



**2018/19 SESSION
of the
BERMUDA HOUSE OF ASSEMBLY
OFFICIAL HANSARD REPORT**

29 November 2019

*Sitting number 32 of the 2018/19 Session
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**Hon. Dennis P. Lister, Jr., JP, MP
Speaker**

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BERMUDA HOUSE OF ASSEMBLY**OFFICIAL HANSARD REPORT****29 NOVEMBER 2019****10:03 AM***Sitting Number 32 of the 2018/19 Session*

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

PRAYERS

[Prayers read by Mrs. Shernette Wolffe, Clerk]

The Deputy Speaker: We have a new Member to be sworn in. Those responsible for bringing him forward, please bring him forward.

[Pause]

The Deputy Speaker: Do you want to affirm or—

Mr. Jason Hayward: Use the Bible.

The Deputy Speaker: The Bible.

We now welcome the Honourable Member, the new Member of Parliament, the Honourable Jason Hayward.

[Desk thumping]

**OATH OR AFFIRMATION
OF NEW MEMBER****AFFIRMATION OF ALLEGIANCE**

Mr. Jason Hayward, JP, MP

Mr. Jason Hayward: I do solemnly and sincerely affirm and swear that I will be faithful and bear true allegiance to Her Majesty Queen Elizabeth II, her heirs and successors, according to law.

The Deputy Speaker: Mr. Hayward, I am sure your stay here will be long. And I know you will have some fun, as we all do in Parliament. Welcome again.

CONFIRMATION OF MINUTES

[Minutes of 15 November 2019]

The Deputy Speaker: Are there any objections to confirming the Minutes of November 15th?

There appear to be none. Approved.

[Minutes of 15 November 2019 confirmed]

MESSAGES FROM THE GOVERNOR

The Deputy Speaker: There are no messages from the Governor.

**ANNOUNCEMENTS BY THE SPEAKER
OR MEMBER PRESIDING****APOLOGIES**

The Deputy Speaker: Yes.

Those who are absent today include the Honourable Speaker, Mr. Lister; the Premier, Mr. David Burt; the Honourable Finance Minister, Mr. Dickinson; the Honourable Kim Wilson; Mr. Kim Swan; Mr. Sylvan Richards; Ms. Leah Scott; and the Honourable Jamahl Simmons.

MESSAGES FROM THE SENATE

The Deputy Speaker: There are no messages from the Senate.

**PAPERS AND OTHER
COMMUNICATIONS TO THE HOUSE**

The Deputy Speaker: There are none.

**STATEMENTS BY MINISTERS
AND JUNIOR MINISTERS**

The Deputy Speaker: The first [will be by] Minister, Mr. Caines.

Hon. Wayne Caines: If it pleases you, [Mr.] Deputy Speaker.

Hon. Wayne Caines: Mr. Deputy Speaker, I rise this morning to provide this Honourable House and the public with an update on [roadside sobriety checks](#). the Road Traffic (Road Sobriety Checkpoints) Amendment Act 2018 introduced measures that aim to curtail impaired driving; to create safer road conditions for motorists; and, ultimately, to save lives. The majority of people who die tragically in Bermuda die as a result of road traffic collisions (RTCs).

Mr. Deputy Speaker, roadside sobriety checks continue to be resource-intensive activity for the Ber-

muda Police Service. Each checkpoint is manned by eight to fourteen officers, and there are sometimes more than one active checkpoint at a time. Since its launch in mid-September 2018, which [at] that time only the Roads Policing Unit (or the RPU) (about 19 officers) were trained—

The Deputy Speaker: Honourable Member, can I ask you to take your seat a minute?

I forgot to bring in Mr. Cannonier, because he should be able to have the opportunity to ask questions.

Will you bring Mr. Cannonier in, please?

[¹Honourable L. Craig Cannonier, Leader of the Opposition, reinstated (Standing Order 10(5)(d))]

The Deputy Speaker: Sorry about that, sir.

APOLOGY FOR CONDUCT IN HOUSE

Hon. L. Craig Cannonier: Thank you for your indulgence, [Mr.] Deputy Speaker.

I rise in the House this morning to apologise. I realise that the Speaker had taken offence to my actions, and I beg your indulgence.

The Deputy Speaker: Mr. Cannonier, you need to apologise not only to the Speaker, but to the entire House.

Some Hon. Members: Yes.

Hon. L. Craig Cannonier: That should have been inferred. Yes, I do apologise to the Speaker, the Deputy Speaker and to the entire House.

My apologies.

The Deputy Speaker: Thank you.

Minister, continue. You can start over.

ROADSIDE SOBRIETY CHECKS

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

Mr. Deputy Speaker, the Road Traffic (Road Sobriety Checkpoints) Amendment Act 2018 introduced measures that (1) aim to curtail impaired driving; (2) create safer road conditions for motorists and, ultimately, save lives. The majority of people, Mr. Deputy Speaker, who die tragically in Bermuda die as a result of road traffic collisions.

Mr. Deputy Speaker, roadside sobriety checkpoints continue to be resource intensive for the Bermuda Police Service. Each checkpoint is manned by eight to fourteen officers, and there are sometimes

more than one active checkpoint. Since the launch in mid-September 2018, which at [the] time, only the Roads Policing Unit (about 19 officers) were trained in using the handheld devices, to date, I can confirm in this House that all operational uniformed officers who are deployed from all three police stations are now fully trained.

Mr. Deputy Speaker, sobriety checkpoint locations have included almost every parish. The checkpoints take place on public roads in locations where [there] is reasonable suspicion that incidents involving the consumption of alcohol may take place and allow for the administration of breath tests to determine whether or not a motorist has been driving whilst intoxicated. All requests for roadside sobriety checkpoints are submitted to the senior magistrate and then are published in the *Gazette* five to fourteen days before the date of the checkpoint.

Mr. Deputy Speaker, during the period of January to October 2019, there have been 153 persons arrested as a result of driving whilst under the [influence] of alcohol. The aforementioned arrests include motorists who refused to provide a sample of breath for examination. Those who did provide a specimen for examination include varying levels of alcohol consumption: the highest categories being nine persons in the limit of 240 milligrams to 279 milligrams of alcohol in the range; six persons who were arrested for 280 milligrams of alcohol; and the highest level of alcohol in blood was 380 milligrams of alcohol. Please bear in mind, Mr. Deputy Speaker, that the legal limit is 80 milligrams.

Mr. Deputy Speaker, in regard to the arrest by gender, ethnicity, [age] and nationality, I am able to provide the following information. Out of the people, out of the 153 people arrested, 133 were male; 20 were female. Out of the 153 arrested, 110 of those people were black and 25 were white, and the rest identified as “other.” The youngest arrested out of the 153 people was a 19-year-old, with the oldest person arrested out of the 153 persons was 71. However, the predominant age bracket of those arrested was from 30 to 50 years of age.

Of the 153 people arrested, 143 were Bermudian, 1 [was] British, and 9 were unknown. It should also be noted that 47 of the arrests came as a result of collisions, and [106] without. This evidenced that the proactive approach by the Bermuda Police Service to identify persons driving whilst intoxicated through drink is being effective.

Mr. Deputy Speaker, I want to highlight some of the road traffic [collision] data over the last five years with a notable and positive reduction in fatal collisions (a 50 per cent reduction compared with the three years prior). It is considered that roadside sobriety testing has contributed to this reduction both in operational terms in arrests, and regarding to public awareness and changes in culture towards the dangers of driving whilst under the influence of alcohol,

¹ See [Official Hansard Report](#) 15 November 2019, page 2608

noting there is a positive shift in the business that support many licensed premises offering free transport to patrons and greater [public] use of taxis and help to the night-time economy.

Mr. Deputy Speaker, the total collisions in 2015 were 1,335. That increased in 2016 to 1,400. A decrease in 2017 to 1,249. In 2018, [it was] 1,467. And in 2019, a drop to 1,117. Fatalities in 2015 were 7. Fatalities in 2016 were 11. Fatalities in 2017 were 15. Fatalities in 2018 were 12. And fatalities in 2019 dropped to 6. Slight injury, Mr. Deputy Speaker: In 2015, slight injuries were at 583. In 2016, [there were] 637. In [2017], [there were] 560. And in 2018, [there were] 658. And in 2019, a drop to [496].

Mr. Deputy Speaker, serious injury: In 2015, serious injuries, 101. Mr. Deputy Speaker, 2016, there were 84. In 2017, there were 64. In 2018, there were 92. And in 2019, Mr. Deputy Speaker, 90. Damage only, Mr. Deputy Speaker: In 2015, there were 644. In 2016, there were 668. In 2017, there were 610. In 2018, Mr. Deputy Speaker, 705. And a significant reduction, Mr. Deputy Speaker, in the damage only [category, which] reduced in 2019 to 525.

Mr. Deputy Speaker, the Bermuda Police Service will operate roadside sobriety testing throughout the festive period beginning on December 6, 2019. Mr. Deputy Speaker, I have stated before that I am aware that these checkpoints may be considered intrusive and bothersome by some members of the public. However, in a country where one of the leading causes of premature death is road traffic collisions, these checkpoints are a necessary inconvenience.

Mr. Deputy Speaker, I am reminded of a story believed to be written by Mr. Loren Eiseley, who was an American anthropologist, an educator, a philosopher, and a natural science writer who taught and published books from the 1950s through the 1970s. Mr. Deputy Speaker, the story has been adapted over the years, and it goes like this:

One day a man was walking along the beach, and he noticed a boy picking up something and gently throwing it into the ocean. Approaching the boy, he asked, *What are you doing?*

The young man [responded], *Throwing a starfish back into the ocean. The surf is up, and the tide is going out. If I don't throw them back into the ocean, it will die.*

Son, the man said, *don't you realise there are miles and miles of beach and hundreds of starfish? You can't make a difference!*

After listening politely, the boy bent down, he picked up another starfish, and he threw it back into the surf. Then, smiling at the man, he said, *I made a difference for that one starfish.*

Mr. Deputy Speaker, I am hopeful that the continuance of the roadside sobriety checkpoints will lead to a shift in Bermuda's drink-driving culture. If the roadside sobriety checkpoints initiative will stop just one person over the weekend from operating a vehi-

cle whilst under the influence of alcohol, if the roadside sobriety checkpoints will prevent just one person from dying on our roads, I believe it is indeed worth the inconvenience, and we all have made a difference.

Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you.

The next Statement is from Colonel Burch.

Lt. Col. Hon. David A. Burch: Good morning, Mr. Deputy Speaker.

The Deputy Speaker: Good morning. Yes.

STAFFING UPDATES IN THE MINISTRY OF PUBLIC WORKS

Lt. Col. Hon. David A. Burch: I really enjoy when I can deliver good news. And two weeks ago I was able to do just that. Mr. Deputy Speaker, recently I held a press conference on the most recent promotions within the [Ministry of Public Works](#), and I am happy to now also share that news with this House. As most of you know, I thrive on seeing Bermudians succeed. And I consider it to be a privilege to highlight some of our most recent appointments and promotions, in this case, four Bermudians trained to fill key roles within the Ministry of Public Works.

The first person that I wish to recognise is our new Chief Surveyor, Mr. Steven Conway. Mr. Deputy Speaker, the Chief Surveyor heads the Department of Public Lands and Buildings within the Ministry. Steve is a member of the Royal Institution of Chartered Surveyors and brings over 40 years' experience in the management of lands and buildings. He worked for the Bermuda Housing Corporation for 12 years and later served as Property Manager for the Bermuda National Trust. He joined the Ministry of Public Works five years ago as a senior estates surveyor. Mr. Deputy Speaker, Steve has acted in the position of Chief Surveyor on many occasions, consistently performing at a high standard, thus making the decision to appoint him to the substantive post an easy one. He succeeds another Bermudian, Mr. Chris Farrow, who has been promoted to Permanent Secretary and currently serves in the Ministry of Labour, Community Affairs and Sport.

Mr. Deputy Speaker, three years ago, on August 21st, 2016, a chief engineer was hired. His name is Yves Lortie, or "Bob," as he is more commonly known. At the outset Bob had a very clear self-imposed mission to identify and train a Bermudian to succeed him before his departure. So with a mission like that, upon my arrival at the Ministry I declared him *my favourite foreigner!* Let me add, Mr. Deputy Speaker, not only did he identify, train, mentor and prepare his successor to fill the post, he did the same for so many others throughout the department. Let me

also state for the record that Bob was always crystal clear that he would have a qualified, able Bermudian ready to fill the post and he would not stay one day past his three-year contract. He was true to his word, handing over the reins on August 21st, 2019. Oh, to have that be the norm for all guest workers, Mr. Deputy Speaker!

Mr. Deputy Speaker, his successor as Chief Engineer is Mr. Kirk Outerbridge, who holds a degree in Mechanical Engineering, as well as a Professional Engineering designation. Kirk was the Plant Manager at Tynes Bay Waste-to-Energy Facility for the better part of the last 12 years and was quickly identified as Bob's successor. Since 2016, he has also been the Assistant Chief Engineer. Bob said, after just a few weeks in Bermuda it was obvious that Kirk had everything necessary to be the Chief Engineer. He stated that Kirk was a natural leader and technically very strong. As a chief engineer, you must be very open-minded, and even more so very curious. And he stated that Kirk is both of these. Tynes Bay, which opened in 1993, could be at the end of its life expectancy. But due to Kirk's management, leadership and the dynamic team there, it is maintained so well and continues to run efficiently.

Mr. Deputy Speaker, during his term at Tynes Bay, Kirk introduced a power engineering training programme, created a solid waste contingency system for the Island and acted as the owner's representative/project manager for the installation of a new turbine generator. And those are just a few of his achievements. So, needless to say, Mr. Deputy Speaker, he is the best choice for our new Chief Engineer.

So, now having created a gap at Tynes Bay, Mr. Deputy Speaker, Bob set about finding someone to fill that gap. He soon identified Mr. Nasir Wade to succeed Kirk as the new Plant Manager at Tynes Bay Waste-to-Energy Facility. Nasir has seamlessly taken over the management of the plant and stepped into the post left vacant by Kirk's promotion. Mr. Deputy Speaker, Nasir, having obtained both Bachelor's and Master's degrees in Mechanical Engineering from Howard University, following graduation accepted a position as Project Engineer with the United States Federal Government in their Central Heating and Cooling Power Plant in Washington, DC. He gained invaluable experience, skills and training as a project engineer. In 2013, he returned to Bermuda to assume the role of Maintenance Engineer at Tynes Bay.

Mr. Deputy Speaker, in his six years at the Tynes Bay, Nasir has successfully managed numerous capital works projects; decreased unplanned downtime; and initiated strategic required maintenance, resulting in fewer emergency repairs. At present, Nasir is managing the installation of a new preventative maintenance system which will transform and modernise the way in which the work at the plant is managed, and increase and improve plant efficien-

cy. Mr. Deputy Speaker, he is a natural successor to Kirk at Tynes Bay.

This now brings me to Bob's final Bermudian recruit, the new Principal Mechanical Engineer at the Quarry, Mr. Abayomi . . . Abayomi . . . (I am going to get it one of these days) Abayomi Carmichael.

An Hon. Member: Abayomi Carmichael.

Lt. Col. Hon. David A. Burch: (He is going to correct me anyway when I speak to him after this.) . . . joined us in July of this year succeeding a guest worker who has returned to his native Wales. He was previously Vice President of Risk Management and Analysis for the Ascendant Group Ltd. He holds a Bachelor's Degree in Electrical Engineering and a Master's Degree in Business Administration. His first mandate at the Quarry is modernising maintenance strategies for the 600 vehicles under our remit. He also has far more complex long-term goals to modernise and upgrade the facility and staff. He follows in the footsteps of both his father and grandfather, Mr. Deputy Speaker, who previously worked in the Ministry of Public Works.

Mr. Deputy Speaker, each one of these individuals are living examples of what can happen if we invest and believe in the capabilities of Bermudians. We can train them to fill all manner of posts. And, yes, that also means that we may have to utilise the expertise of experienced expatriates to [get Bermudians where] they need to be, but always with the ultimate goal of providing opportunities for qualified Bermudians. And for that, Mr. Deputy Speaker, I make no apology.

Mr. Deputy Speaker, I will continue to highlight these success stories for the very reason that, in the Ministry of Public Works, there are many more to come. A number of our star summer students are right now working towards degrees in Engineering, Project Management and Architecture. So we will be showcasing stories of success for years to come.

Mr. Deputy Speaker, they join us in the Gallery today so that we may all warmly congratulate them on their appointment to these new positions, wish them well in their careers and encourage them to follow the example applied to them—to help other Bermudians achieve their full potential, too.

Thank you very much, Mr. Deputy Speaker.

[Desk thumping]

The Deputy Speaker: Mr. Steven Conway, Mr. Kirk Outerbridge, Mr. Nasir Wade and Mr. Abayomi Carmichael, on behalf of the Speaker of the House, Mr. Dennis Lister, and Members of this House and Bermuda, we want to congratulate you on your appointments. And I know you will serve this country well.

And I would also like to thank the Minister, the Honourable Colonel Burch, as he endeavours to Bermudianise the Ministry of Public Works. Thank you.

[Desk thumping]

The Deputy Speaker: Ms. Foggo.

CELEBRATION OF SAMMY WILSON AND CLARENCE HILL

Hon. Lovitta F. Foggo: Thank you, Mr. Deputy Speaker. Good morning to the House and to our good people of Bermuda.

Mr. Deputy Speaker, I rise today to advise this Honourable House about the recent block party that was held at the formerly named Angle Street Centre. The event was held to celebrate two members of our community, [Mr. Sammy Wilson and Mr. Clarence Hill](#), and to show our appreciation for the contributions of both of these gentlemen.

Mr. Deputy Speaker, the late Sammy Wilson was an avid sports enthusiast, enthusiastic tennis player and youth community activist during his time. He wanted only the best for children and individuals living in the surrounding Pembroke neighbourhoods.

Mr. Deputy Speaker, he envisioned a place where the community could come together and thrive, so he created The Centre. Since its inception, it has become a place where seniors, community groups, budding entrepreneurs and, of course, our young people can all come together at a venue that is welcoming and supportive.

Mr. Deputy Speaker, it is only fitting to honour his memory by renaming the [Angle Street] Centre to the Sammy Wilson Central Zone Community Centre, and this was done with his family present on November 17, 2019.

Mr. Deputy Speaker, a sporting legend who is also associated with the Centre is Mr. Clarence Hill, who is well known for the success that he has had in the boxing arena both locally and internationally. Mr. Hill has the distinction, to date, of being the only Bermudian in history to win a bronze medal at the Olympics.

[Inaudible interjection]

Hon. Lovitta F. Foggo: Exactly.

He achieved this in the 1976 Games in Montreal, Canada. As an inductee into our Bermuda Sports Hall of Fame, without a doubt, Clarence Hill is considered one of our greatest athletes of any genre. Through his bronze medal win in 1976, Mr. Hill helped to put Bermuda on the map.

Mr. Deputy Speaker, Clarence first started training at the Pembroke Youth Centre under Stanley Trimm and then went on to pursue a prolific boxing career. It is only therefore fitting that on November the 17th we also recognised Mr. Hill's contributions to boxing, to sport and his commitment to the development of young people, with the naming of the Clarence Hill Multi-Purpose Gymnasium.

Mr. Deputy Speaker, in addition to the naming of the gymnasium, and on behalf of the Ministry of Labour, Community Affairs and Sports, I also had the pleasure of presenting to Clarence a cheque for \$10,000 in honour of his international achievements in boxing. That was long overdue, Mr. Deputy Speaker.

Thank you.

The Deputy Speaker: Do you have another one?

Hon. Lovitta F. Foggo: Yes, Mr. Deputy Speaker, with your indulgence.

The Deputy Speaker: Continue.

IMPROVING RACE RELATIONS IN BERMUDA

Hon. Lovitta F. Foggo: Thank you.

While on my feet, I would like to highlight a public consultation exercise that the Ministry of Labour, Community Affairs and Sports is embarking on to address [race relations](#) in Bermuda, Mr. Deputy Speaker.

Bermuda's community is one that is vibrant, diverse and steeped in history. Our ancestries hail from a wide variety of cultural backgrounds. In fact, Mr. Deputy Speaker, as the Honourable Premier noted during his official welcome of His Excellency the President of the Regional Government of the Azores, Vasco Cordeiro, Bermuda's people are descendants of Africans and West Indians, Englishmen and Scotsmen, Pequots, Italians and Azoreans. We are truly a melding of traditions, ideologies and human stories. Our collective histories are entwined against the backdrop of our cultural and racial diversity.

Mr. Deputy Speaker, we recognise that for generations Bermuda's history has also been fraught with tensions and disagreements, particularly when it comes to the topics of race, diversity, inclusion and equality. We also recognise that the issues of racial inequity and race relations can be difficult and complex discussions for us to have as a people. But I believe that, as a community, we should have the courage, openness and vulnerability to have these important conversations. Mr. Deputy Speaker, I believe we have a unique opportunity to do so.

So with that in mind, Mr. Deputy Speaker, our Ministry is taking the bold step of inviting honest and direct engagement from the community about how Bermuda can address and improve the relationships between the various sub-communities on our Island. We need this community feedback in order to spark an informed and insightful dialogue that embraces our shared experiences. But most important, Mr. Deputy Speaker, we want our community to share their thoughts and views on possible solutions—on how we can better the connections between the races.

Essentially, what we are seeking via public feedback are the following:

- Do you think that Bermuda's race relations have gotten better in the past five years?
- What do you believe we can do, either individually or as a community, that will improve race relations?
- What is the greatest stumbling block to our coming together as Bermudians?
- With regard to the historical issues between the black and white communities, what does resolution look like?

Mr. Deputy Speaker, we are open to hearing all suggestions and approaches of how we can address this issue, whether it is more education about our collective history in our schools, whether it is reviewing inequitable policies or laws which have existed on our legislative books, or whether it is introducing or creating a cultural facility that showcases our racial and historical legacy.

Mr. Deputy Speaker, our Government is committed to addressing our racial divisions, and to aid us in our mission, we have sought the involvement of a variety of community partners to hear about the significant works they have done on this matter. For example, we have had meetings with Citizens Uprooting Racism in Bermuda (known as CURB) to discuss their progress and to hear their feedback. And we have met with the Association of Bermuda International Companies (also known as ABIR) to discuss what the international business community can do to address the concerns regarding employment disparities.

[Inaudible interjection]

Hon. Lovitta F. Foggo: Sorry. Thank you. Thank you. Thank you.

I believe that we are at a stage where we can have an honest and thoughtful dialogue. We have seen the best of what can be accomplished when we come together as a community. The Emancipation Day holiday and during our recent celebrations for the 170th anniversary of the arrival of the first Portuguese immigrants to Bermuda were testaments [to this]. Leading up to Cup Match, Mr. Deputy Speaker, we celebrated the 185th year of the abolition of slavery in Bermuda and had a time for reflection. As part of our Ministry's commitment to commemorate this historical milestone, the Department of Community and Cultural Affairs has hosted and supported a number of public events, over the past several years, which highlighted the resistance to slavery, such as the conspiracy of 1761, the trial of Sally Bassett and the poisoning conspiracies of the late 1720s.

Mr. Deputy Speaker, we have also tried to share with our community key educational information about our history before slavery, including research by Boston University Professors, Dr. Thornton and Dr. Heywood, indicating the Angolan roots of the original African-Bermudian population, as well as the post-

emancipation contributions of black Bermudians, including the role of our Friendly Societies, the significance of black entrepreneurship and the five-year "trail of our people" programme that charted the contributions of unsung champions who supported the black community through the post-abolition and segregation eras.

Mr. Deputy Speaker, there is a long and rich heritage that we have to draw from, and these are the stories that Bermudians need to know and claim as a way of bolstering a sense of national pride, identity and purpose. As part of our ongoing cultural education efforts, Mr. Deputy Speaker, the department has also highlighted our National Hero, Mary Prince, as her story is an integral part of our national narrative. This will include a statue in her honour in a public park that will provide a space to reflect on not only the legacy of Mary Prince, but those who have carried the baton and made significant personal sacrifices to effect social change in our country.

Mr. Deputy Speaker, I referenced another observance, which in my view helped to expand our historical understanding and bring our community together. We recently had a public holiday to recognise the 170th anniversary of the arrival of the first Portuguese immigrants in Bermuda. Mr. Deputy Speaker, you and the Honourable Members of this House joined the Government and members of our Portuguese community in participating in a number of events, from November 2nd through the 4th, to celebrate this occasion. We were also very pleased to welcome the President of the Azores, His Excellency Vasco Cordeiro, and a delegation to Bermuda for the occasion.

History tells us, Mr. Deputy Speaker, that in 1849 the [first] Portuguese immigrants arrived on Bermuda's shores from Madeira, leaving behind their families and all that was familiar. For nearly two centuries their vibrant customs, unique traditions, distinct language and fascinating personal histories have been woven into Bermuda's story. Mr. Deputy Speaker, I am sure you will agree with me when I say that Portuguese residents and Bermudians of Portuguese descent have played a significant role in Bermuda's social, economic, political and cultural advancement.

So, Mr. Deputy Speaker, I use these as examples, as we have a rich history to draw upon which indicate shared commonalities of our people regardless of race. And yes, Mr. Deputy Speaker, whilst it is important to understand how we got here, it is also important to know where we are going and what we will do as individuals and as a community to advance race relations in Bermuda. My vision is for a just and equitable community that embraces diversity and supports all Bermudians. We are a small, proud, tightly knit community, and we can be an example to the world of how a country can find ways of addressing the issues borne from a complicated and painful history in order to move forward together.

Mr. Deputy Speaker, how we move forward must come from our community, and we genuinely seek the public's ideas on how we can improve race relations in Bermuda. With that in mind, Mr. Deputy Speaker, I invite interested members of the public to visit our Citizens Forum online at <https://forum.gov.bm> and share thoughts as to how we can improve our racial connections in Bermuda. It is my intention to keep this moving forward, and I will come back to this House with those recommendations from the public that will help us to improve race relations in Bermuda and how we can assist with implementing them.

On that note, Mr. Deputy Speaker, I will take my seat. Thank you.

The Deputy Speaker: Thank you, Honourable Minister.

REPORTS OF COMMITTEES

The Deputy Speaker: There are three reports, all in the name of the Honourable Member Pat Gordon-Pamplin.

PUBLIC ACCOUNTS COMMITTEE REPORTS ON:

- **THE WORK AND ACTIVITIES OF THE PUBLIC ACCOUNTS COMMITTEE OVER THE PERIOD FROM JUNE 2018 TO NOVEMBER 2019**
- **BREACHES OF FINANCIAL INSTRUCTIONS AND CORRECTIVE MEASURES**
- **THE PROCESSES INVOLVED IN HANDLING THE CASES OF THE PUBLIC OFFICERS PLACED ON ADMINISTRATIVE LEAVE**

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

Mr. Deputy Speaker, under the provisions of Standing Order 34(3) of the House of Assembly, I have the honour to attach and submit for the information of the Honourable House of Assembly the following reports:

- Public Accounts Committee Report on: The Work and Activities of the Public Accounts Committee over the Period from June 2018 to November 2019;
- Public Accounts Committee Report on: Breaches of Financial Instructions and Corrective Measures; and
- Public Accounts Committee Report on: The Processes Involved in Handling the Cases of the Public Officers Placed on Administrative Leave.

Mr. Deputy Speaker, with your indulgence, I would like to just highlight the content of the reports. I

will do, with your permission, Mr. Deputy Speaker, the highlight on the report of the work of the accounts of the Public Accounts Committee [PAC]. I would invite my fellow Public Accounts Members, Susan Jackson, to do the brief overview on the report on the [breaches of] financial instructions and corrective measures. And I would invite the Honourable Member Renee Ming to do the overview on the report in terms of the processes involved in handling the cases of the public officers placed on administrative leave.

Mr. Deputy Speaker, you will know that the Public Accounts Committee had occasion to go to Westminster and to Cardiff a year ago January. And we had the opportunity at that point time to be able to see public accounts committees in practice, as well as to understand what some of the best practices were for public accounts committees. When we returned to Bermuda, the second part of that engagement in going to Westminster and to Cardiff was that there would be an attachment, a clerk attachment, coming to Bermuda from the UK Parliament. And he was here in February of this year in the person of Stephen McGuinness, Dr. Stephen McGuinness. And we were able to sit with him for a two-week period of time, with intensive study and learning and understanding.

Subsequent to that, Mr. Deputy Speaker, the Clerk to the Committee, the Auditor General, the Director of Internal Audit and myself as Chair of the PAC actually went, on the invitation and the hosting by the UKOTP (the UK Overseas Territories Project). We went to Miami in order to be able to learn more about the best practices of public accounts committees. One of the things that came out of that, Mr. Deputy Speaker, was a confirmation that public accounts committees are best and more effective when they take the opportunity to report to the House on a timely basis, on a topic-by-topic basis, as opposed to doing what we have historically done and waiting until the end of the year and producing one report for everything that we have done.

So in keeping with that direction, it is an instruction that the Public Accounts Committee has taken on board, Mr. Deputy Speaker. We have decided that we would do separate reports for the topics that we had under discussion. And it is in that vein that I am asking your indulgence so that other members of our committee are able to introduce those. The one thing that I am trying to do as being Chair of the Public Accounts Committee, Mr. Deputy Speaker, is to ensure that all of our members within the committee are engaged and that each of those members will have an active part to play in reporting to this Honourable House. As opposed to your having to sit and listen to my wonderful, dulcet tones all the time—

[Laughter]

Hon. Patricia J. Gordon-Pamplin: —we will have the benefit of having members of our committee,—

An Hon. Member: Other dulcet tones.

Hon. Patricia J. Gordon-Pamplin: —other dulcet tones . . . We would have other members who would be giving the overview of the specific areas under consideration.

The Deputy Speaker: That is kind of you.

Hon. Patricia J. Gordon-Pamplin: So, the only thing I wanted to say by way of highlight, Mr. Deputy Speaker, is that, apart from the clerk attachment, which we found to be tremendously valuable, we considered the issues of the handling of cases of public officers placed on administrative leave, as well as breaches of financial instructions. And the breaches of financial instructions, which actually was a follow-on to work that has been done by the previous Public Accounts Committee to make sure that, as a committee, we keep on top of those things that we highlight, make recommendations for, and that we make sure that things are continually kept up to date.

So, with that, Mr. Deputy Speaker, I would invite one of my honourable colleagues, the Honourable Member Renee Ming, if she would, to give the presentation for a few moments on the report in respect of the handling the cases of public officers placed on administrative leave.

Thank you, Mr. Deputy Speaker.

The Deputy Speaker: The Honourable Member, Ms. Ming.

Mrs. Renee Ming: Good morning, Mr. Deputy Speaker, and Bermuda's listening audience.

It is my privilege to be able to speak to the Report of the Parliamentary Standing Committee on the Public Accounts for The Processes Involved in Handling the Cases of Public Officers Placed on Administrative Leave.

Mr. Deputy Speaker, the committee under our chair took an exercise in looking at things that we wanted to either further investigate or just sort of see what the Public Accounts Committee could look at, because the role of that, as explained by the chair, is that we look at things with a view of improvement and enhancement.

[Inaudible interjection]

Mrs. Renee Ming: Yes.

And so, this was one that we took under our wings to have a look and see. And the committee undertook to investigate into the whole . . . we took to investigate the data on administrative leave covering the period from April 2016 until June 2018. And there were the processes involved in investigating and adjudicating the cases of public officers who, allegedly,

committed some form of misconduct and had been placed on administrative leave.

Part of the reason that we undertook to investigate this, Mr. Deputy Speaker, is because the number or the amount of money of public funds that had been spent was one that triggered our, I guess, senses, I should say. Because we went through, and we had several cases of members of the civil service who were on leave, but it is the total amount of money for that period to the public purse. And if you will allow me, I am just going to refer to my notes so I can give you exact data. That total cost for that 15-month period was \$568,339.94, and it was [for] 19 cases. That is the total cost, which is over half a million dollars, [for] officers' being on administrative leave for that period. What we found of particular interest was the fact that there were three particular cases that actually totalled over \$300,000. So, 55 per cent of those funds were being used on three particular cases.

And so, we wanted to go in, and we wanted to have a look and see what that was actually about. And that is where our investigation had taken us. So we had a series of eight meetings, Mr. Deputy Speaker. And we also had some of our witnesses that came before us, the Head of the Public Service, the Permanent Secretary in the Ministry of Public Works, the former acting Director of the Parks Department, the Chairman of the Public Service Commission, and the Secretary to the Public Service Commission/Director of Human Resources.

And so, it was through eight meetings that we were able to interview and then also have discussion amongst our Public Accounts Committee. So, as I said to you, Mr. Deputy Speaker, 55 per cent was being represented by three cases. So we undertook to investigate those three cases, and we looked at how we found ourselves in that space. And we were also able to look at what the resolutions were at that time.

Without going . . . because I think that these reports are important, Mr. Deputy Speaker, and I encourage the public to read these reports. I do not think reports are made to sit on shelves. I believe they are meant to [be read], [for us] to investigate them and to also find ways to improve, which is what we know will happen now because the report will be presented to the relevant Ministry. But what we ended up finding out was that the leave that the officers were on for a period of time, it went to what the processes were in terms of the governmental processes. And then it finds itself at the Public Service Commission [PSC]. And that is probably where we have some improvements, at that stage.

Because what ended up happening in 2017 (and this is me giving a brief summary) is that these three cases of administrative leave were then overturned by the Public Services Commission. So, just to make you aware, we spent over half a million dollars and over \$300,000 pertaining to three particular cases, which were later overturned by the Public Service

Commission. We did have an opportunity to interview the Public Service Commission members, as well. And what . . . I do not want to use the word “alarming.” But what was probably “concerning” to the committee was the fact that the Public Service Commission overturned, and the persons’ administrative leaves were overturned. But there was no reason given as to the *why*.

And I do not want you to think that we think this is an issue with their overturning, because we do not have an issue with it. But where we became concerned as the Public Accounts Committee is that, without our giving a reason why, we are bound to find ourselves on this road again, whether any administration and any Government. And so, why would we want to repeat something that may have been either bad behaviour or maybe a misunderstanding, or clearly could have been an error?

And so, that would be where the committee strongly made some recommendations on how that should look. In addition to that, because we are talking about the administrative leave . . . but while persons are on administrative leave, then the process in government is that someone acts, is deputised or acts, in that role. So there were additional funds of \$24,000 that were paid to those persons who acted in those roles. So, as you can see, Mr. Deputy Speaker, we are talking about a large sum of money from the public purse.

And as you know, money is not easy to come by these days. And we are scrambling to find money for the various things. And so, these funds right here, especially because the case was later overturned, we believe that we would rather not see ourselves go down these paths again for that.

So, further into the report, we speak to the interviews that we did, Mr. Deputy Speaker. And then we gave recommendations on what we found. And I will just briefly read the recommendations if you will allow me.

One of the recommendations says, given the failure to receive meaningful information from the PSC, we came to the following: (1) The time taken for investigation and hearing by the senior management appears to be too lengthy. And the reason for that was that, since it had been determined that there were infractions of the code of conduct and that suspensions were appropriate, the next steps in the process should have been dispensed on a more timely basis. Timely dispensation of an issue will minimise the cost of leave and the cost of deputising.

So, what the committee meant by that is that if something takes 15 months, then the persons who are on administrative leave are still paid over that time. And so a shorter time frame should be in place, or maybe, you know, one month, two months, whatever. But we do not believe that we should be going for such lengthy periods of time when full pay is involved and act-up salaries.

(2) The process for appeals undertaken by the PSC should be fully documented and disseminated by the House. And I am just going briefly now, Mr. Deputy Speaker, for the expediency of time.

The Deputy Speaker: Yes. It is a bit long. But speed it up.

Mrs. Renee Ming: No problem. Thank you. I appreciate your leniency.

The Public Service Commission failed to provide the committee with the adequate explanation of their processes. And the importance of the work of the committee should be enforced, and full co-operation from the witnesses should be expected. So, those were basically the recommendations that came out in committee.

But, as I said to you, Mr. Deputy Speaker, the concern is for the public purse and the better use of funds. And so, I think the committee has done well in not just identifying something that is a possible problem, but providing some solutions, as well.

Thank you, Mr. Deputy Speaker.

[Desk thumping]

The Deputy Speaker: Thank you.

Ms. Jackson.

Ms. Susan E. Jackson: Good morning, Mr. Deputy Speaker.

So, the Public Accounts Committee noted that quite a few of the Auditor General’s recommendations included the fact that financial instructions needed or should be followed more closely. And so, the Public Accounts Committee, not only the present one, but previous Public Accounts Committees, decided that they would follow up on this recommendation to make sure that the civil service was able to execute and be accountable for following the financial instructions.

And out of that conversation, Mr. Deputy Speaker, we realised that there is an infraction register that exists. So if somebody does breach the financial instructions, there is a register. Whether the breach of the financial instructions is a monetary loss or whether it is not, it allows us to keep track of those who are following the financial instructions and how to improve awareness and knowledge of one’s duties when it comes to following those instructions.

And so, the Public Accounts Committee met with a few members from the Ministry of Finance, and we were able to discover that there is a register that is in place. It had not been particularly . . . it was not being used on a regular basis at the time. And so, the Public Accounts Committee decided, following on with the recommendations from the Auditor General, that we would have regular reporting of infractions or breaches of financial instructions.

And having done that, we were hoping that (1) the register would provide best practices in reporting of any breaches of financial instructions; (2) that it would improve the reporting; (3) that it would promote awareness of financial instruction requirements; and (4) and that it would enhance accountability.

To date, we have had two or three sittings where the Ministry of Finance has sent in a representative to give a report, an update, on the register. The register appears to be actively collecting data of any breaches of financial instructions. And so, the Public Accounts Committee is satisfied that this recommendation is now firmly in place and is being used.

We did find a few things that I would just like to mention. One is that the process of reporting a breach in financial instructions is self-reporting. So I just kind of want to take note of that fact, that employees have to acknowledge on their own whether there has been a breach. Also, there is now decentralised accounting, which means that there is a financial controller in each of the ministries who is making sure that there is oversight and scrutiny in each ministry. So it is not just one Ministry of Finance trying to have a view of all of the different ministries and any infractions or breaches. So the additional financial controller is certainly assisting in our finding any breaches.

Now, the reporting of the breaches, that goes to the Accountant General's Office. Once it gets to the Accountant General's Office, the report of the breach is then recorded. And then, subsequently, the Cabinet Secretary is made aware. And if there is any disciplinary action, it is taken at that level.

And then, finally, we also found that there is training for financial instructions for staff in the civil service, and that the key aim is to raise awareness and an understanding of the financial instructions. And that is administered by the Department of Human Resources.

So, with the reports that we have received, the PAC does have a few further recommendations that we would like to make. That is, we would like to continue receiving quarterly updates of the register of breaches of the financial instructions. That quangos include their own financial instructions. So we have found in our investigations that some quangos do not have any financial instructions, and they are not . . . I do not believe that they have to follow the government's financial instructions. So the recommendation is that quangos certainly write and have their own.

That we continue the annual reporting. And the other piece is that within—this is a stretch, but within the personnel contracts for employment, that there is something that does state that there is a sort of binding obligation to follow financial instructions. And should that be breached, that there is the possibility of disciplinary action.

And that we continue to improve compliance and reporting of the financial instruction breaches, and that we just investigate further whether self-reporting

of infractions is effective and whether there is any other way in which we may continue to keep this register of infractions robust.

And with that, I would like to thank not only our committee clerk—that is, the Deputy Clerk of the Legislature, Mr. Clark Somner—but also the Financial Secretary and the Accountant General for their regular reporting to the PAC. Thank you.

The Deputy Speaker: Thank you.

We want to thank the committee for the work that you do. It is certainly appreciated by all.

QUESTION PERIOD

The Deputy Speaker: Questions to the Premier have been deferred.

QUESTIONS: LIST OF MPs PAID FOR ANY SERVICES OTHER THAN ON A GOVERNMENT COMMITTEE, BOARD OR QUANGO

Hon. L. Craig Cannonier: *Notwithstanding, the responses provided to questions by the Honourable Premier on July 12, 2019; will the Honourable Premier please advise this Honourable House if any Members of Parliament have been paid from the public purse for any services, other than Government Committees, Government Boards or Quangos?*

Hon. L. Craig Cannonier: *Will the Honourable Premier please identify for this Honourable House the Members of Parliament and the amounts paid or the outstanding amounts due to them?*

The Deputy Speaker: And questions to the Honourable Colonel Burch have been deferred.

QUESTIONS: PORT ROYAL GOLF COURSE

Hon. Michael H. Dunkley: *Would the Honourable Minister please provide to this Honourable House, the details of the amount spent in preparing the Port Royal Golf Course (PRGC) for the Bermuda Championship this year, detailing and itemizing the expenses; including labour, and what functions they pertain to?*

Hon. Michael H. Dunkley: *Would the Honourable Minister please provide to this Honourable House, the companies that were contracted to help with preparing the PRGC for the Bermuda Championship this year, including the amount spent with each and what services they provided?*

The Deputy Speaker: There are questions for Minister Caines by from the Honourable Member Pat Gordon-Pamplin.

Hon. Michael H. Dunkley: Excuse me, Mr. Deputy Speaker.

The Deputy Speaker: Yes.

Hon. L. Craig Cannonier: Mr. Deputy Speaker, I beg your indulgence.

I am not sure what we need to do here, but this is probably the worst case of negligence I have seen in Parliamentary Questions in my time in the House. Since July, we have not had answers to these questions. We are going into five months now and—

Hon. Zane J. S. De Silva: Point of order, Mr. Deputy Speaker.

Hon. L. Craig Cannonier: —I would like to know what we can do—

The Deputy Speaker: Point of order. Point of order. What is your point of order, sir?

POINT OF ORDER

[Misleading]

Hon. Zane J. S. De Silva: The Honourable Member is certainly misleading the House.

He might not recall, but certainly I remember that certain questions to the former Member Bob Richards got deferred for about six weeks and running.

The Deputy Speaker: Continue.

Hon. L. Craig Cannonier: Thank you, Mr. Deputy Speaker.

As I said, one of the worst cases—there were others, I am sure. But I am not sure what recourse we have now. I believe I need to speak to you and the Speaker about how we can move this along.

The Deputy Speaker: I would advise you to do that.

Hon. L. Craig Cannonier: Thank you.

The Deputy Speaker: Okay.
One second.
Mr. Dunkley.

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

I am just requesting indulgence from you and the Honourable Minister on the reasons for the deferment of the questions that I have put to the Honourable Minister Burch?

The Deputy Speaker: Ms. Gordon-Pamplin

[Crosstalk]

The Clerk: I did not hear him. I did not hear Mr. Dunkley at all. I did not hear what he said.

The Deputy Speaker: Mr. Dunkley, what is that again?

Hon. Michael H. Dunkley: The Honourable Minister asked, *What was the question?* The question was, I have asked through you to the Honourable Minister the reasons for the deferment of the questions that were due to be answered today.

The Deputy Speaker: Well, the Leader of the Opposition, he made the suggestion, we agreed that—

The Clerk: No, no. I think he . . .

The Deputy Speaker: We will take it up further later on the deferrals.

Hon. Michael H. Dunkley: Mr. Deputy Speaker, to spare any confusion, I am asking about the questions I asked to the Honourable Minister who is on his feet. So perhaps he will get to that—

The Deputy Speaker: Yes. But what questions are you talking about?

Hon. Michael H. Dunkley: As I said, Mr. Deputy Speaker, the questions that I asked to the Honourable Minister of Public Works.

The Deputy Speaker: Yes. What questions? You just cannot get up and say *questions you asked*. Everybody wants to know, what questions are you talking about?

Hon. Michael H. Dunkley: The questions that are on the Order Paper. I am happy to read them if you would like, Mr. Deputy Speaker.

The Deputy Speaker: No. They are deferred.

Hon. Michael H. Dunkley: Yes. And I have asked the reason why they are deferred.

The Deputy Speaker: The answer that I gave to your Leader stands for you also. They will be taken up in Chambers, . . . because he asked the reason for the deferral, and we will take it up in Chambers.

Hon. Michael H. Dunkley: So you would like to speak to us in Chambers when you have an opportunity?

The Deputy Speaker: Yes.

Hon. Michael H. Dunkley: Thank you, Mr. Deputy Speaker. I look forward to that opportunity.

The Deputy Speaker: Okay.
Ms. Gordon-Pamplin.

QUESTION 1: ROADSIDE SOBRIETY CHECKS

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

So, Mr. Deputy Speaker, my question to the Honourable Member, not having [numbered] pages, it is a little bit awkward, but with respect to the roadside sobriety testing, my question to the Minister is, in light of the danger to which the Minister spoke in terms of people driving while under the influence, is there a possibility that the Minister can work with the Minister of Transport to do something about the brightness of some of the new LED lights, according to new vehicle . . . you know, that are on new vehicles? And the reason for that is that if you have got somebody who is inebriated, then obviously, it is going to create a further problem in terms of effective driving.

And I just wondered if the two Ministers can work together to give an update—

Hon. Zane J. S. De Silva: Point of order, Mr. Deputy Speaker.

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

POINT OF ORDER

Hon. Zane J. S. De Silva: The Honourable Member is going off from one thing to another. The question was on roadside sobriety. And she is just running off, making a statement.

The Deputy Speaker: Minister, I have accepted the question.

Continue.

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

My purpose for trying to bring this together is, in looking at roadside sobriety, we also want to look at some of the challenges that create further harm to the public while people are driving. If they are inebriated, there is a further challenge that one might have if they are not sufficiently alert to deal with oncoming headlights.

The Deputy Speaker: Okay. We have got the question.

Hon. Patricia J. Gordon-Pamplin: And that really is my challenge.

The Deputy Speaker: Yes.

Hon. Patricia J. Gordon-Pamplin: If the two Ministers can work together to find some kind of solution for the safety of the motoring public? Thank you.

The Deputy Speaker: Yes, yes. Got it.

And, Minister, I have allowed this because it does have some connection. And if you can answer, fine; if you cannot . . . then you can get the information.

Hon. Wayne Caines: Mr. Deputy Speaker, the opportunity for us to look at driving, driving patterns, driving behaviours, encumbrances on the road is something that is an ongoing work in progress. The Chairman of the Road Safety Council, Mr. Lister, MP Dennis Lister III, is present today. He has the opportunity to hear the words of my colleague, the MP. And we [will be] able to put something for the not-too-distance future, Mr. Deputy Speaker.

The Deputy Speaker: Thank you.

Any further?

Okay. The next question, Ms. Gordon-Pamplin, you have one to Minister Foggo on the Clarence Hill/Sammy Wilson Statement.

QUESTION 1: CELEBRATION OF SAMMY WILSON AND CLARENCE HILL

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

My question to the Honourable Minister . . . and to say congratulations in naming that centre after Sammy Wilson, because I can think of no one more fitting and deserving. The Minister indicated in her Statement that it was Angle Street Centre. But it actually was Pembroke Community Centre, and not—

Hon. Lovitta F. Foggo: Yes.

Hon. Patricia J. Gordon-Pamplin: —and not an Angle Street Centre.

The Deputy Speaker: It was a question.

Hon. Patricia J. Gordon-Pamplin: So my question is, With the Centre being named after Sammy Wilson and the gym being named after Clarence Hill, does that mean that the Government has scrapped its intention to have a dedicated boxing centre, as they mentioned earlier on, in St. George's to honour Clarence Hill and something that is named after him, and not a centre within the overarching umbrella under Sammy Wilson?

The Deputy Speaker: Minister.

Hon. Lovitta F. Foggo: The simple answer to that question, Mr. Deputy Speaker, is yes.

The Deputy Speaker: Any further questions? Supplementary or another question?

Hon. Patricia J. Gordon-Pamplin: Just a supplementary, just for clarity.

The Deputy Speaker: Okay.

SUPPLEMENTARY

Hon. Patricia J. Gordon-Pamplin: We will *not* be having a Clarence Hill centre in St. George's? Is that what the Minister is saying?

Hon. Lovitta F. Foggo: That is exactly what I am saying, yes.

The Deputy Speaker: Okay. Any further on that Statement?

Supplementary?

SUPPLEMENTARIES

Hon. L. Craig Cannonier: Yes. Thank you, Mr. Deputy Speaker. Supplementary.

There also was the . . . the Honourable Minister mentioned \$10,000. Was there any kind of formula? How did we come up with that particular amount as to its being sufficient as a reward?

The Deputy Speaker: Minister.

Hon. Lovitta F. Foggo: I think Members will recall that in the past Ms. Duffy and Nicky Saunders were given an award of \$10,000 as being medal winners. But Clarence was also given \$10,000 because he is the only Olympic medal winner. And so, he was given the same amount. And the amounts that are allocated for medal winners are \$10,000, I think, \$8,000 and \$7,000. Yes.

The Deputy Speaker: Second supplementary?

Hon. L. Craig Cannonier: Second supplementary.

Yes, if I were to take to conclusion the Honourable Minister's answer there, I would have thought that, using that formula, it probably would have come out to be more. An Olympic medal certainly outweighs any other public sporting event in the world.

The Deputy Speaker: What is the question? What is the question?

Hon. L. Craig Cannonier: The question then is, With the formula that she is using, would she have consid-

ered that the amount should have been more, as opposed to the same?

The Deputy Speaker: Minister.

Hon. Lovitta F. Foggo: I will say this, that Mr. Clarence Hill was a bronze medal winner. Gold medal winners normally get \$10,000. But because he is an Olympian, we gave him \$10,000. Yes.

The Deputy Speaker: Okay.

The next question is from Mr. Cannonier to Minister Foggo on race relations.

Mr. Cannonier, you had better pay attention here. Your question is to Ms. Foggo on race relations.

[Laughter]

Hon. L. Craig Cannonier: Ah, yes. My apologies. Thank you, Mr. Deputy Speaker. I am trying to get used to flipping back and forth. Let me just go to the—

The Deputy Speaker: Statement?

QUESTION 1: IMPROVING RACE RELATIONS IN BERMUDA

Hon. L. Craig Cannonier: Yes. The Honourable Minister mentioned that questions would be asked, in the Statement. And then at the end of the paragraph, she says that she would come back with those recommendations. I was just wondering. It is a bit vague as to a format. We have seen some of these forms already in place in the past. I was hoping that she might be able to put a little more meat onto the form that she is actually using.

Once she gets the questions in, who is going to be sitting down and going through what they feel is relevant and irrelevant? And then the format that is coming back to the House in the recommendations, is she going to make recommendations that the country is going to move forward with? It was just a bit vague. And I was wondering if she could expound on that.

The Deputy Speaker: Minister.

Hon. Lovitta F. Foggo: These are the initial stages. And what we are doing first is a consultation part. And it is online for the public to interact with because we want to first hear from the public. That will shape, help shape what we do next.

The Deputy Speaker: Any further questions to the Minister on that statement?

Okay. That brings us to a close to the Question Period.

The Clerk: Just one minute.

CONGRATULATORY AND/OR OBITUARY SPEECHES

The Deputy Speaker: The second speaker, we recognise the Honourable Colonel Burch.

Lt. Col. Hon. David A. Burch: Mr. Deputy Speaker, good morning.

I want to send condolences to two great stalwarts of Somerset who passed recently, one of whom is being funeralised today, Mr. Deputy Speaker, both of whom had a hand in the board of correction with me.

[Laughter]

Lt. Col. Hon. David A. Burch: The first being Ms. Veronica Louise Seager Ross, who was a teacher and Deputy Principal at Sandys Secondary School. And in reading her obituary, Mr. Deputy Speaker, it is probably the best example of the English language, where they did not say that she was a strong disciplinarian . . . No, they said she was a strong disciplinarian, but in the nicest sort of way. And my experience was that she was really—that discipline was really dispensed in a nice way.

[Laughter]

Lt. Col. Hon. David A. Burch: But what I will say, Mr. Deputy Speaker, is I certainly never forgot her. And I certainly appreciated the instruction and correction that she frequently dispensed to me.

[Laughter]

Lt. Col. Hon. David A. Burch: The second one, Mr. Deputy Speaker, is Mr. Quinton Eugene Talbot, who is being funeralised today. He did not participate in my correction, but his wife certainly did, Mr. Deputy Speaker. He and his wife were lifelong friends of my parents, and we lived across the lane on Cricket Lane in Somerset. And so, you know, even though I did not appreciate it then, I certainly appreciate it more today that parents in those days had right of passage to dispense discipline to all the children in the village. Oh, Lord, to hearken back to those days today!

[Inaudible interjections]

Lt. Col. Hon. David A. Burch: We have parents around here today who cannot even hearken discipline to their own children, let alone anybody else's.

In any case, Mr. Deputy Speaker, let me get back on track. I do want to extend condolences to his widow, Marjorie Talbot. I am going to be absent a little bit, but returning this afternoon, because I am going to make the pilgrimage to Somerset for the funeral at one o'clock. So I will come back as soon as I can, Mr.

Deputy Speaker. But I, fondly now these days, remember that she had no problem dispensing discipline to me and my five siblings, and her five children, and anybody else in the neighbourhood who required discipline. And certainly, you always look back on that more favourably than you did when you were experiencing it. I will say that much, Mr. Deputy Speaker. I suspect there are some in this country who say it had no effect at all, based on my behaviour some days, or these days.

[Laughter]

Lt. Col. Hon. David A. Burch: But in any case—

[Inaudible interjection]

Lt. Col. Hon. David A. Burch: That is true. The jury is still out, Mr. Deputy Speaker. But I have flashes in the pan of, you know, remembering those instructions.

In any case, Mr. Deputy Speaker, I would ask that condolences be sent to the families of both Ms. Ross and Mr. Talbot. Thank you very much.

The Deputy Speaker: The Chair recognises the Honourable Member Dennis Lister III.

You have the floor.

Mr. Dennis Lister III: Good morning, Mr. Deputy Speaker, and to the rest of the House and to the listening audience.

I would also like to associate my condolences with those mentioned by Colonel Burch for Ms. Ross, who, growing up in the Somerset community, I had the privilege of also being on watch by her at times. Her family and my family were very good friends, so I grew up as one of her children, going to Vacation Bible School at times.

And also to Mr. Talbot, a stalwart of the Somerset community.

Mr. Deputy Speaker, I would like to send a number of congratulations. Firstly, to young Mr. Kenny Leseur, who won the Faldo Series International Junior Golf Tournament, Under-16 Boys Division. And I would like to associate the Minister Foggo, also.

Also, we have had last week and since we last sat in this House a number of competition winners locally. We had the Rocket Pitch Entrepreneur competition which happened earlier this week, I believe. And there were a number of winners. So I would like to send congratulations to all of those winners.

Also, and I must declare my interest here, the winner of the Ignite Final Pitch Competition, who happened to be my fiancée. I would like to send congratulations also to her.

The Deputy Speaker: Oh, that is nice.

Mr. Dennis Lister III: And last, but not least, to the Bermuda College. Last week the Bermuda College, their journal, the *BC Journal: Voices in Education* was invited to be included in the University of Florida's Digital Library of the Caribbean. And just to quote here from the news article, if I can read it, Mr. Deputy Speaker, "The achievement was made all the more gratifying because the university cited the Journal's quality and academic contributions as a factor in its decision to include the scholarly publication." So this is what the University of Florida said about the Bermuda College's journal, *Voices in Education*. So again, congratulations to the Bermuda College for their journal being recognised and being added to this digital library. Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Any further speakers?

The Chair recognises the Honourable Member, Mr. Tyrrell.

Mr. Tyrrell, you have the floor.

Mr. Neville S. Tyrrell: Thank you very much, Mr. Deputy Speaker. Good morning, all.

Mr. Deputy Speaker, we all know that there are many long-serving and dedicated teachers in this country. But I would certainly like to send congratulations out a neighbour of mine, Jameer Symonds, for her 30 years in education. I would like to associate the Deputy and Whip and MP Ming, MP Lovitta Foggo and MP Lister with that.

Mr. Deputy Speaker, I would also ask that congratulations be sent out to another dedicated community worker, Mr. Tarik Bean Darrell. In fact, Mr. Darrell and Ms. Jameer Symonds are both instrumental to my standing here right now. So I certainly would like congratulations to be sent to them.

Mr. Deputy Speaker, I would be very remiss if I did not mention this young lady, who made the Principal's Honours List at the Berkeley.

The Deputy Speaker: Yes.

Mr. Neville S. Tyrrell: She is an excellent student, and her name is Miss Cameron Tyrrell.

Thank you very much, Mr. Deputy Speaker.

The Deputy Speaker: The Chair recognises the Acting Leader, Mr. Walter Roban.

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

I would just like to certainly be associated with all of the congratulatory remarks already given by Members.

But I would like to, unfortunately, bring a condolence request to the House for the family of Edith Mildred Desmore Richardson, the widow of the late Hugh Richardson, who was also a President of the Senate. You, myself and, I believe, Minister Diallo

[Rabain] attended the funeral service yesterday at St. Paul AME. And I will respond to the request to be associated by—

The Deputy Speaker: Associate the entire House. Associate the entire House.

Hon. Walter H. Roban: I will take your guidance and associate the entire House with those condolences. Ms. Richardson was the wife of certainly an outstanding member of this community, who has the honour of being one of the founding members of the Progressive Labour Party, but also a Member of the Legislature in the highest position in the other place. So, it is important that we give recognition to that.

But we must also remember, which I am sure this is less a message to the Members of the House, but to the community . . . When Members serve in the capacity of public service, as Members of both Chambers do, often their whole family serves with them and gives time and energy and sacrifice to the work that is done. Ms. Edith Mildred Richardson did the same for her husband and her family. And her homegoing service had outstanding representation not only from the Richardson clan, but also from the Manders clan and other family members, who remember her fondly and proudly, and acknowledged her service to the country along with her husband. They were a team. And that was reflected in the words shared at the service.

So, this House can certainly pass encouraging remarks to her family for her passing.

Thank you, Mr. Deputy Speaker.

ANNOUNCEMENT BY THE DEPUTY SPEAKER

HOUSE VISITOR

The Deputy Speaker: Thank you.

Let me apologise. The President of the Senate has been here since we started, and I did not recognise her.

My apologies. You are always welcome, Madam President. That is Joan Dillas-Wright, President of the Senate.

[Congratulatory and/or Obituary Speeches, continuing]

The Deputy Speaker: The Chair recognises the Honourable Minister Lovitta Foggo.

Hon. Lovitta F. Foggo: Thank you, Mr. Deputy Speaker.

I would like to be associated with the condolences for Mr. Talbot and the Talbot family.

And, Mr. Deputy Speaker, I also want to be associated with the congratulatory remark for the Rocket Pitch Competition. I had the privilege of being

a judge at that competition. And my Ministry, the Ministry of Labour, Community Affairs and Sports, sponsored that, particularly the youth division. And what was so pleasing about that is that the young man who was the winner of the youth division is an autistic young man. And he produces a cookie that already businesses in Bermuda have him making cookies for. But on top of that . . . I would like to associate MP Weeks with these remarks. But on top of that, what he has pledged to do is to ensure that through his business, going forward, he will make certain that other autistic individuals will secure employment as he grows his business.

The statistics show that 85 per cent of autistic college graduates never become employed. And with that in mind, he has made that pledge. Because one of the questions going to him was particularly on that: How will you not only raise awareness, but also assist other autistic individuals? And he has said through his business he wants to make certain that those individuals secure employment. So that was young Mr. [Ahmani] Peets. He is about 15 years old. And he won that division.

Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you, Minister Foggo. Are there 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 Deputy Speaker recognises the Honourable Minister Wayne Furbert. You have five Bills, Mr. Furbert?

Hon. Wayne L. Furbert: Yes, I do.

The Deputy Speaker: You can continue.

FIRST READINGS

BERMUDA MONETARY AUTHORITY AMENDMENT ACT 2019

ECONOMIC SUBSTANCE AMENDMENT (NO. 2) ACT 2019

GOVERNMENT AUTHORITIES ACT 2019

INSURANCE (NO. 2) AMENDMENT ACT 2019

INVESTMENT FUNDS AMENDMENT (NO. 2) ACT 2019

Hon. Wayne L. Furbert: Yes. Good morning, Mr. Deputy Speaker.

I am introducing the following Bills for their first reading so that they may be placed on the Order Paper for the next day of meeting:

- Bermuda Monetary Authority Amendment Act 2019;
- Economic Substance Amendment (No. 2) Act 2019;
- Government Authorities Act 2019;
- Insurance (No. 2) Amendment Act 2019;
- Investment Funds Amendment (No. 2) Act 2019.

The Deputy Speaker: We have one in the name of the Honourable Member Neville Tyrrell. You have the floor, Mr. Tyrrell.

FIRST READING

CRIMINAL INJURIES (COMPENSATION) AMENDMENT ACT 2019

Mr. Neville S. Tyrrell: Good morning again, 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: Criminal Injuries (Compensation) Amendment Act 2019.

Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you, Honourable Member.

The Deputy Speaker recognises the Honourable Zane De Silva.

FIRST READINGS

SUPERYACHTS AND OTHER VESSELS (MISCELLANEOUS) AMENDMENT ACT 2019

WEST END DEVELOPMENT CORPORATION (TRAFFIC OFFICERS) AMENDMENT ACT 2019

Hon. Zane J. S. De Silva: Thank you, 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 Superyachts and Other Vessels (Miscellaneous) Amendment Act 2019; and the West End Development Corporation (Traffic Officers) Amendment Act 2019.

The Deputy Speaker: Thank you, Honourable Minister De Silva.

OPPOSITION BILLS

The Deputy Speaker: There are none.

PRIVATE MEMBERS' BILLS

The Deputy Speaker: [There are none.]

NOTICE OF MOTIONS

The Deputy Speaker: [There are none.]

ORDERS OF THE DAY

The Deputy Speaker: The first Order of the Day is in the name of Minister Furbert. (Have I got it right?)

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

Mr. Deputy Speaker, I move that the Bill entitled the National Pension Scheme (Occupational Pensions) Temporary Amendment Act 2019 be now read the second time.

The Deputy Speaker: Continue.

The Clerk: Oh, excuse me. Did you withdraw that Bill?

The Deputy Speaker: Which one is that? I am sorry. Yes.

Hon. Wayne L. Furbert: Was it before or after?

The Deputy Speaker: You are withdrawing number 2.

Hon. Wayne L. Furbert: Yes. Thank you, sir.

The Clerk: Do you have your motion?

The Deputy Speaker: We are withdrawing number 2, Order No. 2.

[Inaudible interjections]

BILL WITHDRAWN

[Standing Order 48]

INVESTMENT FUNDS AMENDMENT ACT 2019

Hon. Wayne L. Furbert: Yes. I sent her emails. She should know.

Mr. Deputy Speaker, under the provisions of Standing Order 48, I move to withdraw the Bill entitled Investment Funds Amendment Act 2019 that was tabled . . . *withdraw* the Bill entitled Investment Funds Amendment Act 2019 that was tabled September 27th, 2019.

The Deputy Speaker: Any objections?
Withdrawn.

[Motion passed: The Investment Funds Amendment Act 2019 was withdrawn.]

The Deputy Speaker: So, you go to Order No. 3, second reading.

BILL

SECOND READING

NATIONAL PENSION SCHEME (OCCUPATIONAL PENSIONS) TEMPORARY AMENDMENT ACT 2019

Hon. Wayne L. Furbert: So, Mr. Deputy Speaker, as we start to debate the National Pension Scheme of Occupational Pensions, I am pleased to provide for the consideration of this Honourable House the Bill entitled National Pension Scheme (Occupational Pensions) Temporary Amendment Bill 2019.

The purpose of the Bill is to allow for the voluntary suspension of 2 per cent of employee and employer contributions for a two-year period. Mr. Deputy Speaker, Honourable Members will recall that, on November 15th, the Minister of Finance passed in this House the Bill entitled the National Pension Scheme (Occupational Pensions) Amendment Act 2019. This Bill provided for a number of significant policy and regulatory objectives. And the more significant amendments were as follows:

- required non-Bermudians to participate in registered plans;
- provided for additional financial hardship withdrawals for funeral expenses;
- permitted retirees to apply for financial hardship withdrawals and to be exempted from having to pay the application fee;
- permitted plan members or former members to receive the entire value of their pension fund compounds for defined contribution plans, or commuted value for defined benefit plans, at retirement, if \$50,000 or below;

- provided for the ability of plan members at retirement to receive up to 25 per cent of the value of their pension fund account balances for defined contribution plans, or commuted value for defined benefit plans, as prescribed in regulations;
- introduced regulatory fees payable by plan administrators;
- changed the two-year vesting contribution to one year;
- provided for the Minister of Finance to introduce regulations to control the fees charged to plan members;
- introduced monetary penalties for noncompliance by plan administrators or other related persons;
- provided for certain exemptions for multi-employer plans;
- included all bonuses in recalculating the amount of pension contributions;
- required employers to maintain specified payroll employee-related information, and failure to do so is an offence;
- introduced a payment of interest by employers on their late pension contributions;
- in order to introduce plan expenses for smaller plans, increased the requirement for audited financial statements for plans from \$1 million to \$3 million; and, finally,
- introduced greater oversight of plan trustees and their specified fit and proper standards.

Following the passage of this Bill, the Minister of Finance announced that the Government had recognised that some employees are under increasing financial hardship, and employers are facing increasing costs of doing business. Therefore, it was proposed to provide for employers and employees currently participating in plans under the Act to voluntarily—and I repeat, *voluntarily*—suspend 2 per cent of their required pension contribution into the National Pension Scheme plan for a period of two years.

Mr. Deputy Speaker, by providing such relief for employees and employers, participating employees will see their take-home increase pay by 2 per cent, and participating employers will also benefit from reduced operational expenses, 2 per cent off of payroll.

Mr. Deputy Speaker, ensuring adequate, secure and sustainable pension provisions, while population is an important feature of this administration's manifesto, this temporary action should in no way question the Government's commitment to this mandate. Mr. Deputy Speaker, it is important to sustain jobs as our economy is recovering. There was a time not so long ago when companies did not have to provide pensions to employees. Now they do. However, we must recognise that employers are under pressure, and as our economy is recovering we must re-

duce pressures on companies. These are temporary measures that will provide temporary relief to employers and provide additional income to employees.

Additional income to employees provides stimulus for our economy. . . could provide stimulus for our economy. Stimulus leads to growth and creates jobs, and that is what our economy needs. This is voluntary, and employers and employees can still contribute to their funds if they wish. This mandate will also complement our financial hardship provisions introduced by the Government to assist needy employees in managing their financial affairs.

Mr. Deputy Speaker, if the suspension of contributions is taken up across the private sector, it will provide both relief and stimulus to families and businesses. The stimulus to the economy will be generated if some of the saving is converted to consumer spending in the local economy and business investing in infrastructure and improvements.

During the debate, the Minister of Finance provided stats that were provided by the Pension Commission. For the sake of good order, and just to show how much funds are under investments in the various plans, I provide this information, as at December 31st, 2018. The statistics are as follows:

- 25,386 estimated plan members;
- number of plans, 3,065, which comprises 3,050 defined contribution and 15 defined benefit;
- approximately \$2.98 billion of assets in plans;
- 568 self-employed plans;
- six approved third-party plan administrators;
- \$785 million of assets in local prescribed retirement products;
- \$28.79 million in total financial hardship payments since inception in 2010—that is, payments that have been made out.

Mr. Deputy Speaker, pensions provided under the National Pension Scheme (Occupational Pensions) Act 1998 represent the second pillar of Bermuda's pension arrangements. So the first pillar in the basic pension received from our social insurance scheme, our contributory pension fund. It is important to note that Bermuda is one of the few jurisdictions in which the provision of occupational pension plans is mandatory. And compared to most developed countries, the provision of pension plans by the private sector is very highly, . . . as nearly all Bermudians and their spouses are employed have a private sector pension plan. The scope has been expanded further with the amendments of November 15th, which require a segment of non-Bermudians to participate in registered plans.

Mr. Deputy Speaker, the Bill brought forward today provides for employers and employees currently participating in the plan under the Act to voluntarily suspend 2 per cent of their required pension [contributions] into the National Pension Scheme plan for the period for two years. This opportunity to suspend pen-

sion contributions is also extended to self-employed persons under the same conditions. Participation is voluntary. However, as a matter of policy, if a union agreement exists that speaks to agreed pension plan contributions, the relevant union agreement is also required.

Mr. Deputy Speaker, a member must give notice of his decision to suspend contributions, and the employer must notify the administrator of any proposed suspension of contribution. It is also important to note that members and employers who wish to continue making contributions throughout the two-year term may continue to do so. Another participatory condition is that eligibility and pension plan membership will be continued during the suspension period even if contributions are suspended.

Mr. Deputy Speaker, to participate in the suspension, businesses must be up to date with their contributions. In other words, you cannot participate unless you are updated, and as to avoid compounding any existing noncompliance with the Act. Mr. Deputy Speaker, this proposal is sensible, and it tends to ease financial burdens on employers and employees as our economy is still recovering. If taken up, it can also stimulate the labour market by providing payroll savings, which could be utilised to retain employees or making other meaningful business investments or expenditures.

Thank you, Mr. Deputy Speaker. I welcome other participation from other Members. Thank you.

The Deputy Speaker: Any further speakers?

The Deputy Speaker recognises the Honourable Member Pat Gordon-Pamplin. Ms. Gordon-Pamplin, you have the floor.

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

Mr. Deputy Speaker, this Bill disturbs me. And I say it disturbs me for one reason. The Minister in his presentation, in his opening remarks, indicated that there are not many countries that have a mandatory contribution to an occupational pension. But Bermuda has done that. And it has done that because it was seen, way back when, in eons ago, that in the absence of having a mandatory savings plan, because that effectively is what it is, then people can find themselves reaching the age of retirement and there is nothing to help to bolster them. So, it is a forced saving while you are working so that when you retire there is something in the pot for you to fall back on. The absence of this was creating a challenge in which people who had no money in savings found themselves either unable to meet basic needs or having to rely on the government financial assistance if they did not have what they required in order to survive.

So, while it might have been unpopular at the time to force people to save for their retirement, I believe in retrospect we are able to determine that this

was, in fact, a good thing. Because now when people retire, there is something on which, apart from the government social insurance pension scheme in which . . . well, I call it the pension scheme, but social insurance scheme that people can get their maybe \$1,000–\$1,200, whatever the amount is, that there has been something satisfied for them from their money that, had they had it all at the time they might have been inclined to spend more than . . . well, spend as much as they had, and therefore there would have been nothing set aside.

I can declare an interest inasmuch as I am a retiree. And I can tell you that, having a forced pension savings on which, notwithstanding I do not like the amount of restriction because you will know, Mr. Deputy Speaker, that when you retire, the money that is saved in your occupational pension, they determine what the balance is at the 31st of December of any given year, and after the age of 65, you are entitled, prior to whatever amendment was made last week, and ignoring that, but you are entitled to take out 7 per cent of the balance of your funds that you worked for.

Now, you put aside this money. And you could get 7 per cent of it during the course of the next 12 months. The idea being that the other 93 per cent would remain within the pension funds management, and they would then, hopefully, build up and maybe, not necessarily, replenish the 7 per cent that you have taken out, but certainly help to ameliorate the amount that would now be made available going forward. So, I understand the concept.

But here is the kicker, Mr. Deputy Speaker. When you get to that ripe old age of 65 or 66, let us say that you take your 7 per cent out. And let us say you drop dead. So you have got 93 per cent of your money that has been taken out of your salary for your entire working period from the time that these pensions came into being. And what happens to that 93 per cent? Your beneficiaries, Mr. Deputy Speaker, have the benefit of getting 100 per cent of that balance that is left in the fund! So if I take out 7 per cent of my money, and I drop dead, my children can come and take the rest of it, all paid to them in one lump sum when I am the one who worked for it! Now, something is wrong with that picture.

So, I think the idea of saying that, at the very least, 25 per cent could be taken out of the fund . . . at least it kind of makes the pill a little bit easier to swallow. Because you do not want to say you are going to leave your money to the neighbourhood cat or to the church, because one would assume that your children are not so worthless that you do not want to look out for them, Mr. Deputy Speaker. But the idea that they get to have it all, and you who worked for it get to have it only in little bits and pieces, I have always thought that something was wrong with that picture.

The Deputy Speaker: You could put it on a cheque and take it with you.

Hon. Patricia J. Gordon-Pamplin: Well, well . . .

[Laughter]

Hon. Patricia J. Gordon-Pamplin: I think that that is a possibility. But, you know, as I say, I want all of mine, as much as I can get, given to me now and let me put it under my mattress if that is what I do choose.

The Deputy Speaker: You can put it in the casket.

Hon. Patricia J. Gordon-Pamplin: However, when we are now saying to people that, *Okay. You can suspend this.* So, notwithstanding . . . and I wanted to put that out front, what I feel about the way the process works. However, when you were saying it is okay to suspend up to 2 per cent for both the contribution of the employee and the contribution of the employer, I believe that the preconditions are correct. You have to make sure that they are not trying to say, *I'm not going to pay in the 2 per cent on your behalf, and I'm already behind on your contributions.* That clearly is not right. Because there has to be some incentive to ensure that people are up to date with their pension contributions. So I have no issue with that.

But to say that we now need this extra money in the pockets and the hands of employers and employees because times are tough, to my mind, is a tacit admission that the policies of this Government are failing. It is saying that people do not have enough money, and now you can keep back this 2 per cent. And, you know, for the employer as well as the employee, the employer now has more money to run his business. The employee has more money to spend in the grocery store and wherever else. And that 2 per cent could be significant to some people.

But I can tell you that if we start looking at the overall expenditure and how we are taxing our people to death, that 2 per cent that they are now relinquishing, even though it is only for a period of two years, could be significant to them in the final analysis. Because when you are looking at saying, *I've got this 2 per cent extra money in my pocket,* that is 2 per cent extra for now. But how much are you . . . what is the opportunity cost of the 2 per cent? By not putting that 2 per cent into the pot, you are failing to have that money accumulating. You do not have the benefit of the markets or however those pension funds are managed. You do not have the benefit of increasing that 2 per cent.

So, while it may seem like it is only a 2 per cent retention, it certainly can grow, which is the idea of having a pension fund—is for it to grow over time so that that 2 per cent, that \$20 contribution, over time, over the two years, that is going to be \$40 that you do not put in. That \$40 over time can grow. And by the time you get between the time that you have

withheld it and the time that you retire, that \$40 could grow to \$100.

The Deputy Speaker: Right.

Hon. Patricia J. Gordon-Pamplin: So, you are effectively being short-sighted in saying, *You don't have to put in now,* but realising—it is important for people to understand—if you do not put it in now, you may be saving it today. But you are going to pay in the long run. I believe that this is the key. I think it is important for people to understand that having that extra little bit of money today could negatively impact them in the long run.

And if I get no other message across, Mr. Deputy Speaker, it is that when you start thinking in terms of what we are paying extra for the groceries in sugar tax and everything else, that it seems to be impacting almost everything in the grocery stores, the cost of living is prohibitive. It is growing exponentially under the Government's policies. You have seen an increase in land tax so people have less money. So they now need to be able to pay the extra land tax so that now they can take the 2 per cent out of their pension money to pay the land tax. They are taking, saving the 2 per cent today to pay the extra dog licence [fee]. They are taking the 2 per cent out now to pay all of these extra taxes that the Government has inflicted upon the electorate, upon the constituencies.

And now they are saying, *Okay. I need to have this money, this extra money, in my pocket.* And the Government is saying, *People, we have failed you. We're allowing you to keep the extra money. Businesses, we are failing you. So we're allowing you to keep the extra money. And let's, hopefully, not be throwing caution to the wind. Hopefully, at some point in time, over a two-year period of time we'll be able to make it up.*

But you will never be able to make up unless you double-up and triple-up, going forward, the amount that you do put into that fund so that it can start to grow and have some meaningful impact, so by the time you get to those 10 or 12 or 15 years of failure to contribute, that the negative impact of that failure is not going to hurt you significantly when you get to retirement.

I have seen it in operation. I have seen people retire. And I have seen people retire who did not have that money to put in. I have seen people who have come onto a retirement plan only recently, as the Government determined in the 1990s, I believe it was, that it was a prerequisite, that it was mandatory. And I have seen people reach a stage of retirement in which they have a good lump sum of money that has been set aside that would not have been there but for that mandatory requirement. I have also seen people who, having not made the contribution, find themselves at the age of 65 still having to slog away to say, *I have nothing to fall back on.*

And we want to minimise the temptation for people to say, *I'm going to be able to save this 2 per cent*. Because while it may not seem like a significant amount, Mr. Deputy Speaker, what we are looking at is the opportunity cost of that 2 per cent. I believe the Government needs to be a lot more mindful, not so much in saying how they are going to alleviate the business pressures for people operating on a daily basis or for people not being able to go and buy the things that they would normally buy out of this money, therefore, they need the 2 per cent to make up the difference. What the Government should be looking at, Mr. Deputy Speaker, is how can their policies now start to make life easier for people? How can we save money? How can we not have people who are . . .

You have a full complement of Ministers of the Government. But then we pay somebody else to act up in the capacity as Government Minister. That is taking money out of the public purse. How can we be really effective in curtailing expenditure of the Government so that the pressure that we put on the electorate, the pressure that we put on people who are out there earning is not so stringent that they are not being choked under these pressures, they do not feel like the Government has a throttle-hold on them, Mr. Deputy Speaker? That is where the challenge is.

So, while the 2 per cent and 2 per cent, by employer and employee, may work for today and tomorrow, look at the opportunity costs that people are giving up. And look at the impact on them for the money that they will not have in their fund today, that will not be able to increase by proper and prudent investments over time so that when they get to retirement there is something meaningful for them to fall back on. It is a dangerous precedent. I realise it is only a period of two years. It is a *dangerous precedent*. It is almost like what we saw during budget time, Mr. Deputy Speaker, when we said, *We're not going to put money into the Sinking Fund. We're not going to make this saving*.

And while I understood the Minister's reason for it by saying that if we are working at a deficit, we do not want to find ourselves in a situation where we are, effectively, paying interest to put money in savings . . . but it is a slightly different context here. What you are saying to people is, *Spend your money now. Spend your extra 4 per cent, the 2 per cent for the employer, the 2 per cent for the employee. Spend it now. Don't have it to satisfy. And when you're going to be most desperately in need of it, it's not going to be there*. And I am not trying to be the purveyor of doom and gloom. However, the reality is we want to ensure that people understand what it is that they are doing. It is okay to look at immediate gratification, instant gratification, *I've got some extra money now*. But how is it going to impact you, moving forward?

Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you.

Any further speakers?

The Deputy Speaker recognises the Honourable Member, Mr. Tyrrell. You have the floor, Mr. Tyrrell.

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

Mr. Deputy Speaker, the speaker just before me did use the words that I was going to use. I would probably describe her as *the Honourable Member of doom and gloom*, because that is exactly what she is preaching right now on this.

But we are going to talk about the Bill itself. Contrary to, you know, her, the Honourable Member's remarks, I am not so disturbed about the changes that the Minister is suggesting for this, for making amendments for the National Pension Scheme. I certainly support the amendment because it has a purpose. The Minister is looking at a stimulus exercise, and it is going to be a stimulus for the members themselves and businesses, this vacation of deductions of 2 per cent.

One of the things that I will encourage, though, because there are probably two things I probably agreed with the Honourable Member of doom of gloom [on, is] that I too wish that there was some other method of the final payment of pensions. But that is another story for another day. But I certainly would encourage the plan members to look at it this way: Yes, it is voluntary that they can take advantage of this amendment. But let me make the suggestion that members of the plan also have the opportunity to make voluntary contributions. So, let me then put it this way: *If you decide that, maybe I don't want 2 per cent taken out over two years. Why don't I just put aside maybe \$50–\$60 a week in voluntary contributions, because that will add up and help over that two-year absence of the 2 per cent?* So there are different ways of looking at it, Mr. Deputy Speaker.

[Inaudible interjections]

Mr. Neville S. Tyrrell: There are times when people do need . . . they are in distress, in financial distress. And this is an opportunity. But there is another method of looking at it. So I support the amendment. I have no problem with it. I would only counsel plan members to look at it to see what benefits them. Make voluntary contributions to your pension plan.

Mr. Deputy Speaker, this Government really has not failed its people with its policies. It is just a view from the Members on the other side, who preach this doom and gloom. And I would caution the listening audience to take it with a grain of salt. That is the way I would look at it, Mr. Deputy Speaker. And as I said, I support the amendment, and I support the Minister, what he is doing.

The Deputy Speaker: Any further speakers?

The Chair recognises the Honourable Scott Pearman. You have the floor, Mr. Pearman.

Mr. Scott Pearman: Thank you, Mr. Deputy Speaker. I have three quick points to make.

The Deputy Speaker: Yes, sir.

Mr. Scott Pearman: The first is to echo my honourable colleague Patricia Gordon-Pamplin's sentiments that the very fact that this Bill is being discussed and debated is an indication of Bermuda's failing economy. And I say that, given the last speaker (who I am afraid has just left the Chamber) . . . but I respectfully disagree with his observation. If he does not realise that Bermuda has a failing economy, somebody had better call an ambulance for him.

[Laughter]

Mr. Scott Pearman: My second point, Mr. Deputy Speaker, is this. It is a question for the Minister. The Minister and I like to discuss numbers sometimes, and I think it helps. And I just want to make sure that I have understood it. And I will use simple numbers and simple percentages so that we do not get confused and so that the listening audience can be assisted.

And that is this. Let us say that your average Bermudian pays \$1,000 a year into a pension fund. Those contributions, as we know, are made by the employer and by the employee. And this might not be the correct percentage. But let us just say that those contributions from the employee and the employer, let us just say they are equal. So it is \$500 a year from the employer, and it is \$500 a year from the employee—simple numbers—\$1,000 a year, 500 from employer, 500 from employee.

If I have understood this Bill, this 2 per cent means that this pension holiday is a savings on those numbers of \$10 a year for the employer and \$10 a year for the employee. And I would invite the Honourable Minister to confirm that I have correctly understood the math. I see someone nodding, or shaking his head; so perhaps I have not. But that is how I calculate 2 per cent of \$1,000 a year, and I think \$1,000 into a pension is probably consistent with many Bermudians.

Mr. Deputy Speaker, my third point and final point is a matter I touched on two weeks ago. And it was in relation to the previous pension Bill that came through. And I just want to say this, because I think it is important to remind ourselves. You know, we get into these debates about pensions and changes. But why do we have a pension? A pension is a safety net. It is a fund for a rainy day. And the risk, Mr. Deputy Speaker, is that if we encourage people, either by the previous Bill, with early drawdown, or by this Bill with a pension suspension, pension holiday, we have got

to make sure that if they spend it now, what are they going to do in that rainy day?

An Hon. Member: Exactly.

Mr. Scott Pearman: Where is the plan for that rainy day? And I am repeating what I said last time, Mr. Deputy Speaker. And someone is shouting from the other side, *It's a personal choice*. I do not doubt it is a personal choice, but we as a government have a responsibility to make sure that people are taken care of. And sometimes, people have no choice but to do something in the now and the here, and when they do, that will have repercussions. That will cause problems in the *then*, in the *there*. And so, it is just important to consider what we are going to do for those people in the then and in the there if they do not save their rainy-day money now.

I would have liked to think that that third point is a point on which all in the House can agree. And, hopefully, we will see some Government policies on that basis. Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Any further speakers?

The Chair recognises the Honourable Member Michael Dunkley.

You have the floor, Mr. Dunkley.

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

Mr. Deputy Speaker, I am quite surprised that Government Members are not jumping up in droves to speak on this item today, because this is critical to where we stand in Bermuda in today, in November of 2019. I fully echo the comments by my honourable colleagues who spoke before me, Patricia Gordon-Pamplin and MP Scott Pearman, in the fact that . . . The Honourable Member interpolates from across the floor. But I look forward to his standing up after, Mr. Deputy Speaker, because he has got a lot to say from his seat, but he lacks speaking outside it—standing up on his two feet, Mr. Deputy Speaker.

[Inaudible interjections]

Hon. Michael H. Dunkley: And the Honourable Member can interpolate all he wants. He is not going to be heard over the radio unless he stands up and speaks.

But his silence in standing up shows, Mr. Deputy Speaker, that he supports this initiative and he accepts that the community is in serious trouble because of the challenges we face in our community with many of our brothers and sisters struggling to make ends meet.

And as I said, Mr. Deputy Speaker, it was probably just two weeks ago, or maybe a month, because time flies when you get older. But when we had the other legislation on pensions, I made the comment

that we are facing a real crunch here in Bermuda at this time. The simple fact is that mandatory private pension schemes only came about [around] 20 years ago. And so, people only had the opportunity to contribute then. People were only forced to contribute then.

The Deputy Speaker: Yes.

Hon. Michael H. Dunkley: We had the government pension, you know, for many, many, many, many years before that. So, to some extent, we were late for the party. That is not apportioning blame to any political party. But we were late to the party because 20 years has not allowed that much to be put into the private pensions, and now we see many people hitting the retirement age, whether you take the early retirement age, whether you go at 65 or whether you are going to work on for an extended period of time and continue to earn money and not touch your pension. So, many people are hitting that retirement age with only 20 years of contributions to their pension.

And we are going to face this crunch for a number of years before all of those in the workforce who have many, many more years to work can build up their accounts, can have some wise investments and then get to the retirement age.

Now, we also know, Mr. Deputy Speaker, that over the past 20 years we have seen some significant market corrections, which means that, for a certain period of time, the investments in pensions, because as we all know, much of the pension contributions are put into hedge funds, and they are managed, and they will go up and down according to what is happening with the confidence in the market and the market itself, and those investments. So we have seen some significant corrections over those times. And it has taken proceeding years after those corrections downwards to see the upward change. So, in 20 years, you know, people probably have seen a growth of their pension money, but certainly with those market corrections, it has not been the growth that you would expect. But over a longer period of contributing through what I would say would be a normal workforce career for somebody, of 40 or 45 years, those corrections can be hidden much more because of the growth in the market.

So, we face a challenge that seniors now are retiring at rates that have not been seen before. And because the pensions are not sufficient to allow them to live, we have to make some of these corrections here for a short-term period. We need to recognise the fact. We need to take ownership for the fact that we are only making this two-year hiatus because we believe people are in need of that money. And I know the Government is in a very difficult position because they are faced with conversations with people on a regular basis about how we pay for our light bill, how

we buy groceries, how we pay school fees how we pay fees all across the board, Mr. Deputy Speaker.

[Inaudible interjection]

Hon. Michael H. Dunkley: And this is one area—and I am going to get to that, Honourable Member. This is one area where the Government is justifying it today. But we take this with some real concern. Because the 2 per cent that does not go in over two years cannot be caught up. It will not be caught up. And the 2 per cent that is given, some people will accept that as a stop-gap measure to help them to keep their head above the water. But that is very difficult, in my view, to see people being comfortable trading water with this 2 per cent. What Government should do is look at *stop raising taxes*. If we had been more prudent in the budget this year, Mr. Deputy Speaker, if land tax had not gone up, with the \$300 impacting everybody who owned a home, Bermudians would be better off.

And I would say something right here now, Mr. Deputy Speaker. I bet when we come to this place again, if God spares his breath, in February, the Government will come back and rescind that \$300, going forward. Because I know Members have been barged on the streets, as they canvassed at functions, about that \$300. We put an extra burden on hard-working Bermudians who were struggling to pay mortgages on houses, and jumped their land tax up from paying maybe \$50, twice a year, to \$300. That is a huge increase.

If Government had held back for one year or two years on raising all government fees by 5 per cent, that could have helped hard-working Bermudians who are struggling. That could have helped struggling Bermudians who did not have a job. Think about that, 5 per cent across the board. Go licence your car. Go get a government service. All of that is 5 per cent. All of these tax increases are strangling and choking Bermudians and making it difficult for them to get ahead, to see hope, to have confidence in the future. If we had curtailed that back, we would not be here today, giving people the opportunity to use 2 per cent, but taking away from a brighter future when they finally do retire. That is where the rubber meets the road here with the Opposition. That is why we are so exercised.

And you know what, Mr. Deputy Speaker? I will bet you if Members on that side sat on this side, they would be saying the same thing that we would be saying. But it is interesting. It is interesting how Members on that side are so reluctant to speak because of their reservations about actually supporting this. Because they know the correct message to send is, *Wait a second. We could stop raising taxes*. But the Government wants to say, *You know what? We are going to balance the budget. And to balance that budget, we*

need to get a lot more revenue, because we're not going to stop spending.

Mr. Christopher Famous: Point of order, Mr. Deputy Speaker.

Hon. Michael H. Dunkley: So, here, Mr. Deputy Speaker, here, Mr. Deputy Speaker, we stand—

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

POINT OF ORDER

[Misleading]

Mr. Christopher Famous: What the Honourable Member is not telling people is we were on track to actually pay down the debt. But because of Morgan's Point—

[Inaudible interjection]

Mr. Christopher Famous: —Morgan's Point in particular, we have a problem. Why does he not speak about that?

The Deputy Speaker: What is the point? That is the point of order?

Mr. Christopher Famous: Yes. Yes, sir, because he is saying that we are reluctant to speak because all we are doing is raising taxes. He is misleading the House.

The Deputy Speaker: Continue.

Hon. Michael H. Dunkley: Thank you, Mr. Deputy Speaker, for that point of order. I am happy to address that in another conversation at another time. It has nothing to do with what we have here today.

My point is that this is like going to the hospital to the triage unit. When you go to the hospital and you have got something serious, you have got to take a look at it. If you come in there and you are bleeding profusely from your elbow or somewhere in your chest from a stab wound and you could bleed to death, the first thing they do is take you to triage and stop the bleeding. But you have still got to deal with the main injury.

An Hon. Member: Like Morgan's Point.

Hon. Michael H. Dunkley: You have still got to deal with the main injury. So here we are today, we are going to try to triage something. But how are we going to deal with the main injury? The Government has not addressed that. Government has not talked about that in any way. And we could have, instead of doing this 2 per cent, where people are saving for their future,

saving for their retirement . . . I remember when I was younger. People talked about being a senior and being in your golden years. You never hear that being said in the present time. Because your golden years seem to be overshadowed by the dark cloud, as we see out today. Yes, bits of sunshine coming to warm up your day. But that dark cloud with that strong, cold wind is there.

We have to get back to where our seniors can see those golden years. Stop taxing our seniors to death! We are going to give them 2 per cent on a pension. Stop raising taxes, Mr. Deputy Speaker.

Thank you.

The Deputy Speaker: Any further speakers?

Minister, you have the floor.

[Inaudible interjections]

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

Mr. Deputy Speaker, I cannot believe that that Honourable House, that side, talks about our seniors. For five years, Mr. Deputy Speaker, they were Government. And at no time, for at least four and a half years, until it was getting close to an election, did they decide to take care of our seniors.

An Hon. Member: Money does not grow on trees.

Hon. Wayne L. Furbert: But money does not grow on trees.

Hon. Patricia J. Gordon-Pamplin: Point of order, Mr. Deputy Speaker.

Hon. Wayne L. Furbert: What is your point? Point to what?

Hon. Patricia J. Gordon-Pamplin: Point of order, Mr. Deputy Speaker.

The Deputy Speaker: Point of order.

POINT OF ORDER

[Misleading]

Hon. Patricia J. Gordon-Pamplin: The Honourable Member is misleading the House. Because what we did during that period of time, the interim period to which he is referring, is to ensure that we maintained sufficiently low levels of taxation—

Hon. Wayne L. Furbert: That was no point of order.

The Deputy Speaker: Take your seat, Mr. Furbert.

Hon. Patricia J. Gordon-Pamplin: —of taxation so that we did not have those inordinate pressures on

our seniors. That is not what this Government is doing.

Hon. Wayne L. Furbert: Mr. Deputy Speaker.

The Deputy Speaker: Honourable Minister.

Hon. Wayne L. Furbert: Mr. Deputy Speaker, that Honourable Member misled this House! I said that they did not take care of our seniors for that four, four and a half years. They did not! And they are talking about increasing—taking care of our seniors. But what they did, Mr. Deputy Speaker, over there the last four and a half years, five years, they increased taxes considerably, much more than this Government has done over two years! Payroll tax went up considerably, Mr. Deputy Speaker! We did not increase payroll tax.

Hon. Michael H. Dunkley: Point of order, Mr. Deputy Speaker.

The Deputy Speaker: What is your point of order?

POINT OF ORDER

Hon. Michael H. Dunkley: There appears to be some selective amnesia. The Honourable Member forgets that the OBA Government was the first to reduce payroll tax, and the PLP continued on with the plan that we put in place.

Stop raising taxes!

Hon. Wayne L. Furbert: Mr. Deputy Speaker, as I said before, they increased payroll tax more than this Government has. We have not increased payroll tax! We have not! That is the point I am trying to make!

Hon. Michael H. Dunkley: Point of order, Mr. Deputy Speaker.

POINT OF ORDER

Hon. Michael H. Dunkley: With changes made to the Payroll Tax Amendment [Act], they have captured more in payroll tax. So they have increased it, Mr. Deputy Speaker. Selective amnesia. I know it is cold today.

[Laughter]

Hon. Wayne L. Furbert: Mr. Deputy Speaker.

The Deputy Speaker: Continue.

Hon. Wayne L. Furbert: Mr. Deputy Speaker, Mr. Deputy Speaker. The Honourable Member, like I said, I was suggesting he goes and reads his own Budget Statement that the Honourable Member Bob Richards

[prepared]. They increased taxes on—more payroll tax than this Government did.

POINT OF ORDER

Hon. Michael H. Dunkley: Point of order, Mr. Deputy Speaker. I ask the Honourable Member to give some numbers and not just [use] his selective-amnesia memory.

The Deputy Speaker: Minister.

Hon. Wayne L. Furbert: Mr. Deputy Speaker, as a matter of fact, when we got in Government, there was an increase on the Budget Book. I was there. There was an increased payroll tax even more! They were going to increase payroll tax even more. We stopped it. We froze payroll tax. Mr. Deputy Speaker, on top of that, if you check on the land tax, check the land tax, Mr. Deputy Speaker—

Hon. Michael H. Dunkley: Point of order, Mr. Deputy Speaker.

The Deputy Speaker: What is your point of order?

POINT OF ORDER

Hon. Michael H. Dunkley: I would ask for some numbers to back up his assertion, which is incorrect.

The Deputy Speaker: Continue, Minister.

Hon. Wayne L. Furbert: Mr. Deputy Speaker.

[Inaudible interjections]

Hon. Wayne L. Furbert: I do not—look. If I knew he was going to bring in this information out, if he wants me, I can bring that information next week for him. Or I can meet with the *Royal Gazette* thereafter and get the information for him.

Hon. Michael H. Dunkley: Point of order, Mr. Deputy Speaker.

POINT OF ORDER

Hon. Michael H. Dunkley: The 13th. We are not meeting on the 5th.

Hon. Wayne L. Furbert: Mr. Deputy Speaker, the Honourable Member is trying now to just be silly.

[Inaudible interjections]

Hon. Wayne L. Furbert: I can present that information—we can present that information—

The Deputy Speaker: Member.

Hon. Wayne L. Furbert: We can present that information—

The Deputy Speaker: Member.

Hon. Wayne L. Furbert: To my—

The Deputy Speaker: Member, watch the language.

Hon. Wayne L. Furbert: Yes. His or mine?

The Deputy Speaker: Yours.

Hon. Wayne L. Furbert: What did I say?

[Laughter]

The Deputy Speaker: You cannot refer to other Members as “silly.”

Hon. Wayne L. Furbert: Oh, I am sorry.

The Deputy Speaker: Not in the Chambers.

Hon. Wayne L. Furbert: I did not realise you could not use the word “silly” in this Honourable House, Mr. Deputy Speaker. I thought *silly* was in the dictionary. That is why I was not sure that—

The Deputy Speaker: Well, let us not go through that here.

An Hon. Member: A lot of things are in the dictionary.

Hon. Wayne L. Furbert: But, Mr. Deputy Speaker, it is clear. And I have no problem sitting down. And as a matter of fact, we decreased payroll tax. We froze on the top ends. But the Honourable Members, they increased payroll taxes. So, the facts are there. And they increased land tax. I think most of them forgot how they increased land tax on our population.

Hon. Michael H. Dunkley: Point of order, Mr. Deputy Speaker.

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

POINT OF ORDER

Hon. Michael H. Dunkley: The Honourable Member . . . I have two people standing. I am speaking to you, Mr. Deputy Speaker.

The Deputy Speaker: I have recognised you. Take your seat, Mr. Furbert.

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

Mr. Deputy Speaker, my comments regarding payroll tax [*sic*] were to the lower ARV numbers, the \$300 that everybody has to pay. Let us help the people!

Some Hon. Members: Land tax! Land tax!

Hon. Michael H. Dunkley: Sorry, land tax, land tax.

Let us help the people who are really struggling. That is what this Bill is about. That is where we need to go.

It is funny. As soon as the Honourable Members changed the sides of the House, they forget about the struggling people. They forget about the struggling people!

The Deputy Speaker: Member. Continue, Minister.

Hon. Wayne L. Furbert: Mr. Deputy Speaker, if you recall, because you were in this House, when Honourable Member Bob Richards brought the first Bill for land tax, it was a very considerable hike. If it was not for the PLP fighting hard to stay and make sure that our seniors do not pay that high land tax at the time . . . he forgets. He forgets.

But, Mr. Deputy Speaker, let me just say this also. The Honourable Member, the Saltus graduate, the Honourable Member Pearman, who is a lawyer, talked about that the only savings that the honourable—

An Hon. Member: There are a lot of Saltus graduates here.

Hon. Wayne L. Furbert: Well, the Honourable Member who just spoke, Mr. Deputy Speaker, talked about—

[Laughter]

Hon. Wayne L. Furbert: And I am just a simple Francis Patton guy. I am just a simple Francis Patton guy.

An Hon. Member: That explains it.

Hon. Wayne L. Furbert: And it does explain it because my math was probably better than it was at Saltus at that time.

But the Honourable Member, Mr. Deputy Speaker, said that, he based it by saying that the average person who was saving, putting aside a pension of \$500 was saving, I think it was \$10 or—

Mr. Scott Pearman: Point of order, Mr. Deputy Speaker. I am afraid the Minister is misleading the House.

The Deputy Speaker: Continue.

POINT OF ORDER

Mr. Scott Pearman: I thought the example I gave was very simple and clear. I suggested that there was a pension element per annum of \$1,000. I took half and half, from employer and employee, of \$500 each. And I asked the Minister to clarify what 2 per cent would be. Because if I correctly understood the numbers, 2 per cent would be \$10 from the employer and \$10 from the employee.

And I may well be wrong; I am not asserting this. I am asking the Minister what the situation is.

The Deputy Speaker: Right.

Mr. Scott Pearman: Because it is his Bill.

Thank you, Mr. Deputy Speaker.

Hon. Wayne L. Furbert: And that is the point, Mr. Deputy Speaker. The Honourable Member works out his percentage on what was paid. And really the calculation is based on the salary received. So the amount that was actually being saved is much higher. So that is why I asked the Honourable Member sitting next to him, you know, to teach him up on that. I understand that—

An Hon. Member: I will do that.

Hon. Wayne L. Furbert: Yes. Thank you very much. I appreciate that. But it is much higher, much higher. So he took the—

Mr. Scott Pearman: Thank you, Mr. Deputy Speaker.

Perhaps the Minister could tell us what “much higher” means?

Hon. Wayne L. Furbert: Mr. Deputy Speaker, I can work those numbers for him. But I will let that Honourable Member sitting next to him educate him later on. I am not . . . that is not my calculation. I just said that his numbers were totally wrong.

But, Mr. Deputy Speaker, we talked about that our people have the option. And if I was to encourage my family whether they wanted to take away their 2 per cent or save, I would encourage them to save it. I would encourage them to put it aside. But there are times when people run into some hard times, Mr. Deputy Speaker. And it is possible, it is possible that . . . and I will ask, I will seek guidance from my . . . that 2 per cent, 2 per cent for an individual, and it could be 1 per cent. But it is up to 2 per cent, 2 per cent per year. So at 2 per cent, it allows that person, just for . . . I do not know, Mr. Deputy Speaker.

But I know of many people who were coming to the Ministry of Finance when I was there, who actually were suffering, just [could not] afford certain

things. And we are saying, just for that temporary period, just for that temporary period, Mr. Deputy Speaker, that they allow themselves to either—they can either pursue the pension and pay the 2 per cent, or have the ability to deduct it.

I am hoping that the Honourable Member, the Member who sits, I think, in Smith’s Parish or constituency 10, because he has the option also to reduce, too. And I am hoping that he does not increase or reduce his 2 per cent for, by the employer’s side. I am hoping that the partner for Conyers Dill & Pearman does not reduce those 2 per cent for the staff. I am hoping that they do not, because they have spoken on that. I hope they do not.

Hon. Michael H. Dunkley: Point of order, Mr. Deputy Speaker.

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

POINT OF ORDER

Hon. Michael H. Dunkley: Mr. Deputy Speaker, when we get into Committee, we can discuss that. Because we have corrections on how that is going to actually work.

The Deputy Speaker: Continue, Minister.

Hon. Wayne L. Furbert: So, Mr. Deputy Speaker, I may just say this to you. It was this Government that introduced the Bill to do with these particular pensions. It was this Government that did it. Mr. Cox, he was the one in 1998, I believe it was, who actually brought it. So, the Government recognises, this Government recognises—

[Inaudible interjection]

Hon. Wayne L. Furbert: No, it was not. This Government recognises the need for some type of, I use the word “forced” saving. But sometimes, you ease the burden up. You push it ahead. You ease it up, push it ahead. This Government recognises that. Mr. Deputy Speaker, I understand very clearly—

[Inaudible interjection]

Hon. Wayne L. Furbert: It was not. It was . . . I was around.

I understand very clearly, Mr. Deputy Speaker, the games that the Honourable Members on that side like playing. We understand it. But we also on this side recognise—

Hon. Michael H. Dunkley: Point of order, Mr. Deputy Speaker.

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

POINT OF ORDER
[Imputing improper motive]

Hon. Michael H. Dunkley: This is imputing improper motive. It is not a game. This is a serious issue.

The Deputy Speaker: Continue.

Hon. Wayne L. Furbert: Mr. Deputy Speaker, maybe I used that terminology out of [context] as far as . . . But we do understand how politics work. And so, what we say, they say something different. What we say, they may say something different. We understand that type of analogy. Hence why the Honourable Member talks about increasing in payroll tax when—I mean in other taxes over the years, where we, I can clearly lay out where they were demonstrated over the four years that they did, they increased payroll tax, land tax, duty on products and other taxes much higher than this Government has done over the last two years.

So, Mr. Deputy Speaker, it is all about voluntary, whether an individual wants to be able to do it. They do not have to do it. I personally, [to] a financial advisor, I would suggest they do not do it. But if they have that problem for that period, and they want a relief, all we are saying is the relief is able to be [taken] there. So, thank you, Mr. Deputy Speaker.

The Deputy Speaker: Do you want to move this to Committee?

Hon. Wayne L. Furbert: Thank you, Mr. Deputy Speaker. I move that the Bill be committed.

The Deputy Speaker: It is almost lunchtime. It is a little chilly in here. We can adjourn for lunch.

Minister, do you want to adjourn us for lunch and return at two?

Hon. Wayne L. Furbert: Yes, Mr. Deputy Speaker.

I move that we adjourn for lunch and return at 2:00 pm.

The Deputy Speaker: We will return at two, in Committee. Renee Ming will have the Chair.

The Clerk: Then you need to call the Chair first and then adjourn.

The Deputy Speaker: We will adjourn. We will do that when we come back for lunch. (She is not here.)

[Gavel]

Proceedings suspended at 12:23 pm

Proceedings resumed at 2:03 pm

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

The Deputy Speaker: MP Ming, would you come forward [as we] go into Committee?

House in Committee at 2:04 pm

[Mrs. Renee Ming, Chairman]

COMMITTEE ON BILL

NATIONAL PENSION SCHEME (OCCUPATIONAL PENSIONS) TEMPORARY AMENDMENT ACT 2019

The Chairman: Good afternoon, Members, and listening audience. We are now in Committee of the whole [House] for consideration of the Bill entitled the [National Pension Scheme \(Occupational Pensions\) Temporary Amendment Act 2019](#).

I call on the Minister in charge to proceed. Minister, you have the floor.

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

So we are back on the public Bill. We have been debating the National Pension Scheme (Occupational Pensions) Temporary Amendment Act 2019 and now we are in Committee. So, Madam Chairman, this Bill seeks to make temporary amendments to the requirements of the National Pension Scheme (Occupational Pensions) Act 1998, the principal Act, to allow for the suspension of 2 per cent of employee and employer contributions in respect of the suspension period.

I move clause . . . do you have any problem with me moving all the clauses? Or do you want me to move clause . . .

[Inaudible interjection]

Hon. Wayne L. Furbert: Okay. So, we move clauses—

[Inaudible interjection]

Hon. Wayne L. Furbert: Sure.

We move clauses 1 through 5, and I would like to speak on those clauses.

Clause 1 is self-explanatory.

Clause 2 subsection (1) provides that this Bill will be construed as one with the principal Act. Accordingly, definitions used in the principal Act apply (such as employer including a self-employed person, and the meaning of defined benefit and defined contribution [benefit]). Subsection (2) provides that this

Bill “trumps”—I hate that word—anything to the contrary in the principal Act—

An Hon. Member: Find another word.

Hon. Wayne L. Furbert: Yes, I know.

An Hon. Member: Any other word.

Hon. Wayne L. Furbert: Yes.

Another Hon. Member: Supersedes.

Hon. Wayne L. Furbert: Supersedes. I like that word. The Honourable Member . . . I think—

[Inaudible interjection]

Hon. Wayne L. Furbert: Supersede. Instead of using the word “trump” we will use the word “supersede.” I agree with you.

[Inaudible interjections]

Hon. Wayne L. Furbert: Or Obamacare, whatever.

—the principal Act, or any other Act, and any pension plan or contract of employment.

Clause 3 provides definitions for certain expressions used in the Bill.

Clause 4 applies to defined contribution plans and provides for the suspension of 2 per cent of contributions by members and employers in respect of the suspension period. An employer may suspend contributions only with the agreement of the member (if the employer pays all or part of the member’s contributions), and only with the agreement of the collective bargaining agent (if the member is represented by a bargaining agent and the bargaining agreement addresses the pension plan). Subsection (6) provides that a member’s membership in the plan continues in respect of calculation of the member’s benefit and for all other purposes, notwithstanding any suspension of contributions in respect of the suspension period.

Clause 5 (where we will end) applies to defined benefit plans and provides that the employer may suspend up to 2 per cent of all employer normal cost and 2 per cent of employee contributions in respect of the suspension period, with the agreement of the collective bargaining agent if the member is represented by a bargaining agent and the bargaining agreement addresses the pension plan. Subsection (6) provides that a member’s accrual of service and membership in the plan continues in respect of calculation of the member’s benefit and for all other purposes, notwithstanding any suspension of contributions in respect of the suspension period.

Thank you.

The Chairman: Thank you, Minister.

Would any Member wish to speak on clauses 1 through 5?

I recognise the Member from constituency 23.

Hon. Patricia J. Gordon-Pamplin: Thank you, Madam Chairman.

Madam Chairman, I am speaking to clause 4, which speaks to the suspension of contributions for defined contribution benefits and the heading under clause 5, Suspension of contributions: defined benefits. The difference between defined contributions and defined benefits I believe may be patently clear, but just for additional edification of the public, a defined contribution suggests that there is an amount that is taken out of the pay. It goes into a pension scheme and the contributions will determine, at the end of the day, what benefits come out.

The defined benefits would suggest that you put an amount into a fund and the benefits that you get at the end of the day, when it is time to collect pensions, is predicated upon those pre-existing directives under which that pension plan falls. So, irrespective of the contributions, you can make a ton of contributions, and you get out of it, at the end of the day, what those benefits are relating to those contributions.

So, if you end up putting in “X” amount of money in the course of your employment, and it comes time for retirement, you will get out of your plan the percentage (as I spoke of earlier when we were in Committee of the whole), you will get out your 7 per cent that you are allowed of your balance as of the end of the year prior, and that kind of thing. But if it were a defined benefit, if the benefit says that you will get specific terms and conditions once you retire, then those benefits will obtain irrespective of what you have put into it. So, one is not predicated on the other. It is predetermined what you will get under the defined benefit plan. So I just wanted to point that out.

My colleague earlier today mentioned about the suspension of 2 per cent of the contributions which is required to be made in respect of the suspension period. And this is in both; this is clause 4, subsection (2) and subsection (3) where the employer may suspend 2 per cent of the contribution. And in [clause] 4 subsection (4), in the case where an employer pays all or part of the member’s contribution, the employer may suspend 2 per cent of those contributions in respect of the suspension period.

Now, I think we have seen that the suspension period is a period of 24 months. So, we understand, and we accept that. But I believe that because we sought clarity with the commissioner just prior to the lunch break, it is important to understand that the 2 per cent contribution is 2 per cent of the contributions that are required to be made in respect of the suspension period. So, effectively, the contributions that are required to be made are 5 per cent. So, effectively, we are suspending 2 per cent of the 5 per cent; not 2 per cent of the 100 per cent. So I just wanted to

make sure that anybody who may have heard the contributions prior to the lunch break, is now made a little clearer in terms of what this 2 per cent actually means.

So it is, effectively, two-fifths of the contribution. If the contribution is 5 per cent, you now can suspend two-fifths . . . 2 per cent of the 5 per cent. So I think that is important.

Defined benefits. The majority of the civil service plans have defined benefit clauses. I would not say all of them, but some of them do. But I think it is also important because we did not hear it in the Minister's brief that this does not apply to the civil service, to the Ministers and Members of the Legislature. I am saying "civil service," I should say Ministers and Members because they have a separate pension fund and they operate under different terms and conditions so that what we are seeing here in terms of the suspension of 2 per cent will not apply to . . . for the sake of argument, Members of the House of Assembly. If, for the sake of argument we say the only income that we have is the salary from this honourable place, we cannot say that we are struggling to pay the tax that the Government has foisted on us, so therefore we want to keep our 2 per cent, because that is not allowed for us under this Bill and under this circumstance because there is a separate fund that relates to that.

So, I just wanted to point out those things because I think that if, as part of the debate, there is any point that is unclear I believe that it is important to make the necessary contribution to ensure that there is no confusion in the minds of the public who are going to be subjected to this amendment.

The Chairman: Thank you, Member.

Does any other Member wish to speak?

I recognise the Member from constituency 9.

Hon. Trevor G. Moniz: Thank you. Thank you, Madam Chairman.

There is a point here that I had raised with the technical officers, Mr. Peter Sousa, from the Pension Commission, and I had spoken to the Minister about it before lunch, as we were rising. So, just to go back again, to flesh over to make sure we all understand what we are talking about, there are these two types of schemes, which are defined contribution schemes and defined benefit schemes. By and large, people in Bermuda, normal occupations, will have defined contribution schemes. I think mainly it is people who work for government now who have defined benefit schemes, which is not only the civil servants and politicians, but probably also the police, the prison officers, the fire brigade, all of those people who work for government are probably on schemes that are not covered under this legislation. So we are only talking about the private sector here.

Now, in terms of defined benefits, the only one that I know of in the private sector who had the defined benefit scheme was BELCO. I am not sure that I know of any others. There were some old bank ones that were left over, but it is a very short list, I think. So mainly we are talking about defined contribution benefits.

Now, what happens, as I understand it, is that . . . and I am dealing with clause 4 of the Bill. It is a normal defined contribution scheme that the average worker will be paying into. What happens now, I believe, the employer pays in 5 per cent [and] the employee pays in 5 per cent, and all of that money goes into the employee's pension for when he or she retires. As I understand it, what this allows the employer to do is to suspend the 2 per cent contribution out of the 5 [per cent]. So he would only pay in 3 per cent for that two-year period. And likewise, for the employee, [they] could do the same.

The concern that I have and the specific concern that I have raised with the Minister is that this piece of legislation seems to purport to allow the employer to suspend 2 per cent of his contributions into the employee's benefit scheme without the agreement of the employee. So he just says, *I am going to suspend it*. Now, the only exception to that is if the employee is represented by a collective bargaining agent. And in that case, those people who are, effectively, represented by a union, will be able to require their consent to any suspension of contributions.

Now, to me, I do not understand that. I just do not understand how you can give different sets of rights to employees. It just seems wrong to me. At first blush, it looked like it might be in breach of the Constitution. The Constitution says you cannot deprive people of property without their consent. This is really . . . these contributions are really the property of the employee. They go into the employee's pension. So what the employer is saying is, *I am reducing your salary by 2 per cent for the next two years, and I don't need your agreement for it*.

[Inaudible interjections]

Hon. Trevor G. Moniz: Well, I am sure the Minister will correct me if I am wrong.

The section where it gets confusing is under clause 4(4). It says where the employer pays any portion of the employee's contributions he needs the employee's agreement. And that happens in the international insurance industry with the employer. In addition to paying his 5 per cent, also pays all (or part of) the employee's contribution. But do not get confused by that [subsection] (4) of clause 4, because in the normal case the employer can reduce your salary by 2 per cent without your agreement for a period of two years.

That is my reading of this legislation, and I am saying that I think that this is likely to be challenged. I

think it is likely to be found to be unlawful. The first area we would look at is the Constitution with deprivation of property. But beyond that, I would also say it is just not fair. Why should an employer be allowed to take away from the employee's salary without the employee's agreement? It just seems madness to me. And particularly for a labour party. How would a labour party be removing workers' rights like that? It just . . . it just beggars the imagination. I just cannot imagine how that would happen.

An Hon. Member: Gobsnacked.

Hon. Trevor G. Moniz: Yes, indeed, I'm gobsnacked.

And a few weeks ago, Madam Chairman, you will recall that we enacted a piece of legislation that said that employers had to set up pensions for guest workers, which they did not have to do before. Now they have to set them up. But then we come back two weeks later, and the Government says, *Ah, yes. You have to pay them, but you can immediately suspend 2 per cent of that for two years.* So if a person comes here on a two-year contract, the day they arrive you say, *I'm required to pay you 5 per cent, but I am going to suspend 2 per cent of it for the next two years.* And their whole contract is two years.

So they just lose that money; it is just gone. In my view it is unfair to that guest worker, and it is unfair to all Bermudian workers who are going to be forced into this position. I mean, I would think that it would be a great attraction to employers to just say, *Well, here is a way I can just reduce everyone's salary by 2 per cent for two years* in any job where you are not unionised. And I think that is unfair to the employee, it is unfair under the Constitution, and it just not a good piece of legislation across the board. I cannot imagine how it can be right to proceed on that basis. I would have thought that what is good for the goose is good for the gander. If you require the agreement of the union where people are unionised, then you should require the agreement of the member.

You know, I would make it clear, that you always need to have the agreement of the employee to suspend that 2 per cent—effectively, to reduce their salary by 2 per cent for a period of two years. I just cannot see how that can be right. To me it just seems very strange, in view of what we did just a few weeks ago, to require more people to pay into more pensions, we are turning around and saying, *Oh, we required you to pay more, but now you can suspend part of that so you don't have to pay it.* I mean, and why wasn't this brought forth at the same time? Why is it brought forth two weeks later? It is a mystery to me.

The Minister has not explained why this sudden chopping and changing in a manner of a few weeks. I mean, surely, we can plan a bit better than that. It just makes no sense to me at all. I would think the workers of Bermuda, the employees of companies

will be very upset by this removal of their rights in a democratic society. You have a contract with your employer and you are suddenly saying, *Whatever your contract with your employer, we are trumping that, we are overriding your contract with your employer unless you are in a union. We are just cutting your salary by 2 per cent across the board for a period of two years . . .* that just cannot be right. And the Minister needs to explain it. And I cannot believe that this will be coming from a labour Government, Madam Chairman.

The Chairman: Thank you, Member.

Would anyone else like to speak to clauses 1 through 5?

I recognise the Member from constituency 23 [*sic*].

Mr. Scott Pearman: Good afternoon, Madam Chairman. It is actually constituency 22, but I do not expect you to remember them all.

The Chairman: I stand corrected.

Mr. Scott Pearman: There we are. Madam Chairman, if only the Minister was as gracious in being corrected as you just were. I was attacked; I was savaged by the Minister for my poor maths, and I did not understand it. Well, it seems, with the greatest of respect to the Minister, there is some confusion here. And let me just start where I started.

I had given an example, I thought it was simple, of a \$1,000.00 a month into a pension fund [with] \$500.00 from the employer and \$500.00 from the employee. And I was asking whether or not the 2 per cent was, effectively, a holiday on 2 per cent of that \$1,000.00. Now, that is one way one would read clause 4, because it says 2 per cent of the contributions. The contributions are \$1,000.00 [and] 2 per cent of that is \$20.00.

Now, given the Minister's answer, I do not think that is what he means. And I do not think that that is what this Government policy is intended to do. I think what this policy . . . and I hope not. Because to give a holiday, a pension holiday, and to give \$20.00 on a \$1,000.00 is not much of a holiday, which is why I asked the question. And indeed, we are the Opposition and we are supposed to ask questions and I am glad I did.

I think what the Minister is intending from his answer, is in fact, to give a 40 per cent holiday on the contributions; i.e., to take a 5 per cent contribution, which is the 5 per cent amount, the \$500.00 I mentioned earlier in my example, and drop it 2 per cent down to 3 per cent. And that is the holiday. And if that is what they mean, 5 per cent down by 2 per cent to 3 per cent, that is a 40 per cent suspension for the purposes of the legislation. And the legislation should be amended and all the places where it says 2 per

cent should now say 40 per cent, if that is what this Government is trying to achieve. And I think it is, because that would be a legitimate pension holiday.

If that is not what the Government is trying to achieve, I really do not see how 2 per cent of the contribution is much of a holiday at all, and I hope this Government is not just introducing legislation and then giving with one hand and taking away with the other.

Madam Chairman, I have a second question while I am up, and I will actually do it in reverse order. I am sorry, I am going to go back to clause 2. And clause 2 is a trumping provision, and that is not a reference to the US President. It is a reference to the concept that one bit of legislation is allowed to override expressly another. And if we look at clause 2(2)(a) of the proposed Bill, it says this: "This Act applies notwithstanding anything to the contrary in—(a) the principal Act or any other Act." And then it goes on in [subsection] (b) or, "the pension plan or contract of employment of a member." Which makes perfect sense. What we are saying is this Act will govern, it will override employment contracts, it will override pension plans. I understand that bit. It is the "(a)" bit I would like the Minister just to address. That it is going to trump, or override, the principal Act, which is the 1998 Act (I have here), or any other Act. I just wonder what the Minister or the draftsmen or draftswomen had in mind by "any other Act." Not least given the Constitutional concern raised by the Honourable Member Mr. Trevor Moniz. Thank you, Madam Chairman.

The Chairman: Thank you, Member.

Does any other Honourable Member wish to speak to the clauses?

No.

Minister, are you going to answer these questions right now?

Hon. Wayne L. Furbert: Ah . . . I was going to speak, just for—

The Chairman: Yes, you have a few questions.

[Inaudible interjections]

Hon. Wayne L. Furbert: No, I take the Member's point, the Honourable Member Trevor Moniz, who did speak to me, as a matter of fact, just before lunch, and after lunch we had a discussion. And so Madam Chairman, since the substantive Minister is not here, I just want to get some clarification. So I am going to rise and report progress on this particular matter and we will come back at the next sitting to clarify exactly on this point. If you have no problem with that.

An Hon. Member: Well done.

Hon. Wayne L. Furbert: All right?

An Hon. Member: Well done.

Some Hon. Members: Thank you.

Hon. Wayne L. Furbert: So we rise and report progress. Yes.

The Chairman: Is there any objection to the Minister rising and reporting progress?

No objection.

Agreed to. Thank you.

[Motion carried: The Committee agreed to rise and report progress on the National Pension Scheme (Occupational Pensions) Temporary Amendment Act 2019, and sought leave to sit again.]

House resumed at 2:28 pm

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

REPORT OF COMMITTEE

NATIONAL PENSION SCHEME (OCCUPATIONAL PENSIONS) TEMPORARY AMENDMENT ACT 2019

The Deputy Speaker: The next order of business . . . Mr. Furbert?

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

POINT OF ORDER

Hon. Patricia J. Gordon-Pamplin: Point of order, Mr. Deputy Speaker.

Just for clarity and for completeness. I did not hear you acknowledge that we chose to rise and report progress. So that has to be acknowledged in the House.

The Deputy Speaker: Mm-hmm.

Hon. Patricia J. Gordon-Pamplin: So I just wanted to make sure that that is—

The Deputy Speaker: Thank you.

Hon. Patricia J. Gordon-Pamplin: —done so that we have a record—

The Deputy Speaker: Thank you, you are absolutely correct.

That matter will be . . . the Minister will—

[Inaudible interjections]

The Deputy Speaker: —rise and report progress at a later date.

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

The Deputy Speaker: Next item.
Thank you.

Hon. Wayne L. Furbert: Thank you, Honourable—

Hon. Patricia J. Gordon-Pamplin: Yes, you are welcome.

Hon. Wayne L. Furbert: Thank you.
Just clearing out my desk a little, Mr. Deputy Speaker, sorting myself out.

So, right now we are going to debate the Internal Audit Amendment Act, so Mr. Deputy Speaker, I move that the Bill entitled the Internal Audit Amendment Act 2019 be now read the second time.

The Deputy Speaker: Continue.

BILL

SECOND READING

INTERNAL AUDIT AMENDMENT ACT 2019

Hon. Wayne L. Furbert: Mr. Deputy Speaker, the Internal Audit Act 2010 provides for the establishment of [the] Internal Audit Department to conduct independent and objective assessment of the stewardship and performance of Government policies, programmes and operations.

Mr. Deputy Speaker, as the department is charged with exercising and performing its functions under the Act, in accordance with established standards and procedures for the conduct of internal audit activities, this amendment seeks to bring the Act up to date in accordance with those standards by clearly defining the professional internal auditing standards.

Mr. Deputy Speaker, in addition, the Act has established an Internal Audit Committee which is the governing body of the department. This amendment seeks to provide for the external member of the committee, who is a qualified accountant or an auditor, to be appointed to serve a term of up to a maximum of three years rather a maximum of two years, currently, to allow for a longer period of continuity on the committee and to be compensated at the same rate as the chairperson of other boards as per the Government Authority (Fees)[Act 1971]. So Members are aware of the amount that a person would get is \$100 per meeting.

Mr. Deputy Speaker, lastly, these amendments seek to bring the Act in line with professional internal auditing standards which require the department to undergo an external quality assessment and

review every five years. The objective of the external quality assessment is to determine the level of conformance of the department with the Standards and Code of Ethics of the Institute of Internal Auditors (IIA).

With these brief introductory remarks, Mr. Deputy Speaker, I will now read for the second time the Bill entitled Internal Audit Amendment Act 2019. Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Any further speakers?

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

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

Mr. Deputy Speaker, we have gone through this Internal Audit Amendment Act and we certainly agree with what the Government is attempting to do.

We support the clauses relating to this Act. And in so doing, I just wanted to acknowledge the presence in the Gallery of the Internal Auditor, Mrs. Roseanne Foy, who I believe would have recommended some of these changes.

We have the benefit and the privilege, Mr. Deputy Speaker, of sitting in the UKOTP [(UK Overseas Territories Project] seminar in Miami earlier in the year, and some of the things which are included in here were things that were brought up as best practice. And we certainly like to see when things are brought up as best practice, as we did this morning with the Public Accounts Committee's reports that we want to ensure that we adopt those things that make imminent good sense. This is one of them.

There is nothing . . . it is more a housekeeping, as well as a continuity issue, which makes sense. And we just wanted to say to the Minister that we support this legislation and we thank the internal auditor for the work that she and her department do in making sure that the Government departments are well run, and we have no objection.

The Deputy Speaker: Any further speakers?

The Chair recognises the Honourable Member from St. George's, Renee Ming.

Mrs. Renee Ming: Good afternoon, Mr. Deputy Speaker.

I think that my comments will be very similar to those of the person who spoke before me. When you go through and you look at this whole . . . although these changes seem to be minor in terms of the audit world, they are actually what we need. And so I am glad to see that we enjoy support from our colleagues with regard to it.

I think that the development of professional standards across the board (but in this instance for the Internal Audit Department) is a long road, and it is

a path that I think that as we move forward, and as we even evolve as a country and the more that we look to become global, these things will become the norm for us.

I do have one question though. I was just wondering . . . the fact that we are changing the reporting period from the three to the five [years], would that be in align with international audit standards?

The Deputy Speaker: Any further speakers?
Minister.

Hon. Wayne L. Furbert: Thank you. We appreciate the support from the Opposition party for what we are trying to do in regard to [the] Internal Audit Department.

As far as whether it is in keeping with the . . . in align with the standards as far as two to three years, I can probably get that answer for you. I am not sure whether there is any specific standard for two or three years. I think what we are trying to find . . . a way to find continuity, instead of a person being [appointed] every two years and leaving. But I can confirm whether there were any standards, per se, for a time period.

So, just to go through the . . . Mr. Deputy Speaker, I move the Bill to Committee.

The Deputy Speaker: The Bill will be [committed] to the Committee.

We will ask Mrs. Ming to come.

House in Committee at 2:35 pm

[Mrs. Renee Ming, Chairman]

COMMITTEE ON BILL

INTERNAL AUDIT AMENDMENT ACT 2019

Hon. Wayne L. Furbert: Thank you, Members. We are now in Committee, and I move clauses . . . since we are all in agreement—

The Chairman: Minister.

Hon. Wayne L. Furbert: Yes, sorry.

The Chairman: I have not engaged you yet.

Hon. Wayne L. Furbert: What?

The Chairman: I have not engaged you yet.

Hon. Wayne L. Furbert: Oh!

[Laughter]

The Chairman: I know you are in a hurry, but let's make sure we do it the right way.

Honourable Members, we are now in Committee of the whole [House] for further consideration of the Bill entitled [Internal Audit Amendment Act 2019](#). I call on the Minister in charge to proceed.

Minister, you *now* have the floor.

Hon. Wayne L. Furbert: I humbly apologise for not . . . I was in deep thought trying to get your answer and I thought maybe you had moved us into that Committee, so I apologise. And you are right to reprimand me for such action.

[Inaudible interjections]

An Hon. Member: Indiscretion.

[Inaudible interjections]

The Chairman: I just take it as you are excited, and you wanted to hurry up and proceed.

Hon. Wayne L. Furbert: Yes. Well, you know, we are working together—

[Inaudible interjections and laughter]

Hon. Wayne L. Furbert: We have been working together on this particular one so good, and I thought it would be nice to move ahead.

So, I move . . . unless there are any questions, I move all clauses from 1 through 6 *[sic]*—

Hon. Patricia J. Gordon-Pamplin: Seven. There are 7 clauses.

Hon. Wayne L. Furbert: Seven. Hold on. Let me see. Hold on.

I move clauses 1 through 7.

The Chairman: Is there any objection to the Minister moving clauses 1 through 7?

No.

[Crosstalk]

Hon. Wayne L. Furbert: All right. So clauses . . .

Clause 1 is self-explanatory.

Clause 2 amends section 2 of the principal Act to insert a definition of “professional standards,” which is defined as the prevailing Standards and Code of Ethics of the Institute of Internal Auditors [IIA].

Clause 3 amends section 4(1) of the principal Act to require the Internal Audit Department's procedures for the conduct of internal audit activities to be in accordance with the professional standards.

Clause 4 amends section 15 of the principal Act. Subsection (2) currently provides that a person

appointed under subsection (1)(c) or (1)(d) shall be appointed for a term of one year and is eligible for re-appointment for a further term of one year. Clause 4(a) deletes the reference in subsection (2) to a person appointed under subsection (1)(d) (that is, a person who is not a public officer and who is of good standing in the accounting or auditing profession). Clause 4(b) inserts subsection (2A), which provides that a person appointed under subsection (1)(d) is to be appointed for a term of two years and is eligible for reappointment for a further term of one year. Clause 4(c) amends subsection (4) to provide that a person appointed under subsection (1)(d) is to be paid in accordance with the Government Authorities (Fees) Act 1971 as if he were a chairperson or equivalent, which is currently \$100 per meeting.

Clause 5 amends section 23(1) of the principal Act to require the review of the Internal Audit Department to be conducted at least once every five years—and yes, that is some of the audit standards, which we had the question asked. I thought you meant as far as the committee member, but you are right—rather than every three years, which is the current requirement. The amendment also allows an auditor who is a member of the Institute of Internal Auditors [IIA] to be appointed to conduct the review and provides that the review of the department's operations is to include an assessment of conformance by the department with the professional standards.

Clause 6 is a transitional provision. It provides that a person appointed under section 15(1)(d) of the principal Act, who is serving his initial term at the time that this Bill comes into operation, shall be deemed to have been appointed in accordance with section 15(2A), which is inserted by clause 4(b). This will extend the initial term of such person for one year as it currently is two years [*sic*].

And finally, clause [7] is a consequential amendment to the First Schedule to the Government Authorities (Fees) Act 1971. It adds the Internal Audit Committee to the Government Authorities listed in that Schedule and, as the Committee was inadvertently not added to that Schedule when the Committee was established by the principal Act, the amendment is deemed to have come into operation when the principal Act came into operation.

I now turn it back to you, Madam Chairman.

The Chairman: Does any Member wish to speak to these clauses?

I recognise the Member from constituency 23.

Hon. Patricia J. Gordon-Pamplin: Thank you, Madam Chairman.

Madam Chairman, just for clarity, the Minister when he indicated the clause 6, what it intends to do, he actually said that under clause 4(b) of the principal Act, the Minister said that this will extend the initial term of such person from one year “as it currently is

two years.” That is not correct. It is currently one year, and it is extending it to two years. And that small “to,” albeit left out in his presentation, is critical, because we have a one-year term that is now being extended to become a two-year term. So, I just wanted to make sure that this was made correct for the records. But, other than that, we do not have any objection to the clauses as indicated.

I only had one quick question. And that is, when it comes to the review of the department, the amendment allows for an auditor who is a member of the Institute of Internal Auditors to be appointed to conduct the review. And while it is, I understand, a review of internal audit and its functions, are we narrowing our possibilities by thinking that perhaps only an internal auditor could understand the workings of an internal audit department, or is it a possibility that an auditor, a full accountant auditor, could conceivably have a meaningful overview of an internal audit department based on experiences and whatever else?

So are we saying that we can only have an internal auditor doing the review, or we are not precluding an internal auditor from doing the review and it could be an internal auditor or somebody else?

I just want to make sure that I am clear on the intent of the wording of the legislation. Other than that, I have no objections.

Hon. Wayne L. Furbert: The Honourable Member is correct.

The Chairman: Minister.

Hon. Wayne L. Furbert: Sorry.

[*Laughter*]

The Chairman: Does any other Honourable Member wish to speak to the clauses that have been done?

No one. Minister, you now have the floor.

Hon. Wayne L. Furbert: Thank you. You are correcting me twice today, Madam Chairman.

An Hon. Member: You are learning slowly.

Hon. Wayne L. Furbert: Yes, I am learning slowly.

[*Laughter*]

Hon. Wayne L. Furbert: Clause 6, the Honourable Member is correct. I thought I read, such persons from one year (as it currently is) to two years. So, I may have . . . you know, I am a mathematician.

[*Inaudible interjection*]

Hon. Wayne L. Furbert: Yes.

The other question, I think, I mean, the clause 5 you are talking about, the amendment also allows an auditor, who is member of the Institute of Internal Auditors, so it does not exclude other auditors.

[Inaudible interjection]

Hon. Wayne L. Furbert: Yes, you are right.

[Laughter and inaudible interjections]

The Chairman: Minister, would you like to move your Bill? Your clauses first.

Hon. Wayne L. Furbert: Yes, Madam Chairman, I move clauses 1 through 7.

The Chairman: Clauses 1 through 7. Is there any objection to clauses 1 through 7?

No.
Agreed to.

[Motion carried: Clauses 1 through 7 passed.]

Hon. Wayne L. Furbert: I move that—

The Clerk: You better do your preamble.

[Laughter]

The Chairman: Minister.

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

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

Is there any objection?
No objection.
Minister.

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

The Chairman: Is there any objection to that motion?

No objection.
Agreed to.

The Bill will be reported to the House as printed. Thank you.

[Motion carried: The Internal Audit Amendment Act 2019 was considered by a Committee of the whole House and passed without amendment.]

House resumed at 2:46 pm

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

REPORT OF COMMITTEE

INTERNAL AUDIT AMENDMENT ACT 2019

The Deputy Speaker: Is there any objections to approving the Bill Internal Audit Amendment Act 2019?

There are no objections.

Approved.

The next Order of business, as I understand, is . . .

[Crosstalk]

The Deputy Speaker: The next Order . . .

Minister, do you want to move for the adjournment of the House?

An Hon. Member: We have to do third readings.

[Crosstalk]

Hon. Walter H. Roban: Mr. Deputy Speaker, I move for the adjournment of the House.

POINT OF ORDER

Hon. Patricia J. Gordon-Pamplin: Point of order, Mr. Deputy Speaker.

We have third readings before we can go to the adjournment.

The Deputy Speaker: Oh! I am so sorry! You are on the ball.

[Laughter and inaudible interjections]

The Deputy Speaker: Third readings. I am sorry.

BILL

THIRD READING

INTERNAL AUDIT AMENDMENT ACT 2019

Hon. Wayne L. Furbert: Yes, thank you, Mr. Deputy Speaker.

I move that the Bill be now read a third time by its title only and passed. And that is the Internal Audit Amendment Act 2019.

The Deputy Speaker: Any objections to the third readings of the Bill? The Bill entitled . . . which one? Did you do the National Pension or the . . . Internal Audit Amendment Act 2019.

[Inaudible interjections]

The Deputy Speaker: Yes, right.

Are there any objections?
There appear to be none.
Approved.

[Motion carried: The Internal Audit Amendment Act 2019 was read a third time and passed.]

The Deputy Speaker: Now, Minister, the next Order of business, the adjournment of the House.

ADJOURNMENT

Hon. Walter H. Roban: Mr. Deputy Speaker, I move that we adjourn the House until December 13th.

The Deputy Speaker: We have a motion to adjourn. We have the Honourable Member Jason Hayward on the floor to give his maiden speech. We will have no interruptions [and] no points of order on this speech.
Mr. Hayward.

MAIDEN SPEECH

Mr. Jason Hayward: Good afternoon, Mr. Deputy Speaker. Good afternoon, colleagues. Good afternoon, Bermuda.

Mr. Deputy Speaker, like yourself, I am a trade unionist and an advocate for social justice. Over the last decade I have dedicated my life to representing the rights of workers and working-class families. My work with the People's Campaign provided me the opportunity to advocate for equality, jobs, and justice in Bermuda. More specifically, Mr. Deputy Speaker, during my years as a trade unionist and activist, I have negotiated wage and benefit increases for thousands of workers in Bermuda. I have led the fight against furlough days. I led the fight against public bodies reform legislation. I stood boldly against bad immigration legislation, and the dreadful airport deal.

I have been a vocal advocate for reducing income inequalities, labour law reform, affordable and accessible health care coverage, the creation of a workforce development plan, strengthening Bermuda's middle class, a social investment strategy, ending workplace bullying harassment, the implementation of a living wage, and many other initiatives aimed at improving the lives of the Bermudian people.

Mr. Deputy Speaker, I am proud of what I have been able to achieve and accomplish both professionally and academically. Despite the adversity I continue to face, I am still able to progress because I have a winning formula. I put God first. I have a loving and supporting family. I keep my circle small, surrounding myself with positive and supporting people, and I am intrinsically driven to improve the lives of others in public service.

Mr. Deputy Speaker, today I start my political journey in earnest. I thank the PLP for giving me the opportunity to be part of an awesome political ma-

chine that possesses such a rich legacy. I also thank the residents of constituency 17, Pembroke Central, for their vote of confidence.

Mr. Deputy Speaker, I am supportive of the Government's vision to create a better Bermuda. I aim to add value to the upcoming debates, clearly articulating why legislative changes are required, and explaining how they aim to improve the lives of the Bermudian people. Mr. Deputy Speaker, I do not like the political bickering that exists in this House. As a matter of fact, I am not fond of our current political construct, which is adversarial in nature.

Mr. Deputy Speaker, we have been entrusted to lead a country, and today, as a newly installed Member of this House, I pledge to give my all in the execution of my duties. Mr. Deputy Speaker, the National Workforce Development Plan was created under my leadership, and it is my aim to ensure that it is implemented. We have major employment issues in this country. We have been struggling with structural unemployment for years. Structural unemployment arises from a mismatch between the skill sets employees possess and the skill sets that employers demand. We also have a youth unemployment problem. Approximately one in four of our young people are locked out of the job market. We have qualified Bermudians who are underemployed, and find it difficult to advance in their profession of choice or cannot find employment in their field of study.

Mr. Deputy Speaker, it is a reality that some employers simply favour guest workers over Bermudians, which further adds to the problem. The employment trend has Bermudian labour decreasing while the number of guest workers increases, [and this] is not positive. Mr. Deputy Speaker, our employment issues are working against the social advancement of our people, the economic development of our country and the Government's ability to make meaningful progress on changing Bermuda's paradigm on issues of immigration.

Mr. Deputy Speaker, the solution to our employment and workforce issues is contained in a 41-page National Workforce Development Plan. Workforce development lies in the intersection of social development and economic development. Mr. Deputy Speaker, the Workforce Development Plan will create a system that will connect people with jobs and provide the roadmap for training and education that will prepare Bermudians for the current and future world of work. It provides a vision that places Bermudians at the core of Bermuda's economic growth. It is a plan that will restore hope for many who possess a feeling of hopelessness, a plan that will hopefully draw Bermudians back home because of restored opportunity.

I know Bermudians are tired of the many job fairs and training programmes that do not end with positive results. The plan recognises that the Government, the business community, our schools and training institutions must all work together under a

common vision of success. We must recognise that workforce development starts in our school systems and industry must be a partner.

Mr. Deputy Speaker, as the current chairman of the National Training Board, it will be my aim to work with the Minister of Labour to support the creation of an industry led national workforce development board, ensuring that employers are integrated into the workforce development system as genuine partners, ensuring career pathways are created for jobs and industries that are here and emerging, and ensuring programmes are in place for our youth.

Mr. Deputy Speaker, we must embrace the notion that education is key to talent and knowledge acquisition. Knowledge and talent are key to attracting jobs. Jobs are critical for economic development. And economic development is key to Bermuda's success. Simply put, Mr. Deputy Speaker, when we put the development of Bermudians first, Bermuda will come first.

Mr. Deputy Speaker, the Premier in a recent speech pledged to change and challenge the status quo. That sort of language makes many in our community feel uncomfortable. Some believe that his words and his position are a bit too extreme. However, Mr. Deputy Speaker, I support the Premier's stance. The PLP emanated from the will to repress social and economic inequalities that divided Bermuda, keeping a segment of Bermudians behind. Progressive policies were needed to fight a legacy of oppression, segregation, and inequality. The progressive stances were required then and are equally required now. To progress, change is required to break down systematic barriers that have hindered the advancement of all in Bermuda.

Mr. Deputy Speaker, in an excerpt from a letter written by Dr. Martin Luther King, [Jr.] from a jail in Birmingham in 1963, King wrote: "So the question is not whether we will be extremists, but what kind of extremists we will be. Will we be extremists for hate or for love? Will we be extremists for the preservation of injustice or for the extension of justice? In that dramatic scene on Calvary's hill three men were crucified. We must never forget that all three were crucified for the same crime—the crime of extremism. Two were extremists for immorality, and thus fell below their environment. The other, Jesus Christ, was an extremist for love, truth and goodness, and thereby rose above his environment."

Mr. Deputy Speaker, I believe that Bermuda is in dire need of some creative extremists, individuals who will force a revolution of reform, individuals who will walk through the minefields of fear, doubt, scepticism to achieve goals that advance prosperity of the Bermudian people. Mr. Deputy Speaker, I do not intend to squander my time as a Member of Parliament. If change is required, a change agent I shall be.

Thank you, Mr. Deputy Speaker.

[Desk thumping]

The Deputy Speaker: Thank you. Thank you. Thank you.

Any further Members want to speak?

The Chair recognises the Honourable Member Mr. Christopher Famous. Mr. Famous, you have the floor.

OBA LEADERSHIP LACKING

Mr. Christopher Famous: Mr. Deputy Speaker, we have not had a good motion to adjourn in quite some time. Today I want to speak about OBA leadership crises. Last week, Mr. Deputy Speaker, half the country sat down and was wondering, looking at somebody banging on their desk saying, *Where is Jason? Where is Jason?* Well, guess what? Jason is right there! Know why he is there? Because two-to-one (remember that number) two-to-one, the voters of constituency 11 *[sic]* voted for Jason.

The Deputy Speaker: [Constituency] 17.

[Inaudible interjections]

Mr. Christopher Famous: Sorry. Constituency 17.

An Hon. Member: See, you don't know numbers.

Mr. Christopher Famous: Yes, I'm not the Honourable Wayne Furbert. My apologies.

[Inaudible interjections and laughter]

Mr. Christopher Famous: You see, you know why they voted for us? And, Mr. Deputy Speaker, you and I walked the hills and valleys.

The Deputy Speaker: Mm-hmm.

Mr. Christopher Famous: We did not just go to PLP houses. We went to houses to people who do not vote for the PLP and they invited us in. And you know what, Mr. Deputy Speaker? I am going to quote MP Tyrrell. The doom-and-gloom MP. Well, sometimes this party seems to be the doom-and-gloom party. *Oh, the economy is this. Oh, the people are fleeing the Island. Oh, everything is wrong with Bermuda.* Everything is wrong with Bermuda since July 18, 2017. Everything was perfect right up until then. But since then, it is all this doom and gloom.

All these theatrics, two weeks ago, *We are going to walk out of the House. Somebody is going to throw a hissy fit and get escorted out. Oh, I am going to call a press conference all by myself.* Not one of those things worked in . . . in the effort for that bye-election. Not one!

You see, I might not know all the numbers, but I know these numbers. In constituency 17, 65 per cent of the people voted for PLP in 2017 and 65 per cent of them voted for PLP in 2019. So, do you know what that means? No movement by the OBA! All the theatrics are for nothing!

Nothing!

All the barrage of op-eds . . . op-eds telling people, *Don't vote!* Op-eds telling people, *Well, you know, if you are undecided and you can't see yourself voting for OBA, well, stay home and the people should respect that.* All that psychology did not work!

If it wasn't for the rain, our numbers would have been almost 75 per cent.

An Hon. Member: Speculation!

Mr. Christopher Famous: No speculation.

[Inaudible interjections]

Mr. Christopher Famous: No speculation. You see, here is the reality. People have concerns. You and I went on their doorsteps, and others, and heard the concerns—health care costs, grocery costs, bank things. But the OBA has not even talked about that stuff. Every time we talk about trying to alleviate those costs, they jump all over us. So the people see for themselves which party is trying to break the status quo and which party is trying to enforce the status quo, and they voted accordingly. They voted the same way in 2017 and they voted the same way in 2019.

Mr. Deputy Speaker, let me move on. Let me quote one of their own people. Senator Nick Kempe: "The old guard must go." September 24, 2018. Mr. Deputy Speaker, let's take a look. Apart from Honourable Member Ben Smith, every last one of these OBA MPs sitting in these seats today are UBP by birth.

[Inaudible interjections]

Mr. Christopher Famous: They are the old guard.

Sorry!

My apologies. My apologies. Not the Honourable Opposition Leader.

[Inaudible interjections]

Mr. Christopher Famous: I said "presently." Listen.

[Inaudible interjections]

Mr. Christopher Famous: The one sitting up front. Not the one down the back.

Mr. Deputy Speaker, if your own Opposition Senate Leader said *the old guard must go*, the question is, When are they going to go? Because they have this thing where the old guard gets the UBP/OBA safe seats. Don't believe me? Constituency

22, Honourable Scott Pearman; constituency 23, Honourable Pam Pamplin-Gordon *[sic]*.

Hon. Patricia J. Gordon-Pamplin: Point of order, Mr. Deputy Speaker.

The Deputy Speaker: What is your point of order, my dear.

POINT OF ORDER

Hon. Patricia J. Gordon-Pamplin: First of all, I am Pat Gordon-Pamplin, but that is neither here nor there.

[Inaudible interjections]

Hon. Patricia J. Gordon-Pamplin: I have been a Member of constituency 23, their representative, for 21 years. So if the Honourable Member is talking about people getting over on something, I have earned this seat. I have earned the right—

[Laughter]

Hon. Patricia J. Gordon-Pamplin: —to represent this constituency, and I have been here for 21 years.

The Deputy Speaker: Mm-hmm.
Continue.

Mr. Christopher Famous: Mr. Deputy Speaker, point proven.

An Hon. Member: Yes!

Mr. Christopher Famous: Why didn't that Honourable Member run in constituency . . . I don't know . . . 13?

Hon. Patricia J. Gordon-Pamplin: Because I was a member of [constituency] 21.

Mr. Christopher Famous: No. You could have run anywhere you wanted, but you chose to stay there.

Anyway, constituency 8, Honourable Cole Simons; constituency 19, Honourable Jeanne Atherden; constituency 20, Honourable Susan Jackson; constituency 9, Honourable Trevor Moniz; constituency 10, Honourable Michael Dunkley . . . well, that is no longer a safe seat, but the point I am getting at is, the safe seats are reserved for those with UBP bloodlines. Meanwhile, every new candidate that comes, besides Honourable Ben [Smith], gets put in a seat where there is zero chance of them winning. This endless supply of candidates is almost like a meat grinder.

Where is former candidate Robyn Swan? No longer involved. Why? She ran twice in seat 26. Gave

her heart. But [she] is never going to get a shot for a safe seat. Where is C. Anthony Francis?

An Hon. Member: Your cousin.

Mr. Christopher Famous: Yes, my cousin. It is seat 13. [He was] not given a chance at a safe seat. Where is Honourable Nalton Brangman, former Education Minister? Thrown into seat 24 which you will not win. Do you see a pattern here?

An Hon. Member: Yes.

Mr. Christopher Famous: Do we see a pattern?

An Hon. Member: Yes.

Mr. Christopher Famous: Now we have . . . oh, wow!

[Inaudible interjections]

Mr. Christopher Famous: Exactly.

Andrew Simons, one of the brightest sparks in politics.

[Inaudible interjections and laughter]

Mr. Christopher Famous: [He] ran in constituency 17 twice, came within a hairline of actually winning a seat. Ran in seat 13 three times, not successful. But not given an opportunity in a safe seat. Why? People do not want to give up a safe seat.

Now, arguably, they might say that about some people on our side. But the point is this. You cannot have your Senate leader saying *the old guard must go*, but the old guard is saying, *No, we ain't going. No, we ain't going.* Here is the thing. The OBA ain't going to win no next election. That is for sure. They are not going to win it because you cannot have leadership banging on a desk, saying, *Where is Jason? Where is Jason?* All you are doing is encouraging votes for Jason. You cannot have the old guard saying, *We are not going to go*, and potential candidates are looking in and saying, *Well, why should I make a suicide run when these folks are keeping their seats?* Last year, no one was more OBA than former Chairman Justin Mathias, and Senator.

[Inaudible interjections]

Mr. Christopher Famous: They threw him up in [constituency] 25. *Oh, you can keep the seat for OBA.* Oh, no, no, no, no. That did not happen. Then what happened after that? He became *persona non grata*. So, here is the thing. I do not want to give free advice to the OBA, but today is going to be free advice.

[Laughter and inaudible interjection]

Mr. Christopher Famous: Black Friday. Black Friday.

For the OBA to even be seen as viable, some of you have to retire, and soon. Because by the time the next election comes, you are going to be fighting to keep 11 seats. I can guarantee you that. Every time I have stood in this House and said, *I am guaranteeing you are going to lose a seat*, you have lost a seat. And some of you may say, *Well, here he goes again.* Well, my track record is what it is. None of you have the track record that we have. Not one.

Mr. Deputy Speaker, I just listened to the Honourable Jason Hayward say something. As many know, he is my cousin, but he is also like my little brother. He is the next generation of the PLP. He is sitting here one day. One day he will move up to there. No time soon, but one day.

[Inaudible interjections]

Mr. Christopher Famous: He is smarter than me. I have no problem saying he is smarter than me.

The thing with the PLP is that we cultivate leadership. You start off in CC. You start off in a committee. You might get in the Senate. You might run in a seat that you might not win. But eventually you shall, with hard work and teamwork, get into these seats, if you so desire. And if you so desire, and have the acumen, you will work your way up to the front. But I do not see that with the OBA.

Mr. Deputy Speaker, I am going to close here. At present, there are three things the OBA needs to have to win “an” election—not the next election. They need some way to galvanise their base. They need somebody to galvanise swing voters. And they need somebody who can take them past 19 seats. At present, I only see one person, maybe two, who could possibly do that. And they, those persons, have to be encouraged to stay there. They have to be encouraged. They have to be given a safe seat. Because if they are in a marginal seat, they ain't going to be no leader, because they ain't going to be there after the next election. That much I can guarantee.

So here is my last piece of free advice to the leadership of the OBA. Change your ways. Stop looking for theatrics. Stop banging on desks. Stop asking, *Where is Jason?* Because one day Jason is going to be right up there looking you right in your face. Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Any further speakers?

The Chair recognises the Leader of the Opposition, Mr. Cannonier.

AN ASSESSMENT OF PLP CHALLENGES

Hon. L. Craig Cannonier: Thank you, Mr. Deputy Speaker.

I appreciate the Honourable Member's opportunity that he has taken to give some advice. Oh, my

goodness. I would venture to say, be careful in the words that you choose and the numbers that you decide to throw out there.

It is rather interesting, Mr. Deputy Speaker, that he has chosen to say, you know, the next generation. And he has chosen his motion to adjourn to be all about the OBA. If you look in the paper, it is all about the PLP. If you talk on the streets of Bermuda, it is all about the issues that the PLP are having as an administration. And in my assessment of it, we can read word for word from the prison officers, how is it that on February the 10th, in 1963, we have a PLP Government formed and they are going to do this to us? I am paraphrasing that part. But how could they do this to us?

Just today, leaving from the Honourable House—

The Deputy Speaker: Ah.

Hon. L. Craig Cannonier: —we saw officers walking up the street. I was speaking what was said to me.

The Deputy Speaker: Let's . . . let's stay away from that. That is the courts right now. I would ask you to stay away from that, if you don't mind.

Hon. L. Craig Cannonier: I am only speaking to a member . . . that is what he said to me and what was in the public paper.

The Deputy Speaker: Stay away from that, Member. Please.

Hon. L. Craig Cannonier: As to what was in the paper, I know that, Mr. Deputy Speaker, if it is in the paper, we can speak to it.

The Deputy Speaker: You heard what I said. Stay away from that!

Hon. L. Craig Cannonier: I heard what you said, Mr. Deputy Speaker.

The Deputy Speaker: Okay. Let's have no further comment. Change your subject.

Hon. L. Craig Cannonier: So, all we have to do is look in the paper and see the challenges that they are having.

The Deputy Speaker: Mm-hmm.

Hon. L. Craig Cannonier: And it is not just with the prison officers that I am talking about. You can go down the line. If we are not talking about rents, we are talking about trash.

If you open up the paper, all you have to do is look at the issues that we are having with health. And

God forbid we talk about the issue that just went by and go down to clauses 12 through 22 that were brought out by the Wedderburn case. I would recommend all MPs read what was in there, and it is backed up by emails. It should cause some of us to shudder in our boots, what was said in those emails.

But yet, we have an Honourable Member who gets up and he speaks to . . . and let me just say this, first of all. That was great speech, Honourable Member Jason. I enjoyed listening to you just now. But I cannot believe that on the back of that, rather than leave the Honourable Member with a great speech that he has made, we have an Honourable Member who feels like he has got to throw mud at the OBA. I understand . . . we all know that it was a stronghold for PLP. We expected for them to win. But there was no movement there. So he talks about the OBA not making any movement, there was no movement on behalf of the PLP either, if you look at the numbers.

[Inaudible interjection]

Hon. L. Craig Cannonier: Exactly!

What did they galvanise? I will tell you what they galvanised, Mr. Deputy Speaker. They galvanised and showed Bermuda that they got bullies! It started out with the Premier bullying constituency 17. And then—

Mr. Christopher Famous: Point of order.

Hon. L. Craig Cannonier: —in the newspaper—

Mr. Christopher Famous: Point of order.

The Deputy Speaker: Point of order, sir.

POINT OF ORDER

Mr. Christopher Famous: That Honourable Member has no idea about the PLP's internal workings.

[Laughter and inaudible interjections]

Mr. Christopher Famous: Zero. ZE-RO! You don't know nothing about what happened.

The Deputy Speaker: Continue.

Hon. L. Craig Cannonier: Thank you, Mr. Deputy Speaker.

I am glad he got up there. I am going to use the same words. You have no idea what is going on within the OBA. The Honourable Member is not even wise enough to watch his words. We know what went on within the PLP because the emails were sent out to everyone.

Mr. Christopher Famous: Point of order.

Hon. L. Craig Cannonier: We saw the emails!

Mr. Christopher Famous: Point of order.

The Deputy Speaker: There is a point of order.

POINT OF ORDER

Mr. Christopher Famous: The email was not from the PLP. Ah!

[Inaudible interjections and laughter]

Hon. L. Craig Cannonier: Yes, yes, yes, yes, yes.

We know it was about the PLP, and we know the players. We have talked to several PLP members, so I will be more than willing to tell him who the PLP members were that came and talked to us about it, and showed us what was going on. But what we do know is that we saw a situation whereby the Premier was trying to put in who he wanted, and the branch did not want to have [anything to do] with it. It is not the first time that we have seen that, Mr. Deputy Speaker. We saw it—

Mr. Christopher Famous: Point of order.

Hon. L. Craig Cannonier: —with our constituency, but the Honourable Member—

Mr. Christopher Famous: Point of order.

The Deputy Speaker: There is a point of order on the floor.

POINT OF ORDER

Mr. Christopher Famous: He has no idea what happened, so he cannot speak to that.

[Inaudible interjections]

The Deputy Speaker: Yes. Member—

Hon. L. Craig Cannonier: Yes, I recognise—

The Deputy Speaker: —if you don't have—

Hon. L. Craig Cannonier: —the Honourable Member is getting a little—

The Deputy Speaker: —any documented evidence to verify what you are saying, I would advise to try to stay from it.

Hon. L. Craig Cannonier: That's all right. We—

[Inaudible interjections]

Hon. L. Craig Cannonier: We referred to the newspaper and the article, and I will be more than willing to give the Honourable Member hard evidence outside of this here.

The Deputy Speaker: Okay.

Hon. L. Craig Cannonier: But I can speak to what I know took place.

The Deputy Speaker: Mm-hmm. Well, you . . . you—

[Inaudible interjection]

Hon. L. Craig Cannonier: Yes, I do.

The Deputy Speaker: You need not speculate.—

Hon. L. Craig Cannonier: From your own members. So we have the Honourable Member who is always willing to give advice. He needs to accept some of his own advice, because I recognise that within a year of the OBA galvanising—one year, Mr. Deputy Speaker—it won an election in 2012. And I would have thought that based on some of the dynamics that took place at that time—

[Inaudible interjection]

Hon. L. Craig Cannonier: This is not bragging about the OBA.

Based on some of the dynamics that took place at that time in 2012, it would have created maybe a bit of humbleness about what it is to serve. But rather, we get subjected to . . . and he talks about next generation? You know, bringing along next generations. What did we see happen to the OBA candidate? Joined this bye-election . . . if you want to nurture somebody along, how in the world . . . if you felt so confident that you were going to win this particular bye-election, you then needed to bring out the schoolyard bully to go at a young member, a young black member, who ran a clean campaign—

[Inaudible interjections]

The Deputy Speaker: Let's—

Hon. L. Craig Cannonier: A clean campaign. I'm talking about the campaign—

The Deputy Speaker: Mr. Cannonier. Mr. Cannonier.

Hon. L. Craig Cannonier: He brought it up, Mr. Deputy Speaker.

The Deputy Speaker: Mr. Cannonier, you are talking about a schoolroom bully, right? Let's not speculate

on different things. You are going by what is in the papers. Let's try to keep it on level ground.

Hon. L. Craig Cannonier: Yes.

The Deputy Speaker: You heard what the newest Member said. He is tired of this bickering. I am too.

[Inaudible interjections]

The Deputy Speaker: All right?

Hon. L. Craig Cannonier: Absolutely!

The Deputy Speaker: Continue.

Hon. L. Craig Cannonier: Thank you, Mr. Deputy Speaker.

And I appreciate that. You know, without qualifying, you talk about, *Where is Jason? Where is Jason?* The only time that that was mentioned, *Where is Jason?*, was when they started talking about our candidate as to where was he and what was he doing. And I basically just said at that time, *Well, where is Jason?* So, for him to now generalise and say it over and over and over . . . my goodness, it does not get any worse than that when it comes to exaggerating what actually took place. And I recognise that the Honourable Member, he was a campaign manager and . . . and . . . but for life [of] me, you attack, in my opinion, you bully a young man to—

Mr. Christopher Famous: Point of order.

The Deputy Speaker: Point of order.

Hon. L. Craig Cannonier: I am stating my opinion.

POINT OF ORDER

Mr. Christopher Famous: The PLP said nothing about Mr. Robinson.

[Inaudible interjection and laughter]

Hon. L. Craig Cannonier: Did I . . . I did not say the PLP . . . I said, you then bully. If he is the campaign manager, he allowed that to happen. He allowed it to happen.

[Inaudible interjections]

An Hon. Member: Come on, come on.

Hon. L. Craig Cannonier: Oh, come on, come on, come on. He allowed what took place to happen, and has to take responsibility for it. So if you want to bring—

Mr. Christopher Famous: Point of order.

Hon. L. Craig Cannonier: —along the next generation, he should be avoiding this kind of a thing.

Mr. Christopher Famous: Point of order.

The Deputy Speaker: Point of order.

POINT OF ORDER

[Misleading]

Mr. Christopher Famous: Mr. Deputy Speaker—

The Deputy Speaker: Mm-hmm.

Mr. Christopher Famous: —the Member is misleading the House because the words spoken by Mr. Dwayne Robinson, were spoken two years ago. It was public knowledge.

An Hon. Member: Three years ago.

Hon. L. Craig Cannonier: Three years ago, yes.

Mr. Christopher Famous: No, no, it was spoken in 2017. I wrote about his words back then. The whole public knew about his words. So do not say the PLP did anything, because we did not.

The Deputy Speaker: Continue. Continue.

Hon. L. Craig Cannonier: Thank you, Mr. Deputy Speaker.

I am beginning to think that as I go along through here and look at the irony of all of what has taken place here, it is quite interesting. So, you know, it is almost as if the Honourable Member, he gets a bit of a smack and then he has got to scream and shout, and he is talking about antics. The antics that took place that, quite frankly, I will talk about myself, that led to me having to be escorted out, Mr. Deputy Speaker, had everything to do with democracy. It had nothing to do with the general election. But yet, you know, he can call out one of the . . . the president of the union, who some called him a bully, and I am looking at the situation and I am concerned. How are you going to come out and talk about this young man in this light? You did not see any of that going on with the OBA in trying to talk about anyone in any negative light, a clean campaign—

Mr. Christopher Famous: Point of order.

The Deputy Speaker: What is the point of order?

POINT OF ORDER

Mr. Christopher Famous: Mr. Deputy Speaker, let's refresh something. [The] 2012 election—

Hon. L. Craig Cannonier: I am talking about 2017!

Mr. Christopher Famous: No.

The Deputy Speaker: Let . . . Look. Hang on. Let's get something straight, right? This House is run from this Chair—not down there. All right? So if you want to have your conversations, I do not want to hear them. Do not disturb the House.

Mr. Famous, you have the floor.

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

In the 2012 election a young man was running in [constituency] 12, against the current OBA leader, and somehow all of this stuff comes up in the newspaper causing him to withdraw from the election.

The Deputy Speaker: Mr. Famous, hang on a minute. We are here . . . take your seat.

What you are doing is, you are pulling down two young people. And I think we should stay away from that. Right? You know, you fellows down at the other party, whoever else done it, right? We are here as parliamentarians. Let's stay with . . . the election is over. We have our candidate here as an MP. What you are saying today is not going to change [anything]. Right? Let's move forward. Leave these young people alone for the time being. If you want to, carry it outside, not here. I am not going to have it today. All right? Anybody [who] gets up and brings these two young folks down, I will stop you. And we will close the House. Let's continue.

[Desk thumping]

Hon. L. Craig Cannonier: Thank you, Mr. Deputy Speaker.

And for the record, I gave kudos and accolades to the Honourable Member now in the House, Jason [Hayward], for his speech. And I certainly thought, and I also said in my motion to adjourn as I was speaking that I thought it was two fine young men that were vying for the seat. And so I want that for the record. Certainly, I have not disparaged either one of them because I thought that they in and of themselves did a stellar job during the time that they were given to [campaign in] this bye-election.

But what I will say is that I find it ironic that in a constituency that was expected to be won by the PLP, the percentages have stayed the same. The swing voters, quite frankly, in our numbers as we looked at them, in our estimation, they did not show up.

And to me, the current administration has failed in order to bring hope into this Island and where

we are. As I said already, if we take a look at all the topical issues that are going on right now, we have increased taxes, we have more taxes, we have the cost of living going up, things are becoming more and more difficult. They are becoming more and more tight for people to make ends meet. And what we are looking for is some solution going forward as to what is going to alleviate these things.

I have said it over and over and over. We need a stimulus into the economy. We are still waiting for things to happen. We read in the paper, or we listen on the news, and the Premier gets up and he says, *Well, we created this number of jobs*. But yet then we also read in the paper that we have lost 200 jobs, just in one particular sector alone, which was more than the number of jobs that the Premier said that was created.

I remember when we were Government, there was a whole lot of talk about jobs, jobs, jobs. Where are the jobs? Where are the jobs? Bermudians are saying, *Where are these opportunities?* And unless we see something happen, I can foreshadow that within a years' time, the Honourable Member who just took his seat, will be talking differently, because Bermuda is going to look different. We can see already people exiting the Island, whether they be foreigners and/or Bermudians.

We already know that within the banks themselves, as we look at the statistics that are going on, deposits are down. That is a direct result that people are not confident in Bermuda, not just foreigners, but Bermudians themselves, Mr. Deputy Speaker. That should be concerning to all of us when the banks give these kinds of numbers. And we can go after the banks and the institutions and the likes all we want, but at the end of the day, the numbers are the numbers. And this cannot continue on.

And what we are looking for is some hope in tomorrow, something to come up. Just as we were on our feet, I believe the last session, *Oh, well, you know, there is going to be an announcement*. This Thursday coming . . . I'm sorry, last Thursday coming, still no announcement. I do not know what that announcement was, but you know, you had an Honourable Member standing on his feet, *Yes, there is going to be an announcement* . . . Nothing, Mr. Deputy Speaker! And so people are looking to know that this Government is looking out for their interests in a tangible way. It is fine to say it, but they also need to feel it in a tangible way.

So, I am growing continually concerned about the fact that we have not, in this Honourable House, been able to get out the kinds of people that we should involve in politics—good, young people in the numbers that we would like to see. And whether you are PLP or you are the OBA—this House of Assembly—all 36 of us have failed in that category and we need to collectively take responsibility for that.

But it certainly does not help, Mr. Deputy Speaker, when we get up and we have got to continuously hear from this Government, *Oh, well, the OBA/UBP . . .* and the UBP, referring to us as the UBP and these kinds of . . . what good is that doing you? All I have to do is look across the floor and see the number of UBP members there. There are former leaders of the UBP there, in high-ranking positions. And I know that they have very smart people in the Backbench. But they have got high-ranking people within . . . that were former leaders of the UBP over there.

I am beginning to wonder now, all of a sudden, and I can go into some details of UBP members that were on PLP select committee, Maxwell Burgess. They decided, *Well, you know, we don't want Paula Cox anymore.* I am beginning to think . . . I am beginning to wonder, they cannot do it without a UBP member in there. That is what I am beginning to think. Because you have got a Minister in there, I know he was involved with the situation with Marc Bean and how he was put aside. We know it! But yet here he sits and he is making wonderful decisions for the PLP.—

Hon. Wayne Caines: Mr. Deputy Speaker—

The Deputy Speaker: What is your point of order?

Hon. L. Craig Cannonier: —I am beginning to wonder what is going on.

POINT OF ORDER

[Imputing improper motives]

Hon. Wayne Caines: The Opposition Leader is [imputing] improper motives. He has nothing to substantiate anything that he just said with reference to a Member within the Progressive Labour Party, being a part of any takedown of a Member. That is salacious at best, Mr. Deputy Speaker. You spoke, Mr. Deputy Speaker, . . . it is salacious, and you spoke of us attaining a higher plane. And that is not it, sir.

The Deputy Speaker: Yes. Mr. Cannonier. Let's—

Hon. L. Craig Cannonier: I will accept that. I will accept that.

The Deputy Speaker: The thing is, when you start calling names of people who are not here, that cannot defend themselves, I do not think that is fair. I do not think you would want that, so let's—

[Inaudible interjections]

The Deputy Speaker: Marc Bean is not here to defend himself. So let's try to stay away from that.

Hon. L. Craig Cannonier: Sure. Certainly, Mr. Deputy Speaker, I will allow Marc Bean certainly to speak for himself. Most definitely.

So, then, Mr. Deputy Speaker, I take a look at the situation that is going on within health, and what is going on there. And back some time ago, and I am not going to speak to just the current horrific incident that took place with the Department of Child and Family Services on our young people, but what I can speak to is before this particular incident took place, and we had been calling over and over and over for some action to be taken within the Department of Child and Family Services so that we could start seeing some tangible things happening. We open up the paper and we find out that even a young man is being turned away from going down to . . . to . . .

The Deputy Speaker: St. Brendan's.

Hon. L. Craig Cannonier: I want to say the whole word instead of saying MAWI, but MAWI [Mid-Atlantic Wellness Institute].

The Deputy Speaker: MAWI.

Hon. L. Craig Cannonier: But I am beginning to become very concerned as we go forward that no changes have been made in that particular area. We do not get any—

Hon. Zane J. S. De Silva: Point of order.

The Deputy Speaker: Point of order.

POINT OF ORDER

[Misleading]

Hon. Zane J. S. De Silva: The Honourable Member I think is misleading the House. I would say with regard to MAWI and this young man being turned away, I do not think he knows the history, so I think he should leave that alone. The other thing I think he should do is leave this subject alone. You just had a young lady lose her life, and I think we should . . . that is better left alone. The wounds are still open. Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Yes. The MAWI case, we do not know enough about that. And we are talking about people, sensitive issues. As politicians, we should remain a little above that. Those are personal issues.

Hon. L. Craig Cannonier: Yes, as I said, I was not speaking to that issue. I was speaking to the issues that we spoke to before concerning the Department of Child and Family Services. I was—

The Deputy Speaker: Yes, but I think—

Hon. L. Craig Cannonier: —very clear in saying that.

The Deputy Speaker: I think the Honourable Minister is right. There is been a death. Let's let that . . .

Hon. L. Craig Cannonier: I am not talking about that incident, Mr. Deputy Speaker.

The Deputy Speaker: Yes, but you it bring that up, you go into different things. Right? Let's be sensitive to certain things. I am not trying to stifle you, but I think we should be a little more . . . yes.

Hon. L. Craig Cannonier: So what I am saying, Mr. Deputy Speaker, is that we . . . there is a concern. The public has a concern about what has been going on within that particular department and something needs to happen. We have been asking questions. And that is all I am saying. We have been asking questions. We have not been getting any answers back, and investigations continue. So, it would be nice to be able to get some progress as to exactly where we are and what is happening and that has not happened. So, again, I will appeal: Where are the progress reports as to where we are heading with some of the challenges that have been already put out there concerning the particular department?

And so, Mr. Deputy Speaker, I know my time is probably just about out with all of the points-of-order I had.

[Laughter]

The Deputy Speaker: Mm-hmm. You got a minute and 20.

Hon. L. Craig Cannonier: And I must say, Mr. Deputy Speaker, I appreciate the direction that you have given, but I would implore our Government to take to heed the words you have given, because it will get tense in here if they do not take heed as well. Mr. Deputy Speaker, as the Leader of the OBA, I will admonish and make sure that our Members stay in line and avoid any personal attacks. But Mr. Deputy Speaker, we have already seen before, as we heard from the Member who just stood up before me making accusations about the OBA but then he wants to get up and say, *Well, you don't know anything about the PLP.* But yet he wants to talk about the OBA. The pot calling the kettle black. And he spoke it first, and I was responding to *his* words. And so, he would rather just sit down . . . and my advice to the Honourable Member would be—

The Deputy Speaker: But, but—

Hon. L. Craig Cannonier: —we had a wonderful speech from the Honourable Member Jason, it would have been nice to just leave it where it was. It was a

wonderful speech. Congratulations to you. I am glad you are in the House.

The Deputy Speaker: Any further speakers?

The Chair recognises the Honourable Minister Diallo Rabain. Mr. Rabain, you have the floor.

THE NEED FOR A COHESIVE PARLIAMENT TO BENEFIT BERMUDA

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

I know sometimes we sit here and we listen to what is being said, and we . . . I am quite sure that I speak for most of us here, we have to wonder, What is going on? What is it that we are doing? The last speaker that just spoke, Mr. Deputy Speaker, I listened intently . . . unfortunately, I did not get to hear the speakers before him, but I listened intently. And when I listen I have to put myself in the position of the public. And the public is asking, *What is he saying? What is the relevance of what he has just talked about to making a difference in the lives and uplifting our people?*

It is a rant, and that is all it is, Mr. Deputy Speaker. It is a rant of virtual nonsense. But, Mr. Deputy Speaker, I do not want to go down that route.

I just left from Berkeley Institute, Mr. Deputy Speaker, and I was in a classroom of special needs students. It was the functional academics classroom. They do a presentation every year on what it is they are learning within the class. And they do this because the teachers think that this allows them to feel empowered. Most of them are not accustomed to talking in front of people, putting together projects, and the like. And this years' project was "Forming a Third Political Party." You know, Mr. Deputy Speaker, when I was there and I am listening, our young people are in tune. They are spot on.

They talked about topics that are affecting every day Mr. and Mrs. Bermuda, and they spoke about potential solutions. I believe the public . . . this is what they want to hear coming from this House, Mr. Deputy Speaker. Not attacks, not barbs thrown, or the hand grenades lobbed about I said, you said, and all of that. I do not believe that is what the public wants to hear. But that is what we have been hearing. And it is shameful, and I am thankful that I was able to go and listen to these young people give their platforms.

What they had to do, Mr. Deputy Speaker, they had to put together a commercial. There were six groups, ranging from S1 to S3. They had to put together a little video that they made around the school of their platform. And then they had to present that platform with their logo and poster, as such. And there were some things that stood out, Mr. Deputy Speaker. There were some things that stood out that were consistent with what they are saying.

And when I got up and spoke I just had to agree with them—you are right, there, with some of the things that we need to work on. They talked about transportation woes. They talked about how sometimes when they want to catch the bus they do not know if the bus is coming. Or when they call a taxi, the taxi may take hours to show up. They talked about that, Mr. Deputy Speaker. What also blew my mind, they talked about the trade school that had been closed and how they felt [about that]. And they gave reasons why they felt that this is something that this Government should take on. Mr. Deputy Speaker, they talked about the environment. They talked about how we need to take care of our environment so that they can have somewhere to live when they get older. Mr. Deputy Speaker, they talked about the cost of living in Bermuda and how . . . and they discussed ideas on how they felt that things could come down. They talked about health care.

So, Mr. Deputy Speaker, I just wanted to get up today and let the public know that our students are doing the things that they need to do in order to take their rightful place in our society. They are worried about some of these things, but when I asked them about the politicians, they said, *All we ever hear is noise. We don't hear solutions. We just hear barbs going back and forth. Why do you guys always have to argue? Why is it that when we listen, all we hear is . . . when we read, all it is, 'You did this, or you did that back when you were there.' And, 'You are not doing this, and you are not doing that.'* This is what our children are hearing, Mr. Deputy Speaker. And we all know that the truth comes from the mouth of babes. We need to do better for our children.

Mr. Deputy Speaker, we are in the process of doing a consultation for T. N. Tatem [School] to decide whether it should remain open or should it close. There is an online poll that anyone within these Chambers can log on and submit their opinion, Mr. Deputy Speaker. So far, Mr. Deputy Speaker, the online submissions from this Chamber is zero. These are things that matter. These are things that we should have an opinion on, because Mr. Deputy Speaker, when it comes to education, all of us need to be rolled in the same direction.

All of us need to understand that what we do, or do not do, is going to affect this country for years to come. We have lost too many generations from political bickering around education. We need to set a path for it and we need to be examples of what needs to be done. We need to be bold. We need to make decisions and we need to do things that may be uncomfortable for some but needs to be done because we are looking out for future generations. That involves, Mr. Deputy Speaker, stopping business as usual. Someone says something, you are upset, you get up, and so you try and attack them to make them feel belittled, and someone else gets up to belittle you. And it just goes back and forth. At the end of the day, noth-

ing gets solved. I implore my colleagues, all of my colleagues, to always think about what the future of this country needs. And it needs strong leaders. It needs people who are willing to put their pride in their back pocket and do what needs to be done to move forward. That might mean agreeing with the Government. That might mean the Government agreeing with the Opposition. But it does not mean that we cannot come together and it does not mean that we cannot do the work necessary to move forward.

[Inaudible interjections]

Hon. Diallo V. S. Rabain: We need to stop this version of motion to adjourn. This is not what we are. This is not what we need to be and this is not what the future of our country—our students—need to hear. It is turning everyone off. And I hear the . . . Mr. Deputy Speaker, I am here offering olive branches, but I hear the side interpolating, *Talk to your people. Talk to your people. Talk to your people.* See, Mr. Deputy Speaker, this is the type of—

The Deputy Speaker: Just talk to me, do not let . . . do not be disturbed.

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

This is the type of vitriol that the people hear and it turns them off and it makes them think, *What is going on? Are they able to accomplish anything? Are they able to do anything to move us forward?*

Mr. Deputy Speaker, I set the marker here. I set the marker right now. I want all of us to start moving in the same direction. I want all of us to put that pride in our back pocket. And I want all of us to do the things that are needed to be done in order to make our education system, and, by default, our country, a better place, Mr. Deputy Speaker.

The Deputy Speaker: Mm-hmm.

Hon. Diallo V. S. Rabain: It is not hard to do. It is actually relatively easy if you put aside the need to score points at the expense of everything else. Put that aside, Mr. Deputy Speaker, and if we can put that aside, we can move forward as a country and we can go to higher and higher heights than where we are now. Because what I have heard so far tonight, does not even begin to move us in that direction. It just builds walls. It builds walls between us, the PLP and the OBA. It builds walls between the political parties and the public. That is all it does, Mr. Deputy Speaker. It does not solve problems. It does not help, and it does not get us to where we need to be, and that is a cohesive Parliament moving forward for the benefit of the entire Island.

Thank you, Mr. Deputy Speaker.

An Hon. Member: Well done, brother. Well done.

[Desk thumping]

The Deputy Speaker: Thank you.

The Chair recognises the Honourable Member Dennis Lister III.

COUNTERACTING CLIMATE CHANGE

Mr. Dennis Lister III: Good afternoon, Mr. Deputy Speaker. Good afternoon to the House and to the listening audience.

I find it fitting that I stand here today after the comments made by the Minister of Education about setting the mark and changing. And also I find it fitting, ironically, I stand also as a few hours prior to us sitting here at this moment, there were a number of high school and middle school aged students who held a protest on Church Street outside of City Hall, protesting for climate change. So, Mr. Deputy Speaker, first I start off, [referring to] prominent environmentalist, David Brower, [who] once stated, “We don’t inherit the earth from our ancestors, we borrow it from our children.”

The Deputy Speaker: Yes.

Mr. Dennis Lister III: And I say that, Mr. Deputy Speaker, because when we say “climate change” and we see how most Bermudians react, it is a bit like “sustainable development”, a phrase in which many people quietly glaze over and switch off. So, here is the first point: Do not switch off. Climate change is not just words, it is a real thing. And manmade climate change is an even scarier real thing. I take this time today to stress to you the importance of addressing this matter and highlighting the possibility of exploring algae cultivation as a means of combating this imminent issue. Algae proves to be a sufficient source in combating and even reversing the effects of climate change as it not only absorbs carbon dioxide, but also works as an alternate production resource and food source. The rise in global temperature over the last several decades is a matter of public record. There is an overwhelming scientific consensus that it can only be explained by one thing—the rise in greenhouse gas emissions caused by human activities.

Some people say that climate change is natural, and we should not worry. The answer to that is that we have indeed had naturally occurring climate change since the earth was formed, but none of the natural causes of climate variation from the sun’s output, the tilt of the earth, volcanic activity, or emissions from rotting vegetation can account for the warming we observe today. There is only one thing that can: The emissions from fossil fuels caused by human activities over the last 200 years. The concentrations of carbon dioxide in our atmosphere have increased by

nearly 30 per cent since the beginning of the industrial revolution.

Here is another inconvenient truth. Not only is global warming happening, it may be speeding up. The 20 warmest years on record have all come since 1995. The five warmest years have all been in this decade, the 2010s. July 2019 may have been the single hottest month in recorded history. And living in Bermuda, we can all attest to that. And just as the rate of temperature rise looks to be accelerating, so too does one of its main consequences, a rise in sea level. Over the last 20 years, sea levels have risen at roughly twice the speed of the preceding 80 years. Eventually, big coastal cities, and Bermuda, will be under water. It gets worse. While the international community has pledged to avoid the rise of more than 36°F, the average global temperature by the year 2100, compared with preindustrial levels, many scientists believe that the figure will be higher. The central scientific estimate is now that by the year 2100 global temperatures will have risen by nearly twice the degree figure of around 38°F.

So, Mr. Deputy Speaker, what can we do to reverse or counteract this climate change? Adaptation means making changes to prepare for, reduce, and negate the effects of climate change. Algae, when used in conjunction with AI-powered bioreactors, is up to four times more efficient than a tree at removing CO₂, which is carbon monoxide, from the atmosphere. That means that while we are learning to reduce carbon emissions and augment our consumption patterns, we can start to make big reductions in atmospheric carbon. When wielded correctly, it could make a city carbon negative without changing current production or consumption patterns of that city.

Trees and algae sequester carbon dioxide naturally. Trees “consume” it as part of their photosynthesis process by “absorbing” carbon into their trunks and roots and releasing oxygen back into the air. Algae replicates the same process but “absorbs” the carbon in the form of more algae. Algae can consume more carbon dioxide than trees because it can cover more surface area, grow faster, and be more easily controlled by bioreactors, given its relative size. Bioreactors can contain large amounts of algae and optimise for its growth cycle in a way that is easier than trees and takes the overgrowth of algae, dehydrates it, and ultimately puts it to use as fuel or biomass. When algae is used to produce biofuels, which are fuels derived directly from living matter, it can provide a more sustainable alternative to carbon-producing fossil fuels, like petroleum. In fact, algae has been known to produce as much as 5,000 biofuel gallons from a single acre in one year.

The US Government first [explored] algae as a petroleum alternative during the [energy] crisis in the 1970s. It abandoned the project in the 1990s because they were unable to make it competitive with the pricing of petroleum. However, with the rising costs of oil

and an imperative to find clean energy [solutions], both oil companies such as Exxon and venture capitalists are pouring more money into solving the algae-as-fuel equation.

Dutch designers use algae to create polymers that can be used in 3D printing as a replacement for plastic. In principle, they can make anything from this local algae polymer: from shampoo bottles to tableware or trash cans. Their goal is to ultimately turn an industrial manufacturing process . . . into a way to subtract CO₂ from the atmosphere.—

Hon. Patricia J. Gordon-Pamplin: Point of order, Mr. Deputy Speaker.

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

POINT OF ORDER

Hon. Patricia J. Gordon-Pamplin: Yes, Mr. Deputy Speaker, I recognise that in support of a presentation one might be able to refer to notes. But I wondered if the Honourable Member might consider tabling the report because he is reading verbatim and I believe we all have the ability to read, and I think that we understand the gist and the concept of what it is that he wishes to share.

The Deputy Speaker: Normally, Member, when we read, we need to table. Those are the rules. I am giving you a little latitude because you are around my age. Right?

[Laughter]

The Deputy Speaker: But, you know, if you can speed it up. I do not want to stop you because I want to encourage you, not discourage you. But it is not only me here.

Mr. Dennis Lister III: All right. It is not a report, but it is almost finished. It is only one paragraph left.

The Deputy Speaker: Okay. Continue.

Mr. Dennis Lister III: Using algae as a raw material would turn any mode of production into a way to help the environment.

The reason that climate change has gained so much attraction among Bermuda's youth is because in reality, policies related to climate change are affecting them more than anyone else. The youth-led movement is building a coalition of first-time voters, prioritising climate change, and we saw an effect of that today, Mr. Deputy Speaker.

So, Mr. Deputy Speaker, just to give the House a little bit clearer image of this, there is a thing called the "carbon dioxide threshold." So what they

say is that earth, as a planet, can hold up to 800 (I have to be corrected if I am wrong) PPMs [parts per million], I believe it is, of carbon monoxide. So that is the level it is. Right now earth is at the level of 400 . . . between 400 and 450 PPMs. Since before preindustrial times, which is the 1750s, from the beginning of earth to that time, the PPMs have risen to the levels of 180. From industrial times up until the 1950s it rose to just under 300 PPMs. So we have seen in each, in the past 200, 300 years or so, we have seen the increase of the PPM exponentially. And they say that if it keeps increasing at the rate it is now, we will reach that 800 PPM threshold by the year 2050. And at that point they say the earth itself will not last because we cannot handle the carbon monoxide.

So, in my presentation today, Mr. Deputy Speaker, what I have done, I have put a solution forward for Bermuda, as an Island, for us to do our part, not just locally but internationally, if we can invest in algae farms. Algae is easy to produce and as the reasons that I stated in my presentation, easy to produce and it takes out 400 times more carbon monoxide out of the atmosphere than trees. So there is a solution to the problem that we can address in Bermuda.

So, Mr. Deputy Speaker, as I wrap my presentation to come to a conclusion, I want to finish with the Peter Parker principle.

The Deputy Speaker: Mm-hmm.

Mr. Dennis Lister III: "With great power comes great responsibility."

The Deputy Speaker: Yes.

Mr. Dennis Lister III: And us as the inhabitants of this earth, we have the power and it is our responsibility to take control of this earth. Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Yes, the Chair recognises the Honourable Member Jeanne Atherden.

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

I think what I want to do is I want to start off right away and . . . just remind me. Is it 20 minutes?

The Deputy Speaker: Yes. Yes.

[Inaudible interjections]

Hon. Jeanne J. Atherden: No, I have lost out to the clock before, so that is why I am checking now.

[Laughter]

NATIONAL HEALTH PLAN

Hon. Jeanne J. Atherden: So, what I want to start off with right away, I want to talk about the National Health Plan and health because this is always been something that has been dear to my heart, and I know lots of people have been out there asking questions and lots of information has been put out and lots of information not put out. And I think what I want to say right from the get-go is that we all understand that health is one of the largest ministries that any government has, whether it was the Government that the OBA had, or the current Government. And there has always been this concern about how one can reduce the cost of health but at the same time make sure that you can have as many people being able to have access to health care.

I know when, in about 2010, when I started to get involved in politics, I remember Louise Jackson and I having a conversation with the then Health Council Executive Director talking about the plan that the PLP had at that time. And it was shared with us, and obviously one of the tenets was affordability and universal coverage. So that when we became the Government, the OBA, I realised that once again we were then having to deal with this issue. When I became the Minister of Health, I realised that there was an opportunity for us, as the Government, as the OBA, to be able to do something about it.

The reason I am saying this—because it gets back to what Minister Rabain said a minute ago in terms of sometimes getting together and talking about what is important and trying to look at consultation and look at things which are important, and if you can decide that you all agree on certain things then maybe you can spend your time on those things on which you do not agree. And then, at least you can put certain things aside and then we do not have to have what I call animosity. We can actually have some deep [drilling] down into what is important.

I just want to say that . . . I know the Minister has been out and he has been talking about the National Health Plan, but I think everybody wants to have affordable health care and everybody wants to have the access so that everybody can have access to health care. So, when I look at that I recognise that, to me, the issue for me personally, which I believe is the issue for a lot of people that I talk to is the fact if we are going to change anything, how do we change it to deal with those people who are uninsured and under-insured? Because if you change all the chairs around in the room, and those people have still not been helped, then you have wasted time. And so I want to then just go through and discuss a few things which I believe the people of Bermuda should remember because when you are looking at choices, and making choices, if we think about how we have gotten where we are, then sometimes we can make sure that if we

move forward, we move forward and not do something which is not what is beneficial for everybody.

If everybody can remember that when we first started, the Standard Hospital Benefit focused on the hospital. Over time it became apparent that it was not just the hospital that was important. But back then the hospital was the biggest expenditure that you ever had. And that is why insurers focused on Standard Hospital Benefit. Over time it became really clear that it was important to have Standard Health Benefit, and I say that because I have seen some statements put out which indicated that Standard Hospital Benefit did not include certain things which is perhaps not true. I read, and this is taken from . . . if you can indulge me for a minute.

This is the actuarial report. It says, “The Standard Health Benefit: Standard Health Benefits regulations consists of inpatient, outpatient, home medical services, palliative care and other benefits. The Standard Health Benefit is the minimum package of benefits which must be provided within any health insurance policy sold in Bermuda, including each employer sponsored or health insurance provider’s health plan. Furthermore, it is compulsory for each employed or self-employed person, and their non-employed spouse, to have health insurance. Private and public health insurers and approved schemes are licensed.”

And I say that because that means that everybody has to put that in perspective. So when you start comparing the new basic health plan, which is being proposed, you have to remember that Standard Health Benefit had some of these things in it before. And therefore, by people paying this amount of money, they were getting access to it. Now, I know when we talked about health care and we talked about the cost and everything, and I listened very carefully to a presentation that the Minister said, and she said that all people have access without financial hardship, better care, better health outcomes. And I am quoting it now. “Make all people healthier, more prevention, access for all, decent benefit package, change the ways we pay for our health, make it more affordable.”

And I think we all agree with that. We all agree with that, so if you go on that premise, that this is what we are trying to work toward, then we have to talk about why we are here now where there are some concerns as to whether there has been sufficient consultation, where there are some concerns as to where we are going now. The Minister has talked about the two ways in which this could be done: the unified, or if you will, the dual.

When we were the Government, we had that same concern. When we were the Government, we discussed, you know, the opportunities for doing this thing. And we had a group of people that looked at this to talk about what could be done. So, looking at it is not something that is foreign to any of us on this side. Lots of people getting involved is not foreign to us. But what is important for us to look at is, are we

making decisions which are going to change the health of those people who are uninsured or underinsured? Because if you do not do that, then what you are doing is you are making all of these changes, and then you are not . . . you are going to turn around and people are going to say, *Why am I paying more? Why are you putting all of my money into one pot? What is going to happen?* So I have to just ask some questions because I know that the Minister is going to have some more consultation.

And I know that there are going to be some discussions in about a week . . . I think it is next week Thursday . . . Wednesday, with the AIDS concerned people. And seniors are one of the ones who are going to be affected most by this. So I am just raising some things that I have said to people and I believe that they should say when they are there talking about it. Because if you turn around and if you look at what has been suggested in terms of the plan design, the Minister said, and if you do not mind, I can just read this off. The Minister said that she wanted to create fiscal space to address prevention, chronic disease at all levels, and utilisation. Now, I think that this is fantastic. And the reason I say that this is fantastic is because if you were to go to the [Bermuda Health Strategy 2014–2019](#), which was put out by the One Bermuda Alliance, we actually said the same things. You know, we talked about access to basic health insurance coverage to be assured for all residents, encourage and expand the use of outpatient facilities, health coverage contributions shall be affordable to ensure access to health care, streamline the use of overseas care, mechanisms to pay health care providers [which] shall assure optimal quality to patients and maximum efficiency to the health system to contain costs and to improve health outcomes.

I am saying all of these things because this has been the goal that everybody has wanted for Bermuda. This is the goal that we all want, but I warn that we are not going to get there even if we do all of these things. And so if we do not raise it, and if other people do not raise it, we run the risk that we do all of these things and we do not achieve it. And the reason I say that is because if you start to go and look at some of the things that have been suggested, we talked about Bermuda health systems should be financed through the most cost-effective means. There was talk about patient indicators, health indexes. There was talk about medical records and making sure that you have the patient identifier. All of these things have been discussed before. We are now four or five years down the road and we still are talking about whether we do it. And, if we have not achieved some of this, then we have to worry about, as I say, moving the chairs around and still not dealing with the uninsured and the underinsured.

If I looked at this, this [document] is the [Ministry of Health and Seniors, Roadmap 2017–2019](#), which was the last thing that the OBA did when it was

the Government. And in there it talks about access to basic health insurance coverage shall be assured for all residents. Encourage the use of outpatient facilities. Health coverage contributions shall be affordable. Streamline the use of overseas care.

But most importantly, for me, is talking about an integrated, electronic health system. Now, this was being worked on, and I still do not see that we have gotten there. I still do not see . . . and if you do not get to that, then you have the same problem of you do not have control over who is using the system. You do not know who is doing what and, therefore, you run the risk that people are using the things and you have overutilisation and you do not have the [good] health outcome.

There was also the concern about standards of clinical care. These are all things that numerous Governments, the current Government, the Government before, our Government, believe in, but I do not see us doing anything that is going to get it.

Now, the Minister had talked about health promotion. The previous roadmap, which was the one that the OBA had, was [to] implement a comprehensive approach to health promotion which encourages healthy lifestyles and involves health professionals and organisations to ensure the Well Bermuda population goals can be achieved. So, once again, these are things . . . but if we do not *do* these things it is going to be another thing of coming up with a good idea, and the devil is in the detail and the implementation.

So, I am saying that when they are talking to the Minister, we should be asking the Minister, what happened to the health promotion? Where are we in terms of that? The Minister has talked about the Enhanced Care Pilot [programme]. Well, we introduced the Enhanced Care Pilot. The Minister should be asked about where are we in terms of how many doctors have enrolled in this? What is their patient outcome in terms of people who have gotten better in terms of, you know, diabetes and heart conditions and all of those things, because if it is working, then keep it. If it is not working, then do not expand it.

And I am saying all these things because the bottom line is, we all want to see the cost of health [care] go down. The Minister made reference in one of the presentations to bending the health curve. Well, we bent it! If you look at that diagram, the bending in 2012, 2013, we bent it. We bent it on the basis of saying that it has got to go down because it is not just about us, personally. It is about the seniors. It is about everybody we know. And it is about making sure that the money we spend for health gets a better outcome. And I know that there are some things that have been talked [about] in that presentation, and if you do not mind, if I can just read it, because I listened to it and I made sure that I wrote it carefully.

The Deputy Speaker: Yes.

Hon. Jeanne J. Atherden: Improve preventative primary care. Now, primary care is the care between you and your doctor. And that is where people have to recognise their role in improving their health is right there. And that was why there was the suggestion of the Enhanced Care Pilot for those people who had two or three chronic diseases to be able to get together with their doctor.

Control co-payment. Regulate prescription drug prices. Reduce unnecessary utilisation. Address conflicts of interest in the health system. Retain choice in insurance and supplementary benefits. How long have we been going on talking about this whole thing about unnecessary utilisation [and] addressing conflicts of interest? I am just amazed because when we talked about it and raised it, it was like people were saying that we were being blasphemous. But yet, now, it is being indicated that it exists. And it has to be controlled.

We are no different. Other countries do these things. Other countries have overutilisation. Other countries have conflicts of interests. We just acted like Bermuda was another world; well, it is not another world! Bermuda is the world we live in and if we do not start paying attention to what is happening, we run the risk that the world we live in will be very different. And I say that because we have always been in the position where we believe that, you know, we are top-notch, we have the best of this. We have the best of education. We have the best of hotels. We have the best of whatever else. But those things cost money. Those things are expensive. And if we turn around and change our system, we run the risk that people are going to start to say, *I can't have access to certain things that I want.*

And whether we like it or not, you do not want to change the Standard Health Benefit, which was the basic package that people could have, and then they could have supplementary. You do not want to turn around and have the basic package, which is going to be called the Bermuda Health Benefit package . . . you do not want to have it that it has got to have other things added to it, but by the time you add to it the price goes up and you still have a situation where people will say, *I still do not have other things that I want.* So, the people who can afford it will get some of it.

Now, I am going to say, categorically, I know that there was talk about pooling all the premiums. So that is not new. Because if you have 95 per cent utilisation, and the claims ratio is 95 per cent, then you are making money as opposed to having something where the claims ratio is 110 [per cent]. Put it all together and it evens itself out. But there are things that we have to pay attention to. And I do not know . . . and when the people are at the meeting, they need to ask the Minister, What happened in 2010 where they came up with an idea? Have we gone through and have we adjusted it for the fact that over 6,000 people

have left this Island? They were the people who were [here] that were paying their premiums then. They were the people who were by and large healthy and, therefore, they were the ones who were creating this positive claim ratio.

So now we have all of the people who [remain in Bermuda]. Our seniors are getting older, our seniors are living [longer], and we have the unhealthy lifestyle that we continue to have. So when we do all of these things, what worries me is, as I say, you are changing the chairs around but you still have not addressed the fact of the uninsured and the underinsured.

Now, we used to have indigent subsidy. And I know this because years ago I remember when you had . . . and I looked, 3 . . . 2.5 minutes.

[Laughter]

Hon. Jeanne J. Atherden: I know that . . . the question that I always used to say is that, How do you get your hands on the people who are indigent? People who are uninsured? Because it used to be that they would stay home and they would be ill and all of a sudden they went down to the hospital because they just could not take it anymore. That is how you got them. You got them because they came in because they were sick.

Well, that is the worst way to get in touch with somebody because by then they are sicker than they should have been. Then after that, you are not really controlling all those people who are out there because if we want them to be able to manage their health care, we have to figure out a way to get them to [hear us] say, *You are important to us. We want to enrol you . . . we want to get you into this programme, we want to make sure that you go to the primary care physician. We want to make sure that there is a doctor looking after you.* Because that is the way you reduce the cost of health. You do not have emergency costs going up when primary care costs go down.

So, I am saying, let's figure out a way to identify all those people who need financial assistance. It used to be indigent subsidy, but now I am hearing that they are going to use financial assistance. If we do not do something about those people who are uninsured or underinsured, what we are going to do is just . . . as I say, change all the chairs around, and you are going to get people who do not get the coverage.

And then you are going to have the other issue of those people who have private insurance, what are the private insurers going to offer as it relates to a package? How much are they going to charge? I know, because I have seen it, or I have listened to it. There is this talk about everybody will say what [benefits they] want, and then once [they] come up with it we will tell you what it is going to cost. Well, I am amazed because in the past normally you would have spoken to an actuary and gotten some idea, if you put

this ball of, you know, these services together, of what [they] think it will be. So I am sure that the \$500 that has been talked about has some basic things in there, and I am sure there is a belief that there are some other things that should happen.

[What is] really important to me are the seniors and the uninsured and the underinsured. We have got to do something about it. Do not do all this changing around if you do not come up with something that helps the people who are the ones you want to deal with. And when you are speaking with the Minister, and we talk about this, let's talk about why we decided that . . . and I think that it is going to go into effect in the third quarter of 2020.

And more importantly, just before I wrap up, I am concerned about . . . I do not see enough emphasis on the hospital. Because the hospital is the other place where people are going and they are in there and they are clogging the system up, and to turn around and not understand how they were given their grant is very worrisome. Because if you do not make sure that the hospital services reflect what the people need, then you run the risk of those services being out into the private sector and then you get into, once again, this overutilisation and conflicts of interest which is what we said we did not want to happen.

So, Mr. Deputy Speaker, thank you very much.

The Deputy Speaker: Thank you.

Any further speakers?

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

CONSTRUCTIVE CRITICISM AND COLLECTIVE RESPONSIBILITY

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

Mr. Deputy Speaker, I am first going to follow on from the comments to the Honourable new Member of Parliament in congratulating him for his presentation in what will have been his maiden speech. But I also want to mention one other thing in that respect, Mr. Deputy Speaker. And that is, how much I appreciated on the day of the bye-election when that Honourable Member came over in my presence and spoke to our contestant at that point, and said to him *I understand that what happened yesterday* (and that is with the negativity that was put out in the public domain) *is what politics is, but it is not what I stand for.*

The Deputy Speaker: He is a good trade unionist.

Hon. Patricia J. Gordon-Pamplin: And I appreciated that. I appreciated that because it says to me that there will be a modicum of decency and propriety that I can come to expect when that Honourable Member

not only takes to his feet but when he operates in this Honourable Chamber. And it is something with which I certainly concur, and I would like to see that thought process and attitude permeate not just from his perspective but through others as well.

I also wanted to speak to the comment that was made by the Honourable Minister of Education who said, *It is time to take this to a different level*, and the like. And I said to him, it is important that you speak to your Members. He became extremely defensive, and said, *Oh, the Honourable Member . . . this is a vitriol.* There was nothing vitriolic about that.

The Deputy Speaker: Let's keep it up here.

Hon. Patricia J. Gordon-Pamplin: Yes, there was nothing vitriolic. I think it is important to just mention that we have to learn that when we give criticism, we also have to learn how to take criticism. But hopefully, the criticism that we offer and that we receive ought to be constructively done, as opposed to everybody just automatically taking offence. You know, my grandmother always said to me, *Blessed is he who expects nothing for he shall never be disappointed.* And I live by that, Mr. Deputy Speaker. So, there are some people from whom you expect certain levels of interaction and engagement, and others from whom you expect a different level. So I understand exactly where my expectations lie, and what to anticipate, what to expect, and how to respond.

I do remember that when we eulogised in this Honourable House [a] former deceased Member of Parliament, I said that the one thing that we were always able to take heed of was his interaction with people, his ability to say what it is that he meant, and to be able to disagree without being disagreeable. And I said that I would attempt to temper my comments going forward with that same degree of commitment to constructive dialogue. And I believe that I have done that subsequent to that date, Mr. Deputy Speaker. And I just think that it is important that when somebody says something that it is not necessarily vitriolic. It may be a difference of opinion, accept it as a difference of opinion, and then we move forward.

Today, as we saw in the earlier session of the House, Mr. Deputy Speaker, we had full cooperation. We did a Bill, we looked at it, we agreed with it, we supported it, we encouraged it, and we thanked the Minister for it. And in the other instance, where the other Bill was not quite up to scratch, and the Minister did not have the necessary responses for it, he did what was the appropriate thing to do, to say, *I recognise that the Opposition has issues and challenges, therefore, we will rise and report progress.* This is what we call working together well.

It would be futile though if I failed to take advantage of the opportunity to notice that we had three items on the Order Paper today. Two of which were debated. And the third was not. And one of the rea-

sons was that whoever was meant to lead that third debate was obviously engaged elsewhere. We heard the comment. So we understand these kinds of things. But I do believe that when we have the numbers of people in the Honourable House, with Ministers having the ability to cover for one another as Cabinet, there is collective responsibility. We should not be in a situation where we are unable to advance something that is critical and crucial, and that is on the Order Paper because of the absence of one person, especially when we know that this was the purpose for which we arrived at this Honourable House today.

So it is an observation; it is not necessarily a criticism, because I do understand that emergencies happen and people can be waylaid in . . . you know, "The best-laid [plans] o' mice an' men / Gang aft a-gley." And effectively that says that we can plan as much as we want, but things happen. But we should be able, with a Government which we have heard, you know, the lauding of, *We have 25 of us and there are 11 of you* . . . I cannot believe that the House has to shut down because of the absence of effective and constructive debate on any particular issue. So that is my observation there.

HEALTH CARE REFORM

Hon. Patricia J. Gordon-Pamplin: But I want to go back to the health care issue, Mr. Deputy Speaker. And you will know, Mr. Deputy Speaker, that recently, earlier this week, there was a meeting held by a group called Patients First.

The Deputy Speaker: Mm-hmm.

Hon. Patricia J. Gordon-Pamplin: I attended that meeting and I was hearing their presentation for the first time, as were most of the people I would imagine who were in that room.

And the one thing that I gathered from the presentation that was given by the doctors is the degree to which they have felt excluded from the interactive process or the appreciation of their point of view in arriving at whatever the ultimate decision is likely to be. And I take that on their behalf, because I have said this before and I will repeat it, you know, *ad infinitum*. It is critical that the key components of the health care continuum have to be fully engaged. And when one hears *We will seek your counsel, we will seek consultation, but we will not ask your permission to implement anything* . . . I am not certain that this is going to get the right response and get the community buy-in.

At the end of that meeting the other night, Mr. Deputy Speaker, I heard a call for people to sign a petition. And I believe that at last look it was somewhere around 5,000 people who had signed that petition. And I did not gather though, from the people who were in attendance, that the idea was just simply *let's*

just stop what is going on. But let's make sure that we understand what is going on and how it is going to impact us. And there is an entire difference with that.

If people do not know, then there is not so much a resistance to change but there is a fear of how this change may negatively impact them. Because one of the things we have seen in the course of this past week, notwithstanding that we know there has been this capitation grant of \$300 million that was given to the hospital to operate, what we found is that there are services at the hospital that are now being . . . the time wait has been extended where normally there might have been a two- to three-week wait, now it is a five- to six-week wait for the same service because the hospital is not making available those services on a full-time basis. And the reason for that, presumably, is because they have elected . . . they have determined how it is that they can save money out of the \$300 million so that they can have what they need in order not to run out at the end of the day.

I do not believe that it was the Government's intention when they gave \$300 million to the hospital for the hospital to cut back on services to the public. But that is exactly what we warned would happen in the absence of specific guidelines as to how that money ought to be utilised. And we warned it was going to happen and we are now seeing it manifest itself.

So these are things where we have major cause for concern, that the people in the general public are saying, *How am I going to be impacted?* Well, they will be impacted not so much for certain types of services—if they are not available in the hospital, they are being made available in the private sector. But what happens is that, if you remember when we changed the methodology by which the mutual reinsurance fund was now going to take a significant portion of the standard premium, and that was going to go into the MRF, as opposed to . . . and there was a small sliver that was left to go into the private industry. Private industry is still required to pay for things from some of these services that are being now provided in the private sector.

If those . . . and this is a big stretch, but if those services that are available at the hospital, and the hospital is not providing them, I would go so far as to say that the hospital ought to be mandated out of the \$300 million that they have, when they refuse to provide the service or cannot provide the service, they should be the ones responsible for paying for the service to be provided, because I believe that this is what the Government intended when they gave the hospital \$300 million. Not to say that, you know, you are going to take \$300 million, you are going to stash it, and deal with it however you will. They should be able to say, *You can't provide this service. The private sector can, and therefore you have the money to provide the service, you take that money and pay it to the private sector.* Because I believe that getting the service is the operative. It is not a question of necessarily who

... and I believe that the Government honestly, fervently. And I support the belief that if the hospital has \$300 million with which to operate, it should be able to make it work and it should be able to work for the better good of the majority of the population.

[Inaudible interjections]

Hon. Patricia J. Gordon-Pamplin: That is exactly what I am saying. That the hospital should pay for it. Send them over to wherever the facilities are available on a timely basis and take the money out of what the hospital has received. They have got the money to pay for it. And they should be providing services to the people of Bermuda. I advocated that before and I will advocate it again because I believe that this is the right thing to do.

Mr. Deputy Speaker, I also wanted to speak to the issue of ... and my honourable colleague has touched on it, but I think it is important to underscore that to the extent that there is a health premium that people have to pay to provide for them the services that are going to be core to the new Bermuda Health Plan, that we should not be in a situation ... we did hear the Minister ... her biggest concern at the outset was that we have Two Bermudas. We have some people who can afford a better insurance premium and therefore they pay for it—a better policy, sorry—and therefore they pay for it, and others who have to have the basics.

What I found, probably disturbing, was that we have had a few town hall meetings. And at one of the town hall meetings, one of the senior people within the Ministry who was giving a presentation said, *We are not giving you everything you want in this new health plan. But we are giving you what we think you need.* So, when one member of the public asked the question, *What does that mean because I have a good policy where I am?* The response that came from the senior person within the Ministry was, *Oh, I have good health care, and that is not going to change. We want to make sure that you have at least the basics, the core (they changed it from basic to core) that we believe is important. And we are listening now to you to find out what you deem to be important to have as part of these core benefits.*

Now, if that does not enforce a creation of the Two Bermudas, I do not know what does. And I say that from the perspective that you have somebody who is senior in that area saying, *I've got good health insurance coverage.* But what was not said, is that, *And you are paying for it, Mr. and Mrs. Public. But we are now telling you what we think you need. We will give you the basics of what we think you need, and if you want more, then we are going to have to work on these supplementals.*

Now, everybody who has an insurance policy who is going to pay this premium, and we have tried to get information in terms of what the \$514.00 which

was touted as being the amount of money that would handle a certain basic core of services, would actually ... or how it would change if people want more things included. And when we had those responses coming up, I have not been able to see an actuarial report. I actually have now asked a question for the Minister to provide for us the actuarial reports that supported the \$514.00. I know that Morneau Shepell normally does the actuarial studies. I do not know if there has been a Morneau Shepell report because I do understand those reports and how to read them. So I have not seen the support basis for this \$514.00 and the services that it provides. But I think that it is important for people to understand that if they want more, it will cost more. The more it costs, the less people will have the ability to afford what it is.

We have seen today that we have said to people, *Hold back some pension. Don't pay your money in.* Because we realise things are getting tight. Well, if things are getting tight with the way things are, and we are going to be putting costs up, that \$514.00 is somewhere in between what is being paid for FutureCare and what is being paid for HIP. But what is important is that HIP patients, if they do not have the ability to pay and they are required to go on financial assistance, Financial Assistance pays for the premium for HIP patients. So part of their mandate in Financial Assistance is that if a client comes to them, they are required to pay for that client's insurance premium. So, if that happens, if the costs are going up, it means that the costs that Financial Assistance has to contribute to the system will also go up, which means that they have to get the money, and in order to get the money we are all going to have to put more into the kitty.

So, I just think that we need to ensure that the entire process is well-thought-through and that people are not left in fear as to how the changes are going to impact them. That is what I heard when I heard people saying, *Sign this petition. Please sign this petition.* What I heard was, *I am afraid because I don't know.* And I do not believe that people—

[Inaudible interjections]

Hon. Patricia J. Gordon-Pamplin: No. I have spoken to no one, Mr. Deputy Speaker, who has said to me, *I don't want to see changes and positive changes in the health insurance system.* Nobody has said that they do not want to see it.

But what I have heard is people saying, *I don't understand how this is going to impact me.* I want to make sure that I can still get "A, B, C", "X, Y, Z" in terms of coverage. And if that coverage is going to cost me more than I can afford, how will I afford it? When those questions were asked in the public meetings, people were told, *If you can't afford it, then there is always financial assistance.* Well, there are people who by virtue of what they may have in other assets

will never qualify for financial assistance, but what they have in other assets still may not afford them the flexibility of expanding their own personal budgets in order to be able to comply or conform with what the new premiums are likely to be.

So these are the things that people have to be made to understand, that this is what you will get. That, hopefully, if you want to be able to have this supplemental you will, but there is nowhere in what we have heard thus far with the system as it has been explained, that we have been able to say to people that if you do not have the basic money to pay for the premium that you have, then you are going to be taken care of. We just have not seen it.

So I believe that there are far more explanation that the public deserves. I know that the open . . . the public consultation was meant to finish on the 8th of December. The town hall meetings, the public . . . the Minister had indicated that there would be four months of public consultation starting from August the 9th. And it was initially, in the early town hall [meetings], they said it was going to go through to October the 9th. And I thought, *How do you get four months out of August to October?* And then in the last town hall meeting in St. George's it was indicated—

[Inaudible interjection]

Hon. Patricia J. Gordon-Pamplin: —the date actually for the closure of the public consultation will be on the 8th of December.

Now, with that being imminent, we are looking at those dates fast approaching, I do know that there are other meetings that are being held. And some of the other meetings that are being held, especially under the auspices of the Health Council, they do not have the capacity to have a lot of people coming into meetings so they do allow people to call in. But most of that information is included on the BHeC [Bermuda Health Council] website. So, if somebody is not engaged with the BHeC website, they may not know that there is a consultation session with which they could engage and be able to call in to make sure that everything is okay.

So, my admonition, Mr. Deputy Speaker, is for not only there to be continued dialogue, as there would have to be before we come to a landing on this because the Minister has said she is going to do a soft roll-out in the fall of 2020. But the question begs, what is it that we are rolling out? What are we going to have by that time? How do people know what we will finally have once all is said and done? How are they going to be impacted? How will it end up costing them more? And where will they get the extra money if they want to maintain the same levels that they presently have?

So I think it the absence of trying to make people believe that what they have in this health plan with the basics that they will get, the core, (I want to

make sure I have the right nomenclature) with the basics that they will get in this new plan—

[Inaudible interjection]

Hon. Patricia J. Gordon-Pamplin: I'm sorry.

—the “core” that they will get in the plan, it is important that they understand when things will change, will they will shift, what the new requirements are, what people are saying that they want, how much is it likely to cost them, so that people can live in less than a fearful way as to whether in fact they are going to have the necessary coverage so that they can have health care that will not bankrupt them in the process. Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you.

Any further speakers? The Chair recognises the Honourable Member Wayne Caines. You have the floor, Minister.

RECENT BYE-ELECTION

Hon. Wayne Caines: If it pleases you, Mr. Deputy Speaker.

Mr. Deputy Speaker, we often have the opportunity to listen to our colleagues in the house.

The Deputy Speaker: Mm-hmm.

Hon. Wayne Caines: I have listened intently tonight and it is an opportunity for us to have real conversation, true conversation. Sometimes we allow the media, we let our colleagues, we let the circumstances dictate what history will record as fact.

The Deputy Speaker: Mm-hmm.

Hon. Wayne Caines: We had a bye-election, and there was some rancour around the candidate. But let us set the record straight. MP Jason Hayward is the best of who we are. The record must reflect that. He is a man who has served this country with distinction. He was a public servant, a statistician, a man who has his MBA, a father, a husband, a union leader. He was not given that position because of rancour. He was not given that position because of discord. He was not afforded that post because he did not deserve it. His life has been dedicated to this community, based on service. He is the best of who we are. And that is why he has taken that seat. And we are privileged to have Jason Hayward in this House.

And the record must always reflect, and it will reflect today, that he sits in that seat because he is a servant leader. I can promise you that a man with his MBA, a Bachelor's in Finance . . . he could have gone any way in the private sector. He has chosen to take his place in this room because he believes in service. And we must not let rancour, we must not let disquiet

or anything else tell the narrative that he did not deserve to be in here. He is the *best*, Mr. Deputy Speaker, of who we are.

PLP MEETING THE CHALLENGES

Hon. Wayne Caines: The record must be set straight when it comes to this Government's record. When you look at this Government, there are things that even Ray Charles or Stevie Wonder could see. We need more opportunities. And we are working towards that. We need to work on getting another bank or banking opportunities in Bermuda. We are working on that.

But, Mr. Deputy Speaker, if we allow the narrative to be painted that we are not doing anything, that we are not working on behalf of the people, that is a false narrative. You see they had an article in the newspaper about the A-plus rating and the positive outlook that was given to the country by Standard & Poor's. And that was not discussed. That was not highlighted. They would have to believe that our Minister of Finance was not astute, that he did not possess the acumen to keep this rating.

The leaders of our country right now are in Antigua, and all accounts coming back are that our CFATF [Caribbean Financial Action Task Force] rating will be stellar. Oh, that did not happen by happenstance. That has been the last two years of the Members in this Government working diligently on behalf of the people in Bermuda to make sure our CFATF rating is that of which we can be proud of. That again is the work that this Government is doing.

[Inaudible interjection]

Hon. Wayne Caines: And the chirping from my colleague says that is something that happened before 2017. She is 100 per cent right. And that is the true narrative. We have built on the work in specific areas that the now Opposition did. That should not be discounted. That work had merit, Mr. Deputy Speaker.

We now look at something that we want to run away from again, Mr. Deputy Speaker. This country was beset upon by gang and gun violence. Two and a half years ago, Mr. Deputy Speaker, we were having, in a year, 40 to 45 gun-related incidences a year. At its zenith, 12 murders in a year! We now see—and we have said this publicly—a 59 per cent decrease in crime. I will say that again: a 59 per cent decrease in crime. This country will never give this Government the opportunity to laud, to celebrate that with our community stakeholders, with our community partners. We have worked tirelessly with the Bermuda Police Service, with the Bermuda Department of Customs, with the Department of Corrections to make sure that crime was brought under control in this country.

Mr. Deputy Speaker, this year, and I say this without thumping my chest in arrogance, that we have

not had one gang-related death—no deaths in Bermuda this year! And I say that respectfully and circumspectly. Does that happen by happenstance? Do you think that was not because of the planning, the hard work of this Government with our helping agencies and with the partners? These are things that we must highlight because, if we do not highlight them in this room, the people in this country will be left to think that we are here with our heads buried in the sand.

The country has challenges. But I will not let the people of Bermuda be left to think that we do not have a plan and we are working circumspectly towards fixing the problems for the people in Bermuda.

Look at our social community and our social clubs, look at the number of scholarships and the number of people who are going off to university, the dual enrolment programme at the Bermuda College and in our high schools, with 27 students in Bermuda going to our public schools, as well as getting their associate's degrees at the same time. Again, the public are not reminded of these successes. They want the people of this country to believe that they are sinking in an abyss and that we are not focused on making their lives better. Well, that *is* not true, Mr. Deputy Speaker. And this afternoon, they will be held to account for that.

Do we forget that we are in the [throes] of fighting mental health challenges? And what is happening? The mental health court is functioning well. The drug treatment courts are functioning well. To those with very short memories, the alternatives to incarceration, the Criminal Code Amendment Act 2001, where did that come from? That was this Government, who has continuously marched on a bearing to make sure that there are alternatives to incarceration for the people in this country. Ask the magistrates how they are able to use the mental health treatment court to find people who have mental health challenges.

And yesterday, there was something lauded publicly about a man with challenges. Of course we need to do things differently. Of course we need to challenge the institutions that house our mentally challenged. Have we not said in this room that we are working to create a forensic mental health unit? That does not happen without the proper finances, without the Ministry of Health, without the Ministry of National Security, without the Bermuda Hospitals Board coming together. We know that we are not going to be able forever to send our people away to facilities abroad. We have been in the room together, pulling together a plan to make forensic mental health a priority in this country. And we have said that from this House on more than one occasion.

And so, when we go into the courts and we see the challenges that we are all a part of, with people having mental health challenges in our country, aah, it is ever so easy to blame this Government. But

we must all understand that this did not happen overnight, so it will not be corrected overnight.

IMMIGRATION REFORM

Hon. Wayne Caines: We have an opportunity before us, Mr. Deputy Speaker. My life's work over the past few months has been on comprehensive immigration reform. Before I was elevated to this post, I had very little dealing with immigration, generally. I am privileged to work with [MP] Ben Smith, of the Opposition; [MP] Leah Scott, of the Opposition; MP Christopher Famous; and MP Renee Ming. And we have been sitting in a room week after week, day after day. And I have heard the public discourse about the shuffles, about the movements, about the moving of dates.

But let me say this, Mr. Deputy Speaker. It is a work in progress. We have a responsibility to understand the dynamics within this country, the dynamics of the historic perspectives of the lack of opportunities for Bermudians. We have the opportunity to understand what the immigration processes and procedures looked like for people of colour over the last 50 years. But, Mr. Deputy Speaker, we have to look at the \$800 million that international business brings to Bermuda. We have to look at our declining birth rate. We have to look at our increase in senior citizens. And we have to ask ourselves, How do we balance . . . how do we balance what is in the best interests of Bermuda, and how do we give our people opportunities in being a part of this economy?

And we have been working with that, Mr. Deputy Speaker. But when I hear the pundits say that this is the . . . *the PLP just needs to get on with it*, well, it is not that easy. We talk about a place of primacy for Bermudians. And that is something that gets the ire of many people. When someone says, *Bermudians want a place of primacy in their country*, Mr. Deputy Speaker, that simply means this is our country, and we are not going to apologise for being Bermudian; that this is our homeland and that we want to work, and that we want opportunities in our country. And we are not going to apologise for that.

But a step change for me, Mr. Deputy Speaker, is, when I speak of a place of primacy, it would be inexcusable of me, when we speak of a place of primacy, if we did not discuss the responsibility that we have to have that place of primacy. And if you would indulge me for the next few minutes that I have, Mr. Deputy Speaker . . . so, as a Bermudian, if I have a place of primacy, I have a responsibility to understand what that place of primacy comes with. It comes with me being the best professional that I can be, honouring my contract of employment, making sure that I give an honest day's work for an honest day's pay.

This morning my heart was warmed when I saw my colleague, the Honourable Colonel Burch, highlight professionals who are in the Department of Public Works and Engineering. And I thank the Minis-

ter for reminding me of that, Bermudians operating at the zenith of their professions, and being rewarded with contracts of employment to take over and lead in our country. That is a place of primacy.

And that did not happen miraculously. The leadership model was, we want Bermudians to excel in the Department of Public Works and Engineering. And this is what it looks like. It took an expatriate who was on a contract to believe in the vision of the Minister to put a training programme in place. But watch this—to find the best amongst us, the most intelligent amongst them, give them the opportunity to matriculate to higher institutions of learning, to come back and to be inculcated into the fabric of the department, to be held accountable for failures, to be held accountable for success. And now we can hold them up as effigies of leaders in our country.

Mr. Abayomi Carmichael had a history of leadership through his dad, through his grandfather. Mr. Nasir Wade—his brother leads at BELCO. The leadership that comes from these families did not happen overnight. That is the place of primacy we speak of, Mr. Deputy Speaker. So if you take off a week for your birthday, if every time you go out at night with the boys, you call in sick the next day, you are making it difficult for those who come behind you to excel and to get the positions, because you are letting down the team. And the place of primacy just becomes words.

I believe we must, Mr. Deputy Speaker, hold our international partners accountable for training and developing Bermudians. I said this at the last motion to adjourn. If this were New York City or London, we can go with what they call *professional Darwinism*. If you make it, you make it; and if you do not, you do not. But when you are on 22 square miles, when you get the benefit and the blessing of being here, we expect something different. This relationship is symbiotic where we work together as a team, the employer and the Bermudian, to make sure that they have a path for training and development.

If a company has been here for 20 years, well, we expect to see Bermudians in the C-suite. We expect to see Bermudians in the AVP suite. We are not talking about any old Bermudians. We are talking about the best of who we are, the Jason Haywards of our country. And we must demand excellence from our young people in grades. We must expect excellence from them in performance in their house. We must hold them accountable for discipline. Why? If we do not discipline our young people at a very young age, making sure that they get the best grades, setting standards for excellence, holding the bar up, we will be always walking with our cap in hand, waiting and begging for people to give us opportunities. I am tired of the mediocrity that has come to be the way in which we exist in Bermuda!

We come from the great leaders in the Caribbean. And we must rise to the standard, so that when

we say a place of primacy, people understand that this is synonymous with excellence, with superior work ethic, with superior performance. And we can always hold our head up. But that comes at a great cost. And many will not like the tack that I am now on. I will hold the international business accountable, and we will make sure that our people are given a place of prominence. But our young people, our people in the workforce, they must also rise to the highest standards. That is the place of prominence that Bermudians demand.

Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you.

Any further speakers?

The Chair recognises the Honourable Member Michael Dunkley. Mr. Dunkley, you have the floor.

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

I am pleased to have the opportunity to speak tonight on the motion to adjourn, because it has developed into quite an interesting one, at that.

Mr. Deputy Speaker, just a brief comment on the Honourable Member who spoke just before me. A great deal of what he had to say I agree with. And I am pleased to see that the Honourable Minister did focus on accountability and what was expected. Too often in Bermuda, and I think we all get it because we are a small community, it is tough to uphold the highest levels of accountability because it could be your brother, your sister, your cousin, your neighbour.

The Deputy Speaker: Mm-hmm.

Hon. Michael H. Dunkley: And so, you want to cut a little slack, as we say, because of that. But for the Minister and for us as leaders in this place to stand up and talk about accountability and give some pertinent examples, as the Minister just did, I think it helps the conversation, and it gets people to sit back and reflect. And I am going to get to that in more detail throughout part of my presentation, because what we say here, Mr. Deputy Speaker, sometimes we say it in being worked up about a debate that we might have. And we might not be totally sincere or have thought out our comments in the detail that we should have. But those words do matter. Those words stay with us for the rest of our lifetime, and past, because they are part of the record.

So, as leaders in this country, when we say something, we have to expect that we are going to be measured by what we say. And I think we can all draw from examples that we are embarrassed about, feel bad about it. I certainly have learned some valuable lessons from some of the things that I have said, and apologised and recognised that they were wrong. But it is good for us to come here tonight, to be open and

honest across the floor of the House about accountability.

COUNTERACTING CLIMATE CHANGE

Hon. Michael H. Dunkley: Now, getting to my original presentation, the Government, I think, must appreciate, just like we found out then when we were the Government, that people will always accuse you of not working for the people. That is a standard line that is easy to trot out without much thought behind it. But the fact of the matter is, when you are the Government, you are doing what you believe is, in the best interest of yourself, working for the people. But the people do not believe that this is the right thing to do. That is one point.

The second point is that if you do two great things today, it is forgotten very quickly by another problem that might come up in your announcement of the great things you do and other problems that, in the course of time, as it moves on very quickly, overtake what you have already done. So, in spite of the good deeds that you have to do in one day, we have a very demanding electorate that will move on quickly for those to more pressing problems that they have. So, we have to be able, as leaders in the community, to not want to pat ourselves on the back. But it is like New York City, since the Minister mentioned that. It is a city that never sleeps. Politics is a profession that never sleeps because something is always happening in it.

Now, I was pleased to listen to the presentation by the Honourable Member who is Chairman of the Road Safety Committee, I believe, Dennis Lister, [III], on climate change, a well-presented piece, to this Chamber today. And I would like to see colleagues do more of that. Because it was a thinking point that we can reflect on, because it is a big issue. But it is one of those issues that is like, you tell your wife or your girlfriend or somebody close to your family, *Don't worry, honey; I'll get to it tomorrow*. Well, they say tomorrow never comes. But in reality, the problem will come to you. So, climate change is something that we cannot continue to push off. And we all see it. And we are starting to feel it more. And today is Friday, Climate Change Day, all around the world. So, I commend the Honourable Member.

And there is one other thing that the Honourable Member probably can take on board to his Government colleagues, [and that] is one thing that we can do quite easily in Bermuda that we have dropped the ball on, is recycling. We have invested hundreds of thousands of dollars' worth of money, taxpayers' money, into recycling. But we, collectively, in this House of Assembly have dropped the ball on it. If we could pick up that ball again and get progressive with recycling, we can do our small part. Because other communities really set an example that we cannot live up to. But it is there for us to do. We started out, I

think a few years back, with 25 per cent of recyclables were done. I will bet you that percentage would be down less than 10 per cent now. So that is something that we can do.

An Hon. Member: No. That is wrong.

Hon. Michael H. Dunkley: Now, the Honourable Member says that is wrong. But let us bring it out right now. Because I know of countless families—

The Deputy Speaker: Hang on.

Hon. Michael H. Dunkley: They will have time to speak.

The Deputy Speaker: Yes. Yes.

Hon. Michael H. Dunkley: But I know of countless communities that do not do it. But we can do much better in the recycling. Whether the number is 5, 10, 15, 20, 25, we can do much better in recycling, Mr. Deputy Speaker.

To the Honourable Member, speaking through you, the Deputy Chair, MP Hayward, I listened to his speech. And I have to say . . . and I think Members on this side will have to say that there is not a lot that we can disagree with. I thank him for his presentation. And I would have a suggestion to the Honourable Member, speaking through you, sir. As I agreed with the majority of what the Honourable Member said, print it, frame it, and read it every day before you come to this place in the House of Assembly.

[Laughter]

Hon. Michael H. Dunkley: Because that will keep you on the course to fulfilling your promise to your voters, Mr. Deputy Speaker.

RECENT BYE-ELECTION

Hon. Michael H. Dunkley: Now, Mr. Deputy Speaker, my! How two years have changed Members on that side that used to sit on this side! Because two years ago . . . and the change is simply astounding to me. It boggles my mind. Two years ago, Members of the Opposition used to criticise the Government for just standing up and speaking. Now, they are saying, *Please don't criticise us! Give us credit for what we do. The community doesn't want to hear that.*

The chief protagonist of all of that is the current Minister of Education. I almost fell out of my chair when the Honourable Member said, *Kumbaya, we have to come together. The community doesn't like us bashing each other up here.*

An Hon. Member: That is not true.

Hon. Michael H. Dunkley: He was the lead protagonist of that, because everything he said, he got personal in what he said about people. And *they could not be trusted. And their leadership ability* and all that . . . But you know what? I am glad that the Honourable Member and his colleagues now have seen how difficult it is to govern. And they now want the community and us in the Opposition to be less harsh than we are on them.

In fact, Mr. Deputy Speaker, I believe the Opposition has been very fair to this Government, very fair.

Hon. Walter H. Roban: Point of order, Mr. Deputy Speaker.

The Deputy Speaker: What is your point of order?

POINT OF ORDER

[Misleading]

Hon. Walter H. Roban: I do not believe that the Honourable Member is being intentional. But I do believe that the message and the continuous message, he is misleading the House and the country as to the intentions of this speech and as to what the Honourable Minister of Education has said either tonight or in the past. He is . . . his desire was to not have education be a political football because of the precious impact it has on our children and our community, and the impressions we in this House [give] about education reflect on our children and our families. That is the message that the Honourable Member would say by trying to stop people from attacking education, in particular that area of activity.

The Deputy Speaker: Yes. You are making a long speech.

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

Hon. Walter H. Roban: I am finished. I am finished.

The Deputy Speaker: Okay, cousin.

Hon. Michael H. Dunkley: It was 12:50 when I stopped, and now it is 12:10. So that is 40 seconds.

[Laughter]

Hon. Michael H. Dunkley: But, Mr. Deputy Speaker, the Honourable Acting Premier made my point exactly. I remember in this side, we used the same words that the Deputy Premier used and the Honourable Minister used. *Don't make education a political football!* And now they are taking the words out of the OBA playbook.

An Hon. Member: No, we would never do that.

Hon. Michael H. Dunkley: Taking the words out of the OBA playbook!

[Inaudible interjections]

Hon. Michael H. Dunkley: And I hear a Member saying they would never do that.

[Inaudible interjections]

An Hon. Member: Your playbook failed!

Another Hon. Member: That is right.

[Inaudible interjections and laughter]

Hon. Michael H. Dunkley: Now, Mr. Deputy Speaker, there has been some talk about the election that happened a short time ago. And, you know, Mr. Deputy Speaker, I do not want to get into—

[Inaudible interjections]

The Deputy Speaker: Be quiet. I like to hear the Member speak.

Hon. Michael H. Dunkley: I do not want to get into the details of the election. But I think there are a couple of things that are critically important to remember about that. Elections will get dirty, although we all talk that we do not like it. And it was unfortunate that some of those comments were made. But no matter how clean people say they want to keep elections, they do hit below the belt at certain times. And either side will say that they do not like it.

What really bothers me about it now is that in this case, as the most recent one, we had two young people get involved. There was some below-the-belt activity. And that is one of the reasons why it is hard for us to attract more and more new talent to the table, because they say, *Hey, brah. Why do I want to be part of that? Why do I want to be part of that bickering when you guys up there are going to argue with each other? And what's your point?* And I get it! And I get it. And when we stop and we talk to that person who makes a comment, I will say, *Well, it wasn't me.* Well, Shaggy made that song very famous.

[Laughter]

Hon. Michael H. Dunkley: But it was somebody. But we already want to blame the next guy. And then the honourable colleague who is in the constituency next to me, which I used to run in, and I think he learned how to be successful in his canvassing from what I used to do in constituency 11—

An Hon. Member: Wait a minute.

Another Hon. Member: No, no, no.

Hon. Michael H. Dunkley: But the Honourable Member wants to bash the Leader of the Opposition over it! Come on, Mr. Deputy Speaker.

The Deputy Speaker: Well, let's . . . let's . . . bring it up here, Michael.

Hon. Michael H. Dunkley: I am staying up there. I am staying up there. The Honourable Member, I am staying up there.

The Deputy Speaker: Yes.

Hon. Michael H. Dunkley: But I have to make this point, because as soon as we want to make a point, we have to get personal and attack somebody for their leadership skills. The Honourable Leader of the Opposition would not be in this place as an elected MP and an Opposition Leader if he did not have leadership skills! Maybe the Honourable Member from the neighbouring constituency does not agree with that. But the facts are he is here. The facts are he is here.

An Hon. Member: Exactly.

Hon. Michael H. Dunkley: You cannot change that. And so, if we want to be critical of something that is taking place, let us not get personal about it. Let us get specific about what we want to do, specific about what we want to do. And all of a sudden, we might see that more young people will get involved with the PLP, the OBA, than we ever thought before. More people will want to run for Parliament and will not say, *I ain't wasting my time up there with you brahs on a Friday afternoon. What did you accomplish?* Because that is what they say!

And then the Honourable Member says, *Well, you know, some of the old people need to go on.* Well, how disrespectful is that? They were elected!

The Deputy Speaker: No. What he said is one of your Members—

Hon. Michael H. Dunkley: They were elected.

The Deputy Speaker: One of your Members said that.

Hon. Michael H. Dunkley: Yes, yes, no, no.

The Deputy Speaker: Yes.

Hon. Michael H. Dunkley: I said "Honourable Member." I did not mention a name.

The Deputy Speaker: No, no. I am saying—

Hon. Michael H. Dunkley: Yes, yes, Honourable Member in another place.

The Deputy Speaker: Yes.

Hon. Michael H. Dunkley: And the Honourable Member here was trying to use it.

The Deputy Speaker: Oh, okay.

Hon. Michael H. Dunkley: Right? How disrespectful can you get?

Next election, you have a chance to clean all the slate if you want. You can clean the whole slate if you want. So do not come attack the Opposition Leader when there is no bias to what you could do. Come on!

[Laughter]

Hon. Michael H. Dunkley: You know, you are fighting something you cannot win.

And then. . . and then, here we have the current Premier of this country in a speech next door, to a delegates' conference, talk about the *enemies amongst us*. Well, wait a second. If we want to raise the debate level up, if we do not want to be destructive to our brothers and sisters here in this place, we are talking about *dealing with the enemies amongst us*? Like people who oppose you in another political party are an enemy?

Who are the enemies?

I do not call anybody in the PLP my enemy. I might disagree vehemently with some of their things. But there is a lot that I agree with. So, let us not divide and say the enemy is amongst us.

Now, look. In the 10 minutes that I have left, it is very clear . . .

[Laughter]

Hon. Michael H. Dunkley: Man, you know, when I was in school, clocks were slow. This clock is fast.

[Laughter]

Hon. Michael H. Dunkley: This clock is Usain Bolt!

The Deputy Speaker: I have got it on fast.

PLP FAILS TO DELIVER ON ITS PROMISES

Hon. Michael H. Dunkley: But, Mr. Deputy Speaker, what people are very aggravated about nowadays is when politicians make promises, and politicians do not deliver on promises. It could be something as simple

as saying, *Immigration reform—we will table it in July*. Well, Christmas is just around the corner.

An Hon. Member: Like your 2,000 jobs.

Hon. Michael H. Dunkley: Mr. Deputy Speaker, when we promise that FinTech will be a pillar of our economy, and it has created 31 jobs and only 15 are Bermudians. When people have been scammed by Arbitrade—scammed! I will speak to that another time. But people lost money because Government Members spoke highly about Arbitrade, and they invested in it.

Hon. Wayne Caines: Mr. [Deputy] Speaker—

Hon. Michael H. Dunkley: It is 25, Mr. Deputy Speaker.

Hon. Wayne Caines: Mr. Deputy Speaker.

The Deputy Speaker: You have got a point of order?

POINT OF ORDER

[Misleading]

Hon. Wayne Caines: Yes, point of order. The Member is misleading the House. There were no members of our community who lost money because of Arbitrade. Not one member of our community has lost one penny as a result of Arbitrade.

The Deputy Speaker: Mr. Dunkley, if you do not have any proof of that, can you withdraw that?

Hon. Michael H. Dunkley: I said . . . Mr. Deputy Speaker, I do not believe I said community. I said people. I have emails here from people, and I will talk about that another day because that was another 30 seconds lost. But people have lost money. And I have told them they need to get representation to get the money back, because they have an asset here that people can go after, in that building. There is one gentleman clearly said he was scammed out of \$650,000.

POINT OF ORDER

[Misleading]

Hon. Wayne Caines: Mr. Deputy Speaker, this Member is again misleading the House. In any society, a person has the opportunity and the right to confront their accusers. He is speaking of hearsay. He has no documentary evidence to substantiate anything he is saying. That is salacious, at best. It is salacious. He has emails to prove it?

[Inaudible interjections]

The Deputy Speaker: Mr. Dunkley—

Hon. Wayne Caines: Oh, Great Scott!

The Deputy Speaker: Mr. Dunkley, let us be careful going on that line, because you are making accusations. You do not have any documentation; at least, you have not presented any to us. And I am not disputing anything you said, but I just want you to be careful.

Hon. Michael H. Dunkley: Well, thank you. I want to be careful, too, because it is my reputation and the House's reputation. I will show you the email at the close of business today.

The Deputy Speaker: Okay.

Hon. Michael H. Dunkley: And I am happy to show the Honourable Minister the same email.

The Deputy Speaker: Right.

Hon. Michael H. Dunkley: Right?

But when you make promises to people and you do not deliver, it hurts. So when people are faced against the backdrop of the economy, they are struggling. The lack of jobs for Bermudians . . . somebody earlier talked about the youth, or the young unemployment rate. Emigration is strong. The cost of living continues to rise. Increased taxes.

The current, in my view, in my opinion, Mr. Deputy Speaker, the bungling consultation on health care. What is it going to be? We give \$330 million to the hospital. If it does not work, we find another \$60 million we can take out of a treasure trove to top it up. Already cutting back services there because the budget is tight. What is the basic premium going to be, \$513, \$514? But what is going to be covered in that? We hear it might change. We hear more might be covered or less might be covered.

A petition went online two days ago and there are already 5,000 people [who signed it], as my Honourable Member says. But the change in health care now just takes \$730 million spent over here currently and puts it in another bucket of a single taxpayer system of \$730 million. It does not deal with the challenges we face.

And so, we operate from a plan that was devised in 2011 by an esteemed professor, or health analyst, who has now passed on. But changes in health care happen like this! [*Snapping fingers*] That was eight years ago. We are still operating a plan from eight years ago. It is not going to work! And that is what we bring up in this House, and that is what people are concerned about.

Yes, we are not overlooking the tremendous work that the Minister and all of his colleagues have done in dealing with crime. And if the Minister had not spoken, I would be saying these same words here tonight, because I had it written down to say. I am ab-

solutely delighted to see the reduction in gun violence. And the Minister and everyone involved, the BPS, need to take credit for that work because it was a scourge that was ruining our community, and especially the young black males. And we need to keep it going in the right direction. As a former Minister, you have not heard me be critical of what the Minister has done in that regard. I have asked questions; I have held him to account. But that is a success we can measure.

But people want to move on to the next thing, expecting you to cover that. Yes, we have had some successes going forward. But what people are concerned about is, they do not see a better future for themselves. They are lacking hope about the future. They are lacking confidence of what to do next. That is why emigration is strong. And that is one of the reasons why in the bye-election it was tough for us to get people out. Yes, we can talk about [how] it rained that day, it was cold that day, people do not come out to vote in bye-elections. But, Mr. Deputy Speaker, the fact of the matter is if you are not reaching into the people's hearts to tuck into their emotion, they are not coming out to vote for any people. So both parties, we should not be comfortable with the number of people who came out to vote. Because the number as a percentage of the constituency was low. And I think that says something about politics.

We need to raise the level of debate in everything we do up here. And it does not mean that we cannot be critical. It means we have to be correct, and we have to stay away from being personal. And I can be as direct as anyone in this House. And I will never let the Government off the hook when they let people down. But you have got to try to stay at the [proper] level.

So, Mr. Deputy Speaker, people are tired of hearing promises. They want us as leaders in the community to be sincere in what we say. Do not say one thing to suit the cause, and then the next thing [you do is] back off. Do not say that the America's Cup was a one-shot wonder, a billionaire's boat race, and then you go to Monaco and say it was a success. They want you to be sincere in what you say, and do not flop on your position.

They also want us not to bring our colleagues down. Because we all worked hard to be elected here. We all have a passion for what is best for Bermuda. But just because one side wears green and the other one wants to wear red, we should not say that they are bad buggers, or they should not say we are bad buggers. That is just . . . it does not help the debate as we go forward. If you cannot get in a debate and criticise the plan, stay out of it. Always attack a position, and never attack the person.

And finally, to the media who was in the House, I want to see a headline tomorrow: *Opposition and Government agree on something in the House of*

Assembly today. Put the other stuff on page 2. My time is up.

[Laughter]

The Deputy Speaker: Thank you. I was going to give you an extra 20 seconds, but . . .

[Laughter]

The Deputy Speaker: Any further speakers?

The Chair recognises the Honourable Cole Hadley Simons.

[Inaudible interjections]

Mr. N. H. Cole Simons: I cannot see . . .

[Pause]

The Deputy Speaker: Pardon?

Mr. N. H. Cole Simons: I will yield for the lady.

The Deputy Speaker: Oh, that is so kind of you. That is a gentleman. (He is my first cousin.)

[Laughter]

The Deputy Speaker: The Chair recognises the Honourable . . . Furbert, Tinee Furbert.

HEALTH CARE REFORM

Mrs. Tinee Furbert: Thank you, Mr. Deputy Speaker. Thank you to my colleague as well for allowing me to speak before him.

I want to speak a little bit to health. I want to speak a little bit to health. And first I want to start by congratulating all those health practices that are out there who have a collaborative team. Those health professionals, those health teams who get together with physicians, nutritionists, pharmacists, dieticians, people who do exercise, personal trainers, who are looking out for the common good of a person in trying to make a person well.

Oftentimes, we go to the doctor because we are unwell. We are unwell, we want to get an immediate cure, not taking into consideration that what we are doing in our lifestyle is sometimes attributing to the fact that we are unwell. So, I do want to give some big congratulations to those persons in the health care industry who are definitely trying to make a difference in regard to treating the overall well-being of their clients.

Often we hear of persons going to the physicians. They get treated. They go home. Nobody is really checking up. And even when you visit the doctor the next time, the doctor is not asking you how you

made out since the last time you were here. *Did that medication work? Did what I prescribed for you work?* And that is looking at the overall well-being of a person, whether or not they came back to proper health.

So, we do have some serious things to do when it comes to the relationships between our primary care provider and the actual customer. Because what we also fail to do is follow up appropriately, as well, to make sure that we are nursing people back to proper health.

I have been hearing, particularly at the last town hall meeting with Patients First, people saying that the hospital has bit off more than they could chew. They are providing all these services. There are people in the community who provide these services now so that the hospital does not have to provide such services. But we have to give the hospital some credit, Mr. Deputy Speaker. When there were not all these available options in our community, our hospital was there. And our hospital had to provide these services. So would we rather go without them, or would we rather our hospital provide them?

And so now that we are opened up more in the community, and we do know that in the community we can reduce the cost of health care by having services available in the community, we do not want to stone the hospital and the services that they do provide. Because like I said, when we did not have community services, the hospital filled a serious gap. And we know that the hospital fills a serious gap because they do not turn any customer away, and they are there to provide services for the people of Bermuda.

So, I also take great offence when it is also said in the community that we as a Government have given the hospital \$330 million, and we just threw it at them and said, *Go manage it.* To me, that is an insult to the people whom we paid lots of money to at that hospital, to say that they are not doing a good job and they do not know how to manage the operations of the hospital. And we would hope that people who [have been] in that industry for many, many, many years would know what they are doing with the \$330 million to be able to manage the care of the people in Bermuda and the care of the people who come to the hospital. So, I just want to give kudos to the team at the hospital for the work that they do.

But I also remember hearing at that Patients First meeting, Mr. Deputy Speaker, people getting up, saying that the co-pays were exorbitant. And they were high. And they were choosing not to visit their primary doctors because they could not afford the co-pays. And so, that is not access to health care if people are refusing to visit their health care professional because they cannot afford the co-pays.

I also heard people say with that the minimum package there were limitations with prescriptions. Oftentimes, we sometimes hear in the paper where maybe someone got in an accident, and they refused to go to the hospital to get treated. Why do you think

they do that, Mr. Deputy Speaker? They do not have any insurance, and they do not want to rack up a big bill in their name because they cannot afford to pay that.

Prescriptions, Mr. Deputy Speaker, in the minimum package, is not enough. People are going without being treated with prescriptions because they cannot afford their prescriptions. And these are the things that we are trying to address. We talk about co-pays. Even look at late fees. I do not know. I do not know, Mr. Deputy Speaker. The other day I had missed an appointment, a dental appointment for my two children. And I got called, saying that I have to pay a late fee. And I understand. I understand late fees. But when I heard the amount of the late fee, it was \$90 per child! It is high, Mr. Deputy Speaker. For someone who could not afford that, it is just . . . some things are totally, totally, totally out of hand.

And so, we would hope with the health care reform that people are paying attention. People are taking diaries. They are keeping notes of their health. We hope that they are taking notes of the fees that they are having to pay, because a lot of people are not even asking about the fees when they go to their physician. And they do not shop around pharmacies. They do not shop around to physicians. So we have a lot of work to do when it comes to our health care industry in Bermuda.

What I also want to speak to, Mr. Deputy Speaker, is the level of engagement that usually occurs when someone is learning about a new process, because we have to respect the level of engagement of our people and our population. Usually, when you are first presenting something, there is a low level of engagement. People are passive, they are not really listening, or they are listening, but their listening is passive. And I know there are many people who did sign that petition just to say no. And they did not go out and get the facts or information in regard to the health care reform that we were doing. And so, we cannot continue to be shallow. We cannot continue to do things without getting proper information, on both sides.

Again, we must respect the level of engagement when it does come to sharing information or consultation. Initially, again, like I said, the first level is, you know, people are passive, not really listening, not really asking questions. But then there is a second level of engagement where there is a receiver. The person who is delivering, it is centred, or the receiver . . . it is receivership centred. And then, there is a third level where we have a little bit more engagement. We have persons who are, you know, a little bit more educated about the topic. They are refining, they are sharpening, they are trying to understand the process a little bit better. And they are extending their understanding.

So, we have to be respectful for those levels of engagement, because people do not get it the first

time. And so, I am elated that this is the conversation at the table, as I know it was a conversation at my table last night. People are wanting to learn more. And that is what I say. I say, go and learn more. The Bermuda Health Council is there. You can ask them questions. There are tons of papers and information that are out there for people to read. And so, if you want a better understanding, you must take advantage of the information that is out there!

We will say, *Oh, there is lack of consultation*. But we have to play an active role in this consultation. It is not just us putting out information and then we are sitting back and then not engaging. The information is there. Go and read it. Come with your questions, and be a fully engaged participant in this process. Yes, because this is something that affects us all. We all have health issues.

And so, I urge the public of Bermuda and our community, people who live in our community, to go out to these meetings. Go out, get the data related to this health care reform. And engage yourself.

I was speaking with a physician who said, *Oh, well, Tinee, it probably would have better if you guys just put all the information out there so that we can say yea or nay*. So, what is it that we really want? Did we want a step-by-step process? Or do we want something that the PLP has just given to the people and said, *Hey, this is it. This is what we're doing?* I would say we want a step-by-step process, and this is what we have attempted to do.

It is now up to the people, Mr. Deputy Speaker, to engage. And that is really, really what we want. I mean, when we were first starting to discuss this, if you went to any of the town hall meetings, not many people were attending.

[Inaudible interjection]

Mrs. Tinee Furbert: No! And if you asked anyone around this room in regard to consultation, with the many meetings that we had, town hall meetings, who comes?

An Hon. Member: Nobody comes.

Mrs. Tinee Furbert: Nobody engages. So, there is a reciprocal level of engagement. There are levels of engagement that we want to see our people participating in. You cannot just say that we are making decisions; that is what we are here to do. We are here to be leaders and to make decisions that we feel are in the best interests of our people. And so, we want our people to engage, Mr. Deputy Speaker.

And so, that is my plea today to the people of Bermuda. There is a ton of information out there. We will continue to engage with the people of Bermuda and give them the opportunity to give feedback and consult. And we just ask them to engage.

Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you.

The Chair recognises the Honourable Member Cole Simons.

HEALTH CARE REFORM

Mr. N. H. Cole Simons: Thank you, Mr. Deputy Speaker. I am going to take up where my predecessor left off.

Mr. Deputy Speaker, the issue of health care is an important issue to this country. And as was said, it touches everyone. In preparation for this debate, I was looking at the Health Council's website. And they have a spreadsheet which basically itemises the coverage for FutureCare, HIP and . . . (hang on) and in essence . . . Bear with me, Mr. Deputy Speaker.

[Laughter]

Mr. N. H. Cole Simons: In essence, if we look at the current plan, Mr. Deputy Speaker . . . okay, right here. So I am just going to go through this, what is on the Health Council's plan. And I will go down the benefits, because I think this will provide some clarity. I think everyone should have access to this because it is quite useful, and it succinctly tells what coverage is available.

So if we talk about hospitalisation, kidney care, imaging and home medical, it is all covered under the health plan, the health insurance and FutureCare—and no co-pays. Doctor's visits, health plan says unlimited, \$25 co-pay. HIP, four visits, co-pays vary. FutureCare, unlimited, co-pays vary. And that is what we are talking about there. These co-pay issues . . . people are concerned that there are no controls. And when they go into a doctor's office, they are not clear as to what the co-pay will be, Mr. Deputy Speaker.

The Deputy Speaker: Yes.

Mr. N. H. Cole Simons: Specialist coverage—the new plan going forward says you have two visits at \$50 co-pay.

Mr. Deputy Speaker, I went to a doctor specialist today with a senior. And that co-pay was \$194. And that was one visit. And, quite frankly, the patient went to the hospital. He was checked out and released, and it was suggested that he go to a specialist. Now, he had been paying his FutureCare bills. And he said, you know, *I'm entitled to specialist visits*. But it does not say in this website how much he might expect to pay for a specialist visit. They said five visits are covered under the FutureCare. Five visits are covered under the health care. And under the health plan to a specialist, it is reduced to two visits.

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: I believe the Member is inadvertently misleading the House. What he is quoting, what was put out by the Government, were samples of what could be covered. It is a mock plan. And the purpose of the consultation is for the people to come back and say, *We think this is enough*, or, *We want more*. So that what he is referring to is just a mock plan.

Mr. N. H. Cole Simons: And I accept that. And this is why I am suggesting, Mr. Deputy Speaker . . . and I thank him for his intervention. This is why I think we need something like this to educate the community. Because this is clear, succinct. And it is all here. And the challenge that we have, as was said in the public meetings—is, *how much am I going to pay out of my pocket? I have been paying my insurance every month under the auspices and the thought that, when I go to the doctor, I do not have to pay anymore*.

And they are getting surprises, Mr. Deputy Speaker. And that is the challenge that I have.

Somehow, the co-pay issue has to be managed more effectively. There has to be a consensus between the Government and the doctors in regard to what our patients are expected to pay. Because you cannot be dropping \$300 as a co-pay for a specialist on a patient who may not have it. And what happens next? What happens next? And that is where the clarity has to come about. And that is why there needs to be consensus between the doctors and the Government.

The other issue that I would like to speak to, Mr. Deputy Speaker, is the age subsidy. If you are a senior and, Mr. Deputy Speaker, you go to the hospital, you are covered by FutureCare, you are covered by the Standard Health Benefit and you are covered by your private coverage. Again, that is paid for by the government under the age subsidy. Will they get relief in the programme when it comes to the private sector, as well as in the present insurance coverage, through the various plans that are in place? Because you do not want to double up. Because people say, *Well, I'm going to get insurance so my hospital is covered*.

The Deputy Speaker: Right.

Mr. N. H. Cole Simons: But as a senior, hospital is covered under the age subsidy. Are you with me, Mr. Deputy Speaker?

The Deputy Speaker: Yes.

Mr. N. H. Cole Simons: And so, this is a question mark that I would like to have addressed.

The Deputy Speaker: Most of it, most of it. Depending on your age, most of it is covered.

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

And the other issue that I would like to speak to is the issue on home care, Mr. Deputy Speaker. We have a lot of residents in Bermuda facing challenges at home. And their caregivers are family members, relatives who are there to support their loved one, especially when they have mental illness, dementia, and sometimes cancer patients. People are not going to the hospital; they are staying home. And their spouse or their family is doing their best to help them. And they need more support. They might need more pharmaceutical support.

And talking about pharmacy, as was said earlier, the FutureCare, I think the amount for prescriptions is \$2,000. Are we going to have that same level of coverage for the plan, going forward? There was no clarity on that, Mr. Deputy Speaker.

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

Mr. N. H. Cole Simons: I was asking a question.

Hon. Diallo V. S. Rabain: Point of order.

[Crosstalk]

The Deputy Speaker: It is okay . . . Please, please.

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

[Gavel]

The Deputy Speaker: There is a point of order on the floor.

POINT OF ORDER

[Misleading]

Hon. Diallo V. S. Rabain: Again, the Member is misleading the House. And this time I think it is intentional.

What he is quoting from is a mock-up. And the consultation will determine what the eventual coverage will be. So, we cannot say this is what it will be, until the consultation period is over.

The Deputy Speaker: Right.

Hon. Diallo V. S. Rabain: You cannot ask a question that has no answer yet.

Mr. N. H. Cole Simons: Mr. Deputy Speaker—

The Deputy Speaker: I got you.

Hon. Diallo V. S. Rabain: And continue to ask it!

Mr. N. H. Cole Simons: Mr. Deputy Speaker, if they would stop being so defensive—

The Deputy Speaker: Honourable Member, Honourable Member, Honourable Member. The thing is, you are asking questions that cannot be answered yet because of a mock plan. Talk to the general . . .

Mr. N. H. Cole Simons: Mr. Deputy Speaker, what I am saying is I know that with FutureCare, the limit on prescriptions is \$2,000 a year. And so, the question is, Are we going to keep it at that level? I am saying that because—

The Deputy Speaker: Well, we cannot answer . . . yes. But, see, they cannot answer that yet.

Mr. N. H. Cole Simons: But this is why there is anxiety in the community, because these are questions that need to be addressed. This is why the doctors—

Hon. Diallo V. S. Rabain: A point of order, Mr. Deputy Speaker.

[Crosstalk]

[Gavel]

The Deputy Speaker: Take your seat, take your seat. Take your seat, take your seat.

Mr. N. H. Cole Simons: This is what I am saying. They need to get that and do more work on how they are going to roll out this thing, instead of rolling it out with incomplete answers.

The Deputy Speaker: Yes. But, Honourable Member, it is very difficult to answer any questions at this point. So, I would encourage you . . . now, you have a right to ask anything you want, right? But it does not make sense asking questions when there are no answers yet. So, use your time more productively.

[Laughter]

[Inaudible interjections]

The Deputy Speaker: Hey, hey, hey. This House runs from up this way. Okay.

Mr. N. H. Cole Simons: So, Mr. Deputy Speaker, what I am doing is demonstrating how the community is getting anxious about how we are moving forward. Because this is such a topical issue. And the people of this country do not want to hear, *I don't have the answers yet. I don't have the answers yet.* Because

they want the Government to provide them with the answers, Mr. Deputy Speaker!

The Deputy Speaker: Well, it is a consultation period.

Mr. N. H. Cole Simons: I accept there is a consultation period. But that still does not get rid of the anxiety that is in the community that is not being managed effectively.

And I agree the Minister is doing her best to educate the community. But, somehow, it is not enough. It is not enough.

The Deputy Speaker: All right.

Mr. N. H. Cole Simons: People feel that they have to dig in their pockets more, going forward, for health care. And there is no relief.

I had one youngster come to me and say, *Mr. Simons, my wife went to the hospital. We had a baby. A healthy couple; their first child. And, Mr. Deputy Speaker, the wife had a staph infection.*

The Deputy Speaker: Oh, boy.

Mr. N. H. Cole Simons: They gave her prescriptions on the way out and said, *This will cost you (the prescriptions because of the staph infection) \$1,700 and will last you for five weeks.*

The Deputy Speaker: Geez!

Mr. N. H. Cole Simons: Can you imagine the shock on those young people's faces?

The Deputy Speaker: Oh, boy!

Mr. N. H. Cole Simons: What do they do?

The Deputy Speaker: Seventeen-hundred!

Mr. N. H. Cole Simons: Seventeen-hundred dollars. I know that for a fact. They told me; they showed me the bottle. So they had to rummage around before they could leave the hospital to get the money to pay for the prescription to manage that infection.

And those are the issues that people are unsettled about.

The Deputy Speaker: Mm-hmm.

Mr. N. H. Cole Simons: Those costs, those health care costs, Mr. Deputy Speaker, are causing anxiety in the community.

The Deputy Speaker: Mm-hmm.

Mr. N. H. Cole Simons: So, I think, yes, the Minister is rolling out her plan. She is consulting with the com-

munity. But while consulting she should be having some idea as to how she is going to go forward. Because I heard the Minister say, and other Ministers say, *Consulting doesn't mean we're going to do what you're going to say. We have our plan in place we're putting out there. But it doesn't mean we're going to do what you're going to say because—*

[Inaudible interjections]

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

The Deputy Speaker: What is your point of order?

POINT OF ORDER

[Misleading]

Hon. Diallo V. S. Rabain: Point of order. The Member is now intentionally misleading the House and the public, Mr. Deputy Speaker. What he is attempting to do is elicit fear amongst the people out there instead of everything that we have talked about today—working together to get them to understand that the consultation, the consultation that the Government is attempting to do will formulate the plan of what will be within the plans, moving forward.

What he is doing, Mr. Deputy Speaker, is eliciting examples that are just going to make people fear.

The Deputy Speaker: Well, I am . . . I am . . .

Hon. Diallo V. S. Rabain: He is misquoting everything that he is talking about, Mr. Deputy Speaker. It is a mock plan. We want consultation. We want the people to tell us to, to come and say, *Hey, \$2,000 is not enough. We want \$3,000.* And then that is consultation, Mr. Deputy Speaker.

The Deputy Speaker: Okay. But—

Hon. Diallo V. S. Rabain: But what he is saying now is not consultation.

The Deputy Speaker: I am sure the Acting Minister is taking note of this here and will pass it on. You know, I do not want to . . . the Chair should not be telling the Honourable Member what to say. He is entitled to say certain things. I do not think he is out of line presently.

But, we have told you, Mr. Simons, that we cannot answer a lot of the questions you are asking at present.

Mr. N. H. Cole Simons: Yes. Thank you, Mr. Deputy Speaker, and I appreciate that.

So, in closing, Mr. Deputy Speaker, I would say that the consultation process can continue. But at the same time, they must come up with recommendations and ideas that they can present to the communi-

ty. Yes, it is fine to ask, you know, *What is your main concern? What is this, what is that?* I accept that. But at some point, the Government has to take a leadership role and say, *This is what we are thinking about doing. Can it work for you? This is what we are thinking about doing. We are thinking about giving you six visits to a specialist a year. What do you think?*

[Inaudible interjections]

Mr. N. H. Cole Simons: Mr. Deputy Speaker, those are the things. They have to lead and provide recommendations and not just say, *Well, if your consensus is three, then we are going to do three visits to the specialist.* Let us just show leadership, Mr. Deputy Speaker.

So again, I say I know it is a difficult job, Mr. Deputy Speaker. But I know that somehow we have to manage the expectations of our community when it comes to health care costs. And I think one of the top priorities is addressing the issue of co-pays and how they are impacting the average man in the street.

Mr. Deputy Speaker, somehow we have to do a consensus with the doctors and the other medical professionals to move forward with a successful and sustainable health care system that is affordable and where patient care is top priority. Thank you.

The Deputy Speaker: Thank you, Honourable Member.

The Chair recognises the Honourable Member Lawrence Scott.

HEALTH CARE REFORM

Mr. W. Lawrence Scott: Good afternoon, good evening, Mr. Deputy Speaker.

With the Member who just took his seat, after listening to his contribution, it reminds me of a quote by former President Teddy Roosevelt: "Complaining about a problem without [proposing] a solution is called whining." And so, what I would like to do is try to add a little bit of clarification to where the Government is. And in order to do that, just to set the tone, I want to now quote Winston Churchill. And he said, "It is a mistake to look too far ahead. Only one link in the chain of destiny can be handled at a time."

And I am letting that sink in. Let us not look too far ahead.

An Hon. Member: Do you have another one?

[Laughter]

Mr. W. Lawrence Scott: Let us not look too far ahead. And the reason I say that is because to break down this health care reform into clear and concise ways that everybody, and especially the Opposition, can understand, is that it is a three-step process. The

first step is the consultative phase. That is where we are now. The second step is working groups. And then the third step is implementation.

So now, what that means is that if we are in the consultative phase, we are in step one. And being in step one means no decisions have been made. That means that what the Government is doing is going to the stakeholders. And in the last four months, the Government has had 46 meetings and met with 500 individual stakeholders. Now, that does not mean that those are the only meetings that are going to happen. And the Opposition have raised talks about the stakeholders, one stakeholder being the doctors. I am pretty sure that the Government has met with the doctors. And if I was a betting man, I am pretty sure the Government will meet again with the doctors and probably meet again with other stakeholders.

So, therefore, to sit there and say that the Government is wrong or that the Government should not be doing this and the Government should not be doing that is getting too far ahead. Because right now, what we are trying to do is hear from everybody, from the public. We are trying to hear from the stakeholders, from the doctors. We are trying to hear from the insurance companies, trying to hear from everybody. And so, therefore, what we are trying . . . and what the one main aspect that we are trying to hear from is about the SHB, the Standard Health Benefit. So, we are trying to reach everybody and say, *If health care reform was to go forward, what would you want to see covered under your health insurance benefit? Do you want to see your dental? Do you want to see eye care? Do you want to see plastic surgery? Do you want to see preventative medicine? Do you want to see acupuncture? Do you want to see methods to prevent diabetes, methods to prevent high blood pressure? Do you want to see all of that covered under your Standard Health Benefit, and not just you having to have supplementary health care on top of that to be able to be taken care of or seen?*

Therefore, it is about trying to find a way to have balanced, almost a balance between (and I will make up a word) your traditional medicine, which is curing ailments, and that of preventative medicine. Now, preventative medicine is something that would help and, in theory, help. If you can stop somebody from having diabetes, then that means that you do not have to go through the other side of . . . basically, they say an ounce of prevention is worth more than a pound of cure. And that is where we are right now.

So, right now, anybody who is insinuating, anybody who is sort of proposing or making you think that the Government has made a decision or that the Government knows exactly what is going to happen next, meaning what decisions are going to be made, and where are the weeds . . . and I say *going into the weeds* of what this is going to cost and are we going to do this and going to do that, that is a misnomer

right now. Because right now it is a blank canvas that we are allowing everybody to fill.

So we are going and saying—

Hon. Michael H. Dunkley: That's a stretch.

Mr. W. Lawrence Scott: No, no. The Honourable Member Dunkley says, *That's a stretch*. And the thing is that this is why I am breaking it down in simple-syllable words that he can understand.

It is a consultative process. It is step one. So step one means it is a blank canvas. So, I mean, if I was going to open up a dairy farm, Mr. Deputy Speaker, the first thing I would have to say is, where would I put it? And then I have to look and find out, where can I put it? So, for someone to come to me and say that, *Oh, you are charging too much for milk*—hold on, hold on! I do not even have the cows yet. I do not have the facility yet. I do not have the milk machines. I do not have the tractors. I do not have anything yet. It is too far ahead to say how much I am going to charge for milk.

This is where we are now. Right now we are trying to say, *Mr. and Mrs. Bermuda, your health care is not doing you justice. The current system is not providing you with the quality of life that you should be entitled to. What do you believe would provide you with that type of quality of life when it comes to health care that you believe you deserve?* And right now nothing is off the table.

Now, what will probably happen during the working group phase is we will take all of the suggestions, all of the wants, and we will compare that versus the needs, versus the data, versus the ability, versus . . . and that is so . . . So basically, right now there are two questions, two questions that any and everybody in this country needs to be able to answer or ask themselves. What do you want your health insurance to cover? And how much are you willing to pay for it?

Those right now are the only two questions that anybody, when it comes to health care reform, should be asking themselves. What do you want your health insurance to cover? And how much are you willing to pay for it?

Now, if money is no object, if we had your bank account, Mr. Deputy Speaker, money would be no object.

[Laughter]

Mr. W. Lawrence Scott: And we could say, *Give me everything*. Right? *I want preventative, I want plastic surgery, I want Western medicine, Eastern medicine, Northern medicine, Southern medicine. I want everything to be covered under my health insurance because I can pay whatever the premium is.*

However, that is not the case with most Bermudians. And especially if your last name is Scott, you have to save up to be poor.

[Laughter]

Mr. W. Lawrence Scott: So, for myself, I would probably be saying, *What do I need the most?* Right? And I will use myself. I am prone to heart disease. I am prone to high cholesterol. I am prone to high blood pressure. So, therefore—

The Deputy Speaker: You forgot one.

[Laughter]

Mr. W. Lawrence Scott: And therefore, what I would probably say, and my suggestion to the Government would be, please include these three aspects: heart disease, the preventative treatments for heart disease and high cholesterol and blood pressure. Please include that in my Standard Health Benefit. That is what I would like to see. Also, I like to smile, so please include my dental, as well. Right? And I also need to be able to see . . . as a goalkeeper, I need to see the shots coming so I can save them. Please include my eye care, as well.

[Inaudible interjections and laughter]

Mr. W. Lawrence Scott: Right. No, and the thing is, and so, therefore, once I now put to the Government everything that I would like for them to cover, or have in my Standard Health Benefit, which means that all I have to pay is that co-pay and it is covered under my health insurance, and I do not need to worry about anything else, then now the question is, How much am I willing to pay for it? Am I willing to pay \$1,000 a month? Am I willing to pay \$900 a month? Or am I willing to pay \$200 a month or \$300 a month?

Now, with these data, with those two questions answered, the Government can now take that to the working group phase. All right? And the working group phase, as I have been made to understand, is taking all the suggestions from all the stakeholders in every aspect of our community and then comparing that with the necessities, the resources and the data that are available to the Government, to say, *Okay. Now, these are the wants and wishes. These are the resources that we have to make it happen. How do we marry the two together?*

Now, after that, after we have figured that out, then it goes to the third phase, which is, now that we have figured out how we marry everything together, how we connect this dot with that dot and this line with that line and that patient with that service, now how do we implement this? Do we implement it all at once? Do we implement it in a phased approach? And that would be what health care reform is. That is where this Government is when it comes to national health care reform.

So, I believe that I understand that change is scary. Change is something that Bermudians want,

but do not like. We all want things to change, but we do not want anything to change, if that makes sense, Mr. Deputy Speaker. Right? Like St. George's always wants the Cup to come down to them. But that is not going to happen, which means that Somerset would have to lose. That is not going to happen, right? But the thing is, Mr. Deputy Speaker, right now everything that I have heard from the Opposition is too far ahead. I am somewhat impressed that they are actually thinking ahead, or down the road. But they are actually critiquing a product that does not exist. So that is like the Opposition trying to tell tourists how to avoid the Bermuda Triangle, you know.

So, Mr. Deputy Speaker, I have said all of that, and the one thing that I want to say and I want to put out there is that, for the listening public, if you feel as though you want to be a part of this health care reform, if you feel as though you have something interesting, important and that should be added to this, that the Government should consider, if you want to actually play your role, which we are making available and has been available for the last four-plus months, please send an email, send your suggestions to healthplan@gov.bm.

Once again, you can email all of your suggestions, all of your comments to healthplan@gov.bm. When you do that, you are now playing your part. You are now a part of what our National Health Plan will look like in the future. Every person on this Island is a stakeholder.

So, as impressive as it sounds, that in the last four months we have had 46 meetings and met with 500 individual stakeholders, the Government would like to see more. The Government wants to see a lot more participation. And unfortunately, the assertions, the characterisation by the Opposition, the characterisation by others in the public are hindering people from actually participating in the process because they feel a decision has been made when it has not. So, please, I think that if we get anything out of this debate tonight in the motion to adjourn, it is that there is a three-step process in which we are in step number one. And that is the consultative phase.

That means we are literally, authentically and earnestly consulting the public. And I understand why it seems so difficult to believe, because that is a change from how the last five years prior to 2017 went. All right? It is a change because the prior Government—

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

POINT OF ORDER

[Misleading]

Hon. Jeanne J. Atherden: I believe that the Member is misleading the House. We have said clearly that we are encouraging people to come and go to the next

presentation, which was, I think, on December the 4th. So we are not saying to them that it is already done. We are suggesting to them to go and ask the questions.

The Deputy Speaker: Yes.
Member.

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

So, therefore, and I will continue. So, therefore, the Government wants to have as much participation as possible. If we can, at the end of the consultative phase, be able to say that we have had "X" number of meetings and we have had 50,000 submissions by individual stakeholders, that would be amazing. That is where we want to be. So, I am encouraging tonight every member of this community, if you know how to . . . if you have an email address, go to healthplan@gov.bm and put in what you believe the future of our health care should look like.

Put in there your suggestion as what you think should be covered under the Standard Health Benefit in insurance. And if you could just make sure that, to understand . . . and just for clarification, under the Standard Health Benefit, because everyone says there are two different types of health insurances. I believe that it is an extent . . . There is a basic foundation, which is your Standard Health Benefit. And then there is the additional, which is your supplementary coverage.

And right now that could even be a suggestion, Mr. Deputy Speaker, that *I want my Standard Health Benefit to actually include my supplemental coverage*. Now, once again, that would be taken under advisement, and that would actually then go to, when they go to the next phase of working groups, we would see, *How can we have the Standard Health Benefit cover everything under the sun with the resources that we actually have available to us?* And if we can do it, we can do it. But if we cannot, then we go back to saying, *We heard you. This is what happened. This is why it was adopted; this is why it was not adopted*. And that is when you start to have the answers that the Opposition are asking [for].

After the working group phase, that is when you start having the answers to what I call digging in the weeds, why this cost that much or why this did not cost that much, why this was included or why this was not included. Right now that is one step too far. And as Winston Churchill said, *Let's not make the mistake of looking too far ahead, because only one link in the chain of destiny can be handled at a time*. And what this Government is doing is actually heeding the words of former President Teddy Roosevelt. And we are not complaining without providing a solution. We are actually providing a solution.

The only people right now who I believe are complaining without providing a solution, which is just whining, is the Opposition.

Thank you, Mr. Deputy Speaker.

The Deputy Speaker: The Chair recognises the Honourable Minister, the Honourable Zane De Silva. Mr. De Silva, you have the floor.

PLP DELIVERING ON PROMISES

Hon. Zane J. S. De Silva: Thank you, Mr. Deputy Speaker.

Mr. Deputy Speaker, I heard a few words spoken by the Opposition tonight with regard to elections and things related to elections. And one word I think that the OBA's consultants are advising them to use again is that word "confidence" and the lack thereof.

[Inaudible interjections]

Hon. Zane J. S. De Silva: I am standing on my feet tonight to tell them to stop because, Mr. Deputy Speaker, they used that word a lot leading up to the 2012 election. *We have no confidence. The business has no confidence. Nobody has any confidence in Bermuda.* And we used to say, I am sure you will remember, Mr. Deputy Speaker, many times from our side of the House, stop because the world is listening. And if we really care about the people of this country, we would stop doing that. I did not hear anyone from the Opposition yet, not one Member yet say anything about Standard & Poor's announcement that our rating is of top class.

An Hon. Member: Hear, hear!

Hon. Zane J. S. De Silva: Not one peep!

But I can assure you, Mr. Deputy Speaker, had our ratings dropped just an ounce, we would not have heard the end of it. In fact, they would have probably gotten up one after the other to talk about how the sky is falling and how Bermuda's ratings have dropped.

[Inaudible interjection]

Hon. Zane J. S. De Silva: Exactly. Sixteen ounces make one pound, indeed.

But, you see, Mr. Deputy Speaker, you heard it again tonight. And we have heard it in previous weeks about their talking about the confidence has dropped. Businesspeople have no confidence. And they have to stop. I want to hear what they say next year when we have a few things that are going to be dropped on this country with regard to the economic boom that is going to start. I want to hear what they say then. But I wish they would really stop saying that,

that there is no confidence in Bermuda. Because it does it hurt us.

And we are working very hard, whether it be that they do not like it, whether we talk about FinTech or FinTech-related industry, whether it is talking about foreign investment in the country, whether it is talking about new hotels, they have to stop because people are watching Bermuda. And we are working very hard to try to get that investment in Bermuda. We have a hotel that is opening up next year or soon thereafter.

[Inaudible interjection]

Hon. Zane J. S. De Silva: You are right. I did say next year; the year after. But it will open up, Mr. Deputy Speaker. Right?

And then we had the Opposition crying, you know, *The sky is falling on Bermuda.* It is not going to help that hotel. It is not going to help anyone else who may say, *Well, listen. You have Azura that is up there. They are working hard to get their hotel open, and they are looking at expanding and doing things.* So it is not going to help. Stop.

The Minister of Public Works, had the announcement with Bermudiana just a couple of months ago. Work is ongoing, Mr. Deputy Speaker, a project that they tried to encourage all and sundry, *Don't go near that worksite because it's going to cave in any moment!*

[Inaudible interjection]

Hon. Zane J. S. De Silva: Well, the Azura is [building] one even up closer to the water than what Bermudiana is, Mr. Deputy Speaker. It is closer. In fact, they are building units right on the cliff face up there.

An Hon. Member: Have they put steel rods in?

Hon. Zane J. S. De Silva: Of course they put steel rods in.

Is not that Honourable Member smart? Gee. To say, *Oh, they are putting steel rods in.* Well, gee. Well, the ones at Bermudiana have steel rods in them, too. But, of course, if you recall, Mr. Deputy Speaker, in 2012 . . . in 2012, those buildings were supposed to be down within six months, in the water, gone!

[Inaudible interjections]

Hon. Zane J. S. De Silva: And I can assure you we would not have the foreign investment in that property if they thought that those buildings were going to fall in the water at any given time. But that is what they do. They try to scare our people, whether it be health care, education or foreign investment in the country. That is what they do. And I am going to ask them to stop.

Now, Mr. Deputy Speaker, the Honourable Member, the Opposition Leader, who is not here (and I do not like to talk about people when they are not here) . . . but, you know, he made a big fanfare talking about, you know, what is going on in our party, Mr. Deputy Speaker. I will invite him to come around to Alaska Hall. They may actually learn something around here. One thing we do at Alaska Hall . . . we guys can scrap. We can scrap. And we do talk about the OBA sometimes, too. We talk about things like we talk about in this House tonight, about what their agenda is. Sure we talk about you. You bet your boots we talk about you.

But the thing is the Honourable Member Cannonier talked about how they switched things around. They separated from the UBP. You had OBA, BDA, you know, *Oh, we are going to form our own party, dah-dah-dah-dah-dah*. Next thing is you have got the OB . . . What is the old saying? You can put lipstick on a pig, but it is still a pig? Right? The fact of the matter is that he was bragging about in one year they won an election. Well, he should not make that statement without telling you about the \$350,000 boost they got to do it and how they did it with the smear campaign. They did not want to tell us about that. I am sure everybody remembers that story. Maybe he should have told us about his good friend, Steven DeCosta, and what role he played in that election.

HEALTH CARE REFORM

Hon. Zane J. S. De Silva: Now, Mr. Deputy Speaker, I am not going to spend a whole lot of time on the health care issue because I think Members have done quite a fine job in doing that. But I will tell you what I do have to say is that we have to remember, under the PLP Government, when it comes to health care, I think we are head and shoulders above the OBA, and our record shows it. All I have to do is mention things like FutureCare, day care, the indigent clinic, generic drugs, co-pays, things like that which we did under the Progressive Labour Party.

You remember when we introduced FutureCare, they fought us to the nth degree. We had a vote some wee hour of the morning, Mr. Deputy Speaker, wee hour of the morning. They did not want FutureCare, said it is not going to work. It would be the death knell of the country. Well, what has FutureCare done for us now, 12, 13 years later? It has helped thousands of our seniors, thousands of our seniors, Mr. Deputy Speaker, helped them to get care that they never thought they could get before, helped them to go overseas and get treatments that were only for the select few at one stage in this country—the select few.

And you are going to talk about the insurance companies. If we are going to talk about health care in this country, we should talk about the insurance companies and the hundreds of millions of dollars they

have made over the years in this country. I have never seen yet, and I will challenge . . . the OBA want to object to health care reform in this country? Let me hear one of them get up and say, *Well, look. Let's challenge the insurance companies to drop the premiums*. Let us hear them say that. Let us see them gather there for the . . . start a petition for that if you want to petition. Sign a petition for that.

Now, Mr. Deputy Speaker, the Honourable Member Dunkley, when he was on his feet . . . I found it very funny when he said that we are finding out how difficult it is to govern. I found that funny because we had 14 years. They had five, and now we are back.

[Inaudible interjection]

Hon. Zane J. S. De Silva: Yes, four and a half. You are right. They did not quite make five, did they?

But, yes, we know how difficult it is. We certainly do know how difficult it is, Mr. Deputy Speaker. We lived through one of the greatest, deepest recessions that this country has ever faced. And we still have not healed fully from that. So, yes, we know how difficult it is. Do not try to drop that tongue-in-cheek one. We are finding out how difficult it is? *They* found out how difficult it was to govern when they won in 2012, didn't they? Oh, yes. They could sit over there . . . they sat over there for 14 years and shot their mouths off. But when they got in in 2012, oh, it is a different ballgame. And they learnt.

And the Honourable Member Pearman says, *We turned the economy around*. Sure, sure did. Added \$1 billion to do it, too, \$1 billion to our debt to turn the country around. That is what they did. Well, give us \$1 billion; we will turn it around like that, too, Mr. Deputy Speaker. Sure. Yes.

But do you know what we have now? We have a \$200 million debt that we had to pay because they guaranteed a project—a private project. Two hundred million [dollars]. That is what they did for us, Mr. Deputy Speaker. But they do not talk about that either, do they? I have not heard them get up one after the other and have a chat about Morgan's Point and the \$200 million debt that they added to this country, let alone another \$100 million for the America's Cup. Three hundred million dollars in one swoop.

[Inaudible interjection]

Hon. Zane J. S. De Silva: Oh, no. The Honourable Member says, *against the America's Cup*.

You see, this is where they get it wrong. We are on record, Mr. Deputy Speaker, all of us, and I was the Shadow Minister at the time. I said I am *not* against the America's Cup. I am against the amount of money that we spent to hold it. And I am still . . . I tell you what. I am the Minister now. Let America's Cup knock on my door and talk about, *Look. I tell you what. You can hold one here next year. Give me \$100*

million. It will not happen, not with this Minister. No, it will not. No, it will not.

Mr. Scott Pearman: No one would give you \$100 million. No.

[Inaudible interjections]

Hon. Zane J. S. De Silva: See, they cannot handle that, can they? They cannot handle it. They cannot handle it.

But, Mr. Deputy Speaker, see, that is what they do. The Honourable Member, Mr. Pearman, said, *Oh, well, they wouldn't give you \$100 million.* What he is inferring? You mean, you would not give black people \$100 million? Is that what he meant?

Is that what he meant? That he is not going to give a black government . . . they are not going to give a black government \$100 million to hold a race? I will yield if you want to explain. I will yield! You want to explain?

Mr. Scott Pearman: Mr. Deputy Speaker, as I have been asked to explain, my reference was to the current Minister, the current speaker, Mr. Zane De Silva—who last time I checked is not actually black—and my doubt that anybody would want to give him \$100 million.

[Inaudible interjections]

Hon. Zane J. S. De Silva: He . . . he . . . he—

[Inaudible interjections and laughter]

Hon. Zane J. S. De Silva: But, see? The fact of the matter is, Mr. Deputy Speaker, sure. I am a little lighter than my colleagues on this side. But I tell you what. He got my drift. I want him to explain a little bit . . . I think we know what he meant by *They're not going to give you byes \$100 million.*

An Hon. Member: He did not say that.

Another Hon. Member: Ooh!

Mr. Scott Pearman: I did not say that.

Some Hon. Members: He did not say that.

Hon. Zane J. S. De Silva: Oh, yes, you did. Oh, yes, you did. One thing . . . we heard you. One thing, you were not speaking into Hansard, they will not pick it up. Well, they might. But we heard what you said.

An Hon. Member: Oh, twist, twist, twist.

Hon. Zane J. S. De Silva: But the fact of the matter is, the fact of the matter is, Mr. Deputy Speaker, is that this is what they did.

And, by the way, part of that \$100 million they gave to a friend of their party, no tender whatsoever. You know why? They said, *Well, we trust him. He can get the job done. We need it done.* No different than we heard when they hired the law firm Mello Jones & Martin. They stood . . . well, the late Honourable Member Crockwell, and certainly the Member who is still in this House (well, sometimes he is here), Moniz, talked about, *Well, listen. We know we are getting value for money. Sure, we paid them \$1 million, but that is okay.*

But if we give one of . . . I remember we paid one of our, two of our people to produce a report down at BLDC [Bermuda Land Development Company] for, I think it was like \$90,000. You would have thought it was \$9 billion. And I remember reading that report, and what a great report it was. And I have seen a lot of reports in my day, produced by KPMG, PricewaterhouseCoopers. And we paid a lot more than \$90,000 for them.

And while I am on Pastor Bean, let us talk about something that the Honourable Member Dunkley discussed. He had the nerve to tell Minister Caines that if he was the Minister still, he would have the same results with regard to murders in the country. Well, I beg to differ. I beg to differ.

An Hon. Member: When did he say that?

Hon. Zane J. S. De Silva: The Honourable Member said it to Minister Caines when he was on his feet, and said, *You know what? If I was the Minister, I would have had the same results.* And I tell you why I—

Hon. Michael H. Dunkley: Point of order, Mr. Deputy Speaker.

The Deputy Speaker: What is your point of order?

POINT OF ORDER

Hon. Michael H. Dunkley: I clearly do not recall saying that, Mr. Deputy Speaker. And he can check the Hansard when he is done. And if the Minister heard me say that, then he can correct me.

I clearly gave credit to the Minister over what was done. Now, if he wants to make it a political football, he is falling into the trap that they talked against! The Minister needs to do better than that.

Hon. Zane J. S. De Silva: Yes, I will let Hansard . . . because I was listening very carefully.

[Inaudible interjection]

Hon. Zane J. S. De Silva: But let me say this, Mr. Deputy Speaker. Let me give that Honourable Member a fact. Let me give him a fact. When he was the

Minister of National Security, he paid John Jay [College of Criminal Justice] \$275,000 a year.

Do I hear a point of order?

A full \$275,000 a year, excluding airlines, excluding hotels, excluding food.

POINT OF ORDER

Hon. Michael H. Dunkley: Point of order.

He needs to get the Ministers correct at that time.

Hon. Zane J. S. De Silva: Oh, yes, right. He was the Premier who appointed the Minister.

An Hon. Member: Uh-oh. You were wrong.

Hon. Zane J. S. De Silva: Okay? I will . . . I will . . . I will . . . I will . . . I will . . . I will . . . yes, I was wrong. He was not the Minister. But I tell you what. He was the Premier who appointed the Minister and who approved, in Cabinet, collective responsibility, the contract for John Jay [College], \$275,000 a year. There is no doubt about that, no question whatsoever.

[Inaudible interjection]

Hon. Zane J. S. De Silva: And the results were not positive. They were negative.

So, what did *our* Minister do when he got on board? Well, he said, *John Jay, you're gone. See you later.* He hired our local Pastor Bean, Leroy Bean. That is who our Minister hired and for about \$145,000 less per year. I do not hear any talk about that. And look at his results. And you know what, Mr. Deputy Speaker? Even if, and I am glad the results are where they are, but even if they are not, not only did he save \$145,000 of the taxpayers' money, plus-plus-plus, but he hired someone local who is on the ground and has the touch and feel of the people.

Because, you know what? I am sure the Minister feels the same. I am sure everybody in this House, even Members opposite, okay? We all know that when you get good results, you do not want to beat your chest too hard, because things could go south in a minute, right? And for the sake of the country and our people and our families who have lost loved ones through all this gang violence, we hope it does not happen. And I hope it does not happen. So, I hope the results keep going south, you know, south in terms of down, as they have done.

The Deputy Speaker: Yes.

Hon. Zane J. S. De Silva: Because the beauty thing for any Minister on either side will be for us to be able to say, *Listen. You know what? We have had no murders this year. We have had no murders in five years.*

The Deputy Speaker: Yes.

Hon. Zane J. S. De Silva: That is where we want to get. That is where we want to be.

Now, Mr. Deputy Speaker, I have got a couple of minutes left. The good thing about this new clock, you see exactly what you have left.

[Laughter]

PLP DELIVERING ON PROMISES

Hon. Zane J. S. De Silva: The thing is, Mr. Deputy Speaker, the Honourable Member Dunkley also talked about promises and keeping promises, and he talked about FinTech and the 30 jobs we produced for FinTech and whatnot, right? The fact of the matter is that I would venture to say that if you look at our platform, and you look at the accomplishments we have made to date, and you tick the boxes, I think the Premier outlined very eloquently . . . well, he certainly did it after the first year. And he tried to do it last week to explain to the people of the country exactly what we have accomplished since we have been [Government] in this short time. What you have to realise is that, as a Government, you will make promises—his words. But we set goals. Our goal is to reach every one of those goals before our term is up and we move into a next election.

I tell you what. One thing is that we will try our best—I am not saying we will not achieve every one—but we will not try to hoodwink the people of the country by saying we are going to give you 2,000 jobs within a year, or two or three. That is one thing we will not do. And what we will do is give the people of this country a promise that we will try our very best to put all of our people to work. That is what we will promise you. And I think that is why we have the resounding majority in this House that we do today. I think the people of this country saw the team that we put forward, and they put us in to do the people's work. And it was emphasised with the endorsement of Jason Hayward last week, that the people of this country believe us. And we will do our darnedest to make sure that we fulfil as many of our promises as we can and put as many people as we can to work.

Because that is what we do. We do not have any hidden agendas. Our agendas are straightforward and straight-up. We want our people back to work. We want to give as many people as healthy and happy and harmonious lifestyles as we possibly can.

Thank you, Mr. Deputy Speaker.

The Deputy Speaker: Thank you.

Any further speakers?

The Chair recognises the Deputy Premier, the Honourable Walter Roban, who will be the final speaker.

HEALTH CARE REFORM

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

I think it has been a good motion to adjourn with a number of different interesting contributions. We have had efforts to give further clarity on health care. But we have also heard the concerns around health care. So not only have there been efforts to give clarity, but we have heard . . . and I believe that, despite some of the inaccuracies the Opposition may have presented, they actually are presenting what is a genuine concern that many in the public actually do have about what is happening around health care.

The Deputy Speaker: Yes.

Hon. Walter H. Roban: So I am not going to devalue their contribution in that genuine effort.

There is that environment that exists. We saw that this week with a certain meeting that was held. And my only observation about that meeting, Mr. Deputy Speaker, is that I do hope in the future those persons who are putting together this initiative actually spend time in helping the public to know what actually is being presented and have a better understanding of that. I suspect there seems to have been more of an effort to present their own picture of what they believe is being presented.

It is essential to this process that people understand the process that we have engaged in. And I am not going to go into any great detail on that because Members on this side have already crystallised clearly what has been the intention of the Government in this area.

PLP DELIVERING ON PROMISES

Hon. Walter H. Roban: But certainly tonight it has been productive on a number of levels, Mr. Deputy Speaker. We have heard, I believe, good, positive news about certain things that are happening in the country of late. Now, in the beginning, in reference to the Opposition Leader's contribution, I certainly do believe that, unfortunately, it was not as productive as it could have been. But that is par for the course, and perhaps that is consistent from that particular bench in some ways. But we heard some very positive things, Mr. Deputy Speaker. And they are facts. We heard that we have had zero deaths to this point from gun violence. That is extraordinary when you consider for the past 15 years what this country has experienced when it comes to gun violence. That is extraordinary!

And not because I say it, but I genuinely pray that in the weeks that are left in 2019 we continue to have that happen. I pray. It is only going to happen if, certainly, some people make different choices. It is not going to happen because of anything we say in this House or necessarily anything that we do in this

House that certain people in the community make certain choices. And I do believe that over the last couple of years, the environment around these issues has changed so that we have had this progress.

A significant reduction, Mr. Deputy Speaker, in death on our roads. Actions taken by this Government have brought about that result. I applaud the work of the Minister of National Security, along with the Ministry of Transport and the people at the Department of Transport, for their work in this area by ensuring the proper implementation of sobriety checkpoints. Yes, there are some other by-products of that which perhaps, for some of the sectors, have not been as comforting. But any death that we have [prevented] that somehow arose as a result of those steps has been positive.

Recidivism in our prisons has been reduced. Now, we may, Mr. Deputy Speaker, cast judgment on people who commit crimes and get themselves in positions where they find themselves in front of the courts. Some of them are members of our own families. But any sign that this particular pattern is being reduced in Bermuda, that people, even if they get themselves confronted by being in the courts, find themselves in prison, and then in coming out and potentially finding a more productive road for themselves is positive for the country across the board in every aspect of Bermuda life.

A 59 per cent reduction in crime I believe is the number that the Honourable Minister stated. That is good for everybody. That is good on a number of levels. It is good for . . . and I am stating things as a matter of priority, because I believe that [regarding] the social/economic and the quality of life that we Bermudians and residents who live here, as it improves, other aspects of our existence improve. How we deal with our visitors will improve. To competently attract business and investment in Bermuda will improve. As the social conditions or the people include, or increase and get better, if people feel safer, people feel more positive about their life in Bermuda or aspects of their life in Bermuda, that means that the work that we do to do other things will also get better.

So, as these things have improved, other aspects of Bermuda will improve. And yes, we continue, Mr. Deputy Speaker, to be in a situation of economic recovery in this country. And that is why I have to reject the supposition of the Leader of the Opposition, who constantly, when he gets on his feet in this particular part of our exercise in the House, preaches a lot of doom and gloom as if somehow it is not accepted that this country continues to recover from the recession. We all know that. The country is struggling to move out of the recessionary period. Things are moving, but they are moving slowly. The previous Government experienced the sluggishness of that recovery, which accounted for their lack of success with it!

Again, under the Honourable Opposition Leader's undertone, there is [the position that] the ac-

tual economy is getting worse. Well, that is interesting that he continues to say that. That is his drum that he beats every time when he gets on his feet during the motion to adjourn. Well, that is [not] what Standard & Poor's has been saying for the past two years. [Instead] they have given us a positive outlook. We have retained our top Standard's sovereign rating because they, as an objective observer of the economic condition of our country, are saying, *Bermuda, you are on the right track*. Even if the naysayers are not saying it, others who have a more objective approach to these issues are saying something different.

Now, maybe some of what the Opposition Leader is alluding to is the fact that our banks are not lending in a manner that helps our citizens recover, our legacy banks, right? That some employers continue to carry on unfair employment practices, not paying people's health insurance, not paying people's social insurance, not treating them fairly in the workplace. Maybe those are the things that the Honourable Opposition Leader alludes to that contribute to people feeling that things are getting worse.

But, you know, there is a connection between the fact that capital is not as efficiently available now by those lenders who benefited from [a period] when the days were good by giving people exorbitant loans and mortgages, which they probably should not have given them, that now they are pulling that money back, or have them in unreasonable situations of paying that money back. And some of those people are now feeling that things are not getting better for them. Maybe that is some of the situation.

Well, guess what? This Government is doing what previous Governments did not do. We are prepared to challenge the status quo. We are attracting other banks, like Circle, to Bermuda. We are pushing for initiatives that will start other ways of providing financial services in this country, to open up the system, to challenge the stalemate that we find in the affordability of capital in Bermuda. That is what we are doing. Previous Governments talked about doing that. We are doing it.

So, Mr. Deputy Speaker, I would suggest to you that aspects of the social condition of Bermudians are changing and getting better. This will ultimately be reflected in other aspects of Bermudian life. But we have to want that. We as Members of the Legislature have to want that, too. And we must make the steps and be bold and brave to make the choices that are going to, over time, enhance the condition of our citizens, as we are doing with health care, as we are doing with immigration reform, two very, very tough areas to challenge. Previous Governments have shied away [them].

The previous Government could have taken the challenge to go after health care as we have done. They could have taken it. But they did not. They looked at the plan that we had started in 2010 and just cherry-picked little pieces to attempt to show they

were doing something. We have gone back to the 2010 plan, updated it, and we are boldly pushing it forward. We are taking steps to reform health care in a way that has not been done since this system was established in the 1970s. That is what we are doing. And yes, it is attempting a systemic change of monumental proportions. It is going to attack people's balance sheets. It is going to go after people's dividends. It is going after earnings that many companies and institutions have been comfortable with for years.

But what is it ultimately supposed to end with? Better quality health care for every person in this country. And for the first time in the history of Bermuda, Mr. Deputy Speaker, every person here can be a part of that process. This is not the process that was engaged in 1974 or in the 1960s when they first set up Bermuda's health care system as it is. It was decided by a very small group of people. So, this Government has decided to take an approach that will include everybody who is involved. Every stakeholder has an opportunity to be involved with the process. Even if they do not like it, they can step up and be involved.

And that sometimes is uncomfortable and inconvenient. But it ultimately—if we do it right, with the support of the Opposition, as they say that they are encouraging people to engage—we will make sure we get where we have to get.

And it is not the only system or process that we are engaging in. We are doing the same thing in education. We are doing the same thing in immigration. These are very tough areas of difficulty that cultivate a lot of strong emotions, because they have been systemic areas where people have felt they have not been treated right. And they are suspicious of any change. But we are endeavouring to try and take the steps, Mr. Deputy Speaker, to do the right thing so we get where we have to get as a country. It is going to be hard. It is going to be tough. But I believe we will get there.

One of the things Minister Caines alluded to this earlier, Mr. Deputy Speaker, was about the balance, the balance between how we deal with the issues of immigration, how we deal with the issues of responding to the needs of business, particularly international business and local business, and attracting the talent that will make sure that business prospers, attracting . . . I would say, less about increasing the population; I believe it is about increasing the working population, Mr. Deputy Speaker. It is not just about bringing bodies here to live; it is about bringing or increasing the population so that we have a working population that contributes to the economic prosperity and development and growth of the country. That is what it is about.

And it does not necessarily mean replacing the 6,000 people who it is estimated have left. It means doing things differently than we have done in the past and attracting and building a productive, workable population that will include people from

overseas coming here and getting involved with the industries that we have and new industries that we will develop, and having an immigration process that is fair, that has Bermudians as primacy of place, but also ensures their development and opportunity in partnership with those who come here to work.

One of the challenges, Mr. Deputy Speaker, I think, that has been with immigration is that we have attracted people here to work, allegedly in partnership with us. But they have not contributed to the development of Bermudians. That has been the big issue. Many of our talented are sitting in international companies and other companies, wanting an opportunity to develop and grow, and they are being bypassed. The system has to move away from that. Immigration has to ensure that our Bermudians do have those opportunities to develop in the presence of those non-Bermudians who are here contributing positively to the system. And we want them here. Bermuda's economy has never existed without some injection or involvement of foreign activity and foreign presence. That has never been the case.

So, to say that people do not understand that this is a necessity is itself insulting to the Bermudian understanding of how our economy works. It has always worked that way. We have always attracted talent here to work here with us. But it must contribute to the development of Bermudians, as well, at the same time. That is one essential piece that must be included as we go forward. It must help develop Bermudian leadership.

As Colonel Burch outlined today, that is happening in Government within the Ministry of Public Works. And there are some local companies that have done that, Mr. Deputy Speaker. So I am not going to slam Bermudian business for not doing it. Because we have seen that there are companies that have done it. Ascendant has done it. That is one company locally that has done it. They have taken young Bermudian talent and developed them into leaders to run the most technically advanced, engineered facility on the Island. So, our people who work there, Bermudians, know about science and math and engineering.

And they can take those skills anywhere. Many of their executives, who might move on, go into local international companies and work or globally and work. So, it is not like we do not have the capability to be the leaders in industry in this country, those who have traditionally not been a part of that leadership group, which is typically black, typically male, and other people who have been excluded in the past—women and people who come from lower-income backgrounds. That potential has already been established. Colonel Burch announced that today. He showed how it can be done today. Ascendant and other companies have done it. But that is not the majority.

So, we need to make sure that Bermuda does better in this area with developing our leadership, de-

veloping opportunities for our young people to develop as leaders, to become not only leaders in industry, but also to develop their own industries and lead as entrepreneurs and businesspeople and in other sectors of society. We must work together with international partners, as well as local partners, to make this happen, Mr. Deputy Speaker. That is how Bermuda is going to grow and develop. That is how we are going to prosper and thrive, going forward. We can be a part of the international community. We can attract international talent here. But it must also contribute to the development of our own local talent. That should never be compromised—never. It was compromised in the past. The future must not see that compromise anymore.

Mr. Deputy Speaker, I will end with a couple of other comments. Democracy is a tough thing. Democracy often is a balance between two key elements. And I am not saying that this is exclusive; this is just a concept. Decision and dialogue—democracy often is a balance of those two, Mr. Deputy Speaker.

Often, people will want us, as leaders in the Legislature and as leaders of Government, to make decisions. *Just make a decision! Make a decision! Come to a decision on that issue! The country needs a decision!* But they want dialogue, too. Because sometimes when you make the decision, they criticise you for not dialoguing, or consultation or outreach. Democracy is a balance sometimes with those two concepts.

And any good government, in my view, engages in that battle on a regular basis. Because you have got to make decisions, Mr. Deputy Speaker. And if you are dialoguing, you are talking to a lot of people. Sometimes, you may talk to more people than you think you need to. But that is how good governance comes about.

This Government is engaging in that process. There are things that are being done now, when it comes to wider dialogue, which have not happened before in this country in some major areas of issue. But we are also not a Government that shies from a decision. And the Ministers who sit on this side have made a lot of tough decisions. The decision as announced today by the Honourable Minister of Labour and Cultural Affairs to give Mr. Clarence Hill his due, that was a decision.

[Laughter and inaudible interjections]

Hon. Walter H. Roban: And thank you, Mr. Deputy Speaker. All the best.

The Deputy Speaker: The House stands adjourned to December the 13th at ten o'clock.

Hon. Walter H. Roban: I was not finished.

[Gavel]

[Laughter]

*[At 6:30 pm, the House stood adjourned until
10:00 am, Friday, 13 December 2019.]*

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