

2017/18 SESSION
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BERMUDA
HOUSE OF ASSEMBLY

OFFICIAL HANSARD REPORT

22 June 2018
Sitting number 32 of the 2017/18 Session
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Hon. Derrick V. Burgess, Sr., JP, MP
Deputy Speaker
(presiding)

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BERMUDA HOUSE OF ASSEMBLY

OFFICIAL HANSARD REPORT
22 JUNE 2018
10:02 AM

Sitting Number 32 of the 2017/18 Session

[Hon. Derrick V. Burgess, Sr., Deputy Speaker, in the Chair]

PRAYERS

[Prayers read by Mrs. Shernette Wolffe, Clerk]

CONFIRMATION OF MINUTES

[Minutes of 15 June 2018]

The Deputy Speaker: You have received the Minutes of the 15th of June. You have perused them.

Are there any objections to confirming the Minutes?

There appear to be none; approved.

[Minutes of 15 June 2018 confirmed]

MESSAGES FROM THE GOVERNOR

The Deputy Speaker: There are none.

ANNOUNCEMENTS BY THE SPEAKER OR MEMBER PRESIDING

OMBUDSMAN FOR BERMUDA ANNUAL REPORT 2017

The Deputy Speaker: There are two announcements. I have received the report of the Ombudsman. (I do not have it in front of me.)

APOLOGIES

The Deputy Speaker: Also, absent today will be the Honourable Zane DeSilva, the Honourable Leah Scott, the Honourable Tinee Furbert, the Honourable Susan Jackson, the Honourable Chris Famous, and the Speaker, the Honourable Dennis Lister, Jr., who are attending the CPA [Commonwealth Parliamentary Conference] in the Cayman Islands.

Also, Minister Caines will be late, as he is participating in a graduation this morning.

MESSAGES FROM THE SENATE

The Deputy Speaker: There are none.

PAPERS AND OTHER COMMUNICATIONS TO THE HOUSE

The Deputy Speaker: Mr. Premier, do you have a paper?

Hon. E. David Burt: Good morning, Mr. Deputy Speaker.

The Deputy Speaker: Good morning.

PUBLIC SERVICE SUPERANNUATION FUND: ACTUARIAL VALUATION AS AT MARCH 31, 2017

~and~

MINISTERS AND MEMBERS OF THE LEGISLATURE PENSION FUND: ACTUARIAL VALUATION AS AT MARCH 31, 2017

Hon. E. David Burt: Mr. Deputy Speaker, I have the honour to attach and submit for the information of the Honourable House of Assembly the Public Service Superannuation Fund: Actuarial Valuation as at March 31, 2017; and the Ministers and Members of the Legislature Pension Fund: Actuarial Valuation as at March 31, 2017.

The Deputy Speaker: Thank you.

PETITIONS

The Deputy Speaker: There are none.

STATEMENTS BY MINISTERS AND JUNIOR MINISTERS

The Deputy Speaker: I think we have nine Statements. Mr. Premier, you have four.

Hon. E. David Burt: I do, Mr. [Deputy] Speaker. Thank you.

[Pause]

ACTUARIAL REVIEW OF THE MINISTERS AND MEMBERS OF THE LEGISLATURE PENSION FUND 2017

Hon. E. David Burt: Mr. Deputy Speaker, in accordance with section 9(2) of the Ministers and Members of the Legislature (Salaries and Pensions) Act 1975, this morning I have tabled the Ministers and Members of the Legislature Pension Fund (or what I will refer to, going forward, as MMLPF) Actuarial Valuation Report as of the 31st of March 2017, in this Honourable House.

The Ministers and Members of the Legislature Pensions Fund [MMLPF] was established on April 1, 1988. The purpose of this fund is to provide retirement pensions for the Ministers and Members of the Legislature of Bermuda in accordance with the Act.

Mr. Deputy Speaker, it should be noted that when the Ministers and Members of the Legislature Pension Plan was established in 1975, there was no separate fund established. Contributions were paid into and benefits were paid from the Consolidated Fund of Government. On April 1st, 1988, the MMLPF was established, and from that date its contributions were paid into and benefits have been paid from this fund.

Mr. Deputy Speaker, the most significant events disclosed in the Actuarial Valuation are as follows:

- The value of assets of the MMLPF as at March 31, 2017, was $12.5 million, which was the same as in 2014 when the last review was conducted;
- The actuarial liability for the MMLPF was $26.9 million compared to $23.1 million in 2014, and $4.4 million for the Consolidated Fund compared to $6.9 million in 2014;
- The unfunded liability was $14.4 million as at March 31, 2017, for the MMLPF compared to $10.7 million in 2014, and $4.4 million for the Consolidated Fund compared to $6.9 million in 2014.
- The ratio of pension assets to liabilities, or funding ratio, for the MMLPF was 46.5 per cent as at March 31, 2017, compared to 53.9 per cent in 2014.

Mr. Deputy Speaker, although the fund is currently in an underfunded position, other vital fundamentals are relatively positive. For instance, the value of assets in the Ministers and Members Pension Fund on March 31, 2017, was just over $12.5 million, roughly nine times more than the annual projected payout of some $1.4 million in pension benefits.

Honourable Members will be aware that, currently, Members contribute a total of 12.5 per cent of payroll and the Government contributes 12.5 per cent of payroll. The current level of contributions is less than the cost of pension benefits being earned. The combined rate of 25 per cent will fund 79.9 per cent of the benefits accrued. Since no contributions are made to pay off the unfunded liability in the MMLPF, the funded status of the MMLPF can be expected to deteriorate.

Honourable Members will recall that, on June 27, 2014, the automatic cost-of-living adjustment (COLA) increase was suspended for pension recipients under this Act, until such time as the sustainability of the MMLPF has been improved. Honourable Members are advised that this change did improve, at the time, the sustainability of the fund.

Mr. Deputy Speaker, the Ministry of Finance is currently in the process of further reviewing the provisions of the MMLPF to ensure its sustainability, and I will seek further actuarial advice in formulating a funding strategy for the plan. Thank you, Mr. [Deputy] Speaker.

The Deputy Speaker: You have another. Continue.

Hon. E. David Burt: I do, Mr. Deputy Speaker. The next Statement that I will give is the Actuarial Report for the Public Service Superannuation Fund as at March 31, 2017.

ACTUARIAL REPORT OF THE PUBLIC SERVICE SUPERANNUATION FUND AS AT MARCH 31, 2017

Hon. E. David Burt: Mr. Deputy Speaker, in accordance with section 8A of the Public Service Superannuation Act 1981, I have tabled the Public Service Superannuation Fund Actuarial Report as at March 31, 2017.

Mr. Deputy Speaker, the Public Service Superannuation Fund (PSSF) was established on April 1, 1982, by the Public Service Superannuation Act 1981. Members will be aware that the purpose of the Public Service Superannuation Fund is to provide retirement pensions for retired employees of the Government of Bermuda and the employees of various quasi-autonomous non-governmental organisations.

The plan is a typical defined benefit plan. A defined benefit pension scheme is often regarded as more valuable than a defined contribution scheme. This is because the benefits from a defined benefit scheme are often calculated in proportion of final salary, with the employer carrying the investment risk, while defined contribution plans depend on the investment performance of the participant's account, or "pension pot."

Mr. Deputy Speaker, the most significant events disclosed in the Actuarial Valuation are as follows:

- The market value of assets as at March 31, 2017, was $574.1 million, compared to $572.7 million in 2014 when the last review was conducted. The asset value of $574.1 million represents roughly 7.9 times more than the pro-

jected annual payout of some $72.5 million for pensions for 2017.

- The actuarial liability was $1.444 billion as at March 31, 2017, compared to $1.360 billion in 2014. The actuarial liability is based on the benefits earned up to the valuation date, assuming the PSSF continues indefinitely;
- The unfunded liability was $844.3 million as at March 31, 2017, an increase when compared to $796.6 million in 2014. The unfunded liability is the difference between the actuarial liability and the actuarial value of the assets;
- The ratio of pension assets to liabilities, or funding ratio, for the PSSF was 41.3 per cent as at March 31, 2017 compared to 41.4 per cent in 2014.

Mr. Deputy Speaker, as mentioned above, the latest actuarial review shows a funded ratio of 41.3 per cent for the PSSF as at the 31st of March 2017. Honourable Members are aware that the PSSF has a guarantor in the government as far as benefit security goes. However, because of the risk that these unfunded liabilities present to the government, it is fiscally prudent for the government to adequately fund and to plan for these, albeit long-term obligations, and maintain the funding ratio at an acceptable long-term target level. It is important to note that, to achieve sustainable solvency, it is not necessary that all accrued benefits be fully funded.

Research of the funding statuses of regional and international public service pension plans indicate that there is no internationally prescribed funding level. For instance, most of the CARICOM [Caribbean Community] countries and the United Kingdom generally have pay-as-you-go government-sponsored pension plans that are paid out of their Consolidated Funds. Accordingly, they are fully unfunded. In contrast, various government-sponsored occupational pension plans of Canadian provinces are either fully funded or close to fully funded.

Honourable Members should note that the following actions have been taken over the years in order to improve the sustainability of the PSSF:

From 2006 to 2008, PSSF contribution rates were increased from 5 per cent, to 8 per cent and 9.5 per cent for regular members and uniformed officers, respectively. The increase in contributions resulted in an improvement in the cash position of the PSSF.

In June 2014, the automatic cost-of-living adjustment increases were suspended for pensioners until such time as the sustainability of the PSSF had been improved. Honourable Members are advised that the COLA provision added about 23 per cent to the PSSF liabilities, and this change improved the sustainability of the fund.

Mr. Deputy Speaker, despite these actions, the PSSF remains underfunded, and there are no simple remedies to resolve the underfunded position of the plan. To assist with the review of this pension plan, a Pension and Benefits Working Group was established by the former administration. The purpose of this group was to review all public sector pension plans and make recommendations to Cabinet in order to ensure the sustainability of these plans and benefits in a manner that is responsible and fair both to the pensioners and members of the plans, and to Bermuda taxpayers. Following this review, the Pension and Benefits Working Group proposed the following changes to the plan:

- first, to change the final average earnings (FAE) definition from "the salary payable to a person immediately preceding the date of their retirement" to an average of his earnings over the five years preceding his date of retirement (or termination);
- increase the age at which an unreduced pension is payable from 60 to 65 (and 55 to 60 for special groups);
- apply actuarial reductions on early retirement prior to age 65; and
- increase contributions.

Finally, Mr. Deputy Speaker, this Government has also decided to explore the option of increasing the retirement age on a voluntary basis to 67 and to assess the impact that this action would have on the plan. I am sure you agree with that one, Mr. Deputy Speaker.

The Deputy Speaker: Yes, I do.

Hon. E. David Burt: Mr. Deputy Speaker, the Ministry of Finance will engage the Government's actuary of record to consider the impact that the above-mentioned changes to the plan would have on the long-term sustainability of the fund. It is anticipated that this engagement will be completed in the third quarter of 2018 and will be shared with this Honourable House.

Mr. Deputy Speaker, as per this Government's normal custom and practice, the appropriate consultation with the various stakeholders, specifically the public sector unions, will be conducted before any changes are made to the provisions of the plan.

In closing, Mr. Deputy Speaker, I wish to assure current and future pensioners that the Government is sensitive to the challenges facing pension plans of this nature and will take the appropriate steps to preserve the long-term financial viability of this pension plan. Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Mr. Premier, just give me a second before you read the next Statement on Righting a Historical Wrong.

ANNOUNCEMENT BY THE DEPUTY SPEAKER

HOUSE VISITORS

The Deputy Speaker: The African Methodist Episcopal Church is represented here today by the Presiding Elder, the Reverend Howard Dill, and his wife EmilyGail Dill, Pastors of the Allen Temple AME Church out there in Somerset; the Reverend Nicholas Tweed, the Pastor of St. Paul's AME Church; the Reverend Lorne Bean, the Pastor of Richard Allen AME Church in St. George's, the wonderful Parish of St. George's; the Reverend Jahkimmo Smith, who is from (where I am from) Herrington Bay, but he is up there in Somerset at Mount Zion. We are glad to have them here today to hear this Statement.

Also while I am here, I would like to recognise the Ombudsman, Ms. Victoria Pearman; the President of the Bermuda Industrial Union, Mr. Chris Furbert; and one of my cousins, Mr. Jason Hayward, the President of the BPSU [Bermuda Public Services Union].

[Desk thumping]

The Deputy Speaker: Also, the Recording Secretary of the Bermuda Industrial Union, Ms. Ronaldine Burgess, who has my name.

Continue, Mr. Premier.

[Inaudible interjection]

The Deputy Speaker: Oh, I am sorry. Senator—

An Hon. Member: Mathias.

The Deputy Speaker: Mathias, Mathias. My apologies. (I could not even call your name, cousin.) Yes.

Continue, Mr. Premier.

RIGHTING A HISTORICAL WRONG

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

Mr. Deputy Speaker, who among us has not felt the sting of unwanted or even unwarranted media attention? With the choice of public service comes scrutiny, and that can sometimes be uncomfortable. Very often, we are aggrieved by what the media reports, and sometimes by what they do not. In a democratic society, the media play a critical role in ensuring accountability not just of public figures, but also of any entity in authority.

Mr. Deputy Speaker, this responsibility to *speak truth to power* is not one to be taken lightly, and a society of thinkers and ordinary citizens rely upon its media to sometimes be the conscience of a community. Reporting should be well sourced, balanced, and courageous.

The art of journalism is not always appreciated, and, more often than not, we prefer to watch an exposé unfold rather than to be the subject of one. However, Mr. Deputy Speaker, journalists have a job to do, and where they do it, no matter how uncomfortable it may be, their work should be respected. A truly democratic society cannot be said to prosecute, persecute, or move to silence the media.

Mr. Deputy Speaker, the Bermuda of the 20th Century did not honour these ideals, and I wish to remind some and inform others of a regrettable chapter in our history which saw a journalist arrested, charged, tried, convicted, fined, and imprisoned for simply reporting the truth.

Mr. Deputy Speaker, Reverend Charles Vinton Monk was an American pastor in the African Methodist Episcopal Church, assigned to pastor Allen Temple AME Church in Somerset. During his tenure, he witnessed harsh and terrible conditions imposed on Jamaican workers brought to Bermuda to work in the construction of the Royal Naval Dockyard.

In keeping with the doctrine of the AME Church and its commitment to social justice, Reverend Monk took to writing about these conditions and exposed the company responsible for them, in the hope that this would bring about a change to the benefit of the workers.

Instead of accepting the truth of the obvious state of the workforce, the rampant disease and dangerous working conditions at the site, the principals of the company saw to it that Reverend Monk was arrested and charged with criminal libel.

Mr. Deputy Speaker, the activism of Reverend Monk in Bermuda and the subsequent trial are captured in detail in the book *Freedom Fighters: From Monk to Mazumbo*, which was penned by the late Ira Philip.

Mr. Deputy Speaker, a review of the case indicates that the whole affair was laced with shocking bias. Reverend Monk was unrepresented by counsel, as his King's Counsel, Mr. Henry Spencer-Joseph, died the day before the original trial date amid speculation of having been poisoned. Mr. Deputy Speaker, the trial judge, Sir Brownlow Gray, was the father of the prosecutor, the Honourable Reginald Gray, then the Attorney General; and he was assisted on the bench by a first cousin, the Honourable R. D. Darrell.

Mr. Deputy Speaker, the Crown called two witnesses, while Reverend Monk called over 100 witnesses in defence, who testified to the very conditions reported in Monk's article, which were the subject of the criminal complaint. Mr. Deputy Speaker, the accepted history of Bermuda makes it highly unlikely that Reverend Monk could have been tried by a jury of his peers; and, while I am not a Learned Honourable Member, even I can appreciate that the eventual verdict of guilty was clearly against the weight of the evidence in the case.

Mr. Deputy Speaker, I have brought these facts to the attention of this Honourable House and the public because it is high time that this historic wrong is made right.

Therefore, Mr. Deputy Speaker, I am pleased to advise this Honourable House that, with the approval of the Cabinet, and in concert with the AME Church in Bermuda, pursuant to section 22(1) of the Constitution, I have formally invited His Excellency the Governor to consult with the Advisory Committee on the Prerogative of Mercy with a view to granting a full and free posthumous pardon to Reverend Charles Vinton Monk.

Mr. Deputy Speaker, I am pleased to recognise, as you have, in the Gallery the Reverend Nicholas Tweed, my pastor, and Pastor of the St. Paul's AME Church, who has revived the important issue of this injustice regarding Reverend Monk, from the pulpit; as well as Reverend Howard Dill, the Presiding Elder of the East District of the AME Church, and his wife, Ms. EmilyGail Dill. In addition, I would like to also welcome the Pastor Jahkimmo Smith; and Reverend Lorne Bean, of Richard Allen, who is also present in the Gallery.

Mr. Deputy Speaker, some may ask, *Why this and why now?* To that, Mr. Deputy Speaker, there is a very simple answer: *It is never too late to do the right thing.*Thank you, Mr. Deputy Speaker.

[Desk thumping]

The Deputy Speaker: Thank you, Mr. Premier.

I cannot let this moment go by without saying something, as a *lifer* in the AME Church. The universal adult suffrage . . . it was first started in 1949. It emanated out of the St. Paul's AME Church, where Ms. Edwena Smith, who has gone on to glory, and Ms. Florence Maxwell, were having a meeting with the YPD [Young People's Department]. And that is when Roosevelt Browne attended the meeting. And consequently, 10 years later, you had another . . . the adult suffrage continued, where (I am sorry) . . . up to 1968. But it started in the AME Church.

Also, the AME Church has been the first to fight the injustices of this country. And they continue today under the leadership of Reverend Nicholas Tweed. A lot of the AME pastors who have travelled this road have been persecuted and prosecuted by the powers that be. Thank God it is a new day in Bermuda.

The next speaker.

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

Mr. Deputy Speaker, my final Statement today, number four, will be regarding the Insurance Regulatory Sandbox to Boost InsurTech in Bermuda.

INSURANCE REGULATORY SANDBOX TO BOOST INSURTECH IN BERMUDA

Hon. E. David Burt: Mr. Deputy Speaker, I am pleased to be tabling later today the Insurance Amendment Act 2018. The purpose of this Bill is to create an Insurance Regulatory Sandbox, which will further position Bermuda to maintain its status as a leading centre for insurance innovation.

Mr. Deputy Speaker, technology-enabled innovations in the insurance industry, or "InsurTechs," have emerged to offer simpler products and to streamline customer experiences. The challenge for many insurance companies is to determine the best way to embrace the financial technology imperative, given their strategic vision and business objectives.

Mr. Deputy Speaker, although a total of $724 million was invested in InsurTech in the first quarter of 2018, according to Willis Towers Watson and CB Insights' latest Quarterly InsurTech Briefing, one of the largest hurdles facing the global insurance sector is the challenge of bringing developments to market amid an insurance regulatory landscape that does not always provide the flexibility necessary to accommodate new concepts at the same speed as the technology develops.

Mr. Deputy Speaker, in an effort to overcome these hurdles, the Bermuda Monetary Authority proposes to establish an Insurance Regulatory Sandbox ["the Sandbox"] to enable the testing of financial technology, by a licensed insurer and/or a licensed insurance intermediary, to a limited number of clients in a live environment for a limited period. The proposed Sandbox eligibility criteria will be as follows:

- technology must be new or must use existing technology in a different way;
- research must be conducted in advance of the application;
- testing objectives must be clearly defined;
- an insurer or an insurance intermediary must demonstrate its understanding and assessment of the relevant risk;
- an insurer and/or an insurance intermediary must demonstrate that policyholders and counterparties are adequately protected against loss during the testing stage;
- an insurer or an insurance intermediary will be required to have a well-defined exit or transition strategy in case the testing is unsuccessful or discontinued; and finally,
- an insurer and/or an insurance intermediary must demonstrate that it has the intention, ability, and resources to deploy the relevant product, service, or distribution channel upon successful testing and exit from the Sandbox.

Mr. Deputy Speaker, the Insurance Amendment Act 2018 will allow the Bermuda Monetary Authority to implement a prudential regulatory regime in relation to InsurTech businesses, by making a number

of changes to the Insurance Act 1978 to introduce a new class of innovative insurers and innovative managers, brokers, and agents (intermediaries).

Mr. Deputy Speaker, the global financial services market is highly competitive, and companies will seek to use a variety of elements to support their business objectives at any given time—that includes the choice of domicile. The expansion of the insurance sector supports this Government's mandate to expand the economy, to create jobs for Bermudians, and to increase revenue through the continued promotion and development of Bermuda as a first-tier international financial centre.

Mr. Deputy Speaker, this Bill will assist Bermuda in advancing its FinTech ambitions, ensuring that we remain a centre of insurance innovation, by providing the opportunity for new and existing companies to create and to perfect innovative InsurTech products right here in Bermuda.

Thank you, Mr. Deputy Speaker.

ANNOUNCEMENT BY THE DEPUTY SPEAKER

The Deputy Speaker: Yes, thank you.

Just let me make a correction. The universal adult suffrage started in 1960 at St. Paul's. In 1949, it was the first theatre boycott, again led by AME pastor, Reverend Odhan, O-D-H-A-N. I just want to make that correction so that the record is straight.

OMBUDSMAN FOR BERMUDA ANNUAL REPORT FOR 2017

The Deputy Speaker: Also, let me just read properly into the report regarding the Ombudsman. We have received the Ombudsman for Bermuda Annual Report for 2017. This report has been submitted in compliance with section 24(1) and (3) of the Ombudsman Act 2004. Thank you.

The next speaker is the Honourable Deputy Premier, Walter Roban.

ROAD SOBRIETY CHECKPOINTS

Hon. Walter H. Roban: Thank you, Mr. Deputy Speaker, and good morning to everyone, listening and in the House.

Mr. Deputy Speaker, today I will be tabling the Road Traffic (Road Sobriety Checkpoints) Amendment Act 2018. You will be aware that this Government committed to introduce road sobriety checkpoints as part of an overall plan to improve road safety in Bermuda.

The Bill makes provision for the Senior Magistrate to authorise the police to conduct road sobriety checkpoints, stopping all vehicles travelling through an authorised, predetermined location to check whether the driver is impaired. The purpose of these checkpoints is to deter driving after drinking, by increasing the perceived risk of arrest. Drivers will be aware of an upcoming road sobriety checkpoint by a notice published in the *Gazette*, and the checkpoints will be highly visible, with signage posted alerting drivers on the road of an upcoming checkpoint. I will share more details in my brief when the Bill is before this House.

Mr. Deputy Speaker, road safety is essential for all road users. Every year, we are faced with the daunting reality of poor riding and driving practices that result in loss of life and many horrific injuries and lifetime disabilities, the vast majority of which are avoidable. This can no longer be tolerated—road safety is paramount in ending this dilemma.

Mr. Deputy Speaker, yesterday I had the privilege of participating in the Bermuda Road Safety Council's press conference where the Road Safety Officer of the Transport Control Department shared the Government's Road Safety Strategy 2018–2023. The objectives of the strategy are as follows:

- reduce road collisions by 25 per cent;
- reduce road fatalities by 25 per cent;
- introduce a comprehensive road safety education programme in schools;
- increase public awareness of road safety and road safety issues; and
- decrease the incidents of reported driving under the influence cases.

Therefore, you will see that the introduction of roadside sobriety checkpoints is only—and I repeat, *only* a small component of our effort to combat the challenges we are facing with road safety. Over the next few weeks, there will be a series of meetings where the full strategy will be shared with the public. More details will be publicised very soon.

In the meanwhile, I urge all residents to drive responsibly, and have consideration for the safety of themselves and other road users.

Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you, Deputy Premier.

The next speaker, the Honourable Kim Wilson.

PUBLIC HEALTH ADVISORIES ON TRAVEL, SUMMER CAMPS AND FREE HEALTH SCREENINGS

Hon. Kim N. Wilson: Good morning, Mr. Deputy Speaker.

Mr. Deputy Speaker, I rise today to provide three public health advisories to the listening public. As Honourable Members may or may not be aware, the World Health Organization (WHO) has received an increase in reported cases of the measles in Europe and the Americas. In 2017, Europe had more than 22,000 reported cases, and in the first two months of this year more than 11,000. The Americas

has had more than 1,600 cases, including in the USA and Canada in the first few months of this year. This, Mr. Deputy Speaker, is of great concern for us all—whether travelling or staying in Bermuda.

Mr. Deputy Speaker, diseases like the measles know no boundaries and travel happily without passports. This means that we all have a responsibility to keep our country and those countries we travel in safe. If less than 95 per cent of a community is vaccinated, then there is less protection against a disease and it is more likely to spread.

Mr. Deputy Speaker, the outbreaks in Europe and the Americas have been attributed to persons being under-vaccinated or unvaccinated. Measles is a highly contagious virus that can spread from an infected person by coughing and sneezing. The droplets can last up to two hours in an airspace, and up to 90 per cent of the people close to the person who are not immune will also become infected. This is why it is so important to be immunised—to protect ourselves and others.

Mr. Deputy Speaker, some sectors of the population may have become complacent about getting vaccinations, as they have not encountered these diseases before. People may not be aware of, or may forget, the pain and suffering that both children and adults suffered before vaccines were developed. Measles is not a disease to be complacent about. It can cause pneumonia, blindness, inflammation of the brain, and even death.

Mr. Deputy Speaker, as the summer presents a time for travel, and with persons going on holidays abroad or even attending the World Cup, we wish to remind and encourage the public to ensure their and their children's vaccines are up to date.

The Adult Immunisation and Travel Health Clinics in the Department of Health can help. Before attending the clinics, you can complete a quick questionnaire about your travel, which can be found on our website. For children's immunisations, Mr. Deputy Speaker, be sure to discuss this with their doctor.

Mr. Deputy Speaker, the summer months also present a time when children have a break from school and attend camps. I am sure that we can all remember those carefree days at summer camps—swimming, doing arts and crafts, participating in sports, and simply enjoying time with friends. No one wants children to be able to do this more than we do at the Ministry of Health.

However, Mr. Deputy Speaker, we also have to ensure that the camps are safe and appropriate for the children they serve. To that end, the Environmental Health Section of the Department of Health encourages a voluntary registration option for camps. In addition, Environmental Health will investigate any complaints received about any camp, whether the camp is registered or unregistered.

While camps for school-age children are unregulated at this moment, guidelines were created and are useful to ensure best practice. Of course, I speak of summer camps at this time, as it is the time of the year we are entering, but registration with Environmental Health and the guidelines apply to camps throughout the year.

Mr. Deputy Speaker, our children spend a large part of their day in a camp setting. Environmental Health, therefore, is encouraging camps to register with them, and for parents to be diligent when selecting a camp. Parents should ask if the camp is registered. A registered camp is more likely to be following the guidelines and, therefore, is more likely to be a safer space for children.

Some areas of concern for camps are child-to-staff ratios, especially around water; the camp having a building; staff training (for example, CPR and First Aid); policies on visitors and communicating concerns; and the programme focus of the camp. In addition, Mr. Deputy Speaker, operators of a camp should be 21 years or older and have at least two years' experience of working with children. All of these guidelines can be found on our website at www.gov.bm/child-care-information-parents.

Mr. Deputy Speaker, I also encourage all parents to ask these questions of the camps and to insist that the camps register with Environmental Health. Registration is a first step towards providing a safety net for our young citizens. We all want to do the best for our children, and we can do that with help from parents and camp operators.

Finally, Mr. Deputy Speaker, our third advisory is a more buoyant note. It is to announce a reminder to the public of the return of the popular free health screening initiative—Taking it to the Streets. This starts today, the 22nd of June, at Woody's Drive Inn in Dockyard, and it runs from 4:00 pm to 7:30 pm this afternoon. The Health Department's community nurses will be travelling to different sites on the Island until September, providing free health screenings. These screenings, Mr. Deputy Speaker, will include:

- monitoring blood sugar;
- assessing cardiac risk profile;
- monitoring blood pressure;
- monitoring weight;
- other health education.

Mr. Deputy Speaker, these screenings last year were attended by more than 350 people, of which 126 were referred for additional medical assessment. Screenings are important tools for testing and early detection of chronic diseases like diabetes and hypertension. These diseases are oftentimes called, Mr. Deputy Speaker, the "silent killers" because many sufferers do not feel sick and do not have symptoms. The screenings can catch the conditions before they develop into debilitating diseases.

Our community health nurses are *taking it to the streets* to make it easier for the public to attend. There can be no excuse for persons wishing to start taking care of their bodies. Bermuda is currently in an

epidemic of obesity and diabetes, but with our front-line team reaching out to the community, we are being more proactive rather than reactive.

Additional screenings, Mr. Deputy Speaker, will be held from 4:00 pm to 7:30 pm on:

- July 20, 2018 at Heron Bay Market Place, Southampton;
- August 24, 2018 at E. F. Gordon Square, Dundonald Street, Hamilton; and
- September 28, 2018 at King's Square, St. George's.

The Ministry of Health does not wish to rain on anyone's parade. We all want to have fun and enjoy the summer with all that it has to offer. However, the public health professionals want to remind everyone the need to ensure that everyone can continue to have fun when the summer is over. And this requires us to issue advisories, raise subjects that can make some persons uncomfortable, and provide screenings to proactively help.

However, we hope this is an opportunity to also raise awareness, encourage diligence for camps, and motivate persons to attend the screenings for their own health. For more information about this or any of the other advisories, you can find it on our website at www.gov.bm/ministry/health.

Thank you very much, Mr. Deputy Speaker.

The Deputy Speaker: Thank you.

The next speaker is the Honourable Lovitta Foggo. Ms. Foggo, you have the floor.

Hon. Lovitta F. Foggo: Good morning, Mr. Deputy Speaker.

The Deputy Speaker: Good morning.

Hon. Lovitta F. Foggo: Good morning to Members. Good morning to the listening public.

IMPLEMENTATION OF THE CODE OF PRACTICE FOR PROJECT MANAGEMENT AND PROCUREMENT

Hon. Lovitta F. Foggo: Mr. Deputy Speaker, I rise to inform the Members of this Honourable House and the people of Bermuda that Government will implement the Code of Practice for Project Management and Procurement [the Code] on July 2nd, 2018.

Mr. Deputy Speaker, the Code sets out the requirements and procedures for the procurement of goods and services for the government that must be met and followed by all public officers. By complying with the Code, public officers will ensure that government's procurement activities achieve the best value for money, while being fair, ethical, and transparent.

Mr. Deputy Speaker, the Code is reflective of the Government's commitment to improve good governance standards and to use its purchasing power to create opportunities for historically disadvantaged groups. Mr. Deputy Speaker**,** this is a notable achievement. This Government promised the completion of the Code, and we have now delivered. We are committed to good governance and good government.

Mr. Deputy Speaker, through the implementation of the Code, we are effectively raising the standards of governance in this country, as that is what the voters expect. Mr. Deputy Speaker, this is a true example of accountability. Others promised, but we have delivered.

We have not simply delivered the instructions in printed form, but we have spent the past several months ensuring that public officers are prepared. We have also spent time educating and making potential vendors aware of how they, too, can participate. Mr. Deputy Speaker, the Office of Project Management and Procurement conducted training sessions on the Code for permanent secretaries, heads of departments, comptrollers, and the Accountant General's Department during the period November 2017 to March 2018. Thereafter, heads of departments were required to ensure the distribution of the Code to all officers who are engaged in the purchasing process within their respective departments.

These, and other public officers with responsibility for engaging in purchasing and tendering activities, will receive instruction on the Code's requirements and procedures as part of a standard training programme. Staff members of quangos and other public authorities will also be trained on the procedures and requirements of the Code in the coming weeks.

Mr. Deputy Speaker, information sessions were conducted for the benefit of contractors, vendors, and suppliers who are associated with the Chamber of Commerce, the Bermuda Economic Development Corporation, and the Construction Association of Bermuda, on January 31, March 19, and April 4, 2018, respectively.

Mr. Deputy Speaker, the training and information sessions have yielded valuable and constructive feedback. We have been reminded of the importance of ensuring that the government's procurement processes are as efficient as possible, and that its documentation is readily accessible by all prospective suppliers. We have been encouraged to be more flexible in providing for advance, stage, or interim payments, and to reduce the time required to process payments made to small business owners.

Mr. Deputy Speaker, suppliers welcomed the potential opportunity to participate in consortia to collectively deliver larger-scale government projects. The implementation of framework agreements and approved contractors' lists were viewed as providing for participation of a broader pool of suppliers in contracting opportunities, on a more efficient basis.

Mr. Deputy Speaker, the Code will replace section 8 of the Financial Instructions, which sets out

the procedures that public officers must follow to purchase goods and services for the government. The Accountant General will amend the Financial Instructions to reflect this change. Public officers must continue to comply with the Financial Instructions to ensure that financial transactions are properly recorded and controlled on a consistent basis. The Financial Instructions will continue to form the minimum standard for financial controls in every department, ministry, or quango, with additional, specific procedures formulated at the departmental level or tailored to the respective needs of the quango.

Mr. Deputy Speaker, the procedures for the purchase of goods and services are contained in the Code to ensure that capital projects and significant expenditures for the purchase of goods and services have appropriate governance and control frameworks in place. Following the implementation of the Code, requests for sole source waivers will be considered by the Director of the Office of Project Management and Procurement. The Accountant General will no longer be responsible for granting sole source waivers.

Mr. Deputy Speaker, in closing, I would like to extend my appreciation to the Office of Project Management and Procurement for the work they have undertaken to develop and implement the Code of Practice for Project Management and Procurement.

Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you, Minister Foggo.

The next Statement is from Minister Walton Brown.

CREATION OF A NEW CATEGORY OF DWELLING UNIT

Hon. Walton Brown: Thank you, Mr. Deputy Speaker.

Mr. Deputy Speaker, I rise to report on the status of the creation of a new category of dwelling unit that will have an assessment number, but will be restricted from having a private car registered to the address. This initiative achieves an election commitment by the Progressive Labour Party. *Promise made, promise kept!*

I would first remind Honourable Members of the particular statement in the Throne Speech and that is, and I quote: "To stimulate construction demand and provide homeowners with additional income, the Government will create a new category of dwelling units. These new one-bedroom or studio units will have assessment numbers, but will be restricted from having a private car registered at the address. Many homeowners have space to create an additional unit, but are unable to create additional parking spaces. This new type of unit can provide additional income for homeowners with smaller properties who previously were unable to create a rental unit."

Mr. Deputy Speaker, as you will be aware, assessment numbers are issued by the Department of Land Valuation upon receiving a Certificate of Completion and Occupancy from the Department of Planning, and after inspection by a Land Valuation Officer of the completed works on the site. These assessment numbers are, in turn, used by the Transport Control Department [TCD] for the purpose of permitting a car licence to be attached to the property. Until this initiative began, there was no mechanism available to issue an assessment number to an address that would not automatically confer the ability to register a car against the unit, thereby limiting the creation of dwelling units to those properties that were able to provide the required car parking and manoeuvring spaces on their site.

As a result, this situation imposed limitations on Bermudians to take advantage of the earning potential of their property, to create additional dwelling units that would otherwise satisfy all other planning requirements and enable them to supplement their incomes with additional rental income. The creation of a new category of dwelling unit would allow such potential income to be realised.

Mr. Deputy Speaker, this new category of dwelling unit has been developed as a result of a collaboration between the Department of Planning, the Department of Land Valuation, and TCD, to ensure that the coordination required between these departments allows for the necessary checks and balances to be in place prior to the issuance of an "Apartment (Cycles Only) Certificate" assessment number.

To this end, the Department of Planning will update the parking standards policy to allow for a restricted residential unit that will permit a dwelling unit to be created with a minimum of one cycle space per dwelling unit. Any Certificate of Completion and Occupancy achieved under this category, upon completion of the development, will be issued as an Apartment (Cycles Only) Certificate.

The issuance of the Apartment (Cycles Only) Certificate will be forwarded to the Land Valuation Department. The Land Valuation Department will then generate a new assessment number to these units that will indicate that the units are "Cycles Only."

In turn, the Land Valuation Department will transmit the assessment numbers to the Office of the Tax Commissioner, who then transmits the data to TCD. Additionally, the assessment numbers are posted on Land Valuation's website in order that the general public, including potential tenants, agents, new homebuyers, et cetera, are aware that the unit has the Apartment (Cycles Only) restriction. Based on this flag, TCD will not allow a car licence to be registered against this new category of residential unit.

Mr. Deputy Speaker, we have ascertained that no legislative changes are required; however, as the system of communicating assessment numbers between departments is automated, there are some

minor system changes that are required to implement this new category. As soon as these changes have been made, the public will be notified of the start date and the amendments to the planning policy will be published.

Mr. Deputy Speaker, this inter-departmental initiative will achieve the Government's Throne Speech commitment, providing a new opportunity for homeowners—who would otherwise not be able to build additional units because of parking constraints—to maximise their potential for rental income.

Finally, Mr. Deputy Speaker, I would like to recognise the efforts of those departments that have been working to bring this initiative to fruition: Department of Planning, headed by Acting Directors Chris Bulley and Larry Williams; Land Valuation Department, headed by Director Diane Elliott; and TCD, headed by Director Jasmin Smith.

Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you, Minister Brown.

There is another Statement, by Minister Diallo Rabain.

[Inaudible interjection]

The Deputy Speaker: Do we have the Statement, Sergeant-at-Arms?

[Pause]

TRANSITION OF THE COMMUNITY EDUCATION DEVELOPMENT PROGRAMME

Hon. Diallo V. S. Rabain: Thank you, Mr. Deputy Speaker.

Mr. Deputy Speaker, I rise this morning to inform this Honourable House of the transition of the Community Education Development Programme, a reorganisation that is being done to better serve the needs of Bermudians.

Mr. Deputy Speaker, let me remind my honourable colleagues that the Community Education Development Programme (or CEDP) was transferred from the Ministry of Social Development and Sport to the Ministry of Education and Workforce Development in July 2017. As CEDP was not a department, it was important to ensure effective placement of resources within the Ministry of Education and Workforce Development.

Upon review of a feasibility study of the CEDP, as undertaken by the Government's Management Consulting Section (MCS) in 2016, and additional data supplied in December 2017, the statistical data revealed a declining trend in enrolment of courses offered, going from 2,505 clients in 2012/13 to 746 clients in 2017/18.

Mr. Deputy Speaker, it is within this context that I commissioned an operational review of the programme. The purpose of the review was to assess the programme's continued relevance and to determine the best course for moving forward in support of the Government's mid-term education platform objective of aligning the Department of Workforce Development, the Community Education and Development Programme, and Libraries and Archives with the Ministry of Education.

This alignment is intended to ensure life-long learning and accessibility to education. The operational review of the CEDP was undertaken by the Management Consulting Section and completed in December 2017.

Mr. Deputy Speaker, this Honourable House may recall that the CEDP has been in operation as a community-based education programme since 1979. Based on a Flint, Michigan, model of community development, the CEDP delivered educational, recreational, and self-development courses. A more in-depth analysis of the data included in both the 2016 and 2017 MCS reviews showed the following:

- more CEDP courses are cancelled than offered;
- roughly 30 per cent of the participants are non-Bermudian;
- nearly 90 per cent of the courses offered are sports or leisure related;
- developmental courses are not "credentialed";
- the average class size is eight participants, at a cost to the Government of $450 per person; and
- many other government departments, not-for-profits, and private organisations have encroached on the CEDP programme areas.

What the data did not reveal was whether the courses reached a group in need, or if the right courses were being offered. The high participation rate by non-Bermudians and the high percentage of sports/leisure courses [implied] that our vulnerable Bermudians do not make up a large portion of the client group and that the current participants already have the means and ability to source courses elsewhere.

Mr. Deputy Speaker, consequently, options were developed by MCS with the input of CEDP staff that focused on the needs of vulnerable Bermudians and that best supported the Government's agenda. After listing and assessing benefits and challenges associated with each option, the optimal path was to transition the CEDP staff, inclusive of the Summer Internship Programme, to the Career Development and Training Sections in the Department of Workforce Development.

The knowledge and skill sets that the CEDP staff will bring to the work programme of these sections will directly support the vulnerable Bermudians in preparation for the workforce, as originally intended. Additionally, the transition of the CEDP staff and financial resources will also align with supporting the

Government's long-term objective of establishing a One Stop Career Centre within the Department of Workforce Development.

Mr. Deputy Speaker, it is important to note that, with the CEDP's recent history, its focus and competing services from the Government of Bermuda, not-for-profits, and the private sector, the indications are that the service gaps will be minimal as a result of the transitioning of the programme. Nonetheless, a detailed communication strategy will be developed informing the general public of various alternative programmes and course providers that offer opportunities similar to what CEDP was offering.

Mr. Deputy Speaker, this communication strategy will span the use of various forms of print, electronic, and social media messages to ensure that this information is widespread and reaches everyone. The messages will inform the public by listing the names of the various public and private organisations that offer similar programmes and courses in the community that were offered by the CEDP.

Mr. Deputy Speaker, I remind this Honourable House that in 2016 the CEDP had suspended their Winter Term programme and provided the general public with alternative programmes and courses. During this period, individuals were well served by the organisations that offered them [the programmes and courses], and we anticipate the same with the transitioning of the CEDP to the Department of Workforce Development.

Mr. Deputy Speaker, I would like to take this opportunity to thank the seven staff members of the CEDP, under the leadership of the Executive Director, Dr. Patricia Chapman-Dill, for their sustained diligence to deliver the CEDP programme on an annual basis, with excellence.

This is the same level of commitment that will now be transferred to supporting and preparing the wider group of our Bermudians with the necessary skills to take advantage of both current and future job opportunities.

Mr. Deputy Speaker, these are exciting times ahead for the Bermuda workforce, and this Government will ensure that a sound and living workforce development plan is in place to effectively prepare our people for the world of work. Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you.

REPORTS OF COMMITTEES

The Deputy Speaker: There are none.

QUESTION PERIOD

The Deputy Speaker: I have just one, from the Honourable Leader of the Opposition, Ms. Atherden, to the Premier.

[Inaudible interjection]

The Deputy Speaker: Yes, but we do them in the . . . yes. The Premier's is first. He is out of the Chambers? Okay. We can go to the one for Ms. Foggo.

Ms. Atherden.

QUESTION 1: IMPLEMENTATION OF THE CODE OF PRACTICE FOR PROJECT MANAGEMENT AND PROCUREMENT

Hon. Jeanne J. Atherden: Mr. Deputy Speaker, I guess my question to the Minister responsible for Government Reform, with respect to the implementation of a code of practice for Project Management and Procurement, I have one question. I see in your Statement you mentioned, "We have been encouraged to be more flexible in providing for advance, stage, or interim payments and to reduce the time required to process payments made to small business owners."

The question that I have, recognising that one of the dangers, when one has what I call advance, stage, or interim payments, is to make sure that the payment and the progress of the work at least goes at the same time, or at least the progress is ahead of the payment. And I just wondered, what type of procedures are being considered with respect to requiring greater follow-up to make sure that the advance payment or the stage payment do not get out of line with the actual performance of the work?

Hon. Lovitta F. Foggo: Let me just first say this. We said that we would look into it, so we have not committed to doing things that way. But where it is practical, then we will definitely look to see the practicalities of that. But let me say this: On most major jobsites, you have a project manager whose responsibility is to ensure that the work that is being progressed is aligned with the compensation that is received for such work.

So, I am sure that if that is going to be the procedure that is used, then all of that, all the checkpoints, will be built into that. Because, as you can appreciate, Government will ensure that oversight is in place and that they are getting value for money for whatever works are being done.

Mrs. Patricia J. Gordon-Pamplin: Supplementary.

The Deputy Speaker: Supplementary from the Honourable Pat Gordon-Pamplin.

SUPPLEMENTARIES

Mrs. Patricia J. Gordon-Pamplin: Thank you, Mr. Deputy Speaker.

Mr. Deputy Speaker, I wonder if the Minister could just let us know whether she could make the

new terms and conditions available to the Public Accounts Committee [PAC] so that we would be fully apprised of how to progress investigations and questioning from any witnesses who might come under this particular umbrella?

Hon. Lovitta F. Foggo: Just for everyone's benefit, the Code of Practice is on the government portal. So, everyone has access to that document.

The Deputy Speaker: Another supplementary?

Mrs. Patricia J. Gordon-Pamplin: Yes, just in light of the Minister's answer. It is one thing to say something *is made available.* But when you have a House Committee that is integral—

The Deputy Speaker: You have got to get to the question.

Mrs. Patricia J. Gordon-Pamplin: Yes. To have a House Committee integral in ensuring the proper carrying-out, will the Minister undertake to make a specific . . . to deliver the information to the PAC in order to, you know, just to make sure that nothing gets missed in the process?

Hon. Lovitta F. Foggo: I will reiterate that the Code is there online. I will consider looking for training, if you will, for the Public Accounts Committee. That will be under consideration.

Mrs. Patricia J. Gordon-Pamplin: Thank you.

The Deputy Speaker: The Chair recognises the Leader of the Opposition.

Hon. Jeanne J. Atherden: I have a supplementary.

The Deputy Speaker: Supplementary?

SUPPLEMENTARIES

Hon. Jeanne J. Atherden: A supplementary.

With respect to reducing the time required to process payments made to small business owners, I just wondered, recognising that many times with respect to the *small* business owners, that is where you do not have what I call . . . you talked about people on site. You have project managers, et cetera.

And I just wondered, is that going to be something which is going to be subject to making sure, especially with small business owners, that the progress of the contract is sufficiently progressed before the payment actually is made to them, in terms of reducing the payment? It is evidence.

Hon. Lovitta F. Foggo: All of the protocols that need to be followed will be followed. And the necessary oversight will be in place. And each case will be taken based on the merits of that particular project.

The Deputy Speaker: Do you have another supplementary?

Hon. Jeanne J. Atherden: A supplementary.

And maybe, maybe it is just the way it is said. Because it says, "to reduce time required to process payments made to small business owners." Now, I know that all of the people who are creditors or suppliers of government want to make sure that their payments are processed in a timely manner. So I just wondered, what are we going to do differently with respect to small business owners?

Unless you are going to say government, in general, is going to try and make sure that it is timely with payments? I just could not understand what was going to be the uniqueness in terms of small business owners.

Hon. Lovitta F. Foggo: As you well know, this Government is committed to looking at efficiencies and the like. And so, we are taking that overall look. And where it is practical to ensure that our processes are more efficient, that will take place.

The Deputy Speaker: The Chair recognises the Honourable Member Hadley Cole Simons.

QUESTION 1: IMPLEMENTATION OF THE CODE OF PRACTICE FOR PROJECT MANAGEMENT AND PROCUREMENT

Mr. N. H. Cole Simons: Thank you.

Will the Minister consider making available to the PAC a register of all sole source waivers issued by the Department of Project Management on a quarterly basis, as a standard protocol?

[Inaudible interjections]

Hon. Lovitta F. Foggo: Well, having sat on the Public Accounts Committee, that is something that usually goes through the Chair to the Office of the Legislature to ensure that the Public Accounts Committee gets the information they seek.

The Deputy Speaker: Another question or supplementary?

Mr. N. H. Cole Simons: Second question.

QUESTION 2: IMPLEMENTATION OF THE CODE OF PRACTICE FOR PROJECT MANAGEMENT AND PROCUREMENT

Mr. N. H. Cole Simons: In regard to this protocol, if there are infractions on the sole source waiver pro-

cess, is that still under the purview of the Accountant General, or does that move to the Director of the Office of Procurement Management?

Hon. Lovitta F. Foggo: If there are infractions, again, whatever processes, remedies, penalties are in place, they will be applied. And within the Code of Practice—and I invite you to go and look at the Code of Practice—there is an outline of how things will take place.

Mr. N. H. Cole Simons: Supplemental, Mr. Deputy Speaker.

The Deputy Speaker: Supplementary.

SUPPLEMENTARIES

Mr. N. H. Cole Simons: She has not quite answered [the question].

So, who will be held accountable for managing the infraction process? Will it be the Director of the Office of Project Management? Or will it be the Accountant General?

Hon. Lovitta F. Foggo: I can say this. The director will be the sole person responsible for agreeing or allowing sole sources. And so, everything else will be subject to the protocols, standards, and practices that are in place, especially when it comes to infractions. And not knowing what the nature of the infractions may be, it may get litigious. So it is sort of foolhardy for me to give any sort of assurances as to who and how many people and what will be in place as corrections. So I am just going to leave it like that because, as it stands, the director is the person responsible for giving sole source waivers. And I am not saying anything over and beyond that.

Mr. N. H. Cole Simons: Fair enough.

Supplemental.

The Deputy Speaker: Yes. Continue.

Mr. N. H. Cole Simons: Under the Financial Instructions, all infractions of the Financial Instructions are to be addressed to the Accountant General. So, if there was an infraction in any manner in regards to the sole source waiver process, and it, basically, goes against the Financial Instructions, it moves from the Director of the Office of Project Management to the Accountant General. So, therefore, are we going to make that shift? Or is the process to remain unchanged, and all Financial Instructions infractions will continue to go to the Accountant General, and that includes the infractions for sole source waivers?

Hon. Lovitta F. Foggo: Member, section 8 is what has been moved to the Procurement Code. And whatever is in the Financial Instructions will continue. So, if there is an infraction and it is highlighted in Financial Instructions, then Financial Instructions—

[Inaudible interjection]

Hon. Lovitta F. Foggo: Right.

Mr. N. H. Cole Simons: Thank you.

The Deputy Speaker: Any further questions?

Ms. Atherden, question for the Premier?

QUESTION 1: INSURANCE REGULATORY SANDBOX TO BOOST INSURTECH IN BERMUDA

Hon. Jeanne J. Atherden: I was just wondering if the Premier could just expand for us, this is in terms of the Insurance Regulatory Sandbox, just [what] type of technology that one might expect to . . . the companies might want to use to take advantage of this? And, obviously, I have just been looking on the Willis Towers Watson website just to sort of see. You know, we were speculating, ourselves, whether it would be specific types of insurance products, whether it would be things relative to utilising the technology. And I just wondered whether you could just expand.

Hon. E. David Burt: Mr. Deputy Speaker, I am not entirely certain how I can answer the Opposition Leader's questions. InsurTech and the purpose of a Regulatory Sandbox is to make provisions for things which may not even have been invented yet. But the fact is that there are standard insurance products, and there may be products that are created that will provide insurance services, which may not specifically fit under any specific definition of which currently exists inside of our Insurance Act or existing licensing regime. So, the Sandbox is here.

So what would typically happen is that, if there was a new product, the new product would have then had to go through BMA [Bermuda Monetary Authority]. They would have examined it, figured out whether or not it fits inside of the current licensing regime. And if it did not fit inside of the current licensing regime, they would have to go through the process of creating amendments and changes to the Act in order to enable that process to happen and to work.

Right now, or with this innovation, with the Regulatory Sandbox, what will then happen is that a company can, if they have a new product or service, have this set up inside of the Sandbox in a limited fashion, where it is not exposed to clients in general, where there are a limited number of clients so it can be tested so that the regulator can be comfortable with how that particular instance should be regulated so that we can, basically, get it to market more quickly than would have been the case if we would have had to amend various laws and Acts in order to do that.

The Deputy Speaker: The Chair recognises the Honourable Pat Gordon-Pamplin.

SUPPLEMENTARY

Mrs. Patricia J. Gordon-Pamplin: Thank you, Mr. Deputy Speaker. Just a quick supplementary, if the Premier would be good enough to advise.

In providing an environment for additional types of products, is it possible that the regulatory and prudential standards would also include an enhancement of the capital requirements that would embrace any new type of products? I hope that the question is clear enough.

Hon. E. David Burt: Mr. [Deputy] Speaker, what the Bill will allow for is, inside the Regulatory Sandbox it will allow the Bermuda Monetary Authority to exercise its flexibility in putting in place the appropriate prudential standards for whatever may come up. So, as I said, this is on a case-by-case basis. These are things that are innovative technology, and it will allow the Bermuda Monetary Authority the flexibility to set whatever standards it feels are necessary.

But when we are talking about the high level of prudential standards, let us just be clear that the purpose of the Sandbox is to expose these things to a limited number of customers at the outset. So, I am not going to expect that there will be a huge amount of capital requirements, et cetera, on that particular basis. But the Bermuda Monetary Authority will have the flexibility to set what is necessary in order to protect consumers, while not stifling innovation.

The Deputy Speaker: Any further questions?

The Chair recognises the Honourable—

QUESTION 2: INSURANCE REGULATORY SANDBOX TO BOOST INSURTECH IN BERMUDA

Hon. Jeanne J. Atherden: And I applaud the Premier, from the point of view of coming up with the idea. And I think, if I am reading it correctly here, the indication is that whoever the person is who enters into the Sandbox, whether it is the insurer or the intermediary, there is definitely . . . I believe that they will use the Sandbox to test their product out, exit the Sandbox and then roll that product out into the open market, provided that it achieved the positive goals that it set up.

Hon. E. David Burt: Yes.

The Deputy Speaker: Mm-hmm. Okay.

Hon. E. David Burt: Mr. Deputy Speaker, if I may elaborate, that is the entire purpose of the Sandbox, to make sure that things can be tested before they are sent to the broader public, yes, the broader market.

The Deputy Speaker: Ms. Atherden.

QUESTION 3: INSURANCE REGULATORY SANDBOX TO BOOST INSURTECH IN BERMUDA

Hon. Jeanne J. Atherden: Mr. Deputy Speaker, the last question.

In terms of the indication that the insurer must have demonstrated understanding and assessment of the relevant risk, does the BMA or someone review, (quote/unquote), the "risks" which are associated with this product before it is allowed to go into the Sandbox? Or is that something that is then only assessed once it comes out of the Sandbox?

Hon. E. David Burt: Mr. Deputy Speaker, the BMA will have the power to assess whatever risk profile it wishes to give and to set the restrictions of which it feels are necessary in order to make sure that Bermuda's reputation is upheld.

The Deputy Speaker: Any further questions?

We have a question from Hadley Cole Simons, the Honourable Member, to the Honourable Minister Diallo Rabain.

QUESTION 1: TRANSITION OF THE COMMUNITY EDUCATION DEVELOPMENT PROGRAMME

Mr. N. H. Cole Simons: Thank you, Mr. Deputy Speaker.

The Education Minister's Statement indicated, on page 1, it says, "the statistical data revealed a declining trend in enrolment of courses offered, going from 2,505 clients in 2012/13 to 746 clients in 2017/18." Do you have any data that really supports why the decline occurred over that period? Because I understand you did a study on it. I was just wondering if you had any data to support why the decline occurred at such a dramatic pace.

Hon. Diallo V. S. Rabain: Mr. Deputy Speaker, the data indicated, as I spoke further into the Statement, that other entities, private and government, were encroaching on what was traditionally offered by CEDP [Community Education and Development Programme], and so, people were going elsewhere to take these courses. Some of them, in some cases, were being offered for free. So, we were finding [courses] which people were just going elsewhere to do, the things that the CEDP had become accustomed to doing.

Mr. N. H. Cole Simons: Second question.

The Deputy Speaker: Continue.

QUESTION 2: TRANSITION OF THE COMMUNITY EDUCATION DEVELOPMENT PROGRAMME

Mr. N. H. Cole Simons: What was the economic savings that were realised as the result of this reorganisation and transition?

Hon. Diallo V. S. Rabain: Mr. [Deputy] Speaker, like most government departments, the bulk of the budget was for salaries. But, in this instance, the approximate savings realisation was about $180,000.

The Deputy Speaker: Another question?

Mr. N. H. Cole Simons: Supplemental.

The Deputy Speaker: Supplementary.

SUPPLEMENTARY

Mr. N. H. Cole Simons: And how was $180,000 deployed to the community?

Hon. Diallo V. S. Rabain: Mr. Deputy Speaker, this is where you see I mentioned that the cost to the Government of putting on these courses was approximately $140 per person. So that is what it was being used for.

The Deputy Speaker: No further questions?

The Clerk: Okay. Moving on.

CONGRATULATORY AND/OR OBITUARY SPEECHES

The Deputy Speaker: The Chair recognises the Deputy Premier, the Honourable Walter Roban.

Hon. Walter H. Roban: Thank you very much, Mr. Deputy Speaker.

I wish to, Mr. Deputy Speaker, give recognition to the celebration that was held yesterday in the honour of Ms. Laura Gayton, Laura Chesney Gayton, who celebrated her 100th anniversary [of her birth], with her family yesterday at Calvary Gospel Church in Southampton. I had the honour of attending on behalf of the Premier to celebrate with her family. It was a wonderful occasion, and I am sure that there was press there who took photographs, and perhaps it will be covered in an edition of the daily and perhaps on other social media. But I was honoured, particularly because of the fact that, to be in the presence of someone who has had such a full life and a life that has transcended such a dramatic period of Bermuda's history . . . and we gave recognition, in a Statement recently done in this House, to what that period represented.

But that lady, Ms. Gayton, has lived through that period, did up a family, a family life, and made a great contribution to this country. The irony is that she was actually joined by a friend of hers, Ms. Smith (and I cannot remember Ms. Smith's name, and I apologise for that), but who was 102! She came and joined her at the birthday. So, it was an extraordinary experience to be in the presence of two persons who represented 200 years of Bermuda history, in one place. How else would you get to be in a place where you have somebody who is 102 and somebody who is 100? So, [it was an] enormous, enormous celebration! I wish to congratulate her family and those who helped put it together, who were there, her friends and family there to celebrate with her.

And it is just important that we recognise that milestone for Ms. Gayton, but not only just because it was her birthday. But these are the people who helped to build this country and the foundation of family and the foundation that allows many of us, including myself and all of us in this House, to be where we are. Their hard work and sacrifice are why we are here. And I just want to give recognition to Ms. Gayton, and her and her family's accomplishments.

Thank you very much, Mr. Deputy Speaker.

The Deputy Speaker: Any further speakers?

The Chair recognises the Honourable Member Scott Simmons.

Mr. Scott Simmons: Thank you, Mr. Deputy Speaker, and good morning.

I rise in this Honourable House on this profound note of sadness, to recognise the passing of Victor Anthony Heyliger. Uncle Victor had an enormous, an absolutely enormous personality. I would like to associate Members in this House, the Honourable Kim Swan and Mr. Neville Tyrrell, the Honourable MP Neville Tyrrell. Uncle Victor certainly represented and certainly gave us an enormous personality. He was a profound person in that he had a quiet countenance, but, as he stepped into our Somerset Western community, he made quite, quite an impact.

Mr. [Deputy] Speaker, I also recognise at this time members of the family, Ms. Annette Barclay (William), Joanne Smith (Heman) and also Virginia Mussin (and that would be Melvin). We send our deepest condolences to them from our family to their family, knowing that he will be widely remembered. And as we move towards his eulogy being presented on Saturday, knowing that there will be much said as we remember a very, very significant life in our Western community.

Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you.

The Chair recognises the Honourable Member Lawrence Scott.

Mr. W. Lawrence Scott: Thank you, Mr. Deputy Speaker.

I actually rise on a happy note. I would just like this House to send congratulations to Arnezha Astwood, who is a young man who goes to . . . and I will associate the Honourable Minister Weeks and his MP, the Honourable Col. Burch. Because Arnezha was accepted on a full scholarship to Northwood School in Lake Placid, New York, just for football. I do train with him, and he trains with me. But—

[Laughter]

An Hon. Member: No, no, no.

Mr. W. Lawrence Scott: No, no, no, but the thing is that my real contribution, and I hear—

[Inaudible interjections and laughter]

Mr. W. Lawrence Scott: I hear the Honourable Member—

The Deputy Speaker: He will admit it.

Mr. W. Lawrence Scott: The Honourable Member Dunkley is chastising me about my training.

Hon. Michael H. Dunkley: No; I will *come* to train.

Mr. W. Lawrence Scott: Okay. He is going to come to train with me, Monday, 7:30 at BFA [Bermuda Football Association] field.

But the thing is, Mr. Deputy Speaker, the real . . . I am very proud because I have helped—as he mentors me on the field, I have helped mentor him in academics at the Berkeley Institute. His mother has been very supportive, Ms. Arnelle Astwood. And for those who do know his mother, you can see the passion that she has and the pride that she has for her children. But this is something, the principle, that I want us all as a country to come behind. Our young men are doing wonderful things, our young men excelling in things that are very positive to the community. And, hopefully, this is probably the start of the next generation of footballers. He has hopes and dreams and aspirations of playing in the MLS, hopefully, with under this Administration's guidance and leadership that we could probably be able to put together a World Cup team that we could be going and watching in the future. I do not want to put a date to it. But, once again, I am very proud that he got a full scholarship to Northwood School in Lake Placid, New York. And I just wanted to make sure that the House was aware and that congratulations were sent.

The Deputy Speaker: Thank you.

The Chair recognises the Honourable Dennis Lister III.

Mr. Dennis Lister III: Good morning, Mr. Deputy Speaker.

I also would like to extend congratulations to all of the graduating students in all of the public schools who graduated this week. I will associate the whole House. Specifically, though, I want to send congratulations to the school in my constituency, T. N. Tatem. Unfortunately, I did not get to attend their graduating ceremony yesterday. But I just want to make sure that all of the students in the M3 class, who, last week Thursday . . . all the Warwick MPs—we have five Warwick MPs now—

An Hon. Member: Yes. All of Warwick.

Mr. Dennis Lister III: All of Warwick.

We hosted a pizza party for the graduating M3 [class]. So, we also, again, would like to just send congratulations. I would like to associate MP Dickinson, MP Scott, MP Tyrrell, and MP Burch with those congratulations. Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you.

The Chair recognises the Honourable Member Neville Tyrrell.

Mr. Neville S. Tyrrell: Thank you, Mr. Deputy Speaker.

Mr. Deputy Speaker, firstly, let me ask that the House send a letter of condolences to the family of the late Cyril "Big" Smith. He will be sadly missed by his wife, Paulette. Some of us may remember Big Smith being a daredevil some years ago on cycles. So, that is the Big Smith whom I am talking about. He was a constituent of mine.

Mr. Deputy Speaker, having been absent for a few weeks, this item may have gotten brought up already. If it was, I wish to be associated with it. But if it has not, I wish for letters of congratulations to be sent to three of our local powerboat racers, who (Honourable Weeks wishes to be associated) were very successful in the powerboat season last year, locally. But they took those skills abroad to Dorset in England to a much-bigger-skill race and were very successful there as well, despite some setbacks along the course, where I think there was a hole in their hull or something and they had to, obviously, fight to get back to the finish line. But they actually made the podium, Mr. Deputy Speaker. But I certainly want to say that history was certainly made because this is the first time, to my knowledge, that Bermudian power-boaters have actually excelled at such a high level.

Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you.

Any further speakers?

The Chair recognises the Honourable Member Rolfe Commissiong.

Mr. Rolfe Commissiong: Thank you, Mr. Deputy Speaker. I appreciate it.

Mr. Deputy Speaker, I would like to just say that I want to associate myself with the comments made by the Premier in commending the AME Church in Bermuda, specifically Reverend Tweed and his fellow pastors, in spearheading this effort to posthumously honour the work that Vincent Monk conducted on behalf of the voices and the powers, those black workers up at the Dockyard. And I thank them for bringing this to the table, and I hope that the Governor will do the right thing here.

Mr. Deputy Speaker, I just also would like to take time out to offer condolences to the family of Mr. "Skipper" Hollis. That was his nickname, Mr. Deputy Speaker. Mr. Deputy Speaker, as a young boy growing up at Spanish Point, I always speak fondly of my Spanish Point years from [age zero] to 13, 14, a very idyllic neighbourhood. Everybody treated each other as if we were related, right across from Admiralty House in those areas there, St. John's Hill and surrounding areas. And Mr. Skipper Hollis, a well-known taxi driver, he was a young man by the time, let us say, of the mid- to late-1960s. But he was somebody we always looked up to with awe, you know, a very charismatic guy living out there in Spanish Point at the same time.

And it is funny. My wife and I had to go for a trip in conjunction with our 10th anniversary. And when we came back, Mr. Hollis, Skipper, Mr. Dennis "Skipper" Hollis, was at the airport. And that was only about two and a half weeks ago, as you know. And as I walked past him, I gave him a little nudge in the back, you know, a little tease, a little nudge in the back. And he looked around with that magnetic smile, and we acknowledged each other. And so, as it is with these types of things, you know, two and a half weeks later, we now know that he passed away. And he will be sorely missed.

Again, he was a great ambassador for Bermuda. A very intelligent and bright guy. When you see people like Skipper Hollis, you wonder, if they had grown up in another era, what they really could have achieved in this society or anywhere. But in the era in which he grew up, coming of age in the 1950s and 1960s, the scope of opportunity for those people, for those young black men and women, was far narrower than it is today. But, again, he made his contributions to Bermuda, and he is going to be sorely missed.

Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Any further speakers?

The Chair recognises the Honourable Member Curtis Dickinson.

Mr. Curtis Dickinson: Thank you, Mr. Deputy Speaker.

I would like to ask the House to send condolences to the family of Joseph Victor St. Clair Simmons, my uncle. He was buried yesterday. He passed away in his 75th year. He was one of my dad's younger three brothers, and he will be sorely missed.

The Deputy Speaker: Thank you.

Any further speakers?

The Chair recognises the Honourable Member from St. George's, Kim Swan.

Mr. Hubert (Kim) E. Swan: Yes. Thank you, Mr. Deputy Speaker.

I would like to be associated with the condolences that the Honourable Member just sent out to the Simmons family.

And I would like, on a happier note this morning, Mr. Deputy Speaker, for recognition to go out to the winners of the Edward Cross Long Distance sailing race, which I proudly support and follow, and was there. This year's winner was Mr. Malcom Smith, and he was crewed by a young St. Georgian, whom I certainly know very well, Mr. Damien Payne, whose father is probably smiling down upon him, my good friend Anthony Payne from Floral Lane. And the Education Minister would like to be associated. So, they won that race, and congratulations to them.

Also, Mr. Deputy Speaker, the winners of the Bermuda Amateur Golf Championship, held last weekend. Mr. Will Haddrell won in a playoff for the overall championship, played some fine golf. Ms. Elizabeth Parsons won in very fine fashion and showed great prowess in establishing that championship very handily. And in the seniors, Mr. Hav Trott.

Mr. Deputy Speaker, I could not pay homage to them without recognising that week as a bittersweet week because the organisers, the Bermuda Golf Association, saw it necessary to eliminate that event being not only to establish the amateur champions, but the overall open championship. It is a historic date. I declare my interest: I was a three-time winner for Bermuda in that. But it also marks the desegregation of golf. It was the first integrated golf event in Bermuda when it was established in 1967, won by former Bermuda resident and an honouree in the US, Mr. Doug Dalziel, professional, who went on to Connecticut and won it three times. So did I. And to eliminate professionals from this event a few years ago has done a disservice to Bermuda's history and almost serves to rewrite history.

And, whilst we honour these young people who did well, certainly it hurts any person here and abroad who has won that event and no longer has a true national championship in that sport. And I know the significance of it because it opened up the world to me. And I hope that they will see the wisdom, those who organise, to return that event. But hats off to those who had the opportunity to share in that historic week, as I have in the past.

Thank you, Mr. Deputy Speaker.

The Deputy Speaker: The Chair recognises the Honourable Michael Dunkley.

You have the floor, sir.

Hon. Michael H. Dunkley: Thank you, Mr. Deputy Speaker. I think maybe the Black Rod is at the door. They are knocking.

Mr. Deputy Speaker, I rise this morning to congratulate and thank the staff at the Blood Donor Centre down at the hospital. Last, I guess, Thursday, June 14th, would have been World Blood Donor Day. That is celebrated all over the world. And, you know, Mr. Deputy Speaker, this is taken as an opportunity to thank those who voluntarily give, because without blood provided in our community, we would be in a much, much worse situation.

The Deputy Speaker: That is right.

Hon. Michael H. Dunkley: The donation of blood provides for a very effective health care system. Obviously, Mr. Deputy Speaker, as you and honourable colleagues, some who actually donated in this House, are well aware, the transfusion of blood and blood products helps save millions of lives every year and probably hundreds of lives in Bermuda with the work that is provided. So, I have taken the opportunity 27 times now, Mr. Deputy Speaker, to give blood. And I urge people, who might have a bit of a phobia about getting a prick or getting the needle, to go down there. The ladies are excellent at what they do.

The Deputy Speaker: Yes, they are.

Hon. Michael H. Dunkley: Once you go once, I am sure you will want to go back again.

The Deputy Speaker: Yes.

Hon. Michael H. Dunkley: And now is a good time to go, because they have the TVs on. So you can sit back, relax, enjoy helping our community, and watch the World Cup at the same time, Mr. Deputy Speaker.

So, I congratulate the wonderful ladies at the Blood Donor Centre for what they do, and urge everyone in Bermuda, if they can, to give. Because it is perhaps one of the most important ways we can help our community. Thank you, Mr. Deputy Speaker.

The Deputy Speaker: I would like to join you with that, as a blood donor.

It is a good experience if you go down there. And as the Honourable Member just said, if you go once, you will want to go again.

The Chair recognises the Honourable Member Diallo Rabain.

Hon. Diallo V. S. Rabain: Thank you, Mr. Deputy Speaker.

Mr. Deputy Speaker, I would like congratulations sent out to all the winners of the National Trust Awards which were handed out last night. Caring for our environment is an important [activity], and we wish more people would do that.

Mr. Deputy Speaker, I would also like congratulations sent to all of the Denton Hurdle awardees, the winners as well as the persons who were nominated. I will list only the winners here. In the primary school category, it was Imojen Judd from Somersfield, and Khari Sharrieff from Elliot Primary School. And I would also like to associate Minister Weeks with these comments, as he was there, and also MP Scott Simmons. In the middle school was Nisaiah Berkeley from BHS [Bermuda High School] and Sam Williamson from Warwick Academy. In the high school category, the winners were Sakari Famous from the Berkeley Institute, and Robert Edwards from the Berkeley Institute.

Also, Mr. Deputy Speaker, I would like congratulations sent out to all of our primary school students who have completed the first coding programme that was introduced earlier this year within the school. We could not have pulled it off without the assistance from Cora Wells at Connectech, as well as the generous sponsorship from the Hamilton Insurance Group.

All told, Mr. Deputy Speaker, over 340 primary school students got exposed to 10 weeks of coding, which is a good step towards some of the things that we are trying to develop, as coding is the basis for learning when it comes to anything that has to do with computers, cell phones, as well as blockchain and FinTech technology, stuff that we are talking about. So we are putting our students on a good foothold. And we are already discussing how we can not only have this next year, but how we are going to integrate this within the curriculum in the coming years at the primary school level. Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you.

Any further speakers?

There appear to be none.

MATTERS OF PRIVILEGE

The Deputy Speaker: There are none.

PERSONAL EXPLANATIONS

The Deputy Speaker: There are none.

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

The Deputy Speaker: [There are] none.

INTRODUCTION OF BILLS

GOVERNMENT BILLS

The Deputy Speaker: The Chair recognises the Honourable Premier.

FIRST READING

INSURANCE AMENDMENT ACT 2018

Hon. E. David Burt: Mr. Deputy 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 Insurance Amendment Act 2018.

The Deputy Speaker: Any other?

FIRST READING

ROAD TRAFFIC (ROAD SOBRIETY CHECKPOINTS) AMENDMENT ACT 2018

Hon. Walter H. Roban: Mr. Deputy 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: Road Traffic (Road Sobriety Checkpoints) Amendment Act 2018.

OPPOSITION BILLS

The Deputy Speaker: There appear to be none.

PRIVATE MEMBERS' BILLS

The Deputy Speaker: There are none.

NOTICES OF MOTIONS

The Deputy Speaker: There are none.

ORDERS OF THE DAY

The Deputy Speaker: We are doing Orders Nos. 1, 2, 3, and 6, as I understand. Am I clear on that, Mr. Whip?

And the first Bill is the Health Insurance Amendment (No. 2) Act 2018, by the Honourable Minister, Ms. Kim Wilson.

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

Mr. Deputy Speaker, I move that the Bill entitled the Health Insurance Amendment (No. 2) Act 2018 be now read the second time.

The Deputy Speaker: Mm-hmm.

BILL

SECOND READING

HEALTH INSURANCE AMENDMENT (NO. 2) ACT 2018

Hon. Kim N. Wilson: Mr. Deputy Speaker, I bring to this Honourable House today the Bill entitled the Health Insurance Amendment (No. 2) Act 2018. Mr. Deputy Speaker, the purpose of this Bill is to update the standard premium rate, inclusive of the Mutual Re-Insurance Fund, and to make benefit adjustments to HIP [Health Insurance Plan] and FutureCare. Mr. Deputy Speaker, the standard premium rate (or the SPR) is the premium for Bermuda's basic mandated package of insurance, the Standard Health Benefit [SHB]. The premium is set annually, following actuarial reviews facilitated via the Bermuda Health Council.

As this Honourable House is aware, the Standard Health Benefit is the basic insurance package that all employers must provide to their employees and employees' non-employed spouses, and pay 50 per cent of its premium. By law, all health insurers must include this package in any insurance policy. The package is regulated, as are its fees and premiums. In addition, government subsidises the cost towards SHB coverage for children, indigent persons, and seniors. The premium of this mandated package is called the *standard premium rate* (or SPR). It comprises an SHB component and a Mutual Re-Insurance Fund component (or the MRF).

Mr. Deputy Speaker, the SHB covers most local hospital-based care, which is both inpatient and outpatient services; select diagnostic imaging in and out of hospital—for example, mammography; and select medical home benefits—for example, IV infusions. The MRF is a prescribed amount, which each insurer pays into a pooled fund to cover all insured persons' kidney care, including transplants and transfers to specific health programmes.

Mr. Deputy Speaker, following careful consideration of the volume of services used in the past year and historically, as well as projections for future use of SHB and MRF benefits, the actuarially derived premium for 2018/19 is $355.31 per month. This represents an increase of $21.31, or 6.4 per cent, from the current SPR of $334.00 per month. Mr. Deputy Speaker, increasing premiums is not something any government takes lightly. However, we have seen significant increases in the use of services, [caused by] the high instance of chronic, non-communicable diseases, and the ageing of our population. The sicker our people are, the more it costs to care for us, and the higher the premiums become. It is a simple and preventable cycle that we have got to get out of.

I should note, Mr. Deputy Speaker, that in order to contain premium increases, BHB [Bermuda Hospitals Board] fees are not being raised this year.

As I indicated previously, the conversion of BHB fees to relative values remains on our agenda for this year. It is highly complex work trying to balance numerous moving pieces, including the SPR. But we intend to bring that update later this year for a revamped set of BHB fees, based on relative values and derived with the principle of revenue neutrality, meaning BHB will not generate additional revenue from the change.

Mr. Deputy Speaker, the Bill also brings adjustments to the Mutual Re-Insurance Fund and its coverage for kidney care. Specifically, coverage for a kidney transplant is increased from $100,000 to $150,000 in order to enable more transplants. Historically, Mr. Deputy Speaker, there has been lack of clarity as to whether the Mutual Re-Insurance Fund dialysis claims were covered under subsidy or not. The Bill clarifies this treatment in making dialysis subject to the same rules of the Standard Health Benefit with respect to subsidy coverage.

And lastly, to protect the fund and prevent inadvertent cost increases due to shifts in practice, dialysis coverage is capped in an amount equal to 13 sessions a month, unless more is medically recommended per existing standards. Furthermore, classification is made that the MRF is only responsible for the cost of locally insured persons.

Mr. Deputy Speaker, in addition to utilisation increases, the major part of the increase in the SPR is due to adjustments in the transfers to the Health Insurance Fund to support the low cost insurance programmes of HIP and FutureCare, and to prevent their premiums from increasing. These health insurance options are the lowest-cost in the market, and they are subsidised by both a dedicated cash injection from the Consolidated Fund and transfers from the MRF. These mechanisms keep the fund solvent and able to pay the claims of its policyholders, including the Financial Assistance client group.

Mr. Deputy Speaker, it should be noted that Financial Assistance clients are a population with a heavier burden of disease and disability, resulting in much greater need for care and, consequently, much higher cost. Policyholders in this group generally cost about four times the premiums collected. That is, for every dollar collected, the fund, oftentimes, spends four dollars. This is a staggering, unsustainable disparity and an example of why financing reform is so desperately needed in our health system.

Mr. Deputy Speaker, my Ministry is working on these reforms, and I will be bringing more information about this in the coming months. But for now, we have to accept that, in order to pay for the care that our people need, the premiums have to increase, as recommended by our actuaries.

Mr. Deputy Speaker, in addition to setting the standard premium rate and associated premiums, this Bill brings benefit revisions to HIP and FutureCare, which have no impact on the premium, but enable operational efficiencies, regularise actual practices, and provide clarity for policyholders. More specifically, Mr. Deputy Speaker, the FutureCare pharmacy benefit is amended to provide 100 per cent coverage for brand or generic drugs. Although the Ministry supports wholeheartedly the use of generics, this change eliminates co-pays for brand drugs, which are sometimes less costly, and administratively it is more efficient and cheaper to bypass adjudication based on type. The pharmacy benefit will remain, Mr. Deputy Speaker, at $2,000 a year, and we continue to encourage physicians, pharmacists, and policyholders to stretch their coverage by using the lowest-cost options.

Other updates to the HIP and FutureCare benefits, Mr. Deputy Speaker, are the following: The wellness benefit is made more flexible by removing the co-pay while keeping the annual cap at $210. The personal home care benefit is made claimable on a prorated monthly basis, making it easier for providers to claim. The requirement for a physician referral for speech therapy is removed, as it is not necessary. And FutureCare dental benefits are clarified and aligned with HIP benefits. Finally, the FutureCare kidney transplant benefit wording is amended to clarify that the coverage is towards the cost of a transplant. Mr. Deputy Speaker, this will enable coverage of transport and assessment consultations to remove barriers to kidney transplantation.

Mr. Deputy Speaker, this is the extent of the Amendments proposed in this Bill, which will effect changes to the Health Insurance Act 1970, the Health Insurance (FutureCare Plan) (Additional Benefits) Order 2009, the Health Insurance (Health Insurance Plan) (Additional Benefits) Order 1988, the Health Insurance (Mutual Re-Insurance Fund) (Prescribed Sum) Order 2014; and the Health Insurance (Standard Health Benefit) Regulations 1971.

Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you.

Any further speakers?

The Chair recognises the Honourable Leader of the Opposition, Ms. Atherden.

Hon. Jeanne J. Atherden: Thank you, Mr. Deputy Speaker.

Today I have three jobs to do. My job number one is to be an MP for the constituency 19 and represent the concerns of Mr. and Mrs. Spanish Point and explain to them how this legislation affects them, the personal element. Job number two is a stand-in for the Shadow Minister of Health and Seniors, and explain how this legislation improves things that are important to them. Job number three is for me to be able to be the Opposition Leader and to talk about things that have happened in the health insurance arena which are impacting on the cost of health care in Bermuda, and to explain to the public how some of the things that have been done, or have not yet been done, might impact on them.

If I then talk about my first thing as the MP for constituency 19, I would have to say that there are some things in here which, obviously, are going to be concerning to the people in Spanish Point. One, because the cost of their health insurance premiums is going to go up. And the reason I say that, and if you will allow me, Mr. Deputy Speaker, just to refer to something here?

The Deputy Speaker: Yes.

Hon. Jeanne J. Atherden: For the last three years, four years, the cost of SPR, which is the standard premium rate, has gone down from $301 in fiscal 2015 to $338 in 2016 . . . sorry, had gone down from $338, it had stayed the same . . . In 2016 it was unchanged at $338. In 2017, it was unchanged, at $338. In 2018, it went down to $334. So, at least the people of Bermuda, Mr. and Mrs. Spanish Point, have been able to say, *Well, at least my health insurance premiums have not gone up, and last year they actually went down.* So, now they have to adjust to the fact that their premiums are going to go up.

And the reason I say that is because, for most people, and especially a lot of people in my constituency, they recognise that health care is very important to them, and therefore it impacts their pockets because most of them feel that if they do not stay healthy and go to the doctor and do all of those things, that their quality of life [will deteriorate], as well as the potential for illness is going to increase. So, I listened very carefully to what the Minister said with respect to why the costs were going up.

But I guess it raised some questions for me, which, if I put my hat on in terms of standing in for the Shadow Minister of Health, I would sort of want to know why, even though we are talking about the cost, there were a number of changes and suggestions that have been put in place when we have been involved in the Government that one would hope are still continuing and one would have to ask a question as to, Where are we with respect to pulling those levers or seeing those changes take place?

And I refer to the fact of the financing reform. Because if people do not understand, the Government, with HIP and FutureCare, as the Minister said, provides insurance for some of the people who, unfortunately, have what I call the largest number of claims, the most unwell persons. And, therefore, when the Minister said that sometimes the costs of their care is sometimes 400 per cent higher than the premium, that means that you have this inequity where the premiums come in, but the expenses—the revenue comes in, but the expenses that are going out are four times [as much]. And so, it means that the loss ratio for the Government policy, which is like HIP and FutureCare, are always more than 100 per cent, whereas the loss ratios for the private sectors are invariably something in the order of 85 [per cent] to 90 per cent.

So, I guess I am asking the Minister, and she did mention it, but I have to ask it because I think that the last time I was aware of this, the financing reform was being developed. And I would have hoped, by now, we would have had the financing reform being able to be put into place to be able to see that it has actually kicked in, and that might have offset what I call this increase in premiums. Mr. and Mrs. Spanish Point are interested.

The Minister did answer the question that I had with respect to the generic drugs, because Mr. and Mrs. Spanish Point are mindful of the fact that they understand, because I think a lot of education has taken place to make people realise that, unless the brand name is cheaper, then generic drugs result in a reduction in the expense. So, it is good to see that that is happening. I know that Mr. and Mrs. Spanish Point would, obviously, like to see that the cost of drugs would actually go up above $2,000 because I know that Mr. and Mrs. Spanish Point always talked about the fact that they wished that there would be more . . . that the cost would go up. It just causes me to just ask the question of the Minister, because she made reference to the drug and the drug benefit, as to what progress had been made with respect to reaching out to PAHO [Pan American Health Organization] and to see whether there were other drugs that Bermuda might be able to get, which would be cheaper, and therefore, once again, do something about reducing the cost of health and, if you can, reduce the cost of prescriptions?

But it is important to recognise for Mr. and Mrs. Spanish Point that $2,000 at least for now is the limit, and at least for them . . . because at one stage, it used to be—and the Minister did not say it, but I am saying it because I think it is important to remember. If you had a generic drug, it was paid 100 per cent. And if you had a brand-name, you were only paid 80 [per cent]. And, therefore, that meant somebody coming into their pockets. So it is good to see that it has occurred. But I am just saying that so that Mr. and Mrs. Spanish Point, who are out there listening, understand that this is the reason why it did not go up at least to $2,200 or something like that, but at least they got the 100 per cent.

Now, if I am also looking at, as I say, Mr. and Mrs. Spanish Point, because I am making Mr. and Mrs. Spanish Point understand the impact, I think it was good to see that the subsidy was then also going to cover the kidney care. Because that is, obviously, something that has been what I call the grey area. And I know that when we made the recommendation that you would want to work towards having more people stay off of dialysis as long as they can, and you would want to have more people having the ability to have transplants, so that I am pleased to see that the cost of the transplant, what you would pay towards the transplant, has gone up. Because this is something that is very important.

But I guess the other side of it is . . . and one would hope that maybe the Minister, at some point in time, might give us a little more indication about how we are making out with respect to getting people to actually understand that a kidney transplant is a viable alternative for them, and get more people to start to go along the process of staying off of dialysis and working towards getting a transplant. Because it really is a conscience decision. And I know that it is something that is going to take a lot of education. So, I am saying that with respect to Mr. and Mrs. Spanish Point.

Now, if move a little bit, if I move to me thinking about standing in for the Shadow Minister of Health and Seniors, I would then need to talk a little bit more about what I call the industry element. And the industry element is the fact that, right now, the Standard Health Benefit, as we talk about that, the Standard Health Benefit has an element of the Mutual Re-Insurance Fund.

And the Mutual Re-insurance Fund [MRF] and the Standard Health Benefit [SHB] are the two components that are in there. And the Mutual Re-Insurance Fund, per se, has this element of moving things in and out. And it is good to know that, based on the information that the Minister has supplied, that the fees for BHB have not been increased, because that has always been an element that has been very important.

And I am just going to say this, because it is not just for Mr. and Mrs. Spanish Point, but it is also for Mr. and Mrs. Bermuda. We do not always recognise that when health insurance came into effect, health insurance came into effect because it was designed, initially, to deal with inpatient care. Because the belief was that most people, if something goes wrong with them, are going to have an issue and be an inpatient. And, therefore, that is how insurance started. Outpatient services then came later on. And so, that is why, when you start to see, you see what is happening, you could see that BHB, which is one of the most significant providers of health insurance, if their fees are staying the same, then that is a good thing. That is a good thing for Mr. and Mrs. Bermuda because then it means that the loss ratio at the claims experience will go down a little bit.

Mr. Deputy Speaker, I guess when I am looking at the increase in the services, I was pleased to hear that the relative value methodology for the fees for BHB will come into effect later this year. And I look forward to that because this is something that I believe Mr. and Mrs. Bermuda want to see, because this means that you can make better comparisons between what is happening in the private sector with what is happening in the public sector.

And if I put my hat on now as Opposition Leader, in terms of saying things that one should look at with respect to what is happening, what is impacting on Bermuda, recognising that health care costs actually account, other than debt, health care costs used to be the largest expenditure that government had. And, therefore, it is also the largest expenditure that Bermuda has with respect to things it wants to control. So that, if I am looking at that, then I have to say to myself, *As the Government, what things are the Government putting into place to get the cost of health care down?* And it comes to mind that there was a . . .

Not only was there a wellness programme, there was what I call an Enhanced Care Pilot. And the Enhanced Care Pilot was very important because the Minister referred to the fact of people who are in Financial Assistance, the fact that the cost of their premiums are higher than the expenses. And I am saying, they, if I remember correctly, were some of the persons who might be eligible to get into this programme. And the intent was to get their health under control, resulting in less cost to the community. And then, if you start to see that, then you can start to see a trend of something that might be able to be used and expanded.

So I just wondered whether the Minister, if she is not able to indicate what has happened with that today, at least indicate whether at some point in time she will come back to this House and let us know how that is going. Because that is one of the things in the Mutual Re-Insurance Fund, those funds are allocated for these programmes. And if you have funds that are allocated for programmes, you should also at some point in time not just come and say, *This is what it has moved from here or there.* It might be useful for us to hear about how things that you are moving around, what impact that you will have.

So, I mean, it is all very well to talk about kidney transplants going up from 100 to 150, to talk about there is a cap being on the dialysis because of the number of sessions that you should have, which is good, because that means then that there is some element of making sure that this does not get out of control, and people having what I call the over-utilisation. And I am being careful in terms of what I say, Mr. Deputy Speaker, in terms of over-utilisation.

The Deputy Speaker: Mm-hmm.

Hon. Jeanne J. Atherden: So that the mere fact that these things have a cap on them and an increase has to be medically approved, then I think that this is all good stuff for Mr. and Mrs. Bermuda. It is all good stuff for the Shadow Minister of Health. It is all good stuff for me, as the Opposition Leader, looking and trying to make sure that the Government, our Government, is making sure that the cost of health care is under control.

So, Mr. Deputy Speaker, on top of that, I would then also have to ask the question—and this is me now talking about, as the Leader of the Opposition, and the Government trying to make sure that health [care cost] is controlled. The question that I

would have to ask, and hopefully the Minister will tell us about . . . at one stage there used to be a review of things like labs and diagnostic imaging in terms of an average, an average. And doctors were given information about whether their utilisation was greater than the average, with a view of having two things happen: one, making sure that if someone had a utilisation that was out of the norm which was not medically necessary, then at least that person could have some conversation about why and what [was the] impact. Because we all know that if you have things that you do not . . . if you have medication or radiation or anything else which is not what you require, it also has some negative impact.

So I was just wondering whether those things still exist. Because that is also good information for the Government to tell us, the population, about what are they doing to keep the costs under control and recognising that over-utilisation in any form creates this added expense, and then creates this demand for additional premiums. So, these are the things that, if I am putting my hat on in terms of my various hats, these are the types of questions that I would want to ask.

Now, I, obviously, have looked at all of the various clauses. And I know that, as I say, I am clear on the fact of why the renal dialysis is put in there so that anybody who is eligible for subsidy has it covered, whether it be the over-65 . . . but I think the one that I found was interesting, and may be . . . I will not ask it now, but I will ask it when it comes up. But this was talking about loss of income. And so, I was just curious, but I think I will ask it when the Minister comes and does her statement.

And I heard the Minister say something about speech therapy. And I am going to ask this now rather than waiting for it, because I know that speech therapy has always been one of those things where there are never enough therapists, and there is tons of demand. And I just wondered why we would take away the need for the referral. And maybe I can understand the referral may be taken away from a general practitioner, because it is not always the general practitioner who actually knows enough about what is happening with the child. Maybe some other people might—some other agencies might be interacting with the child, and therefore might know that the child needs therapy. So, my question is, Why are we blanketly taking away the requirement for a general practitioner, which, to me, then I worry that then nobody has any sort of review to make sure that a person is referred to a practitioner?

And, therefore, then you run the risk of the supply is not going to be able to match the demand because we always know the demand is already out there. And how will practitioners then be able to determine . . . and I am talking about the speech therapy practitioners. How are they going to be able to determine who has got a greater need? And how will they determine that they will put Mr. and Mrs. Smith's child ahead of Mr. and Mrs. Jones's son in terms of the need, without somebody coming up and giving them some measure? And I just question, ask, the Minister whether some consideration should be given to, even though you remove the general practitioner, it should be a referral of some sort.

Because I would hate to think that . . . and I am going to say this because, too often, I have seen where the demand results in greater supply. And when the demand results in greater supply, then where you have no control, this is where we have seen in many other areas, where all of a sudden we have what I call the Bermuda scenario where we have more X, Y, Z physicians, practitioners than the normal average of other places.

And we have seen that. We know that we have. If you do the cost per capita, I mean the per capita in certain professions, we have more than would normally be for an island our size. And, therefore, I would worry that, by taking out the referral from a general practitioner and not putting some referral from somewhere else, that we will run the risk of there not being any regulation. And then we will have this phenomenon which Bermuda does not need, which is the supply being increased to take care of the demand. And because it will be covered, it will be covered under our benefits, then you do not have what I call . . . and I am not advocating that money should be the way to what I call regulate it. I am advocating that there should be some measure of some approval element, rather than just saying, *If people can pay for it, they can get it.* Because this results in more money being spent than society should actually spend.

With respect to . . . I think that the basic dental care, I was intrigued . . . well, I mean, I was intrigued in terms of basic changes to the rate. And I think the question, and I am going to ask this, or maybe I will ask it when the Minister comes. I am looking at the personal home care services. And I know that personal home care services has been one of those things that has benefited lots of Bermudians. And when I am talking to my seniors, this is Mr. and Mrs. Spanish Point, Sr., when I am talking to them, I say to them, *If you qualify for personal home care services, then make sure you get registered and make sure you take advantage of it.* Because our seniors, they should not have to struggle when we have things that have been made available to them. So, I do look at that.

And I also recognise that, by turning around and coming up with some numbers that reflect what seems to be appropriate services and an appropriate dollar amount, I hope that this will go a long way to eliminating what I also recognise, where some people are having to pay more money out of their pocket just because the services that they . . . the benefit does not come up to that. And I am not advocating 100 per cent, because we have to rely on the Health Council

and the people who are in there to look at what is appropriate and make recommendations to the Minister.

With respect to the wellness, I guess I just wondered if the Minister is able to perhaps give some indication, and I am saying this, I am asking it now rather than when we are talking about the individual clause, the actual clause-by-clause, because it is a general question with respect to what I call the general debate. We have the wellness promotion benefit. This is saying that it covers a maximum of six counselling sessions.

The Deputy Speaker: We are doing the general debate.

Hon. Jeanne J. Atherden: Yes. I am on the general debate.

The Deputy Speaker: You are going by the clauses in the Act, then?

Hon. Jeanne J. Atherden: No, no.

The Deputy Speaker: Okay.

Hon. Jeanne J. Atherden: I said I am going to raise it now rather than in the clause.

The Deputy Speaker: Okay. All right.

Hon. Jeanne J. Atherden: Because I believe my question relates to this whole thing about wellness, wellness in terms of, you know, the Minister being able to advise us in general terms not only about the sessions that people are eligible for, but the whole concept of whether the Ministry is finding the wellness programme, which the Ministry is advocating, which we are all talking about the wellness programme. What it is doing for Bermuda, whether the Minister is able to indicate to us whether this programme is actually, actually having taken any bite, whether she can indicate any documents, information that sort of says that not only have the numbers been rising in terms of people taking advantage of the wellness [programme], but also whether, at what point in time, the Minister would be able to say that you can now see that there is some tangible benefit.

And I say that because I know, and I have to say, Minister, I mean, I have to say that I know. Because having been there, and I say as the Shadow and Opposition Leader and also other stuff, I know that there are a number of programmes. But in health, unless we can at some point in time start to measure how successful we are, then we are not able to question why premiums go up, why the expenses are at a certain level, why the loss ratios are . . . and therefore, as Mr. and Mrs. Bermuda want to know, because they see it hitting their pocket, they want to say, they want to know, *Is this curve bending? Are the costs of health going down?*

And I say the other side, because in other places, we know that the number of employed people in Bermuda, unfortunately, has gone down, which means that the ratio of people who are elderly or sick has gone up. And that is resulting in what we see. So, I am asking the Minister, when she responds, to tell Mr. and Mrs. Bermuda how, what they as a Government are doing to either pull the levers . . . how well these levers are working. Because the bottom line is, whether we like it or not, we dropped the insurance rates last year, and now they are going back up. And, therefore, Mr. and Mrs. Spanish Point, Mr. and Mrs. Bermuda and whoever else are going to feel that.

And I am putting my Opposition hat on now. We all have to understand that everybody out there, every insurance company, is going to take these increases in the standard premium rate and pass it on to their various companies. That is the way it is. They are going to pass it on. And, unfortunately, some of them are going to pass it on, and they are going to also pass on another increase in their rates. And I have advocated forever, and I still advocate now, that more and more companies have to have conversations with their insurance companies as to the actual loss ratio that they have, and making sure that, if they have good loss ratios, that there is some sort of benefit that they are being given.

Because the bottom line is, yes, as I mentioned earlier, this is the rate which covers everybody. But the private insurers get to have the 90 per cent, and the government gets the 105. So, when the Minister finally comes back and tells us that everybody's money goes in there, and then maybe she will not have to make as much money in terms of transfers to HIP and FutureCare and other funds, then Mr. and Mrs. Bermuda will be able to see that some of this benefit is resulting.

Now, I am saying all of that, Mr. Deputy Speaker, to say that I do recognise that there were some other things that the Minister talked about. And I just wanted the Minister to confirm that the decrease in fees for haemodialysis and peritoneal dialysis, which happened last year, I just wanted to make sure that this decrease still maintains. And the reason I say that is because I am quickly trying to go through, and I am looking at the legislation that says that you can only spend, I think it is $12,532 per month for haemodialysis treatments. And I just wanted to make sure. We spent a lot of time and effort last year to try and get the cost of dialysis down, and because that resulted in a savings, that also helped the fees to go down. And that was also part and parcel of trying to get the people to go on to transplants. And I just wondered if the Minister can confirm that this cost still has not gone up, because that would be sad.

And, Mr. Deputy Speaker, I think that I have asked all of the general questions that I want. And I

would just say to Mr. and Mrs. Bermuda that, while the Minister is here telling you about the cost of health care going up and she is telling you about some of the things that you are going to get, whether it is with respect to dialysis being covered if you are a senior, whether it is with respect to the generic drugs, et cetera, that Mr. and Mrs. Bermuda have to understand that they play a part in all of this! If they do not start to take care of themselves with respect to eating better, exercising, going to their doctors, et cetera, they will then produce a result which means more claims, more premiums, and more heartache.

And so, just before I sit down, I just have to say that I have to at least be supportive of the Minister of Health and the technical staff. And I know that the technical staff have been working hard over there. But I really would hope to think, as I get back to the two things, one, we will get to see the financial reform because that is everybody, the insurance companies, putting their money in there. Two, we will hear something more about the Government projects, which are designed to improve wellness, et cetera. Three, we will hear something more about the Enhanced Care Pilot, which is designed to deal with those people who, to use the phrase, those 20 per cent of the people who are accounting for 80 per cent of the expenses.

Those are things that Mr. and Mrs. Bermuda want to hear about, because they know that, bottom line, if some of those things are happening, then maybe they can look forward to a future which says premiums can go back down again, and at the same time make sure that they take advantage of any of the services that are available to them.

Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Any further speakers?

The Chair recognises the Honourable Member Kim Swan.

Mr. Hubert (Kim) E. Swan: Yes, Mr. Deputy Speaker.

Mr. Deputy Speaker, let me declare my interest: No, I am not a member of the insurance company business, who make profits in regard to this area. No, I am not a physician, although I have a member of my family, my stepdaughter, who is one, but not practicing in Bermuda. I guess I would be one who would be in that category of persons who often get referred to as being in that category of overweight, somewhat weight-challenged, who are often referred to . . . and sometimes, I think not referred to in the best of lights, because many of us are recovering overweight persons.

The Deputy Speaker: Mm-hmm.

Mr. Hubert (Kim) E. Swan: And it comes with many, many challenges. And I do believe that persons who find themselves in that category are like myself, are there trying to reverse that trend. I often speak to addictions, Mr. Deputy Speaker. The ability for us as a people to reverse this trend is not going to happen easily. I do not want to reflect on a past debate, immediately past. But I certainly appreciate, Mr. Deputy Speaker, that in order for us to arrest the problem of the obesity and overweight culture that exists in our country, it is going to be addressed by the people ourselves, by our citizens ourselves, I say *ourselves,* in a way that is beneficial to the whole picture of our health care system.

It is going to take some time. It is going to take working in tandem with education. It is going to take working in concert with the Minister responsible for Community and Culture and Social [Development], because it is cultural and social parts of our way of life, Mr. Deputy Speaker, that causes us to be those persons whom people look at, notwithstanding there are other persons in our community who have habits relating to other vices that contribute also to the challenges placed on our health care.

But if our community is going to embrace a different way of acting, I respectfully submit for the consideration of the Minister of Health, and also for other Ministers who are part and parcel and have budgets that can be directed towards changing the psyche of our community, that and education, that and social rehabilitation, and also for culture, to work in tandem, in a joined-up way. And let us celebrate persons who are practicing the type of lifestyles that we want to embrace!

As I look at you, Mr. Deputy Speaker, I see an example. I see the Honourable Member (he is not here right now) who always makes reference to you in a joking way, the Honourable Government Whip. But in you, Mr. Deputy Speaker, is an example and a model whom persons my age and older, and even younger, need to emulate. I believe last week I made reference to Flora Duffy, who is the epitome of excellence globally. But let us also look at the persons who practice that type of consistent lifestyle on a daily basis, who forgo the urge to have a soda or who may have grown up with macaroni and cheese, and rice, and potato salad, like me.

[Laughter]

Mr. Hubert (Kim) E. Swan: I can say this, that since we have had these types of debates of recent, and I have been here participating, my portions are smaller. But the frequency still goes. I mean, we only have to go to 5:30 on a Friday evening, when indeed the same temptation will be presented to us once again. And, you know, we have been brought up and raised not to show disrespect to those who prepared good meals, but to celebrate them! And I declare my interest: If my wife is going to make some nice rice and peas with some lovely portions of meat tucked in there, and using coconut milk . . . I think last week I

said coconut water, and I was roundly chastised for saying [that], *Who in the Caribbean cooks with coconut water?* I said, *Well, there is someone out there inventing a new dish with coconut water.* But we throw a little coconut . . . and it is tasty!

And if you have been brought up on that type of lifestyle, not to denigrate our cultural legacy with regard to our food consumption and the like, but a lot of it is part of what we have been raised on. And in Bermuda, we have become more connected in recent years, in the last 20 or so, with our Caribbean heritage, for good reason. And certainly, now persons who did not even . . . [who] used to turn their nose up to jerk chicken are running around saying, *Where is the jerk chicken place?*

[Laughter]

Mr. Hubert (Kim) E. Swan: And being critics, having never even known what jerk chicken was in one part of their life, now saying, *Well, I like mine this way spicy and that way spicy,* and the like. And so, as we look at other cultures, who would temper their diets with—dare I say wine? Not in great quantities, but to help affect, I guess, the good regulatory movements that happen in life, and also the pairing of foods, the use of olive oils in proper quantities, the use of other seasonings, turmeric and the like, which you see has also some benefits medicinally in its incorporation. You know? I mean, I have grown up. One thing our old-timers, you know, I mention how much they would cook certain foods that we gravitated to, because if we liked the macaroni and cheese, we went back in greater portion, and, of course, if the macaroni and cheese was made by Aunt Rose, you know, you could be Aunt Rose's favourite because you liked Aunt Rose's macaroni and cheese!

But they also would incorporate the medicines that we needed in our meals sometimes. Mothers do it with children, mash up a little bit of things that you needed to [have] and make sure that you took it if you did not want to take the medicine. Our culture has shifted towards being totally dependent on what we like versus what we truly need. And so, the challenge that those in health care have today, notwithstanding other challenges of persons more technically and financially connected to it, is that we tend to look at the challenges only in dollars and cents.

And, hence, I get back to where I started, as declaring my interest as one who has been on both ends of that spectrum, who trained with the best of them and then, as that need diminished, gravitated to what you like versus what is best for you, and best to help you sustain a long and healthy and prosperous life. Because as I remember one time, and I tend to drift back to, you know, my golfing trade, the great Moe Norman, the great Canadian—any Canadians out there know him, the great Moe Norman. I saw him in New Smyrna Beach in Florida, down there at the New Smyrna Open, and he says, *What's wrong with you, young man? You don't look too . . .* I said, *I don't feel well. The weather is bad. I have got to go out and play.* And he said, *Let me tell you a story.*

The Deputy Speaker: Honourable Member, can we . . .

Colonel Burch, can we . . . ?

Lt. Col. Hon. David A. Burch: Mr. Deputy Speaker, I move that the House adjourn until 2:00 pm.

The Deputy Speaker: The House will adjourn until 2:00 pm.

Proceedings suspended at 12:31 pm

Proceedings resumed at 2:01 pm

[Hon. Derrick V. Burgess, Sr., Deputy Speaker, in the Chair]

BILL

SECOND READING

HEALTH INSURANCE AMENDMENT (NO. 2) ACT 2018

[Continuation of debate thereon]

The Deputy Speaker: We are in resumption of the debate on the Health Insurance Amendment (No. 2) Act 2018.

The [Member] speaking is, at the present, the Honourable Member Kim Swan.

Mr. Hubert (Kim) E. Swan: Thank you, Mr. Deputy Speaker.

I am just winding up now, but before we concluded for a healthy lunch I was relating a story that was shared with me by the late and great Moe Norman as it related to me getting ready to go play in hurricane and cold conditions. And he, being the legendary Canadian golfer and very eccentric figure, looked at me and said, *Let me tell you a story about one of my wealthy friends who was in the hospital. And he asked his family to wheelbarrow all his money next to him, but with all that being done, he did not have the wherewithal to get up out of that bed and even touch the money . . . but look at me, little Moe, not very wealthy, but healthy as can be. Your health is your wealth*. And only in the way that he could say it.

And let me say this, Mr. Deputy Speaker, if in our country health is to become all of our collective wealth, then we have to change the mind-set of our people—

The Deputy Speaker: Yes.

Mr. Hubert (Kim) E. Swan: —and make healthy living a reality. I made reference in my opening remarks to the example that you set, Mr. Deputy Speaker, and how you pedalled your bike. How, even at lunchtime today, that salad that you had . . . I saw that you had something that had . . . I am not revealing the whole menu, but I know it had a little bit of olive oil in it to help the flow of traffic.

[Laughter]

Mr. Hubert (Kim) E. Swan: And, Mr. Deputy Speaker—

[Laughter]

Mr. Hubert (Kim) E. Swan: No, but you have to . . . you have to practice what you preach and I am trying. But reversing that trend is not going to be easy. And yes, it is costly, but as I also started off by saying, with those of us who fall into that overweight category, reversing that in Bermuda is going to come about when we get joined up . . . not only the Ministry of Health who bears the brunt of it with regard to the budget that deals with it on the front end . . . on the back end, rather, but my colleague who is here with us right now, the Minister responsible for social conditions and culture, changing it in the mind-set on the front end, and as it relates to the Minister responsible for Education, changing the mind-set of our people on the front end. And that is going to take some time because the reality is that you just cannot look at the 20 per cent that fall in that category that I declared my interest of being in and working my way out of. I will always have empathy for that community because *he who carries it or feels it, knows it*, so I understand it. And we still have . . . we still make a valuable contribution.

So in closing, Mr. Deputy Speaker, I want to encourage you to continue being that role model. And I encourage those Ministers who are responsible for changing the mind-set to join up and use, maybe you, along with Flora Duffy, to represent the community that I am closing in on, to be able to appreciate a healthier lifestyle for many, many, more years to come because we are living longer and that helps to make the cost increase as well. So that in itself is a good thing, but quality of life needs to be improved along with that as well.

Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you, Honourable Member Swan from St. George's.

The Chair recognises the Honourable Member Michael Dunkley.

Hon. Michael H. Dunkley: Thank you, Mr. Deputy Speaker, and good afternoon.

I was not going to start off where the Honourable Member left off, but I will just because I think it is an important point. Yes, our health is our wealth. And unfortunately the older we get the harder we have to work at it, Mr. Deputy Speaker, and you know that. And it is interesting because quite often people will comment and say you come into the world needing to be supported by your parents, family, and friends, and you leave the world needing to be supported by those same people. And you would hope that this would take place.

And if you look at the human body when you come into the world, you know, especially women, they are liable to say, *Oh, they look so cute with the rolls around the arms and the cheeks and the legs and the pudgy ankles* and all that type of stuff. But what happens? And I was in that category when I was that category when I was younger—I hear the Opposition Leader say, *Watch it,* but it is the truth. When have you ever heard a woman walk up and not grip that little bit of pudge around the ankle and say, *It's so cute,* or the cheek . . . whatever?

And as you grow from that very young age, I guess, your metabolism kicks in and you are able to burn a lot more than you could, but then, all of a sudden, you hit that imaginary line, you know, probably in your mid-30s, early 40s, when your metabolism slows down again and you cannot deal with what you put into your body like you used to, and you have to work at it. So, more than ever your health is your wealth because you have to work on it.

The problem that we have as a community—and I say "we" because I am in the same boat, like everyone here, I like to eat . . . I love to eat, I enjoyed it over this weekend for Father's Day and my birthday and I ate too much and Tuesday morning I felt bad, but I got right up and exercised. So you have to work at it, you really have to work at it.

And if we can do anything in this House of Assembly, if we can provide some solid leadership in this way, we can change the habits that have been deeply ingrained in many of our lifestyles, Mr. Deputy Speaker. And, you know, I think we can set the example, not only by the actions we take, but by what we do up here. You know a couple of weeks ago, not to reflect on a debate, but we had an important health debate and here we are moved on a couple of weeks and the majority of the stuff that you see in the House of Assembly fridge is still the stuff that we taxed.

So, Mr. Deputy Speaker, if we are going to show that we are serious about doing it, we should have thrown that stuff out. We should throw it out and say, *Okay, you can have water and you can have . . .* but it is still in the fridge. And every night we have . . . when we work late, as we work hard and late many nights here, we have food that, you know, as Bermudians say, *It tastes real good,* but it does not do much for our health. I certainly do not feel any better when I go home and have to lie down after that, Mr. Deputy Speaker, and I have to . . . that is why you like to eat early because you like to get it out of your system with

that olive oil as the Member from constituency 2 talked about.

So, not only do we need to talk about it, but we need to walk that way in life, Mr. Deputy Speaker, because for all the legislation we can pass, if we do not take it upon ourselves to make these changes to health, it is not going to get any better and our costs are going to continue to go up.

You know, a couple of years ago—and God rest his soul, he has passed away now—but I had this young man, at the time, working for us and he was a diabetic. I did not know it at the time, but one day he flopped out on the loading ramp and, of course, we had some people in the company who were aware of the symptoms, and so a young lady jumped right to it and helped him until the ambulance came. And then we met with him and we talked about it and he said, *You know, I need to stop smoking. I need to stop drinking. I need to stop all this stuff,* and he was so shaken by flopping out on the job that he said, *I'll change my ways . . . change my ways.* But he never changed his ways and he had more than three strikes and it got so bad that he could not do the work that he was employed to do and he left of his own accord. I saw him a couple of years ago when I was down at the hospital visiting someone. I did not know who he was because I was walking by and I saw a person out in the wheelchair in front of the hospital with somebody—and I am behind him—passing him a cigarette. I said, *Wait a second. It looks like this guy has got no arms and no legs and somebody is passing him a cigarette.* So I went out to check it out. It was the same guy who flopped out on the loading ramp years ago. And he said, *Boss, I didn't listen.* But here he is, he is in his wheelchair, he is on his . . . his life is shot and he is still smoking that cigarette.

So, when we talk about health, there is something in each and every one of us that allows us to be what we are, and health is your hardest thing to control. It is your hardest thing to control. So if we say we have all the answers—we do not—for you, you are fit, you work at it. There is something in your DNA that allows you to wake up every day and commit to do that, and that is laudable. But for somebody like this gentleman or my father who smoked two packs of cigarettes a day and dropped dead from a stroke at 40, he could not do it. Now maybe that life changing experience for me as a young man just hit me over the back of the head and said, *You know, I'll never smoke cigarettes because I have seen what it did to my father, my hero.* And so, consequently, I try to live my life healthier. But I still love to eat, still love to drink, but I will work out from that.

So, as we come here and we tell all these good stories, if more of us would commit to leading by that example, we would see the young people change like there was no tomorrow. And so when we have legislation that can impact people's behaviour, we are the ones that have to be the truth of all of that, Mr. Deputy Speaker. And it is not partisan, this is real across the red carpet . . . this is real, this can help our community in greater ways than anything else. This provides hope and opportunity.

You know, Mr. Deputy Speaker, as I know, when I wake up in the morning and I have that workout, I feel like a million dollars. It is amazing how you feel, not only physically, but mentally as well. And if you do not wake up and you are not productive, your body wanes a little bit on you. That is your body telling you stuff. And so I am glad we had the opportunity to speak about it today and I hope that we can take some of those actions and let them go on the streets. And that is why it is important that we commit to health, which is why it is important that all these programmes that we have in the schools should be wrapped up, and I thank the Ministry for the work they are doing. And us, as leaders in the community, we should get there and show people how we do it because they will be inspired. They will have some laughs at us, but they will be inspired because they know that we are actually committed to it as well, Mr. Deputy Speaker.

And so, you know, this Health Insurance Amendment (No. 2) Act 2018, the Government believes it is a necessary piece of legislation because without that backdrop of health insurance we have real challenges in our community. And we have come a long way because many people now have the ability to be covered for health. And you know, too often not only do we take our health for granted, but, Mr. Deputy Speaker, we take the ability for us to have health insurance for granted too. I remember a gentleman once, a couple of years ago, when he got sick and went to the hospital he was happy because he said he had never been sick before but he said, *Now I get to use my health insurance, something I've been paying for all my life.* And while I understand the sentiment, Mr. Deputy Speaker, I do not want to use that health insurance. I mean, the only time I want to go to the hospital is like I went this morning to donate some blood, or if I have to go see somebody. But a lot of us think if we have our health insurance, *I'm going to make the most of what I've paid into, I'm going to use it.* But we do not understand just how costly all these medical treatments are. And I do not want to get into a debate about the proper cost of the treatments, but they add up, and everything that we cover adds up.

And so today, as we look at this increase, and the Opposition Leader has said it is a 6.4 per cent increase, Mr. Deputy Speaker, I sit here today and I chuckle because, you know, for the time we sat on the other side in Government I listened to the [then] Opposition continually beat us up about the cost of health care. And as the Opposition Leader has said, you know, for a couple of years the Standard Health [Benefit] premium stayed stable and then went down and that was pooh-poohed, Mr. Deputy Speaker, because it was not much of a decrease, just $4.00. But here we

are today; we are going up $21.31, [and] that is significant for anyone. And when . . . if you look at the PLP platform it says *the PLP is committed to reducing the cost of health care,* so one of the first things that has happened [is] the cost of health care has increased because the cost of insurance has increased.

And look, when I sat on the Government benches and we were criticised, it hurt because we all feel what community members tell us. And if you look at the census you see the largest growing segment of our population now is the seniors. I do not need to repeat that because it has already been repeated, but where are the seniors going to find that extra $21 in monthly premiums? Now, I am not saying that the actuary has not done his work and the Government has not looked at it, but for the opportunity over a couple of years to hold those premiums in line and even drop them, now to put them up by 500 per cent, seniors have got to be wondering, *What are we going to do?* Because they are on a fixed income. And we all know the stories about seniors who, you know, many of them have to take medication, more than one or two different medications for various ailments that they have. So this extra is a tremendous burden on them.

And I am sure Government Members understand and appreciate that, but Mr. Deputy Speaker, it takes more to talk about controlling—you notice I used "controlling", not decreasing the cost of health care, because first you have to control something. When you are admitted to the hospital, if it is a dire injury, you have to control the situation, then you can deal with it from there. But we have to learn . . . we have to control the cost of health care before we even think about reducing the cost of health care because, for all the signs that I see, as a community we are not ready yet to make those tough decisions to allow us to control and then reduce the cost of health care. Because everyone—everyone of us—Mr. Deputy Speaker, will come up with a reason of why we should not touch this, we should go in another direction. And until we understand that we have to make some of those difficult decisions, and as a Government if you do not make those difficult decisions, you will not make the progress on many of the issues that you have to deal with. And there are many issues as a Government you can deal with that are win-win for you, there are no political repercussions, you just do it, but when it comes to an issue like our health, and our wealth because of it, there are tough decisions that have to be made.

And you know, I know, and my colleagues I am sure will agree that we will stand behind the Government as we try to get on top of this because the cost of health insurance is continuing to grow. And today we have added on to it with a 500 per cent increase in that premium alone, Mr. Deputy Speaker.

Hon. E. David Burt: Point of order.

The Deputy Speaker: Yes. What is your point of order?

POINT OF ORDER
[Misleading]

Hon. E. David Burt: Mr. Deputy Speaker, the pontificating from the other side is laughable. I would like the honourable former Premier to tell in what place there is a 500 per cent increase in anything.

Secondly, Mr. Deputy Speaker, he is clearly misleading the House as he talks about the increase in health insurance rates for seniors. FutureCare is not going up, so there is no increase in health insurance rates for seniors.

Thank you, Mr. Deputy Speaker.

Hon. Michael H. Dunkley: Thank you for the interjection by the Premier. I am sure that, you know, it is a little touchy because he was one of the Members that sat on this side and talked about decreasing the cost of health care. But when the premiums are reduced $4 and then increased $21 . . . well, you figure it out yourself, Mr. Deputy Speaker.

Now, as I was saying, I referred to the seniors. What about, Mr. Deputy Speaker, those in our community who are struggling? They now have to find extra dollars to pay for this. I am well aware that some companies are looking at their cost of health insurance to try to find a more effective way to—

Hon. E. David Burt: Point of order, Mr. Deputy Speaker.

The Deputy Speaker: What is your point of order, Mr. Premier?

POINT OF ORDER

Hon. E. David Burt: Once again the Honourable Member has mentioned the question about seniors finding more money. And I would like to remind the honourable former Premier that health insurance rates for seniors are not going up, as FutureCare is not increasing.

The Deputy Speaker: Member, Mr. Dunkley, the . . . if you can—

Hon. Michael H. Dunkley: Yes, and I am happy to take that point, but—

The Deputy Speaker: Yes.

Hon. Michael H. Dunkley: —as the Honourable Premier knows, all seniors are not on the health care that he referred to.

The Deputy Speaker: Well, if they are 65, it is available to them.

Hon. Michael H. Dunkley: No, I understand that.

The Deputy Speaker: And who would want to pay for something more expensive when you can, at 65 you can go on FutureCare?

Hon. Michael H. Dunkley: Those in the community who want to try to help the community, Mr. Deputy Speaker.

So I know we are going to get political on this debate, but the fact of the matter now is the shoe is on the other foot, and it fits tight sometimes. It fits tight sometimes.

The Deputy Speaker: But we just want to get the right information out to the public.

Hon. Michael H. Dunkley: Yes, and that is why we have a debate.

The Deputy Speaker: Okay.

Hon. Michael H. Dunkley: That is why we have a debate.

Now, those who struggle in the community might find that their place of employment will look at the insurance cost and try to ameliorate those in certain ways by taking out different classes of insurance. That is real. I have heard Members talk about it in this Honourable Chamber before, you know? Those types of challenges . . . it might be another way to cut the cloth, but it does not work in the long run because then when a procedure comes up . . . and none of us want to have any type of illness. But when something comes up . . . and the older you get the more serious these types of . . . you know, the illnesses you get can raise . . . they are expensive. They are expensive.

And because we pay insurance all our mature life, we expect it to cover. But if you go in and you have heart surgery, that is not going to cost you a couple hundred thousand dollars. That will cost you . . . and I know because I speak from experience, not on myself, but of what I am aware of. It will and can cost you six figures. That can break, not only the person, but the company.

And you know in these tough times where businesses are trying to return to a level of sustainability and profitability, I do not support people not paying the costs associated with that business—whether it is insurance, social insurance, payroll tax. But you can see why people say, *Well, wait a second. I've got these claims and now the insurance company is coming to me and saying our premium is going to go up 20 per cent this next year. What do we do?*

What about, Mr. Deputy Speaker, those who are in poor health and have to continue to rely on that insurance to cover the cost? Eventually the insurance runs out and then it takes family and friends. And I know of families who are basically broke because of that. They turn to helping agencies and it does not work. But, you know . . . and I want to say but for the grace of God anyone could be unhealthy. Even the healthiest person can get struck down with something. And so we should not say, *Well, it will never happen to me because I watch what I eat and I exercise, but for the grace of God . . . but for the grace of God*.

So, then, as Members have referred to, [as] the Honourable Member from constituency 2 who just spoke, what about some of us who pay less attention to our health than we should? And we do not look at the symptoms. Now, I can speak for myself. As a man, I think I am tough. So if I get a little bit of a headache, I do not take the aspirin. I drink a lot of water thinking maybe I have not hydrated my body. But you know we try to put those symptoms aside.

I bumped into a long-time friend about a month ago when I was away. I had not seen him for a long time. He had another stent put in. He has four stents now and he said last time he had pains in a certain place in his body and he thought that it was just . . . you know, he had a tough workout that morning and [thought] it would go away. When he went to his doctor he said, *Man, I am glad you came in, you're having a heart attack, brother.*

But for the grace of God!

So, you know, we need to take care of our health, not only in looking at the symptoms we might have, but we need to actually commit to doing what we have to do because, generally, more and more of us take less care of our health and pay less attention to our health. We get busy. We wake up in the morning and then we are going . . . all day long we are going. You have to take some time for yourself because health insurance is not going to take care of you if the big one comes. It will help; but a lot of people do not have the ability to have the health insurance that takes care of all those medical costs, right?

And so we have to work at it. We have to work at it as individuals. And as a Parliament we need to work at controlling the cost of health care. And I, for one, will support tough decisions that Government has to make to curb those rises in costs because it has gotten out of hand. It is going to continue to go that way because, as another Member said, if there is an ability to have a service there people will want to pay for that service. And in health care that is a slippery slope that allows us to get in a position where, all of a sudden, that horse has bolted and it is a runaway cost.

So what we have done today, in the wisdom of the Government, they have decided to increase the premiums. It reverses a trend that the former Government worked hard to halt, and we are here today to talk about it. And I hope if anything comes out of it [it will be] that there is a renewed commitment that we

can all do something to change that horse bolting from the stable in our health costs because we are losing it. We spent many, many, hours debating health care, but we still want to subject ourselves to unhealthy foods as we work up here for the people of Bermuda.

So, Mr. Deputy Speaker, I will support the Government in making Bermuda a more healthy productive place, but I have grave concerns about the increasing costs of health care. Thank you.

The Deputy Speaker: Thank you, Honourable Member, Mr. Dunkley.

Now we have the next speaker, who is the Premier, the Honourable David Burt. Mr. Burt, you have the floor.

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

Mr. Deputy Speaker, I am going to try to be brief and to tell, I guess, a story about how things get to where they are. Because the Honourable Member who just took his seat is the master of the art of politics, the master in the art of obfuscation, the master of the art of saying one thing when he actually knows what the truth is, Mr. Deputy Speaker.

I know that that Honourable Premier chaired a meeting that takes place on Tuesday, and it is called Cabinet, and at that meeting where he chaired a meeting on Tuesday that is called Cabinet, he also had an Honourable Minister of Health at the time who happens to currently be the Opposition Leader, and it is incredibly rich to listen to them come to this House to tell the people that, *Oh, health insurance rates didn't move and they went down,* when they were given the advice that the utilisation went up, and if they did not increase the rates to take into account the utilisation then the rates were going to have to go up twice as much the following year.

But guess what? It was an election year and it would have made prettier platform writing to say that, *Oh, we're going to reduce health insurance rates* and put it on the future. That is why we are here, Mr. Deputy Speaker.

And we are here, Mr. Deputy Speaker, because they received advice that they had to increase rates for utilisation and they ignored it. It is the same ignoring of the advice that they did, Mr. Deputy Speaker, when they were told how to set certain rates and they decided to set them arbitrarily, Mr. Deputy Speaker. That is what that Government did, Mr. Deputy Speaker, the former Government. And that is the reason why we are here.

So to listen to these lectures 11 months after they no longer have this office, Mr. Deputy Speaker, it reminds the people why they no longer have it. Because they were engaging in the politics of trying to make things different or better than they are and not fessing up to the hard and difficult decisions that have to be made.

So when I hear a former Premier say that, *We will support the tough decisions* . . . I have a very simple question: Why did you not make them? If you were given the advice to increase rates based on utilisation, why did you say, *Oh, we're not going to do it?* It is very simple. You do not have to answer, we know why. It was an election year and your consultants told you that it would look better inside of a platform if you can write this.

Hon. Jeanne J. Atherden: Point of order, Mr. Deputy Speaker.

The Deputy Speaker: What is your point of order Member?

POINT OF ORDER
[Misleading]

Hon. Jeanne J. Atherden: The Member is misleading the House. He is imputing motives to the former Government on which he has no basis of fact.

The Deputy Speaker: Continue.

Hon. E. David Burt: Mr. Deputy Speaker, I am going to tell you the fact of which I know. Because the facts are, Mr. Deputy Speaker, that we get the information from the same technical officers who gave them the recommendation. And so when it came to us to consider, on a Tuesday, and we were talking about utilisation, it was, *The former Government decided not to raise rates as was recommended based on the increased utilisation.* And that means that we have to double it up. That is what happened, Mr. Deputy Speaker.

So as much as we want to hear from the other side, the facts remain that what they did not do we will do. The difficult task of balancing what we have to do with the relative value method, the difficult task of coming to grips with this is what we are going to engage in. But here is what is funny.

I heard that the former Minister of Health asked, *What is going on with the health care financing?* Now, Mr. Deputy Speaker, you would know that when the Progressive Labour Party left Government there was a plan for health care financing.

An Hon. Member: Yes.

Hon. E. David Burt: And guess who did not take it up, Mr. Deputy Speaker? That side over there. So to hear—

Hon. Jeanne J. Atherden: Point of order, Mr. Deputy Speaker.

The Deputy Speaker: Yes, Member. What is your point of order?

POINT OF ORDER
[Misleading]

Hon. Jeanne J. Atherden: The Member is misleading the House. The plan was not complete, so there was nothing to take up.

Hon. Kim N. Wilson: Point of order, Mr. Deputy Speaker.

The Deputy Speaker: Yes, Member.

POINT OF ORDER
[Misleading]

Hon. Kim N. Wilson: Yes, the Honourable Member is inadvertently, no doubt, misleading the House. In December 2012 there was a report that was completed, and I can quote, called the [1]Health Financing Reform Report. It recommended two different systems for financing health, and it was completed in December 2012 under this PLP administration.

[Desk thumping]

The Deputy Speaker: Continue.

Hon. E. David Burt: See, Mr. Deputy Speaker? When the Opposition Leader comes here with the wonderful speech that is written by her consultants talking about Mr. and Mrs. Spanish Point—

Hon. Jeanne J. Atherden: Point of order, Mr. Deputy Speaker.

The Deputy Speaker: What is your point of order?

POINT OF ORDER
[Misleading]

Hon. Jeanne J. Atherden: The Opposition Leader *[sic]* is misleading the House. I did not need Mr. and Mrs. Spanish Point to write my speech, I was able to write my own speech.

And in the current time I would like the Minister who just spoke a moment [ago] to table the report because we had been working on health system refinancing with the Health Council, and I do not know why anybody, if there was something that was there, would not take it up at the time.

The Deputy Speaker: Continue.

Hon. E. David Burt: Mr. Deputy Speaker, if the Opposition Leader wants to ask that question I think that they have a caucus meeting next week and she can talk to whoever was the Minister of Health when they took over. They had so many I cannot remember, Mr. Deputy Speaker.

But what I can tell you is this, Mr. Deputy Speaker: We understand where we are. We understand the challenges which we have to face. And it is difficult work being Government, I get that. But what we are not going to sit on this side and accept is a rewriting of history by those who did not want to make the decisions which were required at the time and who kicked the can down the road.

What we have done, Mr. Deputy Speaker, is we have taken into account what is necessary and required. But what we have also done, Mr. Deputy Speaker, is that we have made sure that the most vulnerable populations in this country—those persons on HIP and those persons on FutureCare—have had no increase in their rates.

An Hon. Member: Hear, hear!

Hon. E. David Burt: That is the most important thing.

So when we hear these made up numbers of 500 per cent increases for seniors, the people will take it in the exact same way as the 2,000 jobs pledge from the One Bermuda Alliance . . . it will come in one ear and out the other because they know the source, Mr. Deputy Speaker.

We will continue to do the work that is required, but we will not let them rewrite the history. They were told to increase the rates based on utilisation, they decided not to do it in an election year, we are picking up where they have left off, cleaning up the system, and making sure that the work that was done in 2012 to create a National Health Care Plan and actual health care financing will be complete, Mr. Deputy Speaker. We tick the boxes off on our platform week by week, and health care, Mr. Deputy Speaker, is another box that we will be proud to tick. Thank you.

[Desk thumping]

The Deputy Speaker: Thank you, Honourable Premier.

Any further speakers?

The Chair recognises the Honourable Pat Gordon-Pamplin. Ms. Pamplin, you have the floor.

Mrs. Patricia J. Gordon-Pamplin: Thank you, Mr. Deputy Speaker.

Mr. Deputy Speaker, exuberance in a presentation does not necessarily mean that facts are being disseminated. And I say that with all due respect to the Honourable Member who just took his seat because when the Premier just indicated that they were ensuring that FutureCare and HIP did not have increases, they might remember, Mr. Deputy Speaker, that back in 2012/13 the premium that was appended to the garnering of FutureCare, in particular, indicated

[1] Report on a Health Financing Structure in Support of Bermuda's National Health Plan

that those people who came onto the FutureCare plan initially were paying something like $300 and change. (I do not have the specific amount, but somewhere in the region of $300-and-some.) And the following year the new people who were coming onto FutureCare had to pay something like $600-and-some. The idea being that if you managed to get in under the wire when it was first introduced then you would have the preferable rate, but later on that rate was not going to be available because the utilisation was such that they could not justify having the introductory rate of $300, so they put the second tier up to be $600 and change.

Mr. Deputy Speaker, what was not recognised and what the previous Government failed to acknowledge was that what was being provided by the insurance coverage for FutureCare was exactly the same. The benefits were exactly the same. So it was a question of saying if I bake a loaf of bread in the morning, I put it out on the shelf for sale and I can sell it at $0.50 cents, but [if] I bake that loaf of bread later in the evening, that same loaf of bread is going to cost $1.00. And that was the premise under which the rates were set under that former PLP administration.

When this side came into Government . . . and I have to say that I was one of those . . . I served as a Minister of Health. And the first thing that was very apparent to me was that it was unfair to have the same services and benefits being offered to the same population of people at different rates. It was unfair. And as a result we sought the assistance of Morneau Shepell to make the determination as to how we could have insurance rates that were equitable across the board for the same services that were being provided.

And you will know that some of the premiums. Those that were previously $600 and change, came down to $500 and . . . early $500s and those that were . . . had gone up then from $300-and-some to $400-and-some by the time we had the increase from the first year to the second, that they actually went up to $500.

You will recall, Mr. Deputy Speaker, that during that period of time we caught several challenges. We heard it from both sides. We heard people saying, *Thank you so much for considering us . . . that our pockets are now not going to have to be so hard-pressed so that we are able to pay $500-and-some instead of $640,* or whatever the second rate was. And then there were those who were now paying only $400-and-some who now had to pay the additional $100 and they were . . . as a Government we were told, *You've treated me . . . you've given me hardship because I'm now paying nearly $100 a month more than I had to pay before.*

So, to say that we did not make tough decisions . . . what we were looking for was something that was equitable, where you paid the correct price for the correct product. That was something that was . . . where the previous PLP administration did not understand or grasp that basic concept. Because very clearly to have two significantly different premiums for the same output made no sense. And I was very pleased to be able to introduce into this Honourable House a premium that had been actuarially calculated which was able to show equity in the health insurance pricing scheme in which people who were getting the same services were able to pay the same premium.

We understand what it is like, Mr. Deputy Speaker, to have to deal with the cost of health care—the rising cost of health care. One of the things that occurred . . . because it was not a question of not making difficult decisions. We made a decision that said that we would try and reduce the cost of health care as much as we possibly could. We looked at utilisation and we tried to come up with a premium that was actuarially calculated—not arbitrarily calculated—that we were able to . . . and let me just explain for those who may not be aware.

When an actuary looks at a set of information, it is not a precise science as one would get from an accounting perspective. You will know, I will declare an interest that I am an accountant by profession. And to an accountant you have a debit that must equal a credit, you have one plus one which must equal two.

In an actuarial world you have what is called a range. So you might have the same set of facts that you are looking at as an accountant, but as an actuary you will end up with a result that may have no comparison to what you might come up with if you looked at something from an accounting perspective.

So an actuary will look at something and say, *Based on what we anticipate with utilisation, with the costs that we have, with the increasing costs that are likely to be incurred, then the range that would be appropriate would be from A to F.* And there is no right or wrong answer.

So to hear the Premier say that we did not want to make the tough decisions is not just disingenuous, it is completely misleading, because if the actuaries had said that your range is from A to F and the selection point was something that was not within that range, then that would have been, not just irresponsible, it would not have been wise. But if you choose something that is in that range, that is sustainable and supportable by the actuarial studies, you know, you cannot come back after the fact because you now have to not just justify increasing the rates in order to keep the system sustainable, which we all understand . . . and I can just go back to a personal level.

On a group insurance basis up until June 30th, my personal insurance premium is $1,120.56 per month. As of July 1st, on this group policy, I now have to pay $1,644 because I have changed the status of my employment so, therefore, what is being paid in as a group premium is significantly higher than what the group that I came out of required. But I have to pay it. I am not complaining about it because I get the coverage.

But what I will not do is sit and listen to history being retold or reframed to suit the political narrative that the Premier wishes to advance by suggesting that we did not wish to make difficult decisions.

We made a difficult decision.

You can imagine what it is like, Mr. Deputy Speaker, to be walking down the street and you have got one person on one side—one ear—telling you, *You did a really good job;* and a person on the other ear saying, *You did a really crappy job because now I have to pay more money.* But you have to look at what range was deemed to be appropriate by the actuaries and to determine where on that continuum of rates could you land with something that was acceptable to what the economy provided, what people's pockets provided. And even though some people had to pay more, it was the right and the fair thing to do given that if you want to have an equitable and sustainable insurance scheme to be able to cover the cost of health care, there were going to be some tough decisions that had to be made. And we made those tough decisions.

What we did find was that some of the rates we looked at from a utilisation perspective, as the now Leader of the Opposition and former Health Minister was able to determine, was that there were some utilisation factors that were causing the health care costs to become totally out of whack. And as a result something had to be done in order to not just equalise, but to make it fair.

What the then Health Council did in looking at some of the utilisations and looking at some of the things that were covered, with the necessary input from the actuaries, they came up with a recommendation that effectively said that certain things ought to be covered at a lesser rate and that was implemented. So we were called, again—a difficult decision, yes—everything but a child of God.

So, when this Government came to power again in 2017 one of the first things they did was to say, *We're now going to make sure that for the people, for the hospital, as well as the private medical clinic that was hard-done by, by the policy of decreasing the reimbursement levels that were made by the Health Council, we're now going to put them up.* And that was their right to do so . . . that was their right to do so.

That had to be a difficult decision because by what they did initially was to say, *We're going to take money out of the Consolidated Fund.* That was only just beginning to teeter on the brink of recovery because . . . in 2012 they left [Government] in a disastrous situation where our economy was in freefall and we did not have the funding to be able to say that we could sustain what the previous Government were expending, literally haemorrhaging money out of the economy.

So they made the determination that they would take money out of the Consolidated Fund—thank God there was some there—to be able to say, *We're going to give a premium to the private agency and we're going to do something with the hospital to make sure that they aren't going to suffer the decreases in reimbursements that had been foisted upon them by the previous administration.*

We should not have to apologise for that, Mr. Deputy Speaker, because what we attempted to do then, and we will always attempt to do, is to ensure that to the extent that health care costs start to rise exponentially and become out of reach of the pocket of the average person to be able to afford it, we need to be able to put controls in place. And we cannot say that because somebody wanted to have extra utilisation that we are going to take money out of the . . . and I say "somebody," an industry, wanted to justify extra utilisation and, therefore, their total aggregate costs have now risen exponentially, that somehow we have got to continue to sustain that which is unsustainable.

So, when the rates were put down, it was in consideration of the fact that some of those testings had come out of the general, *we're-going-to-reimburse-everybody* attitude and there were restrictions, there were caps that were put on. Hence, we were able to reduce the premium.

So, when I heard the Honourable Member, my colleague from constituency 10, say that that $4 decrease has now gone up to a $20 increase, that is significant. It is significant. So that is where the 500 per cent to which he spoke arose—

[Inaudible interjection]

Mrs. Patricia J. Gordon-Pamplin: If you are talking about the differential—not 500 per cent of the premium, 500 per cent on the differential—and that is a mathematical reality.

Whether the Honourable Member wants to laugh about it or not, that is the math that happened. The premium went down under the previous OBA administration and now under the PLP new administration it has gone back up. And it is going back up to the point that, you know, somebody might say $20 is not a whole lot of increase. And that might be for somebody who has sustained revenue, for somebody who might be able to afford it, for somebody who has a job. For somebody who has income, that might work. But there are those who cannot afford it.

Even the Premier indicated, you know, FutureCare is not going to go up, HIP is not going to up. You know what? The premium still has to be paid and it has to be paid by somebody. And to the extent that individuals do not have the means, that money still comes out of the Consolidated Fund by way of support and supplementals that come out of the Financial Assistance Department to ensure that our seniors and those who cannot afford it otherwise are covered—and it is the right thing to do. I am not suggesting for a

second that we ought not to cover people who are vulnerable and do not have the means to cover themselves.

Mr. Deputy Speaker, you will know that I have reached the age of seniorhood and I certainly would like to be able to say that my premium is at such a rate that, you know, maybe I do not even have to pay. But no. If I have the ability to do it, it is my responsibility to carry my share of the weight. But I am not going to sit here and allow the Premier to rewrite history because it suits his political rhetoric. What I am saying is the rates are going up.

The Minister made reference to a report that was completed in December 2012. I can tell you, I served as a Minister, and if that report was in the hands of those people who were responsible for helping to make those decisions, I have never seen that report. I have *never* seen that report. I am not saying it did not exist, I am just saying that there are times when information is made available to . . . for whatever reason, it is not widely made available.

So, all I will say, Mr. Deputy Speaker, in contributing to this debate today [is] that it is concerning, obviously, when premiums go up. We have to continue to do our utmost as a community to be mindful of our health choices and our utilisation factors to try to minimise and ameliorate those levels of increases that might otherwise inure as a result of the choices that we make—our diets, our exercise regimen—all those things that you will probably never be accused of, Mr. Deputy Speaker.

The average person . . . the average one of us is not going to be out riding a pedal bike and being at our maximum or optimum health level and, therefore, we might find ourselves having the requirement to rely on medical services—some of us more than others. But we have to recognise that the more intense the utilisation, the higher the rates are likely to be. And it is an obligation on behalf of the Government to ensure that our lifestyles are sufficiently made public so that people can . . . you know, that we have advertising, that people are made aware of those things where the choices that we are making will negatively impact not just our own health, but the cost that we are going to have to pay in order to cover that health.

You know, I had not intended really to speak to this. But sometimes when you hear what my grandmother used to call *gopseed*—and I do not know, I never quite knew what "gopseed" was until she kind of explained that that is nonsense. When you hear things that just do not add up, I have to stand and speak to the *gopseed* that we have just heard from the Honourable Premier.

Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you, Honourable Member.

The Chair recognises . . . are there any other speakers? There appear to be none. The Chair recognises the Minister, Ms. Kim Wilson.

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

Let me start by saying I am pleased to hear colleagues in unison speaking about the importance of us taking care of our own health and the fact that you have heard me speak over and over again in this honourable place that we have a high instance of chronic non-communicable diseases that are crippling our health care system. And these diseases, by and large, are preventable. So if we adopt proper lifestyle choices and the like, then we will help to arrest this particular phenomenon.

Unfortunately, because we have not reached that point at this stage, we have seen an increase in utilisation. And one of the main factors that is attributable to the setting of a premium and the cost factor is utilisation. And, as I have said previously, Mr. Deputy Speaker, we have seen an increase in utilisation by our sick population. So, unfortunately, that is the reason that we are here today.

Mr. Deputy Speaker, there were a couple of questions that I would like to answer in a moment. But the first question that was asked, actually, was with respect to what is being done—and this was by the Honourable Opposition Leader—concerning health financing reform. And the Premier did indicate, as well as I did during a point of order, that there was a subcommittee under the National Health Plan when the PLP's former administration was in under the honourable then Minister of Health, Zane DeSilva. And he made the difficult decisions as part of a PLP administration and decided that we were going to, whilst we looked at reform of our health care system, we were also going to look at how we were going to finance it because that is a very critical part of the decision and the conversations that have to be made.

And there was a report that was commenced and it was conducted, and it was referred to as the Health Financing Structure, Options for Bermuda, December 2012. It is actually, as I have been made to understand, on the webpage of the Bermuda Health Council for those of you who would like to peruse it. And that report does speak about a number of things and a number of options that I am very excited about and that I will be providing more information to this Honourable House and Members in very, very, short order.

Now, in addition, Mr. Deputy Speaker, you will recall that the starting point—the Throne Speech of 2017 of the PLP Government—was launching "a comprehensive review of healthcare costs in Bermuda and will seek to extract savings throughout the entire healthcare system."

Mr. Deputy Speaker, that is a tall order, but it is an order that we are all committed to on this side to

ensure that we receive comprehensive health care for everyone and we reform the system so that those who cannot afford it or are having difficulties paying for proper health care can have it. We want to create an equitable and a sustainable health care system so that everyone that needs it can obtain it.

Now two of the mechanisms that we are going to be looking at to do that and deliver that, Mr. Deputy Speaker, are (as I quote) "very tough tasks" and very difficult decisions that we are prepared to make. And the first is the implementation of an RBRVU system (Resource Based Relative Value [Unit] System). There have been a number of reports for the last 18 years—the Arthur Andersen Report, I think PwC—a number of health care reform reports were conducted by individuals in the private sector and *all* of them recommended that we look at a more transparent and rational mechanism for setting fees.

That is the RBRVU system. And this Government is committed, and you have heard me speak about it in this Honourable House, to implementing that.

You may recall, Mr. Deputy Speaker, in 2016 that information or that recommendation was made to the former Government and I believe the Honourable Opposition Leader was the Minister of Health at the time and that Government . . . the recommendation was made by the technical officers, the same ones that are sitting here assisting this Government to implement the RBRVU system and adopt that for all of the BHB fees.

That recommendation was ignored, it was not accepted. The technical officers did not accept it—

Hon. Jeanne J. Atherden: Point of order, Mr. Deputy Speaker.

The Deputy Speaker: What is your point of order, Member?

POINT OF ORDER

Hon. Jeanne J. Atherden: I would like the Member who just spoke to table in this place the recommendation that the RBRVU system was recommended to this Government, because in the past we had talked about the relative value (RVU) system and unless that Minister—

Hon. Kim N. Wilson: It is the same thing.

Hon. Jeanne J. Atherden: You are saying the "Resource Based" and . . . and on the other hand we actually implemented the RVU system, we started that. And I just want to make sure that we are not differentiating, because that was already started under the former Government.

Hon. Kim N. Wilson: I am sorry. Sometimes we refer to it colloquially as "RVUs" but the actual terminology is "Resource Based Relative Value Units"—RBRVUs.

As I was saying, Mr. Deputy Speaker, in 2016, late 2016, the technical advisors suggested to the former Government, the former Minister of Health (who now sits as the Honourable Opposition Leader) to adopt RBRVUs for all of BHB's fees. That recommendation was ignored and we see where that landed.

And the point is, Mr. Deputy Speaker, that they were not prepared to make the difficult decisions and make the difficult . . . implement the difficult task that would have seen the commencement of a reduction in health care costs, starting with the Bermuda Hospitals Board. We are going to do that—

Hon. Jeanne J. Atherden: Point of order, Mr. Deputy Speaker.

Hon. Kim N. Wilson: —because 48 per cent of all of our health care costs—

Hon. Jeanne J. Atherden: Point of order, Mr. Deputy Speaker.

The Deputy Speaker: What is your point of order, Member?

POINT OF ORDER
[Misleading]

Hon. Jeanne J. Atherden: The Minister is misleading the Government . . . the Government Minister is misleading the House. The RVU units were implemented partially in the rates that were implemented in June 2017.

Hon. Kim N. Wilson: Mr. Deputy Speaker, that is exactly what I said. The recommendation was to implement RBRVUs for *all* of BHB fees. The Government at the time was not prepared to make the tough decisions and ignored the advice of the technical officers and implemented it . . . they implemented it based on the DI fees in the community and we know what the results are. History has already said what happened when that decision was made, okay?

So we have technical officers that have provided this information and at the time, the Government of the day refused the advice of the technical officers, they were not prepared to accept and make the difficult decisions. We on this side will do just that. And you will be hearing very soon from me more information concerning the implementation of the RBRVU system to the Bermuda Hospital fees.

Why are we starting there? Because over 48 per cent of our health care costs come from the hospital and that is where we are going to be starting.

Hon. Jeanne J. Atherden: Point of order, Mr. Deputy Speaker.

The Deputy Speaker: Yes, what is your point of order, Member?

POINT OF ORDER
[Misleading]

Hon. Jeanne J. Atherden: The Member is misleading the House in the sense that, on the one hand the Member indicated that there was already something that was ready to be implemented, and now she is indicating that we are having to delay for it and not being implemented until now. If it was ready it should have been implemented now.

The Deputy Speaker: I do not think . . . well, clear it up, Member.

Hon. Kim N. Wilson: I cannot clear up something I do not understand.

The Deputy Speaker: Do you want to make that clearer so she can clear it up, Honourable Member?

Hon. Jeanne J. Atherden: On the one hand the Minister indicated that there was a recommendation that was available in 2012, and now she is indicating that she might have something to bring forward to this House in the future and indicated that we . . . there was a technical . . . there was a recommendation from the technical officer that we did not implement. If it was already available and ready to be implemented, why is it not already implemented now?

The Deputy Speaker: Okay.

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

I believe that the Honourable Member is inadvertently confusing two issues. There was, on the one hand . . . I indicated that in 2012 there was a Health Financing Structure Options report—December 2012. That is one issue which I want to come back to because that is very critical.

And then, on the other hand, there were the recommendations in 2016 by the technical officers to the former Government to implement the RBRVU system across the board for all BHB fees. That was the advice that was ignored. The Government at the time refused to make or were paralysed in their ability to make the tough decisions. We, on the other hand, will not be so paralysed and we will make those decisions. And you will be hearing from me very soon about the BHB fees with respect to the implementation of RBRVUs, so watch this space.

That brings me to a second point and that is with respect to the issue concerning this Health Financing Structure Options. Now, as I indicated previously, Mr. Deputy Speaker, there is this report and the question was asked, (quote) "What is the Government doing concerning health financing reform? Why hasn't that been moved?" Well, if the former Government was committed to health financing reform, they would have looked at the report that was completed in December of 2012—instead of shelving it—they would have looked at it and started implementing it. We are going to implement it. We have pulled that report off the shelf, we will start the implementation.

I have commanded my team to start implementing and you will hear more about that for 2019. So we will, as the Government, make the tough decisions for health financing reform as well as the reform of the hospital fees, which take up approximately 48 per cent of our health care dollars. So we are prepared to make those decisions.

So, to answer the question, what happened to it? They know what happened to it because the report was there in December 2012 and they shelved it. We have picked it back up—

Hon. Jeanne J. Atherden: Point of order, Mr. Deputy Speaker.

Hon. Kim N. Wilson: —and we are going to implement that report, to answer the question.

The Deputy Speaker: Member, what is your point of order?

POINT OF ORDER
[Misleading]

Hon. Jeanne J. Atherden: The Minister is misleading the House. There was a report which was being worked on, which is the one I questioned. There was a report which was being worked on by the Health Council . . . the Health Council Financing Report. And I am asking what the status of it is because there was a report, and I am not aware of the report that the Minister is relating to [from] 2012, but I am aware of the actions of the committee that was dealing with health financing reform, and I want to know where that report is. And I think all of Bermuda wants to know.

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

That report, as I indicated, is dated December 12, 2012. It can be located on the Bermuda Health Council's—

Hon. Jeanne J. Atherden: Point of order, Mr. Deputy Speaker.

Hon. Kim N. Wilson: —webpage.

The Deputy Speaker: What is your point of order?

POINT OF ORDER

Hon. Jeanne J. Atherden: There was a committee that was working on health financing reform, and I asked the Minister . . . there was a . . . more recently they were working on it in 2013, 2014, 2015, and I am asking because the Minister indicates that their Government is looking at everything and is aware of everything. I want to know . . . the people in the technical offices were working on health financing reform up until 2016. Where is that report?

The Deputy Speaker: So there was a report . . . you are saying there was a report that was completed under the former Government?

Hon. Jeanne J. Atherden: There were committees that were doing the work, and I want to find out . . . that committee was developing financing reform and I just want to find out where it is because, on the one hand, I cannot believe anybody would have a financing reform report and work for three years on doing health financing reform.

The Deputy Speaker: Member?

Hon. Kim N. Wilson: Yes, Mr. Deputy Speaker. I am not entirely clear what the Honourable Member is asking. What I can say is this, there was a report that was commissioned under the former PLP Government to look at health financing reform. That report was completed in December 2012.

The Deputy Speaker: Twenty-twelve.

Hon. Kim N. Wilson: We have picked it up. The former Government's administration did not do anything with it; they stuck it on a shelf. We have retrieved it, we are implementing it, and I am forging ahead with the implementation of that report.

If anybody would like to see it—

The Deputy Speaker: I think . . . I am just trying to get where we are at because I think what the Honourable Member is saying is that there was a report that was started . . . a study that was started in 2013, that is what she is asking, you know.

Hon. Kim N. Wilson: Right.

The Deputy Speaker: Yes.

Hon. Kim N. Wilson: I cannot comment about what happened in 2013. My technical advisors are indicating to me that the only report that they are aware of that dealt with health financing reform was completed in December 2012. It was under the former PLP Government—

The Deputy Speaker: Okay.

Hon. Kim N. Wilson: —that is the report we are going to be implementing.

The Deputy Speaker: Right.

Mrs. Patricia J. Gordon-Pamplin: Point of clarification, Mr. Deputy Speaker, if I may.

The Deputy Speaker: Continue.

POINT OF CLARIFICATION

Mrs. Patricia J. Gordon-Pamplin: Because I think it is important to clarify this. The report to which the Minister speaks, is she speaking of that which was soundly rejected by the Health Council at the time and other contributing parties within the health system because the former PLP Government were wanting the exempt companies to pay for the cost of the additional cost of health . . . is that the report to which she is referring?

Hon. Kim N. Wilson: I am not really sure what the Honourable Member is referring to as a point of clarification. But I can say, Mr. Deputy Speaker, and I am sorry to sound repetitive, that the report that was commissioned under the former PLP Government, under the former Honourable Minister of Health, Zane DeSilva, was with respect to the Health Financing Structure Options for Bermuda. It was in December of 2012. We—

The Deputy Speaker: So you are not aware of any other report that started in 2013?

Hon. Kim N. Wilson: No, I am not.

Hon. Jeanne J. Atherden: Point of clarification, Mr. Deputy Speaker.

Hon. Kim N. Wilson: Can I please . . . oh.

The Deputy Speaker: One second . . . go ahead.

POINT OF CLARIFICATION

Hon. Jeanne J. Atherden: And perhaps I can clarify this for the Minister, as well as all of Bermuda.

The Health Council had a subcommittee that was dealing with health financing reform that met in 2013, 2014, and 2015. And so all I am asking the new Health Minister is that that committee was working on a report which I would have expected to be ready by now.

The Deputy Speaker: Well, the Minister says she is not aware of any such.

Hon. Jeanne J. Atherden: Well, then, perhaps, she should ask her technical officers because the same way we did not see the 2012 report, maybe they did not see the 2016 report.

The Deputy Speaker: Continue, Minister.

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

The Deputy Speaker: Put your microphone on, please.

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

Mr. Deputy Speaker, there were a few other questions that were raised. I think we have beaten that dead horse.

[Inaudible interjection]

Hon. Kim N. Wilson: It is on the website. So I am just going to invite all of Bermuda to look at the website and they will be able to answer the questions because there will be more information coming.

[Inaudible interjection]

Hon. Kim N. Wilson: You are looking at it now.

There will be more information coming to this Honourable House, Mr. Deputy Speaker, concerning the implementation of that report and the options. That is what we are doing right now, exploring the options that were presented in that report, whether it be a Unified or a Dual System. But we are looking at that so there will be more information to come.

Mr. Deputy Speaker, a couple of questions were raised. One was with respect to any progress made by our relationship with PAHO [Pan American Health Organization] concerning the importation of drugs.

[Inaudible interjection]

Hon. Kim N. Wilson: That did not come out right, did it?

[Inaudible interjection]

Hon. Kim N. Wilson: No, importation of drugs.

There is a strategic fund that exists under PAHO and what they do is they do buy bulk drugs and they allow certain members to purchase those drugs at a discounted fee and we are looking at reviewing that to see if we can expand it to include other drugs that are utilised heavily in Bermuda.

The other question that—

The Deputy Speaker: We are talking about prescription drugs, right?

Hon. Kim N. Wilson: Yes.

The Deputy Speaker: Pharmaceutical.

Hon. Kim N. Wilson: Yes, pharmaceutical drugs. Thank you for that clarification, Mr. Deputy Speaker.

Mr. Deputy Speaker, there was another question that was raised concerning the referral or the removal of the requirement to have a referral for a speech therapist. And the idea behind that was twofold; that it is actually an unnecessary requirement because it just is a bigger cost to the patients because oftentimes if they go to the doctor then there is going to be a co-pay, so it is not anticipated that there will be any type of increased demand on that particular element and, as such, that is why we are making this recommendation and the legislation speaks to that.

As was said previously by the Honourable Premier—and I want to emphasise that—these increases will not affect FutureCare and HIP patients. Almost 38 per cent of all FutureCare patients . . . 38 per cent of seniors are on FutureCare, so that is almost a third of the 11,000-some seniors in Bermuda, and they are on FutureCare and they will not see any rate increase as a result of what we are debating this morning . . . this afternoon.

There was one final question concerning the wellness programmes. And, Mr. Deputy Speaker, those wellness programmes, as we will indicate when we get into Committee, as you rightly pointed out that question really relates to Committee, that we will be capping the benefit of $210 annually and it will cover things like smoking cessation, nutritional counselling, and the like.

I believe those were the bulk of the questions—

The Deputy Speaker: Mm-hmm.

Hon. Kim N. Wilson: —and I would like to move that we now resolve into Committee of the whole House.

The Deputy Speaker: The House will move into Committee.

Honourable Member Swan.

House in Committee at 3:08 pm

[Mr. Hubert (Kim) E. Swan, Chairman]

COMMITTEE ON BILL

HEALTH INSURANCE AMENDMENT (NO. 2) ACT 2018

The Chairman: Honourable Members, we are now in Committee of the whole House for further consideration of the Bill entitled the Health Insurance Amendment (No. 2) Act 2018.

The Chair recognises the Honourable Minister for Health.

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

I would like to move clauses 1 through 4, please.

The Chairman: Continue on, Minister.

Hon. Kim N. Wilson: This Bill seeks to amend the Health Insurance Act 1970, the Health Insurance (FutureCare Plan) (Additional Benefits) Order 2009, the Health Insurance (Health Insurance Plan) (Additional Benefits) Order 1988, the Health Insurance (Mutual Re-Insurance Fund) (Prescribed Sum) Order 2014, and the Health Insurance (Standard Health Benefit) Regulations 1971.

Clause 1 is self-explanatory.

Clause 2 amends section 2 (Subsidy for certain persons) and section 3A (Mutual Re-insurance Fund) of the Health Insurance Act 1970. Section 2(1) is amended to transfer cover for dialysis treatment from the Mutual Re-insurance Fund in respect of those patients who are already covered by the Standard Health Benefit under that section. Subsection 3A(2E) is amended as follows:

a) to clarify that the Mutual Re-insurance Fund covers dialysis treatment only for persons insured under the Act;
b) to link it to the Amendment to section 2(1) by providing that claims for dialysis treatment cover are subject to the newly added subsections (2F) and (2G); and
c) to increase from $100,000 to $150,000 the amount paid out of the Mutual Re-insurance Fund in respect of all insured persons towards the cost of a kidney transplant and maintenance drugs.

Subsections (2F) and (2G) are added to section 3A. Subsection (2F) provides that claims for dialysis treatment are not covered under subsection (2E)(a) where and to the extent that such claims are covered under section 2(1). Subsection (2G) provides that a person's cover under subsection (2E)(a) and section 2(1) shall be limited to an amount not exceeding $12,532 per month for haemodialysis treatment unless additional sessions are determined by the Committee to be medically necessary.

Clause 3 amends the Schedule to the Health Insurance (FutureCare Plan) (Additional Benefits) Order 2009 to broaden and clarify certain benefits.

The Chairman: Clause 4? You moved clauses 1 through 4.

Hon. Kim N. Wilson: Oh, I am sorry. I apologise.

Clause 4 amends the Schedule to the Health Insurance (Health Insurance Plan) (Additional Benefits) Order 1988 to broaden and clarify certain benefits.

The Chairman: Thank you.

Clauses 1 through 4 have been moved and explained.

Does any other Member care to speak to that?

No other Member.

Minister?

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

I would like to move the remaining clauses, 5 through 7.

The Chairman: Would you like to approve [clauses] 1 through 4 first, Minister?

Hon. Kim N. Wilson: Yes. I would like to move that clauses 1 through 4 are approved and stand part of the Bill.

The Chairman: The Minister has moved clauses 1 through 4.

All agreed?

Continue on, Minister.

[Motion carried: Clauses 1 through 4 passed.]

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

I would like to move clauses 5 to the end.

Clause 5 amends the Health Insurance (Mutual Re-Insurance Fund) (Prescribed Sum) Order 2014 to increase the amount paid to the Health Insurance Fund and decrease the amount paid to the Bermuda Health Council.

Clause 6 amends the Health Insurance (Standard Health Benefit) Regulations 1971 to increase the standard premium, including the Mutual Re-insurance Fund component of the standard premium.

And clause 7 is self-explanatory, Mr. Chairman.

The Chairman: Thank you, Minister.

The Minister has moved and explained through to the end clauses 5 through 7.

Any other . . . Member . . . Opposition Leader?

Hon. Jeanne J. Atherden: Thank you, Mr. Chairman.

I just have one question, and this is relating to clause 5, I think it is, clause 5 which is . . . I see that the amount being paid to the Health Council has decreased. I just wondered if the Minister can explain

that. I think I know why, but I just thought that Mr. and Mrs. Bermuda might want to know. And—

The Chairman: Subsection . . . you are referring to subsection (b)—

Hon. Jeanne J. Atherden: Yes, I am talking about subsection—

The Chairman: —[section] 5(b)?

Hon. Jeanne J. Atherden: —[section] 5(b), right.

The Chairman: From $1.09 to $0.55.

Hon. Jeanne J. Atherden: Right.

The Chairman: Minister?

Hon. Kim N. Wilson: Yes, thank you, Mr. Chairman.

You will recall that we did make amendments recently in this House where we increased the amount that was paid for licensing of health insurance companies and some of that fee will go to offset the expenses of the operating cost of the Bermuda Health Council, hence, the reduction.

The Chairman: Any other Member care to speak?

Minister, would you like to move clauses 5 through 7 for approval?

Hon. Kim N. Wilson: Yes, thank you, Mr. Chairman.

I move that clauses 5 through 7 be approved and stand as part of the Bill.

The Chairman: Any objections?

No objections.

Agreed to.

[Motion carried: Clauses 5 through 7 passed.]

The Chairman: Minister, would you like to move the preamble?

Hon. Kim N. Wilson: I would like to move that the preamble be approved.

The Chairman: Any objections?

Agreed to.

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

I move that the Bill be reported to the House as printed.

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

Any objections?

No objections.

Agreed to.

[Motion carried: The Health Insurance Amendment (No. 2) Act 2018 was considered by a Committee of the whole House and passed without amendments.]

House resumed at 3:15 pm

[Hon. Derrick V. Burgess, Sr., Deputy Speaker, in the Chair]

REPORT OF COMMITTEE

HEALTH INSURANCE AMENDMENT (NO. 2) ACT 2018

The Deputy Speaker: All right. Any objections to the Bill entitled Health Insurance Amendment (No. 2) Act 2018 being approved as printed?

There appear to be none.

Approved.

The next item is the second reading of the Defence Amendment—or are we going to do [Order] No. 3? We are doing [Order] No. 3.

Any objections to doing [Order] No. 3?

Okay. The consideration of the Government Fees Amendment (No. 2) Regulations 2018 by the Minister Kim Wilson.

REGULATIONS

GOVERNMENT FEES AMENDMENT (NO. 2) REGULATIONS 2018

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

Mr. Deputy Speaker, I move that consideration be given to the draft regulations entitled the Government Fees Amendment (No. 2) Regulations 2018 proposed to made by the Minister of Finance under the provisions of section 2 of the Government Fees Act 1965.

Mr. Deputy Speaker, I am pleased to bring to this Honourable House today the Government Fees Amendment (No. 2) Regulations 2018, hereinafter referred to as "the Regulations."

Mr. Deputy Speaker, the Government Fees Amendment Regulations 2018 and the Psychological Practitioners Act 2018 were enacted within days of each other, resulting in a discrepancy in the fees charged to applicants by the Bermuda Psychological Council.

Mr. Deputy Speaker, these regulations propose to keep the fees as per the Government Fees Amendment Regulations 2018 and add the additional fee categories for authorisations as per the Psychological Practitioners Act 2018. The authorisations are required for two new applications under the recent amendments authorising visiting psychologists and locum psychologists.

Therefore, Mr. Deputy Speaker, it is proposed that Head 58 in the Government Fees Regulations 1976 is revoked and replaced with the existing fees as per the Government Fees Amendment Regulations 2018 and the additional new authorisation fees for visiting and locum psychologists.

With those introductory remarks I will take my seat, Mr. Deputy Speaker.

The Deputy Speaker: Any further speakers?

The Chair recognises the Leader of the Opposition, Ms. Atherden.

Hon. Jeanne J. Atherden: Sorry, Mr. Deputy Speaker, I just have one question.

I understand why these fees were put into place and, as the Minister had indicated, the psychologists I understood are supposed to come under the review of the Health Council. I just wondered if the Minister could indicate how the Ministry is progressing with having all of these, what I call, auxiliary bodies coming under the Allied Health purview.

The Deputy Speaker: Any further speakers?

Minister?

Hon. Kim N. Wilson: I am going to ask your direction because that has nothing to do with the regulations at hand. The regulations at hand are quite simple as to apply a fee for the psychologists. The question about Allied Health and that direction really does not have anything to do with the Bill at hand . . . the regulations at hand.

The Deputy Speaker: Any further speakers?

Continue, Minister.

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

I move that the said draft regulations be approved and that a suitable message be sent to His Excellency the Governor.

The Deputy Speaker: Any objections to the Bill being approved? That is the Government Fees Amendment (No. 2) Regulations 2018.

There appear to be no objections.

Approved.

[Motion carried: The Government Fees Amendment (No. 2) Regulations 2018 were considered by the whole House and approved.]

The Deputy Speaker: The next item is the second reading of the Defence Amendment Act 2018 by the Minister Wayne Caines.

Hon. Wayne Caines: Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Mm-hmm.

Hon. Wayne Caines: I crave your indulgence, Mr. Deputy Speaker.

The Deputy Speaker: Yes, yes.

BILL

SECOND READING

DEFENCE AMENDMENT ACT 2018

Hon. Wayne Caines: Mr. Deputy Speaker, the Bill before this Honourable House is the Defence Amendment Act 2018.

Mr. Deputy Speaker, Honourable Members will recall that this Government promised to end conscription in the Royal Bermuda Regiment within its first legislative session. This Bill represents this Government's commitment to that promise by finally ending conscription.

Mr. Deputy Speaker, Honourable Members will know that back in 1965 the Bermuda Volunteer Rifle Corps and the Bermuda Militia Artillery amalgamated to form the Bermuda Regiment, which is now the Royal Bermuda Regiment (or the RBR). The Royal Bermuda Regiment has a rich history and has served this country well for 53 years.

Mr. Deputy Speaker, in 1960 the United Kingdom ended conscription. Ironically, in this same year, Bermuda reinstated conscription to the Bermuda Militia Artillery having previously reintroduced conscription to the Bermuda Volunteer Rifle Corps three years prior. Until the introduction of the Bill before this Honourable House today Bermuda remained the only British Overseas Territory to practice conscription.

Mr. Deputy Speaker, conscription has served Bermuda well over the years having begun with the onset of World War II and seen us safely through international conflicts and several natural disasters. That said, the modern era dictates that the time has come for conscription into the Royal Bermuda Regiment to end as is the case in each of the other Overseas Territories.

Mr. Deputy Speaker, Honourable Members opposite will be aware that one of the key concerns of the former Government of completely abolishing conscription was the Royal Bermuda Regiment's ability to continuously recruit volunteers at a high enough rate so not to disrupt operations. However, the Royal Bermuda Regiment has developed a comprehensive strategic plan that can and will help them to evolve into a modern defence force.

Mr. Deputy Speaker, I am pleased to confirm that the Government and the Ministry of National Security have worked with the Royal Bermuda Regiment to ensure that when this Bill comes into operation the Bermuda Regiment will be able to sustain—

An Hon. Member: Your microphone is not on.

The Deputy Speaker: You might have to bend down a little bit.

Hon. Wayne Caines: Testing. Would you like me to start again, Mr. Deputy Speaker?

The Deputy Speaker: No, no, you can continue, sir.

[Inaudible interjections]

Hon. Wayne Caines: For the benefit of Hansard and the listening public I seek indulgence to start again, Mr. Deputy Speaker.

The Deputy Speaker: If that is what you want to do, continue.

Hon. Wayne Caines: Thank you, Mr. Deputy Speaker.

Mr. Deputy Speaker, the Bill before this Honourable House is the Defence Amendment Act 2018. Honourable Members will recall that this Government promised to end conscription in the Royal Bermuda Regiment within its first legislative session. This Bill represents this Government's commitment to that promise by finally ending conscription.

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Mr. Deputy Speaker, I am pleased to confirm that the Government and the Ministry of National Security have worked with the Royal Bermuda Regiment to ensure that when this Bill comes into operation the Bermuda Regiment will be able to sustain the strength in volunteer numbers. The Royal Bermuda Regiment will continue its extensive public relation campaigns and incentivised programmes in order to attract men and women to serve.

Mr. Deputy Speaker, Honourable Members and the public will be aware of the success that the Bermuda Regiment has had in the recent years in boosting volunteer numbers. The Regiment has gone from 10 volunteers in recruit camp in 2013 to 42 volunteers in 2014 and 61 volunteers in 2015. Members opposite will recall the success of recruit camp 2016—the first all-volunteer recruit camp—with some 50 volunteers. This past January the first recruit camp of 2018 saw 37 privates, all volunteers and they all passed out in the passing out parade.

Mr. Deputy Speaker, this number stands to be bolstered by an additional 25 soldiers who are scheduled to begin recruit camp in July. This will be the first time that the Royal Bermuda Regiment has run two recruit camps in one calendar year. One of the merits of an all-volunteer Regiment is that the men and women who volunteer to serve are well aware of the commitment and dedication that is required, yet are still willing and honoured to serve the country in this capacity. Many of these volunteers will stay beyond their three years, that is, beyond their compulsory three-year service, thereby, reducing the number of recruits needed to make in each year's recruit intake.

In fact, Mr. Deputy Speaker, statistics show that more soldiers stay on beyond the three years and two months required without conscription than is the case when there is conscription.

Mr. Deputy Speaker, over the last six months the Royal Bermuda Regiment has been conducting a strategic review aimed at providing progressive recommendations on how the Regiment can best fill its role in the 21st century. The associated analysis has been conducted by a steering group, which is comprised of representation of both full- and part-time officers and soldiers. The aforementioned analysis has realised a number of observations and key recommendations. The strategic review is currently on the final desk level circulation prior to being presented to His Excellency the Governor for consideration. However, I am in a position to apprise this Honourable House of some notable headlines with regard to the revised offer, the structure, and the modus operandi, which will help define the Bermuda Regiment's post-conscription focus in support of the defence and security of Bermuda.

Mr. Deputy Speaker, the first headline relates to the size of the Royal Bermuda Regiment. Four

years ago the National Security and Defence Review in 2014 recommended that a minimum of 400 personnel is now considered the lowest acceptable level of manpower. This is the lowest acceptable level of manpower for the Bermuda Regiment to fulfil its role, broken down into 31 officers and 369 soldiers.

Mr. Deputy Speaker, the 2018 strategic review has proposed a more coherent mission with tasks and concepts of operations which are aligned to delivering an operational effect. The results are three courses of action in relation to [the] size and structure of the Bermuda Regiment. The proposed course of action is based on 28 officers and 299 soldiers—in total 227 *[sic]* soldiers.

[Inaudible interjection]

Hon. Wayne Caines: Pardon me, 327 soldiers in total.

Mr. Deputy Speaker, this [is] three less officers and 70 less soldiers than recommended in 2014. This structure will support two main operational outputs: (1) MACA (Military Aid to the Civil Authority); and (2) humanitarian aid and disaster relief. The two sections will be efficient and balanced with an integrated reserve.

The course of action also allows for a greater return on investment and a dedicated career path for both full-time and part-time employees.

So two main elements that the Bermuda Regiment structure will change: one is called MACA (Military aid to the civil authority); and HADR (Humanitarian aid and disaster relief; and an integrated reserve.

Mr. Deputy Speaker, the Royal Bermuda Regiment and the Ministry of National Security have been working very closely with Government House and the Foreign and Commonwealth Office to fund training for Royal Bermuda Regiment soldiers to become experts in MACA and HADR. There is an opportunity for the Royal Bermuda Regiment to become a quick reaction force for this region with the ability to lead restorative efforts in other countries that are affected by disasters.

Mr. Deputy Speaker, the creation of the Royal Bermuda Regiment Coast Guard has been addressed in the review. The Regiment is conducting preparations to assume a greater maritime role. While the Government develops the necessary legislation that ensures that the necessary funding is in place, the Regiment will concentrate their efforts on delivering training and conducting effective operations in the domain of military aid to the civil authority and humanitarian aid and disaster relief while also preparing for the proposed maritime role in cooperation with the Bermuda Police Service.

Mr. Deputy Speaker, the plan for the Royal Bermuda Regiment Coast Guard is for the Royal Bermuda Regiment to commence training now and perform their role alongside the Bermuda Police Service until the Royal Bermuda Regiment Coast Guard is fully trained and can completely take over the function. Simultaneously the legislation of amendments required will be drafted and brought before this Honourable House. It is anticipated that the entire process will take approximately 18 months with a goal that by April 1, 2020 the Bermuda Police Service can hand over the responsibility for policing the waters to the Royal Bermuda Regiment Coast Guard. But I digress. Until 2020, the Bermuda Regiment Coast Guard will work alongside the Bermuda Regiment while they are being fully trained and the necessary legislation is being put in place.

Mr. Deputy Speaker, this modus operandi of the modernised Royal Bermuda Regiment will rely on economy of effort, which is born out of the need for increased interoperability with partners on and off the Island. Defence engagement and collaboration opportunities will also assist the Regiment to continue to punch above its weight, especially in the international arena. Operation RUMAN can be a recent example. Underpinning the Regiment's operational capability and output, either individually or collectively, there is a need a for revised Statement of Requirement and Training Needs Analysis. This has prompted the creation of a Training and Validation Centre of Excellence, which will deliver the pipeline of training in a cost-effective and focused manner.

Mr. Deputy Speaker, with the current strength of the Bermuda Regiment at 340, it is important to understand that the Regiment will no longer require an annual recruiting target of 100-plus soldiers in recruit camp. However, the Bermuda Regiment must continue to attract the very brightest future officers and soldiers from across the Island in sufficient numbers to allow the Bermuda Regiment to carry out its key tasks.

Mr. Deputy Speaker, in order to provide added resilience to the proposed manning target, the Bermuda Regiment will seek to rejuvenate the Regimental Auxiliary Unit (or the Regimental Reserve). The Regimental Auxiliary Unit is a holding unit for officers and soldiers who have specialist skills that are not required for routine active service. This voluntary organisation may be called up individually or en masse, if the situation dictates. Recruiting for this voluntary organisation will start with a veterans weekend at the end of this year. This will also be a chance to recognise the sacrifice made by our former soldiers, while informing them of the developments in the Regiment and how they may assist. The Regiment will create a PR plan to invite, to encourage and to give the opportunity for the Regimental Auxiliary Unit and programme to be developed and ready for soldiers ready for deployment.

Mr. Deputy Speaker, I have discussed this very concept with a number of former soldiers from various ranks with whom I served during my time in the Regiment; and am delighted to inform this Hon-

ourable House that they were all—most of them—willing to serve in the Regimental Auxiliary Unit as the programme currently exists to help Bermuda in its time of need.

Mr. Deputy Speaker, the second headline in the Strategic Review relates to "The Offer." The Regiment seeks to recruit from across the Island and from a diverse demographic therein. At the heart of "The Offer" will be a promise to invest in those officers and soldiers who volunteer to serve Bermuda. Through training partners in Bermuda and overseas, the Regiment will develop a pathway of education and training that is second to none. This, in turn, will directly benefit those companies, big or small, who employ regimental personnel. In short, this is a very exciting time to be a member of the Bermuda Regiment.

Mr. Deputy Speaker, the Royal Bermuda Regiment has a rich history which we will continue to celebrate. This is a once in a generation chance to transform the RBR into a bespoke hybrid organisation, which is more efficient, effective, and professional. The Ministry of National Security remains committed to supporting the Bermuda Regiment through this period of change, in order to ensure the security of the people of Bermuda.

Mr. Deputy Speaker, yesterday I met with the Nine Colonels, a group of former Commanding Officers of the Royal Bermuda Regiment who have been proponents for conscription to continue, but this group of men are truly vested and interested in the sustainability of their beloved Regiment. I have outlined for these men the plan for the Royal Bermuda Regiment and how we plan to evolve the organisation to better serve its stakeholders and how we plan to sustain the numbers necessary to achieve this aim.

Mr. Deputy Speaker, the Royal Bermuda Regiment has worked hard to transform into an all-volunteer Regiment. Their ongoing public relations campaigns have been aimed at highlighting the benefits of volunteering and improving the public's perception of the Royal Bermuda Regiment. I believe they have seen much success. I believe the Government and the Ministry of National Security will continue to support the Royal Bermuda Regiment through this transformation.

Mr. Deputy Speaker, I am confident that Bermuda will be better for ending conscription and supporting the Bermuda Regiment as it evolves into a more modern, innovative and sustainable defence force that will serve the people of Bermuda in a manner that is appropriate for the needs of today and tomorrow.

Mr. Deputy Speaker, I commend this Bill to the House and the Honourable Members to discuss.

[Desk thumping]

The Deputy Speaker: Thank you.

Any further speakers?

The Chair recognises the Honourable Member Michael Dunkley from constituency 10.

Hon. Michael H. Dunkley: Thank you, Mr. Deputy Speaker.

I thank the Honourable Minister for the presentation. And as I start my presentation let me just say the word "bad," not in the meaning of the word bad, but in the three letters—B-A-D. And I want to acknowledge, as we start, the efforts of the Bermudians Against the Draft [BAD] in the work that they have done over the years because I think it has brought a lot of attention to this matter and I, for one, believe that it has helped stimulate us to get to the position that we are in today, Mr. Deputy Speaker.

It has not been mentioned by the current Government, but certainly the Bermudians Against the Draft . . . whilst all of us might not agree with everything they have done or said or positions they have taken, I think that they have enabled the discussion and the debate to take place. And I think that they should be comforted in where we are today and how we got there. They should take some credit for that.

I appreciate the presentation by the Honourable Minister. And in starting my comments let me say, Mr. Deputy Speaker, three things, that this Bill has three main priorities or provisions:

1. the voluntary enlistment and the abolishment of compulsory enlistment;
2. it makes sure that anyone who has been enlisted by virtue of conscription must serve out their outstanding time; and
3. that any hearing that has been commenced prior to this Bill coming into operation shall continue.

So in a broad brush of this very important Bill those are the three, what I consider, to be the three main highlights of it.

Now, Mr. Deputy Speaker, we all have, I think, very strong sentiments one way or the other in regard to conscription because it has been debated for some time and it has, at times, become a political football. But I think the seed, the germination of where we are today should go back to the former Government and should go to the National Security and Defence Review (of which I have a copy of here), Mr. [Deputy] Speaker, and which, if you will allow me, I will read from a bit of it.

It was commissioned in 2013, I believe . . . or late 2013, but in 2014 it was presented and it was a joint effort between the Government of the day and the Governor George Ferguson (at the time). And they presented what I call a very comprehensive review of Bermuda's National Security and Defence with recommendations on a viable approach to make sure that we have a more secure Bermuda going forward.

When I was the Minister of National Security, I made sure that I had a list of all the recommendations that was available to me and on that list of recom-

mendations there were ones that were supported and ones that were not supported and we worked through the list. The abolishment of conscription was one of those, Mr. Deputy Speaker, that was set in train in 2014 when we changed some legislation to allow conscription to be a backdrop of where we stand today. In the last three years no one has been conscripted into the Regiment. And that was a change that was made under the former Government and we have been successful. The Honourable Minister presented the numbers of conscripted *[sic]* individuals since that time and you can see that it has been—

[Inaudible interjection]

Hon. Michael H. Dunkley: —sorry, volunteered— during that time and they have been effective in making sure that they had the numbers that were available to them.

Mr. Deputy Speaker, if you will allow me to refer to the National Defence Review on page 32 it says that: "it is of critical importance that the Regiment's"—

POINT OF CLARIFICATION

Hon. Wayne Caines: Mr. Deputy Speaker, point of clarification. Which year are we talking about? There have been several defence reviews, which year is he speaking about?

Hon. Michael H. Dunkley: I already mentioned it. The Review is dated 2014.

Hon. Wayne Caines: Thank you.

The Deputy Speaker: Mm-hmm.

Hon. Michael H. Dunkley: It says: "it is of critical importance that the Regiment's transition from a volunteer force supplemented by conscription to an all-volunteer force be conducted over a time frame that preserves those national defence, internal security and disaster relief aspects provided by the Regiment currently or in the future, subject to this review."

It goes on to say, under a section on the next page, page 34, the "Abolition of Conscription" it says in the Throne Speech of November 2013, the Government clearly committed their intention to abolish conscription over time.

So, against that backdrop, the very able Committee, which was chaired by Leopold Mills and a former Member of this House, Louise Jackson, sat on it; former Commissioner of Police Jonathan Smith; former high-ranking officer in the Bermuda Regiment Mr. Jones; and there was a fifth individual . . . let me refer to it earlier in the page because I do not want to leave anyone out for the good work that they committed to do, served on that Committee, and they put a lot of time and effort into everything they did, Mr. Deputy Speaker. And I believe that their work not only served the former Government well, but I think their work will serve the current Government and anyone who wants to take advantage of the Report going forward . . . take advantage of some of the recommendations in it.

So, we arrive at where we are today with this Bill to end conscription and, as the Honourable Minister has said in his presentation, the conscription in other jurisdictions has been abolished some time ago. And there are varying reasons why it has taken the amount of time it has to get the position where we have been in spite of lobbying which, I would say, Mr. Deputy Speaker, in my review of the subject, probably really amped up over the last 10 or 12 years. And it has been fairly constant since then about it and commitments have been made and we have made some progress to it.

I, for one, have always supported the Regiment because I am well aware of the work that they have done in our community in times of need and the work that they have done in our community in times when people do not even notice what they are doing behind the scenes. However, I have always been concerned about an aspect of conscription, and that is why with my colleagues we worked to get to where we are today by taking the first steps to make sure that we abolished it. However, we allowed the Regiment to put itself in the position to go forward.

You know, the fact of life was, before, that you would be very lucky as a young male in Bermuda if you did not get conscripted. Now, the Honourable Minister gave an overview of the starting of the Royal Bermuda Regiment, the amalgamation of two regimental bodies, which . . . I support the Minister fully in the work that it has done and the ability that it has over the time to help break down barriers, Mr. Deputy Speaker, where individuals of different races would work together to accomplish goals and move forward. And there are those in our community who support conscription who still say, *Well, you know, it would be nice because I want my little son to be able to go to the Regiment to learn some discipline,* and all that type of stuff.

But here we are, Mr. Deputy Speaker. I believe conscription served a time, years ago, because of the way the world was and the need to have a significant number of people in any military body because of the greater incidence of war at the time and the lacking of opportunity for any country to get people into the ranks to help defend their principles, their coast, or whatever it might be. But that has changed. And what I have seen happen over the years, especially in my time, and you know I have said it before in this Honourable Chamber and also in another place, that when I came back from university in 1980, I had never been conscripted. But I was starting a job. My job required me to work at least six days a week, early

in the morning work. And I knew that the chances of me getting conscripted were going to be there—I was only 21 years old at the time. And so what I did was I joined the Bermuda Fire Service because I wanted to do my service on the timeframe that was important to me.

And I stayed in the Fire Service for a number of years, well past my time, because I thought it was important to do community service. And I learned a lot of skills from that discipline there and helping the community. And also with me being up early in the morning and going to work, at the time there was a high degree of volunteers in Bermuda. If an alarm went off I was already up at 4:00, I could go to a fire. I could be on the second truck leaving the station. And that type of service and the experience I got with people who were full-time on the job is still invaluable to me today because I still remember those skills, but the interaction with people that I would probably never have had before.

You know, I can still remember my first fire, I was going down East Broadway with my knees shaking, you know, thinking about how well a light it is going to be and the guy tapped me on the back of the truck and said, *You can calm down now, Dunkley, because there is no fire, it is an automatic fire alarm.*

I said, *How do you know?*

He said, *It's Elbow Beach, if it was a fire we would smell it by now.*

But Mr. Deputy Speaker, the same thing goes for the Regiment. What you can learn in that Regiment will carry you for the rest of your life—it builds skills for you, it builds teamwork, it builds discipline. And you know one of the most important things about being in a service like the Royal Bermuda Regiment is that when those in the job market, those employers, those business owners, when they look at you and they see your background on it, that means a lot because you have proven something, you have accomplished something, they know you can do more difficult things, they know you can think outside the box, they know you know the value of teamwork and all those things I mentioned before like this.

But what I found with conscription—and this is my own humble view, Mr. Deputy Speaker. I found it to have an element of discrimination. Because if you look back, certainly, and it has not changed much now, but in the '70s and '80s and '90s I was well aware of stories of young men doing whatever they could to get out of the Regiment because they did not want to be conscripted for their own valid reasons. And at that time white individuals found it easier to get out because they could just say, *Well, I'll go away to university for a couple of years and then when I come back maybe . . . you know, that boat has passed me by.*

The Deputy Speaker: Mm-hmm.

Hon. Michael H. Dunkley: So to me it was discriminatory in the way it attracted people. And those who could find a way—

Hon. Diallo V. S. Rabain: Point of order, Mr. [Deputy] Speaker.

The Deputy Speaker: What is your point of order?

POINT OF ORDER
[Misleading]

Hon. Diallo V. S. Rabain: The Member is certainly misleading the House and the country of Bermuda. He just said "white individuals" get to go away to school.

The Deputy Speaker: He . . . I—

Hon. Diallo V. S. Rabain: I just cannot get that.

The Deputy Speaker: Member, just repeat what you said because I did not hear it that way.

Hon. Michael H. Dunkley: My comments, to the Honourable Education Minister, were along the lines that it was easier for certain individuals to get out of their service in the Regiment.

An Hon. Member: Certain individuals.

Hon. Michael H. Dunkley: It was easier . . . and I referenced white people. And if he wants to bring something into it, that is fine. He will have an opportunity to speak. But I heard those stories about how people were going to avoid the Regiment. And if—

The Deputy Speaker: It is true.

Hon. Michael H. Dunkley: And the Deputy Speaker says it is true. You know, I am not . . . I am not doing this to create a debate. I am telling you what I believe.

The Deputy Speaker: I was in the army.

Hon. Michael H. Dunkley: It was an unlevel playing field in conscription.

Now, there were many valid reasons that people were exempted from it, for medical reasons, you know, if you could not see, they were not going to accept you into the Regiment. But I know people who dodged the draft and they had the ability, they had the funding, the family had the money to *Get out of Dodge* for a couple of years and come back and not do it. And I believe that if service is something that we require everyone should be subject to it.

Now, to digress a bit, there has been talk about national service for years. There are papers in the Ministry, which I am sure the current Minister is aware of, on national service. And I, for one, think that

it is good for all individuals—whether you are male or female—to have some type of national service and that is probably a discussion for another day. Because I think in the society that we live in at the present time, national service will not only help us as a community—and it does not have to be restricted to any one or two or three areas, there are many great organisations you can give your service to—but it would help our young people learn many of the things that those people who support conscription believe are important. And you know I think there is some sort of argument there.

So, I have always supported the Bermuda Regiment, the Royal Bermuda Regiment now, for what they have done, but felt very uncomfortable about conscription. So I am glad that the day has come where we can deal with it, but at the same time we need to make sure that the Royal Bermuda Regiment is in a position to effectively fill out their mandate.

Now the Honourable Minister referred to the Nine Colonels and, you know, as the former Minister, I, too, was lobbied by the Nine Colonels and I always respected their opinion. And I remember before we brought the Bill to change it where conscription was just a backdrop and we were going to work to volunteer numbers the Nine Colonels were vehement in their position—*You must have conscription . . . you must have conscription . . . you must have it.* But once we passed the legislation they always appeared willing to work with us, to continue to keep the Regiment strong. And so I am pleased to see that the Honourable Minister said that they met yesterday and expressed their concerns and I believe the Minister alluded that there had been some type of understanding, even though they disagreed about conscription, that there was some type of understanding that we can work together and move forward. And I think that is healthy because, certainly, those who have served at that high level, they have a lot to offer. And whether you agree or disagree with what they have to say, it should be taken on board.

Mr. Deputy Speaker, I was pleased to see that finally the Minister had the opportunity to provide a high level overview of the Regiment going forward in the future. He has talked in this Honourable Chamber a number of times about the work that has been going on behind the scenes and a copy of the report is now on the desk of the Governor and, I assume, the Minister as well. So I am pleased to see that they have now come up with an approach of MACA, HADR and integrated reserve unit, because it is important when we look at the abolishment of conscription to make sure that we do have the required numbers. The Security and Defence Review has said, in a number of parts through that review, that the Government of the day along with Government House needs to decide on what the role will be, what the mandate will be, and the amount of people to get to that position. And so it is littered all through the report where it talks about how we get there.

And, you know, as the Minister has found out in his short time on the job so far, the volunteer numbers have waned off just in the last couple of years. We were quite successful in the first year and the second year, there were only 35 or 37 in the camp early this year, now I am glad to see there is 25. But there are a number of reasons for that. I think one of them is that we have an ageing population, clearly, and the older you get, you know, the more likely you are going to stay committed to what you believe you can do and some of the things you want to do in the balance of your life.

I think also that and I believe the National Security and Defence Review says in it very clearly that if we do go to a volunteer Royal Bermuda Regiment as the former Government signified and now this Government has made law, that it is not just . . . it is not enough to have a fancy advertising campaign and to have financial incentives for individuals who might want to join up. You need to make sure that the fabric of the Royal Bermuda Regiment is woven into the community so people take pride in that and they want to be part of that. And I think if we can, going forward, if we can continue to mould three of those aspects together, and the most difficult one is going to be the last one I mentioned, the connectivity to the community by the Royal Bermuda Regiment.

If we can do that with advertising to show the benefits of it and the financial incentives to be involved in it, I think we can have the potential to have a Regiment that attracts the amount of people that it needs to do the new mandate that the Minister is talking about. And, you know, I would believe that over the next coming weeks the Honourable Minister will give a broader overview of what those three units will exactly do and put some more meat on the bones so all of us can get a better understanding of where we stand.

Now, one topic of conversation as we have talked about the Royal Bermuda Regiment, Mr. Deputy Speaker, for a number of years now has been the marine role that the Royal Bermuda Regiment has played. And I thank the Honourable Minister (if I have not done it already) for a copy of the ministerial brief. And he mentions in there a bit about the role of the Regiment and that it will take some time—18 months—to get into 2020 when the training and we can have the feet on the ground—or on the water—to do what they have to do.

But in the National Security and Defence Review, as I think all Members of this Honourable House would be aware, is that any changes for a maritime role will have a significant impact, not only on the responsibility of the Regiment, the training that is required, but there will be a bunch of impact that has the potential to be quite significant. And so I urge Honourable Members to take a look at some of the reports

that have been done in the past and the one I referred to a lot today—the National Security and Defence Review—because in that there are some numbers that probably are a bit higher than most people would imagine on what it would cost to have that maritime role.

And so, as we look at abolishing conscription, and the Minister has outlined the numbers that will be required—just over 300 now, I think it was 327 in total full time and the volunteer numbers—a maritime influence on the Regiment will probably have some impact on what that final number will be. But it will definitely have some impact on what the budget will be for the Regiment because if we are going to do it we have to do it right.

The Deputy Speaker: Right.

Hon. Michael H. Dunkley: There is no doubt about it. And in my humble view, as a former Minister of National Security, I do not think it is going to be as easy as taking the money and the manpower currently in the BPS Maritime section over to the Royal Bermuda Regiment and think you can just plug it in and move forward. It is not going to work like that. A number of the options I have seen have clearly shown that there are different levels you can carry on at and . . . you know, the push was to get to one where there was a little bit more enforcement and help on the oceans than it is at the present time and that is going to cost money, more money than we put in at the present time.

Another aspect of the elimination of conscription which I think we should look into is . . . I am of the belief that when you have a higher number of volunteers in the Regiment, the cost for you to maintain that Regiment will go up because I think more money is going to have to be put in to the salary side of things. The proof of that will come out in time, once the new role is set up with the three distinct sections that the Honourable Minister has talked about and we will see over time. But you know it has been clear because of the budget constraints that the Government has had over the past six or seven years, the Regiment has been one of those that has operated very well with a decreased budget for a number of years and then a stagnant budget over the past couple of years.

I do not think that we are going to be so successful going forward with the budget staying where it is. I think it is going to have to change. I hope when the Honourable Minister comes back with more information on how those three sections will work, that we can start to plug in some numbers. I have asked the Honourable Minister for some numbers just in itself to the maritime section, but I accept that it is a little bit too early to even think about that. So this is a process that is rapidly evolving to a new body. A new body that is critical for Bermuda.

I would be remiss if I did not just take the opportunity to focus in on the good work that the Regiment has done for so long. A lot of it we hear about because it is publicised when we have a challenge in Bermuda, such as a catastrophic hurricane . . . the Regiment are there—right away!

I remember the last hurricane in October of 2016 when that wall was knocked down up at Somerset Cricket Club, Mr. Deputy Speaker. The Regiment, the day after the hurricane, was out before daybreak cleaning the main arteries throughout the Island. They started up at Camp headquarters and went west and then went east, and by the time most people were getting out of the comfort of their beds at that time, or the comfort of their house, or the safety and security of the house, the Regiment had cleaned most of the main artery. So we saw that.

A lot of the work we do not see is behind the scenes when they go to other countries and work for disaster relief and how uncomfortable the conditions are for them, when our family and friends are down there doing what they have to do. Or more behind the scenes when they support the police in some of the work that the police do in the community; or last year with the America's Cup, how critical the role of the Regiment was; or when we have had dump fires before, how the Regiment has been boots on the ground doing whatever they can to support us there. I think from time to time they have even helped up in the prisons when there has been a shortage of manpower.

So, you know, the work of the Regiment is wide and varied and I do not think that is going to change as we go forward. That is why it is there. Let's face it. They are not going to get their guns and go down to the shore and defend us from anybody. That is just not what is going to happen in today's world. In today's world we need a trained body that is capable of dealing with the challenges that we face and we need to support them in what they have to do.

Now, because we have abolished conscription with this Act today, it is imperative that we give them the tools they [need] to be successful in meeting the stringent responsibilities they are going to have going forward. And it is not going to be as easy as said and done. You know, it is going to be tough to get volunteers to come forward because everyone is busy. Everyone has many or varied options of how they want to spend their free time, and what they have to do, but I can assure you just as I found that my service in the Bermuda Fire Service (at the time) has, even to this day, many years later, proven to be good for me and I hope good for the community.

Everyone in this House I am sure has stories that they can tell. We need to attract our young people to give something back to the community. I think by volunteering for the Regiment . . . with the makeover that we have seen in the Regiment over the past 10 years, how they have been very outward with what they do and how they do it, with some of the hard, fast military rules being relaxed. You know, we had accu-

sations of certain types of allegations of abuses at the turn of the century. I give commanding officers since that time great kudos for clearing that type of stuff up. The Regiment has opened its house, been very transparent and open about what they have done. They have offered an exciting opportunity for young people to get involved. They have tried to attract the community.

So as we make this big step to abolish conscription, where the Nine Colonels do not agree because they say they have a survey that shows that the vast majority of the people still agree with conscription, well, I do not look at it that way. I think it was 52 to 48, Mr. Deputy Speaker. And perhaps if weeded out all the people that were not eligible to be conscripted, it would be the other way.

You know, sometimes in life . . . if it does not impact me I am liable to say, *Well, that's fine for you, go ahead, knock yourself out.* But having said that, knowing that there are still a reasonable number of people who say that *men* should be conscripted into the Regiment, I think it is the right move that we make and we need to do all we can to support the Royal Bermuda Regiment to get the volunteers in. We need to do all we can to get our young people to get involved in it, or the numbers will not pick up.

I think right now for volunteers . . . and the Honourable Minister when he has a chance to wrap up maybe he can answer a query, but I understand that there is a reasonable number of commonwealth citizens who have volunteered to get involved. So we need to get more Bermudians involved. We love to have the commonwealth citizens involved because the more you serve your community, the more you are entwined in your community, the more we build up the community spirit.

We have work ahead of us. It is not going to be easy. And we need to make sure that we have committed to it. Like the former Government, we made sure that we got the number of volunteers into the camp, and we need to make sure that we continue to do that going forward.

So I will finish where I started. I would like to thank all the community partners for the impetus in making it happen. It was a gradual change that, certainly, people like BAD [Bermudians Against the Draft] probably did not support. But I believe it was done in an appropriate way because, Mr. Deputy Speaker, a bull in a hurry never made a calf, and we set the table for, I think, a successful transition. Thank you.

The Deputy Speaker: Thank you, Honourable Member, Michael Dunkley, from constituency 10.

Any further speakers?

The Chair recognises the Honourable Member, Dennis Lister III. Mr. Lister, you have the floor.

Mr. Dennis Lister III: Good afternoon, Mr. Deputy Speaker. Good afternoon to the listening public.

For a minute there I thought the Honourable Member in front of me was reading my same speech.

[Laughter]

Mr. Dennis Lister III: I also wanted to give recognition to BAD, Bermudians Against the Draft, who 12 years ago, in 2006, first initiated the conscientious objectors and the talk of abolishing subscription, founded under the leadership of Mr. Larry Marshall, Sr. To name a few of the members of BAD: Larry Marshall, Jr., Lamont Marshall, Jamel Hardtman, Shaki Easton, Haroon Eve, and a few others. I would just like to recognise what they have done; [they] paved the way 12 years ago.

I also want to say that as men of my generation that they created a path 12 years [ago] that today they can sit back and say that this is something that they had a part of and started it. So, Mr. Deputy Speaker, again, I just want to recognise the members of BAD, Bermudians Against the Draft.

Secondly, Mr. Deputy Speaker, I want to declare my interest as a former member of Bermuda Regiment. I served as a private for three years and two months, Mr. Deputy Speaker, so I can speak from experience when I speak of the Regiment. But I will come back to that.

I first want to start with the word "morale." The definition of the word "morale" is the confidence, enthusiasm, and discipline of a person or a group at a particular time. I know most of us here are familiar with the number "300." And, no, not your age, Mr. Deputy Speaker.

[Laughter]

Mr. Dennis Lister III: But the movie *300*.

The movie, *300,* Mr. Deputy Speaker, is a historic story about the Battle of Thermopylae during the Greece and Persian Wars. In the battle the 300 soldiers that defended their nation states against the Persian Empire, 300 strong, the Spartans (as they say).

And, Mr. Deputy Speaker, I can relate because during my time in the army my lieutenant called us "Spartans," so I can relate to the Spartans.

The Deputy Speaker: It sounds like you are quoting from Judges in the Bible.

[Laughter]

Mr. Dennis Lister III: So, Mr. Deputy Speaker, these 300 men who defended their nation against the empire of Persia, did it through training and tactics. They did not need a large army. It is about what is in your head, what you are trained to do, but also your passion, your morale, your national pride.

We have heard from the previous two speakers of how there were objections to conscription because of the lack of numbers, because we have a set amount, but Mr. Deputy Speaker, if those 300 can do it, and as the Minister of National Security stated, that the preferred number of the Royal Bermuda Regiment is around 300 to 400, then we hit that right on the head. We are the Spartans.

So, Mr. Deputy Speaker, in today's modern warfare, we see less hand to hand combat fighting on battlefields. Most of the fighting in battles today is long-range warfare, drone warfare, more specialised, less personnel. Mr. Deputy Speaker, if that is the way the world is going then why can't the Royal Bermuda Regiment go that way? We do not need large numbers because for one, Bermuda does not fight in wars. Yes, we sent soldiers overseas in the past to fight in the world wars and other . . . just the world wars, actually.

The Deputy Speaker: Yes.

Mr. Dennis Lister III: But, Mr. Deputy Speaker, those were different times when you did hand-to-hand battle.

In today's world, we can use what small army we have with specialised training, specialised tactics to learn whether it is . . . the money that we can use to invest in drone warfare, learning how to . . . I do not have all the names of the different tactics, Mr. Deputy Speaker, but you see where I am going here.

The Deputy Speaker: Yes.

Mr. Dennis Lister III: We do not need large numbers [of] specialised soldiers trained to do this.

Morale, again, Mr. Deputy Speaker, plays a big part. During my time with the Regiment, I was (for a lack of a better word) "forced" to. You are conscripted against your will. As the previous Member before me said, I also tried to dodge. I went away to school, but you can only go away for so long and then you have to come back and face reality, Mr. Deputy Speaker. So, again, I was dragged against my own will to participate and serve my time in the army, and reluctantly, Mr. Deputy Speaker. You do what you are told, reluctantly.

From day one I always counted down the day I was out of there. That three years and two months, it could not go any slower, Mr. Deputy Speaker. But once I was out, I said, *Check later.* Why, Mr. Deputy Speaker? Because against your will, you are conscripted and forced to go up there. When you are up there it is a chore, it is a task because it is not what you want to do, Mr. Deputy Speaker.

But if, as we are doing now, abolishing conscription and we are going toward a volunteer army, then you get persons who are willing to do and they happily want to do it. They have pride doing it. Their morale is high doing it, Mr. Deputy Speaker, because they are not being forced to do it. When your morale is high and you have pride, you can stand proud. Mr. Deputy Speaker, during my time with the army, and yes, I was guilty of it also, I spent a few nights on orders and extras because I did not want to be there. I may have skipped a few nights, Mr. Deputy Speaker, or skipped a training session. Why? Because I didn't have the morale. I did not want to be there, Mr. Deputy Speaker. And there were numbers of my fellow soldiers that had the same attitude. We did not want to be there so we did not want to do that.

So, Mr. Deputy Speaker, when you have volunteer soldiers who want to do it, for one, you end up with less soldiers on extras or on orders because they are going to make their time. They are not going to be late, they are not going to not show up for weekend camp, not show up for training nights, Mr. Deputy Speaker. So having morale and pride in doing what you do goes a long way in helping the Royal Bermuda Regiment accomplish what they need to accomplish.

Also, Mr. Deputy Speaker, with their going forward with the volunteer Regiment, it is also a way to help bring other benefits. If you are offering, for instance, educational opportunities, or job opportunities, more people are going to want to volunteer because, again, if you are underemployed or unemployed at this present time and you have an inkling to volunteer for the army, you look at volunteering versus what are the benefits. But if you create more benefits, you will see it might not be a vast increase in volunteers but you will see those who want to volunteer for the benefits, knowing that they can go away to school, they can go up to college. So these benefits can be incorporated in this new volunteer Regiment to encourage more people to volunteer.

Also, Mr. Deputy Speaker, we had the men state of how there was a myth that if we cannot recruit 100-plus soldiers every year that the army will falter away. But, Mr. Deputy Speaker, if you have volunteers who have pride in what they do and the morale is high, you will not have a high amount of those that leave after their time. If I was of a different mind-set and wanted to join the army 10 years ago, and when my three years and two months came up and I wanted to stay on, who knows, I could be a Lieutenant Colonel today. But with that frame of mind, I did not want to be in the army. So once my time was up, *Check later, I am out!*

So, Mr. Deputy Speaker, again, you have the morale and pride, yes, we keep those so that at the end of every year we do not lose 100-plus soldiers. You may lose five or so volunteers, but the next volunteer recruits that come in make up for those numbers. So, again, it is a misconception that you have volunteers will not be able to fulfil the amount required. But if you do not have that vast amount leaving, you do not need the high numbers to recover those that leave, Mr. Deputy Speaker.

So, again, Mr. Deputy Speaker, back to the 300. Those 300 battle-hardened men. They fought . . . if you ever saw the movie . . . have you seen the movie, Mr. Deputy Speaker?

The Deputy Speaker: I have read Judges 7.

Mr. Dennis Lister III: Oh, you saw the Bible version then, so it didn't have all the graphic and the extra. I will keep my . . . I will edit my version for you.

So, Mr. Deputy Speaker, those 300 battle-hardened warriors and soldiers, they fought from their heart because they had pride for their country. It was engrained from birth to fight for their country, protect the land, Mr. Deputy Speaker. As was stated also by the previous speaker, if you start from early to engrain this in our people national pride and a [desire] to serve your country, when they get of age then their mind-set will be to volunteer for national service, and you will have those who stay on well past their time.

So, Mr. Deputy Speaker, in my brief comments, which I will just kept short, again, I support this Government in abolishing conscription, but also creating an avenue of voluntarism for those who would like to volunteer to learn skills and tools. Mr. Deputy Speaker, I will not lie. I learned valuable skills in the Bermuda Regiment when I was up there. But, again, being forced to do it versus willingly wanting to do it, has a different affect on you. So new training methods, training our volunteers in specific tactics.

We heard the Minister speak of maritime service, Mr. Deputy Speaker. We could have a new Bermuda Coast Guard. So these are things that you could specifically train small amounts of soldiers to do so that the more specified they are in a tactic, the better they are to learn. It is the same as in our schools nowadays, where we have smaller classrooms because the teacher can focus on those children much better and get to their needs.

So, in closing, Mr. Deputy Speaker, I support this and endorse the Minister of National Security wholeheartedly in doing this and helping to change Bermuda, because this will help change our national pride in Bermuda. Thank you.

The Deputy Speaker: Honourable Member Lister, you did not turn out too bad for your unwillingness . . . your reluctance to serve in the army. You turned out very good.

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

The Deputy Speaker: The next speaker is the Honourable Member Pat Gordon-Pamplin.

Mrs. Patricia J. Gordon-Pamplin: Thank you, Mr. Deputy Speaker.

Mr. Deputy Speaker, I have a slightly different approach toward this debate than what we have heard from the previous two speakers.

An Hon. Member: Oh-oh!

The Deputy Speaker: All right.

Mrs. Patricia J. Gordon-Pamplin: Let me say that I am one who when I see what I used to call "my Regiment," as the Shadow Minister in a previous administration responsible for Home Affairs under which the Regiment fell, I used to go down to the parades and there was such an overwhelming pride that I felt in looking at those soldiers, especially on specific ceremonial occasions [such as] the opening of Parliament or any event that required the presence of the Regiment. And there was such a feeling that *these are my people*; *these are my guys*.

Let me just say that I am the mom of two sons. And I do not mind sharing this story because my oldest son who was drafted at the age of 18 and was away at school and the minute he came back he had to go and serve his time in the Regiment. And notwithstanding that it was a draft environment, he did not necessarily show an over enthusiasm when he first went, but as his time went on, to see the development and the maturity that came about in my young man, it was something to behold.

And I am going to miss that requirement, that it now becomes the purview of those who really want to be there, because there are some of our young people who did not want to be there, but who will tell you [that] in retrospect that they could not have had a more positive experience. And for that, and also recognising that times move on and life changes and circumstances change and, you know, the Governments change and things change, and therefore we have to keep up with the times; therefore, we are taking the steps that we are taking today . . . I am going to miss it. I am going to miss hearing the positive experiences from those who did not want to do it.

Unlike the Honourable Member who just spoke who said he did not want to do it, and therefore served his three years and two months, as he counted daily how many days were left, and did so reluctantly, and that seems to me to be a bit of a shame. Because sometimes you find yourself in circumstances in which you really did not want to embrace it at the outset, but you find that the experience becomes so positive that you are wondering, *Why was I kicking and screaming at the beginning?*

So my son, who was drafted for three years, ended up spending five years (and some) in the Regiment and ultimately loved every minute. And it was only because of later work demands that he probably did not become a lifetime person in the Regiment. To say that it taught them a level of discipline, my older son subsequently shared with my younger son, *I didn't*

need the Regiment to discipline because we have the Mama that we have. And I accept that, and I appreciate that because . . . but I think that the Regiment helped to enhance that which he was being taught at home.

What was more interesting was an experience he had in going to one of the camps in Canada. I think he was like . . . he was sort of at the upper time of his stay in the Regiment. And I think he had gone to Jamaica and had gone to North Carolina for training, he had done the local training. So he is off to Canada for a camp. And they did all the training and everything they needed to do there. And they were given instructions that the bus was going to leave from where they were in Quebec (I believe it was Quebec) to take them back to Toronto at 1500 hours. So because it was their last night and these boys, as young men, would be, went out and enjoyed the time and my son, hearing 1500 hours in his mind, notwithstanding the years that he spent in the Regiment, was thinking five o'clock.

So he showed up at the base for a five o'clock departure, from which the bus had left two hours before, [and] the bus was long gone. So I get a call in the middle of the night from my son to tell me that he was stranded. They had left his passport, so he actually had travel documents, but he had no money. So he had a godmother who lived in Toronto and I was able to try to make some arrangements to get him to actually fly from Quebec to Toronto so that he could be there early the next morning before . . . well, actually before the bus arrived, and he was able to be there to catch his flight to come home.

But what was the lesson that was learned? Number one was that he was brought up on charges, I guess that is what they call it, in the Regiment when he got back for missing a bus, because that is just not what you do. But more importantly, when he came home he was made to pay back the money that I had to pay in order to get him home.

And he was like, *Well, Mom, do I really have to pay . . .*

[And I said,] *Yes, you have to pay it back, because I don't pay for your mistakes.*

So that is something that I do not know that my son has ever late, subsequent to that. Because I think there was a lesson that was learned.

There were comraderies that were able to be gleaned and to be [cultivated] and developed during his time while he was in the Regiment that some of our younger people will not have that exposure, notwithstanding they may not like it at the outset, but it is the circumstance in which they found themselves.

Fast forward 20 years later, I have another son, who is 20 years younger than my older son, who let me know that he is blessed inasmuch as he was born in the United States, therefore he does not have to do Regiment time because he will not be able to be drafted. And I thought, *Well, why not?*

He said, *Well, Mom, I have checked and they do not register foreign births or foreign deaths in the registry in Bermuda, so they won't know that I exist because I was born in the United States, I am not registered here, so I won't have to do time in the Regiment.*

And I said, *But they will know that you [exist].*

And he said, *Well, how will they know?*

And I said, *Because I will tell them.*

And the reason for that is because I looked at the positive experience of my older son and recognised that he had learned valuable lessons that could bridge generations. So when I said to my younger son, *Well, I will tell that you are here. I will tell them that you should be drafted.* And I dutifully made sure that the information was made available.

And he said to me, *Well, Mom, I don't need the discipline of the Regiment.*

And I said, *Well, maybe you don't because you got a crazy Mama, but just imagine the other young men of your peers who may not have a crazy Mama who may need you to serve as an example to them.*

So what does drafting do but put together in a melting pot a group of young men who might otherwise not be able to share the experience one with the other.

So fast forward, we get into Government and we recognise under the Ministry of National Security that times had to change. And I accept that. What we did at the time was to look at how we could sustain the Regiment and the functions that it had to perform for it to continue to be a viable entity and still answer the call of eliminating the draft? What was done was to try to determine over the last years, as the Minister indicated in his presentation, the ramping up of the volunteerism that would have been necessary in order to sustain the numbers that were required for the Regiment at that time.

And that worked, and we brought in a backdrop (as it were), a catchall to say, *If we don't get enough volunteers, then this would be the outcome. Let's keep this in reserve in our back pocket and let's say that if we don't have enough numbers, if the numbers fall short, if we have national disasters*—and the Regiment have been absolutely tremendous in national disaster times, in times of relief. So if we do not have enough people in order to fulfil those responsibilities, or to do those things that makes the Regiment a viable entity, then we would have a backdrop to say, *We are not drafting you at the outset, but if the volunteers fall short, then we have got a catch situation in which we can help to bolster the numbers.*

It is very, very easy for us to say, *I really don't want to do it, so let those who wish to carry the burden.* Very much like serving in this Honourable House, Mr. Deputy Speaker. There is not a person in the country who recognises that the functions that we serve in this House, both in Government and in Oppo-

sition, are not vital and important, and integral to our societal development. But so many people are saying, *Well, you know what? You all can do it because it is not for me.* And that was the attitude that we got from some people with the Regiment. It is like, *Those who want to volunteer, you all can do it, but just not me.*

Like the tax man, you know, *don't tax you, don't tax me, tax the man behind the tree.* And similarly, it is like, *Let the man behind the tree be the one who volunteers for Regimental duty.*

So from the prospective of having something that is structured, I will miss what we had. But I have never had to serve in the Regiment.

An Hon. Member: Aah. Aah.

Mrs. Patricia J. Gordon-Pamplin: So, you know, there was a difference between male and female. Let me say that for those who have argued for their right to not be drafted, that it is a violation of that which . . . you know, of their human rights, and whatever their arguments are, I respect it. I did not necessarily agree with it at all times, but I certainly respect their right to hold the positions that they held.

And I thank the Government for responding to the call. It is taking it one step further than I would have liked to have seen because I thought that the idea of having a catchall was the ideal way to carry it forward. But clearly, times do change. And sometimes kicking and screaming, we, and I as an old individual have to change with those times.

Mr. Dennis Lister III: Point of clarification, Mr. Deputy Speaker.

The Deputy Speaker: What is your point of clarification, Member?

POINT OF CLARIFICATION

Mr. Dennis Lister III: Just to the point made by the [Member] having a catchall, that is why they left conscription when the previous Government. I can be corrected, but in the Regiment's constitution, there is still foresight so that if a national disaster, or we went into war, any former serving soldier in the army can still be called out. So at present there might be 10,000 to 15,000 former soldiers presently in Bermuda. So at any time, if needed, they can—

[Inaudible interjection and laughter]

Mr. Dennis Lister III: Say that again?

[Inaudible interjections]

Mr. Dennis Lister III: Right. You still stand a chance. So—

An Hon. Member: You! You!

Mr. Dennis Lister III: Oh. Oh, yeah! As the Honourable Member Dunkley said, I will just go away.

The Deputy Speaker: I will note that.

Mr. Dennis Lister III: But just to her point, to clarify, there is a catchall in their constitution.

The Deputy Speaker: Thank you, Honourable Member.

Mrs. Patricia J. Gordon-Pamplin: Thank you. I accept the intervention because I obviously do not know all the innuendos when it comes to the Regiment and its constitution. But I can stay, again, *Let all the guys who used to do it before who were trained before, let them be the ones who are on the front line to be called up to do it. I don't like it, I don't want to do it and therefore I don't have to.*

As I said, we have protections against people being forced to do those things that they choose not to do. But I am going to say that on a personal level, and seeing some of the benefits that it has offered, and some of the friendships that have been garnered, and the relationships that have been fostered as a result of interactions that may not necessarily have occurred outside of the environment of the Regiment, I am going to miss it.

Let me also say that when we have organisations that have a positive impact, I do not think that we should be willingly and readily anxious to pull down those protections. I think that, as I said, I support those people who have the right to say, *I don't wish to do this. It is a violation of that which I stand for.* I accept that. But I would have liked to have seen, at the very least, not something that says, *If you served before, we have the right to call you back up.* The Honourable Member has just given the information according to the conditions that prevail. But to say, let's have the ability for new people, new blood, new infusion, because who is to say what new people coming to the Regiment are going to bring. Who is to say what they will have to offer. They may volunteer, or not. Circumstances may be such that, *Well, it's available to me to volunteer, but work is a little bit more appealing. Earning a pay cheque or creating a family or meeting other responsibilities now becomes my priority. And therefore this Regiment no longer prevails, or is no longer my thought process.*

You know, my younger son, as I say, he wanted to know how he could not do it. And he didn't. He went back to school and I told him*, For as much as I've spent on school fees, he could have been 10 times a brain surgeon.* But that said, he elected not to go into the Regiment.

The circumstances were that he could have been called, I believe until he was age 31, or somewhere along . . .

An Hon. Member: [It is] 32.

Mrs. Patricia J. Gordon-Pamplin: Or, 32.

Of course, I think once he passed that age, he was like, *Whew! I got through that.* But knowing that his Mom . . . if I'd had my druthers, he would have been there on his 18th birthday, on day one, and served even if it was a mandatory three years. My oldest son spent five, and loved every minute of it. And in retrospect, the experiences that he has been able to share over time, and some of the friendships that I have seen him continue to develop remain today, and he is 52 years old.

So let me say, Mr. Deputy Speaker, notwithstanding that there are many ways to skin a cat, to completely abolish the conscription is something that has been the next natural progression to the steps that were started under the previous administration, notwithstanding that we were drawn to that position kicking and screaming because we believed that full conscription initially was probably not a bad thing. I would not say "we." I would say that there was some dissention.

But "I" believed that full conscription was not a bad thing. And then I had to come around to the thought process that maybe the way that I thought about things needed to be updated, and I was happy to do that. Now, as we go to this next step that the Government has chosen to take in which conscription will be completely abolished, and I certainly hope that going forward we do have sufficient volunteers that will help to sustain this iconic institution called the Bermuda Regiment.

I want to continue to go to the Peppercorn Ceremony and to feel that pride when I see the soldiers marching onto the square. I want to continue to watch on all ceremony occasions, the 11th of November, and any ceremonial occasion, because I have watched Regiments and, you know, sort of regimental parades and the like around the world in various countries and under various circumstances and there is nothing like our Bermuda Regiment. They look sharp, they march sharp, they act sharp, they are sharp. And I just have a sense of pride that is . . . I bubble over when I see them.

And I certainly hope that going forward there are sufficient numbers to volunteer to be able to continue to sustain all of those requirements that are necessary in order to keep this Regiment as a viable entity. Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you, the Honourable Member Pat Gordon-Pamplin.

Any further speakers?

The Chair recognises the Honourable Member Kim Swan from constituency 2.

Mr. Hubert (Kim) E. Swan: Thank you, Mr. Deputy Speaker.

Ever so briefly, Mr. Deputy Speaker, on this subject I want to commend the Minister for where we are today. I also would like to commend all those persons past and present who have made a contribution to our country through service in the Bermuda Regiment either by conscription (previously) or by volunteering.

Going forward from this point, assuming that this Bill will pass successively through both Houses, and receive the assent from the Governor, I felt it my duty to point out that the role of the Regiment comes under the Government House and the responsibilities of the Minister here are delegated. As the previous speaker spoke to how much she enjoys watching the ceremonial roles of the Regiment, I certainly look forward to the day when we can celebrate Bermuda, the nation, and that ceremony that ensues after that and the challenges that we have as a country totally responsible for our own destiny.

But we are where we are. Let us look at how we are going to encourage greater participation in our Regiment from a voluntary basis. Looking at other jurisdictions, Mr. Deputy Speaker, I think the lynchpin for us in Bermuda lies with education. As I am familiar, my alma mater, Troy University, we proudly have been connected with the ROTC [Reserve Officers' Training Corps] programme and we have campuses all around the world, and that did not just start 10, 20, 30, 40, 50 maybe 70 years ago through worldwide connections through US military bases and it continues today, stretches through Asia and offers many . . . so much so that my chancellor was . . . when I last touched base with him a couple of weeks ago, he sent greetings to me from the graduation in China.

And so there is an opportunity for us to further educate our Bermudian persons here with the opportunity of partnering, not just with the United Kingdom, but other jurisdictions. The University of West Indies have a management science degree in national security and strategic services for someone who might be academically motivated, and the like, and want to go all the way. We see the need, not only in the military, but the Police Service to train Bermudians. Why not identify persons with that aptitude and interest and provide them that type of opportunity?

ROTC programmes exist not only at Troy, where I am familiar, but other universities around the United States which is a lot closer to us than the UK, and a lot more familiar to us. And notwithstanding, in Canada, the University of Alberta, is an example that has programmes designed for reserve officers' training and the like.

Certainly, as we look to enhance our role using our waters, as a young man who grew up in a fish-

ing and boating family, it is a natural synergy for us to explore opportunities there. But not only as it relates to persons who might be (quote/unquote) "officer material," but persons who may be just the rank and file. A very important part of any organisation is the rank and file. Technical education, and the development of technical education could very well be linked and there is a natural synergy that can be built upon. I know the Minister of Education is looking very, very closely at enhancing and building upon technical educational opportunities. It can be partnered with the Minister of National Security as we try to identify young people with an aptitude.

And sometimes we have to do it differently than just following the model that another jurisdiction is following. I noticed that when I just looked at some of the other jurisdictions with regard to reserves, you know, the age is usually 17 to 19. But in our country we have a problem right now with young people, and the ages are getting younger. So there might be an opportunity for us a little bit younger to involve persons with educational opportunities that provide them with some type of military training and connection.

The discipline that you learn is not too dissimilar to what we received, for those of us who went into sport, discipline being very much a kingpin. And so as we look to how we are going to take it forward, one particular resource . . . and I would say, you know, obviously on the Government benches we pay homage to one of the colonels of Bermuda, he is actually a Member of Parliament. But also in the legislature itself, in our Sergeant-at-Arms, let us not forget that there is someone here who is very well versed and very knowledgeable and appreciative of what that type of service can provide. And whether or not a person comes in kicking and screaming, there are many persons who through experience have changed their opinion of when they walked through the door the first time from when they walked out.

And many, certainly, if I likened my military experience in sport, with the coaching of the great Mike Griffin from Troy and Auburn [universities], my coach, you know, he was far more rigid than any ROTC leader at Troy University, I can tell you. They would be hard-pressed to find a harder person cracking the whip than some of those football and basketball and golf coaches. So, that type of experience is of benefit. And if in our country we are finding that by time our young people are reaching 17, they have already gone in the wrong direction, they have already met the fork in the road, we need to set our net before the fork in the road. And that is the opportunity that presents itself. Because what I have not heard coming from those who call themselves the "Nine Colonels," I have not heard them address some of the real challenges that the country is facing—the social difficulties. So you just cannot keep with the same old, same old and not appreciate some of the modern-day challenges that are facing ourselves.

And I think the Minister, Minister Caines, who is a gentleman with military background as well, and well versed, and we respect that, would appreciate that the discipline that is provided in this space is valuable. But as I, you know, always try to seek the importance of joined-up Government with the other areas of responsibility marrying up, I think there is a natural synergy that presents itself with the responsibilities of national security, with the responsibilities of education, with the concentration of culture, and also with the responsibility that lies in marine and ports.

Because anyone . . . look, I was just out on the water on Monday. I saw one of my cousins there, had the committee boat right there out of White Hills, driving. But the guys with nice boats are the guys that work in jobs that allow them to be on the water consistently. And even though a guy like me grew up around the water, unless you are handling those crafts on a regular basis, you are better off sitting on the bow, or finding a nice seat down there and volunteering to run out and grab the rope and tie it up. You do not know where to navigate.

So we have an opportunity, I believe, when we take ownership, partial ownership, dare I say, delegated responsibility for a Regiment whose ultimate responsibility lies in Langton Hill, to look at what educational and vocational and certainly in the trades, is available. The United States, Canada, the Caribbean, and let us not forget, in the United Kingdom, what educational opportunities are available that would allow our young people and the younger of young people to get an appreciation for that type of service and discipline and how it can help us make a better society along the way, Mr. Deputy Speaker.

That is my contribution to this.

The Deputy Speaker: Thank you.

Any further speakers? The Chair recognises the Honourable Member Colonel Burch.

Lt. Col. Hon. David A. Burch: Mr. Deputy Speaker, I guess we should hear from the other side now.

Mr. Deputy Speaker, it may come as a surprise to you, and others, I guess, that I too was a conscript, and a reluctant member of the Bermuda Regiment. I did not volunteer for it. And so part of that experience is what you are experiencing today, because people are a product of their experiences, oftentimes.

Mr. Deputy Speaker, my own view on this has evolved. I can tell you quite frankly that I disagreed years ago, in 2012, I believe it was, with both Paula Cox and Michael Dunkley, who in my opinion seemed to have a race to abolish conscription based on a threat from a group of people who did not want to serve. Whilst everybody is entitled to their opinion and their views, my primary concern, Mr. Deputy Speaker, was that not only did they want to abolish conscription, but they were vehemently opposed to any type of public service to this country. And that is where I have

a real and great challenge. I think that we still, to some extent, have not addressed it today, even to abolishing this. I think, in my humble opinion, the two items should have come forward together.

Mr. Deputy Speaker, I get that times change and that situations evolve. I can tell you that as somebody who has served in the Regiment for 20 years, and the only reason . . . and it is probably worth a little bit of history too, Mr. Deputy Speaker, because having been a conscript, I did not go in at 18, I went in a lot later, about in my early 20s, having been successfully able to avoid the draft. And then I finally decided, *You know what? Give up the running.* But in about two weeks I knew, Mr. Deputy Speaker, that in order to survive that organisation I had to spend my three years and two months advancing as far as I could because I have never been a person who likes people telling me what to do.

And so, you know, for those who think I have just come by that because of the current post that I hold, they will get some insight in that, you know, . . . my parents, if they were still here would tell you that . . . *He probably arrived like that.* I never liked people telling me what to do. And so I knew that in order to be able to survive the Guard House, and probably prison outside of the Regiment, that I had to advance as far as I could and then leave. And that is the path that I was on.

Two and a half years in I actually thought that I could make a difference. And I quite enjoyed it and so I stayed. I never expected to command. We had a archaic system where you had almost, dead-man-shoes promotions, so if you hung around long enough and you were within the age group, you eventually got to command. And so if you look at the history of the Regiment you will see that there are people who commanded who probably if they had to compete on ability, probably would have never made it to that post.

[Laughter]

Lt. Col. Hon. David A. Burch: That is the truth.

And so, Mr. Deputy Speaker, you know, I had no expectations of commanding when I looked at those people who were ahead of me. And I was going to, in the late 1980s, head for retirement because I thought I am not hanging around here, you know, in the hopes that one day I might get to this. But we had a Governor who came to Bermuda who happened to be a Major General. And in my humble opinion, he was probably the last competent Governor that we ever had in this country, and his name was Sir Henry Desmond Langley, a Major General, who commanded the Household Cavalry. So he knew what to expect of us.

As a result of his time in this country . . . I am sure that Sir John Swan remembers him. He happened to be the Premier at the time and he resented the fact that we had the British then, as some of us do now. But what he did was to raise the standard of the Regiment, and the competency of the Regiment in terms of requiring us to do what it was that we were required to do in ensuring that we had the resources and the support to be able to go to the next level.

Mr. Deputy Speaker, I have made friends as a result of that experience that have been lifelong friends. I think that it is a testament to many people who have served, particularly in capacities of authority where you tell people who do not want to be there what to do, that after you no longer have the cover of being in the military and that support, that they do not come looking for you. My experience has been, Mr. Deputy Speaker, for all the people that, you know, appeared on orders, and if young MP Lister had appeared on orders, he probably would be singing a different tune today because we would have sorted him out years ago. But, Mr. Deputy Speaker, the experience was one that I would not trade even though I went in as a reluctant conscript. But I get that we evolve, and we are at this stage now where we are abolishing conscription.

Mr. Deputy Speaker, in order for this to be successful, though, in order for this exercise in terms of the survival of the Bermuda Regiment to be successful, we require people who are in service in the Regiment to actually have the ability to convince young people that this is something that they want to do. And in my humble opinion we are struggling right at the moment in terms of people who are in that role, and that is part of the reason why we see the numbers the way that they are. Because I do not think that the people who are trying to sell it to young Bermudians have the right approach, or the right currency in putting up a flag outside of Warwick Camp once. Putting a sign on it outside of Warwick Camp on South Shore saying, *Come join the army,* really isn't going to get it. You have got to have advocacy that is aggressive and innovative and talks to young people where they are. And if we are going to make a success of this, then that is what is going to be required.

I also think, Mr. Deputy Speaker, that there has been a lack of vision and foresight in terms of how you advance this. If I had been commanding the Bermuda Regiment today when Minister Caines came and said, *I want to have a boat trip. What is it going to cost and what is it going to require?* Well, there would have been all sorts . . . not necessarily padding in the sense of wastage, but there would have been all sorts of other benefits that would have been in that package in order to make it more attractive to young people that are not just about turning up to Warwick Camp on an evening and going off to play soldier in North Carolina or Jamaica.

The benefits of the Regiment extend far beyond what people often only attribute to the military experience. Certainly during my time, Mr. Deputy Speaker, you get advice from those people who are

supposed to be professionals who come here from . . . who come here on British Airways, but they do not have the local experience. And that is the advantage that we have.

And certainly one of the recommendations made to me was that we should not go to Jamaica, ever again! Because the soldiers get down there and smoke weed. And that is true. Some of them do get down there and smoke weed. I resisted that suggestion, Mr. Deputy Speaker, because we have a relationship with the people of Jamaica, and I am not talking about the people that you read about in the newspaper around here where they only provide negative stories about what goes on in Jamaica.

I know for a fact that the standard of expertise in the Jamaica Defence Force [JDF] is second to none, Mr. Deputy Speaker. Their soldiers train and graduate from Sandhurst, just like the British soldiers do. Their soldiers graduate and train from the best staff colleges in the United Kingdom, Canada, and the United States, just as the British soldiers do.

And so, Mr. Deputy Speaker, about a decade ago now, we had an experience where we traditionally have fluctuated between regimental sergeant majors [RSM] who are Bermudian and regimental sergeant majors who come from England. The British had the unfortunate experience of having me in the chair as commanding officer when they said that they could not provide us with a British RSM. And we needed some help because we did not have a Bermudian in train.

And so I said, *No problem. We have a relationship with the JDF.* And so I reached out to them and asked them if they could provide us with an RSM and they said, *Oh, yes, we can.* And sight unseen, Mr. Deputy Speaker, I knew that they would pick the best person that they had to represent their country in their interests.

Now what do you think happened, Mr. Deputy Speaker, after I went through the process of saying, you know, *We will pick a Jamaican?* Well, you can imagine, Mr. Deputy Speaker, without a whole lot of imagination, there was all sorts of resistance, not the least of which the British said, *Oh, we can find somebody for you now. You cannot possibly go to Jamaica. You have always had a line.*

And I said to them, *Well, hold on a minute. That is one of the advantages of being a local is that actually we have had a Bermudian.*

And they said, *What?*

And I said, *Oh, yes.* Because you have that advantage.

And so what ended up happening, Mr. Deputy Speaker, is we had a Jamaican RSM who came here for three years, and did an amazing job, so much so that he left this . . . well, he left this country early, actually, because the chief of staff of the JDF said to us, *He has to come home because he is going to be the four-star major of the Jamaica Defence Force.*

And so what he got was a promotion as a result of his ability and his expertise. And that is what they do. That is what is required of us—us, those who now serve.

If you want to get young Bermudians interested in a career in the Bermuda Regiment . . . and I know people that served with me who, like myself, would leap at the chance that is being presented to the Bermuda Regiment today, where you are going to provide opportunities for young men and women to serve in an organisation that can give them personal and professional satisfaction and upward mobility and a decent salary.

I marvel today, Mr. Deputy Speaker, when I look at the budget for National Security has for the Regiment because I look at times when we served. I mean, it is very similar. The attitude of the Government of the day then is very much the attitude that they had toward people who served in this place. *They are not worth being paid what they are worth.* And you will know that, Mr. Deputy Speaker. In this the case was that you got your salary from down town so you did not have to worry about paying a decent salary today. And we live with the curse of that today. Because there isn't a day that goes by that people do not say, *You know, you are making this big large salary, you should be able to do miracles.* Well, if anybody up here—Minister, Premier, or whatever job you want to have—is doing it for the money, I got a padded room down Devonshire for you, okay? Because that is exactly where you belong.

[Laughter]

Lt. Col. Hon. David A. Burch: Mr. Deputy Speaker, I get that times change. But if this is going to be a success in terms of a practical application of a voluntary Regiment, then it is going to require imagination, it is going to require ingenuity, and, more importantly, it is going to require energy and a relationship with young people, and an ability to be able to relate to them and convince them that this is a career that they should explore.

I also think, Mr. Deputy Speaker, that even within the confines and the constructs of the budget that the Regiment currently has, that they can look at opportunities other than just on the water. We should look at how military responsibilities are distributed around the world. We are different. And it is a part of our racist past, why you would not have soldiers guarding Government House, why you would not have soldiers guarding the House of Assembly, why you would not have soldiers guarding the Premier's residence. You have policemen because nobody trusted Bermudians.

I think that we need to flip the script, Mr. Deputy Speaker. We need to flip the script. And if you did, what you would find is that apart from the variety of jobs that young people would be offered in the Regi-

ment in terms of not just marching in parades, you would find . . . and if you sold it properly, you would find that there would be greater interest from young people in actually not only serving in the Regiment but serving their country.

And I have heard some people talk today about how they served elsewhere and all of that, and all of that is well and good, but I think we also need to flip the script, Mr. Deputy Speaker, and get to a point where we expect and require (and so here we go, compulsory again, but you do not have to do that if it was taught to them at home) that young people have a sense, or people generally have a sense of public service, that you do something in your community just because we are fortunate and blessed enough to live in this country.

Mr. Deputy Speaker, in his current role, I see . . . and I told one of my colleagues today I will not out him, because everybody asks Public Works to do everything for every community that they live in, as if they are the only ones asking. And I said to him, *Organise a cleanup in your own neighbourhood, man. That's what it is.* Even that will engender some type of community spirit. And I am not talking about something that I do not know anything about, Mr. Deputy Speaker.

In my own district, in Cedar Hill, they have formed . . . and "they" it is not even "we." I am just on their periphery and I get the information and I participate, but on their own they formed their own neighbourhood watch, their own neighbourhood community group, and they came up with their own ideas about what it is that they want to do to enhance their community. And if we can get to that page where, you know, this is . . . you are not pointing a finger at everybody else to fix every problem that we have around here. If we all have a role to play in it, and can do something to contribute, and more hands make for light work.

And so, Mr. Deputy Speaker, with those few remarks, I support the amendments to the legislation and I encourage those who now serve at the Bermuda Regiment who are looking to encourage other young people to serve to think outside of the box. Look for ways and opportunities that you can encourage young people and get the message out. I mean, we could give them a page out of our book up here. I say it to people all the time, *You have to say the same thing 20 times before people actually hear you the first time.* And so if you are going to have a campaign of recruitment, my submission would be, you have not repeated it often enough in order for the message to get to the constituency that you want to get it to.

And certainly one of the biggest advantages that you have is that the salary that is being offered to soldiers today pales in comparison to those who have served before, and it is competitive to jobs that young people could get in the private sector, and so that might be a starting point. But thank you, Mr. Deputy Speaker, for this opportunity to make this contribution.

The Deputy Speaker: Thank you, Colonel Burch, the Honourable Member.

The Chair recognises Rolfe Commissiong.

Mr. Rolfe Commissiong: Thank you, Mr. Deputy Speaker.

Mr. Deputy Speaker, this is surely an historic occasion here on the consideration of the Defence Amendment Act 2018. And as mentioned earlier, clause 2 repeals and replaces section 4 of the principal Act, thereby: (a) retaining voluntary enlistment as the only means by which a man or a woman can enlist into the Royal Bermuda Regiment; and (b) abolishing compulsory enlistment (or conscription).

Mr. Deputy Speaker, this has been a bipartisan effort. But it cannot pass without noting that when it came down to declaring one's intentions before the election, there was no mention of this on the part of the former Government. But it has been the PLP which put this front and centre in its platform and is here to deliver, to take it across the line. For the first time in so many decades there will no longer be compulsory enlistment in the Bermuda Regiment.

Mr. Deputy Speaker, I came across an interesting website that is called https://libcom.org. It is a UK-generated website. It is a liberal progressive website. And if I may, I would like to start off, Mr. Deputy Speaker, to recite a poem that is called the "Black Soldier's Lament." It goes as follows:

"Stripped to the waist and sweated chest
"Midday's reprieve brings much-needed rest
"From trenches deep toward the sky.
"Non-fighting troops and yet we die."

That poem is in relation to the British West Indies Regiment soldiers who served honourably in the British Empire forces during World War I. But, Mr. Deputy Speaker, there is something that happened at the end of that war that I would like to share with you because it, again, tends to illustrate, at the very least, the ambivalence of persons of African descent not only with respect to the Regiment here, in terms of the tortured history, but beyond our shores, particularly in the Caribbean.

And if I may with your indulgence, Mr. Deputy Speaker?

[Inaudible interjection]

Mr. Rolfe Commissiong: "With the outbreak of the first World War in 1914, thousands of West Indians volunteered to join the British army. They were encouraged to do so by activists like Marcus Garvey, on the basis that if they showed their loyalty to the King they would show they have the right to be treated as equals.

"Initially, the Secretary Of State for War Lord Kitchener believed that black British soldiers should not be allowed to join the forces, but King George V's intervention—combined with the need for men—made it possible.

"Thousands of West Indians volunteered." (flocking to the Colonial and Empire's banner,) "[t]heir initial journey to England was perilous, with hundreds of soldiers suffering from severe frostbite when their ships were diverted via Halifax in Canada. Very many had to return home no longer fit to serve as soldiers, with no compensation or benefits.

"In 1915, the British West Indies Regiment was formed by grouping together the Caribbean volunteers. This should not be confused with the West India Regiment, founded in 1795, which was normally stationed in the British colonies in the Caribbean themselves. . . .

"Arriving in the war zone" (in the First World War), "they found that the fighting was to be done by white soldiers, and that West Indians were to be assigned the dirty and dangerous work of loading ammunition, laying telephone wires and digging trenches. Most of them went to war without guns."

This is 1917 at a time when my Bermudian grandmother would have been 14 years old.

"Conditions were appalling. George Blackman, a Barbadian member of the fourth division, when recounting conditions to a journalist rolled up his sleeve to show his armpit: 'it was cold. And everywhere there were white lice. We had to shave the hair there because the lice grow there' (he said). 'All our socks were full of white lice. . . .'

Mr. Deputy Speaker, I will continue.

"One Trinidadian soldier in Egypt wrote to a friend saying that: 'We are treated neither as Christians nor as British citizens, but as West Indian "niggers" without anybody to be interested in nor look after us.' . . ."

Mr. Deputy Speaker, this story is connected to what was called the "Taranto Revolt." I will now outline the nature of that revolt. And Bermuda is factored into what took place.

"After Armistice Day," (the war officially ended) "on 11 November 1918, the eight BWIR battalions in France and Italy were concentrated at Taranto in Italy to prepare for demobilisation. They were subsequently joined by the three battalions from Egypt and the men from Mesopotamia. As a result of severe labour shortages at Taranto, the West Indians had to carry out arduous physical tasks. They had to load and unload ships, do labour fatigues Manual or menial labour and perform demeaning tasks like building and cleaning toilets for white soldiers, which all caused much resentment. As did the discovery that white soldiers were being given a pay rise while black soldiers were not."

This is where we get to Bermuda's role because they subsequently found out when making inquiries that that pay raise was only for British soldiers coming from the Home Guard areas. I think that was the term that would have been used. British soldiers coming directly from the UK. Guess what they found out, Mr. Deputy Speaker? That was not true because you had some overseas soldiers too who got the pay raise. And who were they? White Bermudians in the British colony.

"By 6 December 1918 they had had enough:" (especially after hearing that news) "[T]he men of the 9th Battalion revolted and attacked their black officers. On the same day, 180 sergeants forwarded a petition to the Secretary of State complaining about the pay issue, the failure to increase their separation allowance, and the fact that they had been discriminated against in the area of promotions.

"During the mutiny, which lasted about four days, a black NCO shot and killed one of the mutineers in self-defence and there was also a bombing. Disaffection spread quickly among the other soldiers and on 9 December the 'increasingly truculent' 10th Battalion refused to work. A senior commander, Lieutenant Colonel Willis, who had given the orders to BWIR men to clean the latrines of the Italian Labour Corps, was also subsequently assaulted.

"In response to calls for help from the commanders at Taranto, a machine-gun company and a battalion of the Worcestershire Regiment were despatched to restore order. Perceived ringleaders were rounded up. The 9th BWIR was disbanded and the men distributed to the other battalions which were all subsequently disarmed.

"Approximately 60 soldiers were later tried for mutiny and those convicted received sentences ranging from three to five years, but one man got 20 years, while another was executed by firing squad."

Mr. Deputy Speaker, it is said that the genesis of Caribbean self-determination, which 30, 40 years later would result in the independence movement and the independence of these Caribbean countries, actually began, had its germination, with this event, because these men all went back to those respective countries after the war was over, after they were shipped back home, and many of them began to agitate for change and self-determination.

Mr. Deputy Speaker, certainly we know that there were black soldiers from Bermuda who served in World War I. Subsequently we know that there are even more black soldiers who served in World War II. And in both occasions, the promises inherently made by the Empire were never fulfilled. And when they came back after fighting for democracy in the First World War, and then again fighting for democracy and to put an end to a racist regime called the German Nazi Regime, they came back to societies where they were treated as second- and third-class citizens without even the right to vote.

I, myself, as a young man, again, growing up in the Key West, out in Spanish Point . . . remember

Admiralty House? In the mid-1960s, by the time I became conscious of this, that, I believe, was the home of the black Bermuda militia, with the Bermuda Rifles, the white unit situated up at Prospect, and I believe up at South Shore in Warwick. Only later would we get the amalgamation in 1965 that led to what we now call the Royal Bermuda Regiment, the designation "Royal" having been appended or granted only within the last two or three years.

But for my generation in the late '50s, '60s, and '70s in particular, there was, again, that ambivalence toward the Regiment. Because for my generation many of us viewed the Regiment as another tool of colonial oppression, and racial oppression. I remember as a young boy, coming from Spanish Point at age 11 in 1968, Mr. Deputy Speaker, finding myself across from Annan's on Court Street and looking down, with mayhem all around me, and seeing the Regiment approaching containing individuals who were older than me, because, again, I was only 11 years old. It would have contained some of my relatives and your relatives, the fathers and brothers of friends of ours. So it was not just the police that had this very fractured relationship with Bermuda's black majority, but the Regiment as well. I suspect that if we would have had volunteerism then, the ranks of the Regiment during the 1960s and 1970s would have fallen off precipitously.

Mr. Deputy Speaker, I think it bears saying that Larry Marshall, who I went to school with briefly, and you know him, needs to be commended for his advocacy. But despite what might have been said earlier, the advocacy around eliminating conscription begins way before those individuals began to get a public profile . . . we are talking about Mr. Marshall, his sons, and even Jamel Hardtman. I might just say very quickly, I always thought that comparison to chattel slavery that they continue to make was invidious and insulting. I remember having backdoor conversations with them to stop making that comparison. In the latter part of their advocacy movement they did begin to desist.

But in 2005, 2006, the Bermuda Independence Commission [BIC] of which I was a Member, the [Deputy] Speaker was also a member, along with Dame Lois Browne-Evans (God bless her) and a number of others, even a former party leader, Marc Bean, Philip Perinchief who was the former Attorney General would have been a legal advisor to the committee.

An Hon. Member: Walter Roban

Mr. Rolfe Commissiong: No, no, not Walter Roban.

So, anyway, it was a committee comprised of at least about . . . 7, 8 or 9, individuals. We got a presentation from . . . would it have been Lieutenant Colonel Lamb? Or Colonel Lamb (please correct me, please, someone) who was then the presiding officer—

An Hon. Member: Lieutenant Colonel.

Mr. Rolfe Commissiong: —Lieutenant Colonel Lamb—of the Bermuda Regiment and he gave a presentation to the Bermuda Independence Commission in 2004/05.

He talked about how the Regiment would be able to transition to serve and to reform itself, modernise itself in order to serve in the context of an independent Bermuda; set up what would be the optimal-sized force. Numbers were crunched around in 2005 dollars, how much that would cost, what would be the demand on an independent Bermuda budget, for example. Even then we talked about developing coast guard and maritime capabilities. That was in 2005 or 2006. That report is still available. I would encourage Bermudians to get their hands on it if they can.

Secondly, I also remember in 2007 or 2008, by that time you had the public advocacy, as exemplified by Mr. Marshall and his sons, begin to percolate. I was instructed as the consultant to the Premier to go to then (the title still may have been) National Security Minister Burch, who spoke earlier (apparently he has forgotten about that), to move forward on that issue. I then contacted Colonel Burch who had earlier appeared before and testified before the Bermuda Independence Commission. And we had a short meeting with the then Minister Lieutenant Colonel Burch. Nothing came out of that. And I am not positioning or assignment blame for that, it was just that the time was not right. But certainly, now the time is right to move forward with this.

Mr. Deputy Speaker, we have heard expected pushback, and I might just say . . . I hear people saying, *I want to declare my interest,* oftentimes here. And half the time they then declare something which is not even relative to the topic at hand. But I heard everybody talk about their experience, of lack thereof, with the Regiment, and I just want to say that I remember Colonel Putney, after I came back school, I got a letter and I replied to Colonel Putney,

"Dear Sir,

"As a socialist revolutionary who believes in direct action, I could not in good conscience serve under the Bermuda Regiment." I never heard back again.

[Inaudible interjections]

Mr. Rolfe Commissiong: I never heard back again.

But, Mr. Deputy Speaker, this move to modernise the Regiment, to accept that we can only move forward with a volunteer Regiment, and that people are demanding that, which certainly is part of our platform, I think is long overdue. And it is happening in a framework that does not increase the risk profile of

Bermuda in terms of national security and safety, but I believe will, in time, demonstrate that it actually enhances national security and national safety for Bermuda.

Certainly, look at the experience in the US. That volunteer army, the organisation around it, we have Bermudians connected to us, relatives, who have served in that volunteer army. I spent a few . . . a week or so with a mutual relative of Ms. Foggo here, from constituency 3, only a couple of weeks ago. It has been a success. Now, people like myself, of course, are not happy with the way that volunteer army has been deployed by the US over the last 30, 40 years since it was created. But it has been a success, and a success in terms of being a successful model for volunteerism. Why? Because it provides a career pathway, for example, for many of its soldiers.

Persons who come from lower income families and others of similar social economic status can find a pathway to lifelong and successful and lucrative jobs by going through the training regimes and the opportunities for learning that are in the US volunteer army system. We need to emulate that and other volunteer models. I am sure there are others in Europe that the Minister in his wisdom has looked at. It is the way to go.

And I have always been enthused about the notion of providing this sort of diversification as inherent in the decision to pursue the model of having a maritime corp. This may not be the official way it is being designated here, but I think everyone here and the listeners will understand. Hopefully, in 10 years from now or even sooner we can add a helicopter to that in terms of search and rescue.

So, Mr. Deputy Speaker, this is the future. I am also happy to hear that the opposition that was coming from the so-called "Nine Colonels," or is it 10 now?

[Inaudible interjection]

Mr. Rolfe Commissiong: Okay. From the Nine Colonels has been ameliorated somewhat, it has been diminished somewhat by the assurances given by the Minister to them.

I am heartened by the way that we are projecting the numbers now. There was probably misapprehension that every year or so we will be looking for 100 or more soldiers. But clearly, it is volunteer force, people are being remunerated in a far higher degree than we were under the conscription service, and as the numbers are laid out here (and I do not have them at hand. I have got so many papers here.), we may just need—and again, somebody correct me—to every year look to see anywhere from 30 to 40 members on average, being new volunteers, to come in to keep that new complement, which is at 340 instead of 400. People are going to come in, they are coming in to volunteer and serve full time. They are not going to be leaving in great numbers—when I say "great numbers," 100 per year. So the demand that is there that is going to result in us keeping that ideal complement, I think are realistic numbers and quite doable.

So, Mr. Deputy Speaker, the Regiment has come a long way from a highly segregated body pre-Regiment days, but we still have a reflection of Bermuda's racial realities even today within the Regiment. I had a conversation with the Minister a little while ago, and I remember as a little boy—and a not-so-little boy, teenager even, but my perception was that, you know, even on parades officers were always white and the blacks were not usually reaching, going beyond being sergeant majors in the great uniforms, and the conscripts of course were overwhelmingly black. I do know that today not much has changed in that regard. Hopefully with the professionalism that is going to now not only be confined at the higher levels of this service, but will necessarily percolate down to the lower ranks we can foster more commitment to a lifelong service and a commitment to gain the necessary qualifications on the part of more African Bermudians to join the officer ranks. Certainly it has to be troubling and unacceptable to both black Bermudians and white Bermudians that the Regiment is still reflective of that racial hierarchy in Bermuda. It is time that ended.

So, Mr. Deputy Speaker, the Minister certainly has my support. I sought to give some historical background to this. The past is always a prologue and it is necessary sometimes to see how we got here so we can have a more, not only an evidence-based conversation, but one that is reflective of the realities that Bermuda has always reflected in our lives, particularly with respect to racial disparity.

Once again, I thank the Minister and I want Bermudians out there in radioland to take note that another promise made is about to be kept.

The Deputy Speaker: Thank you, Honourable Member Rolfe Commissiong.

Are there any further speakers?

The Chair recognises the Honourable Member Jamahl Simmons from constituency 33.

Hon. Jamahl S. Simmons: Thank you, Mr. Deputy Speaker, and thank you to all the colleagues who have spoken before me.

I have a considerable amount of praise that I must give to Minister Caines for bringing this forward because this is the fulfilment of a promise that was made by this Progressive Labour Party Government in our platform. So, as my colleague who just took his seat alluded to, promise made promise kept.

The Minister deserves praise because any other man or woman in the position could have looked at our platform and said, *Well, let's just get rid of conscription and be done there, the promise would be kept.* But this Minister took it upon himself to take a

promise and over-deliver, which I believe is something that is to be commended, because in the ending of conscription, he has brought forward a vision of an empowered Regiment, a volunteer-driven Regiment, a career opportunity for young men and women if they seek to take advantage of it. And, Mr. Deputy Speaker, the fulfilment of the promise of ending conscription has been a long-time coming. And it is a long-time belief of myself that this should have been done. So, Mr. Deputy Speaker, today I feel very gratified to see and be here and be a part of watching this historic day as we end conscription in Bermuda.

Mr. Deputy Speaker, many have fought and sacrificed to see this day come. I have heard comments in praise of and criticism of the Bermudians Against the Draft [BAD], but Mr. Deputy Speaker, I am not going to let the quest for perfection eliminate the good.

Where I have commendation for that group, Mr. Deputy Speaker, the Bermudians Against the Draft, is that in Bermuda we are often told of ourselves that we will not stand up, that we have no backbone, that we will just go along to get along, that we just say, *Well, whatcha gonna do?* And they did not. And whether you like them or not, whether you agree with them or not, I hope that more Bermudians take the example of not being that person who says, *Well, whatcha gonna do?* There remains in this country a need for people of will, willing to stand up [for] what they believe in. I hope that the seed germinates throughout our people being committed to that and willing to sacrifice to move our country forward.

Mr. Deputy Speaker, I served in the Regiment. And, like my good colleague, the Honourable Member from constituency 25, I was a reluctant inductee, worse than that. I will tell you my mother says often that in college I majored in women and skylarking. And I can say that in the Regiment I majored in tomfoolery, shenanigans, and other things that probably should not be said in this Chamber. But Mr. Deputy Speaker, in my being drafted for the Regiment I can say that I am one of those people who said I did not need discipline, because I had a daddy and I had a grandpa, and they gave me discipline. But beyond meeting people I would not have met and friendships that I have had for the rest of my days, that experience did reveal a need for us as a community to instil in our men basic life skills that many are not getting.

Mr. Deputy Speaker, I went to the Regiment at 27 years old and I had been shaving since I was 11—

[Inaudible interjections]

Hon. Jamahl S. Simmons: Yes, unfortunately, an early bloomer.

But there were men who had never shaved and did not know how to shave. Men who had never ironed a shirt. Men who had never polished their shoes. And it is unfortunate that so many had to be, against their will, given these life skills. We must do better and we must each share our knowledge with those who can. We cannot continue to say that somebody else will do it. We have to do that.

Mr. Deputy Speaker, I think what I would like to conclude with these brief remarks is that between 2012 and 2014 I had the good fortune to spend a significant amount of time in the Caribbean. There is a level of pride that I witnessed, whether it was Jamaica, Saint Kitts, or any of the other islands I spent time on, in serving in the military, in the uniform of the military, and in respect for the people who serve in these countries. Mr. Deputy Speaker, if you go to our islands to the south, you do not see them bringing in anybody to run their militaries, to teach their troops. They have confidence and belief in [themselves]. It is my hope, Mr. Deputy Speaker, that as we begin this day that we never again have to bring in anybody to fill a role in this Regiment that can be filled by a Bermudian that we have put confidence, faith and training in.

I am confident that the Minister, for as long as he holds this role, is committed to this as well. I believe that we will see going forward, as we develop as a country and mature as a country, some saying that you will only get that pride if we become independent. But to prepare for that day, whenever it comes, we must begin to start feeling pride now. We must begin to start instilling pride in those institutions that serve us and start creating within our people the need where we do not have to go to volunteers for anything because we love our country so much that we are giving time, whether it is with the Regiment, whether it is with KBB [Keep Bermuda Beautiful], or whether it is with the political party of their choice to improve this country. The sense of pride and ownership and belonging is something that can begin with the Regiment and grow throughout our country.

So, Mr. Deputy Speaker, I would just like to conclude with this. I think that when the Minister brought forward his proposal and the vision for this Regiment, and he brought forward the facts about the numbers that will be required, he spent much time in consultation and listening and taking on legitimate criticisms to ensure that when this was done it was done correctly. The Bermuda Progressive Labour Party made a promise and the Minister and this Government have over-delivered. I think that as we sit here today I believe that we will, in unanimity, support this. Today is a historic day and one that we should all remember and treasure. Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you, the Honourable Member Jamahl Simmons.

Any further speakers?

Minister, are you closing out? Minister Caines.

Hon. Wayne Caines: Thank you, Mr. Deputy Speaker.

It is indeed a momentous day. I think that when we listened to some of the speakers we felt that this was a eulogy for the Bermuda Regiment. Nothing is further from the truth. This is a renaissance for the Bermuda Regiment.

Some Hon. Members: Yes.

Hon. Wayne Caines: The army, the Bermuda Regiment, the Royal Bermuda Regiment, will continue to be out on parade, they will continue to be able to conduct the Peppercorn Parade. They will still be the forward guard on the opening of Parliament. We will still see them as evidenced in the May 24th parade as a security unit.

This Regiment will grow from strength to strength. The main concern, Mr. Deputy Speaker, when I met with the Nine Colonels yesterday . . . and it was a difficult meeting. They were committed to conscription. At the end of the meeting they saw the plan, they realised it and they said, *You know what? If we can see these things evidenced in writing, [you] will have [our] full support.*

So this morning when I saw the newspaper, and I saw the half-page article that was taken out, obviously I was concerned. But after talking with one of the colonels, he said that after his meeting with us he tried to retract it from the *Royal Gazette*. He tried to retract and take out the ad from being in the paper. He said that he was unable to do so because the deadline had been passed at the *Royal Gazette.*

So I do think that we have the support of the Nine Colonels who are men who have served this country with distinction. But if we were just to stop at the Nine Colonels, we would do this Island disservice. Over 10,000 men and women have served in the Royal Bermuda Regiment at some time since 1965. Over 350 women, from all walks of life. In this very room we have two colonels, a major, two sergeant majors in this very room.

An Hon. Member: A bunch of privates.

Hon. Wayne Caines: A bunch of privates and I stand before you, a former captain in the Bermuda Regiment who came in as a private soldier, who went off to the Royal Military Academy at Sandhurst directly up through a captain in the Bermuda Regiment.

This Regiment has moulded men and women in our community as will continue to do so. The biggest fear was that when the Regiment would be called for significant elements that it will not have the requisite amount of people. That should not be a concern any longer. Those fears should be allayed.

The number in 2014, the number for strength for the Regiment was 400, [there were] 331 officers and 69 soldiers. We have now again relooked at those numbers and the number that we are looking at is 327 soldiers, which includes 28 officers and just over 300 soldiers. We have 340 people in the Regiment right now and so where we were trying to get hundreds of people every year, we can have directed recruitment and just getting under 25 or 30, whatever that number is.

But if that is not enough, if we do not have that number, we hit the ground en masse, if there is a national emergency. What happens if we need more than 327 soldiers? We are going to re-enact the Regimental Auxiliary Unit, or the Regimental Reserve. So if you were a former soldier, you can sign up for the Bermuda Regiment Reserve, come out once a year and be in that number. And when your country needs you, you can be in a specialist role and get called out. So what does that mean? We do not have to worry any longer about not having the coverage in case of emergency if we activate, and there are number of people who will be interested in that part.

Are we out of the woods? I think we are not out of the woods yet. I think that there is a component that we have to stress to the listening public. This still requires character and discipline. This still requires people to understand the rubric of being a soldier. The epicentre of being a soldier is what? Discipline. And so things will not wane, they will not be thrown away. We will still have a disciplined service.

The only thing that will change, and momentously so this afternoon, is that there will no longer be conscription. We still will have this institution. We will still have the protection. We will still have the opportunity for young men and women to be disciplined, but it will be with a full volunteer army.

I do think that we need to . . . we are waiting for the plan from the Bermuda Regiment. His Excellency the Governor will see it. And we have to be held to account. There has to be a timeline. There have to be numbers and a budget put behind, and that is something that we will bring before this noble and Honourable House in time.

But I do believe that the men and women of the Royal Bermuda Regiment should be congratulated. The leadership, past and present, should be congratulated for the yeoman service that they have given this country.

We have much to be proud of. I have heard a lot said about the men of Bermudians Against the Draft. I believe that sometimes you have to make unpopular stands. We have seen a lot of people stand for things in this country over the last few months, and they too stood at a time when even I disagreed with their position. And they did so in the face of a lot of opposition, and today they are vindicated—they are vindicated. This country moves to not only to end conscription, but to modernise. And we, like the rest of the people of the Overseas Territories and the rest of the Caribbean, will now have and form a full-time volunteer force.

Mr. Deputy Speaker, my last point is that since 2015 we have legitimately ended conscription. It was ended by the former Government. They did not get it across the line. For whatever reason—for whatever reason—they did not make this ultimate step. And so we will give *Jack his jacket*. But we have done, we have made a promise in this parliamentary year, and *Oh, you just want to tick off a box, and what you have done is just ticking off a box. You said it to the people and so you are going to take this through kicking and screaming and just get rid of conscription.* Well, that is false.

You have seen the plans with the MACA, Military Aid to the Civil Authorities, so if there are some problems during times of emergency, if the civil authority needs help, well, we have an element that deals with that. The second element is HADR, Humanitarian Aid and Disaster Relief. If there is a hurricane in one of the islands down to the south, or anywhere in our region, they will go to help them. And the last that we spoke about is the auxiliary unit or the [Regimental] Reserve unit.

That is what this country will be trained and changed to. That is the bearing that we are going to march on, that we will not only have the end of conscription, but we will have a rejuvenated, redirected properly trained Bermuda Regiment.

An Hon. Member: Hear, hear!

Hon. Wayne Caines: Mr. Deputy Speaker, I move that the Bill be committed.

The Deputy Speaker: Yes, the Bill will be committed.

Honourable Member Swan?

House in Committee at 5:43 pm

[Mr. Hubert (Kim) E. Swan, Chairman]

COMMITTEE ON BILL

DEFENCE AMENDMENT ACT 2018

The Chairman: Honourable Members, we are now in Committee of the whole House to consider the Defence Amendment Act 2018 presented by the Minister of National Security.

Minister, you have the floor.

Hon. Wayne Caines: I would like to move clauses 1 through 5.

The Chairman: You are moving all clauses?

Hon. Wayne Caines: Yes.

The Chairman: You are moving all clauses. Continue on, Minister.

Hon. Wayne Caines: I would like to move clauses 1 through 5. I move that the preamble be approved.

The Chairman: We are going to have some debate on the clauses first, Minister, if you can just speak to those particular clauses.

Hon. Wayne Caines: Clause 1.

The Chairman: Yes.

Hon. Wayne Caines: It is self-explanatory.

Clause 2 repeals and replaces section 4 of the principal Act, such that voluntary enlistment is the only means by which a man or woman can enlist into the Royal Bermuda Regiment, and abolishes compulsory conscription by any means into the Royal Bermuda Regiment.

Clause 3 (a) repeals sections 12, 13, 13A, 15, 15A, 16, 17, 17A, 17B, 18, 19, 20, 23(3), 23(4), 23(5), 25(1)(a), 27, and 28(5) of the principal Act, [and (b)] Part III and Part IV [and] the Schedule to the Bermuda Regiment Governor's Orders 1993. These repealed sections speak to registration and liability to military service, method of selection for service, period of compulsory service, the Exemption Tribunal, deferment of the offences related to the failure to complete military training. As clause 2 of Bill abolishes conscription, these sections of the principal Act and Governor's Orders are redundant.

Clause 4 is the transitional provision which clarifies that: (a) any man of the Regiment having become a man of the Regiment by virtue of compulsory enlistment (conscription), prior to the coming into operation of this Bill, shall serve out any remaining period of time by his compulsory enlistment as if this Bill had not come into operation; and (b) any hearing commenced prior to the coming into operation of this Bill, in relation to compulsory military enlistment (conscription), shall continue to be in accordance with the Defence Act 1965, as if this Bill had not come into operation.

Clause 5 is the commencement provision which states that this Act shall come into operation on July 1st, 2018.

The Chairman: Thank you, Minister.

The Minister has presented clauses 1 through 5 of the Defence Amendment Act 2018. Any other Member care to speak [to it]?

I recognise the Member from constituency 10, the Shadow Minister.

Hon. Michael H. Dunkley: Thank you, Honourable Chairman.

To the Honourable Minister, in clause 4, which is the transitional provisions, the Honourable Minister said that persons who have been compulsorily enlist-

ed shall serve out their remaining period of time. Any idea how many individuals fall into this class? Because I assume that we would be in the last year, and correct me if I am wrong, Honourable Minister, but 2018 would be the last year for the three years and two months, so everyone should fall off the books by 2019. The Honourable Minister is shaking his head, so that answer is acceptable.

Secondly, part of that provision is that any hearing commenced prior to the coming into operation of this Bill in relation to compulsory enlistment shall continue in accordance with the Defence Act 1965. Is the Honourable Minister able to provide how many individuals might fall into that category?

The Minister is shaking his head no. If that is case, is the Honourable Minister, through the support of those here to provide technical advice, able to say how long it is anticipated that some of these hearings could be completed?

As a former Minister, I know they have taken some time. It would appear that some of them really have not had any attention over a period of time, so I think because it is a transitional provision, and there is no mention of when that transitional provision will end, I think we need to set some time frame on the ending of that transitional provision so that it just does not drag on and cases are not dealt with.

The Chairman: Any other Member care to address the clauses 1 through 5 before the Minister . . .?

You have the floor, Minister.

Hon. Wayne Caines: Thank you.

If there are any outstanding matters that are before the court, with reference to military service, they are governed by the civil laws of the land. The civil laws of the land provide specific statute of limitations with reference to some re-offences. And so if there are any matters that are outstanding, then we will have to then find out if there are any matters at the Royal Bermuda Regiment that are outstanding, and if there are matters that are outstanding, what is the civil or criminal disposition of those matters.

And I will have to give an undertaking to the Member from constituency 10, but let's be clear, that it cannot be anything outside of six months if it is already in front of the court. Based on if something is front of the summary courts, in order for it to be more than six months, it would have to be fiated, in order to extend that period.

The Chairman: The Chair recognises the Honourable Member from constituency 10.

Hon. Michael H. Dunkley: Thank you, Mr. Chairman.

I appreciate the advice from the Honourable Minister. So, I am not being a lawyer, the Minister referred to matters before court. Does a hearing mean that that matter is in front of the court, or is that a regimental hearing that will take place?

The Chairman: The Chair recognises the Minister.

Hon. Wayne Caines: There are internal matters of discipline in the Bermuda Regiment that follows the orders process if a person is indeed . . . if there are matters of internal discipline within the Bermuda Regiment as it pertains to absenteeism, if a person has fallen afoul of being reported to duty for specific periods of time, there is a process within the Bermuda Regiment and it is called "the orders process." As long as that person is indeed a member of the Bermuda Regiment, they can be internally dealt with through the orders process.

If that person has to go to the civil courts because their period of absenteeism or that offence falls outside of the scope of the Defence Act, that matter indeed has to be in the courts within a six-month period after it goes to the DPP's [Department of Public Prosecution] office, if it indeed falls under any summary jurisdiction Act.

The Chairman: Member from constituency 10.

Hon. Michael H. Dunkley: Yes, Mr. Chairman, thank you for that.

So, that being the case, there seems to be two sets of what can take place. Would it be wise to have a defined period for this transitional stage? And if not, the reason why not? Because it would . . . just one second. It would mean, Mr. Chairman, that at least we would know that we could end the transitional period at a certain stage rather than have something hanging over the Regiment or individuals concerned.

The Chairman: Any other Member care to speak?

Minister?

Hon. Wayne Caines: A soldier has a determined period, three years and two months. So if a soldier has a determined period of time, let's suppose a soldier is out of the country for a specific period of time and he comes back in. Well, the Regiment still are within the ambit of the law to deal with that matter. If a person is . . . if the matter is so significant and it goes to the courts, well, that matter has to be dealt with within a specific frame of time.

The Act is simply saying if a soldier finds himself within that three years and two months that they are a conscripted soldier, that the Regiment has the legal ability to deal with that matter internally. And so it is not a matter of it hanging over a person's head. The Regiment has clear mechanisms of dealing with that person, but it only can take place for the term that they are a soldier in the Bermuda Regiment. And that will be the duration of the three years and two months.

The Chairman: The Chair recognises the Member from constituency 10.

Hon. Michael H. Dunkley: Yes, thank you, Mr. Chairman. Just one last comment, then.

I would appreciate if the Honourable Minister could touch base with his technical officers some time and report back to the House on the number of these hearings that are still on the books.

Hon. Wayne Caines: I give an undertaking that at the next sitting of the House I will have that information, sir.

The Chairman: Okay. Thank you, Minister.

Minister, would you like to move clauses 1 through 5 for consideration by the Committee?

Hon. Wayne Caines: Yes, I would like move clauses 1 through 5 to be considered by the Committee.

The Chairman: It has been moved that clauses 1 through 5 be approved.

Are there any objections?

No objections, Minister.

[Motion carried: Clauses 1 through 5 passed.]

Hon. Wayne Caines: I move that the preamble be approved.

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

Hon. Wayne Caines: I move that the Bill be reported to the House as printed or amended.

The Chairman: The preamble was approved, and will now be reported to the House.

[Motion carried: The Defence Amendment Act 2018 was considered by a Committee of the whole House and passed without amendment.]

House resumed at 5:53 pm

[Hon. Derrick V. Burgess, Sr., Deputy Speaker, in the Chair]

REPORT OF COMMITTEE

DEFENCE AMENDMENT ACT 2018

The Deputy Speaker: Are there any objections to the Bill entitled the Defence Amendment Act 2018 as printed, be approved?

There appear to be no objections.

Approved.

The next order of business is the motion by the Honourable Lovitta Foggo. You have the floor, Minister.

MOTION

2016 POPULATION AND HOUSING CENSUS REPORT—TAKE NOTE MOTION

Hon. Lovitta F. Foggo: Thank you, Mr. Deputy Speaker.

Mr. Deputy Speaker, I will just refer to you as Mr. Speaker since you are indeed acting in that capacity.

I move that the House do now take under consideration the following motion, notice of which was given on the 1st of June 2018, that this Honourable House take note of the 2016 Population and Housing Census Report.

The Deputy Speaker: Continue.

Hon. Lovitta F. Foggo: Thank you, Mr. [Deputy] Speaker.

Mr. [Deputy] Speaker, and Members of this Honourable House I am pleased to rise this evening to lead the debate on the take note motion. Again, that this Honourable House take note of 2016 Population and Housing Census.

Mr. [Deputy] Speaker, I have to say, I really struggled with this assignment. I was initially resistant to this debate. I could not quite understand what I could share that was not obvious. What message was there for me to share that the data did not speak to? What else is there to say that would affect the condition of the people, my people, the people who have bestowed upon me an awesome leadership responsibility to represent their interests in this Honourable House.

Mr. [Deputy] Speaker, I poured through the report time and time again and then it occurred to me. The young man who is contemplating dropping out of school because . . . the single mother struggling to make ends meet; the ailing senior citizen forced to make a choice between buying food or buying medication; the unemployed daughter who has a stellar academic background: undergraduate degree, post graduate diploma, certifications, and a decade of experience, but cannot get a job; the father who is putting in an honest days' work for half the pay of the guy who might not look like us sitting next to him.

Mr. [Deputy] Speaker, these are the people that need to hear from me. These are the people who need to know that this Government has collected the data, have and will continue to analyse the data, and will use the data to implement policies and enact legislation that will lift up, support, and provide for our people.

The data tells us that our population is growing older, family size is declining, household income is shrinking, and, notwithstanding an economy that is dependent on intellectual capital, a significant portion of our population has no more than a high school education.

The data tells us that the number of blacks working in the service industry is declining, while mixed and other is taking their place. The data tells us that Bermudians are being shoved out of corporate Bermuda and that income disparity is real.

Mr. [Deputy] Speaker, the facts are that the population was 63,779 in 2016 and the sex ratio increased from 92 to 93 males per 100 females. The median age of the population increased to 44 years, up from 41 years, and the proportion of the population that was Bermudian increased from 78 per cent to 79 per cent.

The unemployment rate remained unchanged at 7 per cent, and the average weekly hours worked in a main job declined from 41 to 40 hours, while the median annual gross income from the main job for the full-time working population increased to $65,418, up from $63,789.

Mr. [Deputy] Speaker, the median annual personal gross income declined from $58,466 to $53,716. The median annual household gross income declined from $103,657 to $93,713, while the average household size declined from 2.39 to 2.26 persons per household. And the number of occupied dwelling units was 28,192 in 2016. These are the data; these are the facts. The numbers speak for themselves.

Mr. [Deputy] Speaker, I stand here today because somebody made a way. In 1963, a small group had the tenacity to form an organisation that would challenge the status quo and mount a campaign to advocate for equitable taxation, economic parity, welfare programmes, housing and educational and electoral reform, [and to put an end to racial discrimination]. In that year, the then Opposition gained a mere 10 seats in the House of Assembly.

Fast forward just over half a century, and in the historic general election of July 18th, 2017, we sat in this Honourable House as the majority, initially holding 24 of the seats, whilst the Opposition held 12. Less than a year later, as a result of the June 7th by-election, our number has increased to 25 and the Opposition holds 11. It took 55 years, Mr. [Deputy] Speaker. But, Mr. Deputy Speaker, my people need to know that, in the words of Barack Obama, this is *the audacity of hope.*

Hope defined is an optimistic state of mind that is based on an expectation of positive outcomes with respect to events and circumstances in one's life or the world at large. As a verb, it is a notion that requires that we expect with confidence.

Mr. [Deputy] Speaker, the people of this country can expect with confidence a better and fairer Bermuda. They can expect that the data gathered will be used to support policy decisions that are in the best interest of all of the people of Bermuda. They can expect a government that is serious about working for and with its constituents and stakeholders for the achievement of desired societal outcomes. Mr. [Deputy] Speaker, the people of Bermuda can expect with confidence a government that uses leading data techniques in decision-making and performance management.

Mr. [Deputy] Speaker, Bermuda's most recent census was launched on May 20, 2016, in alignment with the Statistics (Census of Population and Housing) Order 2016. The census data provide an invaluable snapshot of the profile of Bermuda's people and housing stock. As such, the 2016 Census data is an excellent resource for research, study, business forward planning, and evidence-based decision-making to help shape our country's future. Mr. [Deputy] Speaker, today I am looking towards the future. Mr. [Deputy] Speaker, I am consciously putting the past into perspective, recognising that it is time for our people to expect with confidence.

Our story is one of progress, notwithstanding the journey that has been filled with potholes, roadblocks, and glass ceilings. Do not worry, Mr. [Deputy] Speaker. I do not plan to dwell on opposition or oppression, struggle, inequity, or barriers placed and then repositioned to prevent progress. Mr. [Deputy] Speaker, I am sure you know, because I have heard you do it many times here, that story has already been told.

My story today, Mr. [Deputy] Speaker, is about the progress and the road to a better and fairer Bermuda. I will share the facts and speak to the future, exploring education, economics, jobs, income, and the way forward. The people of Bermuda can—they *can*, Mr. [Deputy] Speaker, expect with confidence on education. Honourable Members will recall that I am an educator by profession, and therefore I appreciate the opportunity to explore these data points, especially. Education, you already know, is commonly divided formally into such stages as preschool or kindergarten, primary school, secondary school, and then college, university, or apprenticeship. Education in Bermuda is compulsory from ages 5 to 18 years, and is offered by public and private institutions.

Mr. [Deputy] Speaker, education in Bermuda, to the secondary level, is free. Progress? Yes. Good enough? No. We no longer are required to leave school before it is time, to help the family survive. Legally, we are mandated to stay in school. Useful? Yes. However, our economy now requires more than just a high school diploma. Mr. [Deputy] Speaker, data on the highest academic qualifications held by persons 16 years and over indicates educational advancements during the intercensal period. It was gratifying to observe that the population without a formal academic certificate declined 10 percentage points, to 14

per cent. This was offset by percentage point gains for the holders of high school certificates, technical or vocational certificates, associate degrees or diplomas and degrees.

Mr. [Deputy] Speaker, in an economy dependent upon intellectual capital, requiring specialist skills and higher levels of educational attainment, we still have work to do. As high school certificates, we are still the most common highest academic qualification, representing 35 per cent of the total. Encouragingly, however, the population was more than twice as likely to hold high school certificates, or degrees, than to have no formal certificates. It is my view that these data demonstrate that the people of Bermuda attach a growing value to education.

The data are representative of all racial groups, as all were less likely to have no formal certificates and more likely to have a higher academic qualification in 2016. Mr. [Deputy] Speaker, notably, blacks with no formal certificates fell 12 percentage points, to 16 per cent, and those with high school certificates increased 7 percentage points, to 40 per cent.

Mr. [Deputy] Speaker, you will recall that, on December 1, 2017, the Honourable Minister of Education, Diallo Rabain, excitedly presented to this House and the general public Plan 2022, Bermuda's strategic plan for public school education. The Minister, on behalf of this Government, has pledged to raise confidence, quality, and investment in public education. Mr. [Deputy] Speaker, Honourable Members will recall that the plan was produced by a diverse team of community members, using research-informed best practices. The priorities as set out in the plan are as follows:

1. increasing academic rigour in student engagement;
2. ensuring career, college, and workforce readiness;
3. enhancing the quality of teacher practice and system leadership;
4. improving infrastructure and instructional resources; and
5. ensuring system success of the Bermuda Public School System.

Mr. [Deputy] Speaker, this Government appreciates the need to move our people to attain the diplomas, certificates, and degrees that will see them play a more active role in the economy. We have taken the necessary steps to redirect funding to support more scholarships, scholarships to the Bermuda College, as well as scholarships to institutions of higher learning overseas.

Mr. [Deputy] Speaker, Honourable Members will recall that a few weeks ago, 124 graduates received degrees, diplomas, and certificates from the Bermuda College, 54 per cent with honours. And 56 per cent of the graduates were males. And so, it was fitting that our own MP Chris Famous was the commencement ceremony speaker. (I just thought that would be a nice note, Mr. [Deputy] Speaker.) Mr. Deputy Speaker, every society needs workers at varying levels of academic, technical, and vocational skill. And whilst those attaining higher levels of education generally are increasing, our work to redirect resources and retool the education system must continue.

Mr. [Deputy] Speaker, the data show that we continue to have more skilled jobs in Bermuda in the economy than Bermudians are there to fill. And, therefore, we find ourselves in the unenviable position of selling the Bermuda dream to non-Bermudians. Mr. [Deputy] Speaker, a quick Internet search on getting jobs in Bermuda pulls up sites that entice non-Bermudians dreaming of a job in Bermuda to apply.

One particular site provides a plethora of advice. It sets out the basic requirements for a job, informing that for a professional job, a bachelor's degree is expected, at the minimum. It advances [to say that] the higher degrees, like master's and doctorate, are given clear preference. And it shares that the average annual gross salary for certain professional positions can be $80,000 to $95,000, and that a middle management role in international business, like reinsurance companies, will command about $150,000. The site goes on to share the details about how much higher the packages can be for the senior management roles.

I read with interest about the Bermuda dream, targeting non-Bermudians, and the simple, clear message. Our young people need to know that education is key. A high school education is merely a stepping stone. The Bermuda economy has evolved, and it is no longer good enough. That is why, Mr. [Deputy] Speaker, this Government is committed to providing financial support to students in need, to ensure access to Bermuda College for all Bermudians. Not being able to achieve an education beyond a high school certificate to compete with non-Bermudians for a job in your own country because of insufficient funds is not an option for the people of Bermuda. Our young people can expect with confidence that this Government is making the necessary funding available to support the Bermuda dream.

Mr. [Deputy] Speaker, this Government is committed to the delivery of a bona fide national workforce development plan, in collaboration with key stakeholders, and to the development of a national skills policy for employers to address chronic skills shortages across different occupational groupings. Mr. Deputy Speaker, there are clear economic benefits to education, both for the individual and the economy. A country with a highly educated population is generally more competitive. Economists have long explored the role of education in promoting economic growth. Bermuda's economic competitiveness is dependent on education reform. Mr. Deputy Speaker, we are committed to progress. Education and training is one of

the tools that we will use to continue to strengthen our most valuable resource—our people.

On economic activity, Mr. [Deputy] Speaker, during the week preceding Census Day, among the 53,613 residents who were 16 years and over, 35,530 persons were employed; 2,625 were unemployed; and 15,428 were economically inactive in 2016. Of the 15,428 economically inactive population, more than half, 54 per cent, were retired; 20 per cent were full-time students not actively seeking work; and 11 per cent were engaged in home duties. Mr. [Deputy] Speaker, 7 per cent of the population was unemployed. The number of unemployed persons, as stated earlier, stood at 2,625. Of unemployed residents, 57 per cent were male, and 43 per cent were female. The unemployment rate for blacks, 9 per cent, was triple the rate of whites, 3 per cent. Whites had the lowest unemployment rate.

Mr. [Deputy] Speaker, the findings from the 2016 Census indicate that there is a strong relationship between unemployment rates and educational attainment. Unemployment rates generally declined with increasing academic qualifications. Of the persons who reported that they were unemployed, persons with no formal certificates accounted for the highest unemployment rate, of 13 per cent, up 5 percentage points since 2010. The second-highest unemployment rate was reported by persons who had attained a high school certificate, at 10 per cent. In contrast, the lowest unemployment rate was recorded for persons who acquired a graduate degree.

Mr. [Deputy] Speaker, I have already spoken to some of the steps that this Government will take to ensure that we continue to develop our human resources through education reform. This Government continues to work to increase options for on Island training to prepare Bermudians for today and tomorrow. Other colleagues will share more about the work that this Government is doing relative to training and unemployment. I will say, however, Mr. [Deputy] Speaker, that in recent weeks you have heard the Honourable Premier repeatedly speak to the training opportunities requirement embedded in the MOUs with companies seeking to establish a presence in Bermuda to operate in what will be our well-regulated FinTech sector. These opportunities will represent initial training for some and retraining for others, as our people retool to participate in an evolving economy.

Mr. [Deputy] Speaker, this Government is committed to economic diversification. FinTech is an awesome example of this commitment. Yet, Mr. [Deputy] Speaker, you will know that our efforts are not limited to the international business sector. This Government is committed to growing wealth within our own communities. The Honourable Members will know that this Government has already taken steps to double the guarantee capacity of the Bermuda Economic Development Corporation, to appoint a director of cooperative economics at the same institution. These, Mr. [Deputy] Speaker, are job creation initiatives. This is to encourage small business development and entrepreneurship. Our aim is to stand with the corporation in support of the mission to actively assist the development of a strong, well-managed, and prosperous local business sector in Bermuda.

Mr. [Deputy] Speaker, a cooperative is defined as an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly owned and democratically controlled enterprise. These are businesses owned and run by and for the members, people working together to build wealth within their own communities. Mr. [Deputy] Speaker, the new director appointed earlier this year is tasked with development and use of innovative economic development tools to foster local economic development growth in Bermuda.

Mr. [Deputy] Speaker, this concept is not a new one. In Bermuda, we can trace the use of the model back to the Friendly Societies. The records show that there was the Ireland Island Co-operative Society and Bermuda Workers Co-operative Society, formed under the Bermuda Industrial Union in 1969. Mr. [Deputy] Speaker, the new director recognises that, for 21st century cooperative economics to succeed in Bermuda and for Bermudians, we must set in place the framework for re-engagement. This is our commitment, Mr. [Deputy] Speaker. We will continue to take deliberate and intentional steps to motivate, support and encourage a self-determined people to build their own wealth.

Further, Mr. [Deputy] Speaker, we will not make apologies for supporting historically economically disadvantaged businesses, by ensuring that they are awarded government contracts. And where they are unable to provide all of the services that they are capable of providing for the government and the people of Bermuda, there will be assistance in place. In this regard, Mr. [Deputy] Speaker, our people can expect with confidence.

As evidenced, Mr. [Deputy] Speaker, you will recall my earlier Ministerial Statement regarding the Code of Practice for the Project Management and Procurement. Embedded in the codes are the requirements to realise our policy position. And you will know that training and awareness-building activity, via the Bermuda Economic Development Co-operation and the Construction Association of Bermuda, have already taken place, and these exercises will continue. This is some of the assistance that we just were speaking of.

Mr. [Deputy] Speaker, we will diversify the economy, support international business, support local business, stimulate the development of job creation and wealth-building within our own communities, all in a bid to eradicate the 7 per cent unemployment rate.

Looking at the working population, Mr. [Deputy] Speaker, notwithstanding the static unemployment rate of the 7 per cent, the working population was 35,530 in 2016 and represented 66 per cent of the population aged 16 years and over. Male workers outnumbered female workers. This represents a shift from the 2010 Census, when both sexes comprised half of the working population. Mr. [Deputy] Speaker, youth workers aged 16 to 24 represented the lowest proportion of the working population, at 5 per cent, in 2016, and lost the most ground over the six-year period by falling 2 percentage points. In contrast, workers aged 55 to 64 recorded a 4 percentage point rise, the highest amongst all age groups, and comprised 21 per cent of the working population.

Mr. [Deputy] Speaker, the median age of the employed population was 46 years, up from 45 years in 2010. Mr. [Deputy] Speaker, in 2016, blacks comprised 51 per cent of the working populations. Whites represented 30 per cent, while mixed and other races comprised 18 per cent. Mr. [Deputy] Speaker, in contrast, the 2016 Census results showed diametric changes among persons who were black and of mixed and other races. The share of black workers fell 3 percentage points, and the proportion of workers who reported mixed and other races increased 3 percentage points.

Mr. [Deputy] Speaker, the increase in the number of mixed and other races in the workplace is more than likely related to the issue of our ever-changing dynamic. Blacks today are less inclined to work in the service industry. Historically, blacks were pleased to work in our hotels and restaurants, and they did well. However, black Bermudians started, with good reason, to gravitate away from the service industry. Initially, this was by choice. Our economy was thriving, and the acquisition of higher skill levels and an evolving economy provided other career and employment opportunities. As the economy slowed, however, many Bermudians have found that the return to the service industry is not so easy.

Mr. [Deputy] Speaker, today we hear stories of many Bermudians being shut out of the service industry. A high school diploma, keen interest, and a willingness to do anything are not good enough. To this end, Mr. [Deputy] Speaker, the Minister of Education and Workforce Development recently provided an update on the hospitality training programmes. Most recently, we learned of the training programme for room attendants that the Department of Workforce Development has been instrumental in driving during the past few months. Mr. [Deputy] Speaker, a total of 53 persons participated in the training programme. Those who successfully completed training received a certificate from the American Hotel and Lodging Association as a certified guestroom attendant—a professional certification.

Mr. [Deputy] Speaker, gone are the days of the chambermaid, a post where on-the-job training was the norm. In today's environment, our people are required to be certified. This notwithstanding, Mr. [Deputy] Speaker, this Government is determined that this new norm of certification at even the lowest entry level will not be a barrier to entry for the people of Bermuda. We will continue to support the development and training of our people.

Looking at the industry, Mr. [Deputy] Speaker, the dominant industrial group, based on the Bermuda classification of economic activity 2003, was education, health, and social work, which grew 3 percentage points, to 15 per cent, in 2016. This sector was followed by hotels and restaurants, international business activity, and business services sector, which each comprised 11 per cent of the working population. Mr. [Deputy] Speaker, Bermuda is a microcosm of the global society, and therefore it is not surprising that our dominant industrial groups are education, health, and social work.

Mr. [Deputy] Speaker, the health industry is growing, not only here in Bermuda, but also globally. One of the reasons it is growing here in Bermuda is perhaps as a result of an ageing population. It is expected that, as our population ages and life expectancy grows, the demand for health care will continue. This has an impact on the geriatric unit at the hospital, nursing homes, and other elderly health facilities. Mr. [Deputy] Speaker, the frequency with which we are celebrating centenary milestones in Bermuda is quickly becoming the norm. Just yesterday, we read about the lovely Laura Gayton who turned 100. Her celebration is not uncommon. My uncle just celebrated his 100th birthday back at the end of May. Our population is living longer. And, as a result, our health care system is impacted, Mr. [Deputy] Speaker.

Mr. [Deputy] Speaker, the progression of new medicines and technology is also contributing to the growth of the health care system. We have seen the advent of medical group practices and integrated health systems, which are becoming larger and more complex, some complete with MRI services, dialysis services, pharmacies, and even many other boutique services, such as medical cosmetology. Mr. [Deputy] Speaker, traditionally, many of these services were offered only via the hospital. The evolution of the privatisation of these services is driving the need for pharmacy technicians, medical assistants, and other medical staff roles.

Mr. [Deputy] Speaker, this information is instructive in terms of directing our young people towards careers in the medical profession. This information also offers useful insights for mature individuals who require retraining in order to make themselves marketable. As I mentioned earlier, our Workforce Development Plan will take all of this into consideration and use the data to assist our people.

Mr. [Deputy] Speaker, among the industries that reported negative employment growth, the greatest loss was reported for the public administration

sector. The proportions of persons employed within this sector shrank by 3 percentage points, to 7 per cent, in 2016. Mr. [Deputy] Speaker, you will already know that the negative growth in public administration was as a result of deliberate action taken by the previous administration to reduce the size of the public service. This was the result of the implementation of voluntary early retirement programmes, as well as hiring freezes. Indeed, these actions had a short-term impact on reducing the size and the cost of the service. However, one must ask, To what end? Mr. [Deputy] Speaker, I have taken a look at the strategic implementation of these initiatives by the OBA Government and could not find evidence that consideration was given to the impact that the staff cuts would have on the delivery of services and the stability of operations.

For instance, Mr. [Deputy] Speaker, maintenance issues as a result of fewer staff at the Department of Public Transportation, as well as the lack of capital investment, has had a clear and verifiable impact on the delivery of a consistent and reliable bus service. Mr. [Deputy] Speaker, fewer staff and the lack of investment by the previous Government in maintenance in the fleet at the Department of Works has had a clear and verifiable impact on this Government's ability to maintain twice-weekly garbage collection. Mr. [Deputy] Speaker, the reduction of staff under the previous administration has had a clear and verifiable impact on this Government's ability to maintain simple mail delivery on all of the delivery routes. In fact, in some instances, Mr. [Deputy] Speaker, and on occasion, some taxpayers have been asked to collect their own mail from the post office.

Mr. [Deputy] Speaker, had the OBA Government taken a strategic approach to the reduction of staff, the negative consequences may indeed have been different. In an organisation as complex as the public service, strategic thinking and planning is an imperative. Hence, Mr. [Deputy] Speaker, this Government has invested time in the government reform strategic planning process that will inform our reform actions. A government is accountable for measuring, reporting, and achieving sustainable outcomes. Many of the employee cuts in the public service under the previous administration have proven unsustainable.

Mr. [Deputy] Speaker, this Government endeavours to recruit talented people, to respect its employees, and to position the public service as an employer of choice, an employer that attracts, motivates and retains a quality talent pool. Mr. [Deputy] Speaker, as an employer, our officers can expect that they will be responsive to the changing needs of our employee base, embracing flexibility and rewarding effectiveness and the achievement of clearly stated outcomes.

That said, Mr. [Deputy] Speaker, I now want to explore the data and the story that it tells with respect to education, employment, and income. I am looking at income, Mr. [Deputy] Speaker. The total gross annual income from main job for all workers, full- and part-time, was $58,113. On average, females earned $58,652 per year, compared to $57,655 for males, a difference of $997 in pay, or 2 per cent. Mr. [Deputy] Speaker, the highest median annual gross income of $77,539 was reported for white workers, 133 per cent of the median, while mixed and other workers received the lowest, $49,962, which was 86 per cent of the median. Black workers earned a median annual gross income of $53,730, representing 92 per cent of the median.

Mr. [Deputy] Speaker, in regard to Bermudian status, of the non-Bermudian workers recorded, the highest median gross annual income, at $70,797, or 122 per cent of the overall median. In addition, non-Bermudian spouses of Bermudians earned $64,523, followed by permanent resident certificate holders, at $59,707. Mr. [Deputy] Speaker, upon further evaluation of the data, full-time working population comprises persons who work 35 hours or more per week, and 12 months prior to the Census Day. This median income level measured higher than the median income level for personal income, as it only reflects those persons with a full-time job.

Mr. [Deputy] Speaker, analysis by race and sex showed increases across every category, with the exception of black males, who experienced a decline in median annual gross income from their main job. White males, the highest income-earning group among the working population, earned a median income of $96,824. This level was nearly one and a half times higher than the median income for the entire working population, and 11 per cent more than was earned in 2010. The income level of white males exceeded those of black males by 70 per cent, Mr. [Deputy] Speaker, and was 17 per cent higher than the income level of white females.

Mr. [Deputy] Speaker, the disparity between black males and black females widened over the intercensal period. Black females earned a median annual gross income of $61,792, which measured 4 per cent higher than in 2010. The median income of black males dipped—Mr. [Deputy] Speaker, dipped 3 per cent—to $56,845 in 2016. Black females earned an average of $1,096 above black males in 2010. And this difference in annual earnings expanded to $4,947 in 2016.

Mr. [Deputy] Speaker, the breakdown of income by Bermudian status and sex showed that non-Bermudians were the highest income earners in 2016, with a median annual gross income of $76,311. This level was 21 per cent higher than the median income for Bermudians. Bermudian males were the only group to record a decline in median income, falling 1 per cent between 2010 and 2016.

Well, Mr. [Deputy] Speaker, what can I say? These data tell the story of income disparity, wage gap, inequality in pay, and unequal distribution. Call it

what you will. These facts are the facts. Mr. [Deputy] Speaker, I recently read with interest comments attributed to a chief financial officer, Mr. Jonathan Reiss, of corporate Bermuda. Mr. Reiss, addressing an audience of his industry peers, admonished about the income disparity and discrimination, largely racial, still prevalent in corporate Bermuda. Perhaps Mr. Reiss had read the census report. Or perhaps he was speaking from his own experience.

Many have long lamented income inequality, what I like to call *race-based pay.* The racial wage gap is real. He who feels it knows it, Mr. [Deputy] Speaker. Clearly, income disparities have not levelled out despite our best efforts. Amendments to legislation that require equal pay for equal work have had limited impact. There is an absolute difference between white wages and black wages. And many across this Island can speak to that story, Mr. [Deputy] Speaker. Mr. [Deputy] Speaker, there have been any number of studies that have looked at the issue. Contributing factors include education and occupations. This is perhaps one of the reasons blacks left the service industry. It simply did not pay enough versus jobs in other fields.

Notwithstanding the exit and the attainment of higher education, blacks are still more likely to receive a lower wage when working in the same profession as their white counterparts. The realities of racial income disparity are clear. Yet, we still struggle to talk about it and have done little to address it. We are more inclined to have a conversation about the gender gap. It is a far more comfortable discussion in comparison. Mr. [Deputy] Speaker, in preparing for this debate today, I googled "steps to closing the racial wage gap" because I wanted to come prepared to offer solutions. The irony is that my search pulled up more about the gender wage gap than the racial wage gap.

So, I come simply urging that we have a real conversation, that we work towards real solutions, develop real proposals. I am not going to stand here today and pay lip service to what we can do or what we should do, or even make empty promises. I have highlighted a number of areas where we have made *tremendous* progress over the past 55 years. I have highlighted areas wherein this Government has done things to address the situations that we look at in our economy, and they were highlighted throughout this speech. And I have also spoken to the steps that this Government will take to address many of the issues that the people put me and my colleagues in this Honourable House to deal with.

Mr. [Deputy] Speaker, before I close out, I just want to quote Mahatma Gandhi, who said, *Be the change you seek,* and I just slightly paraphrased it. Mr. [Deputy] Speaker, I can stand here and attest to the fact that I will be that change agent. And further than that, Mr. [Deputy] Speaker, I will be the ever-changing change agent. As situations and conditions change, it requires us to change to address them. And I know that I stand with all of my colleagues with this Government, determined to create the changes that we seek. We all stand here as change agents.

But, Mr. [Deputy] Speaker, just before I take my seat, let me say this. I did, as you have heard in this speech, urge my people to expect with confidence. The 10 who sat in this House 55 years ago on our behalf advocated for the end to racial discrimination. And here we sit today, Mr. [Deputy] Speaker, on the matter of the racial wage gap. Mr. [Deputy] Speaker, I am still stumped, I am still floored by the present state. At this point, Mr. [Deputy] Speaker, let me just say this: I will be taking my seat with the hopes that others will rise to speak and to address the outstanding issues that we were all elected and put here to deal with. Thank you, Mr. [Deputy] Speaker.

The Deputy Speaker: Thank you, Honourable Minister.

Are there any further speakers?

The Chair recognises the Honourable Michael Dunkley, from constituency 10. Mr. Dunkley, you have the floor.

Hon. Michael H. Dunkley: Thank you, Mr. Deputy Speaker.

Mr. Deputy Speaker, I thank the Honourable Minister for the presentation that she delivered, I am sure helped in great part by staff at her Ministry and in the Statistics Department.

And before I get into the main body of my comments and give other people the opportunity to speak, I will say that, you know, in listening to the Minister's presentation, there was a great deal that I certainly agreed with. The census is very clear. The information is there. And it shows a number of areas where there is a great deal of work that has to be done, certainly in regard to disparity and inequality and the uneven and very unlevel playing field.

But what I will not allow, Mr. Deputy Speaker, is for the Minister or anyone on that side to just take an easy pot-shot at the former Government and blame us for what they believe did not happen, or did happen and it was not the appropriate way. And why do I say that? Because it is easy to blame the Opposition for when they were in Government. But the fact of the matter is that we contributed greatly to pulling Bermuda out of a deep hole. And it seemed like we were continuing to dig that hole deeper, but we pulled Bermuda out of that hole with significant investment in projects from one end of the Island to the other, and new hotels opening up or in the present state of being built.

And we took significant steps to put government finances in a much better position. And those are the facts. Those have been illustrated by Auditors General with the reports that they have given over the past couple of years. And I will not sit here and allow the Government to blame the current Opposition for

what they have done. And it gets tiresome to hear some of the rationale or reasoning behind it. *Well, you know, we cannot fix the buses because we do not have the resources to fix the buses*. Well, there are other ways that we can solve that problem. And I sat in the meeting with the union and said we would provide the support to fix those buses. But, Mr. Deputy Speaker, what I see today is more buses being broken down on the side of the road than I saw a year ago. And what I see today is the need to look at the schedule which will allow us to [use] the resources in the most appropriate way.

Now, Mr. Deputy Speaker, I hear the comment about *cannot deliver the mail.* Well, you know, I find that quite baffling, because there is less mail to deliver, and we have the policy of, every time Michael Dunkley has a letter for his mailbox, the mailman runs around to my box and delivers it. We should not be delivering mail every time you have one letter. I think that is an inefficient use of our resources at the present time. And we should look to delivering to 18 Belmer Drive twice or three times a week. Do not run around there with one piece on Monday, one piece on Tuesday, one piece on Wednesday. Because a lot of the mail we get is junk mail. And I say that with respect, but a lot of the mail we get is for people pushing out advertisements or talking about stuff they do, and it is not necessary that I get it right away. It is fine if I get it in two or three days' time. Let us use our resources. So I get tired of that.

You cannot blame the former Government for trash collection. Because we have gone to once a [week], and we still have a problem with trash collection, and we have more rats running around the community than we ever had before. So, you know, it is frustrating to hear those continual comments, and I am not going to sit in my seat and take it anymore.

Because the fact of the matter is the Honourable Minister referred to *cuts* in the civil service. There were no cuts! There was attrition, and there was the voluntary early retirement programme. Now, for those who want to know, the voluntary early retirement programme was a programme that had to be agreed by the directors of the department. So, if Michael Dunkley wanted to retire, the director, my boss, had to say it was okay that I retired, and that position could not be filled for two years. So, if the director of the department thought that the voluntary early retirement of Michael Dunkley would not work, the director could refuse it. But what we found was that they were being given out without the refusal, and then the directors were coming back and saying, *We need a person to do the job.* Well, why did you let them go? Why did you let them go?

And the attrition was done by natural attrition. And we had good debates around the Cabinet table about attrition, because what was decided, and it started under former Premier Cannonier and it was continued under my leadership, the Finance Minister decided that, *Look. When people leave, we need to look at the role that was being filled to see if it was needed.* And it was up to the department at that time to make the presentation. But the challenge that was had was, departments were slow in making the presentation about the need for those workers. And that is where the challenge lay.

And there is nothing wrong with, when people leave in any industry, in any business, for any employment to take a look. Is the job that Michael Dunkley was doing necessary? Should the role change? And so, you know, I take those comments by the Honourable Minister as a backdrop to say, *Well, we're going to increase the number of civil servants, and we're going to do it because we're going to blame the former Government.* Well, just like I stand here today and am critical of the comments by the Minister, I will watch closely, and my colleagues will support it, I am sure, in watching closely any increase in numbers within the civil service, because we want to make sure that we get value for money.

Of course we want to provide employment and opportunity! That is a given. But we must do it and make sure that the taxpayer is comfortable with that. And I am a politician. One of the things that I do not like is for governments around the world to try to raise as much money as they can for all of their programmes without having the ultimate responsibility for the taxpayers' dollars—because it is the people who are paying for that. Whether they can afford it or not, they pay. And so, as we talk about disparity and as we talk about the uneven and unlevel playing field, there are people who have to pay taxes, and they cannot afford to pay those taxes.

And so, we need to do our job as politicians who are responsible for taxpayers' money, to make sure that if we ask them to reach deeper into their pocket, we are giving them the efficiency and accountability they need on that dollar. And to increase the numbers in the civil service without showing that it is needed is certainly not acceptable. And, you know, the Government has talked about civil service reform, and we have talked about House committees to do various overviews. We have looked at, I know the Honourable Premier, I believe, has carried a copy of the SAGE Commission report around, and he talks about reducing the number of ministries. We see anything but that!

And so, I stand here tonight to support the Minister in many of the comments she said. But in those comments that relate to the items I have just talked about, I do not agree at all, and I will continue to push back on it.

Now, in regard to the census, and I hope all Members have taken the opportunity to read it, because the 2016 Census, to me, in my view, my humble opinion . . . and we on this side in the OBA are going to take credit for it because it was done pretty much on time, well under budget, and I believe it is

probably the most accurate census in the history of Bermuda, just by the way it was completed, the most accurate census in the history of Bermuda. And, you know, Mr. Deputy Speaker, the interval between the 2010 and the 2016 Censuses is also the shortest interval of a census ever because of the change from doing [it every] 10 years to [having] to do [it every] 5 years. And so, with that, we now have (my view, and Honourable Members on either side can counter and say it is not true) . . . but I think we now have perhaps the most accurate census in the history of Bermuda, to use for planning. That is critical. That is critical.

And, Mr. Deputy Speaker, allow me just to refer to the census, which I have downloaded on my laptop here. Page 11 of the census, because I need to illustrate the difference between 2010 and 2016, right, to show the accuracy and to show how, in changes, we have retrieved the information that allows us to be so much more accurate. It says in the 2016 Census, "The pre-imputation completion rate was 98% . . ." That is pretty high. And, "leading to 827 households that were not completed." So the census, ably led by Director Melinda Williams, and her staff, whom I worked closely with as the Premier, "to achieve a complete data set for all households, data was imputed for these missing households in cases of partially completed households . . ." That brought it up to 100 per cent—100 per cent.

It goes on to say, on page 11, "At the end of the census data collection period," [for the 2010 Census, Mr. Deputy Speaker,] "a 100% coverage rate was achieved with a pre-imputation completion rate of 87%." So, the imputation rate was down by 11 per cent. And they had to impute that to get to that point. Where I referred to the number of persons who needed to have data put into for the 2010 Census, there were 4,400 households for which data had not been obtained. That is a significant number.

So, the report goes on to say, "In alignment with statistical best practices, administrative data sources were utilized to reduce the undercount and to impute important demographic data items, such as age, sex, date of birth, Bermudian status, employment, and race. As a result, census records [for 2010] for 1,106 households comprising 2,551 persons were imputed only for these demographic data items. The imputation reduced the undercount of outstanding households. However, data items for the remaining census questions were not imputed for 1,106 households."

And so, it clearly shows through that information that, in 2016, you had 98 per cent that was collected in the way that you could have very strong derived confidence in the information. And the other 2 per cent was obtained in appropriate ways that are done for measuring statistical data. But in 2010, it was 87 per cent, and we had to go up from there. So, clearly, this census is going to provide us with information that is much more accurate and, because of that, I think, much more useful. And it will allow us to be much more effective in the policies that we come forward with. And I look forward to the debate that Honourable Members will continue on after I finish my comments.

Mr. Deputy Speaker, the next point that I would like to address is the budget for the census on 2016. And anyone who is following it online or has a copy pulled out can see, on page 14, the estimated 2016 Census Current Account budget was $1.7 million. It goes on to read, and I will quote from it directly, "However, actual expenditure amounted to $572 thousand (34% of the budget). The primary reason" [for this, Mr. Deputy Speaker,] "for being under budget was that the budget accounted for a higher percentage of data collection being completed by the more costly field interviewing than actually materialized." And what we did at that time was we made sure that we did the computer-assisted survey imputation for a much longer period of time.

I do not have the exact numbers in front of me, but I think I recall from the papers that, originally, we were going to try to get 12 [per cent] to 15 per cent generated online. We raised that number to 25 per cent. We kept that phase of the field work—I use that loosely because you are not in the "field"; you are on your computer. We kept that phase of the work open for a longer period of time because we knew two things would happen. The more people we got to complete it by doing it through the computer, the more money we would save on it and the more accurate we would be in the data collection.

And so, we significantly overshot, on the good side, the estimation of the number of people we had to fill out online. And I have to give credit to Director Williams for her doggedness and keeping at it in helping people, in making sure people understood ways that they could complete it online, allowing my grandmother and your grandmother to be able to have some assistance if they came into the Statistics Department down in Hamilton and helped them fill it out online themselves, rather than send people out in the field and look for people and complete the records that way. So, it ended up that, in 2010, I think the budget and the final cost of the census was north of $3 million. It ended up that, in 2016, we completed a census for $572,000, and perhaps got the most accurate census in the history of doing the censuses here in Bermuda.

Now, Mr. Deputy Speaker, the Minister has gone through in her comprehensive overview of the census many of the items that are critically important. And I will just touch on a few that the Minister has touched on, and then a couple of others which I did also find interesting, as well. The first one would be in regard to education. You know, I think that colleagues in the House of Assembly, because of our ability to access materials and because of the debates that we have, we know full well that we have a sophisticated

little economy here. You know, we have all of the goods and services you would expect in First World economies around the globe.

But in addition, we have some industries here that you would never expect to find in a population of just north of 63,000 people, out in the middle of the Atlantic Ocean. You know, we have our international business industry and reinsurance industry that require a high degree of intellectual talent, and it requires the ability for those companies involved in that to be able to get the best of the best here to do the job. Because if they did not do that, then that industry could be located anywhere around the world. So, in that understanding, it creates the disparity that we often talk about. Because when the census is conducted, people within that industry, who make more money than you could ever imagine being made, are included in the census. But if you remove those people from the census, because they could be anywhere in the world, for a small community like Bermuda you would see some of that disparity level change.

But, Mr. Deputy Speaker, we still have a challenge. Because not enough people are assuming positions, rightfully so, in those industries.

Mr. Rolfe Commissiong: Point of order, Mr. Deputy Speaker. Point of order.

The Deputy Speaker: What is your point of order?

POINT OF ORDER
[Misleading]

Mr. Rolfe Commissiong: The Member, I believe, is misleading the House. The individuals he is talking about are resident here. And even when they leave, others come in and are earning the same degree of money. And with respect to the issue of income inequality, it has the impact on Bermuda as a whole. So, I think that is a non-argument meant to diminish the necessity of talking about the issue of racial disparity.
[Inaudible interjections]

The Deputy Speaker: Continue, Honourable Member.

Hon. Michael H. Dunkley: Yes, Mr. Deputy Speaker. The Honourable Member has a half-hour to speak. So when I am finished, he can go on his horse and say all he wants. But I stand by those comments. I am glad the Honourable Member left his seat to get back to his seat for the point of order, but that is just mischievous, at best.

So, there is no doubt, as I was saying before I got interrupted with a non-point of order, that we have a great challenge in Bermuda of making sure that we provide the education fundamentals, and, further on through the education curve, to allow our people to not only have access to the best-paying jobs, but also be prepared for those best-paying jobs. Because in the industries that we are trying to attract, the industries we have in Bermuda, like international business and tourism and the new FinTech industry, wherever it might be, whatever it might entail, if we do not have those people who can fit into those positions and conduct the job as is required by those demanding employers, then we are just setting our people up to fail.

I find it interesting because, you know, the Honourable Minister so passionately stated the case about education, as a former educator, getting people into position to do it. But at the same time, we have heard incessantly over the past couple of weeks that the Government is trying to attract people for the digital asset exchange and cryptocurrency and all of that type of stuff. And we are fast-pacing work permits through Immigration to bring people in to do those jobs. Now, that is reasonable because you need people to conduct a business that you are attracting to the Island. But what that also does is it makes it harder for us to get Bermudians prepared for those positions, because you are bringing people in. They have an expectation of a job they are going to do. And they have no expectation of when that job is going to come to an end.

And so, this is nothing new because it happened with international business. And we see by the census report that we have not made as much progress as we would need to get Bermudians at all levels in that industry. Right?

[Inaudible interjections]

Hon. Michael H. Dunkley: Well, now I hear the Honourable Member who is talking from his seat over there, and he will have his half-hour to speak, as he did before.

[Inaudible interjection]

Hon. Michael H. Dunkley: The Honourable Member should never say what I talk about because I might pleasantly or unpleasantly surprise the Honourable Member.

The Deputy Speaker: Member, just . . .

[Inaudible interjection]

The Deputy Speaker: Honourable Member—

Mr. Rolfe Commissiong: Sorry.

The Deputy Speaker: Not in this House.

Mr. Rolfe Commissiong: My apologies.

The Deputy Speaker: Continue, Mr. Dunkley.

Hon. Michael H. Dunkley: Thank you, Mr. Deputy Speaker. I will have to give a good report to the Speaker when he returns, so far, on your performance.

[Laughter]

Hon. Michael H. Dunkley: So do not let me down. I hope I can give the report. Do not let me down later tonight, Mr. Deputy Speaker—

[Laughter]

Hon. Michael H. Dunkley: —as all Opposition Members bang their feet on the floor.

So, this census accurately portrays some of the challenges that we face. And I can speak for myself, and I am sure colleagues on our side, we will support whatever initiatives that can be put in place to deal with some of the challenges that we have. And we are probably going to talk about it a lot more tonight and in the future, going forward. But the key is to find ways to make sure we can make some progress. Because the Honourable Minister even admitted at the end of her presentation, as she googled, trying to find some programmes that have worked in other jurisdictions, that it related more to gender challenges rather than racial challenges.

So, that situation is not going to go away. And politicians will continue to talk about it. And that could be good if we leave our biases aside and we try to make meaningful change. And I will support that.

Mr. Deputy Speaker, it is a long report, so I am glad we have laptops so we can download it now and save the paper. Some people still like to look at paper, but I have gotten more used to doing it this way. But [there are] some interesting things that the Minister did not touch on, so I will try not to repeat a lot that the Minister said that I agreed with. But page 24 of the report shows population by parish and municipality, 2016 and 2010. And what is interesting is the loss of population in urban areas, Hamilton and St. George's, and the loss of population in Sandys and St. George's, which, you know, I think changes a trend probably from 20 years ago, because I recall when I first started really looking at censuses, the loss of the population was from the middle of the Island to the ends, and now it seems to be reversing itself.

So, if you look at that table on page 24, in 2010 there were 1,800 people in the Town of St. George's. Now it has dropped to 1,527. So, you know, that is a significant drop in six years. If you look at the City of Hamilton, most people think the City of Hamilton is bigger. But those who actually are resident in it, in 2010 there were only 1,032. So, St. George's was almost twice as big as the town. But now Hamilton is only, in the 2016 Census, 854 people. And St. George's is almost twice as big at that time. And if you go ahead and look at the population by parish, you will see that in St. George's the population has dropped from 6,422 to 5,659. That is a significant drop in that census period. Maybe that explains why St. George's has a problem getting a Cup Match team that can win, because some of the better players are moving to the middle of the Island.

[Inaudible interjections and groans]

Hon. Michael H. Dunkley: No, but in a lighter heart, but back to it. And then, if you look at Sandys, Sandys has the same challenge. The population in 2010 was 7,653. It has dropped, Mr. Deputy Speaker, to 6,983. But if you look at some of the middle parishes, Smith's Parish has had an increase. You know, down in God's country, which you and another Member from Hamilton Parish—

The Deputy Speaker: It is the holy land.

Hon. Michael H. Dunkley: Hamilton Parish has stayed pretty much stable, lost about 8, 10 people. Paget has increased in population. Warwick has increased in population. Southampton has stayed stable. But Pembroke, now people seem to be coming back into Pembroke from when they left before. And we saw it with constituency boundaries. We saw, you know, some constituencies in Pembroke have about 900 registered voters. But now this census shows that in Pembroke, in 2010 there were 10,614 people. And now that has risen to 11,160.

And so, when we do any planning, housing, infrastructure, roadwork, we need to be very cognisant of the changes in the population, because, clearly, there are plans for infrastructure that have been bandied about. They cost a significant amount of money. This type of information can help us be much more beneficial in how we spend those tax dollars if we take a look at it.

Another interesting part, although the Honourable Minister did refer to the age, and, you know, we are all getting older. And that is good, because we are living. But the downside of that is that the seniors population is increasing, and, you know, now it used to be in days gone by some of the younger bands were the most populated areas. That is slowly changing, where the bands over 40, over 50 and 60 are becoming the largest bands out there. And as we had a debate earlier today about health costs and insurance premiums (not reflecting on that), the problem is much bigger than just health. The problem is quality of life issues for seniors, because we see that is a growing segment of the population.

And you know, Mr. Deputy Speaker, you are still very physically fit and you are still very active. But there are a lot of people at your age who are not that fortunate, because of things that could be out of their control. So they are more sedentary. They are stuck in

the house. They do not get to see their family and friends. So their quality of life changes.

The Deputy Speaker: Yes. Yes.

Hon. Michael H. Dunkley: And that is why it is important that we not only focus on the cost of health care, but we focus on the quality of life for our seniors. And one of the things that we are big on in the OBA is assisted living and staying at home with your family. Because, as you get older, it seems like your friends are in the same position as you. So you get out and about less. You cannot go play golf. You cannot do this, you cannot do that. So you are stuck by yourself. And then I was having a conversation just the other night with my wife and another person whom we were at a function with. And we wondered . . . we were talking about how some of our seniors seem to be more unhappy and in a bad mood than they were 20 years ago. But that is because their quality of life has slipped because they cannot get out and about. And they do not have the human interaction that is so important for everything that we do.

The Deputy Speaker: Yes.

Hon. Michael H. Dunkley: And so, this census highlights, very clearly for us, some of the challenges that we have to face as a community.

And so, I know this debate is going to be a long debate. I have tried to touch on some salient points and not to revisit, and to leave plenty of meat on the bone for my colleagues. But one last point I will leave, Mr. Deputy Speaker, you and colleagues with is, with any commitment by a government, also must come a commitment of responsibility by those people whom the government is trying to help. That is pretty straightforward, what I say. But, typically, governments try to deal with issues that face their people and go to significant lengths to do critical and, oftentimes, important things. And sometimes, governments get it wrong and they are not that important. But that commitment means that there has to be a social responsibility to make sure that it works. Right? And as a people, I think we need to support the commitments that government makes to help, whether it is in the area of health care, whether it is in the quality of life, whether it is in education.

For example, we debate education, as politicians, until the cows come home. And we all have our pet points that we like to make. It could be the lack of access to scholarships and stuff like that. But what I found, and I am not pointing a finger at anybody. I am saying that, generally, we all like to talk about issues. But at the end of the day, we do not put enough work into making sure that we find solutions for those issues. And in a small community like Bermuda, just like one of our young track stars did not have a commitment that was needed to go away to compete in a track meet. As soon as that was put out there, that person found the funding to support that.

The Deputy Speaker: Hmm. Mm-hmm.

Hon. Michael H. Dunkley: People rose up and helped out. And so, if Government is going to make a commitment to bring forward issues and solutions to issues that they believe are important, we need as a people to have a social responsibility that we can . . . We can critique them all we want. But we need to make sure that we find a way to make them work. Because it is too easy to pooh-pooh an argument and never try to make it work. So, this census is going to give a lot of food for thought all across this House. And there will be a lot of commitments to things that we believe will bring the country forward. But we have to have the responsibility as people to actually make it work.

So, if education is offered at a higher level, people need to get on board. Do not make excuses. If you have the opportunity to go to Bermuda College, use the Bermuda College as your two-year degree. Use it as a stepping stone to higher education. Because the census clearly shows that still too many of our people are stopping at high school education. And we need to make sure we do offer that high school education. We need to make sure that we get those incarcerated or those who join the Regiment as volunteers, if they do not have a GED, we need to make sure that we get them in the right direction.

Because in today's world, while there is an unlevel playing field, when an employer sees somebody come in the door, they are looking for—most of the time, they are looking for the most qualified, the most able, the most committed, and the most energised person to do the job. And those people who are continuing on with that disparity or that unlevel playing field, those are the type of people we as politicians can call out and make sure they correct their ways. And so, if we have not only the commitment from government, but the social commitment from the people whom we serve, the progress can be manifested in a much higher level. Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you, the Honourable Member Michael Dunkley.

Any further speakers?

The Chair recognises Minister Walton Brown.

You have the floor, Minister.

Hon. Walton Brown: Thank you, Mr. Deputy Speaker.

Mr. Deputy Speaker, let me just first of all say that it is gratifying to be able to address the 2016 Census, [it is a] very important document. It is a document that came about as a result of the change in the legislation to allow for a census to take place every five years. This was six years after, but close

enough. And that was an important decision to take, because what it does do is that it allows you to get better information faster. So you have better information to make decisions. All of this is about getting good quality information for better decision-making.

So, I just want to commend all those who were involved in the production of the census report. It truly is an amazing document.

Mr. Deputy Speaker, I want to talk about a few matters involving the census. I want to first talk about the population shift. In 2016, the population was recorded as 63,779 persons, compared with 64,237 in 2010, or a decline of 458 persons. That is an important figure, Mr. Deputy Speaker, because it speaks to the issue of the decline in our population. The decline is not as significant as many have pondered its being. We saw a marginal decline, from 64,000 to just over 63,000. If you compare it back to the 2000 Census, Mr. Deputy Speaker, you will note that the figure there was about 64,000. So, we have not seen a dramatic decline in our population. If you look at any given period, you will see the decline is relatively minor.

What is interesting is that there was a spike in those persons coming to Bermuda around 2006/07, when we had a tremendous growth in our economy, and you had 12,000 work permits issued. So, you had an increase in the population for a period of time. But the trend is always identified in the point of data collection. The trend from 2000 to 2010 to 2016 shows no appreciable decline in our population. So, I think it is very important to make this point known, Mr. Deputy Speaker. There has not been a dramatic drop in our population. It is a consistent trend, slightly downward, but not overly so. I think it is very important to note that.

Mr. Deputy Speaker, I want to talk about the foreign-born migrant population. The foreign-born migrant population that has been here over 20 years is about 7,000 people. So, about 7,000 people who are non-Bermudian have lived on this Island for 20-plus years. That has significant implications when it comes to the work of the Immigration Working Group, because there are those who wish to pressure [Government] to give status to everyone who has been here for a specified period of time, and the ideal number that people look at is 20 years. But if you can imagine, Mr. Deputy Speaker, a policy decision that allowed for 7,000 people to get Bermuda status, that would be a truly dramatic development. So, it is unlikely that we are going to change any policy or any law to allow for 7,000 [people] to get status in one fell swoop. That would truly be a dramatic change in the demographics in our country, Mr. Deputy Speaker. So, it is not something that is likely to happen.

But it does speak to the importance of the numbers when it comes to immigration, because we need to look very carefully at what we are doing with immigration reform. We need to strike a balance between the humanitarian approach, an approach that examines the priorities of Bermudians coming first in their own country. So it is a balance that we need to strike, a balance that posits the primacy of Bermudians, but recognises the importance of some human rights issues involving long-term residents. It is a delicate balance. We will find that right balance, Mr. Deputy Speaker. But it will not be with the point of allowing 7,000-plus people to gain Bermuda status. That will not be happening under my watch, Mr. Deputy Speaker.

An Hon. Member: Yes. Hear, hear!

Hon. Walton Brown: If we look at immigration figures, the numbers of people who leave the Island, between 2010 and 2016 you saw 1,424 people leave the Island. That is in contrast with those who left between 2000 and 2010, 974. So, a greater number have left the Island between 2010 and 2016 than those who left during the 10-year period between 2000 and 2010.

The Deputy Speaker: Minister, what was that number again?

Hon. Walton Brown: It was [1,424] left the Island between 2010 and 2016, in comparison to 974 who left the Island between 2000 and 2010. So, that is a figure that does cause some concern, because you want to know what the rationale is for those who leave the Island. There are economic migrants, and then there are those who just leave for better opportunities.

[Inaudible interjection]

Hon. Walton Brown: These are Bermudians who have left the Island.

So, you need to find out what it is that is driving those individuals. Some might say they have done it because they want a better life. They have searched for a better life, a better set of opportunities. Some have gone off to England to go on the dole. Others have just found work outside of Bermuda and have made their life outside of Bermuda. So there are important policy implications to all of this here because there is a need to try to focus on the rationale for those who leave the Island and identify what needs to be done, if anything, to get those to come back, because if you are leaving because of economic imperatives, that is a cause for concern, and [we] want to try to address it. So we have to figure out what the rationale is for those who have left the Island, especially those who have left for economic reasons. So that is an issue for concern.

The labour force changed. It went down from 40,681 people in 2000 to 38,155 people in 2016. That is a slight drop of about 2,000 people. So, the workforce has declined. Now, what explains that? Clearly, it has to do with some of the consolidation that has

taken place in industry. In the international business sector we have seen a lot of consolidation. Technology is responsible for some jobs disappearing because computers can do more work for more people than ever before, and that is an issue. But we need to be concerned about this, because a declining workforce is a challenge. There are so many implications for the Island when you have a declining workforce. It has implications in terms of what is being paid in social security for health care, and for pensions, and it is a matter of concern. But we need to find out what it is that is driving this here. Is it purely technology? Is it companies that have just left the Island for whatever reason? We need to identify the causes of this because it is a matter of some concern how this came about.

Now, one issue that concerns me greatly, Mr. Deputy Speaker, is the unemployment rate among black and white. The unemployment rate among black people is 9 per cent, and among whites it is 3 per cent. That is a fundamental difference in experience, Mr. Deputy Speaker. And it is cause for concern. Does it speak to a practice of institutional discrimination? What explains this fact, such a large percentage of unemployment among black people compared to white? Clearly, it is not just economically driven by the sector of the economy. There has to be more at play in this regard, and we need to identify what is at play. It is a matter of contention.

When it comes to explaining this here, Mr. Deputy Speaker, we need to identify what some of these issues are in relation to the unemployment rate. Could it be institutionalised discrimination? Could it be changing job categories? Could it be lack of educational attainment? We do not know what the answer is, but we need to try to find out because this has a significant bearing on our economy and on opportunities for people in the country. And we need to ensure that we have greater opportunities for everyone in the country.

When you compare the unemployment rate among Bermudians versus non-Bermudians, the unemployment rate among Bermudians is 8 per cent; unemployment rate among non-Bermudians is 3 per cent. That is not a major cause of concern, Mr. Deputy Speaker, because most non-Bermudians will be here on a work permit. So if you do not have a work permit, you are unlikely to be able to stay here. So it is not a cause for concern that the unemployment rate among non-Bermudians is only 3 per cent and among Bermudians is 8 per cent. That is not a major cause for concern at all, because your unemployed non-Bermudian will not normally be on the Island unless you are a spouse of someone on a work permit and you are in between jobs, or you are just someone who has recently been terminated and has permission to reside and seek work in Bermuda. So, it would be a very small percentage of people who fall into that category. That is not a major cause of concern at all in that regard.

Now, a real issue involves the income disparity between blacks and whites. Between 2010 and 2016, the income of blacks decreased by 13 per cent. The income of whites increased by 1 per cent. That is a truly startling figure, Mr. Deputy Speaker. It requires explanation. How is it that the income of the largest group of people in Bermuda, black Bermudians, would decrease by 13 per cent? Not 1 per cent, not 2 per cent, not 5 per cent, but 13 per cent? That is a dramatic decline in income. That speaks to a practice of institutionalised discrimination. There is no other explanation, Mr. Deputy Speaker. It is a serious cause for concern. And it is a matter that needs to be addressed. It requires that it has to be addressed, Mr. Deputy Speaker.

Yes. It cannot simply be explained away by job categories and so forth. It requires an explanation based on race and racial discrimination. That is the major issue for consideration, and it is a major issue for us. We have to stand firm on the issue of racial discrimination, Mr. Deputy Speaker. It is a matter of serious concern, and it requires that it be addressed. We do not have the answers at present to this, but we know it needs to be addressed. You cannot have a statistic like that in this country in this day and age where you have a decrease in income of 13 per cent over a six-year period. That is truly a startling figure. A 13 per cent decline in one's income, while the other group has an increase of 1 per cent—that requires a full explanation, Mr. Deputy Speaker.

Okay. So, Mr. Deputy Speaker, those are the essences of my comments that I wish to make on this take note motion. It is an important topic. It is a relevant topic. It is something that we all need to reflect on. And I am happy to be able to participate today.

Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you, Minister Brown, Minister of Immigration and Labour.

Any further speakers?

The Chair recognises the Honourable Member Trevor Moniz, from constituency 9.

Hon. Trevor G. Moniz: Thank you, Mr. Deputy Speaker. Perhaps I might address the comments made by the Honourable Minister of Home Affairs first. He had some cogent remarks on unemployment.

There obviously was, as he said, a major spike in the Bermuda economy leading up around 2006/07. And then in 2008 there was a collapse. So, of course, the two census periods came after that period that we are talking about were 2010 and 2016. But there was this spike and then the collapse. And then we know a lot of it was blamed on the global recession, et cetera. There are some interesting figures there, and the Minister of Home Affairs raised some interesting questions. I would suggest that, with re-

spect to the loss in jobs, we do need to look at sectors where people are employed, it does make a difference. And the comment has been expressed before—when you are talking about unemployment figures, you are talking about blacks versus whites. It is interesting to know whether they are Bermudian or non-Bermudian. And there are interesting—

An Hon. Member: Red herrings!

Hon. Trevor G. Moniz: There are interesting factors in the Bermudian society which will affect this.

For example, certainly when I was growing up, I grew up in Smith's Parish. It is a farming district. We have a lot of farms. And all of the time I grew up, all of the farm workers at the dairies and the farms were Azorean. They were white foreigners who came to work here in the farming industry. And certainly, around the 2000s, Jamaicans were being brought in. So now almost every farm worker you see is a Jamaican. Wherever you go, you will see Jamaicans. Well, they were white; they are now black. None of them are Bermudian. And therefore, in terms of what people are doing for Bermudians, to my mind it does not really matter if those workers are black or white. If you change their colour tomorrow, it is not going to make Bermudians either better off or worse off. But it will affect your statistics.

And if you look at most of your high-flying insurance executives, they are white. But they, most of them, are not Bermudian. The vast majority are not Bermudian. If suddenly, overnight, they became black, it would not make Bermudians any better off or any worse off. So, those are the questions.

[Inaudible interjections]

Hon. Trevor G. Moniz: The Honourable Member, Mr. Commissiong, is trying to barrack me. He will get his turn. He can take his turn. And I know he is a great believer in more of a racial issue, and not talking about Bermudian versus non-Bermudian. But I am put up here to represent my constituents, who are all Bermudian.

They want to know, *Are you representing my interest?* So I am very interested in whether people are Bermudian or non-Bermudian. And we know . . . The one aspect where I disagreed with the Minister of Home Affairs . . . and I thought he made very cogent remarks. But where I disagreed with him was saying, *Well, it's not important what sector people are in.* And, with all due respect, I think it is important. Because I think there is indication that, with respect to black females, black females were far more successful in getting employment in occupations in office jobs and in the international business community. And we know that during the recession, the international business insurance and reinsurance continued to be strong. It continued to do well. And salaries continued to increase. So if you were in those sectors, your salary was still going up while everyone else was suffering a recession.

Whereas if you were in . . . Let us say you were a civil servant. Well, we know what happened in the civil service was that civil servants all kept their jobs. There was not any downsizing of the civil service. But the wages stayed the same. They did not increase with inflation. So you had the effect of stagnation in the civil service. If you worked in an industrial sector or in the commercial sector, like two of my brothers did . . . one of my brothers was in the civil service. His salary stayed the same. Two of my brothers were more in commercial and industrial settings, and their wages went down, in one case went down, I think, by 15 per cent and in one case by 25 per cent. So, what was the difference between them? Well, the difference between them is what sector they were employed in. None of us were in that international business. I was here in the House. I think our wages largely stayed the same. Some of the Cabinet Ministry ones actually went down by 5 per cent. So, we did not do well.

So, I think the most important factor is the sector you are in. And with respect to black Bermudians, I think the figures show that black females are much more successful in getting into the international business sector. And the job of the Government, be it PLP or OBA, is to get more Bermudians, and in particular black Bermudian males, into that international business sector.

Having said all of that, I do not work in that sector. But I understand, you know, there is some merging of companies, so there is some minor shedding of jobs. So it is not a time of expansion in that sector. And, obviously, you need to have the right qualifications. Having a degree is not good enough. You are going to need a business degree or professional qualification like the actuarial qualification, a talent qualification, a legal qualification. And you are going to need something more than that to get into the skills set of insurance or reinsurance. So, all of those things apply.

Now, that is the one thing that is a problem. Obviously, one of the other things that the Minister mentioned was emigration of Bermudians, and saying that between 2010 and 2016, the emigration of Bermudians increased. I think it was in 2002 that Bermudians got the right of full employment, residency in the UK. So from that time forward, people could move to the UK. For some people, it was attractive. I have heard of people. I was on one flight where a couple had flown over to have a baby in the UK, and then they flew back. So there are certain things in the UK which are much cheaper. They had the National Health Service. They have housing subsidies. So, some people have gone over there for that, for whatever reason. And, obviously, while Bermuda was going through a recession, that was a good valve to

have, for people in our population to be able to go there and to be able to have a better life.

Now, the job now of the Government, whether it be PLP or OBA, is to make this Bermuda economy more successful, and to draw Bermudians back. But if you are successful . . . Let us say this present Government . . . and the present Government is very high on blockchain and cryptocurrency. Well, let us say all of that takes over. You produce a whole bunch of jobs. Are the Bermudians who are overseas who might want to come back, are they qualified to do those jobs, be they lawyers who want to go into compliance jobs or computer experts, or whatever other skill sets? I am not an expert on what the skill sets might be. But are the Bermudians who are abroad likely to be ones who are going to fill that skill set? I suspect not. But I do not know.

But those are the sort of things that we need to investigate to see whether we can plan our economy a little better in the future than we have in the past. As we say, we are an ageing population. The Minister of Home Affairs pointed out that we had a drop of some 2,000 in the workforce between 2010 and 2016, and between 2010 and 2016, I think there were 1,400-and-some Bermudians who emigrated for one reason or another. And I do not think we have great, detailed records on why they emigrated. We just know they left. And the Minister said they may have left for better opportunities, or they may have left to rely on health [care] in the British, more socialised, system.

But we really do need to examine our economy. And earlier, you know, not in this debate, but previously, I heard people say, for example, that more housing, more public housing has to be produced. And again, one of the things is, well, if you are a working population and your population is getting smaller, do you need more housing? Well, the answer, of course, on the face of it would be no, you do not need more housing. You need to know that you have stock which is available, but you do not need more housing to house 2,000 fewer people. So you have got to be able to plan your economy.

And I think one difference between the PLP and the OBA is, *Is the glass half full or is the glass half empty?* We certainly believe that you needed to get in foreign investment, that in order for tourism to flourish . . . that Bermuda's branding was stagnant. We needed to rebrand it. And one of the things we did for that was the America's Cup, which was extremely successful. And we followed that up with the International Triathlon Union Events. And the desire of that was to rebrand Bermuda, kick-start the tourism industry, get new hotels up and running. And that supplies a lot of jobs to a certain sector of our community. Traditionally, we have had a lot of people in the construction industry, which particularly employed a lot of people to build large buildings, like hotels in the skilled and semi-skilled and the non-skilled categories. But then also, you need service-level workers in hotels. And we hope to have those.

It is no good just having jobs for actuaries and lawyers and accountants, because everybody is not going to be an actuary or a lawyer or an accountant. So you need the full gamut of jobs, and it is difficult in Bermuda to get that balance very right for very long. You know, we have suffered the problem where we have dips, and then we have spikes. And we have not totally mastered it. I think we have done better than many small island economies in terms of balancing what we do. But that is what we need to work on.

And with respect to . . . the Minister of Home Affairs touched on an important point when he spoke about . . . I believe he said (and he will correct me if I am wrong here), but there were some 7,000 people who were foreign-born non-Bermudians who have been in Bermuda for over 20 years. And those were the people who might be looking for some sort of long-term rights in Bermuda. Obviously, we have the PRC, the permanent resident certificate. And, obviously, people looking for status. And again, that is a delicate balance because you want, when people come here . . . You know, people constantly complain when people come here if they have a decent job and they make remittances home, that they send their money home. People complain and say, *These terrible, terrible guest workers come here, make money and they send it home.*

But of course, if they see no future for themselves in Bermuda, what would you do if that was you? You would send the money home. You have no future here. You send the money home. But if you see a possibility of a decent future here for yourself or for your children, then you are more likely to invest that money and spend that money in the Bermuda economy. Generally, if people feel confident and upbeat, they are just going to spend more money, period, on everything, whether it be clothes, whether it be restaurants, food in their house, anything. They are likely to spend more money here if they see that there is some sort of positive future for them here and for their children.

And the comment that I would make for the Minister of Home Affairs is that, of particular concern are those children who are born here and know no other home. They have been born here, they have been raised here and they are part of our community. And, you know, we need to give rights to those individuals. Those have always been my greatest concern. And you will know, Mr. Deputy Speaker, that I have spoken out for the rights of those individuals publicly, as a public figure, since 1991. So it is not sort of some sudden urge I felt. I have always felt that we need to have rights for these people, which are rights in accordance with the United Nations International Covenant on Civil and Political Rights. I am sure the Minister is working on that, and we look forward to hearing from him in the future.

Those are all of the comments I have with respect to the Minister of Home Affairs.

Going back to the Minister who spoke to the motion with respect to the census, the Minister of Reform, I thought that there were some gratuitous remarks in the Minister's brief with respect to whose fault a lot of these things are. You know, the fact of the matter is you have to stand or fall by your own performance. And the fact of the matter is, you know, when we were Government, we had the SAGE [Commission] report. There had also been other reports which indicated that the size of the public service was too large for an island like Bermuda to be able to support. We had to seek some efficiencies. And one of the things we had difficulty with was old practices, practices from the 1960s.

And I know, Mr. Deputy Speaker, you are a trade unionist yourself, so I know you have strong feelings. But there are things which need to move forward. And our feeling with respect to the buses . . . I was very disappointed this past weekend to see buses abandoned all over Bermuda. There was a bus at the top of McGall's Hill I saw just abandoned there. Someone else saw someone up on South Shore. I think there are reports of three buses just abandoned around Bermuda. And, you know, the truth of the matter with the buses is that we need to get a new schedule. While we were Government, we were not successful in getting the union to accept a new schedule. But there needs to be a new schedule. Each one of those buses cost the same as a small house. Those buses cost just about $400,000 each. And it is really not supportable to go on buying those buses and buses.

There are the questions of why the Minister . . . and I do not think he has ever spoken to it. The Minister of Transport has said, *Well, you know, there were going to be three additional buses on the road by the end of March.* But the one that came in January, I do not even know if that one is on the road yet. But, certainly, there were not the three additional ones. And the new Director of the Public Transportation Department, I think it is Roger Todd, certainly faces a big challenge. My sympathies to him, but he needs to try and work through this and to get some improvement.

I mean, it is the same thing we faced with the postal service in terms of delivering letters. There were antiquated methods of delivering. We have to look at being more efficient. People in the private sector are not sitting still. They are moving forward. In the government sector, we are sticking with practices from the 1960s, which are outdated. They are not efficient. And instead of just saying, *Well, we need more people, more people, more people,* if you are going to balance the budget . . . Government has promised to balance the budget. And you cannot just do that on the back of the taxpayer. You have got to seek efficiencies. There is plenty of evidence that we need more efficiency in this economy. It was pointed out in the SAGE Commission report, at great length. And we need to get more efficiency, and we are just not getting those efficiencies.

This Government is not being able to produce what it needs to produce in terms of effectiveness. We have the same situation with the trash. And there was a bad situation there. You know, when I was Public Works Minister, we had these trash trucks down there. And we had all sorts of different makes. And there were fronts and backs of the trash trucks. And they came from all over the place. Some of them were American. Some of them were European. There were different fronts from backs. And keeping the parts in play and keeping them up to date was a very difficult job. And the last ones bought by the PLP Government, in America, did not work. The hydraulic arms did not perform as they were supposed to perform, for whatever reason. And now we are looking at getting some British ones.

But the fact of the matter is that the situation needs to be dealt with, and the public are looking forward to having their trash picked up. So, you know, it is no good coming up here with a census report and then trying to blame the old administration for every problem under the sun. Hey! You bought it; you own it. You are now the Government. You own all of these problems. Your duty is to solve them and not to continually look back and try and blame someone else for the situation we are in, because the past administration is going to look back to what they received. And, of course, we are going to say in 2012 what we got did not look very pretty.

So, right now the Government is still facing the fact that they have got a burgeoning national debt. The Current Account deficit does not look like it is being closed. The Health Minister is giving money away to Dr. Brown. And then coming here today, we saw that the Standard Health Benefit, unlike last year, is going up. And it is well enough to blame others for that, but you are here to solve all of these problems. And these problems will get out of control very quickly if this Government does not sharpen its pencil, if it does not become more efficient, look at better ways to do things and stop looking in the rear-view mirror and trying to blame the past OBA Administration. You are now in the driving seat, so please take responsibility.

Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you, the Honourable Member Trevor Moniz, from constituency 9.

Any further speakers?

The Chair recognises the Minister for Health. The Honourable Kim Wilson, you have the floor.

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

Mr. Deputy Speaker, as I have matured in age, I have grown to obtain a fuller appreciation for

the tremendous benefits that data collection such as the census contributes to a number of things, and in particular as it relates to allowing policymakers to set initiatives, legislative enactments and the like, all surrounded around the data that come out of the census. And I will touch upon that in a few moments.

But I remember about 30 years ago when I was studying for my master's degree, and I had to take the requisite statistics class. I dreaded it. And I just waited until the last possible moment. And I think I actually probably took it the final semester before graduation because I just found that it would be a very challenging task having to learn about logarithmic transformations, T-distributions, lurking variables and the like. However, as I said a few moments ago, I now have a fuller appreciation. The data that are contained in this census and in other documents and statistics that are collected from time to time truly are valuable, because it will allow us to set policies and initiatives. And I want to speak about that in a few moments.

However, I want to take a different approach to this take note motion. And, Mr. Deputy Speaker, notwithstanding the important observations supported by these data concerning the existence of racial disparities with respect to employment and wages, which Honourable Members, Minister Foggo, who led this debate, as well as Minister Brown, have discussed and, no doubt, I am certain that my honourable colleague from constituency 21 will deliver a very passionate and cogent submission as it relates to the very important areas of racial disparities, I would like to talk about it from an approach of some of the observations that I have made, or that I have seen through this, and what we as a Government are doing as it relates to policy formations to address some of the challenges that these data are revealing.

And I am going to do it in two ways, or focus on two things, primarily because they directly relate specifically to the Ministry of Health. And first would be, certainly, the issues as they relate to page 42, which talk about health insurance; and then, secondly, I would like to speak for a few moments about your favourite subject, as it relates to seniors and age. And if you look at page 42, which is where I am starting, Mr. Deputy Speaker, it does indicate some alarming things concerning health insurance.

We see that the major health coverage, which is the most common health insurance coverage that Bermudians have, residents have, has fallen by 12 per cent. So we now have a 12 per cent decline in major health coverage. We have seen a 4 per cent increase with persons who opted for only private health coverage. And we have seen an 8 per cent rise, up to 8 per cent of the population without health insurance.

Now, in addition, the age category, which most commonly withheld having health insurance, was between 45 and 64 years old. And I think we can probably safely say that the majority of those, notwithstanding the statistics that we have with respect to 7 per cent unemployment, would be of working age. Those are the powerful working years, and we have seen that those persons most commonly do not have health insurance.

And I suspect that we all know that there are certain problems with respect to not having health insurance. God forbid a catastrophic event could happen, and it could bankrupt a family. You know, we have seen occasions where people are underinsured or have no health insurance, and they are doing GoFundMe pages or bake sales or things like that, whip-rounds to try to raise money for necessary medical treatment. However, what I do not want to . . .

What the Government is committed to, and I spoke about it this morning, as well as this afternoon when we did the Health Insurance Amendment (No. 2) Bill, are the initiatives and the programmes that this Government will do and implement to address the high, rising cost of health insurance so that we can ensure that there will be nobody, no 8 per cent, no one in this Island who will have the absence of affordable health insurance for the medical attention that they require, whether it be preventive, palliative, long-term care, diagnostic imaging and the like. And the Government is committed to this. And I indicated this morning and this afternoon that we would do it in two ways—one, through the implementation of the long-awaited RBRBUs [Resource Based Relative Value Unit] to the Bermuda Hospitals Board fees; and secondly, we would do health reform and financing.

The other issue I would like to turn to real briefly, Mr. Deputy Speaker, can be found at page 27 of the census report. And that speaks about the issue of age. Now, you would know, Mr. Deputy Speaker, the Ageing and Disability Services, which falls within the remit of the Ministry of Health, are tasked with ensuring that our seniors and those persons living within our community who are disabled receive the best attention for their issues and their needs. And the Ministry of Health is also committed to ensuring that seniors and persons with disabilities remain in their homes for as long as possible.

We have a philosophy and a mantra within the Ministry, which is to encourage people to *age well living at home*. However, we recognise that in some circumstances the type of care that an individual may need as they grow older, or, alternatively, perhaps, because of a disability, may require some type of long-term care. And that is where I would like to turn my attention to for a few moments because we recognise that, when you look at the ageing population, there is going to be an issue as it relates, directly correlating with long-term care.

The statistics, and I am referring to page 27, if I may, Mr. Deputy Speaker, under the category of Age, show that there are 11,090 seniors living Bermuda. And that is an increase of 3 per cent from the 2010 Census. So, 17 per cent of our population have

reached the age of 65. And the next-highest group of our population is between 45 and 64. So, quite frankly, that group makes up 32 per cent of the population. So, they make up almost double to the existing senior population. So, the demographic changes are occurring as a result of (a) we know that we are having fewer babies; and (b) people are living a lot longer. So, by conservative estimates, Mr. Deputy Speaker, by 2030, we could have a rate of seniors that would make up 22 per cent of our population.

So, with an ageing population and a residential long-term care system that is at capacity, the Ministry of Health understands that there is a need for us to improve the robustness of our long-term care system. So, as a consequence of the ageing population we expect to see significant increases in the number of seniors and disabled persons who will need long-term care and supports for these services, such as home medical services and care; personal home care, including companionship care and assistance; and assistance with activities for daily living; respite care for the family members who are taking care of these individuals who require some type of break and assistance; adult day care; and, as I said previously, Mr. Deputy Speaker, residential long-term care, ranging from independent living, assisted living, all the way to skilled nursing care.

Mr. Deputy Speaker, the Ministry of Health, of course, is responsible for regulating all of the nursing homes and residential care homes. And you would recall that in December of last year this Honourable House passed a Bill offered by the Government to make amendments to the Residential Care Homes and Nursing Homes Act 1999, to ensure that we provide further safeguards for seniors and persons living with a disability within our residential care facilities to ensure that we modernised the regulatory framework and that we clarified and improved the Ministry's interventions, authority and compliance mechanisms. And, most importantly, we took steps to raise the minimal care standard so that we can all be satisfied ensuring that our family members and loved ones who are living in rest homes or residential care facilities have minimal standards of care within those facilities.

Now, both supply and financing of long-term care currently being targeted in the Ministry are part of our strategic initiatives. So, when we look at these data, we can see the trajectory of the ageing population. And so, we can also use these data, as I said previously, to start formulating initiatives and policies as they relate to long-term care. And, in fact, the Ministry of Health is now developing our three- to five-year strategic plan on long-term care, because we recognise that this is a matter that has to be identified, and we have got the hardcore data within the statistics and the census to back that up.

So, what is the Government doing to try to incentivise investment or to increase or to improve upon long-term care? Because, as I said previously, we are at capacity. One of the first things that we did do as a Government was to un-freeze and hire certain positions at the Sylvia Richardson so that we were able to open up the third floor of the Sylvia Richardson to allow for 10 beds to be opened up and offered to the community. All right? We have heard, speaking previously the Minister who introduced this, about hiring freezes and the like under the former administration. Well, that was one of the first things that we did was to address that within Sylvia Richardson so that we could put those 10 beds back into the stock of the community long-term care beds.

You would also recall that the Minister of Finance, in his Budget Statement of the Budget of 2018/19, if I could read at page 27, real briefly, committed to (quote), "establish a programme of limited Government guarantees to support economic development in critical areas. This programme will be capped at $10 million and will focus on supporting the development of senior residential facilities that will reduce Bermuda's overall expenditure on health care." So this is yet another example, Mr. Deputy Speaker, of how the Government has used the data and is recognising that there are certain issues that have to be addressed with respect to seniors, age in particular at page 27, and the long-term care.

There are a number of factors, Mr. Deputy Speaker, that contribute to and drive up the cost of providing residential long-term care in Bermuda. I meet, oftentimes, several people who say that they would like to be able to develop some type of long-term care facility, maybe convert their properties into residential homes. And they are passionate about this and passionate about helping seniors. But there are a number of obstacles. So I would like to speak a little bit about those obstacles and tell you and the members of the public what the Government has committed to doing to overcome those obstacles, because, again, we recognise the need for long-term care facilities and we are there to help to facilitate that.

First of all, the cost of property. Well, we all know that property is very expensive to purchase in Bermuda, and new construction is even more expensive. As a result, most home care operators do not own the properties to which they are providing that facility. Oftentimes they are renting those facilities, and of course, rent is a major expense with respect to their operating costs, or, alternatively, they are renting houses and they have converted residential properties into care facilities, as opposed to having a purpose-built facility.

So, one of the recommendations that is being offered, and this Government is considering doing, is that we will continue to review the property inventory to identify land and buildings that would be suitable for development as residential long-term care facilities. This is a joined-up Government. So the Ministry of Health, as well as the Minister responsible for Public Works, and the Cabinet have reviewed this, and we

are considering all of our options, especially as it relates to property, vacant property, vacant lands and the like, to see what properties can be repurposed for the development of long-term care facilities.

Another obstacle, Mr. Deputy Speaker, as it relates to persons trying to operate long-term care facilities is capital, right? The cost of the property and the cost as it relates to capital is a challenge. But I have spoken to you already previously about the offer that was in the Throne Speech where the Government is prepared to offer up to a $10 million guarantee for persons to assist them in providing long-term care and developing long-term care facilities.

So we have spoken about the cost of property, we have spoken about the lack of capital. Those are issues that the Government is committed to assist people to do. There is another issue that oftentimes makes it a challenge for an individual to offer and open up a long-term care facility, and that relates to salaries and wages. Based on the data that was collected from the government-operated care homes, as well as the homes that operate as charities, it indicates that salaries and wages for payroll and payroll expenses make up almost 75 per cent of their operating expenses/total expenses. Given the nature of residential and the growing need of complex care and the regulatory regime, it can be very expensive to operate a facility, particularly when we are relating to the expenses of salary.

But this Government is committed to assisting in that regard by providing hotel-style concessions. Just like we have a Hotels Concession Act, the Government is committed to also providing payroll tax, import duties, social insurance, pensions and other types of taxes . . . excuse me, I am sorry. Other types of hotel concession taxes similar to that, for persons that want to operate a nursing home facility.

So, if you come and you have the business plan and you have an opportunity to get a guarantee, you also have an opportunity, and the Government will consider giving you concessions, extensions of concessions and payroll relief, as well as other types of concessions to help you operate your business and get it up and running. Again, these are all examples of trying to ensure that we are helping people to operate long-term care facilities.

So, Mr. Deputy Speaker, these are just a few examples of the concrete actions that this Government is committed to doing to facilitate investment in long-term care. When you look at this census, the two glaring things that speak to me, as the Minister of Health, are the issue as it relates to the lack of health care and the increasing number of persons that are opting not to have health care, as well as our ageing population, and the direct correlation that this has with the absence of sufficient inventory of long-term care beds. And I have just provided you, Mr. Deputy Speaker, with a number of initiatives that the Government is delivering on to ensure that we, a) address the issue of high, increasing rates of health insurance and health care costs; and b) as we address the issue of an ageing population and what we can do to incentivise the community and our business partners to develop further long-term care facilities which are desperately needed. Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you, Minister Wilson, from constituency 34.

Any further speakers? The chair recognises the Honourable Member Rolfe Commissiong. You have the floor.

Mr. Rolfe Commissiong: Mr. Deputy Speaker, thank you.

Mr. Deputy Speaker, the demographers would characterise Bermuda as having entered into what is called demographic winter. The census reveals that the median age of Bermuda's population has gone up three years from 41 to 44 years of age. Now that has a number of significant implications, of course, particularly from a public policy perspective, in terms of the Government. And accompanying that figure is a fact that right now, roughly 17 per cent of our population are over 65 years of age. I suspect, and the Minister may be able to confirm this, that by 2020 we will see at least 20 per cent of Bermuda's population at least 65 years of age, I should say. And that, as I said, only illustrates that in some respects in terms of development sustainability, time is not our friend.

I have been watching this for some time. Now what is extraordinary, and I do not have the figures here, but I remember in the early 2000s I had written a couple of pieces talking about the implications of this demographic trend, trending towards Bermuda having a significantly aged population. Right now, at 44 years of age I would think we are in the top five or six globally. It may be [that] Germany or Japan are ahead of us, but we are right there. And I talked about the implications of that.

When I dug deeper into the figures then, we are talking about . . . I think it was like 37 or 38 at that time, which is still fairly old, ageing population. And you have to excuse me, Mr. Deputy Speaker . . . I do not know what that one is—a little soundtrack. I would have preferred *My Wonderful Things*, for example, something like that. But, so anyway, and my apologies to all the people in radioland and to my colleagues here.

My point is this: Back then when I did some research for a piece after the 2000 Census, I wanted to dig down, of course, into the racial breakdown of that figure, which again at that time would have been 37, 39 years of age, 2001 and 2002. And what was extraordinary was the fact that the good people at the Department of Statistics revealed that when you broke it down along racial lines, Bermuda's black population is actually older in terms of that median age than Bermuda's white population. And when I enquired as

to explain that, the answer that came back was because largely due to immigration patterns that favoured white migration to the country in the preceding decades, producing an on average a younger white population. Now, are we still seeing that reflected in today's census for that period 2010 to 2016? I do not know; I will have to go and probably do some homework and some research to find out. But that is extraordinary.

So, on the issues in terms of public policy challenges, colleagues have talked about this. How are we going to be able to sustain our whole pension system, for example, the challenges that present for on the health side of the fiscal equation? We already have an extraordinarily high spend-to for health in this country. Present trends demographically continuing the way they are going would mean that this spend, the cost curve is going to continue to bend upwards. How are we going to meet that demand for greater health care, not only in terms of illness and those types of health profiles that are very problematic, but even in terms of elder care?

You, yourself, Mr. Deputy Speaker, have always had an extraordinary interest in that topic. Even now you are working behind the scenes on those issues and the challenges they face as Bermuda's population again heads into demographic winter. I, myself, as part of the younger age cohort of the baby boom born in 1957 . . . I went 61 this year. I know that we are probably the largest sector of that population, perhaps. You are going to have an extraordinarily large group of Bermudians, many of whom (I do not know the percentage) are going to be ill-equipped for retirement, not having adequate savings. Many of them not having adequate pensions are heading into retirement. So we have a major fiscal challenge ahead of us, as the Government that is likely to be presiding over those trends over the next three to five years. It may be longer considering the stuff we heard from the former Premier today, Mr. Dunkley and his cohort, Mr. Moniz.

Anyway, that is one of the biggest challenges that we are going to be facing. You heard my colleague talking earlier about that in terms of the overall population. There has only been really even a marginal increase. I think he was right to speak about what I call *the anomaly* in terms of Bermuda's size of population when you saw during the height of Bermuda's economic boom, as the Minister of Home Affairs spoke of, you had this upsurge in residency on the Island, which was anomalous. I think now we are going back to a more normal (if I can use that term—that may not be the right term) size of population that mirrors what was Bermuda's size of population before we had that massive boom in 2005, 2006 or 2007 or 2008. So, I think he is right about that.

Mr. Deputy Speaker, concomitant with that, of course, is the birth rates, and of course, the fertility rates. They are below 2.0. You would need a replacement rate of around 2.01, I believe (the Home Affairs Minister can confirm that for me), to see an increase in population. We have been under 2 per cent, under that replacement level for, I would suspect, going on a decade and one-half at a minimum, probably two decades. So it is no secret that we are seeing again this ageing population, which is going to be the most extraordinary (to use that word again) public policy challenge and governmental challenge over the next decade for Bermuda.

The unemployment rate . . . and both the Minister with responsibility for this motion who did a very good job today, and of course, the Minister of Home Affairs, talked about the current unemployment rate at 7 per cent and duly noted in terms of racial disparity that it has gone up to for black Bermudians we are talking about 9 per cent. What was not mentioned with the white unemployment rate at 3 per cent, every economist between here and Mars would tell you that any unemployment rate usually below 5 per cent represents full employment. So what we are seeing is three times the size of white unemployment for black Bermudians at 9 per cent. Whites at 3 per cent are effectively fully employed by the standards of academia and economists. That is a problem.

It mentioned about the migration patterns. I might just add also, that issue has been addressed. But I just might want to add that when it comes to migration patterns, you know, Mr. Deputy Speaker, at least once per year I get up in this House and call for a simple departure form to be reinstated at the airport so we can get a more quantitative handle on those who have been migrating overseas. Now to be fair, the Department of Statistics has done as great a job as they could have on this issue. They say that we are talking about roughly just over 1,400 people, and that is in the last five years alone. But you have got to understand that, as was explained to me, is an imputed figure. And to bring it home, if the enumerator (is that the term, Mr. Deputy Speaker?) comes to a household and the household is empty, there is no one to report who has left, why they have left, perhaps, and so that is why the figure is imputed.

It could very well be that the number is higher in real terms than the 1,400 cited. But again, we do not know. A departure form at the airport . . . right, I guess I am dating myself. I think it would go a long way for the Bermuda Government and other agencies to get a handle on emigration out of Bermuda. And of course, the Minister is right when you talk about why we have seen such a significant burst of emigration and we are talking about the last five or six years, 1,400 at a minimum. We also know, anecdotally, that we have been hearing these stories within our communities about families and individuals leaving primarily to the UK for the last six, seven, eight years, since the Great Recession. In fact, we had a clerk here in this House, when I first got elected who after, I think it was the second or third year from 2012, she

left with her father or someone like that. She moved to Norfolk with her young son. So there has been a significant brain drain.

And why this is complicated here is that the people who usually emigrate are, on average, younger, healthier people. These are the pioneers who have got the strength left to go out and start all over anew in a new land, and so for a population that is ageing, this presents a significant exacerbation of the risks posed by these trends. Because on top of that losing significant numbers of young people on average on an annual basis, then you understand what I mean by it exacerbates the trend that is not boding well for us.

The Minister touched on this, getting to the issue of racial disparity. I was really disappointed in terms of the OBA's presentation, particularly from the former Minister, Attorney General Moniz, and from the former Premier, especially in light of the recent comments by Jonathan Reiss. They still seem to be in a mind-set that they wanted to de-legitimise any question around racial disparity, and are still looking to this ideal notion of Bermuda being this meritocracy, and you can be just what I am if you just work and get the degrees and everything else. Of course not Jonathan Reiss, you did not need him to validate what we have been saying. But certainly if they are hearing it from someone they admire so much, you would think that they would at least give him a little credit.

But no, we cannot get that, because if you remember a year before the election when you had Mr. Kennedy, young Mr. Kennedy over in the UK, part of that brain drain, and asked him about, W*ell are you in favour of affirmative action for black Bermudians and black businesses in Bermuda?* We are still waiting for that answer.

Now, of course, to the credit of the OBA they did, when we talked about procurement . . . and I do not want to anticipate any debate, Mr. Deputy Speaker. They did sign on. It was a bipartisan support for that. In fact, they went one further and said that we should apply the same affirmative action criteria to the expenditure on capital projects, if you remember, to be fair. And the Opposition Leader is there and I credit her for that.

But black Bermudians are getting it at both ends right now, and this is what I mean. The failure of us to implement the Workforce Equity Bill 10 years ago or more, 11 years ago, means that the same deficit that Jonathan Reiss, in his domain in international business, has identified went unanswered, unaddressed. Because the Workforce Equity Bill, notwithstanding the fact that Mrs. Wanda Brown, the wife of the then-Premier Ewart Brown, characterised that Bill as *affirmative action light* . . . despite that, it would have gone some way, I think, to address that. That still remains a major public policy deficit that we need to address.

So, we know that our young people . . . and last week, Mr. Deputy Speaker, you remember in the motion to adjourn I talked about these two young, bright, black Bermudian women, 18, 19 [years old], on TV about eight days ago speaking glowingly about the insurance industry. One of them had just, I think, graduated from University in Canada. *I want to get in the industry. I am going to, you know, I am really excited about the Bermudians reinsurance industry,* and then at the end, as I said, so poignantly she then says, *But I do not think they have entry-level positions, so I might have to go away.* Yes.

So, we know that the best and the brightest (without sounding elitist) that the country has invested so much in—parents mortgaging their houses, spending $150,000 to $200,000 over a four-year-period or more, to educate their children—only to come back to be frustrated. I know a lady right now who is an actuarial, a black Bermudian actuarial specialist. She obtained her degree and is working as a low-level clerk at a particular business concern down in Devonshire. Her sister is down in Jamaica, for example, a doctor. This should not happen in Bermuda. But okay.

So this is what I mean by black Bermudians are getting it at both ends. So, at that level, after you have invested all that money, to come back with the degrees and not getting the opportunities and the positions that they are qualified to take, therefore, as I said before, that explains a large part of the reason why there is still only one Raymond Tannock . . . or one Patrick Tannock, I should say.

Now, on the other end, Mr. Deputy Speaker, the significant adoption of low-skilled, low-cost foreign sourced labour over the last quarter century (some can go beyond that) has put downward pressure on the price of labour, making it virtually, in some sectors, impossible for Bermudians to work in these occupations and earn a decent standard of living. These may be the real reasons, not totally, but one of the key reasons why we are seeing these migratory patterns out of Bermuda.

Remember, Mr. Deputy Speaker, in the area you grew up, despite the racism, a Bermudian who was non-college educated who maybe just got out of high school or maybe did not even complete, could go out there, work hard, either in the hotel industry or in the trades or a combination of both, and earn a middle income standard of living. The parents that would then a decade later or more finance the education of their young one up to McGill or to Yale or to Princeton or to Howard . . . they are the ones that were able to do that. Those days no longer exist.

The fact that employers in Bermuda have had rich pickings as the global economy opened up and they had access to a labour pool that came into the so-called Western dominated economy, whereby they could just cherry-pick from Asia, Southeast Asia, and bring in workers at a pittance, has that been an effect on that side of the equation? I think it has. I really do. That is what I mean by black Bermudians have been

getting it at both ends for at least the last 25 or 30 years.

I am just going to wrap up here, Mr. Deputy Speaker, and I just want to again . . . the most obvious statistics that we have been grappling with, first reported, of course, in the *Royal Gazette*. Most people would have known about it by way of that rag, that newspaper. Just bear with me, Mr. Deputy Speaker.

Okay. You may remember that about three years ago you started hearing that as a sort of preamble, you started hearing that a stat would come out saying that women earn more than men in Bermuda. The last two or three years you have been hearing that. Now, when I heard that, this was my response: The only way that women could earn more than men in Bermuda is because the earnings of black males have dropped so precipitously that it more than compensates for the fact that we all know that white males earn more than anyone else in Bermuda. That is the only way you get a stat that says women earn more than men. The census comes out and tends to confirm what we have been saying. You saw in one of the categories the precipitous drop in black male income just in that five-year period.

So, let me just go through here as I wrap up, Mr. Deputy Speaker. Both of my colleagues, I think, touched on this. When we talked about the black average personal income over the preceding intercensal period, average personal income and the median annual personal gross income category 16 years and over, it fell for every subgroup except for white men and women. For example, it fell by 13 per cent for black men, with a corresponding decline occurring for black females of 12 per cent. In every category it fell for every subgroup, as I said, except for white men and women.

Moving down to full-time work, Mr. Deputy Speaker, black males experienced a decline in average income by $1,498 in that five-year period. That is extraordinary. We are not talking about a full 10-year period in terms of the census, representing a 3 per cent contraction in gross income. And I think you know, like I said, both of my colleagues talked about this but . . . see? This is what I am getting at, Mr. Deputy Speaker.

The reason why, and I have said this before, the impacts of a country where you have such high levels of income inequality, the reason why we are seeing those impacts virtually ring fence around Bermuda's black communities from east to west is because they do not have the income and wealth to insulate them from those impacts. The reason there is an absence of those impacts, gang violence, gang formation, its impact on educational outcomes . . . oh yes, they are all there, they are all researched. The reason why you see the absence of those impacts in Bermuda's white communities is simple: They have the income and wealth to insulate them from those impacts.

Now, I hope people hear what I am saying here. We have got to have an evidence-based conversation, and this census allows us, along with other bodies of research, to continue that process of having an evidence-based conversation. I say again the reason we are finding these very destructive and negative impacts with Bermuda's black communities from east to west is because the black communities largely do not have the resources, the income, the wealth to insulate them from those impacts—the impact of extraordinarily high levels of income inequality in contrast to white Bermudians. One of the key drivers of income inequality in Bermuda has been the growth of international business on the Island.

Now, we can be uncritical cheerleaders of that sector. No one is denying. I have said this before and I keep saying it. Forgive me everyone, but no one is denying the benefits of this sector. But we cannot be blind to the downside of the growth of that industry in Bermuda, and we have to have our eyes wide open so we can, especially as legislators, as members of the Cabinet, and the Government, craft the proper public policy response to ameliorate, to make better the conditions of our people in light of those impacts that are being identified. That is why it is important to look at this with eyes wide open and talk about these impacts and where they are emanating from.

So, that is just sort of a snapshot which is what this census does produce. I just want to commend the technical officers under the leadership of Mr. Foggo there, for the great job they have done and Ms. Melinda Williams, who is the director, and her excellent staff. You know, you have what I call this red herring that Minister Brown tended to respond to. That when issues of racial disparity, the most egregious racial disparity figures we have seen, maybe in decades (I stand to be corrected), the first response, a knee-jerk response from the OBA's white supporters and people like Denis Pitcher was, *Oh, no. Black people do not get upset. No. Do not get worked up.* (That is only because it is the rich people who work in international business.) *It is not that bad. It is not that bad.* But, Mr. Deputy Speaker, it is that bad.

And if we as a country are going to move forward together, which is what they say they always want, this is what they are working towards, then we have to be honest and have an honest conversation about these issues. And what we are seeing with the Opposition Leader giving support to those public policy measures which will begin to address these issues, again, to her credit, we need to continue in that fashion. Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you, Honourable Member, Mr. Rolfe Commissiong, from constituency 21.

The Chair recognises the Honourable Leader of the Opposition, Ms. Atherden. You have the floor.

Hon. Jeanne J. Atherden: Thank you, Mr. Deputy Speaker. There are just a couple of things I want to say, and I think probably where the previous Member finished is probably a good place for me to start in the sense that I always recognise that the information that we have here, as was said, gives us evidence on which to make decisions, ask questions and try and develop new policies. And, for me, some of the things that are important as we look at this are things with respect to what I call, like the workforce development issue.

I always maintain that, you know, if we start to look at workforce development we should ultimately get to a stage where I am not on someone's doorstep where one of my constituents is saying, *I cannot find a job and my daughter or son has been out of work.*

And I keep saying, *Well, you know, you have a Labour Department that has to make sure that people have to advertise. And you have the opportunity of making sure that people know what jobs are in the pipeline, and we can be sure that we are studying for them and we can make sure that there is a way of developing the Bermudians to the highest level*. And I think as we go forward using all of the information as it relates to the census is going to help us fine-tune. But at the same time, it is going to make us really look carefully at each one of the industries to make sure that the type of development that is in there, the type of training programmes are in there and start to make sure that what I call those, we keep talking about giving people concessions, making sure that those concessions result in the actual things that we want. We give people concessions because they are supposed to hire Bermudians and train them. We have to then make sure that that is happening—that we get the right level of people, that we get the training up at the proper levels—because if not, it does not resonate and then the Bermudians are unhappy.

Now, I did look at a couple of things with respect to the numbers of people in terms of how many people had been unable to work. And that was from 834 in 2010, to 1,174 in 2016. Engaged in home duties went [from] 1,416 up to 1,671. Retired people (not going out) was 6,7[12] in 2010, and 8,3[19].

The reason I say that is because that information is important to us as it relates to people in the workforce, people being able to be out there and taking some of the jobs that are existing. And if people are retiring, if people are engaged in home duties, if people are unable to work, then you have this whole equation of how many people does Bermuda need to be able to fill all the jobs, et cetera, that we have here? And how many of them are Bermudians? And how many of the Bermudians out there are able to put themselves forward?

And I am hoping that as the Minister responsible for it . . . and we start to have at some point in time some real serious discussions about what type of jobs are going to be available that non-Bermudians are always going to have to have. And I say "always" because there are some things that the numbers of non-Bermudians that you are going to have are going to be this much in the end, and you are never going to have it because it is either the CEO of some company that is a multi-national, or something. But at least if Bermudians are feeling good that their Government, regardless of the Government . . . because some of these things are going to take a long time in terms of being looked at.

If their Government is looking at each industry and saying at each level, *This is what you have to have in terms of qualifications; this is what you have to have in terms of experience; these are the number of jobs that we think we have; these are the people in the pipeline, these are the people that have work permits, and this is what your Government is doing to make sure that you, the people out there, are getting to understand how you are getting yourself in the right place. And we are going to make sure that if you are coming back, we have work permits that are going to be expiring . . .* people will feel that their Government (and I say whatever Government) is making sure that they are taken into consideration.

And the reason it is important is because the last thing Bermuda wants is to have people feeling unsatisfied, not able to contribute, not able to be in our country and be able to say, *I have been abroad and I have qualified, and I have done whatever I think I should do, and I can't get a job.*

So this, I believe, is something that becomes what I call an issue that in our place here we all should feel that we want to work toward. I do not believe that it should become a party issue. It is like when I talk to people about the tourism industry and I say, *Well, thank goodness we have a Tourism Authority and we took the politics out of it.* I believe some things like Workforce Development, and having a long-term plan, sometimes you have to say, *Politics has to come out of that.* Everybody in this Island should understand what the strategy is, how they fit into it, how each one of us can make sure that it is working. And if we have to turn and say, *this is not working* (because we know that certain things are not being done), or, *this incentive is not working* (because some people figure out how to get around it), or, *some people are doing a really good job at it,* and they should be held up as examples. So, getting this type of information and when we use it ourselves, it means that we can go ahead collectively and together make sure it goes the right way.

And the reason I say that is because I, too, have used statistics. I have used statistics as it relates to when I was in Health. I used it from the point of view of looking at the population. And you know, Mr. Deputy Speaker, at the time you never think about it when you are talking about the population. And until you suddenly think to yourself at one stage . . . and I know some people might have heard me say it once

or twice. When I realised that we used to have many more people on this Island, many more of them who were what I call, the young people, who were very healthy, we did not realise what it did to the expenditure levels and the average cost per person.

When I started to look at it I suddenly realised that some of our policies that we were doing had unintended, negative consequences. So I believe that as we go forward we have to understand that having the right people in Bermuda doing the job is going to be good for us. But we have to make sure that we understand which jobs are going to be held by Bermudians.

And even when the Premier talked about the third industry, and he talked about how many people he expects to have, my immediate thing is, *Okay, how many of those jobs are going to be non-Bermudians, and how many of those jobs are being Bermudian?,* because I am a realist. I realise that every job is not going to be held by a Bermudian. But I am also a realist that says if you start off with a certain level of jobs, what are you doing with the Bermudians that are coming in there? What are you doing to train them to get up to another level? And at what point in time do you say you can only take them this far and these number of jobs will always be held by non-Bermudians, just because of the nature of it?

And I say that because we do not want to build up expectations that we cannot fulfil in terms of our countrymen to say that every one of these jobs is going to be held by a Bermudian. At least they will know that we are trying to fill the new jobs, and we are doing whatever we can. Then whatever Government it is can be applauded and whatever Opposition can applaud them because they know that we are all going according to the plan that is going to create the jobs for Bermudians.

And the reason, as I say, when I first started this it was really looking at it as Health, because I realised that the health situation was getting worse and worse because the healthy people were leaving the Island and the unhealthy people were here and growing older. And all of us were, and I say the collective, all of us, were then contributing to this worsening situation.

So, when I look at retired people and the numbers going up I say to myself, *We have been making some decisions about whether to have mandatory retirement at age 65.* And there is this whole thing about, should it be 65? Should it go up to 67? And I was intrigued when I think the Premier was saying that for one of those plans, one of the members' plans or something, there was talk about whether retirement would go up to 67. And I thought, *Hmm. I wonder whether that might cause some people to say maybe they could work until 67.* Can you imagine if people could work two more years longer? That is effectively expanding the population.

So, all I am saying is that these are things that the evidence that we have, created by the census, gives us the opportunity to look at the decisions that we are making. And I also recognise that there is . . . when we were talking about the people that were elderly. I believe that the current Government and our Government before . . . I do not believe that there is any real disconnect or difference in opinion as it relates to what we think because I know that within our platform we had information about allowing people, in terms of long-term care, to have the ability to be able to invest in facilities. We also had the conversation with respect to trying to give them the . . . let them have guarantees to be able to build long-term care facilities because we knew that was a way to help them. We knew that it was difficult for them to go into the market to get the money. So I do not believe that there is any real difference.

As I say, we thought about it. They thought about it. They are in Government. And whatever works if it gets more people building long-term care facilities to take some pressure off the hospital and to take some pressure off of some of the facilities out there, we have to applaud it. We will be on this side making sure that it works, making sure that it is properly regulated, and making sure that it all goes the right way. But I do say that where I do think that we have to sort of have the other side of the conversation relates to how one deals with making sure that everybody has access to health care. And this is probably where I look forward to when the Minister makes her presentation, because there is this whole thing of equitable housing, or having access to health care, as opposed to having everybody having the same access. And one of it means that we all have equal . . . you have access to health care that is equal, or the other one says basically that you make sure that everybody has health care. And one of them results in people having the access, and the other one makes sure that everybody has it.

So, I am going to be looking forward to seeing that because it makes a big difference, and it has significant impact on the Government, whoever the Government of the day is, as long as you have things like subsidies, which give, was it 75 per cent for one group (I think it is 65 and over), and I think it is 80 per cent if you are 75 and over. So Government is putting money aside to help its senior people. But how you use that money can result in all sorts of different ways, depending on your thought about how you are going to make sure that nobody in your country [goes without] affordable care.

All I am saying is the fact that with respect to the census, I know that it is important to have it. I also know that it is important for us be able to periodically maybe even have a mini-census because there is some information that, if you had it, you could make some adjustments. And I was so pleased that the current Government was able to use technology to get a lot of information, because I have known in the past that the frequency of the census, or the full census,

has been significantly impacted by the fact that by the time you have the enumerators who have to go out and get all the information, and how much time you have to give, it always gets stretched out. And when you started to see that there was the opportunity for people to be able to do it online, and you can compress the length of time that it took, then I started to think there might be the opportunity for some of what I call mini-censuses where you focus on specific information, especially if it related to immigration, or it related to workforce and those type of things. Then there might be some more information that we can gather.

Because when you are looking to try and understand what it is and how you want to change it, the longer it takes for you to get the information to see whatever you put in place is actually working, the harder it is to turn around and say it was either the right thing, continue; or it was the wrong thing, change direction. So, I am mindful of that. And I totally support what is done, because sometimes I have actually been to talk to the statistician and ask her about different pieces of information, just so that I understand, because at one stage I was curious when she put out the information every year and said that the health care sector . . . the cost had gone up. And I was saying to myself, *How could it have gone up? We have been keeping our premiums down; we haven't done this and that.* And then you have to have the conversation and realise that it was not just a health care premium, it was also about the prescription drugs that people were buying and it was going to the doctor. So, unless you knew what was in the basket of goods, you just did not know how the information was useful for you.

So I am saying that I recognise that the Population and Housing Census is very important for us. And getting back to what I said before, and I am saying this from the point of view of the country and whether it be that Government or this Government-in-waiting, the fact that certain things we have to say . . . we have to be united in saying that we want our people to work. We want them to understand what they have to do to get themselves in the best position. So we will always be asking questions about what we can do.

And I know the point that I wanted to make earlier when I was talking about health care. I tried to explain to someone that, to me, we have so many people that are aged. And we have so many things that, to me, long-term care was like having the hotel industry just for seniors. That you are effectively saying that you should be building lots of hotels for seniors; you are giving them long-term care. And I try to say to people that you need to have workers in this industry, just like you have in the hotel industry. You have to have training. You have to have certification. You have to treat the long-term care for seniors just like you have to treat the hotel. And sometimes you have to talk about redeploying. You have to take people from one industry to the next. And that is the part I do not see enough of.

I do not see enough of people being told that if you have these skills you can transfer them over to these other skills and, therefore, the Government will help you do some of this transition. Because we never will have enough people, we will always have to bring people in. And so, whatever we can do to make sure that we expand the remit for our people and make sure that they get to go up to the highest level possible, that is what is going to be very important.

So, I did not intend to be long. I just realised that this is good stuff, and we are going to keep watching and making contributions. And I know my colleagues are going to also come up with ideas for solutions. And I am actually going to [give] way because I know one of my other colleagues is going to speak. Thank you, Mr. Deputy Speaker.

The Deputy Speaker: The Chair recognises the Honourable Kim Swan.

Mr. Hubert (Kim) E. Swan: Thank you, Mr. Deputy Speaker.

Bob Marley had a song, ["Waiting in Vain"] *I don't want to wait in vain*.

[Laughter]

Mr. Hubert (Kim) E. Swan: As long as you have discussions about the census and you have Members of the Opposition who continue to advance that *I'm only concerned about Bermudians,* I think there is a fundamental disconnect as to what time it really is in Bermuda. And I say that with the utmost respect, because I know all of them do not fall into that category, but sufficient enough do, with currency in the community, to hold our community back. And when I say "our community" I mean our country, because had it only been necessary for the census to be about Bermudians you would not go from page 1 right along through all of the pages of the census, which is some 269 pages, and on every page there are references to the demographics and it outlines the racial differences and how they fall.

So I think for Members to suggest that . . . and for senior members in Bermuda to suggest that race does not play a part, is really disingenuous, it is really unhelpful to the advancement of Bermuda as we look to go forward and make Bermuda a more fair and equitable place.

I am certainly pleased, Mr. Deputy Speaker, when it comes to the census, that legislation is in place for it to take place every 5 years, because there was a time when you had to wait for 10 years. And with delays and the like, you were 12 years out and well out of date. Whilst this census was delayed a year before it was finally put in motion, to have it now

means that in 2020, hopefully, we can get cracking on comparing this data with what is.

And when we talk about the "what is" when it relates to this census and how it plays out, I am going to go to a portion of the census, a category that I fell into at the time of the census. And it is an area which impacts many Bermudians, many working Bermudians. It is covered in page 43, Table 2. It says "Population without Health Insurance Coverage by Demographic Characteristics." And for those who choose not to want to look at demographics, how it breaks it down in age and race, and only look at Bermudians, you know, for their value it was 5,341 persons working without insurance. That is a lot of people. It went up from 3,233, which was outlined in 2010 when the recession was first taking hold.

When you look at that, Mr. Deputy Speaker, 4,085 of them were black, 499 were white, and 754 were "Mixed & other." Of course, the mixed and other come blacks mixed with whites, and blacks mixed with others, and whites mixed with others. That statistic is appalling! As one who fell in that category, and who worked without insurance, I worked with blessed assurance because, I will be honest with you, Mr. Deputy Speaker, I have said it here before. I prayed. It came at a time when my daughter was away at school and I am very appreciative that the good Lord gave me health and strength to be able to ply my trade as a private contractor and make sure that I tithed to be able to afford to pay for the establishment that I was at. And something had to give. So I had to pray*, Lord, let me be healthy to do it.*

And the thing of it is that I am appreciative of the experience only because the Lord has blessed me to be in a position to speak to it to understand what many persons are still experiencing. So, when Members who have a responsibility to look out for this country want to speak, it is almost like, give me a licence to look past the plight of blacks in this country. And it's wrong, because we—black people in this country—look out for everyone. We do; we are fair-minded people.

That is why when it comes to racial disparity in this country the only community in this country sharing their votes around Bermuda in a very democratic way is the black community. The OBA only had a glimmer of hope of doing anything for the sake of a few black Members. A when their Members who are white want to come here in this Honourable House in 2018 and look past blacks, they are insulting their very Members who are sitting next to them, and all of our children who are affected, and mothers and fathers who are impacted by this very statistic. And you need only to look into this statistic to see where the largest two [groups of] persons are falling into this category, of persons working uninsured—the young people who are out there hustling, because they make up a large percentage of Bermudians who fall in the unemployed category.

So people go away and say, *Oh, Bermudians are this and that.* I am out there working beside young people. They are working. I see them at the gas stations in the morning. But they are only able to get what my friend used to call 30 years ago, casual labour, that comes without insurance and benefits. So I hear the argument that *we need more, the good people went away and left the bad people here*. That is what the Opposition Leader said, you know!

Some Hon. Members: Ooh!

Mr. Hubert (Kim) E. Swan: And I know she did not mean it. You said it; it's in Hansard! And I know you did not mean it the way in which it came out.

Hon. Jeanne J. Atherden: Point of order, Mr. Deputy Speaker. I did not say the "good people." I talked about "healthy"—

The Deputy Speaker: What is your point of order?

Hon. Jeanne J. Atherden: Healthy, healthy, healthy people.

Mr. Hubert (Kim) E. Swan: Healthy, yes. And I said—

Hon. Jeanne J. Atherden: Healthy people, not either good or bad.

The Deputy Speaker: Hang on, Members, one at a time.

Mrs. Atherden, you have the floor.

POINT OF ORDER

Hon. Jeanne J. Atherden: Mr. Deputy Speaker, I did not say the good people went away and left the bad, I was relating to their health, something which is an actual fact. They were healthy as opposed to people who were not healthy.

Mr. Hubert (Kim) E. Swan: That is a supposition.

The Deputy Speaker: Continue, Mr. [Swan].

Mr. Hubert (Kim) E. Swan: When persons leave Bermuda, you do not know whether they are healthy or not.

But I said that I knew she did not mean it in the way in which it came across. But if you check Hansard it could even be misconstrued as that.

But let me say this, Mr. Deputy Speaker, that is a lot of Bermudians who are . . . and the other category of Bermudians who are working without insurance in great numbers are the persons between 50 and up to about 65 and so, working out there without insurance. And it is very, very, very, very difficult.

So, if we have Members who have influence in the community and they are trying to encourage people to . . . look, everybody has a following. But I can tell you this. If a Member who can look in a parish and see that that parish is 50/50 white and black voters, and they look at a parish and they see, maybe out of 1,000 voters, 80 per cent of them are black, I do not think there are too many white voters who are going to go in that constituency and expect to win. Not that the black community does not share its vote, because it does. But when you take into consideration that more than 95 per cent, plus, of whites vote one way, therein lies the currency of the comment that would have us look past racial outlines that are empirical evidence.

And it is an oxymoron when you look at it, really, Mr. Deputy Speaker, because those same persons in business take these very statistics and craft the marketing no matter what they are selling. If a person is an insurance person, and they are selling insurance in a community where the population is close to 70 per cent black, and when mixed with others going in that direction, you do not think that they are going to have ads that are going to be the Bee-Gees. I play a little music from time to time. They are not going to be playing the Bee Gees. They're not!

[Laughter]

Mr. Hubert (Kim) E. Swan: They are going to be playing some soca and they are going to be playing some R&B, depending on the audience. They are going to be setting their field according to where their audience is located.

The Deputy Speaker: Mm-hmm.

Mr. Hubert (Kim) E. Swan: So it is truly not helpful in Bermuda if, in this day and age, we are encouraging persons not to look at what we spend a lot of money gathering information for.

As I look at statistics again in here, I looked at another area that is of extreme concern. And it is on page 45. It deals with marital status and it is something that I think we need to be concerned about, particularly in the black community. When you look at the percentage of the black community who are now married, it only represents 38 per cent. The black community is more likely to be divorced and widowed. That is right here. And I will read that from page 45, under "Race."

"The majority of the population 15 years and over who were white and of mixed and other races were married (61% and 52%, respectively) compared with 38% of the black population who were married (Figure 1). In contrast, the black population were most likely to be never married (42%). Blacks were also more likely to be divorced and widowed than other racial groups."

So that tells me that the Minister of community and culture and other ministers responsible for social conditions in this country need to be mindful of what is happening. Now, anyone looking at it who would convince a group or Cabinet, *Well, look man, we have to be concerned about all,* would look past this, that is . . . and I must confess. Someone pointed this statistic out. And I went looking for it today, because they stopped me and said, *Swan, this is damning for our community. It's an indictment and something that we need to be mindful of. And for any of us who are married, and have been married, we know that in our community we have some work to do for our community.*

And yes, while we look out for all communities. And I declare my interest. I come from as a diverse a family that probably exists in the world—from all four corners of this earth, and proud of it!

But I cannot look past what is happening in our black community in Bermuda. And this is one statistic that I will not be guided by the advice of any Honourable Member who would have Bermudian people think that you need to only look at the situation in Bermuda as it relates to Bermudians only.

Mr. Deputy Speaker, the exodus that existed in Bermuda presents an opportunity for us to reach out across to hopefully in time repatriate and encourage some of our people to come home. And with successful policies, with embracing policies, we certainly can reverse the trend of those who have seen Bermuda as a place where they had to find somewhere else to craft out a future. As Honourable Members have spoken to some of the statistics that stood out to them, Mr. Deputy Speaker, I just wanted to take the opportunity to highlight the one that I highlighted first. And that was of insurance, and close with this.

Whilst I do not currently fit in that category, there are a lot of Bermudians out there today doing jobs where they can bring harm to themselves by virtue of an industrial action and they are doing so in much the same way that I had to do so, praying and hoping that an accident does not happen. And in a country as affluent as Bermuda, which has great influence and great wealth, notwithstanding our challenges, this is certainly an area that, to me, is unacceptable. And we have to find a way. We cannot make the excuses about it.

If you can appreciate how and when this growth was taking place, I certainly feel that the current Opposition needs to be mindful that this growth was happening during the very time that they were enacting policies that were making Bermuda an unpopular place and causing many people to protest. As my honourable colleague from constituency 1 has said, an unprecedented amount of time. And if the colour blindness of what was portrayed had sway, particularly in that Cabinet, that is where the disconnect would exist.

As one who has certainly spoken on the concerns of racial disparity even before I left Bermuda, I remember in the 1970s a former Minister coming up to me when I had won a golf tournament and I was going away. He said, *I like your comments.* I made some reference to equality at that particular time, because I was operating in that space where inequality was rampant and practiced. It is important, Mr. Deputy Speaker, in our country, it is important for Bermudians to appreciate that we still have a long, long way to go. It is encouraging when you get comments, like Mr. Reiss. It is encouraging when you have the Catholic Bishop admit what persons have been saying for many years was reality. It is discouraging when you still have persons in this Honourable House trying to make out like what those persons . . . and not even making reference to them.

In order for us to take our people forward, everyone must really buy in to the disparity that is pointed out in so many ways, by Dr. Carol Swain, who was brought to Bermuda by no less than the late Sir David Gibbons (not when he was in office, when he was the chairman of the Bank of Butterfield, yes), by Dr. Dorothy Newman, and other reports. That's right, Dr. Mincy. And you can go back to Lord Pitts and the Commission. I remember interviewing former Premier Alex Scott who sat on that Commission. And you can look at even when the late Sir David Gibbons was Premier in his early stages, a gentleman came down with the late doctor . . . the Rattery's friend, [Dr]. Kenneth Clark, who was close to Martin Luther King, [Jr.], back in the Civil Rights days, did a study on Bermuda. Goes way back.

And as you know, today in this Honourable House, we had to right a wrong. What happens with marketing . . . this census will be used more for commercial reasons on how to perpetuate and capitalise on our materialistic mind-set than it will be to move us forward socially and more cohesively as a people.

If you really want a oneness in Bermuda, you certainly need to stop looking past us like we do not exist. When you stand on the floor of the House and talk about a census and speak to a census by making reference to *I only look at Bermudians . . .* you are looking past us. I know a little bit about looking past, when someone looks at you and looks past you and then . . . that is the type of mind-set that Bermuda is faced with!

[Inaudible interjection]

Mr. Hubert (Kim) E. Swan: It is not going to be easy to bring an end to it.

But as more people find the courage . . . and I remember being in this Honourable House not too long ago, in this parliamentary season, challenging white leadership to stand up. And two have come forward. Will there be more white leadership standing up and encouraging the white community to look at the population census and not look past the plight of the black community? I know there are more that want to. And those with the intellect to do so who choose not to . . . we will do it without them! It is going to take some courage for Bermuda to march step-in-step together. It is not right, in 2018 looking to 2019 and 2020, for the same statistics that permeated in Bermuda in 1968, and 1977, and 1987, and 1997, and 2007 to be running rampant here today. But it does. But if more stand up and negate those who only want to platitude or look past us, we can do it together. Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you, Honourable Member Kim Swan, from constituency 2, down on the east end of St. George's.

The next speaker is the Honourable Member from constituency 12, Mr. Cannonier.

Mr. L. Craig Cannonier: Thank you, Mr. Deputy Speaker.

Let me say that I thought that this particular subject was going to allow a bit of back and forth. And I was pleasantly . . . not surprised, but encouraged by the conversation that has taken place thus far from the statistics that we have had the opportunity to peruse and look at.

In fact, the Honourable Minister Foggo raised a bit of hair on my back as she started getting a bit historical and I was . . . as you know I have been attempting to try and not go back too far.

The Deputy Speaker: Please don't.

[Laughter]

Mr. L. Craig Cannonier: Because there are enough statistics to show all kinds of things under successive Governments that are not favourable to those Governments when it comes to the statistics we are looking at and the progression of blacks on this Island.

I took note of strategic planning, which was raised, and that government is a viable choice of employment. Some of these key things were said by the Honourable Minister leading out with this. And she also mentioned that *he who feels it, knows it*. I took that to heart because many of us within this Chamber certainly have been feeling a whole lot concerning the economy and where the country is today in 2018 as we progress.

Yes, we have progressed as a country . . . well, as an Island. We cannot call ourselves a country as a dependent territory. But there is still more work to be done, Mr. Deputy Speaker. And I am encouraged by the fact that we do have some statistics that we can rely on. There has been some debate in the past over reliable numbers when it comes to the census. And I can, with assuredness, say that we can certainly work with these numbers knowing that without having

good backup, without being able to look at numbers and have real numbers that make sense, it is very difficult to come up with solutions as to how we move forward.

I have also learned from numbers that numbers can be deceptive. And perception sometimes creeps in and may be saying that it is increased in a particular area, but does not give the whole reason as to why those numbers have increased. And I heard from Honourable Members in this Chamber, Mr. Deputy Speaker, speaking to why they believe these numbers are the way that they are, speaking to the fact that there is the need for more progression as we look for justice and equality amongst a multi-racial Island.

And I say "multi-racial" because when I looked at the statistics one of the things that I had been very much concerned about is the fact that our birth rate level is not increasing. In other words, as a Bermudian people, we are dying off. We are just not having enough young people born in this country to sustain the infrastructure that we have, to sustain the tax system that we live in.

So, what do we need to do to resolve that? How do we get our birth rate numbers up? How do we get people spending into this economy so that whichever Government is in power at the time is not outpacing its cost, is not outpacing its revenue? And that is a real challenge that we have. So when we look at these numbers, we have got to come up with some solutions.

I began to get worried because the Honourable Minister leading this did not offer any solutions, but then I heard from other Ministers who began to associate—

[Inaudible interjection]

Mr. L. Craig Cannonier: No, I didn't—who began to associate with some solutions.

I am not sure googling is going to find solutions, which was mentioned.

So I am encouraged that I heard the Health Minister get up and start speaking to some of the things that she believes will encourage and fix some of the situation. And maybe that was the goal after all, that some of the Ministers would speak to their ministries about what we are going to do to fix the situation that we are in.

And she can wave her papers all she wants. I did not hear any solutions from her.

[Inaudible interjections]

The Deputy Speaker: Let's . . . now, let's . . . we have been very peaceful here, let's keep it that way—

Mr. L. Craig Cannonier: Yes, I have been peaceful.

The Deputy Speaker: It's getting late.

Mr. L. Craig Cannonier: I am being very peaceful here. All I said was I did not hear any solutions.

[Inaudible interjections]

The Deputy Speaker: Right. Don't use that language here.

Mr. L. Craig Cannonier: Yes.

The Deputy Speaker: Particularly when I am in the Chair.

[Inaudible interjection]

Mr. L. Craig Cannonier: I did not say that.

[Inaudible interjection]

Mr. L. Craig Cannonier: Oh, oh, okay. Well, I am speaking, so—

The Deputy Speaker: Yes. Okay. Continue.

Mr. L. Craig Cannonier: Thank you, Mr. Deputy Speaker.

And I took note—

[Inaudible interjection]

Mr. L. Craig Cannonier: Did you want to speak?

[Inaudible interjections]

The Deputy Speaker: Member, you are in the House of Parliament. Let's act like it.

Mr. L. Craig Cannonier: Mr. Deputy Speaker, so I took notice of some of the steps here and it is alarming to see amongst race, blacks are decreasing. It was alarming to see the percentage of 52 per cent, in that in actual fact I actually thought the black population was higher.

And I also took note that the white population has also gone down. And I also noted that the mixed race has gone up from the census. So maybe there is some more mixing going on. I did not see anything—

Mr. Hubert (Kim) E. Swan: Just a point of information, if you would take it.

Mr. L. Craig Cannonier: Yes, sure.

POINT OF INFORMATION

Mr. Hubert (Kim) E. Swan: Mr. Deputy Speaker, the total census reflects everyone that was in Bermuda

that day. So I think the Honourable Member was referring to the black population shrinking. But I think if he also looked in the census he would see of the persons who come here from overseas to work, 52 per cent of them are whites. Only 28 per cent of them are actually black. So the total picture does not reflect the Bermudian population, if I can put it that way.

An Hon. Member: There you go, there you go.

The Deputy Speaker: Thank you.

Mr. L. Craig Cannonier: Yes. We understand that, Mr. Deputy Speaker, and I was going to get to that point.

I was going, in jest, to say that one of the difficulties of the census, and, certainly, the Honourable Minister who is leading out with this can testify to some of the folks where I come from down in St. David's. I can remember many times some of them putting down there . . . *I'm other!* . . . you know we were disconnected from the main part of the Island all along. I did not even know what to put down in there. So I am hoping that . . . well, I am sure that these numbers are very reflective of what we have today from the census of 2016. And it gives us an opportunity, as I have already said, to be able to look at these numbers and start formulating what I consider to be some solutions.

And I recognise from the Honourable Minister of Health who had a concern about the growing population and age and what do we do there. And my concern is what do we do about the birth rate of Bermudians, which is also a challenge for us understanding that we have got to come up with some solutions to get more money spent in the country?

I really just wanted to address by saying that there are three things that I believe I would like for the Honourable Minister who is leading this here to look at. I would also like for the Premier to also look at some of these potential ideas as to what we can do to address the real situation economically that we have. And that is in getting Government to a position whereby its revenue outpaces its cost.

And I kind of took exception to the part of *he who feels it, knows it.* And I was very vocal about the budget in that I felt that many of those who do not feel it have not had to make an impact on the economy in the budget that I felt that they could have. And that those who hire 100 per cent Bermudians, in other words, the small- to medium-size businesses that constitute probably the largest number of hiring of Bermudians, outside of government, are struggling right now and are looking for opportunities that help empower them. And the opportunities really lie in being able to draw from those who have the higher per capita income in this Island. And they happen to come from the white community.

So, I think we can address those issues by going out and seeking where that money is and getting more into the coffers of government that will also help in getting into the community and spending within the community, because the small- and medium-size business is struggling, and continues to struggle. So I look forward to some of those things that are going to come out from this Government that are going to assist. And primarily most of those businesses that are Bermudian and hire 100 per cent Bermudian, a lot of them are black businesses. Most of them I would consider. Most of them that I know, anyhow.

So we have an opportunity . . . *he who knows it, feels it.* Yes, I get that, because as a business owner, 100 per cent Bermudian being hired, I know what it feels like to struggle within this economy that we have. So, we have got to do more.

So the three things that I really wanted to address here and, Mr. Deputy Speaker, you might not like one of them, because it addresses the unionised agreements that I believe, some of them, are unsustainable, like carrying over sick time, vacation time, from year, to year, to year. Having looked at some of those stats, it is unsustainable for the government, and we have got to find a better way of dealing with that. I am not sure what that answer is right now, but it is unsustainable for the cost—

The Deputy Speaker: I think the Government—

Mr. L. Craig Cannonier: —of the government at this particular time.

The Deputy Speaker: Member, the Government has a negotiating team—

Mr. L. Craig Cannonier: Yes. Absolutely.

The Deputy Speaker: They are not here.

Mr. L. Craig Cannonier: Absolutely. But I do believe that it is unsustainable where we are today. And some things need to be looked at.

The Deputy Speaker: But I think you have got to respect the negotiating team.

Mr. L. Craig Cannonier: Absolutely.

The Deputy Speaker: Let's try to stay away from that.

Mr. L. Craig Cannonier: Absolutely, I respect that. Absolutely. But I am just saying this is one of the areas that we definitely need to take a look at.

One of the other areas is that we need to get more people here on this Island. And I was encouraged by hearing about the fact that we are acknowledging the fact that people are emigrating. There are many reasons why Bermudians are leaving the Island.

And some of those are because of job variety, you know. With the industries that we do have we may be limited, some would say, in the variety of job categories that we do have on the Island. So they would leave to go to where they believe they would like to work in particular industries that do not exist in Bermuda. So those are some of the reasons for the emigration. It could be other reasons that I believe some of the other Honourable Members did speak to.

But we do have to find a way to get Bermudians coming back, and we do also, based on the infrastructure that we have here on the Island . . . unless we start knocking down some of these buildings, we have a lot of empty space. So we are going to have to find a way to fill those spaces.

[Inaudible interjection]

Mr. L. Craig Cannonier: Yes, I know that is happening. So that really means that we are going to have to look at bringing more people to the Island, understanding that our birth rate is low, understanding that our cost is higher than our revenue, knowing and realising that we have many buildings and apartment buildings that are empty at the time. And all of this means that if you have had people here, then more money is being circulated within the community. And that means, for the small- to medium-size businesses . . . if more people are on the Island, more people are spending that means that the small- to medium-size business [owner] can actually start looking at giving more benefits than he can now. So these opportunities do exist.

I am hoping that we address, by looking at how we get more people here in a hurry, as opposed to . . . I recognise that things take time, but we need to look at how we are getting more people in these islands spending more money which allows Bermudians to benefit and earn the salaries that we would like for them to earn outside of the industries within the exempted world.

So I am encouraged by what I have heard, as I have already said, listening to the discussion. There may be some ticklish points here and there. But those three suggestions I would give and I believe that as we address some of these issues there will be more and more people willing to go the extra mile, willing to feel uncomfortable . . . and I believe that there are many in the community that are in the higher income bracket who are willing to feel a little more uncomfortable as far as giving up more. I believe that that opportunity exists today. So I am encouraging this Government to seek it out and look for opportunities for that, because it can only benefit this Island as we move forward. And, in particular, those of us of colour who are seeking out a better standard of living in this lovely place that we call home. Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you, Honourable Member.

The Chair recognises the Honourable Member Jamahl Simmons.

Hon. Jamahl S. Simmons: Thank you, Mr. Deputy Speaker.

Mr. Deputy Speaker, I remember sitting in this Chamber in a previous life in 2002 discussing the then 2000 Census. I remember that the first real interest that was drawn to the attention of that census, was by an Honourable Member who sits on this side, the Honourable Member Kim Swan, we spoke of the poverty level in this country that existed at that time.

And for years he spoke on the poverty level and it struck me because if I think back to the discussions and the debate that we had on the 2000 Census, and the issues may have changed in specific numbers, but the issues have not changed. If you go back and you read the books in our history, the numbers may vary, but the situation has not changed, Mr. Deputy Speaker. As a matter of fact, even the language used to dismiss the importance of race has not changed.

So, Mr. Deputy Speaker, the one thing that I think is important about this Government is that we understand several things. We cannot continue to be oblivious to a problem, want to deny that a problem exists, and a colour-blind approach will somehow magically fix something that was instituted with a most certainly non colour-blind approach.

Mr. Deputy Speaker, there are certain notions that we will have to disabuse ourselves of as a country. We have to disabuse ourselves of the notion that the success of one black person is somehow indicative of progress. We have to disabuse ourselves of the notion that because John Swan has made it there is something fundamentally, ideologically or mentally or sociologically wrong with everybody else who has not made it.

An Hon. Member: There you go!

Hon. Jamahl S. Simmons: We must disabuse ourselves of the notion that one has made it, so it's fine. *We've had a black president, so racism is dead.*

We have to disabuse ourselves of the notion that the condition of black people will just magically fix itself over time. We have been hearing it for years. *Well, the people who are racists would just die off . . .* they were saying that when my parents were coming around. And they ain't died off; they had children—

[Laughter]

Hon. Jamahl S. Simmons: —who are very, very overtly racist on social media, probably more racist than their parents.

Mr. Deputy Speaker, we have to disabuse ourselves of the notion that somehow integration by itself will eliminate racism and somehow make us more equal. We have to disabuse ourselves of the notion that laws will protect people, black people, from abuse in this society. We have to disabuse ourselves of the notion that we should somehow strive for a race-less Bermuda.

Mr. Deputy Speaker, with your permission, I would like to read a quote from one of my teachers, Dr. Amos Wilson.

The Deputy Speaker: Go ahead.

Hon. Jamahl S. Simmons: "[2]This society is going to become more supremely racist when it is apparently not racist. And that's where it's moving to at this point. When a white man tells you, 'let's not put race into this,' he is being the most racist at that point.

"You can have a society that removes all public expression on racism. You can have a society were *[sic]* people no longer overtly express racial hatred, and racist statements and behavior is outlawed, but you can still have a system that destroys . . . Black people."

The quote by Dr. Wilson continues, "You must recognize that racism is not an attitude. It is not a feeling of hatred toward another people. You must understand that racism and white supremacy is in the very structures and values of the institutions of the society itself. And until you revolve and change those structures and attitudes and values you will always be under the bottom."

So, Mr. Deputy Speaker, I told my children one thing when I got elected in 2014 in the bye-election. And I repeated it to them when I was sworn in as a Minister of this Government. It is my job to ensure that you will not have to beg for jobs, loans and opportunities from the same people that I did, my parents did, and my grandparents did. So it is important to understand that we must change our thinking. And it means that we must begin to recognise that the condition that you see, where salaries are lower for black people, where educational levels are lower, where even the marriage rates are lower, are a direct product of systematic behaviour. So it must be addressed by systematic action.

So, Mr. Deputy Speaker, this Government has to tackle the structures of institutional racism. Because if we do not tackle the structures of institutional racism we are just tinkering with the process and we will leave our children begging for jobs and opportunities yet again.

Mr. Deputy Speaker, years ago the Honourable Minister Louis Farrakhan gave a speech. And he warned—this was before the recession—he warned, *Black man you are becoming obsolete. He warned that you are becoming irrelevant. You were valued for your labour, not your mind. You were valued for you strength and your speed, your ability to jump and dance and sing. And that is rendering you obsolete in a technological world.*

So we must recognise that the things that progress us and lead us to opportunities to provide for our families, are changing. What my father, my grandfather, my great-grandfather did to make a living that was secure throughout their life will change radically.

There are technological changes that . . . my children have never used a rotary phone. They have never known what it is like to try and call long distance, having to go through the operator and all of that. It is a different world. So, as this world changes, we must make sure that our people do not become obsolete, that as technology advances we are preparing our people for the technological changes.

That is why, Mr. Deputy Speaker, that even in the tourism sector, working with Workforce Development, we are in the process of conducting human resources needs and skills assessment, combining the information from the census to understand the needs of today, the needs of tomorrow, and the skills that our people will need to fill the jobs and be able to advance. We can no longer be content to have a people who have hustles. It is time for careers, entrepreneurship and ownership. And that is why we have worked with the BEDC [Bermuda Economic Development Corporation], to expand access to capital because we do not want our children begging for jobs and opportunities from the same people that our parents and grandparents did.

So, we have circumvented that by giving more access to capital, so that if you have the idea, the brains and the will, but not the means, you can start your business and we will support you and we will help you grow. We cannot guarantee your success. But you will not be stopped because you cannot get your foot in the door.

Mr. Deputy Speaker, one of the things that I think we have to tackle, and Government alone cannot fix this, . . . When we look at the marriage statistics and the decline of the marriage rate in our community, we have to recognise that we have to restore that sense of community. Marriage is a certificate. It is a piece of paper at the end of the day. But it is the strength of the mother's and the father's role in the child, sharing the burden. The couple that created the child and works together in unison for growth and progress is the ultimate form of cooperative economics. And I think that what we have to do is go back to that value that said, *I want our children to be better than what I am doing now. I want them further than where I was and to where I have gotten.*

You want that person whose grandfather worked in the business, the father managed the business, and the grandchild owns the business. And that is the vision that I believe this Government can

[2] From the speech "Beyond White Racism"

achieve, that we probably could not before. The economy has shifted. To tell a child now that education alone, regardless of the educational statistics, is no guarantee that you will get a job. To tell a person now that if you go to work in this industry, you are guaranteed a career for life . . . there are no guarantees now. So the nimbleness and innovativeness of this era must become inculcated in all of us as a people at every age. Learning cannot stop.

Look, my father . . . I admire him because when we talk about life-long learning, this is a fellow who sat down one day and said, *You know, I've gotten old. I cannot climb up on a roof or paint a roof.* And he figured out a way to paint the roof without climbing on it. I told him he needs to patent it!

[Laughter]

Hon. Jamahl S. Simmons: It looks good. I don't know how he did it, but here is the thing. Now in the era of the Internet, I can go online and I can read textbooks on business management. I can read "Blockchain for Dummies."

So, my father is going out there and he is doing coding online. And it is that life of continual education, continual growth that will save us as a people, regardless of what the Government does, or which Government does. We have to recognise that if we do not evolve we will become obsolete. The Government's job is to remove the obstacles, the institutional impediments, the financial impediments, to look at things like a living wage to ensure that you get a fair pay for a fair day's work, to look at our laws, because laws alone will not protect you. And I think that that is an important point that we have to focus on.

Laws have not protected us. I mean, I have to agree with a comment that somebody made. And it is unfortunate that the Human Rights Commission does not seem interested in black people at all. They do not seem interested in anything. I swear, not to speak to them, but I swear in this country dogs, trees and everybody else are more important than black people.

But I am going to use a quote, for those who may not like what I am saying, from somebody they like who maybe they will appreciate. Sir Henry Tucker said this once: *Because black people have suffered the most they required the most assistance.* I was shocked when I read it myself. But I guess even a broken clock is right once, twice a day.

So, Mr. Deputy Speaker, we have to now look at our laws where a person who is being discriminated against, where a person who has been done wrong by no longer has to be afraid to go to the Human Rights Commission and be protected under the law. Our people are still scared. They are still scared of being victimised, because the power of the institutional racism in this country can destroy a person. The word can go out . . . *Oh, you know him. Don't touch him. He doesn't eat in this country.* And that has gone on for generations, where people have been forced to flee this country, forced to leave this country because they could not find work, because the switch was cut off. You rang them out too much. You ticked off the wrong person. And the laws have not protected them. But we will work to make sure they do.

But, Mr. Deputy Speaker, if I leave and finish my speech with nothing else, the notions that problems fix themselves, the notions that if we just act like, you know, *Let's just get in there and work it* . . . you know, just talking about it is racist. Just talking about it is making it worse; it is not going to fix it. We have to progress beyond that thinking that has been spouted in this Chamber and in this community all of my life, all my parents' lives and all of my grandparents' lives. *Be patient. You know, you want it all now. You know, just be patient.* There is no reason for us to be patient. And there is no reason for us not to do the things that are necessary to elevate the condition of our people in this country.

I can tell you that my grandmother always believed, as sure as she said, *I don't care what a white man thinks about me, as long as I can do what I want and go where I want. I don't care. I don't have to be their friend; I don't have to go live with them. I just want to be able to achieve my aspirations where the only limit is myself.* And that is part of what we will do to break down the Two Bermudas that we see in this census so that in 10 years' time, when the next census comes around, we will be able to point to progress in education, we will see the elevation of our people's educational levels. We will see the elevation of income levels. We will see the elevation of the ownership levels. We will see the people who comprise the majority of this country stop being spectators and start being the operators and owners of all that matters. Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you, Honourable Member, Jamahl Simmons, from constituency 33.

The Chair recognises the Honourable Member Michael Scott from constituency 36 in Somerset.

Hon. Michael J. Scott: Thank you, Mr. Deputy Speaker.

Mr. Deputy Speaker, I have heard many interesting and good things in this debate that have been largely coming from this side of the Government. I commend the Minister for the Cabinet Office and who has the responsibility for census, the Honourable Minister Lovitta Foggo, for bringing this matter to the attention of the House. A census takes a vital pulse. And it must, as it has done tonight, provoke deep and strong debate amongst the leadership of any country, because it does provoke a vital pulse in our affairs.

I am always grateful for the speeches by my colleagues. I always enjoy listening to the Honourable Member from constituency 1, or is that 2?

[Inaudible interjection]

Hon. Michael J. Scott: Constituency 2, Mr. Swan, who keeps the . . . who took on the theme of please stop looking past racial disparities in our native context. And it was an important fault that he was faulting the Members of the other side who sit in the Opposition for. And it was a fairly reflexive notion that we continue to hear from the One Bermuda Alliance.

Men occasionally, Mr. Deputy Speaker, stumble over the truth. But most of them pick themselves up and hurry off as if nothing ever happened. And if you feel a sense of guilt as a consequence of your position or privilege, white privilege, white entitlement, you do things that the Honourable Member, Mr. Swan, was inviting, urging our colleagues across the way not to do, stop looking past the obvious. Stop looking past the truth.

These metrics, Mr. Deputy Speaker, and they were particularly well argued by the Minister of Home Affairs, these metrics are important for us. And they should not be dismissed with platitudes as we have heard tonight. They should not be dismissed with looking past the truth. They should be, and we should, as leaders, because the census at every decade that we take this measurement, gives us a lot of important information.

As you look at the graphs, as you look at any of these graphic measurements, one of the things that I think many of us do is look at what the outstanding, stunning numbers are. The stunning numbers in our census over the history of time have been with reference to race and the performance of race in unemployment, gross personal income, working hours. These things stand out. And because they have so historically continued to stand out, we are bound, as leaders, to ask the question, Why? (As the Home Affairs Minister said in his speech.) And it does not take much. The numbers themselves actually provoke a more in-depth analysis of why these things are happening. They just speak to you. And speak to all of us very frankly.

So, if we look, for example, at . . . well, we avoid doing what the Honourable Shadow Attorney General invited us to do with these glib suggestions that after obviously a scant investigation of the numbers where there are high levels of income-earning activity, and he cited the international business sector, and that he concludes, *Therefore, the solution must be,* he said Mr. Deputy Speaker, *for blacks, to end up taking part and participating in the international business sector.* Well, that is not very satisfactory. Nor is it very helpful. It does not attune or commend itself to the realities that the number of blacks, historically, that are in international business sector is what we know it is. And you just cannot get up on a Sunday morning and end up there.

But what are some of the things that do happen, where are some of the activities where we can drill down that helps us to understand why there are these disparities in, for example, the metric that the Home Affairs Minister pointed out, this 13 per cent decrease in average personal income, amongst blacks over this period and a 1 per cent steady uninterrupted increase amongst whites? It is a statistic that was reflected by Mr. Stubbs (the economist) that was so gripping. So when you have that metric and you are trying to understand why it is happening, I say to the Honourable Home Affairs Minister, for example, it is clearly happening, because, Mr. Deputy Speaker, let us look at the economic activities, the wealth metric activities involved with some of the essential activities of our lives, food, for example. So, the supermarkets.

No matter how distressed we are, bodies and feet will walk into supermarkets and the supermarkets will do well, because we need to eat. Food and beverage is something that happens in the hotel industry, as you well know, Mr. Deputy Speaker. That is why the Fairmount Hotel and the Fairmount in Southampton are doing well. They really do focus on food and beverage. They know that the feet are going to come in there after they get off the aeroplanes and they are going to have to eat breakfast, lunch and dinner. So that is a metric of activity. And I am going to bring it together.

Health care, as the Minister Health . . . and the pharma industry, largely an area where our seniors, although it does cut across the whole age group. But people need health care for all sorts of reasons, particularly as the Member for constituency 2, Mr. Swan, was saying, about looking at some of the statistics on who is healthy and who is not. Well, he was talking about marriage, was he not? And he was saying how there has been increase in divorce and widowhood. Well, speaking of widowhood, that is death. That is stressful. That stressor has a consequence of hypertension, stroke, diabetes and cancer—prevalent amongst the black population. These are the stressors that are the soft genocide of our nation that is prevalent amongst our black population.

The monopolies. I mentioned food, and food and beverage and pharma and health, and other high-wealth metric activity. They are certainly the monopolies. All controlled . . . all the items that I have listed thus far are controlled by whites in our country. Gibbons Company has the monopolies for the insurance for your car, for the alcohol stores where we get alcohol and drink too much and bang up our cars and then have to take it over to his monopoly workshop and get it painted and sprayed. And he has the insurance companies. And he sells the cars.

You know, these are the metrics. And the common denominator amongst these metrics is that they are controlled by whites. So no darn wonder . . . no darn wonder the Minister of Home Affairs says it is a concerning statistic that this 13 per cent decrease of income, versus a steady 1 per cent increase between the two races, black and white, are evident.

Certainly their newest industry, the telecommunications industry, who is operating there? And who owns the wealth in that industry for these machines, whether it is data charges, or Internet charges, or cellular charges, who are the great participators and shareholders and directors of those companies? They are white.

So, with that even surface drill down we have an understanding as to why, Mr. Deputy Speaker, these disturbing metrics of disparity are occurring in our nation. So it is not helpful for the Shadow Attorney General to say that we need to just have more blacks become active in international business. First, it is unsatisfactory, it is unhelpful; and it does not belie a "how to" see this happening. It does not belie the impossibility of this being a likely place for solutions. It just does not mesh with the reality, all the realities in Bermuda.

I heard the Shadow Attorney General also take the point that, *Oh, there are more Jamaicans in agriculture here now,* just on his casual observation, a totally unscientific observation. But if you turn to the statistic, the number of workers who are black who are in the areas of fisheries and agriculture is around 333, and the number of whites is around 272. So his proposition that more blacks are in it is completely nonsensical. There may be more, but it has not been overwhelmed with blacks and Jamaicans. It is just another wild attempt to walk by and look away from the truth, having seen it staring him in the face, and act as if it never was visualised by him.

So, the deeper analysis of our wealth metric distribution in our country has historically been feckless, it has been deliberately engineered with price hikes. Historically, Professor Quito Swan's book reminds us that deliberately in the 1970s price hikes were prevalent and deliberately engineered by the rulers of the day, because there was too much noted development, Mr. Deputy Speaker, in your neck of the woods, there on Radnor Road, where blacks were beginning to come into building and development. And it was frightening to . . . and I have made this point before. But it falls within the discussion we are having this evening.

That was disturbing. And barriers were put in place to reduce and retard this kind of development in our country. And it was done by the tools of price hikes, the Development and Planning Act, which the Minister of Home Affairs with responsibility for Planning needs to hurry on and do what he says he is going to do, and reform that Act, because it was one of the 70 pieces of legislation. And I will come to law reform in a moment and speak on matters of law. It needs to be reformed because it is full of barriers. And when the Minister of Finance, our Premier, has set the race off for us to have growth in the country this Development and Planning Act is not an Act that is contributing to his agenda that he tasked all of the Members of the Government to get on with. It is diametrically opposed to us stimulating growth.

So, it has been deliberately engineered to be suppressive and creating barriers. There have been barriers to wealth markets. I think that had been the subject of my remarks the last five minutes ago, when you have a 13 per cent decrease in the general personal income amongst blacks, and an uninterrupted increase of 1 per cent amongst whites. There clearly are barriers to wealth markets. These very kind of wealth markets that are either in the food distribution, or other areas that we are dependent on as the larger population of blacks, to continue to consume and keep the engine turning over annually year by year.

And here is the rub, Mr. Deputy Speaker. And I am grateful to the president of the Bermuda Industry Union for his continued statistics that he keeps. So, we have this disparity of the greatest number of hours in the workforce being deployed by black women in 2016. Black males . . . sorry, no. Males and females. It was not racially broken down. Women were working longer hours in one of the metrics in this wonderful census report, 10,000 hours annually, men around 9,000 hours. We have, quickly referring back to the metric on the disparity in income of 13 per cent decrease, and yet when we look at the increase in food prices and the increase in wages from 2001 to 2016, by our esteemed Bermuda Industrial Union president, Mr. Chris Furbert, for example, in 2001 the cost of bread, flour, cornflakes. Bread was $3.00 in 2001, it was $5.65 in 2012—an 85 per cent increase. Flour in 2001 was $2.57, in 2012 it was $5.37—an increase of 109 per cent. Cornflakes . . . let us go to chicken, meat, poultry and fish.

A leg of lamb in 2001 was $3.50. By 2012 it was $6.61—an 89 per cent increase. Chicken legs, you know, any AME member of the church and the amount of fowl that are sacrificed for some special lunch, and peas and rice, they hold up the AMA church, chicken, peas and rice and macaroni and cheese! This is bought in large numbers, this commodity. It was $5.43 in 2001. In 2012 it was $11.47—111 per cent increase. So these kinds of statistics, and the honourable president of the Union has been both diligent in pulling together these statistics, continue to show increases throughout. And he takes them on up to 2016, I believe.

So those who are earning less are having to meet these incredible price rises for essentials. No wonder Piggly Wiggly or the MarketPlace does so well and their shareholders do so well with beverages that are sold, eggs by the Honourable former Premier of this House, Mr. Dunkley (and the eggs are mentioned here, fresh eggs), $2.39 in 2001 by 2012, $4.88—104 per cent increase.

So he stands up and makes what kind of contribution to this debate? Does he not run from the truth with this feckless presentation that he made that talks about absolutely nothing when, really, he is on the

front line of where the problems lie and he ought to be addressing that. But we hear it not.

So these are important tools, this census report. It drives and stimulates us to grapple with the challenges of our day. And I heard the Minister of Tourism reference the need for changing of our laws, ardent as he is to deal with the disparities and ensuring that there are tools in place upon employment opportunities and on employment occasions to preference black up-tick and black participation in greater and greater statistical numbers.

But one of the most important things, and as an attorney I know this, the laws that are in place, such as the Development and Planning Act, such as all of the legal structures and the system of laws in our country, are all in place to support the global headline of this census report and its disparities. The laws are there to support, promote and promulgate this system in favour of the white owners of capital, the white ruling class, the white entitled class. It is here that there is a field of opportunity in radical law reform that must take place. And this is something that I have a deep interest in. I think all of us in Government and on the benches of the Government must and ought focus on the radical reform of our legal system and the laws that preserve monopolies, preserve the status quo, erect barriers, and allow banking to run unregulated and harm people who are engaged in either lending or meeting mortgages and then having to face foreclosures. These are opportunities of real, real need for reform. So, Mr. Deputy Speaker, it is this kind of discussion that statistics arising out of the census must provoke.

Mr. Deputy Speaker, it was a poignant statistic when the Honourable Member Mr. Swan spoke of the marriage statistic. I did note divorces, widowhood, and widower-hood in our vital community link of the family unit. It speaks, as the Minister who has carriage of this motion, to the breakdown. And the breakdown is impacted by stressors of a considerable weight and kind, whether they are health related, the statistics that come from health, they have the statistics that drive tension within the relationship as a consequence of absence of money at the end of the week. And so, it produces stresses on the relationship and it falls down.

And yet in this great debate of marriage, that marriage statistic was a surprise. I did not look at it. We had the . . . and I do not know whether this is the Lord at work or not, but we have this new opportunity for marriage with the same-sex marriage debate that has been in our midst. And is this a supplemental structure, the same-sex marriage, to create a structure for the raising of a family unit within . . . I say Bermuda, but, you know, the debate is taking place in areas beyond our shores. And it is a passing thought. But these things do not happen by happenstance or by luck.

So, I am happy to stand (and now shortly take my seat) noting that we have been told to stop looking backwards and looking in the rear-view mirror, as the Honourable Shadow Attorney General running from the truth, has done. But the further backwards you look, indeed, Mr. Deputy Speaker, the further backwards that you can look the further forward you are likely to see. Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you.

The Chair recognises the Honourable Member Diallo Rabain.

Hon. Diallo V. S. Rabain: Thank you, Mr. Deputy Speaker.

I would like to begin by quoting something from a *Bernews* article back in [3]2015. The article says, and I quote, "The total cost incurred . . . " for "the 2010 Census amounted to $2.9 million, and it was 'determined that deferring the Census in 2015 would allow the Government to allocate the funds to more pressing initiatives,' Premier Michael Dunkley . . ."

Mr. Deputy Speaker, I have listened to Members from the other side wax eloquently about what needs to be done based on what they have seen here, or what should be done on what they have seen here. But, Mr. Deputy Speaker, I posit that some of the information contained within the census that has been put forth is nothing new. It is not something that we have not learned. It is not something that has not been spoken about, but when spoken about people have been put down and told to sit back. And that is that wide disparity that has always existed between the white community in Bermuda and the black community in Bermuda. And the things that we see in the census just bear that out as we continue year after year after year doing the same things over and over and over and expecting a different result.

I listened to the former Premier, Mr. Cannonier, talk about how small and medium . . . and he specifically said "black" businesses are struggling. And we need to do more things to ensure that they get their piece of the pie. But, Mr. Deputy Speaker, we just had the Government commit $100 million for a boat race. And they consistently talked about how this was going to help the community. We now have the former Premier admitting what everyone had been saying—it only helped a certain segment of the community. It only helped a certain segment of the community, one of the biggest transfers of public funds to the private sector that this country has probably ever seen. But he is standing up here not a year later saying that the same businesses they said this would help . . . pleading with the Government of the day to figure out a way to give them more help. What does that tell you, Mr. Deputy Speaker?

[3] *Bernews* 15 May 2015

It tells you that, yes, the census points out some things that are uncomfortable and need to be addressed, but things that we knew were coming, things that we knew were happening, and things we could have addressed if the other side (when they were the Government) had just listened . . . just listened, Mr. Deputy Speaker.

I mean, when we look at their tenure as Government we try to figure out what did they actually do, for what exactly the former Premier said, to help small and medium, specifically black, businesses. Mr. Deputy Speaker, it is only ironic that in 2015, the same year that the census was supposed to come out, and was delayed, or was supposed to be finished and was delayed, we had protests in the Senate, led by my friend MP Brown, because the One Bermuda Alliance wanted to pass immigration laws that would allow PRCs to buy any property that they wanted in Bermuda. At the height of the history in Bermuda when blacks were losing their properties because of the downturn in the economy we decided . . . they decided to unleash the many millions of dollars that PRCs had built up because historical data going back to the '60s showed that PRCs and whites earned more than their black counterparts in Bermuda.

What do you do when you have a demographic of Bermuda that is not allowed to buy any house they want, but they are earning more money? Where do you think that money is going, Mr. Deputy Speaker? It is going in the bank. And at some point you pass laws that say, *You can go and buy any property you want.* And guess which properties they were getting? Those distressed black family properties that were out there now for sale.

Mr. Deputy Speaker, when we looked at the report from the real estate agents, all of them said property sales were going up. And guess what? Cash sales. Cash sales were on the rise. How many people are laying around here with $800[,000], $900[,000], a million dollars in cash to go out and buy houses, Mr. Deputy Speaker? It is certainly not the distressed properties that our black families fought long and hard to build and collect for their families. It certainly was not them. It happened to coincide with a law that the OBA passed that said PRCs can buy any property they want. The writing was on the wall.

You did not need a census to say that policies were not in place that were helping the black people in Bermuda. Now, when we look at this census and we look at the immigration, and I heard somebody on the other side talk about emigration. Emigration has been dominated by black people in Bermuda. Why? Because they are looking for a better life because they just cannot see it here. But we need a piece of paper to tell us that our black people are leaving Bermuda? We can see it.

We have the Honourable Member, Mr. Cannonier, saying we need more people to come back, we need more people to stay. How about let's start there. Instead of getting people to immigrate here, let's start with, *Hey guys. Don't leave. Let's put things in place so you don't want to leave your country.* When you are talking about the majority of people leaving are between the ages of 15 and 29 . . . that is our future. That is our future right there walking out the door, because we have not done the things, or they never did the things to prevent that from happening. Instead they delayed the census, which would have told them maybe two years ago this is what is happening, let's do some things and put some things in there to stop that from happening.

Mr. Deputy Speaker, we are not talking about anything that none of us know. We are talking about things that people are just afraid to talk about. The disparity between whites and blacks has always existed in this Island, and very little has been done to close that. I thank my Honourable Member about bringing the Code of Conduct [of Project Management and] Procurement, which should do something to close that gap, hopefully.

Mr. Deputy Speaker, moving on, I listened to the Opposition Leader talk about programmes that need to be put in place to make things fair for our local people. And, you know, Mr. Deputy Speaker, it is a colloquialism. When we say "local" when we say "Bermudian" we are all saying "black people." Literally, that is what we are saying. Well, Mr. Deputy Speaker, what did they do? Between 2012 and 2017 what did they do? When I think about the Department of Workforce Development, the first two years they came up with the vaulted National Training Plan that said, *Wait until we come up with Part 2. This is what's going to happen.* Part 2 never saw the light of day. They had from 2012 to 2017 to implement national certification, which has proven to save Bermudian jobs. It is still pending, Mr. Deputy Speaker, despite assurances by the Minister at the time that this would be in place within a few months. It never happened.

If you want to save jobs, if you want to make things better for your people, you have to want to do it. You have to have the will to do it. And you have to be able to follow through. It is disingenuous for anyone on that side to get up and even comment on this census the way they have commented on it all night long, as if they care, because they did not care when they were Government. And no one believes that they care right now, Mr. Deputy Speaker. But this Government cares, and this Government will put their money where their mouth is.

We have already done that, Mr. Deputy Speaker. When we first came in, immediately, $300,000 to allow our people to attend the Bermuda College. When we came in . . . when we did our first budget we immediately raised money for education to show we are serious about making Bermuda a place that our people, our children, can know that they can do what they do and they will have something that they can go to.

Nothing! They did nothing, Mr. Deputy Speaker, nothing. Nothing at all, except create misery and take from the public purse and give to their friends. That is all they did. That is their legacy and that is the legacy they will live with and that is the legacy the One Bermuda Alliance will die with, because they will not be around for the next election, Mr. Deputy Speaker. Thank you.

The Deputy Speaker: Thank you, Honourable Member, Diallo Rabain.

Any further speakers?

There appear to be none.

Next item?

[The House took note of the 2016 Population and Housing Census Report.]

The Deputy Speaker: What is the next item here? The third readings?

SUSPENSION OF STANDING ORDER 21

Hon. Kim N. Wilson: Thank you, Mr. Deputy Speaker. I move that Standing Order 21 be suspended to enable me to move that the Bill entitled the Health Insurance Amendment (No. 2) Act 2018 be now read the third time by its title only.

[Motion carried: Standing Order 21 suspended.]

BILL

THIRD READING

HEALTH INSURANCE AMENDMENT (NO. 2) ACT 2018

Hon. Kim N. Wilson: I move that the Bill now be passed.

The Deputy Speaker: Any objections?

There appear to be none.

The Bill is passed.

[Motion carried: The Health Insurance Amendment (No. 2) Act 2018 was read a third time and passed.]

The Deputy Speaker: Minister Caines.

SUSPENSION OF STANDING ORDER 21

Hon. Wayne Caines: I move that Standing Order 21 be suspended to enable me to move that the Bill entitled the Defence Amendment Act 2018 be now read the third time by its title only.

[Motion carried: Standing Order 21 suspended.]

The Deputy Speaker: Continue.

BILL

THIRD READING

DEFENCE AMENDMENT ACT 2018

Hon. Wayne Caines: I move that the Bill now be passed.

The Deputy Speaker: Any objections?

There appear to be none.

The Bill is passed.

[Motion carried: The Defence Amendment Act 2018 was read a third time and passed.]

The Deputy Speaker: Mr. Premier.

ADJOURNMENT

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

I move that the House do now adjourn until Friday, June the 29th.

The Deputy Speaker: The House is adjourned until next Friday, June 29th.

[Laughter]

[At 10:13 pm the House stood adjourned until 10:00 am, Friday, 29 June 2018.]

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