



**2025/26 SESSION**  
of the  
**BERMUDA SENATE**

**OFFICIAL HANSARD REPORT**

**3 JUNE 2026**

*Sitting number 24 of the 2025/2026 Session*  
*(pages 1015–1034)*

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

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**BERMUDA SENATE****HANSARD  
(SENATORS' PROOF)****3 JUNE 2026****10:04 AM***Sitting Number 24 of the 2025/2026 Session*

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

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

**PRAYERS**

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

**The President:** Please be seated.

**CONFIRMATION OF MINUTES**

*[Minutes of 20 May 2026]*

**The President:** I call on Vice President John Wight.

**Sen. John Wight:** Good morning, Madam President.

**The President:** Good morning.

**Sen. John Wight:** I move that the Minutes of the meeting of Wednesday, 20 May 2026, be taken as read.

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

**Sen. John Wight:** Madam President, I move that the Minutes of Wednesday, 20 May 2026, be confirmed.

**The President:** Is there any objection to that motion?  
No objection. The Minutes are confirmed.  
Thank you, Vice President John Wight.

*[Minutes of 20 May 2026 confirmed.]*

**MESSAGES**

**The President:** Mrs. Beale.

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

**The President:** Thank you, Mrs. Beale.

**REPORTS OF COMMITTEES**

**The President:** There are none.

**ANNOUNCEMENTS**

**The President:** We do have a few announcements this morning and the first is in the name of Senator the Honourable Crystal Caesar, Spokesperson for Finance in the Senate.

Minister, you have the floor.

**Sen. the Hon. Crystal Caesar:** Thank you Madam President and good morning.

**The President:** Good morning.

**PREMIER, MINISTERS AND OPPOSITION LEADER  
PERSONAL STAFFS ACT 2019  
ANNUAL REPORT 2025/26**

**Sen. the Hon. Crystal Caesar:** Madam President, I hereby present for the information of the Senate, the Premier, Ministers and Opposition Leader Personal Staffs Act 2019 Annual Report [2025/]2026. Senators may access copies on their tablets and/or the Parliament website.

**The President:** Thank you Senator Crystal Caesar, Spokesperson for Finance in the Senate.

The next one is in the name of Senator Lauren F. Bell, the Junior Minister of Economy and Labour.  
Senator Bell, you have the floor.

**REGISTRY GENERAL, ANNUAL REPORT FOR  
THE YEAR ENDING 31 DECEMBER 2025**

**Sen. Lauren Bell:** Thank you Madam President.

Madam President, colleagues and listening audience, I hereby present for the information of Senate, the Annual Report of the Registry General for the year ended 31st of December 2025 in accordance with section 19 of the Registration (Births and Deaths) Act 1949. Senators may access copies on their tablets and/or the Parliament website.

**The President:** Thank you Senator Bell, Junior Minister of Economy and Labour.

The next announcement is in the name of Senator Mischa Fubler, the Junior Minister of Tourism and Transport, Culture and Sport.

Senator Fubler, you have the floor.

### **BERMUDA AIRPORT AUTHORITY ANNUAL REPORT 2023/24**

**Sen. Mischa Fubler:** Thank you Madam President.

I hereby present for the information of Senate, the Bermuda Airport Authority Annual Report 2023/24. Senators may access copies on their tablets and/or the Parliament website.

Thank you.

**The President:** Thank you, Senator Fubler.

### **NOTICES OF MOTIONS**

**The President:** There are none.

### **PETITIONS**

**The President:** There are none.

### **STATEMENTS**

**The President:** There is one Statement and that is in the name of Senator the Honourable Kim R. Wilkerson, Attorney General and Minister of Justice.

Minister Wilkerson, you have the floor when you are ready.

### **CFATF 62ND PLENARY AND WORKING GROUP MEETINGS**

**Sen. the Hon. Kim Wilkerson:** Thank you, Madam President. Good morning, Senate colleagues and good morning to the listening public.

Madam President, I rise today to report to this Honourable Senate on my recent participation in the [62nd Plenary and Working Group Meetings of the Caribbean Financial Action Task Force](#) (otherwise referred to as CFATF) held in Port of Spain, Trinidad and Tobago, from the 25th to the 29th of May 2026.

As the Minister responsible under the Proceeds of Crime Act 1997 for Bermuda's anti-money laundering and counter terrorist financing regime, I led the delegation and considered it important to remain directly engaged in these discussions.

I was accompanied by the Permanent Secretary for the Ministry of Justice, Mr. David Roberts, together with representatives of Bermuda's key competent authorities, namely, Ministry of Justice, the Office of the National Anti-Money Laundering Committee (NAMLC), Attorney General's Chambers (Advisory and Legislative Drafting Sections), Bermuda Monetary Authority (BMA), Bermuda Police Service, Customs

Department, Registry General and the Financial Intelligence Agency.

The meetings brought together regional counterparts and international partners to advance cooperation on anti-money laundering, counter-terrorist financing, financial crime, mutual evaluation standards and the emerging threats affecting CFATF member jurisdictions.

Madam President, Bermuda's participation reflects our continued commitment to maintaining a strong, credible and effective anti-money laundering and counter-terrorist financing framework. The international standards continue to evolve, and Bermuda must remain alert, prepared and responsive.

The meetings were also an important reminder that CFATF member jurisdictions share common responsibilities in protecting the integrity of the region's financial systems. In a region as closely connected as the Caribbean, if standards fall in one jurisdiction, the impact can be felt more widely. That is why continued cooperation, peer engagement and consistent adherence to international expectations are so important.

Madam President, the CFATF is a regional, FATF-style body that assesses compliance with the Financial Action Task Force's 40 Recommendations, which are the internationally recognised benchmarks for anti-money laundering, counter-terrorist financing and counter proliferation financing systems. During the week, the delegation participated in sessions of the CFATF Working Group on FATF Issues, the International Cooperation Review Group and the CFATF Risks, Trends and Methods Working Group, which was expertly co-chaired by Bermuda's own Christal Hanna, who is our Director of the Financial Intelligence Agency.

The programme also included discussions on the Fourth Round of Mutual Evaluations and the lessons learned from that process, [preparation] for the upcoming Fifth Round of Mutual Evaluations, follow-up re-rating reports for several regional jurisdictions, and the evolving global security landscape.

Madam President, I wish to be clear on one point in particular. Preparation for the Fifth Round of Mutual Evaluations is not the responsibility of any single Ministry, agency or authority. It is everyone's business in Bermuda. A successful evaluation depends on Government, regulators, law enforcement, the Financial Intelligence Agency, the private sector and the professions all understanding their role and playing their part.

These technical discussions affect how we protect our financial system, how we meet international expectations, and how we preserve confidence in Bermuda as a respected international financial centre. I would therefore encourage every stakeholder, across both the public and private sectors, to treat readiness for the Fifth Round as a shared and immediate priority.

Madam President, Bermuda is preparing to clearly articulate its unique risk and context story and the steps taken to maintain the integrity of its financial

system. Coordinated preparations are underway with the first submission due in September 2026 with the expectation that assessors will conduct the on-site assessment in April 2027.

Madam President, Bermuda has earned a strong reputation in this area, but that reputation must be actively maintained. Our participation in CFATF allows us to learn from peer jurisdictions, to contribute to regional policy discussions and to ensure that Bermuda remains well-positioned as international standards develop. Our continued engagement with CFATF is an important part of the Island's wider justice and financial crime policy work, and I am pleased to advise that the priorities identified during the week are already informing our preparations here at home.

Thank you, Madam President.

**The President:** Thank you, Minister Wilkerson. Moving on with our agenda.

## INTRODUCTION OF BILLS

**The President:** There are none.

## FIRST READING OF PUBLIC BILLS

### PUBLIC SERVICE SUPERANNUATION AMENDMENT ACT 2026

**The President:** The following Public Bill has been received from the Honourable House of Assembly and is hereby read for the first time.

Its title is the Public Service Superannuation Amendment Act 2026. And Senators, this Bill will be taken up on our Orders of the Day this morning.

## QUESTION PERIOD

**The President:** First, Senators, we will entertain questions on the Statement that has been delivered by Minister Wilkerson, Attorney General, and Minister of Justice.

Would any Senator care to ask questions on this Statement?

Yes. Senator Victoria Cunningham, you have the floor.

### QUESTION 1: CFATF 62ND PLENARY AND WORKING GROUP MEETINGS

**Sen. Victoria Cunningham:** Thank you, Madam President, and thank you to Madam Attorney General for providing that Statement. And it sounds like there were some fruitful discussions.

I think my first question is around what specific outcomes or benefits Bermuda achieved as a result of participating in those working group meetings?

## SUPPLEMENTARY

**Sen. Victoria Cunningham:** And as a supplement to that, because I guess . . . were any recommendations or observations identified in relation to our AML/ATF framework?

**Sen. the Hon. Kim Wilkerson:** Thank you, Senator Cunningham.

As a member of CFATF, the immediate benefits clearly are having opportunity to be in the room and to hear the presentations, which range from authorities as far as the IMF [International Monetary Fund] to US intelligence agencies at the table. We have the opportunity to hear from countries who have already experienced the Fifth Round and what their preparation entailed.

Some of these were discussions at the working group level, and some of them were conversations in the margins, so to speak, where we were invited to hear how they prepared. One of those was with Trinidad, for example. In the context of the conference itself, Jamaica was able to stand and give us some insight into how they prepared, particularly for how the Fifth Round is going to be different from the Fourth Round Evaluations. And the Fourth Round, if I may, Madam President,—

**The President:** You certainly may.

**Sen. the Hon. Kim Wilkerson:** —just explain a little more, focused mainly, and we had that assessment in 2020, and Bermuda did very well. But that assessment primarily looked at our technical compliance, so making sure that we had all of the legislation in place, that we have policies and guidelines covering all of these areas.

The Fifth Round looks at effectiveness. So, it's not just whether you have a regulation, a law, policy and procedure. What is the evidence that you have actually performed on those items? So, the opportunity to hear firsthand from others who have already prepared for the Fifth, but also some feedback from those who have learned lessons from the Fourth Round as well.

And there are some territories who, if I may put it colloquially, did not do as well as Bermuda. So, on some areas, they were put into what's called ICRG [International Cooperation Review Group]. So, they are in kind of an international review, where the FATF will help them meet the standards. So, I think it was really important to hear from them as well.

I'll take your follow up.

**The President:** Senator Cunningham.

*[No audible response]*

**Sen. the Hon. Kim Wilkerson:** Oh. Thank you. I thought you said you might have a follow-up to that.

**The President:** Would any other Senator care to . . . Senator Tawana Tannock, you have the floor.

**Sen. Tawana Tannock:** Yes. Good morning, Madam President.

**The President:** Good morning to you.

### QUESTION 1: CFATF 62ND PLENARY AND WORKING GROUP MEETINGS

**Sen. Tawana Tannock:** To my fellow Senators and to the listening public, it is very good to be back here today.

Thank you, Attorney General, for that report. So, I remember that in December it was announced in *The Royal Gazette* (because I made a note of it to my colleagues) that there will be increased on-site inspections and enforcements leading up to the 2026 . . . I can't . . . I'm going to . . . I'm going to stumble over CFATF because I always get it wrong. Right?

So, I wanted to know, has there been increased inspection? So, if we say increased inspections, what is the normal level of inspection that we would have in Bermuda? And how has that increased given that we are coming up to this evaluation?

And has there been increased enforcement or further enforcement? So where are we with getting our entities ready for this and showing that we are on top of it and enforcing what we currently have? Thank you.

**The President:** Thank you, Senator Tannock.

**Sen. the Hon. Kim Wilkerson:** Thank you, Madam President. Thank you, Senator Tannock, for those comments.

We have had in December . . . I'm not sure which press article you might have been referring to, but that definitely is the tenor, that in order to be able to show that there has been effective supervision that on-site [inspections] needed to ramp up.

So, they could take place in a number of ways. The Bermuda Monetary Authority would regularly be doing its on-site inspections. But in addition to those, we recognise, and I'm not sure if this is what you might have been referring to, for the legal sector, for example. So, under the kind of AML board that governs the legal and accounting sector, there was indeed a review and a requirement that those inspections should be beefed up. What we have learned, though, it is not the number of inspections. It's the quality of inspections. So those inspections are underway. And I'm satisfied that the supervisor of the AML board is undertaking those. We've had to do some resourcing upgrades in that regard.

**The President:** Thank you, Minister.

Would any other Senator care to ask questions on this Statement?

Hearing none, then Minister, it's—

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

**The President:** You have answered the questions and we'll move on. Thank you so much.

We will now move on then with questions . . . There were questions that were posed for oral and written responses for today. And the first questions are in the name of Senator David Rogers.

Senator Rogers, would you like to ask your questions? Start with number one.

### QUESTION 1: HOSPITAL CAPACITY, DISCHARGE DELAYS, AND PERFORMANCE TARGETS

**Sen. David Rogers:** Yes. Good morning, all. And good morning to the listening public.

These questions are referring to the current bed crisis that the hospital is currently experiencing. And these are directed to the Junior Minister in charge of Health.

Can you please inform the Senate how many entities have been invited or approved in the procurement process for the evaluation of the hospital? Include the anticipated appointment dates for the reviewer and the anticipated completion date for the final report.

And we'll await the answers.

**Sen. Lauren Bell:** Madam President, I request that all the questions be posed first and then I answer at the end.

**The President:** Senator Cunningham.

**Sen. Victoria Cunningham:** Madam President, I respectfully ask that we go through each question individually. Thank you.

**The President:** Senator Bell.

**Sen. Lauren Bell:** Yes, thank you, Madam President. Again, I ask that all the questions be presented in entirety and then I provide my response at the end.

**The President:** Senators, the Junior Minister has asked for all the questions to be presented and therefore you will have to respect it.

### QUESTION 2: HOSPITAL CAPACITY, DISCHARGE DELAYS, AND PERFORMANCE TARGETS

**Sen. David Rogers:** Can the Junior Minister please inform the Senate what the current average length of delay to discharge is for a healthy patient . . . is for a fit-to-discharge patient in the acute care beds who have been . . . sorry. Can the Junior Minister please inform the Senate what the current average length of delay to discharge is for patients in acute care beds who have been assessed as medically fit for discharge?

**QUESTION 3: HOSPITAL CAPACITY, DISCHARGE DELAYS, AND PERFORMANCE TARGETS**

**Sen. David Rogers:** And then finally, can the Junior Minister please inform the Senate whether the Ministry of Health or the Bermuda Hospitals Board has established measurable operational targets for reducing emergency department boarding, hallway patient care, delayed discharges, and the acute care bed days lost? And if so, can the Junior Minister please provide specific targets and timelines attached to each measure?

**The President:** Senator Bell—sorry, Senator Cunningham, do you have additional questions?

**QUESTION 1: EMERGENCY DEPARTMENT LENGTH OF STAY AND REDIRECTABLE PATIENT ANALYSIS**

**Sen. Victoria Cunningham:** Thank you, Madam President. I have two for the Junior Minister of Health, for oral response.

Number one, can the Junior Minister please inform the Senate what the current average length of stay in the emergency department is for admitted patients and how that figure compares to the benchmarks used by the Bermuda Hospitals board?

**QUESTION 2: EMERGENCY DEPARTMENT LENGTH OF STAY AND REDIRECTABLE PATIENT ANALYSIS**

**Sen. Victoria Cunningham:** And secondly, can the Junior Minister please inform the Senate whether any formal analysis has been conducted on the proportion of emergency department presentations that could be redirected to primary or community care settings, and if so, what that analysis found?

**The President:** Senator Bell? Oh, I beg your pardon. There are some additional questions.

Senator Cunningham.

*[No audible response]*

**The President:** Sorry.

*[Crosstalk]*

**The President:** Yes, Senator Smith, and you want to present your questions, please.

**Sen. Tarik Smith:** Thank you, Madam President, and good morning to my Senate colleagues and the listening audience.

These questions are for the Junior Minister, Lauren Bell. I have two oral questions and one for a written response.

**QUESTION 1: HOSPITAL SYSTEM IMPROVEMENTS, LONG-TERM CARE CAPACITY AND PERFORMANCE TARGETS**

**Sen. Tarik Smith:** Question one, can the Junior Minister please inform the Senate what measurable improvements have been recorded to date as a result of the implementation of a discharge lounge, bed capacity management [plan], and enhanced discharge processes?

**QUESTION 2: HOSPITAL SYSTEM IMPROVEMENTS, LONG-TERM CARE CAPACITY AND PERFORMANCE TARGETS**

**Sen. Tarik Smith:** Question two, can the Junior Minister please inform the Senate how many additional skilled nursing or long-term care beds are currently funded, approved for development, or under active construction or expansion given the projection that Bermuda will require approximately 365 skilled nursing facility beds by 2035?

**QUESTION ANSWERED IN WRITING****QUESTION 3: HOSPITAL CAPACITY, DISCHARGE DELAYS, AND PERFORMANCE TARGETS**

**Sen. Tarik Smith:** Can the Junior Minister please inform the Senate whether the Ministry of Health or the Bermuda Hospitals Board has established measurable operational targets for reduced emergency department boarding, hallway patient care, delayed discharges, and acute care bed days lost, and if so, can the Junior Minister please provide the specific targets for these timelines attached to each measure?

Thank you, Madam President.

**The President:** And thank you, Senator Tarik Smith. Yes, Senator Bell. [You] have a response.

**Sen. Lauren Bell:** Thank you, Madam President.

My understanding is that the Senators who posed written questions have received those responses. And the information, sought by the Honourable Members' [questions] presented today for oral response, is already publicly available and forms part of the public record.

In accordance with [section] 65[(4)](k) of the Standing Orders of the Senate, no further response is required. Members of the public, as well as the Honourable Members, may consult the relevant published sources where this information is readily accessible.

Thank you, Madam President.

**The President:** Senator Tannock, first of all, you have the floor.

**Sen. Tawana Tannock:** Yes, thank you. And excuse my ignorance.

So, the responses that were received to the written questions were sent to the Senators who asked them, is that correct?

*[No audible response]*

**Sen. Tawana Tannock:** But they weren't sent to anybody else? So, we will never know what the responses were to the questions that were asked. Is that what I'm hearing?

**The President:** They should have been shared with—

#### POINT OF CLARIFICATION

**Sen. Lauren Bell:** And Madam President, as a point of clarification, I can confirm that even the answers to the written responses are also in the public domain. So, they are readily accessible to members of the listening public, as well as the Honourable Members across the floor.

**Sen. Tawana Tannock:** Thank you. Can you clarify where the responses are for each question in the public domain so that the listening public and I can understand where we are supposed to look? Because if not, it just looks like you are flooding us with information and not giving any information.

**Sen. Lindsay Simmons:** Point of information, Madam President.

#### POINT OF INFORMATION

**Sen. Lindsay Simmons:** Madam President, the Standing Orders say if the information is in the public domain, it's not up for the Senator to give that information. It's your job to go and seek the information because it's already in the public domain. We did our job and put it out in the public.

Thank you, Madam President.

**The President:** Senator Tannock.

**Sen. Tawana Tannock:** I just want to be clear that I heard correctly Senator Simmons say that it is the public's job to go and seek the information that they are asking their elected officials for. I just want to be clear that is what—

**Sen. Lindsay Simmons:** Point of Information, Madam President.

#### POINT OF INFORMATION

**Sen. Lindsay Simmons:** Madam President, it is the Opposition that has asked questions. We are saying

that the information for the public is in the public domain and that they asked the questions, not the public. It was the Opposition that asked the question. So, I want to make that clear that these questions came from the Opposition and not directly from a member of the public, but the answers are in the public domain.

Thank you, Madam President.

**Sen. Lauren Bell:** Madam President.

**The President:** Vice President John Wight, you are recognised.

**Sen. John Wight:** Thank you, Madam President. It would be nice if I don't get interrupted when I say what I'm going to say.

I think, as I expressed recently, I think this makes a mockery of these Chambers.

**Sen. Lindsay Simmons:** Point of order, Madam President. Madam President, point of order.

**The President:** I have given the Senator . . . I have given the Senator, Vice President, the opportunity to speak, and he is being allowed to speak. You made your point earlier.

**Sen. Lindsay Simmons:** But he's saying it's a mockery.

**The President:** Senator Tannock . . . Sorry, Senator, Vice President.

**Sen. John Wight:** Thank you, Madam President.

These Chambers are meant to be a forum for debate on issues that are relevant to our community. The hospital is a very emotional and important issue for every Bermudian and resident of this Island.

**The President:** Mm-hmm.

**Sen. John Wight:** I consider myself a fairly learned person. I read the paper every day. The questions that were asked, I don't know the answers to many of them. So, for the benefit of this Senate, for the benefit of those people listening from our listening audience, if we don't conduct ourselves professionally and answer questions like this, I think we do ourselves a great disservice. So that is my view.

Thank you, Madam President.

**The President:** Thank you, Vice President John Wight, for your comment.

**Sen. the Hon. Crystal Caesar:** Madam President, may I be . . .

**The President:** Minister. Yes.

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

For the listening audience and for Members who may be new or unaware, there are Standing Orders which have been set down which control the running of this particular Upper House. Section 65[(4)](k) specifically states, “[A] question shall not be asked seeking information set forth in accessible documents or ordinary works of reference.” For example, those documents that are already . . . or information that is already in the public domain.

This side of the Senate is not refusing to answer. In fact, we are giving guidance as to where the public and Members who have posed questions and the general public can seek those answers. In another place and in the public domain, these answers have been fully vetted and answered.

It is not a refusal to answer. It is simply, if you want a fulsome and comprehensive answer to these questions, they are in the public domain.

As a matter of collegiality, I believe that we can seek from colleagues and bring back, if appropriate, where specifically the members of public and the other side of the [Senate] can find these answers. But we are bound by the rules which are set down as Standing Orders in this [Senate], and it specifically speaks to questions whether they have been answered in the public domain or not.

**The President:** Thank you, Minister Crystal Caesar. The point is well taken.

Senator Cunningham, you have the floor.

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

I have read the article that was released in today's paper, and the first question that was asked was, How many entities have been invited or approved to participate in the procurement process, including the appointment date for the reviewer and the anticipated completion date? That is not in the public domain.

So that is what we're saying. You can't just say, *Oh, we put out a press statement the day before the Senate sitting*, and expect that to be the answer.

**Sen. the Hon. Crystal Caesar:** Point of order, Madam President.

**The President:** Minister Wilkerson [*sic*].

**Sen. the Hon. Crystal Caesar:** Again, Standing Order [section] 65[(4)](i) says: “[A] question shall not be asked as to whether statements in the Press or of private individuals or unofficial bodies are accurate.”

We are making references to statements of the press, which may or may not be correct. Again, there is a proper procedure upon which questions should be asked in this [Senate], the Upper House, and I believe that colleagues need to be bound by that.

**The President:** And they are bound.  
Minister Wilkerson, you have the floor.

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

I want to . . . I think it is important and appropriate to add my voice and to what my colleagues Senator Caesar and Senator Simmons have already voiced.

And I think to Senator Wight's point, we don't make the Standing Orders. They are the Standing Orders. I think there is a narrative afoot that the Government refuses to engage on issues that are . . . you say, *we have one hospital*. The issues are not just important to Independents. The issues are not just important to the OBA. The issues are important to every citizen. But in recognising that there have been a series of press statements, not just the one Senator Cunningham referred to that was issued yesterday, which covered these points, the reason, Madam President, that the Government has covered these points in a public way is because we recognise that they are of importance to the public.

What we are experiencing here is a form of, well, we are trying to slip between the lines, and it's some kind of gotcha mentality that is really not warranted in this [Senate], Madam President.

So, the facts are, and I'm going to repeat them, the Government recognises that the issues in relation to our *single* hospital, our *single* major place of care for our citizens are challenged. And Government has answered those questions. The review has taken place. And the results of those are in the public domain.

Thank you, Madam President.

## PRESIDENT'S RULING

[*Standing Order 65(4)(k)*]

**The President:** Thank you, Minister Wilkerson, Attorney General.

Senators, there has been a lot of discussion this morning, and I, as President of the Senate . . . we are bound by our Standing Orders. And so, I would just remind Senators that even if press conferences the night before . . . if the information is released into the public domain prior to the sitting, we are bound by Standing Orders. And until such time as Standing Orders are updated, we will abide by them.

And that's my decision this morning.

So, Senators, we will now move on.

## ORDERS OF THE DAY

**The President:** Item number 13 is the second reading of the Public Service Superannuation Amendment Act 2026.

And Senator, the Honourable Crystal Caesar, spokesperson for Finance in the Senate, you have the floor.

[Pause]

**Sen. the Hon. Crystal Caesar:** Madam President.

**The President:** Minister Wilkerson, [sic] sorry.

**Sen. the Hon. Crystal Caesar:** No worries. It's fine. It's fine.

**The President:** I was just taking some information. You have the floor.

**Sen. the Hon. Crystal Caesar:** No worries. No worries. I apologise.

Madam President, I was just looking for the specific language.

### STANDING ORDER 25

**Sen. the Hon. Crystal Caesar:** I move that the provisions of Standing Order, I believe it is 25, be granted so that the Senate may now proceed with the second reading of the [Public Service Superannuation Amendment Act 2026](#).

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

*[Motion carried: Leave granted for the Public Service Superannuation Amendment Act 2026 to be read a second time on the same day as its first reading.]*

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

## BILL

### SECOND READING

#### PUBLIC SERVICE SUPERANNUATION AMENDMENT ACT 2026

**Sen. the Hon. Crystal Caesar:** Madam President, on September 12, 2025, the Bermuda Public Service Superannuation (PSSF Stabilisation) Amendment Act 2025 was approved in the Honourable House. The Act came into operation on October 5 . . . I'm sorry, October 1, 2025. This Act fulfilled a long-term commitment of the Government to bring forward reforms to ensure the sustainability of the Public Service Superannuation Fund [PSSF]. The reforms are to be phased in and reflect several policies and legislative changes to that Act.

Madam President, to ensure that the Act properly reflects the policy intent of the 2025 PSSF reforms, and preserves those provisions of the Public Service Superannuation Act 1981 (being the principal Act), which were not intended to be changed by the approved reforms, I bring to this Honourable [Senate]

additional proposed amendments to the Public Service Superannuation [(PSSF Stabilisation)] Amendment Act 2025. The proposed amendments are intended to align the legislation with the approved policy intent, improve clarity, and remove inconsistencies within the principal Act.

Madam President, following further analysis of the Act and the advice of our legal, technical, and actuarial teams, the recommendation was to amend the Act to address the following areas:

Section 12(3) and (3A), Contributions to be deducted from salary. This amendment preserves the original policy intent that a person should only join the Fund where there is sufficient time before compulsory retirement to accrue a meaningful pension benefit. It updates the provision to clarify that a person whose first employment with the government begins after attaining the age of 60, 61, or 62 may elect to contribute to the Fund only where the period between first employment and the applicable compulsory retirement age is at least eight years.

Section 19, Circumstances entitling contributors to payment. This amendment is intended to preserve the approved retirement framework for both special group and non-special group contributors while clarifying when reduced and unreduced pensions may be taken. It amends section 19(1)(a) and 19(1)(b) and the proviso to section 19 to retain for officers in the special group the retirement ages first stated in those provisions, to maintain for lower-ranking police, fire, and prison officers the ability to retire on completing 25 or 21 years of service, as applicable, or on reaching the mandatory retirement age, and to allow those officers retiring on service to elect to receive a reduced pension beginning at the later of their age at retirement age or 50.

The section also reverts to the former wording for contributors in the non-special group preserving their ability to retire at age 60 and from the 1st of April 2027 to elect to receive a reduced monthly pension from age 60.

Section 19A, Reduced pension payments upon early retirement. This amendment is intended to maintain internal consistency in the Act. It updates the provision to reflect the renumbering amendments made to paragraph (iv) of the proviso to section 19.

Section 22, Age of compulsory retirement. This amendment is intended to ensure that compulsory retirement provisions remain consistent with the revised retirement and pension provisions in section 19. It removes wording that is no longer required as a result of the amendments to section 19(1)(a) and 19(1)(b) and amends subsection (4) to provide that pension is not deferred where a contributor is required to retire by the Governor.

Section 24[A], Deferred pensions. This amendment is intended to maintain consistency in the principal Act. It updates the relevant provision to reflect the numbering changes made to the proviso to section 19.

Section 33, Rate of pension. This amendment is intended to maintain consistency in the principal Act. It removes the wording “average” as the rate relating to contributors to whom that paragraph (a) applies will be based on the contributor’s salary immediately preceding the date of his or her retirement.

Section 34, Service qualifying for pension. This amendment is intended to preserve the added service benefit of up to five additional years of service for lower ranking officers in the special group, notwithstanding the phased increase in retirement age. It repeals and replaces the proviso to section 34 so that the added service benefit continues to apply appropriately in light of the incremental changes to the retirement age set out in [section]19(1)(a) and 19(1)(b) and 19(1)(c).

Madam President, as indicated in the budget speech delivered in this Honourable [Senate] this past March in 2026, this Government has delivered on its promise to reform the PSSF and begin the road to stabilising the Fund and putting the pension plan on a stronger footing for the long term.

These proposed amendments will ensure we get it right for both current and future public officers’ retirement plans.

Thank you, Madam President.

**The President:** Thank you, Minister Crystal Caesar.

Would any Senator care to speak on this Bill? Senator Cunningham, you have the floor.

**Sen. Victoria Cunningham:** Thank you, Madam President, and just to say that the Opposition supports the reform of the Public Service Superannuation Fund and obviously the alignment of this legislation with the original intent and removal of any inconsistencies.

So, we are in support. Thank you.

**The President:** Thank you, Senator Cunningham.

Vice President John Wight, you have the floor.

**Sen. John Wight:** Thank you, Madam President.

So, this is from reading last year’s Superannuation Act and these changes, [I have] just a couple questions. So, this is a defined benefit pension plan. So, this guarantee benefits obviously to civil servants and officers, et cetera, and the risks accrued to the government for funding if there’s any changes to benefits or the like.

So, I guess I just have a couple of questions. One is under the amendments to section 19 paragraph [clause] 3(a), and whether it is (i), (ii), (iii), (iv), (v) or (vi), or whatever, it refers to “by deleting the words ‘the age of fifty’ and substituting ‘that age.’” But I don’t see any definition for “that age.”

So, if the Minister could . . . because obviously pension plans are very specific in terms of age requirements. So, “that age” seems like a very subjective word. So, that’s my first question.

My second question is, Based on all the amendments in today’s Bill, does this result in any additional cost or any change to the cost of the plan compared to what we approved last year? And if so, what would that additional cost be?

So, Madam President, those are my two questions. Thank you.

**The President:** Thank you, Senator John Wight.

Would any other Senator care to ask questions on this Bill?

Hearing none, then it’s over to you, Minister.

[Pause]

**Sen. the Hon. Crystal Caesar:** Madam President, specifically for the second question, *Does this change the cost of . . . any cost to the plan?* It is that specific question [that] I believe may take a bit of time to answer. So, I would like to give [the] technical officers an opportunity to review and provide a specific response to that.

And also, with regard to the specific language on . . . regarding, it is . . . I believe it was section . . . if I can clarify, section 19 paragraph [clause] (3)(a), which Senator Wight was referring, was asking for clarification around the specific age that is being referred to there. Again, I don’t specifically have the answers to those at this time, and I’m not sure that the technical officers will be able to get it to me in a timely fashion. I have recorded both of those and do undertake to provide those responses to both him and the public in due course.

But we would like to ask for his indulgence at this time to proceed with these changes, and then these specific questions can be taken under advisement, and follow-up can be given at a proper time.

Actually, Madam President, please hold.

**The President:** Yes, we have a technical officer who has come, and therefore we might be able to get answers to the questions. So, we will hold off and allow the Minister to obtain information.

[Pause]

**The President:** For the sake of the listening audience, I just want to announce that a technical officer has arrived in the Chambers, and the Minister is seeking audience for answers to the questions that have been posed.

[Pause]

**Sen. the Hon. Crystal Caesar:** Okay. So, thank you for the indulgence. I was going to seek those additional [answers], but I have received the answers from my technical support, and I do appreciate her scurrying

over to assist me with these questions, as I did not specifically have the answers myself.

So, specifically with the question that Senator Wight referred to, Madam President, about section 19 paragraph [clause] 3(a) and the ages that are mentioned. It actually is referring to section 19(1) of the principal Act, which was amended. It is correcting the language that was used, which was removing the specific mandatory ages that had been in the principal Act. So, it is reinstating those ages. Right?

So, the subsequent amendment had removed specifically the language to what mandatory retirement age was. So, this is putting those back into the principal Act and solidifying them in that Act. I do hope that is clear.

**Sen. John Wight:** Just a follow-up question. So, if the Minister could just clarify for me. So, in this example of [clause] 3(a)(i) by deleting the age of fifty and inserting . . . so what would “that age” become then?

*[Crosstalk]*

**Sen. the Hon. Crystal Caesar:** So, Madam President, the specific mandatory age is 56. So, it would be reinserting the age of 56.

**Sen. John Wight:** Okay. So, it moves from the age of 50 years to 56 years. That is correct?

**Sen. the Hon. Crystal Caesar:** Madam President, the original age was 56. So, it is reinserting that back into what the principal Act was. The previous amendment had removed that age.

**The President:** I see.

**Sen. John Wight:** Okay. So, that changes from 50 to 56. Thank you, Minister.

**Sen. the Hon. Crystal Caesar:** Yes. Thank you.

And I was able to also confirm, Madam President, for this second question that these specific changes that have been mentioned today—

**The President:** Mm-hmm.

**Sen. the Hon. Crystal Caesar:** —do not actually change any of the costs to the plan at all.

**Sen. John Wight:** Well, if I can just ask the Minister, if we are changing that one from 50 to 56, that in itself changes the cost of the plan. So, I don't understand how this can—

**Sen. the Hon. Crystal Caesar:** If I understand this correctly, Madam President, the original age was 56.

**The President:** Yes.

**Sen. the Hon. Crystal Caesar:** The changes that had been made with this specific previous amendment, it had been calculated with the age of 56. This is just changing the language so that the principal Act language remains.

So, there is no specific change to calculation.

So, it wasn't changed to recalculate at age 50. The language that was previously used in an amendment changed it to 50, but it didn't actually change any of the calculations. Those calculations already had been in place for the age of 56.

**Sen. John Wight:** Okay. So, the original ages were incorrect that were approved by these Chambers last year. Okay.

That would have been helpful to understand from the very beginning. Okay. Thank you very much, Minister. I appreciate that.

**The President:** Thank you, Minister, and thank you, Vice President John Wight, for your question.

**Sen. the Hon. Crystal Caesar:** Okay.

**The President:** Yes. And back to the Minister.

**Sen. the Hon. Crystal Caesar:** Okay. Yes. Thank you. Okay. Madam President, I move that the Public Service Superannuation Amendment Act 2026 be now read for a second time.

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

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

I move that the Public Service Superannuation Amendment Act 2026—

**The President:** Standing Order.

### STANDING ORDER 26

**Sen. the Hon. Crystal Caesar:** Standing Order. I'm sorry, Standing Order . . . Standing Order 26 be suspended to move that the Public Service Superannuation Amendment Act 2026 be now read a third time.

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

*[Motion carried: Standing Order 26 suspended.]*

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

Madam President, I move that the Bill do now pass.

**The President:** Third reading. You did [Standing Order] 26. You now need to move them too.

**Sen. the Hon. Crystal Caesar:** Okay. Thank you, Madam President. Apologies. I thought I just said third time, but okay.

I will move that the Bill entitled Public Service Superannuation Amendment Act 2026 be now read a third time.

**The President:** Is there any objection to the third reading?

No objection.

## BILL

### THIRD READING

#### PUBLIC SERVICE SUPERANNUATION AMENDMENT ACT 2026

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

I move that the Bill do now pass.

**The President:** It has been moved that the Bill do now pass.

Is there any objection to that motion?

No objection.

The Bill is passed.

*[Motion carried: The Public Service Superannuation Amendment Act 2026 was read a third time and passed.]*

**The President:** Thank you, Minister Crystal Caesar and spokesperson for Finance, and thank you to the Senators.

Moving on.

## MOTIONS

**The President:** There are none.

### CONGRATULATORY AND/OR OBITUARY SPEECHES

**The President:** Would any Senator care to speak?

Senator John . . . Vice President John Wight, you have the floor.

**Sen. John Wight:** Thank you, Madam President.

I would just like to give condolences to the family of Jack Chiappa. So, Jack Chiappa was a friend of our family.

So, to his wife, Pat, and to their children, Faith and Karen and Christopher, I'd like to offer our condolences. Thank you, Madam President.

**The President:** Thank you, Vice President John Wight.

Would any other Senator . . . Yes, Senator Lindsay Simmons, you have the floor.

**Sen. Lindsay Simmons:** Thank you, Madam President.

Madam President, today I would like to congratulate the Department of Culture for the 24th of May Parade. I especially want to congratulate CedarBridge Academy. They were, in my opinion, a showstopper. I want to personally thank Mr. Wolffe and Mr. Washington for the music truck and Mr. Bean and Mr. Eve and Mr. Butterfield for building that high steelpan truck. They were fabulous. They had the crowd going.

We had Mr. Greene in the street dancing with the members of the public. And I want to thank Mr. Clark, Mr. Lindsey, for helping the students build that amazing car. I got to drive in the car with Mr. Swan, and it was an amazing feat.

And I want to thank Mr. Lowe, Mr. Clark, and Mr. Green, and Ms. Wolffe, and the rest of the team for that beautiful onion that they did, peeling back the layers. Madam President, I have never in my life seen anything like that. That was by far one of the best floats I've ever seen.

And although I want to thank all the teachers, I want to thank the students. When I tell you the students were enjoying building the onion, enjoying being a part of the steelpan, I want to thank Zola. Zola was the only female that was on the steelpan, and she had those boys cracking. She had them all in line, telling them, you know, *let's go, let's go, let's go*. And they were supposed to be switching and taking breaks in between the parade to relax a little bit, but they played that entire route. They played from the beginning to the end. They were playing before we started and when the parade ended, they were still playing.

So, congratulations to CedarBridge. You are the school of choice.

Thank you.

**The President:** Thank you, Senator Lindsay Simmons.

Would any other Senator care to speak?

Senator Victoria Cunningham, you have the floor.

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

I want to start by congratulating the Bermuda Captive Network. They have just . . . Actually, today ends their Bermuda Captive Conference 2026. I actually moderated a panel on the human factor yesterday, and I believe my colleague, Senator Tannock, is speaking this afternoon. It was a very well-attended conference, over 500 delegates, many of whom have flown in. But it speaks to the importance of the captive industry in Bermuda. For those that are not aware, it is a way for companies to insure themselves rather than go into the commercial insurance market. But Bermuda is a

world-leading domicile, and I think that was certainly celebrated throughout the past few days.

I would like to specifically thank the Bermuda Captive Network for offering student spots this year. So, my organisation has seven students currently touring the Bermuda market or the insurance industry. They were invited along with certain students from Bermuda College, and there were also eight students in attendance from the University of Calgary.

And on that, finally, I would like to congratulate one of our interns who has also been announced this morning as winning the KPMG Captive Scholarship. His name is Kijali Jean-Marie. He is currently studying commerce at Queen's [University] in Canada, and so I know that this opportunity will be a great one for him.

On the same vein with students, I also want to congratulate . . . It is so great seeing all the LinkedIn posts of all the returning students on their internships, whether they are in the private sector or the workforce development programmes. I think it is great to see the students in and around town getting lunch, meeting up with people. So, congratulations to them.

And finally, I will associate myself with the comments on the CedarBridge float by my colleague, but I also want to congratulate the participants of the Half Marathon Derby. I was out there watching. It was hot. There was not a breath of wind, and, you know, quite frankly, that is quite a feat for a lot of these athletes and not-so-athletic persons to do. So, I just want to congratulate them all.

Thank you very much.

**The President:** Thank you, Senator Cunningham. Would any other Senator care to speak? Senator Mischa Fubler, you have the floor.

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

I think I should have been quicker to the draw on the congratulations so that I could get mine in, but I will, of course, associate myself with my colleague's comments to the Bermuda Day Parade participants, as well as the comments for the Bermuda Day Half Marathon runners, in particular, to whoever it is that wears the Warwick Academy mascot suit—

[Laughter]

**Sen. Mischa Fubler:** —and runs a half marathon in that heat. I just walked from my house. It was maybe 15, 20 minutes, and as I saw them go by . . . I am in awe and admiration at that commitment. How do you do it?

But back to the parade, the months of preparation that it takes, not just for the CedarBridge float, which was amazing to look at, but for all of the participants—congratulations again from the Ministry of Tourism and Transport, Culture and Sport. And I look forward to actually presenting the awardees with their awards next week on Monday.

And then moving on, I would like to also congratulate all of those involved in the Spring Into The Arts programme. We had the East [End Primary] student participants recently. Again, I will . . . do a call back to our previous meeting where I highlighted the efforts of one Ms. Ruth E. Thomas, who was adamant about the need for us to nurture the pipeline, and this is just another example of how we are doing just that. In addition to supporting *working artists and creatives*, we also need to ensure that there is a pathway for those young up-and-coming artists who also have platforms to perform.

And finally, I would also like to extend congratulations to the family at Vernon Temple AME Church, who on Sunday celebrated 100 years, a century, of existence in their current location in Southampton. It is in my constituency. And not just 100 years there; [it is] 149 years in total. When I was in attendance, I made sure to kind of share again my admiration for their century of service, a century of sacrifice, and a century of *standing as a light on the hill* as they like to refer to themselves—kind of a play on the location given its proximity to the Southampton lighthouse.

And on that note, I will yield my time. Thank you, Madam President.

**The President:** And thank you, Senator Mischa Fubler. Would any other Senator care to speak?

Yes, Senator Tarik Dunbar Smith, you have the floor.

**Sen. Tarik Smith:** Thank you, Madam President.

And again, good morning to my Senate colleagues and listening audience. I just have one condolence and a few congratulatory messages.

First of all, I had the honour this past Saturday of being a pallbearer at the funeral of my great aunt, my wonderful, Aunt Lena Smith. She was married to my Uncle David for 52 years. So, I do say my condolences publicly to my Papa David (as I call him), my cousin Robin, her children, and many grandchildren. In life, you can choose your friends, but oftentimes you cannot—as a matter of fact, at all—choose your family. And to have someone like Aunt Lena [who had] been in my corner since I was a little boy, even from the days in New Jersey, I appreciated all she ever did for me and my family. She loved very hard. She loved her family hard. She loved her friends hard. She was one of the most wonderful human beings I think I have ever met. And she is a massive loss. She was actually a big loss during the May 24 Day Parade, because . . . or [the] Bermuda Day Parade, as we call it now, because her spirit and positivity just radiated all over and throughout our family. So, Aunt Lena, you will be missed, and Papa David, your 52 years of marriage is an example to, I think any couple who may be going through any strife, to hang in there and power through.

I would like to associate my congratulatory for the Bermuda cultural [For The Culture] Day Parade and

the runners. As Senator Fubler said, it was a very hot day. And being a former runner myself, I did not miss . . . running because it was very hot, sweating down there at Darrell's Wharf but cheering everyone on.

Also, I would like to send congratulatory [words] to the Muslim community. Last week, Wednesday, we celebrated Eid-al-Adha, which is the 10th day of the month of Dhul Hijjah, which represents the month where the Muslims go to Saudi Arabia and follow the pilgrimage of the prophet Muhammad. Peace be upon him. So, we celebrated with Eid prayer in Victoria Park, which was welcome, and many folks from the public thought it was a beautiful thing to see. And then we had, as my favourite part of the day, the big feast at the masjid for the rest of the day.

Thank you, Madam President.

**The President:** Thank you, Senator Dunbar Smith. Would any other Senator care to speak? I beg your pardon. Minister, I do apologise.

**Sen. the Hon. Crystal Caesar:** No worries, I was sort of over here waving.

**The President:** Minister Crystal Caesar, you have the floor.

**Sen. the Hon. Crystal Caesar:** Thank you, Madam President, I appreciate it.

I wanted to take this time to recognise a couple of events that I believe are significant for Bermuda. In particular, recently I had the pleasure of meeting the president of Kean University, Dr. Lamont Repollet. He, actually, and his team were in Bermuda towards the end of April, which would signify the memorandum of understanding that they have with the Bermuda College and announced the Kean-Bermuda Pathway Scholarship Fund, in which, when they were here, I believe it was four students who were actually given, I believe . . . I want to say . . . \$20,000 scholarships in order to attend Kean University for their tertiary education coming up in the next school year.

It is notable because Kean has a huge alumni network here in Bermuda, dating back to, from what I understand, 1972, and they have a record of the first Bermudan attending that university. I believe it was a college at that time. But they had a reception and also did meet with students to just educate them on the process [and] what Kean has to offer.

And Kean is known globally as well because they do have, obviously, degree programmes through the US but also through Wenzhou, the Kean University in China. So, students who that are attending or will be attending have the opportunity to also take advantage of matriculating [from], or at least gaining credits through, the international partnership that Kean has. So, I say congratulations to Bermuda College and Kean University, and looking forward to continuing to grow

that relationship, giving our students additional avenues in order to pursue their tertiary education.

I want to say a hearty congratulations to the Department of Education with all the Spring Into The Art celebrations that they have had since . . . actually since the beginning. I want to say mid-March. It began with the art displays at the Bermuda Society of Arts for both senior, middle, and primary school. And it culminated with different performances for east, west, and central locations. And that ended at the end of May, [the] last one being last week.

I also want to take this opportunity, as I like to call myself a dance connoisseur having done a little bit back in the day, to acknowledge Troika Bermuda and their performance that they had April 30, May 1 and 2. I have to say that the arts are alive and well in Bermuda. And this was a choreographer's showcase. It displayed, I believe, over 15 different performances by local choreographers. And as a bit of a dance snob, I have to say that I was impressed. And it takes, as far as I am concerned, a lot to impress a former dancer of the level of performance, the level of choreography. But I have to give them their kudos that they did an excellent . . . It was an excellent show. The dancers were from all ages . . . young, I want to say as young as maybe 10, right on up to early 20s. It was an excellent performance. And I want to congratulate Troika on its performance.

And like I said, Madam President, the arts are alive and well in Bermuda, and [I am] happy to see it and want to encourage and continue to see it growing even more.

So, thank you, Madam President.

**The President:** And thank you, Minister Crystal Caesar.

Senator Lauren Bell, I see you. You have the floor.

**Sen. Lauren Bell:** Thank you, Madam President.

I first want to be associated with my colleagues' extension of congratulations to those who organised the Bermuda Day celebrations and also those who participated. It was a phenomenal event. And for a grandmother of two who has just returned back to the Island to be able to witness them witnessing Bermuda Day was a phenomenal experience.

I also want to extend congratulations to Minister Jason Hayward for his recent post-[International] Women's Day Tea that was held at Coco Reef hotel. It was very well attended. Minister Hayward used this event to celebrate the leadership and strength of women, not only [those] who are instrumental within the party but also those women who have built and strengthened both our communities and the country as a whole. So, congratulations to Minister Jason Hayward and his team who arranged that phenomenal event.

Madam President, I also want to take a moment to congratulate [The] Bahamas Progressive Liberal Party for their recent re-election on May 13, 2026. Prime Minister, the Honourable Philip Davis was the first leader to be re-elected to a second consecutive term in nearly 30 years. I had the honour and privilege to be actually on the ground during the election, and it was an immense personal pleasure for me to be on the island and to witness an election from one of our sister islands.

Madam President, as you are well aware, there is a deep connection between Bermuda's Progressive Labour Party and The Bahamas Progressive Liberal Party. And this history goes all the way back to the 1940s when a collection of students from across the Caribbean together went to university in London to study law. A list of those students is very impressive and includes Errol Barrow, [Dame] Eugenia Charles, Michael Manley, Sir Lyndon Pindling, [Dame] Lois Browne-Evans, and Arnold Francis. And of course, [Sir] Lyndon Pindling returned back to The Bahamas to create the Progressive Liberal Party and became the first Prime Minister of The Bahamas. And you know, as we know, [Dame] Lois Browne-Evans came back and was elected in that first election.

There are some core similarities between the two parties. Both parties were deeply committed to some core principles, including the advocacy for workers' rights [and] voters' rights, and were deep into social and political advocacy for the working class. Those similarities, similar histories, have been honoured and recognised, and that relationship has continued to grow throughout the decades. It was a real pleasure for me, again, to be on the ground for the election, and congratulations again to The Bahamas Progressive Liberal Party.

Another interesting note is that both of our parties have Oppositions with similar names. The Bermuda . . . Of course, we had the United Bermuda Party, and in The Bahamas, it was known as the United Bahamian Party. So just a bit of history there for you, Madam President. And again, congratulations.

Thank you.

**The President:** Thank you, Senator Lauren Bell.

Would any other Senator care to speak? Hearing none, we will move on.

I would just like to also associate myself with the comments that have been stated about all the activities on the 24th. For the first time I was not on Front Street watching the parade. I had to watch it on television, but I was most impressed with all that the Ministry had organised. And it was a wonderful parade. I particularly want to congratulate all participants. I thought it was excellent.

With that, we will move on then to adjournment. Minister Wilkerson.

## ADJOURNMENT

**Sen. the Hon. Kim Wilkerson:** Thank you, Madam President. I think I need to beg your indulgence. I am not sure. We will be meeting in two weeks from today, Madam President, and I am not sure when the date is.

**The President:** We will get the date—

*[Inaudible interjection]*

**The President:** The 17th—

**Sen. the Hon. Kim Wilkerson:** The 17th—

**The President:** —of June.

**Sen. the Hon. Kim Wilkerson:** Yes.

**The President:** All right.

**Sen. the Hon. Kim Wilkerson:** I move, Madam President, that the Senate do now adjourn until the 17th of June.

**The President:** Thank you, Minister Wilkerson.

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

Yes? Senator Tawana Tannock, you have the floor.

## SENATE STANDING ORDERS

**Sen. Tawana Tannock:** Yes. Thank you, Madam President.

This is quite spur-of-the-moment, but I just thought that perhaps we could have a little look at the purpose of the Standing Orders and the purpose of questions.

So, if you were to research the purpose of Standing Orders, it says that they are to regulate procedure, protect minority rights by dictating the structure of debate, and ensure that Opposition and minority-represented parties have the opportunity to ask questions. It is also to manage the time and legislative agenda and also to empower questions.

And then if we look at Erskine May: *Parliamentary Practice*, Erskine May: *Parliamentary Practice* says that while questions should not be asked for information that is easily accessible in the public spectrum that Members could obtain without difficulty on their own accord, it is no bar to question substantive answers being asked, being given.

And then if we look at the Companion to Standing Orders that has been produced by the UK Parliament, it states that substantive responses should be provided and not relied on external documents to the extent that only three electronic external documents can be attached to the answer, and that access to those

can be directed. And the documents referred to should be included in . . . the title should be included in the Hansard report—

**Sen. the Hon. Kim Wilkerson:** Madam President, point of order.

**Sen. Tawana Tannock:** —so that anybody reading can find them.

**Sen. the Hon. Kim Wilkerson:** Point of order.

**The President:** Yes.

### POINT OF ORDER

**Sen. the Hon. Kim Wilkerson:** The Independent Senator has clearly taken the opportunity, contrary to the [Standing Orders] of the Senate (right?), to use her time on motion to adjourn to elucidate on a point that you have already ruled on this morning, Madam President. It is not permitted.

**The President:** Thank you, Minister Wilkerson, and I do take the point. And we will . . . I know there has been considerable discussion about it, and certainly questions of our Standing Orders have been raised.

I will at this point appoint a committee of three to review our Standing Orders. I am fully aware of the issues that have been discussed this morning, and I agree that it is time for us to review them. So, I am letting the Senate, each one of you, know that this will be taken under advisement, and I will see that this will be done.

So, we will have no further discussion about the Standing Orders at this time, but I will take it upon myself to make sure we have a committee set up to review. And with that said, we will not discuss that any further.

But anyway, Senator Tannock, sorry.

[I] beg your pardon, Senator Cunningham. You have the floor.

### SENATE STANDING ORDERS

**Sen. Victoria Cunningham:** Thank you, and I will announce in advance that I am going to say the words *Standing Order*, but it is not in relation to what happened today. I do want to also express my concern regarding what I think is an increasing pattern and, in my mind, the issue with Standing Orders is we see their continued waiving of them. In every session, we waive the Standing Orders in order to pull legislation from first reading to second reading.

But that aside, I fully acknowledge that Ministers and, I guess, ministries have every right to communicate with the public. However, it is my opinion that these last-minute announcements tend to diminish the value of parliamentary scrutiny.

**Sen. the Hon. Kim Wilkerson:** Point of order, Madam President. Further point of order.

**The President:** No, I agree.

### POINT OF ORDER

**Sen. the Hon. Kim Wilkerson:** I have elucidated the point. And Senator Cunningham, I mean, really.

**The President:** Senator Cunningham, we will have no further discussion on the Standing Orders. Unless you have any other comment to make, that is it.

**Sen. Victoria Cunningham:** I would just like to finish with the fact that it is my opinion that the people of Bermuda deserve—

*[Inaudible interjections]*

**Sen. the Hon. Kim Wilkerson:** Madam President, we are not hearing her opinion—

**The President:** I have ruled—

**Sen. the Hon. Kim Wilkerson:** —on the matter when you have ruled.

**The President:** I have ruled.

Failing that issue, would any Senator care to speak on the matter?

**Sen. Lindsay Simmons:** Excuse me, Madam President, point of order. Can I just put a clarity, actually? Just—

**The President:** I have ruled—

**Sen. Lindsay Simmons:** No, I agree with you—

**The President:** —and there will be no further discussion.

**Sen. Lindsay Simmons:** It's not about that. I am just asking because what they were talking about. Can it be taken out of the Minutes because you have ruled on it already? [That] is what I am asking, Madam President.

**The President:** The Minutes are the Minutes and will be the Minutes.

Would any Senator care to speak on any other issue at this time?

Senator Tarik Dunbar Smith, you have the floor.

### ROAD SAFETY

**Sen. Tarik Smith:** Thank you, Madam President, and again, hello to this audience and my fellow Senate colleagues.

I speak today with a heavy heart. I have spoken about these two particular issues in the past, and I will bring it up again. I can encourage, please . . . We have had many road deaths in the last few weeks. I have seen some of the Bermuda Road Safety Youth Group having some interviews which have been popping up on my Facebook, with Shuntae Todd, which I can appreciate. I do stress that as parents, as my Roman just became 16 this past Sunday . . . And he was home for the week. He asked about a bike, and that was a serious conversation. But parents and educators within my voice, and hearing my voice, and maybe reading this back in a few years, please educate your children on road safety. We have had too much loss of life in Bermuda from our roads.

Credit to the Bermuda Police Service who have been diligent issuing our tickets, as I know. And I encourage looking forward to when the speed cameras and other things we have passed in this Upper House go into effect.

#### **VIOLENCE INCREASING IN OUR COMMUNITY**

**Sen. Tarik Smith:** Also, I want to address the violence in our community. As we know, it has increased. But what really made me, I would say, kind of really upset to my stomach was that on our beloved Bermuda Day, there were acts of violence during the parade, where a friend of mine, whose daughter is in the PHC Majorettes, actually had to move her child and some of the PHC Majorettes to the side, as there was a ruckus that resulted in an alleged stabbing during the parade on Front Street, right outside an establishment. And then a week later, this past Saturday, outside a similar establishment, there was another stabbing. And these incidents are happening in broad daylight.

What happened to our Island where we do not even have respect for the big days in our Island, respect for the seniors who are watching the parade? A senior should not have to look over his or her shoulder or watch their grandchildren to make sure that nothing happens because we have people who just have this antisocial behaviour.

I do not have all the answers. I am willing to come together with anyone to put all our ideas on the table to try and help solve this issue, because it is totally out of control. And it seems like . . . I do not know where to start. I always say that it starts at home. I know that my 16-year-old knows what is expected to be his acting in public, and he knows that there are consequences. And sometimes parents need to be accountable for their children because you know what your children are doing. So please be accountable for yourselves and accountable for your children.

And also, to the adults that were fighting on our Heritage Day, I know about that, and you should be ashamed and disgusted with yourselves.

Thank you, Madam President.

**The President:** Thank you, Senator Tarik Dunbar Smith.

Would any other Senator care to speak?

Senator Lindsay Simmons, you have the floor.

#### **FOSTER PARENTS, NEED FOR MORE**

**Sen. Lindsay Simmons:** Thank you, Madam President.

Madam President, I will be brief, but I do want to state that I am the president of the Foster Parents Association. I am a foster parent, and I just want to make a call out to the public. May was Foster Care Month, and Ms. Selena Simons and her team were able to recognise foster parents. Also, they went to church on Sunday.

But Madam President, with all that was done, we are still short of foster parents. We need foster parents. I know recently the [Child and] Family Services and their team have been looking for people to place children in safe hands. I implore the public to reach out to Selena Simons at 246-7232.

These children are the most vulnerable in our society. Just imagine being ripped from the only home you knew. Whether it is dysfunctional or not, that is most of the time the lives that they know. And to be placed somewhere safe is very important so [that] the children do feel loved, and they get some sort of stability. I implore everybody to take a think and a look inside their families and see if there is any way that they can help.

Being a foster parent does not mean that you take a child 24-7, seven days a week. There are all different types of foster parents. You have respite. You have emergency foster parents. You have kinship foster parents, which are family members who take on additional responsibilities of children who are in their family. And then you have the regular foster parents who sometimes are long-term foster parents.

I just encourage people to take a moment and recognise that we have a responsibility to make sure that our children are safe. And we also have a responsibility to let the police or Family Services know if you see children who are in immediate danger or are being neglected or abused because those children need to be protected. So, I really, really hope that Ms. Simons' phone is ringing all day that we have people who are willing to put their names in the hat and help our children in need. Again, it is Selena Simons. She is the Director of [Child and] Family Services, and her number is 246-7232.

Thank you, Madam President.

**The President:** And thank you, Senator Lindsay Simons.

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

Yes, Senator Mischa Fubler, you have the floor.

### **CARICOM: THE QUESTION OF COLONIALISM VERSUS COLLECTIVISM**

**Sen. Mischa Fubler:** Thank you, Madam President. And I can assure you I have nothing to speak to around the Standing Orders.

Today, I wanted to take some time to share some of my own opinions, as it were, around this kind of public consultation or debate we have been having around extending our relationship with CARICOM. And so as in the usual fashion, this is going to be titled Colonialism versus Collectivism and the question of CARICOM. I want to provide the opportunity for my colleagues and the listening public to maybe rethink the framing of some of the questions that have been presented.

I have been attending the majority of the town halls. I read through the comments—as toxic as some of them may be—on some of the social media forums and in the local media sources, as it were. And I guess the one that comes up the most frequently, which I think ties most closely to the title of my motion to adjourn today, is this question of what our return on an investment is; tell me.

I think often the framing, the kind of approach some of those standing in opposition to it have taken, is, What are the specific tangible benefits? I think that *something tangible* to me means something you can hold in your hand, which tries to kind of rule out some of the more socioeconomic benefits that are not directly correlated with that, and also highlights the kind of increased cost of membership in a negative light.

And my first response to that is to kind of encourage people to consider the extractive nature of that question. Given Bermuda's standing economically, when you consider metrics like GDP per capita amongst the reason[s], it is rather a colonial approach to say, *Well, how much can I get out of this deal?* ignoring the fact that we are positioned towards the upper end of the spectrum on metrics like GDP per capita, economic activity, and economic influence throughout the global market, especially in industries like reinsurance.

And to quote . . . I will save the quote. And so, the kind of impetus for considering this was . . . on occasion I will review the clips from the BBC coverage. I saw Mr. Gary Foster Skelton, who I have a lot of time for. I quite enjoy his approach to journalism. He often tries to take a balanced approach and is very keen on utilising statistics, something I myself am also keen to do. And so, in a recent interview segment, he was speaking with our Minister of Home Affairs, who is kind

of the Government point person for this initiative to consider [an] increased relationship with CARICOM.

And he had some receipts, as it were, charts and graphs highlighting the cost per person. [He had] broken it down to that, which, you know, [is a] reasonable approach, I assume. And I would like to kind of offer a more nuanced approach to measuring that. Right? And because the highline item was that given the kind of indicative amount in the Green Paper, we kind of estimated somewhere between [\$]2 [million] and [\$]2.8 million. If you were to simply scale our current membership dues up to the full membership amount as per the publicly available formula that CARICOM applies, it would result in something on the order of (let me check my little tool here) \$35-and-change per person in raw numbers. But again, I would like to highlight the formula used does consider both the nation's GDP as well as the nation's debt load. And so, I wanted to kind of propose that we take a look at it.

The fee, even at that [\$]2.8 million per capita, but relative to the per cent of our GDP per capita . . . And as you know, ours is quite high. In fact, I think the next closest nation within CARICOM is the Cayman [Islands] who, coincidentally, is the lowest contributor using his metric. Their GDP per capita is estimated [at] about [\$]100,000, whereas ours is [\$]140,000 based on the fiscal year 2024/25. And so, when you consider the fee per capita as a percentage of our GDP per capita, that \$35 works out to 0.0254 per cent. The fee would be quite high relative to other nations on that chart.

We still are not number one, though, of course. Countries like Dominica and Suriname, based on the data I was able to find, pay higher proportions in their fee per capita, even while paying roughly [\$]2.28 and [\$]2.35 per person for their full membership.

But if we take it back to just what we are paying currently, we and the Cayman Islands as associate members pay the lowest relative amount when you consider the fee per person relative to our GDP per capita, 0.0026 per cent. And we are at the bottom of the list, and we have been there for quite some time. I had my trusty tool assist me in charting out the fees we have been paying, and the data available publicly took me back to 2002 when we were just an observer. We moved into associate membership status back in 2003.

I am still trying to do some research around what the media coverage looked like then. We, of course, would not have had online anonymous commenters at that time being able to contribute to the public debate. But I will endeavour to find some excerpts from kind of op eds and "In Our Opinion" as per *The Royal Gazette's* publishing.

And getting back to those stats. Right? It was interesting. We did the indicative, and Foster Skelton being charitable proposed a kind of what-if-we-did [\$]1.3 million. And [\$]1.5 million I think is what I saw in the clip. And I would argue on that same metric we are then one of the lowest paying contributors.

I would put forward the argument that we need to take a page from those of us more interested in collectivism. One of the things I often talk about here is the need for people to rethink the economic system we operate in currently. The grandfather of communism, as Mr. Marx said, "From each according to his ability, to each according to his needs!" And in that regard, we are quite able, like when you consider things like the debt load that many of our other CARICOM member nations are carrying and the budget allocation they are able to provide per person.

That was another thing I looked at while doing this analysis and budget per capita. Again, it is us and the Cayman [Islands] in the number one and two spots. And we are currently one of the lowest relative contributors to the organisation, which is unfortunate because I would argue we are some of the most able, given those metrics like GDP per capita.

And this sentiment is not just mine alone. There are people outside of the Caribbean context. If you will recall when we were talking about corporate income tax credits . . . not revisiting debate itself, but one of the quotes that I used then . . . And if I may, Madam President,—

**The President:** You may.

**Sen. Mischa Fubler:** —this one coming from the organisation Patriotic Millionaires. They have over 125 members in their US chapter and 85-plus in the UK, according to their websites. And they say, "We (being the millionaires) have been the biggest beneficiaries of this system called America, and we should pay more to keep it running. We have reaped the greatest share of the benefits. We should contribute the largest portion of the investment."

And I think it is easy to draw analogies into this relationship we have with CARICOM as well. We reap great benefit from our excellence in the industries we happen to operate in, and many of our brothers and sisters in the Caribbean would benefit from our further engagement in that organisation through things like knowledge share and greater cultural exchange. And that actually moves me on to my second point.

One of the questions that also gets raised, especially at the town halls, in kind of a glib way . . . someone will stand up and say, *Hey, well, you know, we already have companies operating in CARICOM. So why do we need to further our arrangement with them? I mean, people can do it already.* And so to that, I am challenged again because when I go to search for who it is that is engaging in establishing themselves, having been established in Bermuda first and branching out into the Caribbean, the companies that often come up in the searches first are entities like the Bank of Butterfield, who was recently in the paper, an entity I want to highlight that got its start from the ending of slavery. Right? Like with the gentleman, Mr. Butterfield, went to the UK to pick up the check, as it were, to be

compensated. And so that is one of the entities that is now significantly increasing its reach into the Caribbean.

And I do not want to cast aspersions, you know, like I doubt the board of directors and the senior leadership team there today are using that in their decision-making for choosing to expand there. I say they are choosing to expand there because there is economic opportunity. They see it.

Another example is, of course, Allshores Limited, who was, again, in the media recently for their kind of questionable business decisions . . . or challenging, not questionable. I can see the argument from both sides there.

Also, [there is] another organisation, Coralisle Group, who ironically was called a colonial group up until 2020, like I am calling back to this colonialism versus collectivism in our consideration for CARICOM.

And of course, I will round it out, just a fourth example being Conyers, formerly Conyers Dill and Pearman. Those names, kind of long-standing paragons of business in the Bermuda community for several reasons, as it were. And they are long-term, long-standing businesses. They have been able to navigate kind of the labyrinth of the bureaucracy required to operate in other jurisdictions.

And so, again, if I may, another quote, this one coming from Director Nigel Clarke. He is the IMF [International Monetary Fund] Deputy Managing Director, or he was in June 2025 when he said in his speech: *The Caribbean Challenge: Fostering Growth and Resilience Amidst Global Uncertainty.* And this was given at the Caribbean Development Bank event on June 10 in 2025. And he said, "In much of the Caribbean, businesses have to navigate a complex labyrinth of licensing, permitting and regulatory regimes. This is a drag on productivity. While the largest enterprises have the scale to absorb the inefficiencies, smaller firms suffocate from overly burdensome processes."

I think it is important to highlight that last point there because that is something we are looking to help alleviate. Small businesses will struggle to expand their reach here in Bermuda, a country of a marketplace of 32,000, 33,000 households. It is fairly limited. Expanding into a region that is 20 million people provides significant opportunity. Those markets have significantly more space for our small businesses to expand into.

And, of course, trying to take a balanced approach, there are exemptions to the rule. I want to highlight a kind of acquaintance, a friend of mine, Dr. Carika Weldon of CariGenetics. They are a good example of a small organisation that has found ways to be the exception to this rule of only large organisations.

But it is one of those things, and it is like the exception that proves the rule. Here we have someone who is a doctor who does advanced medical research, and her companies have found ways to conduct studies or offer testing in seven Caribbean countries. They have done partnerships in both Barbados and St. Lucia

to establish a presence, not incorporation directly, through partnership with locals there. But while it is possible, it is not as easy as we would like it to be. I think we can all agree we want to see our small businesses having additional opportunity to operate in other jurisdictions.

And finally, just my third point, one of the things that I often hear in discussing with folks is that sourcing goods from the Caribbean region will not result in a reduction of costs just because . . . well, just because . . . because of the increased shipping distance required. And I offer this counter-argument.

I want people to consider that this is capitalism, and prices are not necessarily directly tied to the cost of input. They are also informed by the economic context of the region they are selling in. So, in plain language, if you are selling a soda in the United States, it is going to be priced for the wages that people are earning in the United States, which is significantly higher than the prices that people can afford in countries like Jamaica or Haiti, as examples. And if we were able to have reduced bureaucratic barriers for operating companies within the Caribbean region, if we were buying products that are priced for the Caribbean region, even with the increased cost of shipping—which I think there are some opportunities there to leverage efficiencies where we did some kind of chain, as an example, from Caribbean nation to the East Coast, and then on to Bermuda, so that [on] only one of those legs, the ship is relatively empty—we could realise reduced costs.

And I think on those three points, I have taken up enough of the time. And so again, I encourage people, coming back to my introduction to this whole spiel around revisiting the kind of motivation for having these questions be front of mind when you consider the CARICOM question . . . This whole how-much-is-in-it-for-me is very much, like I said, a holdover from the colonial era. We need to decolonise our minds.

And on that note, I yield the remainder of my time. Thank you, Madam President.

**The President:** And thank you, Senator Mischa Fubler.

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

Hearing none, then, Senators, thank you for your time this morning.

The Senate stands adjourned until the 17th of June.

Thank you.

*[At 11:42 am, the Senate stood adjourned until 10:00 am, Wednesday, 17 June 2026.]*

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