Yes.

SUPPLEMENTARIES

Mr. Robert King: So, as part of the process, is there a specific identifying number such as a social security number or a social insurance number that will follow the person who is receiving services from Government or others [or] otherwise to make sure that everything is coordinated?

Thank you.

The Speaker: Minister.

Hon. Tinee Furbert: Mr. Speaker, the In-Form case management system assigns an ID number to the persons who report themselves as homeless, and so it is reported through a personal, confidential ID number.

The Speaker: Thank you.

Supplementary?

Mr. Robert King: Thank you for that.

Regarding the personal ID number, is that a number that is used throughout the government ministries, or is that a number that is specific to the programme that you are referring to?

Thank you.

The Speaker: Minister.

Hon. Tinee Furbert: Mr. Speaker, it is specific to the In-Form case management system.

The Speaker: Third question? No?

Mr. Robert King: Might the . . . Well, final question.

The Speaker: You have used up all your supplementaries on that one, so that will move you on to your third question.

QUESTION 3: RENTAL SUPPORT SERVICES (EMERGENCY SUBSIDY) PILOT PROGRAMME— HARDSHIP FUND—UPDATE AND IMPACT

Mr. Robert King: Yes. Thank you.

Would the Government consider using a specific identifying number for persons who are receiving government services just to ease coordination through service delivery and reception of services?

Thank you. That is my final question.

Hon. Tinee Furbert: Mr. Speaker, we do also align the user or person's birth certificate number as we are helping Bermudians. So, we align their birth certificate number on the case management system.

The Speaker: Thank you.

There are no further Members who indicated questions for any other Statements. However, the Minister of Tourism and Transport, Culture and Sport has informed me that the information he was seeking for the Member, he has found, and we have still got a few minutes left on the clock.

Would you like to just provide the information?

Hon. Owen Darrell: Thank you, Mr. Speaker, and thank you for giving me the opportunity to bring some clarity to the questions that were asked from the Honourable Member from the other side.

As was stated in my Statement, there will be a fee of \$60 for all rustic sites, and that is when you are camping outside. The only change for that is that previously White's Island for a rustic site was \$40. We have now streamlined the entire process, so across all islands, the rustic sites will be \$60. So, the increase only comes from White's Island for rustic sites.

As far as dorms, Mr. Speaker, significant work has been [put] into these dorms. The dorms at the islands will be streamlined. It will be an \$85 charge, and that is an increase from \$60. So, [that is] \$85 for the dormitory usage and \$60 for the rustic usage. I hope that brings clarity, Mr. Speaker.

Thank you.

The Speaker: So, the increase is that the \$60 was common everywhere except for one island before.

Hon. Owen Darrell: Yes.

The Speaker: And now they are all even.

Hon. Owen Darrell: It is now even—\$60 across the board for rustic.

The Speaker: For rustic, and \$60 was for the buildings, and now they are all—

Hon. Owen Darrell: Eighty-five dollars. Thank you, Mr. Speaker.

The Speaker: Is that clear enough, Member? Thank you.

Thank you for being so diligent in getting the answers for us so quickly, Minister.

And for any other Minister, Junior Minister, who was supposed to seek answers, we would like to have them as soon as you can forward it to the respective person who asked the question.

With that said, Members, we will now move on. The next item on the Order Paper this morning would be the—one second, just note the time here.

CONGRATULATORY AND/OR OBITUARY SPEECHES

The Speaker: Would any Member wish to speak to that?

Junior Minister, you are on your feet.

Hon. Wayne L. Furbert: Thank you—

The Speaker: —You have your three minutes.—

Hon. Wayne L. Furbert: —Mr. Speaker.

Mr. Speaker, this has been a really tough month for me in particular because we have lost so many friends. It has been tough. Many friends who, despite our differences, Mr. Speaker, they still trusted me. Mr. Speaker, I mentioned earlier about Bishop Duncan. I know that has already been said. And just to let colleagues know that next week, Sunday, it will be his burial at New Testament Church of God. Unfortunately, I will be off the Island, so if you do not see me there, you know why I am not there.

But this week has been even tougher. I see that Ruthella . . . [I] bring condolence to the family of Ruthella Louise Smith, a young lady who I have been singing with, or sang with, for years in a choir. And she had a very beautiful voice. For those who know her, it was sad to hear that she has passed.

I also bring condolence to the family of Maurice Henry Harvey. Mr. Harvey grew up and . . . but lived in Hamilton Parish. As a matter of fact, the house that he has recently passed in was the house that I grew up [in] as a young boy. Back in North Shore, right down by Midland Heights Church on the back there. He and I and his family were very close.

I also bring condolence to the family of [Clinard] Rozeld Gaiton. I have known him for years. I know that he worked at Bermuda Housing Corporation. His wife and I were very close, and it is sad to read that he has passed recently.

I also bring for another Hamilton Parish person. For some reason, Hamilton Parish has been losing a lot of people here lately. Leslie “Terry” Gibbons—he is from 41 Wilkinson Avenue for those who . . . I think [it] is in . . . I think [it] is in . . . I will associate Member Neville Tyrrell for that. I believe it is Kim’s . . . No. It is either Tinee’s or Bean’s area.

I also bring condolence for another person in Hamilton Parish. That was Robert Irvin Pilgrim. He stayed near Holy Trinity. No . . . sorry, not. Yes. [He stayed at] 43 Trinity Church Road in Hamilton Parish. So, when I see all these individuals who have been passing . . .

Also, my good friend, Mr. Philip Charles Smith—[I] grew up with the young man. He is older than me, I must admit. But we all grew up, him and his brother and I all running over Crawl Hill there. So, I bring condolence to his family.

Of course, Members last week on Friday mentioned about Ms. Wade. Very—

[Timer chimes]

The Speaker: Thank you.

Hon. Wayne L. Furbert: Time is up?

The Speaker: Thank you. Yes, sir. Thank you.

Would any other Member wish to make a contribution?

MP King, you have your three minutes.

Mr. Robert King: Thank you, Mr. Speaker.

I want to extend congratulations to Mr. Wilfred Gonsalves, age 71, of constituency 10 for gold medalling in the Caribbean Pickleball Championships. And I will associate the whole House with that. It was only his second time playing. But he is a phenomenal tennis player. And he did exceptionally well by retaining the gold medal for the Over-60s [Men’s Singles] cutting their tails, the much younger guys.

The Speaker: Any other Member wish to . . . Any other Member?

MP Tucker.

Ms. Robin Tucker: Thank you. Thank you, Mr. Speaker.

I would like to associate myself with the condolences sent for Robert Pilgrim, who is to be funeralised today. Robert’s wife, “Susie” Rosatta Pilgrim—she passed away a few months ago. Susie is actually my husband’s cousin. So, I just want to extend condolences to Jeanette, Mitzy, Valerie, Colridge, the entire family, including Clarke and Rodney and everybody else.

On a lighter note, I would like to extend congratulations to the Bermuda Caregivers Alliance. It officially launched today. The Caregivers Alliance is a

support service for people caring for the elderly, disabled, and chronically ill persons. They offer, actually, weekly support groups [and] monthly education workshops. They will have an emergency support hotline. And there is a bunch of other things that are listed on their website.

As we all know, there are lots of chronic illnesses and things that are occurring. And a lot of our families are taking care of loved ones, which obviously puts a higher stress on families that are doing so. One of the things that came off their website that they have said is that studies show that unpaid caregivers experience higher rates of depression, anxiety, and financial hardship, often sacrificing their own health to care for their loved ones. So, it is very exciting that this group has formed to care, that first recognises and then cares specifically for caregivers.

Its founder is Lisa James. She is the founder and the chair. And the co-founder, I am really excited to say, is an OBA colleague, Mr. Maurice Foley. He is the co-founder and the deputy chair. So, again, it officially launched just today. And I would also like to associate all the OBA team, particularly MP Linda Smith, and the entire OBA team, to wish them well.

Thank you, Mr. Speaker.

The Speaker: Thank you.

[Desk thumping]

The Speaker: MP Famous, welcome back.

Mr. Christopher Famous: Thank you, Mr. Speaker. Thank you, colleagues.

Mr. Speaker, I wish to associate with the comments for Mr. Gaiton. On behalf of the BAC, we had a board meeting the other day, and we started off with a moment of silence for Mr. Gaiton. And several members spoke of their interaction with him. The overwhelming sentiment was that he was a consummate gentleman and a professional, a staunch Christian, Calvary [Gospel Chapel]. And he was the property manager of the building that BAC currently is at. He was also a pond dog because one day (I did not know him.) he stopped me and told me that his brother was my grandfather’s godson.

Mr. Speaker, I do not know. I am calling off some names. I do not know if they were mentioned earlier, but if they were, I will associate. Mr. Gary Ascento of Devonshire, [Heritage Road], specifically, a cousin to the Sergeant-at-Arms. He was a master spray painter.

[Inaudible interjections]

Mr. Christopher Famous: Also, he was a very good painter. He did a lot of the bus stops that we have in Devonshire that look very clean. And overall, [he was] a good man. He had a daughter, Garena, and several

other family members, his life partner, Ms. Dallamae Swan.

Also, Mr. Speaker, Mrs. Shirley James—she was the wife of the late Dr. Clarence James. She was also a resident of [constituency] 11 in Devonshire. There was a write-up; I am sure MP Swan will talk about her as a golfer.

The Speaker: Yes, it has been done before. So, you can associate. Yes.

Mr. Christopher Famous: Oh, okay, cool.

But I say that in the sense that Mrs. Shirley James was always one that welcomed me in her home, showed me her paintings, and talked about how her efforts with Dr. Clarence James helped bring integration in Bermuda.

I know this has been done already, but I was not here—Ms. Cheryl Ming Wade, originally of Devonshire. And it was a very good turnout yesterday for her. The Devonshire church was overflowing.

And finally, Mr. Speaker, Elliot School—a few weeks ago, they had a Black excellence exhibition highlighting the contribution of Black Bermudians. And I want to thank them and Ms. Liverpool of Devonshire who spearheaded that.

Thank you, Mr. Speaker.

The Speaker: Thank you.

Does any other Member wish to make a contribution?

MP DeCouto, you have your three minutes.

Dr. Douglas DeCouto: Yes, thank you, Mr. Speaker.

I would like to associate myself with the remarks for Mrs. James. And I will leave it at that because I know—

The Speaker: Yes. They were done.

Dr. Douglas DeCouto: —it has been spoken about eloquently.

I would also like to associate myself with prior remarks on the sports award winners, Caitlyn Bobb and Sebastian Kemp, particularly Sebastian, and to wish him well on what we hope will be his journey to the Olympic games to represent our Island, among other athletes.

And I would like to congratulate international cyclists Nic Narraway and Kaden Hopkins for their seventh and ninth place finishes, respectively, at the 2026 Pan Am Road Cycling Championships in Columbia in the time trials. And those listening know that young Kaden is only a month off of a crash and an injury, so I am glad to see him back in the saddle and getting good results.

So, thank you very much, Mr. Speaker.

The Speaker: Thank you.

Does any other Member wish to make a contribution?

MP Robinson.

Mr. Dwayne Robinson: Yes, thank you, Mr. Speaker.

I would first like to associate with previous congratulations given in this House to the Bermuda Lawn Tennis Association. I wanted to congratulate my constituent Michael Wolfe, who is the president, for his great work that he is doing. I am not going to go too much into it. It has already been done.

[Inaudible interjection]

Mr. Dwayne Robinson: And [he is the] neighbour of my Opposition Leader. Yes, you cannot forget that.

But also, just to shift gears to give condolences, I will associate the Member from [constituency] 31 on this, which is for Thomas “Bongy” Brown, as we know him. And he is, in my humble opinion, one of my favourite family members. And, you know, he has recently passed away, and I wanted to give my condolences to his children. I will associate the Member from constituency 7, Robin Tucker, on this. You know, the family is pretty torn up about it. And, obviously, with somebody who has such a large personality and was always, you know, the life of the party, it is always sad when you see them deteriorate, in a sense, and pass on. So, I wish peace and everything to the family, and I just wanted to stand up and have him recognised today.

Thank you, Mr. Speaker.

The Speaker: Thank you.

Does any other Member wish . . . MP Swan.

Mr. Hubert (Kim) E. Swan: Yes, Mr. Speaker. I would like to be associated with the condolences to [the family of] “Bongy.” Growing up as a 16-, 17-year-old, going out to clubs and stuff, nobody could cut a rug better than Bongy or Glenn Baseden. They were the best of the best. Those guys could have gone on and done it professionally. They could dance. When they got on the floor, people just stood and watched. Rosetta from down on White Hill was in that crowd as well. And just looking at Bongy’s picture, I just felt compelled to share how gifted [he was], because that is a gift that he certainly had. And that personality that the Member from Southampton spoke of—knowing [him] as a young man, he embraced it on the dance floor. So, as one that watched him and admired him growing up, I just pray that he rests in peace and is dancing.

Thank you.

The Speaker: Does any other Member wish to make a contribution? None other?

Before we move on, I would just like to add my remarks to those that are expressed by the Junior Minister prior in regarding to Ruthella Smith. I have known Ruthella since we . . . nineteen . . . well, what? . . . 50-

odd years ago, 1956, 1970, when we both started Berkeley together. She was my classmate throughout my time at Berkeley, and the personality we knew today was how she was then. She was always a kind and sweet person. Yes, she did have a voice, and I have heard her sing often. So that voice will be missed. But her presence itself will definitely be missed amongst her family, her friends. And on behalf of my class, I would like to extend our condolences to her family.

With those remarks, we will move on.

MATTERS OF PRIVILEGE

The Speaker: There are none.

PERSONAL EXPLANATIONS

The Speaker: There are none.

NOTICE OF MOTION FOR THE ADJOURNMENT OF THE HOUSE ON MATTERS OF URGENT PUBLIC IMPORTANCE

The Speaker: There are none.

INTRODUCTION OF BILLS

The Speaker: There is one Bill to be introduced this morning by the Minister of Home Affairs.
Minister.

GOVERNMENT BILLS

COST OF LIVING COMMISSION AMENDMENT ACT 2026

Hon. Alexa Lightbourne: Good morning again, Mr. Speaker.

I am introducing the following Bill for its first reading so that it may be placed on the Order Paper for the next day of meeting, the Cost of Living [Commission] Amendment Act 2026.

The Speaker: Thank you.

OPPOSITION BILLS

The Speaker: There are none.

PRIVATE BILLS

The Speaker: There are none.

NOTICE OF MOTIONS

The Speaker: There are none.

ORDERS OF THE DAY

The Speaker: The first Order today is the second reading of the Customs Tariff Amendment Act 2026, in the name of the Junior Minister of Finance.

Junior Minister.

Hon. Wayne L. Furbert: Thank you, Mr. Speaker.

With the Governor's recommendation, I move that the Bill entitled Customs Tariff Amendment Act 2026, be now read the second time.

The Speaker: Are there any objections to that? There are none.

Continue, Junior Minister.

Hon. Wayne L. Furbert: I move that the Bill entitled the Customs Tariff Amendment Act 2026, be now read the second time.

[Laughter]

The Speaker: Go ahead. Continue. Continue.

Hon. Wayne L. Furbert: Thank you. I don't know why . . .

BILL

SECOND READING

CUSTOMS TARIFF AMENDMENT ACT 2026

Hon. Wayne L. Furbert: Mr. Speaker, from time to time we hear about the cost of living in Bermuda, and there are some tools that the Government does have. And this is a continuation of one of the tools that we have used in the past as far as reducing some of the customs tariffs. So, Mr. Speaker, Honourable Members, are requested now to consider the Bill entitled Customs Tariff Amendment Act 2026.

The Bill proposes to amend [the] Customs Tariff Act 1970, the principal Act, with measures that lower the duty rate on building materials and supplies, eliminate customs duty on selected motor vehicle parts, lower the duty rate on selected goods deemed to be essential commodities, lower the duty rate on fresh flowers, eliminate customs duty for diesel and fuel oils used by BELCO for the production of electricity, introduce duty relief for goods for local professional instrumentalists, and introduce duty relief for goods for participants in the Bermuda Day Parade.

The measures of the Bill affect both the First Schedule and the Fifth Schedule to the principal Act. This legislation is a primary tool in this Government's mission to lower the cost of living and stimulate economic development by reducing the duty on imported goods.

This Bill builds upon the \$3.9 million in duty savings realised between July 1, 2025 and January 31, 2026 for building materials.

Expanding Relief

Hon. Wayne L. Furbert: The Bill introduces a relief for an additional five tariff codes. This expansion specifically targets electrical equipment and optical fibre cabling. These measures are projected to deliver \$397,000 in additional cost relief for both residents and contractors.

Mr. Speaker, there has been a need to provide absolute context regarding the Government's pledge in the Budget Statement 2025/26 that duties will be eliminated on all motor vehicle parts compared against the corresponding statement in the budget brief 2025/26 to provide wide range reliefs on parts and supplies.

Mr. Speaker, the need for this duty relief initiative was in recognition of the strain that vehicle repair costs can place on families and businesses. To that end, this Government wanted to encompass as broad a range of products as possible for motor vehicles of Chapter 87 of the [\[Bermuda\] Customs Tariff \[2026\]](#), namely motor cars, trucks, buses, and motorcycles.

Mr. Speaker, this meant that all motor vehicle parts referenced were to capture those parts that were specifically provided in Chapter 87. This means that the parts must be identifiable as being suitable for use solely or principally with the vehicles of Chapter 87. Also, the parts must be excluded due to any provisions of notes to Section XVII of the Customs Tariff. These parts are classified to headings of Chapter 87, Heading 87.08, which are four-wheel vehicles. This heading covers parts and accessories for motor vehicles of headings 87.01–87.05, generally four-wheel vehicles, which I mentioned. The parts classified to this heading include bumpers, windscreens, brakes, gearboxes, drive axles, suspension systems, radiators, mufflers, clutches, steering wheels, as well as other items.

Heading 87.14, two-wheel and speciality. This covers parts and accessories for motorcycles, bicycles, and wheelchairs. Headings 87.11–87.13. The parts classified to this heading include frames, forks, wheel rims, spokes, hubs, brakes, seats, as well as other items.

Mr. Speaker, besides the goods falling to heading 87.08 and headings 87.14, this Government also wants to ensure that other items that are clearly identifiable as motor vehicle parts, which are spread throughout the Customs Tariff, would also benefit from relief. Goods such as tires, complete engines, transmissions, shafts, gears were captured by the duty relief in 2025.

Mr. Speaker, I wish to [be] clear that while the vast majority of motor vehicle parts are duty-free, not all motor vehicle parts can be imported duty-free. Let me explain. Many items that might be used as motor vehicle parts are considered parts of general use. That covers such items as nuts, screws, [and] bolts that can

be used for all types of purposes not just on motor vehicles. Similarly, other goods of supply nature such as batteries and spark plugs cannot be demonstrated at the point of import to be used solely or principally for motor vehicles (or Chapter 87).

Mr. Speaker, the duty relief introduced in 2025 for motor vehicle parts covered goods for 65 different tariff codes that have resulted in duty savings of \$2.7 million today. This Bill will build upon reliefs introduced in 2025 by adding 12 additional tariff codes covering pumps, filters, cabling, and ignition equipment. Based on the prior year's data, this will reduce costs by a further \$497,000.

Mr. Speaker, after adding the additional parts in this year's amendment, the list is considered complete, and we will review other things from time to time.

The Government is significantly expanding the basket of essential goods to protect household budgets. Since 2022, the essential commodities initiative has saved Bermudians \$11.9 million. There are some new food items. The zero per cent duty rate now applies to staples including fish, seafood, meats, fruits, and vegetables.

Household and Infant Care

Hon. Wayne L. Furbert: Relief is expected for hygiene products and infant care items. Mr. Speaker, it is estimated based on prior years' data this will cut Bermudian household costs by \$3.9 million. Mr. Speaker, following representations from florists in Bermuda and to support our hospitality sector, duty charged on imported fresh flowers will be reduced from 25 per cent to 5 per cent. This reduction in duty rate will impact on six tariff codes and based on prior years' import data, will result in duty savings of \$224,000.

Community and Cultural Support

Hon. Wayne L. Furbert: Mr. Speaker, I now return to the measures of the Bill affecting the Fifth Schedule to the principal Act. In an effort to assist Bermuda-based musicians, this Bill seeks to provide 100 per cent end-use duty relief on instruments that need to be purchased and imported from abroad by local professional instrumentalists. Eligible goods under this relief must also be used by local professional instrumentalists, which means an islander who plays or teaches other persons to play a musical instrument for consideration—100 per cent zero duty.

Mr. Speaker, one of the most cherished public holidays during the year, both for residents and visitors is the annual Bermuda Day Parade, featuring dance groups, bands, majorettes, decorative floats and Gombey troupes. This event has also been impacted by the rising cost of living and price of materials and costumes for the event continue to increase. As part of the costumes and materials are imported . . . Sorry. As many of the costumes and materials are imported,

participants might pay the duty on these imports. The Minister, the Honourable Member Owen [Darrell] consulted with the Ministry of Finance in an effort to see if duty relief could be made available in order to assist participants in the Bermuda Day Parade.

Mr. Speaker, this Bill seeks to provide 100 per cent end-use duty relief on the costumes and accessories, together with costumes and float-making materials for participants in the Bermuda Day Parade. However, the duty relief does not extend to vehicles or tools. The eligible goods must be introduced for the use of actual participants in the Bermuda Day Parade and must be put in that use. I am sure the Minister will work with the participants on how actually to apply and get things done.

Mr. Speaker, the Bill proposes to amend end-use CPC 4703 and CPC 4705. The Bill eliminates the final four cents per litre of customs duty on diesel and fuel oils used by BELCO for electricity products. Total tax removal, Mr. Speaker. As you are aware, a concessionary duty rate has existed on diesel and fuel oils used by BELCO to produce electricity for over 40 years. For the majority of that time, the rate duty was 9.5 cents per litre. In April 2015, the duty rate was amended by the One Bermuda Alliance Government to 14.5 cents. This was then followed in April 2016 by a further increase in the rate to 20 cents per litre by the One Bermuda Alliance.

Mr. Speaker, you will recall that in July of 2024, this Government initiated the first reduction to the tax by 60.0 per cent to 8 cents per litre. Then in July of 2025, the tax was further reduced to just 4 cents per litre, an 80.0 per cent reduction in the tax since 2023. This Bill proposes to remove the remaining 4 cents per litre on that tax.

Household Savings

Hon. Wayne L. Furbert: This elimination has saved the average household \$375 per year. The revenue impacted by this particular decision will reduce customs revenue by \$2.2 million.

Just to summarise some of the impact, Mr. Speaker, is that building materials, which is five additional tariff codes, will reduce the duty by \$397,000. Motor vehicle parts, which will affect 12 additional tariff codes, will have savings impact on the community of \$497,000. Essential commodities, which is fish, meat, produce, hygiene, [and] infant care, will have a savings on the community of \$3.9 million. Fresh flowers, which will reduce from 25 per cent to 5 per cent, will have an impact of \$224,000. Electricity [and] fuel, which is the final 4 cents per litre, will [result in] savings [of] \$2.2 million. Total annual relief will be \$7.2 million.

Mr. Speaker, on the measures of the Bill in Committee. Thank you. Mr. Speaker.

The Speaker: Thank you.

Does any other Member wish to speak?

Dr. Douglas DeCouto: Thank you, Mr. Speaker, and thank you to the [Junior] Minister for bringing this Bill forward.

I would like to point out that the [Junior] Minister was kind enough to provide a detailed breakdown of the duty changes, which allowed us to examine it in quite some detail and to confirm that, yes, we are very happy to support these changes.

I am also compelled, though, to point out, with respect to the fuel tax cuts for BELCO, Mr. Speaker . . . And I do not necessarily want to reflect on prior debates, but as you know, Mr. Speaker, and as the other Members of this House know, we in the One Bermuda Alliance firmly believe that when it comes to the energy costs facing Bermuda today, there must be a more targeted and more effective way to help those who need help the most.

So, while, Mr. Speaker, we are, I guess, reluctantly happy to take these fuel tax cuts on board, we know that there is a reference to the \$300-odd that the average person is saving from them. Many people who do not actually need the relief will be saving much more money than that, and there are those out there who could be saving much more money. But like I said, Mr. Speaker, I did not wish to reflect too much on debates we have had at length in this House and not to detract from the overall support from the One Bermuda Alliance for these amendments to the Customs Tariff Act.

Thank you, Mr. Speaker.

The Speaker: Thank you.

[Does] any other Member wish to speak?
Premier.

Hon. E. David Burt: Thank you very much, Mr. Speaker.

Mr. Speaker, it would be remiss of me if I did not speak on this particular matter, as, of course, the substantive Minister of Finance, I get the pleasure of working along with [Junior] Minister Wayne Furbert in dealing with these particular matters. But, of course, Mr. Speaker, as the Junior Minister has laid out, there is a very extensive array of customs duty reductions, and it just builds on the history of which this Government [that] has said that we are going to make taxes more fair, to reduce taxes where we can, and to make sure we provide support for persons across the country when it comes to dealing with the cost of living.

The expanded list of items for customs duty is in keeping in line with our pledge and promises under the Affordable Bermuda Agenda, where we put together a plan led by the Minister of Home Affairs in order to make sure to tackle this. The Ministry of Finance is responding by doing our part in the significant duty reduction of which we are seeing across the board. And so when you look at the savings that are estimated by [Junior] Minister Furbert, who stated that there are significant savings that will come from this to households on the array of customs duty reductions that are put in

place—and some, Mr. Speaker, as you can see, are relatively significant, especially when we are talking about cleaning products and others, where there are going to be some significant cuts in duty rates—we certainly hope that those will feed through to consumers.

So, we are grateful for, clearly, the work that has been done from the department inside of Customs. And this is just another example of this Government delivering on its promises to continue to reduce the cost of living and the cost of doing business in Bermuda.

Thank you, Mr. Speaker.

The Speaker: Thank you, Premier.

Any other . . . Minister.

Hon. Alexa Lightbourne: Thank you, Mr. Speaker.

As the Minister responsible for cost of living or stewarding cost of living in Bermuda, it would be likewise remiss of me not to provide contribution and support for this Bill.

The Government owns and honours the responsibility to ease the burden for the ordinary Bermudian as it relates to their day-to-day expenses. And this Customs Tariff Amendment Act [2026] represents a cost lowering and an effort to systematically . . . And [it] also identifies and responds to the needs that the community has shared with us that they have relating to the expansion of commodities and essential goods to include healthier items, not just reducing it or restricting it to the 33 that were essentially there before.

Mr. Speaker, this also represents an opportunity to lower the electricity costs for Bermudian families, noting that in a day where everyone is on their phones, everyone's on technology, and the increased demand that we have on technology to provide not only clarity for students who are needing to use a computer to do their homework, it likewise needs power in order to ensure that they can get access to the websites and resources that they may need.

And so, while the Government does not control the entire electricity sector, what it can do, and what this amendment demonstrates is that when the public expresses a concern, this Government, Mr. Speaker, has been focused on its response to their specific concerns. And so, the 4 per cent does represent part of the solution, recognising that there are some laws that have been structurally not benefiting Bermuda. And specifically, to what and how the Government can work with the private sector to address relating to all essential goods, quite frankly . . . And so, the Government is in support. I am in support of this Bill noting what it does for Bermudians.

It also addresses a cultural pillar, which means that the experience, not only their cost, but the experience that Bermuda is having in terms of their way of life and the way that we are going to be able to, in the upcoming May 24 celebration, have greater contribution to culture. And so, I do honour the intentionality behind

it and what it would do for quality of life here in Bermuda.

And so, we recognise that families should not have to be rationing and feeling as though they are battling between what they can do to have a meaningful life and also have essentials for their homes. And so, I do honour the addition and expansion.

The [National] Breastfeeding [Committee], Mr. Speaker, had reached out to have support for the addition of breast pumps, noting that we had previously had formula on the essential goods. And so, I am pleased that we have today also included that in response to what they shared as a need and a concern through their advocacy.

I do recognise that, you know, this is not a silver bullet, but it does demonstrate that this Government is committed to easing the burdens for families, responding to the concerns that are raised by those in the community, and is willing to not create a greater burden but rather reduce it in support of their needs.

Thank you, Mr. Speaker.

The Speaker: Thank you.

Does any other Member wish to make a contribution?

Minister Hayward.

Hon. Jason Hayward: Good morning, Mr. Speaker.

Mr. Speaker, I am pleased to lend my support to this Bill. I thank the Junior Minister, the Honourable Wayne Furbert, for bringing this Bill to the floor of the House and the Minister of Finance, the Honourable David Burt, for ensuring that we continue to progress initiatives that actually lower the cost of living and the cost of doing business in Bermuda.

Mr. Speaker, we hear over and over again that Bermuda is one of the most expensive places in the world to live. We hear over and over that there are things that need to be done to reduce the economic stress on businesses and families. And, Mr. Speaker, today is a policy measure, changes to law, that is directly in response to that. In alignment with all the other things that we have heard during the budget process that would actually increase individuals' purchasing power and reduce the cost of doing business in Bermuda, this is another direct measure—the reduction of customs fees for targeted and selected items.

I do not get the argument when persons say this is not targeted. If you reduce the customs duty on all of the participants in the May 24, [Bermuda Day] Parade, you cannot get more targeted than that. Mr. Speaker, as a former participant in the May 24, [Bermuda Day] Parade, this parade is probably one of the most culturally significant events we have, close to Cup Match, where the entire community comes out to enjoy. But oftentimes we hear the plight of dance groups and participants in the parade struggling to generate the necessary funds so that they can fully participate. This is a direct result that would help from young to old in

our community. Hopefully, we now see we are easing the burden on parents who want to ensure that their children participate in the parade, but also community groups that want to actively participate in the parade.

Oftentimes when I meet with the business community, Mr. Speaker, the challenges of the cost of doing business in Bermuda continues to rear its head. And as a result of that, we continuously advocate policy initiatives that ultimately reduce the cost of those individuals participating in our economy. And you see today direct measures that will benefit businesses operating in Bermuda. Both large and small businesses will benefit from the changes that we are making today.

The changes we are making today are deliberate. They are precise. And they will ultimately benefit the community as a whole. But when we start to talk about households, one of the largest expenditure items after rent is utility. And we are making a direct effort to reduce utility.

Another large expenditure is around food items. And we have been making meaningful effort to continue to reduce the price of goods in our grocery stores.

Mr. Speaker, it has to be seen today that the Government continues to make deliberate efforts to support the people of Bermuda. All residents of Bermuda will benefit from our changes. We talk about the challenge with the affordability of housing. So, as a response to that, we are lowering duty rates on building materials and supplies.

Mr. Speaker, we know that [for] most families to function in Bermuda adequately, you need some sort of motor vehicle. But we know the cost of maintenance and upkeep to those vehicles. So, as a response to that, we are eliminating custom duty on selected motor vehicle parts. Hopefully when you go get your car serviced and you see that bill, you see a reduced rate because of efforts that we have put in place as a government.

We talk about essential commodities, and we know the work that the Minister responsible for Home Affairs is actually doing to ensure that we have a more affordable Bermuda. And this is one measure that supports those particular efforts, ensuring that there is a supply of adequate essential goods that households can purchase that remain affordable, that progress lower than the rate of inflation.

Mr. Speaker, every month individuals look at their BELCO bill. Some months are better than others, but most months are painful. And if the Government can do something directly to alleviate some of the pressure on households, it is us reducing the fuels associated with that—that is on top of reductions of taxes that we have already reduced. And so, the Government is doing all that it can to support the lowering of fuel prices in Bermuda.

And then we talk about how we support our creatives, our artists, and reducing the tax on instruments for local professionals and those teaching in that

particular sector, [it] will go a long way to improving our capacity to develop more artists in Bermuda and support our creatives even further.

Mr. Speaker, when the Government puts forward measures that undoubtedly support the entire community that we will all benefit from, we should collectively applaud that. Yet, we still hear criticism. Notwithstanding that, notwithstanding the noise, the Government will continue to progress this agenda, and the Government will continue to put matters in place that make Bermuda more affordable.

Thank you.

The Speaker: Thank you.

Does any other Member wish to make a contribution? Any other? No?

Minister.

Hon. Wayne L. Furbert: Thank you, Mr. Speaker.

Mr. Speaker, I move that the Bill be committed.

The Speaker: Deputy Speaker.

Thank you.

House in Committee at 12:21 pm

[Ms. Lovitta F. Foggo, Chairman]

COMMITTEE ON BILL

CUSTOMS TARIFF AMENDMENT ACT 2026

The Chairman: Good day, Members. We are in Committee of the whole [House] on the Bill entitled the [Customs Tariff Amendment Act 2026](#).

Junior Minister.

Hon. Wayne L. Furbert: Yes, thank you, Madam Chairman.

First of all, I would like to also thank Mr. [James] Amos and Mr. Lema and the Chambers for the hard work. As they know, I was on top of them every five minutes to ensure that we had this thing correct. I was not on top of Chambers; I was on top of Customs, to make it very clear. And these two individuals, working with, of course, Lucinda Pearman, Collector of Customs, was able to work with Finance to get the things done that we wanted to get done.

Madam Chairman, there are only four clauses, so I will move all four clauses.

The Chairman: The Junior Minister is moving that we consider clauses one through four.

Are there any objections to that?

There are none.

Junior Minister.

Hon. Wayne L. Furbert: Thank you, Madam Chairman.

This Bill seeks to amend the First and Fifth Schedule to the Customs Tariff Act 1970, the principal Act.

Clause 1 provides the citation for the Bill.

Clause 2 repeals and replaces the First Schedule in the Customs Tariff Act 1970 by the contents of the Schedule to this Bill. The First Schedule is published on the Bermuda Government portal at the following website [address]: www.gov.bm/schedules-customs-tariff-act-1970.

Clause 3 amends the Fifth Schedule to the Customs Tariff Act 1970 by inserting new CPC 4247, (Goods for local professional instrumentalists) and CPC 4248 (Goods for participants in the Bermuda Day Parade). Clause 3 also amends the Fifth Schedule by amending the duty rate in both CPC 4703 (Goods of tariff code 2710.192 (Diesel)) and CPC 4705 (Goods of tariff code 2710.194 (Fuel oil)).

Clause 4 provides the commencement of the Bill.

The Chairman: Thank you.

Are there any other Members who wish to speak to clauses 1 through 4?

There are no other Members.
Junior Minister.

Hon. Wayne L. Furbert: Thank you, Madam Chairman. As I said, I move clauses 1 through 4. I move that the preamble be approved.

The Chairman: Just a minute.

You move that clauses 1 through 4 be approved?

Hon. Wayne L. Furbert: Yes.

The Chairman: Yes.

It has been moved that clauses 1 through 4 be approved.

Are there any objections?
There are none.
The Schedule [is] next.

[Motion carried: Clauses 1 through 4 passed.]

Hon. Wayne L. Furbert: I move that the preamble be approved.

The Chairman: It has been moved that the preamble be approved.

Are there any objections?
Schedule.

Hon. Wayne L. Furbert: And Schedule. Sorry.

The Chairman: It has been moved that the Schedule be approved.

Are there any objections?

There are none.
Last.

Hon. Wayne L. Furbert: I move that the Bill be reported to the House as printed.

The Chairman: It has been moved that the Bill be reported to the House as printed.

Are there any objections?
There are none.
So, moved.

[Gavel]

[Motion carried: The Customs Tariff Amendment Act 2026 was considered by a Committee of the whole House and passed without amendment.]

House resumed at 12:25 pm

[Hon. Dennis P. Lister, Jr., Speaker, in the Chair]

REPORT OF COMMITTEE

CUSTOMS TARIFF AMENDMENT ACT 2026

The Speaker: Members, are there any objections to the Bill entitled the Customs Tariff Amendment Act 2026 being reported to the House as printed?

There are none.

The Bill has been reported as printed.

Premier, before we move on to the next item, I am going to suggest that it is almost 12:30. Would you like to just break for lunch now and we will come back and start the second item?

Hon. E. David Burt: Thank you, Mr. Speaker.

Mr. Speaker, I move that the Honourable House now adjourn for lunch until 2:00 pm

The Speaker: Are there any objections?

There are none.

The House now sends adjourn for lunch until 2:00 pm.

[Gavel]

Proceedings suspended at 12:26 pm

Proceedings resumed at 2:00 pm

[Hon. Dennis P. Lister, Jr., Speaker, in the Chair]

The Speaker: Good afternoon, Members. I trust everybody had a good lunch. Looks like others are still trying to enjoy theirs.

The House is now back in session.

[Gavel]

The Speaker: Members, we completed the first Order this morning, the Customs Tariff Amendment Act. We are now going to consider Item No. 2, which is the consideration of the Government Fees Amendment Regulations 2026.

And the Minister of [Public] Works will lead the Ministry of Finance. Is that correct?

Hon. Jache Adams: Yes, Mr. Speaker.

The Speaker: Good.

Hon. Jache Adams: Mr. Speaker, with the Governor's recommendation and in accordance with section 36(3) of the Bermuda Constitution, I move that consideration be given to the draft Order entitled, the Government Fees Amendment Regulations 2026, proposed to be made by the Minister of Finance, in exercise of the power conferred by section 2 of the Government Fees Act 1965.

The Speaker: Are there any objections to that?

There are none.

Continue.

DRAFT REGULATIONS

GOVERNMENT FEES AMENDMENT REGULATIONS 2026

Hon. Jache Adams: Mr. Speaker, I rise today to present amendments under the Government Fees framework that reflect a deliberate and practical approach by this Government to improve how we support key sectors and deliver public services.

Mr. Speaker, the first set of amendments relates to fees under Head 1, the Agriculture Act 1930. These changes remove a number of fees currently paid by registered farmers in connection with the importation of essential inputs such as pesticides, crop plants, and growing media used in food production. In practical terms, Mr. Speaker, farmers will continue to follow the same application and inspection processes to ensure that all safety and environmental standards are upheld. What changes is that they will no longer be required to pay the Department of Environment and Natural Resources fees for those steps.

Mr. Speaker, I wish to be clear. The removal of these fees represents a recognition that if we want to see increased domestic food production, then we must consistently look for opportunities to reduce friction and lower costs wherever it is reasonable to do so.

For many farmers, margins are tight. Input costs, logistics, and uncertainty all add pressure. While the removal of these fees will not, on its own, transform the economics of farming, it is one of a series of practical steps aimed at making the environment more supportive of those who are producing food locally.

Mr. Speaker, this measure is also targeted. It applies only to inputs used for food production and does not extend to non-food agriculture activities such as ornamental plants or commercial potting products. This ensures that the relief provided is aligned with our broader objective of strengthening Bermuda's food security.

Mr. Speaker, these amendments are not being introduced in isolation. They form part of ongoing engagement with the Board of Agriculture and the Bermuda Farmers Association. And sit alongside other initiatives already underway, including the rollout of an online crop theft reporting application to better protect livelihoods. The addition of trained personnel within the Department of Environment and Natural Resources to provide stronger, more responsive support, and the recruitment of a consultant agronomist to bring added expertise to the sector.

We are also moving forward with a pilot initiative that will empower trained farmers to manage feral chickens on their farms using safe, controlled methods. At the same time, we are ensuring the continued full operation of the existing Agricultural Service Centre while actively progressing the development of a new modern facility, with site clearance already underway.

Finally, this initiative also supports the Ministry of Home Affairs' broader efforts to reduce the cost of living by helping farmers lower their operational costs and strengthen Bermuda's domestic food supply. Together, these steps reflect a steady and considered approach, not one single intervention but a series of coordinated actions to support the sector over time.

Mr. Speaker, the second set of amendments relates to fees under Head 80, the Water Resources Act 1975. These changes are intended to modernise the licensing system, making it more practical and efficient for both the public and the Government. At present, water licences are issued on a five-year basis, with a flat fee of \$90 for residential licences and \$550 for commercial licences. Under the revised structure, residential licences will remain unchanged, ensuring that households are not impacted. For commercial licences, however, we are introducing a more flexible annual fee of \$90. Over a five-year period, this results in a modest overall reduction from \$550 to \$450, while also allowing businesses to manage payments on an annual basis rather than upfront.

Mr. Speaker, I do not present this as a major financial shift. The savings are modest. However, the change reflects a broader principle. Where efficiencies can be achieved through modernisation, such as the introduction of online applications and payments, those efficiencies should be passed on. It also reflects a practical understanding of how businesses operate, providing greater flexibility in how fees are paid. For clarity, Mr. Speaker, these licences generally apply to properties, residential or commercial, that access water through private wells or other regulated sources. Most

households that rely on rainwater collection systems will not be affected.

Mr. Speaker, taken together, these amendments represent small but purposeful improvements. They are part of a wider effort by this Government to reduce unnecessary costs, modernise service delivery, and support those contributing to Bermuda's economic and social resilience. They will not on their own solve the challenges facing farmers or businesses, but they are consistent with an approach that values steady progress, practical solutions, and responsible decision-making.

And, Mr. Speaker, it is through these kinds of measured, deliberate steps, taken consistently over time, that we will build a stronger, more sustainable Bermuda.

Thank you, Mr. Speaker.

The Speaker: Thank you. Thank you, Minister.

Does any other Member wish to make a contribution at this time?

MP DeCouto.

Dr. Douglas DeCouto: Yes, good afternoon, Mr. Speaker, and thank you to the Minister for the presentation.

Yes, we in the One Bermuda Alliance are certainly in support of this Bill. We have, for quite a while now, been calling for better support for the local agricultural industry, and we are glad to see the government join us in recognising the need for increased local food production and in assisting farmers in tangible and, yes, targeted ways. I noted that, Mr. Speaker, and I am so pleased to see that.

[Inaudible interjection]

Dr. Douglas DeCouto: Yes, you did. Thank you.

So, certainly, I do support. I have a question for the Committee about the well fees, but I am very happy to support that . . . sorry.

Well, I do wonder if there is an accompanying regulation or amendment, because I did notice that the Minister spoke about converting a five-year fee to an annual fee for commercial well licences, and I am, frankly, not sure where that gets written down and handled, Mr. Speaker. So, any information on that would be much appreciated, but, yes, certainly, support—

The Speaker: Put your question [forward] now that you are on your feet to see if you can get an . . .

Dr. Douglas DeCouto: So, that would just be my question as to what the changes are in the laws and regulations, where is that happening to convert from the five-year to the annual lease term for commercial licences?

Thank you.

The Speaker: Thank you.

[Does] any other Member wish to make a contribution? None other?

Minister.

Hon. Jache Adams: Thank you, Mr. Speaker. I do thank the Honourable Member for his question.

What I will say is that the Water Resources Act [1975] allows for fees for up to five years and is set at the discretion of the Department of Environment and Natural Resources. Therefore, no changes to the Water Resources Act are required . . . as well as the Environmental Authority's discretion.

The Speaker: [Microphone off]

Hon. Jache Adams: That is it. Yes. Sure.

The Speaker: [Microphone off]

Hon. Jache Adams: Sure.

And so, with that, Mr. Speaker, I move that the said draft Regulations be approved and that a suitable message be sent to His Excellency the Governor.

The Speaker: Are there any objections?

[No audio]

SUSPENSION OF STANDING ORDER 23

Hon. Kim N. Wilson: That is correct. Thank you, Mr. Speaker.

Mr. Speaker, I move to suspend Standing Order 23. I have the honour to attach and submit for the consideration of the Honourable House of Assembly, the Health Insurance (Standard Health Benefit) Amendment Regulations 2026, proposed by the Minister responsible for Health under section 40 of the Health Insurance Act 1970.

[No audio.]

Hon. Kim N. Wilson: And also, Mr. Speaker, I move that consideration be given to the draft Regulations entitled Health Insurance (Standard Health Benefits) Amendment Regulations 2026, proposed by the Minister responsible for Health under section 40 of the Health Insurance Act 1970.

The Speaker: Are there any objections?

There are none.

Continue, Minister.

Hon. Kim N. Wilson: Thank you, Mr. Speaker.

DRAFT REGULATIONS

HEALTH INSURANCE (STANDARD HEALTH BENEFITS) AMENDMENT REGULATIONS 2026

Hon. Kim N. Wilson: Mr. Speaker, I rise today to introduce the Health Insurance (Standard Health Benefits) Amendment Regulations 2026, which provide for the increase in the Standard Premium Rate effective 1 April 2026, as previously outlined in the 2025/26 Budget Statement. This adjustment represents the first change to the rate in over four years and is a vital step to ensuring the financial solvency of the health care system and the stability of the only acute care hospital in Bermuda.

Mr. Speaker, this increase aims to ensure that, when the residents of Bermuda require emergency care, surgery, or other life-saving treatments, our hospital has the staff, equipment, and resources needed to deliver the care. Practically speaking, this adjustment is about fairness for the health care professionals who continue to provide frontline support, post-pandemic, to sustain the Mutual Reinsurance Fund [MRF], and an intentional move towards long-term resilience in the health system.

Mr. Speaker, the present adjustment must be conceptualised [in the context of] history for a fuller understanding. The Standard Premium Rate was last increased on the 1 November 2021, when it was set at \$400.31 per month per member. Since that time, nearly four and a half years later, that rate has remained unchanged. During the most volatile economic period induced by the pandemic, the Government made a deliberate decision to shield residents from increases in the Standard Premium Rate.

To shield families from the rising tide of global medical cost increases, the Government froze the SPR [Standard Premium Rate]. Instead, funds from the excess borrowing fund were used to provide temporary support and maintain stability within the health financing system. Had the Government followed standard inflationary trends during this period, residents would have seen incremental increases, but the freeze provided relief for policyholders since 2021.

Mr. Speaker, while the Government refrained from adjusting the SPR, health care costs have not stood still. Across the world, medical inflation continues to rise. It affects the cost of clinical care, medical equipment, pharmaceuticals, and hospital operations. Bermuda is not immune to these pressures, and these adjustments are critical to maintaining quality care within the health system, especially at the Bermuda Hospitals Board.

Mr. Speaker, the nurses, technicians, and support staff of the BHB are essential assets to our health system. The hospital is only as functional as the professionals who operate it. And the recent conclusion of the negotiations with the Bermuda Public Services Union resulted in a salary uplift of 18.23 per cent, along with a cost-of-living allowance, covering the period April 2022 through October 2025. The retroactive payments,

totalling \$38 million, recognise the dedication of nurses, clinicians, technicians, and support staff who sustain Bermuda's health care system every day. These retroactive payments will be issued in two equal instalments. The first was paid on 30 January 2026, and the second will be due by 30 April 2026, in accordance with the negotiated agreement.

Mr. Speaker, ensuring that our frontline health care professionals are compensated is essential to maintaining a strong and resilient health system. While the Government has already funded the first \$19 million, the remaining balance requires structural adjustments to the health financing system through an adjustment to the Standard Premium Rate.

Following an independent actuarial review, it was determined that an increase of \$39.24 per member per month is necessary to maintain the integrity of Bermuda's health financing system. Accordingly, the Standard Premium Rate will increase to \$439.55 per member per month, effective 1 April 2026. The Standard Premium Rate forms part of the premium structure across health insurance policies in Bermuda, and as such, this adjustment may be reflected in both public and private insurance premiums. For clarity, Mr. Speaker, the \$39.24 per member per month represents the increase directly associated not only with salary uplifts, but also the funding needs of the Mutual Reinsurance Fund. Additionally, Mr. Speaker, I want to emphasise that the adjustments to this Fund will not apply to members on FutureCare.

Mr. Speaker, the Mutual Reinsurance Fund is a cornerstone of Bermuda's health system, supporting high-cost and hospital-based services, and ensuring that risk is shared locally and broadly across the population. It allows essential treatment to remain available when individuals face catastrophic illness or complex medical needs.

In light of this context, our decision was not taken lightly. If the MRF is not stable, the system cannot remain stable. A shortfall in this fund would compromise the access of every insured resident to essential hospital-based services. Therefore, unfreezing the SPR was a responsible, protective, and proactive decision.

Mr. Speaker, I have made it clear that the SPR adjustment is the sustainable path forward to maintaining hospital services funded through the MRF and meeting the contractual obligations to the very staff who keep our hospital functioning. And this adjustment restores balance to the system and ensures that the resources required to sustain hospital services remain available.

In closing, Mr. Speaker, Bermuda has only one acute care hospital, and that hospital must remain strong. It must remain properly resourced and capable of delivering the critical services our people depend on for emergency care, surgery, diagnostics, and treatment for serious illness. Every day, our residents rely on the professionals of the Bermuda Hospitals Board to

provide that care. The simple fact is that the government must ensure that the system which supports that care remains financially sound and continues to function for the benefit of our people. Our duty is not only to manage today's costs, but to safeguard the system on which every resident of Bermuda may one day depend.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Does any other Member wish to make a contribution?

MP Cannonier, you have the floor.

Hon. L. Craig Cannonier: Thank you and good afternoon, Mr. Speaker, colleagues, and to Bermuda.

We recognise the need, and the need that was present four years ago, to freeze the SPR, and so we also recognise the need now to be sustainable moving forward. So, there is not much more to say about this. We thank the Minister for her work and let us get on with it.

The Speaker: Thank you.

Does any other Member wish to make a contribution? Any other? None other?

Minister.

Hon. Kim N. Wilson: Thank you, Mr. Speaker, and I thank the Honourable Member for his contribution and support.

Mr. Speaker, I move that the said draft Regulations be approved and that a suitable message be sent to His Excellency the Governor.

The Speaker: Are there any objections to that?

There are none.

It has been approved, and the said letter will be sent to the Governor. Very quickly, nicely done. I'm not grumbling.

[Motion carried: The Health Insurance (Standard Health Benefits) Amendment Regulations 2026 were approved.]

The Speaker: The next item would be in the name of the Minister of Health.

Minister, would you like to start your second item?

Hon. Kim N. Wilson: Thank you, Mr. Speaker.

Mr. Speaker, I move that the Bill entitled the Health Insurance (Mutual Re-insurance Fund) (Prescribed Sum) Validation Act 2026 be now read the second time.

The Speaker: Are there any objections to that?

There are none.

Continue, Minister.

BILL

SECOND READING

HEALTH INSURANCE (MUTUAL RE-INSURANCE FUND) (PRESCRIBED SUM) VALIDATION ACT 2026

Hon. Kim N. Wilson: Thank you, Mr. Speaker, and Honourable Members will realise when I read this, why we switched the order of the debate.

I rise again today to introduce the Health Insurance (Mutual Re-Insurance Fund) (Prescribed Sum) Validation Act 2026. This Bill seeks to validate payments made from the Mutual Re-insurance Fund from November 2021, the last time we increased the SPR.

By way of context, Mr. Speaker, this measure addresses an administrative gap. When the Standard Premium Rate was increased on the 21st of November, the corresponding legislative amendment required to support adjustments to the prescribed sum under the Mutual Re-insurance Fund was not enacted at that time. This Bill therefore serves to recognise, regularise, and validate those payments retroactively.

Similar to the [Regulations] just passed, the Health Insurance (Standard Health Benefit) Amendment Regulations 2026, this Act ought to have been brought forward in November 2021 alongside the premium increase. Honourable Members will recall that 2021 was an extraordinary period during which it was critical that our health system remained properly funded and operational. Payments from the Mutual Re-insurance Fund were therefore made with the Cabinet's approval to ensure that key institutions, including the Bermuda Hospitals Board, the Health Insurance Fund, and the Bermuda Health Council, could continue to carry out their essential functions. The Bill before the House validates those payments made from November 2021 onwards until such time as an updated prescribed sum order issued under section 3A(2A) of the Health Insurance Act 1970 comes into force, namely on 1 April 2026.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Does any other Member wish to speak to that?
MP Cannonier.

Hon. L. Craig Cannonier: Yes, Mr. Speaker. Thank you once again.

Just, I guess, really just a question then. I am trying to make sure I understand. I understand the reasoning of why we did the former Bill *[sic]* before this. Just trying to . . . oh, Regulations. Sorry. But just trying to understand so I am clear. This increase could still have been done had we not increased the amount, correct? Is that correct to say? So, and the contribution for the Health Council and those things, we still could have

done that prior to having to wait till we increased the Standard Premium Rate, correct? Yes?

Hon. Kim N. Wilson: Hi, Mr. Speaker—*Hi, Mr. Speaker?*—Sorry, Mr. Speaker.

The Speaker: Go ahead.

Hon. Kim N. Wilson: Let me just try to clarify that. So, we have just passed legislation to increase the SPR effective on the 1st of April. The last time we did the increase was in November 2021, but administratively, we did not go through the exercise to regularise it.

Do I need to remind everybody where we were in 2021? We were in the middle of COVID-19. So, unfortunately, it was an administrative gap, and we did not come back to deal with it. So, what we are doing now is to validate the activity that took place from the 21st of April. Sorry, November 2021. We are just validating those payments.

Thank you.

[Inaudible interjection]

The Speaker: Was that a point of order you did or a point of information you were giving?

[Inaudible interjection]

The Speaker: Oh, you were back on your feet. Because we are in the House. We cannot go back and forth. So, you are finished?

Hon. L. Craig Cannonier: I'm done.

The Speaker: Are you done? Okay. Well.

Hon. Kim N. Wilson: Okay.

The Speaker: Yes, we are done.

Hon. L. Craig Cannonier: Thank you very much. We are done.

Hon. Kim N. Wilson: This is actually a Bill. It is not a Regulation.

The Speaker: Yes. So, you can move it to Committee now.

An Hon. Member: You didn't ask for other speakers.

The Speaker: Oh, yes.

[Inaudible interjection and laughter]

The Speaker: No one else wanted to move.

[Laughter]

The Speaker: Does any other Member—

[Inaudible interjection and laughter]

The Speaker: Yes.

Does any other Member wish to make a contribution at this time?

No one else!

[Inaudible interjection]

The Speaker: Premier, they are to your back. I had the sight, no eyes indicated they wanted to move that time. There was not an eye that looked up.

Minister.

Hon. Kim N. Wilson: Okay. Thank you, Mr Speaker. Mr Speaker, on that note, I move that this Bill be now committed.

The Speaker: Thank you. Deputy [Speaker].

House in Committee at 2:23 pm

[Ms. Lovitta F. Foggo, Chairman]

COMMITTEE ON BILL

HEALTH INSURANCE (MUTUAL RE-INSURANCE FUND) (PRESCRIBED SUM) VALIDATION ACT 2026

The Chairman: Good afternoon. We are now in Committee of the whole [House] for the Bill entitled the [Health Insurance \(Mutual Re-insurance Fund\) \(Prescribed Sum\) Validation Act of 2026](#).

I call on the Minister of Health.

Hon. Kim N. Wilson: Madam [Chairman], I would like to move clauses 1 and 2, please.

The Chairman: It has been moved that we consider clauses 1 and 2.

Are there any objections to that?

There are none.

Continue, Minister.

Hon. Kim N. Wilson: Yes, Madam Chairman.

The Bill seeks to validate payments made from the Mutual Re-insurance Fund from the 1st of November 2021.

Clause 1 provides the title of the Bill.

Clause 2 validates payments made out of the Mutual Re-insurance Fund to the Bermuda Health Council, the Bermuda Hospitals Board, and the Health Insurance Fund from 1 November 2021 until such time as a new order made by the Minister [pursuant to]

section 3A(2A) of the Health Insurance Act 1970 comes into force.

And as I have indicated from the Bill that we just debated, it will be on the 1st of April 2026.

The Chairman: Thank you, Minister.

Are there any other Members who wish to speak to clauses 1 and 2?

There being none . . . Minister.

Hon. Kim N. Wilson: Thank you, Madam Chairman.

I move that the preamble be approved.

The Chairman: It has been moved that we approve the preamble.

Are there any objections?

There are none.

Hon. Kim N. Wilson: Madam [Chairman], I move that clauses 1 and 2 be approved.

The Chairman: It is moved that clauses 1 and 2 be approved.

Are there any objections?

There are none.

[Motion carried: Clauses 1 and 2 passed.]

Hon. Kim N. Wilson: Madam [Chairman]. I move that the Bill be reported to the House as printed.

The Chairman: It has been moved that the Bill be reported to the House as printed.

Are there any objections?

There are none; so moved.

[Gavel]

[Motion carried: The Health Insurance (Mutual Re-insurance Fund) (Prescribed Sum) Validation Act of 2026 was considered by a Committee of the whole House and passed without amendment.]

[Inaudible interjection]

House resumed at 2:26 pm

[Hon. Dennis P. Lister, Jr., Speaker, in the Chair]

REPORT OF COMMITTEE

HEALTH INSURANCE (MUTUAL RE-INSURANCE FUND) (PRESCRIBED SUM) VALIDATION ACT OF 2026

The Speaker: Members, are there any objections to the Bill being reported to the House as printed?

There are none.

Thank you.

We will now move on to Item No. 5, the consideration of Supplementary Estimates (No. 2) for the financial year 2025/26. The Junior Minister of Finance will be introducing this one.

Hon. Wayne L. Furbert: Thank you, Mr. Speaker.

In accordance with Standing Order 43(4) and 43(5), I move that the Supplementary Estimate (No. 2) for the financial year 2025/26 be approved.

The Speaker: Are there any objections to that?

None. Continue.

BILL

SECOND READING

SUPPLEMENTARY ESTIMATE (NO. 2) FOR FINANCIAL YEAR 2025/26

Hon. Wayne L. Furbert: Mr. Speaker, I would just like to give a brief introduction, and then there are basically only two ministries: The Ministry of Finance and the Ministry of Health. So, I will do the Ministry of Finance first, and then the Minister of Health can do her part.

So, Mr. Speaker, this Schedule identifies two items totalling \$21.4 million to be included in the Supplementary Estimate (No. 2) for 2025/26, all on current account.

Supplementary Estimate (No. 2) [for] 2025/26 supports the additional cost of the Government employer overhead with respect to the Public Service Superannuation Fund (PSSF) contributions. This increase in PSSF contributions to the Government, as the employer, is directly related to the negotiated salary increases for all public officers in both the 2024/25 and 2025/26 fiscal years.

Along with the increase in PSSF contributions for the same years, the supplementary also includes further support to the Bermuda Hospitals Board as the BHB staff negotiated a salary agreement. Honourable Members will recall that the criteria for determining debatable supplementary estimates require all items on the current account be debated if the total current account spend of a Ministry shows an increase of greater than 10 per cent, or \$250,000, when compared to the original estimate; all capital items are debatable.

Applying the criteria, Mr. Speaker, I have described the two current accounts items above. I would therefore move approval of the items as follows: current account [items] 1 and 2.

As I mentioned, Mr. Speaker, I will speak first to Finance. Mr. Speaker, the 2025/26 approved estimates for employer overheads for the Public Service Superannuation Fund (PSSF) are \$31.3 million. As the employer—

[Crosstalk]

[Pause]

Hon. Wayne L. Furbert: You want me to continue?

The Speaker: Continue, you can continue.

Hon. Wayne L. Furbert: Based on projected spending, the total government spending for PSSF contributions is estimated to be \$34.3 million. An overspend of \$3.1 million. The overspend is primarily due to higher contributions resulting from increased salary rates for all public offices in the 2024/25 and 2025/26 fiscal years, as a result of negotiated pay award agreements with the union.

Salary award amounts were evaluated at approximately \$20 million per year. The increase in the contribution rates from 9.5 per cent to 10.2 per cent for the uniformed services and from 8.0 per cent to 8.7 per cent for all other contributors. The Ministry has identified savings from other departments within the Ministry; therefore, a supplementary estimate is required, which is a total of \$2.4 million.

Thank you. I turn to the Minister of Health.

The Speaker: Thank you.
Minister of Health.

Hon. Kim N. Wilson: Thank you, Mr. Speaker.

I rise to provide further details with respect to Supplementary Estimate (No. 2) as it relates to the Ministry of Health. This provides \$19 million to the Ministry of Health for the Bermuda Hospitals Board. This funding is required to meet the retroactive payments owed to the—

[Crosstalk]

The Speaker: Wait one minute. We want to confirm something here.

[Pause]

The Speaker: Junior Minister, because of what was going on there, we sort of missed where we were at that time. Can you just move us straight into Committee and all this will be done in Committee?

Hon. Wayne L. Furbert: Yes, Mr. Speaker . . . House . . . I move that the Supplementary Estimate (No. 2) for the financial year 2025/26 be approved. The House goes into—

[Crosstalk]

Hon. Wayne L. Furbert: I move that the House goes into Committee of Supply.

The Speaker: Go into Committee and then all the Members can discuss the different pieces of it.

[Crosstalk]

Hon. Wayne L. Furbert: I move that the House go to the Committee of Supply.

The Speaker: Yes.

Hon. Wayne L. Furbert: All right. Yes, I said that, but anyway . . .

The Speaker: Yes. All right.
Deputy [Speaker.]

[Pause]

House in Committee at 2:33 pm

[Ms. Lovitta F. Foggo, Chairman]

COMMITTEE OF SUPPLY

SUPPLEMENTARY ESTIMATE (NO. 2) FOR FINANCIAL YEAR 2025/26

The Chairman: Members, we are now in the Committee of Supply for [Supplementary Estimate \(No. 2\) for Financial Year 2025/26](#) to consider items 1 and 2.

I will now call on the Minister of Finance. I think it is being carried by the Junior Minister to ask to consider item one.

Hon. Wayne L. Furbert: Right. I just make sure. I am doing [item] number two but—

The Chairman: Oh, you are doing [item] number 2?

Hon. Wayne L. Furbert: Do you want me to read it all over again?

[Crosstalk]

MINISTRY OF FINANCE

HEAD 11—ACCOUNTANT GENERAL

Hon. Wayne L. Furbert: Sorry, item number 1. Do you want me to read it over again, Madam Chairman?

The Chairman: I will ask the Members if they need the benefit of hearing the preamble.

Do you need the benefit of hearing the preamble from the Junior Minister for item number 1?

[No audible response.]

The Chairman: Okay. If you . . . it is the same thing, so if Members are okay, continue. Just give a real brief summary, stating which item it was—

Hon. Wayne L. Furbert: So, I had mentioned, Madam Chairman, that the employer's overhead was a total of \$31.3 million.

The Chairman: Okay.

Hon. Wayne L. Furbert: I also mentioned that, based on projected spend, the total government spend to PSSF contribution is estimated at \$34.3 million, an overspend of \$3.1 million.

I mentioned that the overspend is primarily due to higher contributions as a result of increased salary rates for all public offices in the 2024/25 and 2025/06 fiscal years from negotiated pay award agreements.

And finally, I said that the increase in the contribution rates from 9.5 [per cent] to 10.2 [per cent] for the uniformed services and from 8 [per cent] to 8.7 [per cent] for all contributions.

The Ministry has identified savings for other departments within the Ministry; therefore, the supplementary estimate required is \$2.4 million.

The Chairman: Thank you, Member.

Are there any other Members who wish to speak to item 1, Head 11?

I recognise the Member from constituency 25. Member, you have the floor.

Dr. Douglas DeCouto: Yes, thank you, Madam Chairman, and thank you to the Minister.

You know, we did certainly in prior debates go through the general principles and a lot of the details of these increases. But I do have one question which is . . . we know that the various new agreements were negotiated prior to last February which would have been prior to this budget upcoming presented. So, I do have a general question as to why the full amount of what those benefits would have cost was not actually included in the originally approved budget for 2025/26. And that is for item number 1, Head 11.

Thank you, Madam Chairman.

The Chairman: Thank you, Member.

Are there any other Members who wish to speak to Head 11?

There being no other Members, Junior Minister, would you like to respond, please?

Hon. Wayne L. Furbert: Madam Chairman, I will. I do not have the answer right now, but I will be glad to—

The Chairman: Undertake to get it.

Hon. Wayne L. Furbert: —get that for the Minister.

The Chairman: Okay.

So, Junior Minister, can I get you to move Head 11 so that it can be approved?

Hon. Wayne L. Furbert: Madam Chairman, I move that Head 11 be approved for—

[Crosstalk]

The Chairman: It has been moved Head 11 be approved.

Are there any objections?

There are none; so approved.

[Gavel]

[Motion carried: The Ministry of Finance Head 11 was approved and stands part of the of the Supplementary Estimate (No. 2) for financial year 2025/26.]

The Chairman: That takes us to item 2 under the Ministry of Health. We are considering Head 24, the Current Account Support to the BHB for the salary agreement.

Minister.

Hon. Kim N. Wilson: Thank you, Madam Chairman.

I rise to provide details regarding Supplementary Estimate (No. 2) for Head 24 be now taken under consideration.

The Chairman: It has been moved that Head 24 be taken under consideration.

Are there any objections to that?

There are none.

Continue.

MINISTRY OF HEALTH

HEAD 24—CURRENT ACCOUNT SUPPORT TO THE BHB

Hon. Kim N. Wilson: Thank you, Madam Chairman.

Madam Chairman, this supplementary estimate provides \$19 million to the Ministry of Health for the Bermuda Hospitals Board. This funding is required to meet the retroactive payments owed to BPSU-represented employees at BHB following the conclusion of negotiations and the agreement on salary adjustments and timelines for retroactive payment to November [2021]. Honourable Members will know that this \$19 million represents half of the \$38 million owed in retroactive salary adjustments.

Madam Chairman, our hospital staff have carried a tremendous load for many years. They have worked through some of the most demanding periods our health system has ever faced. And they continue to show up for this community every single day. When we say that we value our health care workers, that must be reflected not only in the words but in action. Making sure that they receive the payments owed to them is an important part of that commitment.

Madam Chairman, these retroactive obligations were not finalised when the annual budget was prepared last year. As Honourable Members will appreciate, that is exactly why the supplementary estimates process exists. And that is to allow the Government to meet obligations that arise after the budget has been set and to do so transparently and with the approval of this Honourable House.

Madam Chairman, the \$19 million requested will allow the BHB to meet its commitments to its employees without placing pressure on patient services or day-to-day operations. The updated salary level has already been incorporated into the board's financial planning going forward.

Madam Chairman, our hospital workforce deserves to be treated fairly, and they deserve to be made whole. This Government has made clear that we will honour our agreements, and this allocation reflects that commitment. It supports the people who support all of us, and it strengthens the stability of our health system. I commend the supplementary estimate to the House and ask Honourable Members for their support.

Thank you, Madam Chairman.

The Chairman: Thank you.

Are there any other Members who wish to speak to item 2, Head 24?

Hon. L. Craig Cannonier: I am so sorry, Madam Chairman—

The Chairman: I recognise the Member from constituency 12. Member, you have the floor.

Hon. L. Craig Cannonier: My apologies.

Madam Chairman, \$19 million. Wow! But we recognise it needed to be done at some point in time, you know, the piper will call. It is not lost on me that we are doing this now under the midst of hospital workers having quite a challenge with not having received increases. So, we recognise that the Minister has moved on this here. It is something that is needed, and it is a hefty amount, but I recognise at this point in time in our history, and us not having come to some conclusion prior to this, that it has needed to be done. So, thank you very much for the clarity from the Minister on this.

The Chairman: Thank you, Member.

Are there any other Members . . . who wish to speak to item 2, Head 24?

I recognise the Member from constituency 29 and the Deputy Premier.

Minister, you have the floor.

Hon. Zane J. S. De Silva: Thank you very much, Madam Chairman.

Well, I am glad that the Honourable Member who just took his seat, ended where he did, because I recall not that long ago Members opposite were saying

how we need to take care of the hospital staff, because you remember there is a lot of angst. So, I am glad to hear at the end of his statement that he did support it. So, I just want to make sure that the people of the country know that not long ago the Opposition were really beating the drum for us to make sure we take care of the hospital staff. So, I am glad that they are on even par with the Government with regard to this \$19 million.

Thank you.

The Chairman: Thank you, Member.

Are there any other Members who wish to speak to item 2, Head 24?

I recognise the Member from constituency 9. Member, you have the floor.

Mr. Vance Campbell: Picking up where the Member who just sat down left off, I would like to know from the Minister if measures are in place to address the wage concerns of the workers at the hospital on a consistent basis, as opposed to leaving it to linger for so long?

The Chairman: Thank you, Member.

Are there any other Members who wish to speak to item 2, Head 24?

I recognise the Member from constituency 17. Member, you have the floor.

Hon. Jason Hayward: Taking up where the previous Member left off, Madam Chairman—

[Laughter]

Hon. Jason Hayward: —I just want to say that 2019 would have been the last period of time in which hospital workers would have received an uplift. At that point in time in 2019, the hospital would have been under some type of financial pressure, and as a result it was a very tough negotiation. I know that for a fact because I led those negotiations, and they had not received an increase. At that point in time, both the Bermuda Public Services Union and the BIU came together to negotiate for all of the workers rather than two separate bargaining units.

I would note that this Government certainly has the best interests of the workers at hand. But what you also find is that there's sometimes a piggyback approach. The public service leads with their salary increases, then there is a lag in increase as it pertains to the increases of other quasi-government organisations or government-funded organisations get. And part of it is not because of a lack of support for the workers. Sometimes it is a timing issue as it pertains to negotiations. Each and every one of those workers are represented by a union that sits at the bargaining table and negotiates with management as it pertains to their salary uplifts. I believe that is the reflection of the scale of the uplift. The Honourable Member Cannonier said,

Wow. You know what he is wowing? Funds going into the workers of this country. Targeted, targeted—

An Hon. Member: One more time.

Hon. Jason Hayward: —targeted funds. Funds going to those persons who have worked for it, who deserve it, and who actually need the funds. And so, it is the Government showing its responsibility to the workers of this country. It is part of our social contract. It is part of what we support. And that is collective bargaining. And when items are negotiated at the bargaining table—

Hon. L. Craig Cannonier: Point of order, Madam Chairman.

The Chairman: Your point of order, Member.

POINT OF ORDER
[Misleading]

Hon. L. Craig Cannonier: Yes, the Honourable Minister is misleading the House. When he mentioned that, I said *Wow*, he was referencing the fact that it was so much. I was saying, *Wow*, because it took so long.

[Inaudible interjections]

An Hon. Member: No, you weren't!

[Inaudible interjections]

The Chairman: Thank you, Member.
Continue Minister.

[Inaudible interjections]

Hon. Jason Hayward: Okay. But the reality of the matter is that those workers were on the front line of our national defence as it pertained to the COVID-19 pandemic. And they deserve every single dollar that they actually received. And so, I am not sure why one would open with *wow*. But what I would say—

Dr. Douglas DeCouto: [Point of] Information, Madam Chairman.

The Chairman: Do you accept his point?

Hon. Jason Hayward: Not at all.

But I would say that there is a demonstrated history of commitment and this Government, honouring what has been negotiated at the table, on behalf—

Hon. L. Craig Cannonier: Point of order, Madam Chairman.

The Chairman: Your point of order, Member.

POINT OF ORDER
[Misleading]

Hon. L. Craig Cannonier: Yes, the Honourable Member is misleading the House once again when he refers to *wow* and the total amount. This Government could have brought a supplementary last year for this. And the year before for this. It is supplementary.

Hon. Kim N. Wilson: Point of order, Madam Chairman.

The Chairman: Your point of order, Minister.

POINT OF ORDER
[Misleading]

Hon. Kim N. Wilson: The Honourable Member is misleading the House, albeit unintentionally. The negotiations, as I indicated in my brief, only ended at the end of last year, prior to the budget. The budget had already been passed. And then negotiations commenced. And they entered into negotiations that ended last year November. So, there was no opportunity for us. This is the first opportunity we have had to bring a supplemental because the budget of 2025/26 had already been passed.

The Chairman: Thank you, Member.

[Inaudible interjections]

The Chairman: Continue, Minister from [constituency] 17.

[Inaudible interjections]

Hon. Jason Hayward: So that is exactly the point I made. And so, I do not expect the non-unionists to understand collective bargaining. As a result, it is reflected in the comments that I actually made today. But it does show a commitment from this Government to the workers of this country who are genuinely appreciative of all the work that they had contributed. And this is not the end of the road, because collective bargaining agreements are living documents. And they will continue to enhance benefits and salaries on behalf of the workers of the BHB. And the Government will continue to honour those agreements that were actually made.
Thank you.

The Chairman: Thank you, [Minister].

Are there any other Members who wish to speak to item 2, Head 24?

There being none, Minister, you have the floor.

Hon. Kim N. Wilson: Yes. Madam Chairman, taking off from where the previous Member spoke. Far be it from me to try to recant history, insofar as what happened in 2021 when they were negotiating the BPSU,

even the last increase for the BPSU workers was agreed because, of course, my Honourable Member of Parliament, and ministerial colleague, was the one who led those negotiations. But in any event, he has already provided enough detail as to how negotiations take place. And as such, that concludes my submissions for the Supplementary Estimate (No. 2) with respect to Head 24.

The Chairman: Yes, so would you like to move that it be approved, Minister?

Hon. Kim N. Wilson: Yes, Madam Chairman.
I move that Head 24 be now approved.

The Chairman: It has been moved that Head 24 be approved.

Are there any objections?
There are none; so approved.

[Motion carried: The Ministry Health Head 24 was approved and stands part of the of the Supplementary Estimate (No. 2) for financial year 2025/26.]

The Chairman: I can call on the Junior Minister—Yes, thank you.

Hon. Wayne L. Furbert: Thank you, Madam Chairman.

I move that the Supplementary Estimate (No. 2) for the financial year 2025/26 as printed be put to the House.

The Chairman: Thank you.

It has been moved that Supplementary Estimate (No. 2) for the financial year 2025/26 be approved and reported to the House as printed.

Are there any objections to that?
There are none; so approved.

[Gavel]

[Motion carried: The Supplementary Estimate (No. 2) for financial year 2025/263 was considered by the Committee of Supply and passed without amendment.]

[Pause]

House resumed at 2:49 pm

[Hon. Dennis P. Lister, Jr., Speaker, in the Chair]

REPORT OF COMMITTEE

SUPPLEMENTARY ESTIMATE (NO. 2) FOR FINANCIAL YEAR 2025/26

The Speaker: Members, are there any objections to the Bill being reported to the House?

There are none.

We now move on to Item No. 6, which is the second reading of the Corporate Income Tax Agency Amendment Act 2026 in the name of the Minister of Finance.

SUSPENSION OF STANDING ORDER 29(1)

Hon. E. David Burt: Thank you very much Mr. Speaker.

Mr. Speaker, I move that Standing Order 29(1) be suspended to enable me to move that the Bill entitled the Corporate Income Tax Agency Amendment Act 2026 be now read a second time.

The Speaker: Are there any objections?
There are none.

[Motion carried: Standing Order 29(1) suspended]

The Speaker: Continue, Premier.

Hon. E. David Burt: Thank you very much, Mr. Speaker.

BILL

SECOND READING

CORPORATE INCOME TAX AGENCY AMENDMENT ACT 2026

Hon. E. David Burt: Mr. Speaker, on behalf of the Government, I rise this afternoon in this Honourable House to debate and introduce the Bill entitled the Corporate Income Tax Agency Amendment Miscellaneous Provisions *[sic]* Act 2026.

Mr. Speaker, this Bill proposes amendments to the Corporate Income Tax Agency Act 2024 and related pieces of legislation to make certain miscellaneous updates.

Mr. Speaker, by way of background, the Corporate Income Tax Act has now been enforced for two years, and the Corporate Income Tax Agency Act was enacted in 2024 to support this administration. With the transition period now complete Bermuda has fully entered the operational phase of the corporate income tax regime. As the regime moves forward, several components have required refinement to ensure the framework remains aligned with international standards, reflects practical implementation needs, and provides clarity for both taxpayer's [and] administrators as a system becomes fully embedded.

Mr. Speaker, this amendment Act makes changes to the Corporate Income Tax Agency Act 2024 to clarify the source of funding available to the Agency and to strengthen its financial management framework. Specifically, the amendment confirms that income generated from any reserve or specified fund established

under regulations made pursuant to the Corporate Income Tax Act, including investment income, may be used to support the Agency's operating expenses.

The amendment also requires the Agency to establish and maintain a general reserve account into which any annual operating surplus may be transferred up to a maximum of 50 per cent of the Agency's approved budget expenses for the following financial year.

Mr. Speaker, this reserve is intended to provide financial support to help manage potential fluctuations in revenue or operational needs. Any surplus funds beyond this threshold will be transferred to the Consolidated Fund unless otherwise directed by the Minister while any deficit that exceeds the balance of the reserve account may be supported by the Consolidated Fund to ensure the continued operation of the Agency.

Mr. Speaker, further, these changes [and] consequential amendments are proposed to the Corporate Income Tax (Tax Refund Reserve Fund) Regulations 2025 to ensure sustainable funding for the Agency and its work. It is proposed that the Regulation be amended to allow the use of monies accruing from investments made under the Tax Refund Reserve Fund to support the Agency's ongoing operations.

Previously, the Minister had the discretion to direct that investment returns or income from the Fund be used to finance the Agency. Under the proposed amendment, the default position will be that investment income from the Fund will automatically be paid to the Agency to support its operations and will no longer require ministerial direction. However, the Minister's authority will be preserved, allowing such investment income to be redirected to the Consolidated Fund where necessary.

Mr. Speaker, further consequential amendments to the Tax Credit Act 2025 are also proposed to ensure the legislation remains aligned with the updated framework. The Tax Credit Act establishes several qualified refundable tax credits, including the Community Development Tax Credit, [CDTC] which was designed to support charities. The Community Development Tax Credit, as currently enacted, limits eligibility to donations made to charities that are required to submit audited financial statements.

Representatives from the charitable sector have noted that, if this remains, it could create an unintended incentive for taxpayers to favour larger charities that are required by law to file audited financial [statements]. Whereas smaller charities are not required to file audited financial [statements], and this may inadvertently place smaller charitable organisations at a disadvantage when it comes to raising funding.

While the original inclusion of the audit requirement was intended to promote transparency and accountability, tax advisers have indicated that removing this requirement for the purposes of the credit would not represent a substantive change to the overall policy framework.

Mr. Speaker, in closing, I wish to emphasise that the Government remains confident that the closing income tax framework upholds Bermuda's strong commitment to global compliance and transparency while maintaining the Island's respected reputation internationally. The progress achieved thus far has made possible through the invaluable contributions of the International Tax Working Group whose expertise and dedication continue to play a central role in advancing this important initiative and continuing to advance this important initiative.

I would like to sincerely thank everyone at the Ministry of Finance, the Corporate Income Tax Agency, along with our dedicated advisors for the time, effort, and expertise they have contributed to this work. I also extend my appreciation to the drafting team of the Attorney General's Chambers for their support during this process.

And of course, I note, Mr. Speaker, that this is income tax legislation. I recognise that we are joined here by colleagues from the drafting department, including the Chief Parliamentary Counsel. I wish to repeat my condolences to the draft department on the passing of their colleague, Gwen [Nawa] Johnson, who played a significant role in the development of all corporate income tax-related legislation. And noting that her professionalism and commitment will be remembered with deep gratitude by the Ministry of Finance, and all of us here today.

Mr. Speaker, this concludes my introductory remarks on this particular matter, and I look forward to hearing comments from colleagues.

Thank you.

The Speaker: Does any other Member wish to make a contribution?

MP DeCouto, you have the floor.

Dr. Douglas DeCouto: Yes, thank you, Mr. Speaker.

So first of all, as is well known, we in the One Bermuda Alliance fully support the mission of the Corporate Income Tax Agency, and we fully support the efforts of this Government to be in full compliance with the international regulations, and we fully support the changes that are in this Bill.

If I am taking some pauses here, Mr. Speaker, there have been some floor amendments flying around. So, I have been—

Hon. E. David Burt: One amendment; it has one word.

Dr. Douglas DeCouto: Well, it just showed up on my desk about 30 seconds ago, Mr. Speaker, so you have to appreciate that.

[Inaudible interjections]

Dr. Douglas DeCouto: So, with respect to the funding of the Corporate Income Tax Agency again, Mr.

Speaker, you know we have discussed at length in the past how that was going to be designed to be funded through the interest income. And so, we recognise how these are all the various moving pieces of legislation coming together to support and enable that, we are in support.

Thank you, Mr. Speaker.

The Speaker: Thank you.

Does any other Member wish to make a contribution? Any other? No?

Premier.

Hon. E. David Burt: Thank you very much, Mr. Speaker.

With that I move that the Bill be committed.

The Speaker: Thank you, Deputy [Speaker].

[Pause]

House in Committee at 2:56 pm

[Ms. Lovitta F. Foggo, Chairman]

COMMITTEE ON BILL

CORPORATE INCOME TAX AGENCY AMENDMENT ACT 2026

The Chairman: Members, we are in Committee of the whole [House] for the Bill entitled the [Corporate Income Tax Agency Amendment Act 2026](#).

I call on the Minister of Finance and Premier Minister.

Premier.

Hon. E. David Burt: Thank you very much, Madam Chairman.

[Pause]

Hon. E. David Burt: Sorry, Madam Chairman, please . . . okay. Never mind. Here's the correct one. Thank you.

[Pause]

[Crosstalk]

Hon. E. David Burt: Madam Chairman, stand by please.

The Chairman: Certainly.

I will remind the listening public that we are in Committee of the whole [House] for Corporate Income Tax Agency Amendment Act 2026.

[Pause]

Hon. E. David Burt: Got it. Thank you very much, Madam Chairman.

The Chairman: You are welcome.

Hon. E. David Burt: Madam Chairman, it is my error, so let me proceed.

Madam Chairman, I would like to move clause 1, the House—sorry, the Committee takes under consideration clauses 1 and 2.

The Chairman: It has been moved that we consider clauses 1 and 2.

Are there any objections to that?

There are none.

Continue.

Hon. E. David Burt: Thank you very much, Madam Chairman.

Madam Chairman, clause 1 provides the title of the Bill.

Clause 2 provides the interpretation provision of said Bill.

The Chairman: Thank you.

Are there any persons who wish to speak to clauses 1 and 2?

There are none.

Premier.

Hon. E. David Burt: Thank you, Madam Chairman.

I move that clauses 1 and 2 be approved.

The Chairman: It has been moved that clauses 1 and 2 be approved.

Are there any objections?

There are none.

So approved.

[Motion carried: Clauses 1 and 2 passed.]

Hon. E. David Burt: Thank you, Madam Chairman.

I move that clause 3 be taken under consideration at this time.

The Chairman: It has been moved that clause 3 be taken under consideration.

Are there any objections to that? There are none.

Premier.

Hon. E. David Burt: Thank you very much, Madam Chairman.

Clause 3 amends section [10(1)] of the . . . to add a new source of funds to the Agency, that is, monies to be allocated to the Agency under the rules of the general reserve fund established under section 10A and the tax reserve fund established under section 50A of the Corporate Income Tax Act 2023.

However, I do note that there is an amendment at this point in time.

The Chairman: Yes.

AMENDMENT TO CLAUSE 3

Hon. E. David Burt: The amendment is to delete and replace the text that does exist there. The only thing the amendment does have is adding one particular word as the word tax “refund” reserve fund was missed, and so that word “refund” has been added where it says “tax reserve fund.” So, that is the only change that is.

So, the amendment will read in full that in clause 3 . . . And that amendment has been submitted—

The Chairman: Yes. I have the amendment in front of me.

Hon. E. David Burt: Absolutely.

That says in clause 3 by deleting paragraph D and substituting the following (and I quote):

“(d) any moneys allocated to the Agency under the rules of the general reserve fund established under section 10A and the tax refund reserve fund established under section 50A of the Corporate Income Tax Act 2023 for the purposes of the Agency in meeting its operating expenses.”

So, that is the amendment to the clause that exists, and I put . . . I move that that amendment be approved.

The Chairman: It has been moved that the amendment to clause 3 be approved.

Are there any objections to that?

There are none.

So moved.

Hon. E. David Burt: Thank you very much, Madam Chairman.

And I move now that clause 3 as amended be approved.

The Chairman: It has been moved that clause 3 as amended be approved.

Are there any objections to that?

There are none.

Continue.

[Motion carried: Clause 3 passed as amended.]

Hon. E. David Burt: Thank you very much, Madam Chairman.

Madam Chairman, I will now . . . ask that we take under considerations clauses 4 through 6.

The Chairman: It has been moved that we consider clauses 4, 5, and 6.

Are there any objections to that?

There are none.

So, moved.

Hon. E. David Burt: Thank you very much, Madam Chairman.

Madam Chairman, clause 4 provides for a new section 10A which creates a general reserve fund to which the surplus of the Agency in any financial year will be transferred.

This section establishes the general reserve fund as a contingency fund rather than a permanent source of funding for the Agency. It is intended to serve as a supplemental backstop to be used with government consultation [under] limited circumstances to cover urgent, unplanned expenditures without requiring additional loans or grants from the Ministry of Finance and to offset shortfalls where income from the main tax refund reserve fund declines, for example due to lower interest rates, allowing the Agency to maintain a fully funded budget without additional government support.

Clause 5 provides for the consequential amendment of the Tax Credits Act 2025 by removing the requirement for charities to have audited financials for donations for those charities to qualify for the community development tax credit. And of course, by doing so it eliminates incentives that may favour larger charities for donations, enabling the Agency to administer the Community Development Tax Credit more fairly and effectively.

And clause 6 provides for the commencement.

The Chairman: Thank you.

Are there any other Members who wish to take under consideration clauses 4, 5, and 6?

I recognise the Member from constituency 25.

Member, you have the floor.

Dr. Douglas DeCouto: Thank you, Madam Chairman.

And I just . . . We are going quite quickly today, but I did want to take this moment to say thank you to the CEO of CITA [Corporate Income Tax Agency], to the financial secretary, [and] to the legal teams that are obviously pulling together all of these intricate rules, regulations, and laws to make this available and working for Bermuda. We are certainly appreciative. We had the opportunity for a detailed briefing from the relevant people last night, which has enabled us to come to this debate with confidence to fully support.

So, I do have a question. You know, we have heard about [how] the funds can be invested and then the returns from the investments being able to support the operations of CITA, the Corporate Income Tax Agency, and I would seek some information about how those funds are being invested. What kind of investments? And what kinds of returns and in dollar basis are they receiving for those funds?

Thank you, Madam Chairman.

The Chairman: Thank you.

Are there any other Members who wish to speak to clauses 4, 5, and 6?

There being none, Minister, Premier.

Hon. E. David Burt: As we are in Committee, can I possibly ask the Honourable Member to repeat his question? Did he have a question—

The Chairman: Sure. Yes, he did.

Hon. E. David Burt: —because I am looking for the answer. But I don't have an answer, so I might just answer it off the fly.

The Chairman: Right.

Can you repeat the question so that you can get your answer—

Dr. Douglas DeCouto: Yes. And of course, the context is it is about using funds invested by CITA, the return of those investments to fund CITA. So of course, we ought to develop some confidence that those funds, the returns of those funds, should be sufficient to support CITA. So, I would like to know, How are they planning to invest those funds and what sort of dollar returns are we expecting to see in broad strokes of course, Madam Chairman?

The Chairman: Okay. Thank you.

Hon. E. David Burt: I mean these funds are typically done like the other short-term funds that we do. So simply, [they are] typically money market funds that are done because we ensure that no capital is at risk. And so, of course, interest rates fluctuate, but that is around the amount that we do. So, these are short-term funds that are not clearly put into risky investments and typically done [as] US money market funds.

The Chairman: Okay. Thank you.

Hon. E. David Burt: Seeing nothing further, I move that clauses 4 through 6 be approved.

The Chairman: It has been moved that we approve clauses 4, 5, and 6.

Are there any objections to that?

So approved.

[Motion carried: Clauses 4 through 6 passed.]

Hon. E. David Burt: Thank you, Madam Chairman. I move the preamble be approved.

The Chairman: It has been moved that the preamble be approved.

Are there any objections?

There are none.

Go ahead.

Hon. E. David Burt: Thank you.

I move [that] the Bill be reported to the House as amended.

The Chairman: It has been moved that the Bill be reported to the House as amended.

Are there any objections to that?

There are none.

So approved.

[Gavel]

[Motion carried: The Corporate Income Tax Agency Amendment Act 2026 was considered by a Committee of the whole House and passed as amended.]

House resumed at 3:07 pm

[Hon. Dennis P. Lister, Jr., Speaker, in the Chair]

REPORT OF COMMITTEE

CORPORATE INCOME TAX AGENCY AMENDMENT ACT 2026

The Speaker: Members, are there any objections to the Bill entitled the Corporate Income Tax Agency Amendment Act 2026 being reported to the House with the necessary amendment?

There are none.

The Bill has been reported.

We will now go on to the next item on the Order Paper, which is Item No. 7, and it is entitled the second reading of the Economic Substance Amendment Act 2026. And, again, in the name of the Minister of Finance.

Hon. E. David Burt: Thank you very much, Mr. Speaker.

SUSPENSION OF STANDING ORDER 29(1)

Hon. E. David Burt: Mr. Speaker, I move that Standing Order 29(1) be suspended to enable me to move that the Bill entitled the Corporate . . . I am sorry . . . entitled the Economic Substance Amendment Act 2026 be now read a second time.

The Speaker: Any objections?

There are none.

Continue, Premier.

[Motion carried: Standing Order 29(1) suspended]

BILL

SECOND READING

ECONOMIC SUBSTANCE AMENDMENT ACT 2026

Hon. E. David Burt: Thank you, Mr. Speaker.

Mr. Speaker, on behalf of the Government I rise this afternoon in this Honourable House to provide a second reading brief for the Bill entitled the Economic Substance Amendment Act 2026.

Mr. Speaker, this Bill proposed to amend the Economic Substance Act 2018 to transfer responsibility for the administration, monitoring, and enforcement of Bermuda's economic substance regime from the Registrar of Companies [ROC] to the Corporate Income Tax Agency.

Mr. Speaker, by way of background the Economic Substance Act 2018 was enacted as part of Bermuda's response to implementing updated requirements of the Organisation for Economic Cooperation Development (OECD) and the European Union [EU] in relation to their work to address the shifting of profits by multinational enterprises to low- or no-tax jurisdictions. The concerns in this regard centred on arrangements that allowed entities to benefit from such jurisdictions without maintaining a meaningful economic presence within them.

Mr. Speaker, in response, the Act introduced requirements for companies, partnerships, and limited liability companies engaged in certain relevant activities to demonstrate adequate economic substance in Bermuda thereby reinforcing jurisdictions' commitment to transparency and international tax compliance. At present, the Act is administered and monitored by the Registrar of Companies, which also oversees enforcement through powers provided under the Registrar of Companies (Compliance Measures) Act 2017.

Mr. Speaker, this amendment Act provides for the transfer of these responsibilities to the Corporate Income Tax Agency thereby aligning the administration oversight enforcement of the economic substance regime with Bermuda's evolving international tax governance and administrative framework.

Mr. Speaker, this transition is a natural extension of the Agency's responsibility. Making the transition at this time allows for greater operational administrative effectiveness and efficiency in handling both corporate and tax matters and reinforces Bermuda's ongoing commitment to compliance and transparency. The legislative amendments are necessary to give full effect to this transition. They will replace all statutory references to the Registrar of Companies with references to the Agency, introduce updated operational provisions, and repeal or restructure provisions that are no longer applicable under the revised framework.

Mr. Speaker, these amendments will also enhance administrative safeguards required to support the effective functioning of the regime—and that would be the economic substance regime under the Agency. In keeping with Bermuda's ongoing international tax

cooperation obligations, the legislation once enacted will be shared with the OECD Forum on Harmful Tax Practices and the European Union Code of Conduct Group for business taxation.

Mr. Speaker, in closing, I wish to emphasise the Government remains confident that the corporate income tax framework upholds Bermuda's strong commitment to global compliance and transparency while maintaining the Island's respected reputation internationally.

I extend my sincere appreciation to the teams within the Ministry of Finance, the Corporate Income Tax Agency, as well as our advisors for work in advance of this initiative. And I also wish to acknowledge the Attorney General's Chambers' drafting team for their continued support throughout this process.

Thank you, Mr. Speaker.

The Speaker: Thank you, Premier.

Does any other Member wish to speak?
MP Pearman.

Mr. Scott Pearman: Thank you. (Am I on? Yes.) Thank you, Mr. Speaker.

[I have] just a couple of very quick points that are really philosophical as much as anything. One is [that] we on this side and indeed some of the Government have long questioned the role of the Registrar of Companies, what that role should be, and whether it should be a repository for information as it was sort of creeping towards becoming a quasi-regulator. And we note that this Act is in fact taking some of those obligations, which were housed in the Registrar of Companies and is now moving them over to the Corporate Income Tax Agency. And I can see why that might be a more logical fit, although again philosophically it is not necessarily easy to see why this logically slots in there. But I mean, that is a minor point—merely an observation.

And no doubt the ROC, the Registrar of Companies, will be happy not to have this burden. And just as we said when burdens were being introduced to the Registrar of Companies, we very much hope that by introducing additional burdens to the Corporate Income Tax Agency that with those burdens come the necessary resources to ensure that those obligations and duties can be performed, not only resources of manpower but also resources of finances because the CITA is now going to be asked to do a number of things. Again, it is merely a philosophical observation.

Secondly, just on economic substance, as the Premier noted it is important that a jurisdiction such as ours, an international financial centre, has to keep at the forefront of this. There are other parties beyond our shores who are very much involved in all of this, and we want to ensure that we maintain our well-deserved reputation for excellence on the global stage.

Thirdly, and this is really more personal to me as a lawyer or litigator—having taken the time to read

closely this Bill, there are certain powers that were with the ROC that are now moving to the Corporate Income Tax Agency. But having read the powers afresh, some of them were, to put it mildly, eyebrow-raising in their scope, and what I am assured is that these regulatory powers obviously are just passporting from one regulatory Agency to the other. So, they are already on the books. I am also told that they exist already for the BMA [Bermuda Monetary Authority], and so were it not for that fact that this is already something that is already well settled in Bermuda, I would wonder how some of these more draconian of powers sit against constitutional rights to due process. But that is a conversation for another day in a courtroom far, far away.

So, Mr. Speaker, thank you for the presentation by the Honourable Premier and Minister of Finance. I recognise that the CEO (if I have the right title) of the Corporate Income Tax Agency is in the room. As my colleague, MP Doug DeCouto, said on the last Bill, we on this side and others were given the opportunity to have an advanced briefing and to pose questions [to] the CEO of the CITA and also the financial secretary and others last night, and we are grateful for that opportunity. When we have Bills of such significance on the international stage, I think it is vital for all of those in Parliament, both this House and the other place, to be able to understand the logic and reasoning behind the Government and its policy driving decisions and to be able to pose our questions in that context. And so, I would offer a heartfelt and sincere thanks for that opportunity, which was very much appreciated.

Thank you, Mr. Speaker.

The Speaker: Thank you.

Does any other Member wish to make a contribution?

MP Dickinson.

Mr. Curtis L. Dickinson: Thank you, Mr. Speaker.

Mr. Speaker, this legislation makes sense. I understand the concerns expressed by the Member from constituency 22 (I believe it is) around moving this responsibility from the ROC to CITA. Having sat in the seat as Minister of Finance when this responsibility actually sat inside the Ministry, it makes eminent sense to move the responsibility for areas around economic substance and tax to a place that specialises in tax.

My sense is that there will probably be some degree of synergy here in as much as the Corporate Income Tax Authority already has to deal with external bodies: EU, US tax, UK. This is probably not that much of a stretch for them, and I am sure that the resources required currently sitting inside of the ROC will move with the responsibilities. And so, in that sense this makes sense.

With respect to concerns for the ROC, the ambit, the remit, of the ROC has been growing ever since I got into politics in 2018. And I am sure that anyone with an objective eye would take a view that they have

probably been overwhelmed over the course of the last year with all of these mandates that come from everybody and their cousin. And so, the idea of shedding some responsibilities to a place where they probably better sit it is one that makes eminent sense.

Thank you, Mr. Speaker.

The Speaker: Thank you, Member.

Does any other Member wish me a contribution? None other?

Premier.

Hon. E. David Burt: Thank you very much, Mr. Speaker.

Mr. Speaker, I think I see some questions that were asked. I will do my best to try to answer them before I move that the Bill be committed.

The first one I do think was a question that said, What was the reduction ROC funding arising from the transfer [of] the economic substance in international tax exchange? Those were covered in detail during the budget debates, but the ROC budget reduced by \$810,000 between 2025/26 and 2026/27. This included a reduction to reflect the transfer partially offset by additional investment to manage the cost of managing the recently transferred into the Registrar of Companies beneficial ownership register from the BMA and the transition to legitimate interest access.

And the concern raised regarding tax identification numbers on the overhead of implementing . . . And the response is that CITA has been made aware and will review this as they look to make sure that we have the best tax administration in the world. Great.

Thank you, Mr. Speaker.

With those questions answered, I move that the Bill be committed.

The Speaker: Thank you.

Deputy [Speaker].

House in Committee at 3:17 pm

[Ms. Lovitta F. Foggo, Chairman]

COMMITTEE ON BILL

ECONOMIC SUBSTANCE AMENDMENT ACT 2026

The Chairman: Members we are in Committee of the whole [House] on the Bill entitled [Economic Substance Amendment Act 2026](#).

I call on the Minister of Finance and Premier.

Hon. E. David Burt: Thank you very much, Madam Chairman.

Madam Chairman, I move that the Committee do take under consideration clauses 1 through 6.

The Chairman: It has been moved that the Committee consider clauses 1 through 6 of the amendment Act.

Are there any objections?

There are none.

Continue.

Hon. E. David Burt: Thank you, Madam Chairman.

Clause 1 provides the title of the Bill.

Clause 2 provides for the interpretation provision for the Bill.

Clause 3 amends section 2 of the principal Act by providing for the insertion of the new definition of “Agency” in the correct alphabetical order.

Clause 4 amends the principal Act generally by providing for the deletion of the word “Registrar” wherever it appears and to replace it with the word “Agency.” The effect of this amendment will be to substitute the Corporate Income Tax Agency in place of the Registrar of Companies as the public authority with responsibility for administration enforcement and the jurisdictions economic substance regime.

Clause 5 provides for the insertions of sections 4A, 4B, 4C, 4D, and 4E in the principal Act to provide for the functions of the Agency regarding the inspection of registered entities; the power of the Agency to carry out regulation and inspection of a registered entity; the power to require information and documents; the power to require a registered entity to produce documents and to give assistance to the Agency; the power for the Agency to enter and inspect premises, and to inspect documents found on the premises; to issue a notice to comply after inspection; and further to issue a notice to comply with economic substance requirements. These provisions transposed equivalent powers from the Registrar of Companies compliance measures to the Agency as the Agency does not currently have such powers in relation to economic substance and their nexus—and they—

The Chairman: Necessary.

Hon. E. David Burt: —are necessary for it to effectively administer the economic substance regime.

And finally at this point in time, Madam Chairman, clause 6 amends section 6 the principal Act to allow the Agency to act as the competent authority. And this amendment is necessary to clarify the interaction between the Minister of Finance and the Corporate Income Tax Agency insofar as it pertains to information sharing and disclosure to other foreign tax authorities in respect of economic substance non-compliance.

The Chairman: Okay. Thank you.

Are there any other Members who wish to speak to clauses 1 through 6?

There are none.

Hon. E. David Burt: Thank you very much, Madam Chairman.

I move that clauses 1 through 6 be approved.

The Chairman: It has been moved that clauses 1 through 6 be approved.

Are there any objections?

There are none.

So approved.

[Motion carried: Clauses 1 through 6 passed.]

Hon. E. David Burt: Thank you very much, Madam Chairman.

Madam Chairman, I move that the Committee take under considerations clauses 7 through 14.

The Chairman: It has been moved that we take under consideration clauses 7 through 14.

Are there any objections?

There are none.

Continue.

Hon. E. David Burt: Thank you very much.

Madam Chairman, clause 7 provides for references to be made to the Agency by removing “his duties” to “its duties.” This is a conforming change to the Agency as a statutory corporation rather than individual. The remainder of the clause causes the relevant confidentiality provisions of the Agency’s incorporating Act to apply with respect to its handling of economic substance information.

Clause 8 inserts a new section 8 to provide for no action, suit, prosecution, or other proceeding to be brought or instituted against an officer, employee, or agent of the Agency. These are equivalent protections to those currently enjoyed by the Register of Companies under the Companies Act 1981 and are necessary to ensure that the Agency must carry out its duties as it relates to economic substance without fear of reprisal.

Clause 9 amends section 12 by providing for the Agency to be able to publish the appropriate guidance on the Agency’s website. The clause also provides that existing economic substance guidance published in the past by the Registrar shall remain valid.

Clause 10 repeals and replaces sections 13 and 14 to ensure the Agency has the power to impose civil penalties for the breach of economic substance requirements and also provides for the procedure to be used in imposing civil penalties. These penalties are in substitution for substantially similar penalties under the Registrar of Companies (Compliance Measures) Act 2017. And it is necessary to insert the new text under clause 10 since the Agency will not be able to rely upon the existing penalty provisions [in] the Registrar of Companies (Compliance Measures) Act 2017, and the Agency must have the ability to enforce compliance through the civil penalty regime.

Clause 11 inserts sections 14A, 14B, 14C, [and] 14D to enable the Agency to impose default fines; to provide for default fine or civil penalty not to apply in

case of a conviction; to provide for a person to appeal to the court against the decision of the Agency, to impose a default fine or civil penalty; to give the Agency the power to apply to a court where a registered entity fails to comply with a third notice.

As with clause 10 these provisions mirror substantially [the] provisions under the Registrar of Companies (Compliance Measures) Act [2017] and are enacted to give the Agency the benefit of equivalent powers currently enjoyed by the Registrar of Companies with respect to economic substance compliance and enforcement.

Clause 12 provides for consequential amendment to the Registrar of Companies (Compliance Measures) Act 2017 to remove the references and provisions that are no longer necessary given the transfer of these functions and responsibility to the Agency.

Clause 13 provides a transitional provision to ensure continuity and the validity of any notice, penalty notice, or fine issued by the Registrar under the Registrar of Companies (Compliance Measures) Act 2017 prior to the commencement of this amending Act.

And clause 14 provides the commencement provision stating that this Bill will come into effect on 31 March 2026.

The Chairman: Thank you.

Are there any other persons who wish to speak to clauses 7 through to clause 14?

There being none . . .

Hon. E. David Burt: Thank you, Madam Chairman.

I move that clauses 7 through 14 be approved and stand as part of the Bill.

The Chairman: It has been moved that clauses 7 through 14 be approved.

Are there any objections?

There are none.

[Motion carried: Clauses 7 through 14 passed.]

The Chairman: The preamble.

[Crosstalk]

Hon. E. David Burt: Thank you, Madam Chairman.

Madam Chairman, I move that the preamble be approved.

The Chairman: It has been moved that the preamble be approved.

Are there any objections?

There are none.

Hon. E. David Burt: Thank you very much, Madam Chairman.

Madam Chairman, I move the Bill be reported to the House as printed.

The Chairman: It has been moved that the Bill be reported to the House as printed.

Are there any objections?

There are none.

So moved.

[Gavel]

[Motion carried: The Economic Substance Amendment Act 2026 was considered by a Committee of the whole House and passed without amendment.]

House resumed at 3:26 pm

[Hon. Dennis P. Lister, Jr., Speaker, in the Chair]

REPORT OF COMMITTEE

ECONOMIC SUBSTANCE AMENDMENT ACT 2026

The Speaker: Members, are there any objections to the Bill entitled the Economic Substance Amendment Act 2026 being reported to the House as printed?

There are none.

Members, that brings us to an end of what is on the Order Paper for today.

We are going to our third readings now and the first third reading this afternoon, the Customs . . . no . . . Who is doing the Customs?

[Crosstalk]

Hon. E. David Burt: I will.

The Speaker: Okay.

Premier. Thank you.

SUSPENSION OF STANDING ORDER 21

Hon. E. David Burt: Thank you very much, Mr. Speaker.

Mr. Speaker, I move that Standing Order 21 be suspended to enable me to move the Bill entitled the Customs Tariff Amendment Act 2026 be now read a third time by his title only.

The Speaker: There are no objections.

Continue.

[Motion carried: Standing Order 21 suspended.]

BILL

THIRD READING

CUSTOMS TARIFF AMENDMENT ACT 2026

Hon. E. David Burt: Thank you very much, Mr. Speaker.

Mr. Speaker, I move the Bill entitled the Customs Tariff Amendment Act 2026 be now read for a third time by his title only and passed.

The Speaker: The Bill has been read a third time by title only and is now passed.

Thank you.

[Motion carried: The Customs Tariff Amendment Act 2026 was given a third reading and passed.]

The Speaker: Next should be the Health . . . the Government Fees one . . . you [are doing] the Government Fees. Yes?

Hon. Jache Adams: Oh, I thought you said Health.

The Speaker: No, no. The Health one.

[Inaudible interjections]

The Speaker: Yes, yes.

Okay, I saw you jump up; I was looking for the Minister of Health.

Hon. Jache Adams: Oh no. Sorry.

The Speaker: You are doing that Bill?

Hon. Jache Adams: Yes.

The Speaker: Okay.

SUSPENSION OF STANDING ORDER 21

Hon. Jache Adams: Mr. Speaker, I move that Standing Order 21 be suspended to enable me to move the Bill entitled Health Insurance (Mutual Re-insurance Funds) (Prescribed Sum) Validations Act 2026 be now read the third time by its title only.

The Speaker: Are there any objections to that?
There are none.

[Motion carried: Standing Order 21 suspended.]

The Speaker: Continue.

BILL

THIRD READING

HEALTH INSURANCE (MUTUAL RE-INSURANCE FUNDS) (PRESCRIBED SUM) VALIDATIONS ACT 2026

Hon. Jache Adams: Mr. Speaker, I move that the Bill be now read a third time by its title only and passed.

The Speaker: The Bill has been read a third time by title only and is now passed. Thank you.

[Motion carried: The Health Insurance (Mutual Re-Insurance Funds) (Prescribed Sum) Validations Act 2026 was given a third reading and passed.]

The Speaker: Premier.

SUSPENSION OF STANDING ORDER 21

Hon. E. David Burt: Thank you very much, Mr. Speaker.

Mr. Speaker, I move that Standing Order 21 be suspended to enable me to move that the Bill entitled the Corporate Income Tax Agency Amendment Act 2026 be now read the third time by its title only.

The Speaker: Any objections?
There are none.

[Motion carried: Standing Order 21 suspended.]

BILL

THIRD READING

CORPORATE INCOME TAX AGENCY AMENDMENT ACT 2026

Hon. E. David Burt: Thank you very much, Mr. Speaker.

Mr. Speaker, I move that the Bill entitled the Corporate Income Tax Agency Amendment Act 2026 be now read for a third time by its title only and passed.

The Speaker: The Bill has been read a third time by its title only and is now passed.

[Motion carried: The Corporate Income Tax Agency Amendment Act 2026 was given a third reading and passed.]

SUSPENSION OF STANDING ORDER 21

Hon. E. David Burt: Thank you very much, Mr. Speaker.

I move that Standing Order 21 be suspended to enable me to move the Bill entitled the Economic Substance Amendment Act 2026 be now read the third time by its title only.

The Speaker: Any objections?
No.

[Motion carried: Standing Order 21 suspended.]

The Speaker: Continue.

BILL

THIRD READING

ECONOMIC SUBSTANCE AMENDMENT ACT 2026

Hon. E. David Burt: Thank you very much, Mr. Speaker.

Mr. Speaker, I move that the Bill entitled the Economic Substance Amendment Act 2026 be now read the third time by its title only and passed.

The Speaker: The Bill is read a third time by title only and is now passed. Thank you.

[Motion carried: The Economic Substance Amendment Act 2026 was given a third reading and passed.]

The Speaker: Premier.

ADJOURNMENT

Hon. E. David Burt: Thank you, Mr. Speaker.

Mr. Speaker, I move this Honourable House to now adjourn until Friday, 27 March, at 10:00 am.

The Speaker: Does any Member wish to speak to that? No?

Hon. L. Craig Cannonier: Mr. Speaker.

The Speaker: MP, do you want to speak on the motion?

Hon. L. Craig Cannonier: Yes, Mr. Speaker.

The Speaker: Were you on your feet just now—

CONCERN OVER UNSCHEDULED PARLIAMENTARY SITTING

Hon. L. Craig Cannonier: Yes, I am on my feet for the just the announcement that we will be meeting next week.

I had agreed with the . . . Just as a point of note—and I want this House to record this—I did get up and say that if there are any other regulations that were tabled today, we are willing to go through the Order Paper to clear them. We questioned this—whether or not we were going to have to meet next week. There was nothing to say that we would be meeting next week. We have colleagues who have made arrangements since which . . . well before that because we were only known to be going in this time.

Now all of a sudden at the last minute we are hearing that we are meeting next week, when we tried to discuss this matter beforehand. It has been difficult

to say the least throughout the whole budget debate to make sure that we have things in order. And so, my concern is that we are here now saying that we are going to meet next week, and we do not even know what we are meeting next week for. So, it would be nice to hear something from the Government at least letting us know what we are supposed to be doing next week because we said we didn't mind clearing the table.

The Speaker: Premier, would you like to comment on that now or have a private conversation with the Opposition before we leave today?

Hon. E. David Burt: I will not comment on this now. I believe there is someone who wants to speak to the motion to adjourn, Mr. Speaker. Under the provision of the House, we move that the House comes back next week and I'm happy to note that there's three items on the Order Paper that are for consideration next week that we will do and if there's further items, I will happily speak to the Opposition on those. Thank you.

The Speaker: All right.

MP Swan, did you want your 20 minutes?

GOVERNMENT-OWNED PUBLIC GOLF COURSES NEED TO BE SELF-SUSTAINING

Mr. Hubert (Kim) E. Swan: Yes, Mr. Speaker. I don't need that much time.

Mr. Speaker, I just felt it necessary to make some comments that are percolating in the public domain about public golf courses as it relates to membership that exists at Port Royal and the rate increases that have caused some consternation.

[Crosstalk]

Mr. Hubert (Kim) E. Swan: And, Mr. Speaker, I just felt it . . . without getting into too much of it because I don't feel 100 per cent but I would just like to say that any course that talks about membership isn't necessarily public. I declare my interest. I'm a product of public golf at Port Royal. For the last 56 years I presided over Bermuda Government Golf Courses, in 1985 in a capacity of general manager for eight years. I was a . . . I managed a quango for some years following and I had the honour to be the chairman of Bermuda Government Golf Courses for a period of time up until 2024 for when illness came and I felt it best to step away.

I feel it necessary to say that over time, I will just put this in context here. If I go back to the early 1970s when there was no membership at Port Royal Golf Course as a public golf course, it was very much considered a daily fee golf course. Persons like the late Noel Van Putten, who recently passed away, was one of the architects of getting a club there. The model that was used was looked at in Scotland where a public golf

. . . the birthplace of public golf, offered a membership so persons galvanised there.

But the government ethos of public golf has been, and I know this and I look across at my first auditor, I look right at him, so he will tell me that we were, we were challenged to have expenditure and income equal. That's a mighty challenge. And when I opened up St. George's in 1985 and we were able to achieve an operating surplus at that particular time with all the different categories of rounds that we were able to generate. We had arrangements with Club Med. We had arrangements with the St. George's Club. And then we had daily-fee people. And we had folks from all around and we did outreach to get a number of people playing golf. We encouraged people from East End Yacht Club and St. George's Cricket Club and St. David's Cricket Club, Spanish Point Boat Club. All around the Island to come and participate.

Let's fast forward to today and what we've seen is persons confusing daily fee golf, public golf, with the membership that they might have. Port Royal Golf Course to sustain itself—and Ocean View [Golf Course]—must be because they are public municipal golf courses. If you want a membership golf course, like I played Bayonne [Golf Club], and I played Somerset Hills [Country Club], and Winged Foot [Golf Club], the upper echelons, as it were. If it cost you \$5 [million], \$10 million to run that course and you only want a hundred members, you divide that hundred members by the operating costs and that's what your fee [is]. And it's determined by your ability to pay.

The model that as chairman I went away with a team to study, was the best example of public golf that exists on the planet, I believe, is Bethpage. And like them we host world-class tournaments. And thankfully the times when we introduced world-class tournaments, the government supplemented and subsidised that.

An Hon. Member: Ah!

Mr. Hubert (Kim) E. Swan: Right? And the edict that's come down has been these courses have to like, when I had the mandate: income must equal expenditure. Because you can't have a government who's trying to balance the budget and then expect other entities to be operating at a deficit.

I always had the challenge when I did preside over a world-class golf course at the same time it hosted a world-class event was that Bermuda was going to be under the spotlight and we needed to make sure that when the cameras set on us that we provided a world-class product. And we did. Year in and year out. It was challenging.

I want to say that under the current Chairman, Mr. Jason Wade, and his team of golf course superintendents, I'm going to tell you. I even said it publicly. It is the best I've seen the course after the tournament throughout. But it comes at a price. And I'm not going

to get into too [many] details. And I'm going to say this: I believe what the trustees are attempting to do—I know this—is that they are trying to strike the right balance. You can't have a quote-unquote “membership” for a public municipal golf course that takes up the lion's share of tee times on Saturdays and Sundays. Because that economic model hinders you from making a decent return on your investment, to get the fees in to cover the expense of running the operation.

And so . . . and what happens is, and let's go to the mind-set. The mind-set of . . . and nobody understands the mind-set of public-private and resort and . . . and . . . municipal better than me. I have been excluded from courses and asked to leave golf courses because of the colour of my skin. And I've been denied access to golf even in this country because of that, by Riddell's Bay, I remember . . . a course that used government funds to be developed. So, I have some idea.

But I believe in public golf. I declare my interest. For 10 years I plied my trade at Port Royal teaching golf under Port Royal Golf Developmental [programme], “Kim Swan Golf,” where I didn't get many lessons from quote-unquote “members.” Probably could count them on the hand. But I produced the young people who became the champions of Port Royal by an outreach that went beyond. Going out to the young accountants, the young lawyers, the young actuaries in Bermuda and teaching them how to be competent and teaching them how to socialise in the game. Especially women. I hang my head on the fact that in the 1980s, I . . . myself and my team, we made sure that women were equal partners in a sport that went out of its way to prevent them. I've been to a golf course and told, *she can't come. You can, she can't.* That's not right.

And that mind-set permeates even in this country to some extent. I'm saying that I certainly believe that the opportunity to get optimum rounds for . . . where a course that is hosting the PGA on the weekends exist with them being able to get more “pay as you go” like at Bethpage during the optimum tee times. And the course has a responsibility too. You can't sell one tee time every eight minutes when the opportunity like we had, we were trained to optimise people at Castle Harbour. We had a hotel full of people we had to get on. You need to sell two tee times every eight minutes, front and back, for two hours and get 120-odd people on the course. And then turn it over and do the same thing, if you can, in the afternoon.

There's no . . . what I believe what the trustees are trying to do is to get the members to say, listen—and they can negotiate this with them. I'm giving them some ideas. They can say, *Listen* . . . in the 10 years when I used to run the Port Royal Golf Developmental programme, I used to take unsold inventory in the afternoons and have tournaments. Take young students, put them with young adults and teach them how to . . . introduce them to the game.

And when you take a membership of \$2,000 or \$3,000 and divide that by the number of times that

these persons are playing, you can't pay people, staff. Man, it costs . . . you know, because people are netting their rounds down to almost \$20. They got that figured out. You can't make that work, mathematically. And the government just cannot subsidise it. Especially . . . continue to subsidise it. Especially when the opportunity to introduce a model that will work exists. And we've got people coming in great numbers on the cruise ships who will pay the freight. And what that . . . and what happens then when you can optimise your revenues during those peak times, it allows you to offer rounds to locals that are more affordable.

I go to the Bethpage model. Every . . . Bethpage has five golf courses; the Black Course hosted the PGA, the US Open, and the Ryder Cup. We went there to look at their model. And they have four other courses. If you are a resident of New York state, you get a discounted rate by virtue of being a New York resident. You can book an early tee time by virtue of being a New York resident. That's the epitome of a public municipal golf course. Persons don't want that. They want private membership at the expense of public. You can't have that.

And let me tell you this: Port Royal would have never produced a Kim Swan, a Dwayne Pearman and a Darren Swan and all these boys coming up—there is Oliver Betschart and Kenny Leseur, who I taught. Samson Douglas—if it had the model that existed down in Warwick and Riddell's Bay or other courses in this country. No, because I was grateful for the ethos of Walter King who partnered us up. And Hubert Smith who was the president of Ocean View and on the first board of directors who says, *We have got to cater to everybody*. And that's the ethos that persons . . . so they are getting there . . . they are tickled up.

And if you are going to have a \$700 increase on a rate, divide that by two rounds a week for 52 weeks of people who play four. You still . . . that increase cannot allow that course to be self-sufficient. And it can be because it has a global presence now. And that's what we need to . . . to . . . to recognise. And it's a bitter pill to swallow. I'm going to tell you this. When I came on the board in 2020, the mind-set of membership versus the mind-set of the board of trustees—

[Inaudible interjection]

Mr. Hubert (Kim) E. Swan: Mr. Owen Darrell, who's the Minister today, was the chief of staff [and] gave me some tickets. I had to give a trustee a ticket to get in the gate.

Some Hon. Members: No. No. Hello!

Mr. Hubert (Kim) E. Swan: I think a chairman here might have been on the board because people coming from overseas just saw members and they looked past the people who were responsible, who could be sued,

who lost sleep over the course. In the spirit of openness and public, I fought against that and it changed today and there's an equal partnership and I thank Mr. Vincent Hollinsid and my deputy that I put there to negotiate with them. Because I understand the model. I played golf at Sunningdale, Wentworth, Saint-Nom-la-Bretèche, Puerta de Hierro, Saint-Germain-en-Laye, Oliver's Golf Club.

I know what it's like to have somebody come to you with a machine gun and look at you. I know that mind-set too well. I know what it's like to be escorted out of a country only because . . . and I tell you what. The mind-set . . . so you hear me talk about mind-sets. I've lived long enough to understand it, and I give thanks for the people who trained me in this space, Black and White, local and foreign.

The trustees are trying to make the courses self-sufficient. Be a part of coming up with a solution. I'm going to throw out one solution. I got this from West Palm Beach, Florida in 1976. We could play any golf course as a student for free, providing the pro told you that you could play. And the golf coach told us, *Do not call him and expect to play before three o'clock*. And we played some great courses. And I will never forget the late Bob Klein who used to tell me down at the Fountains, the Jewish course, down in Lake Worth. He said, *You can play all you want except Thanksgiving to Easter because all my members are there. And you can come and work in the bag room, but you won't be playing any golf. Days are shorter*. That's what private clubs . . . that's the mind-set of a private club, of a member's club, I love . . . I love private members' clubs, Mid Ocean, I love it. I won the Junior Championship there in 1974. One of the highlights of my life being there winning the Colonel Clarke .

But Port Royal is a government-owned, municipal, daily fee course first and foremost. And long may it live that way! Because I wouldn't be here making this speech today had it not been so. And the history that allowed Ocean View to have a membership I understand that very well too. I was the one who was tasked by Quinton Edness to go there and bring it into government fold so the members club didn't die, because of the historic context of it.

We, persons of African descent, couldn't play any other course except before nine o'clock in the morning. [We] had to be off and [if] it wasn't for Ocean View and the inclusive people that we have always been, Ocean View was open to everybody. [Grew] out of military golf in the 1890s, military golf courses that existed at Boaz Island, Admiralty House, Ocean View and the St. George's Garrison. And then private club, then the Mid Ocean was built in 1920/21 and then Devreux Emmet built another seven of them between 1921 and 1930, the majority of them, up and down this country. Golf, to help the economy, to help tourism. So, I'm grateful for that.

Let us not confuse that if a government . . . and let me close by saying this through the late Reggie

Tucker (who lived where my constituency is today) and Louis Rafael “Kid” Corbin (who comes from my constituency) and Walter King who went to school in St. George’s and was the caddie master down at Castle Harbour and came up to Port Royal. Public golf . . . Port Royal, was one of the best government social initiatives ever. It was opened in 1970 in tandem with the opening of the Southampton Princess. And I had to fight to get persons to recognise its 50th anniversary. And in 2024, I had a celebration for the 50th anniversary . . . 54 years. And I got ill right after that.

Let us not ignore the fact that Dr. Walwyn Hughes, who I had the honour of sitting with in the Senate, (right?) was the Director of [Agriculture] and Fisheries. When that cause came under Works, Ralph Marshall, one of my mentors, was one of the first persons on the on the board as a member of Parliament. Right? George Wardman, who had an influence in my development, from Coral Beach, and all that was very much a part of all that. Good government initiative, public golf, municipal golf, [there] is nothing wrong with coming up with the right formula to make it self-sustaining, and I believe that’s what the what the trustees are attempting to do.

And I want to say this, I’ll close with this: When I presided over the board, I made it an important thing to get those audits caught up and to get someone in there. And I worked with the then Permanent Secretary Mr. Rochester to make sure that we had someone from government coming there and putting these systems in place so that we can get up to 2020 from 2016 and then get the things working. As chairman of the Audit Committee, today I’ve come . . . I know that that is well in train. And that’s important.

An Hon. Member: Yes.

Mr. Hubert (Kim) E. Swan: Very important. So, when people throw out things and say things and get people all exercised, I believe what persons are trying to do is get it where we can optimise the amount of revenue potential for a government-owned public daily fee facility that along the way offered some membership. Thank you.

The Speaker: Thank you, Member.

Does any other Member wish to . . . MP Tucker, you have the floor.

CALL FOR NATIONAL MINIMUM TRAINING STANDARD FOR THOSE WHO INTERACT WITH NEURODIVERSE CHILDREN

Ms. Robin Tucker: Mr. Speaker, I promise everybody I will be brief. But I would like to talk a little bit about something that I had been made aware of through social media on Facebook. Evidently there was a child on a bus that had, sort of, was overwhelmed with perhaps sensory information, or what have you, and so they

acted out on the bus. Which is a big reason why I want to get up and speak today.

As I’ve already mentioned in this House previously, I have a neurodivergent grandson. And he is quite little and so these types of things are very near and dear to me, broadly. So neurodivergent children obviously have to rely on adults and others to follow through on their, you know, to deal with their best interests and understand their specific needs. Some children are able to be functional especially those that have been diagnosed with autism and other neurodivergent diagnoses. Some cannot speak at all and so they have to rely on others to be able to interpret what it is that they need and be able to meet them, sort of, where they are.

We spoke this morning about the relaunch of Cybertips and all of that and requiring certifications and the like. And . . . which is great. But also, I would like to see mandatory training for people who interact in any way with children who have or have been, you know, that have neurodiversities. It is important in my mind to ensure that we look out for that population especially when we . . . It has been mentioned here previously that there are more and more children who are showing up with autism, ADHD, dyspraxia, dyslexia, and the like. So rather than be . . . I’m going to say . . . I’m going to say pro[active] . . . rather than be reactive, which is not specifically what I mean, just the best word I could think of right now. Because I do recognise that the Minister did mention in her brief during the budget debate that funds had been set aside for training . . . for neurodiversity training. But I think that it would be good for us to be able to get ahead of the curve. We have more people, more children, being diagnosed. So, we really need to focus on, as I said, that population.

We have children who are triggered by their . . . overwhelmed because [there is] too much going on in terms of their sensory responses and things. We have children who are sometimes misinterpreted, their behaviours are misinterpreted because they may be melting down or defiant or what have you. Someone may see a child in a grocery store and they are having what would appear to be a meltdown. And people (and I have heard it) have thought the same with my grandson. You know that he is sort of out of control and just allowed to do whatever it is to do. But some of these children have to do all that they can in order to self-regulate and to get themselves into a position whereby they can release the energy or release certain things.

And of course, as I said, they are often misinterpreted especially if you don’t understand what’s happening. Some children you can tell that they have some issues. Other children don’t look like they have, you know, to the naked eye they don’t look like they have issues. And it would be important for people to be able to, especially those who are interacting with children on a regular basis, daily, teachers, bus drivers . . . sports coaches [and] the like to be able to understand that different children show up in different ways, and how to

respond to them. Because they don't all fit in one, you know, tight box and bow.

I have a situation . . . I've had a situation when my grandson was about two years old, he was taken to gymnastics. He is very high energy and so that was one way that was thought that he could burn off some energy and learn socialisation skills and the like. So, he was taken to gymnastics and because he makes a . . . kind of like a . . . he makes a sound (right?) when he gets excited. And at two, almost three years old, he went to one gymnastics class, did what he was supposed to do but because he made the noise, the person who was the coach (or whoever it was) told his parents that he couldn't come back because he was too distracting to the three-year-olds. Okay?

So again, there needs to be an awareness of how we show up and interact with these children. Many jurisdictions right now have . . . make it mandatory to have training for educators. So, places like the UK, Australia, Sweden, Finland, New Zealand, they all have programmes that require teachers, particularly, to have training to deal with children with neurodiversities. So, with that, I would like to actually see Bermuda have a national minimum training standard for anyone interacting with neurodiverse children. Again, this would help us not to be reactive to situations but to get ahead of them and be able to deal with children now and in the future.

So, Mr. Speaker, I will end with this. I'll just say that if we expect our neurodiverse children to thrive, then we must ensure that every adult who interacts with them is fully equipped with the knowledge and the tools that is needed to support them. The training that is required should not depend on luck or goodwill, but it should be, in my opinion, Mr. Speaker, it should be mandatory. Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Thank you, MP.

Does any other Member wish to make a contribution?

Minister of Home Affairs, you have your 20 minutes.

STRENGTH IN REGIONAL UNITY: BERMUDA'S PLACE IN THE CARIBBEAN

Hon. Alexa Lightbourne: Thank you, Mr. Speaker.

Mr. Speaker, this afternoon I rise noting there has been much commentary in the public domain, some of which I observed in today's newspaper. And the subject matter in particular—my microphone is . . .

The Speaker: I hear you.

Hon. Alexa Lightbourne: —and some of the subject matter relating to Bermuda's intention to deepen its ties with CARICOM.

And, Mr. Speaker, I couldn't help but be initially taken aback by one the placements because in all the days and years that I've seen a publication, I've never personally seen an op-ed make it into the top fold of a front page of a news product. But I found it to be indicative of a view that we in Bermuda are so different from the Caribbean, and to underscore these narratives that for years and years and for centuries have really sought to divide and conquer when we know for a fact that we are actually Caribbean people.

And I actually went as far as to look back and say, you know, to what extent even are some of our National Heroes also Caribbeans and with Caribbean roots and finding that Dame Lois [Browne-Evans], for example, one that is celebrated in our context, had her husband with roots to the islands. And even Sir Edward Richards likewise from Guyana, or with Guyanese roots. We think about Mary Prince and even her journey which then ended with marrying an Antiguan. And the reality is that the narrative that consistently is perpetuated amongst us to divide and conquer and tell us that we are so much different and even go as far as to suggest that we are chalk and cheese is really one that is a fallacy and rooted in fiction rather than fact.

And so, I invite Bermuda as they read the Green Paper, which the Ministry of Home Affairs has sought to publish and engage in the consultation that has been sought to engage their views, that they see it as an extension of themselves. Because though the narratives may seek to laud the view that we are so much different, the reality is we are alike. The reality is that in the geopolitical environments that we are living in strength in unity and connectivity is what allows for small island states to be successful. It cannot only be convenient for us to have a certain segment of our community having businesses in the Caribbean when us as people are dissuaded from connecting. It cannot be convenient when it meets economic opportunities for a select few when the rest of us will be excluded from them.

We have to ask the question, and I recently had a conversation, and I asked someone, *If I was adopted and I was invited to meet my biological mother, would I ask, What are the benefits?* I don't think so. That is not a human or natural response. But we have been conditioned to respond in a very binary way as if two things cannot be true at the same time.

But, Mr. Speaker, we know for a fact that two things can be true at the same time. There can be benefits and connectivity and there can also be an inextricable link with the Caribbean. Despite what we have been told, despite what the books have attempted to conceal, and despite what we have not been able to be advanced in our education system to empower us as people.

And so, the Green Paper and the discussion around CARICOM despite the prominent status of division that may be peddled amongst us must be combated. It must be confronted with the truth of who we are, the truth of what [is] beneficial for us by way of

connectivity, and the truth of what the future of Bermuda and its people can be.

Mr. Speaker, when we recently travelled to CARICOM, we learned of the efforts to diversify through trade. We learned about the efforts to noting the change in tariffs, the threat of tariffs that took place in the latter part of 2025. And then the now recent changes which have seen war, and then the requirement, the scarcity of oil with islands that are so dependent and Bermuda in particular importing 90 per cent of what it consumes. It invites us to ask, *Is that really what we want to be proud of?* Would it not behove us to learn from one of our . . . what our Caribbean siblings and brothers and sisters have done successfully? Would it not also contribute to teach them ways that we've been able to as a country be successful so that they too can learn from our successes?

I also went back to review back in [the] 1920s when a similar narrative was told to the great Marcus Garvey when he attempted on four occasions to visit Bermuda. And the similar narrative will be true that he was undesirable in the context of connecting with Bermuda. Someone who would have similarities would seek to bring about empowerment for our people was told that actually this is undesirable. And that is always the word that comes up when it is brought or confronted with the notion that we might connect.

And so, the question is, Who does it serve to actually keep us divided when every other organisation and country doesn't actually have the same confrontation, the same concern when we want to join other organisations or even be aligned to others to speak for us? That all of a sudden [it is] more palatable than us having an opportunity to speak for ourselves. From us having an opportunity with our evolved economy to actually contribute in a meaningful way for our benefit through connectivity. And so, the question must be asked, Who does it serve to keep us divided? Who does it serve for us to not have a means and a mechanism and a way to connect through our heritage?

Many say that Bermuda is similar to the other jurisdictions. I often would travel and find people who know of or have connections and roots and histories, the names that we know even in our contacts who are directly connected to the Caribbean. So how could we be chalk and cheese? How could we be so different having travelled on a different route, but how could we be so different when we have the same history?

We have to confront the reality of what is true and it is uncomfortable. I recognise that. It is uncomfortable to be confronted with a select few who have been benefiting from and have sought it beneficial to have connectivity when it is strictly in the context of financial benefit for them and for their family, but when there's an opportunity for collective empowerment there's a challenge. When there's an opportunity for collective identity, there's a challenge. Immediately we are confronted with what are the dollars and cents of

something that actually cannot just be quantified in dollars and cents.

We have an opportunity as people to have a level of self-love and self-actualisation as we seek to embrace. It does not mean that we have diminished our standing and does not mean that we will no longer have relationships. Each of the Caribbean islands have relationships with both the US and the UK. In fact, most recently the UK sought to have an engagement with the Caribbean foreign Ministers, of which Bermuda was not invited, of which Bermuda was not consulted and asked, What are the concerns that you may have? Is that acceptable in our context?

We brag about international business and the relationships that we have but yet where do we speak for ourselves? We have an opportunity to reimagine the future and the strength that we may believe that we have. And so, through the Ministry of Home Affairs' Green Paper and consultation process which invites thoughtful consideration, it invites factual contribution, it invites acceptance of something that cannot be erased. Each week we sit here in Parliament, and we hear about the groups who have gone to CARIFTA which has actually been in existence before CARICOM with no reservation.

Mr. Speaker, you too have gone to parliamentary conferences and have even had an opportunity to feature in these addresses with no reservation, with no demand for a referendum, with no demand or questioning why you would have such standing. Because you were respected and it was deemed to be okay.

So why now is it now a challenge? I find it difficult to reconcile but I find the narratives to have been . . . to have run their course. I find the narrative that only serve a select few to have run their course. And so, we have an opportunity to be different just as we have evolved in time, just as technology has evolved, our relationship too is eligible to evolve.

Bermuda has a lot to offer to the world, and the world also has a lot to offer to Bermuda. But we must not let the fishbowl mentality help us to believe that we are big sharks in a very small world. The Ministry invites thoughtful consideration. It also invites that we . . . as we step into the next season of our evolution for the history books to tell a story of history and not foreshadow what we are re-experiencing. I invite for the history books to show where we were but that our ability to embrace new ideas foreshadow where we will go.

And so, though I was confronted with the narratives that we have seen play out time and time again, this morning in looking at the paper, I also have a hope and a sense of acceptance that we will move from these ideas, Mr. Speaker, than the ones that have been to our demise in the past. The ones that have only served conveniently to the economic benefit of a select few. Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Does any other Member . . . MP Linda Smith.

Ms. Linda Smith: Thank you, Mr. Speaker.

The Speaker: Yes.

PROTECT BERMUDA: GET INVOLVED

Ms. Linda Smith: Today, everybody is the first day of spring and while it might not look like that outside, I'm sure there are a lot of people knowing that summer is coming are very happy to see what's happening outside today. And spring is supposed to be a time of rejuvenation. And in order to rejuvenate sometimes you have to look at what it is that you need to rejuvenate from and how you have gotten where you are. And as we start enjoying the warmer temperatures in the summer in the sunshine—and hopefully we will actually have a spring this year because last year I think we had about two weeks of spring and then we sprung right into a very hot summer. So, I'm hoping that we're going to have some actual spring this year.

But there have been a lot of accomplishments over the course of the year, and it has been because people have come together and supported particularly elements of our environment which they have made it perfectly clear they find very, very important to them. So, this summer we will be out and we will be enjoying places like Southlands Park. And we will be enjoying the fact that, at the moment at least, the likelihood of it being developed in the way it was originally planned seems maybe further afoot than it . . . further away from us than it was. We don't see any ziplining, but we know that that is on an appeal. But we can enjoy the amenities that we have and we have so many amenities that we do enjoy. And perhaps some of them we actually take for granted.

So when you take a look at some of the development that's going on and some of the questions that haven't been answered and some of the information that hasn't been shared with respect to how some of those developments are going to affect public amenities and the environment, I think we have to continue to ask those questions and to be provocative in our questions and protective of what we have.

I've read on a couple of different occasions that in Jamaica there is approximately 1 per cent left of public beaches, left to the public to enjoy and appreciate and to go on. And we never want to find ourselves in that position. And certainly, over the years there's been a big fight on the part of Bermudians to make sure that we keep our public facilities open to the public because they are public assets. We are 21 miles long and if things become private in great numbers, then we end up with nothing but living in the interior of a place where we are overcrowded and it becomes very difficult to live. So, we are blessed to be here. We are blessed with what we have. We should appreciate it and we should never take it for granted.

And when we talk about some of the challenges and some of the decisions that are coming up,

it's very easy for people to basically say, *Well, look you know I'm . . . I don't get myself involved in that I let other people make those decisions for me.* But life is getting more and more complicated not just in Bermuda but internationally. And so, if you do not take responsibility for your environment and the life that you live and the life that you may live given the changes that are taking place around you, then basically if you say nothing consent is silence. And you have no vote. So, it's important to speak your mind, to do your homework, to check out what is going on around you. There is a saying that is, *If you see something, say something.* And I know we all travel and certainly if you are going through an airport or you're going on a train, or any place, you always hear that over and over again. *If you see something, say something.*

And earlier this week the police had a press conference, and they basically indicated the same sort of thing. And so, we have seen an uptick in the violence and the accidents and some of the things that are going on in our community that upset all of us to the point where the Minister of National Security today announced that there are free public seminars on how to defend yourself. Well, that's something quite new for Bermuda. We haven't had that before. Don't . . . you know, take note of what's going on around you. Take note how it's affecting you and your family. Take note how it is likely to affect your lifestyle going forward. And everything that is occurring around you, be aware and ask yourself, *Is this a good thing? Where is it going? Where is it taking me and how is it going to impact me, my life, my family, my beautiful Bermuda, and overall [my] quality of life?*

So, when you talk about things like the Green Paper on CARICOM, don't expect other people to make those decisions for you unless you don't care. If you don't care, then let other people decide what's going to be your future. Take the time to read it. Decide how you feel about it. Voice how you feel about it. Ask pertinent questions. Ask questions that concern you. Support things that you want to support, or you can support. And a lot of people say, *Well, I don't want to get involved because I don't do politics. That's for somebody else.* Well, you might not do politics, but you have to live your life and politics affects everyone's life.

Mr. Speaker, if you just give me leave, I would like to just read a quote from an American novelist—

The Speaker: Go ahead.

Ms. Linda Smith: —Martha Gellhorn. She's an American novelist and a journalist. And she said, "People often say, with pride, 'I'm not interested in politics.' They might as well say, 'I'm not interested in my standard of living, my health, my job, my rights, my freedoms, my future or any future.'

So, I encourage everyone: Get involved at whatever level you feel comfortable. But don't ignore what's going on around you whether it be on the street,

in the environment, in politics, in the economy. This life is yours and you have a level of responsibility to live it and take responsibility for what happens to you and your family. Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Thank you MP
Does any other . . . MP Famous.

Mr. Christopher Famous: Mr. Speaker,—

The Speaker: Yes.

Mr. Christopher Famous: —I honestly wasn't even going to talk today.

[Inaudible interjection]

Mr. Christopher Famous: Bob Richards.

[Inaudible interjections]

Mr. Christopher Famous: Yes, yes, yes, right.

HONOURING LEGACY, CONFRONTING MISCONCEPTIONS

Mr. Christopher Famous: Mr. Speaker, yesterday you and I and MP Dickinson, Minister Diallo [Rabain], Minister Haywood—and if I missed anyone else—we attended the funeral, homegoing service for someone I am going to call *a builder of society*. Mrs. Cheryl (nee Ming) Wade. I am going to emphasise from Devonshire who migrated [to] Somerset.

The Speaker: True red and blue by the time life was finished.

An Hon. Member: Yes.

Mr. Christopher Famous: She wasn't true red and blue.

The Speaker: True red and blue. True red and blue.

[Inaudible interjections]

The Speaker: She led a wonderful life in Somerset.

An Hon. Member: She smartened up.

Mr. Christopher Famous: Mr. Speaker, I don't know if there's precedence to point-of-order the Speaker, but—

[Laughter]

The Speaker: No need to point of order.

Mr. Christopher Famous: Anyway, Mr. Speaker, I met Mrs. Wade when I first started at BELCO and I was . . . and in those days you had to go into the bank to get your money. It wasn't, you know, the bank . . . we didn't have online banking like now. Mrs. Wade was my personal banker for a number of years. And anytime I went there for financial reasons I ended up being there for about an hour because once the financial part was sorted out—

The Speaker: The conversation then afterwards.

Mr. Christopher Famous: —she spoke about our history, who's connected to who, African spirituality, and our culture. Through Mrs. Wade I was able to put money in the bank and make money off of my money and purchase a house back in 1998. Right?

Yesterday when I read the obituary and it was talking about how she dealt with all her customers I felt kind of jealous because I thought it was just me. But apparently, she did this for tons of Bermudians who are in a much better standing financially and culturally because of Mrs. Wade. And one of the things Mrs. Wade . . . which was emphasised yesterday was that she was unapologetic about standing up for what is right for her people. She did it in the bank. She did it in the Somerset community. She did it wherever she went. So today as I'm reading something from the former Finance Minister and I'm hearing comments from the Honourable Member over here, I'm sitting up there, I'm saying, *Here we go again*. The fear factor. Anything to do with the Caribbean, there has got to be a fear factor.

Mr. Speaker, CARICOM is but a small part of the Caribbean story. CARICOM is only 53 years old. It is a small part of the Caribbean story. Mr. Speaker, a lot of people when they hear about the Caribbean, they immediately say, *Those people, those people*. We don't want those people up here. The irony is the majority of the people in the Caribbean and the whole region are the complexion of the person who just sat down. A person of my complexion are the minority. Persons in the Caribbean look like Dr. Doug DeCouto. So, when they say, *those people*, they try to say, they want to say, *Those Black people*. Not the Caribbean people.

Mr. Speaker, when someone of English heritage goes to England to go look for their family, or whatever, no one ever questions that. No one says, *Why are you going on British Airways?* Someone of Portuguese heritage, or Azorean heritage, goes to Portugal or Azores, no one ever questions why they're doing that. If we would join the . . . if for whatever reasons we would join the European Union, there's people on this side of the table that will be rolling out the red carpet for that. Because anything that's perceived as being northern/White is all right. Anything in the South is wrong. So, we come with these fear factors of, *Oh, if we become full members, you're not going to get to travel to America no more*. That's a fear factor. Untrue. *Oh, if we*

become full members, those people are going to come up here and take all our jobs.

Mr. Speaker, every Caribbean island that is a member of CARICOM controls their own immigration. You and I, and as sophisticated as Bermuda claims to be, could not go to some other country and just start working. Every country has their level of control. Even . . . whatever . . . even Haiti. We couldn't just go there and work, for lack of a better term. Then today I'm reading the newspaper and Mr. Bob Richards, who biologically is as Caribbean as the rest of us, or some . . . more than many of us, used the fear factor of, *Oh, if we join CARICOM, the US is going to be mad with us and that is going to affect our international business, that's going to affect our travel*, and all of that. It's all coordinated. It's not coincidence; it's coordinated.

So, I asked myself, *Okay, let me be objective.* I go to the Caribbean, like others, and I see the people investing in the Caribbean. The most heavy investors in the Caribbean are the complexion of the Honourable Member who just sat down. They are down there making millions of dollars, real estate, business, insurance. Meanwhile, we are being told, *Have nothing to do with the Caribbean.* The economy is going to go down if we join the Caribbean.

So, similar to the Honourable Minister Lightbourne, when do we as Bermudian people understand we didn't fall from the sky. We didn't come from America. We didn't come from England. Some came from Azores; some have Azorean blood. Yes. We, for the most part, came from the Caribbean. And we are constantly being told in high intellectual manners, *Don't have anything to do with them.* So, I go back to the point that CARICOM is a small part of the story. We as a country, same as we need to be talking more about sovereignty, need to be talking more about our Caribbean connections. Not for Angola becoming a part of CARICOM. But to educate our people of who we are. Because we're sitting here, for the most part, as people thinking, *Well, we ain't got nothing to do with those people down there.* Whose people do you got to do with? The slave owners? Who do you have . . . you as a Black person, who do you have biological ties to? *Oh, my great-great-grandma came from Scotland.* So, what about the other ones?

So, I will close up here, Mr. Speaker, Mrs. Cheryl Ming Wade was laid to rest but her legacy of standing up for people would never die as long as persons like MP Dickinson, yourself, and Minister Haywood stand up for our people. Thank you, Mr. Speaker.

The Speaker: Thank you, MP.

Does any other Member wish to make a contribution at this time?

None other?

Premier.

[No audible response.]

The Speaker: Members, thank you for your contributions today. And it's been a full day even though we are out early, it's a full day in that we cleared what was on the Order Paper. So, I appreciate all of that.

And as we close today, I just ask everybody as I always do on a weekend, just have a restful time, spend time with your family, and enjoy the weekend.

Thank you.

[Gavel]

[At 4:25 pm, the House stood adjourned until 10:00 am, Friday, 27 March 2026.]