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BERMUDA SENATE
OFFICIAL HANSARD REPORT

1 JULY 2026

Sitting number 26 of the 2025/2026 Session
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Sen. The Hon. Joan E. Dillas-Wright, MBE, JP
President

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10:02 AM**

Sitting Number 26 of the 2025/26 Session

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

The President: Good morning, Senators, and good morning to the listening audience.

The Senate is in session.

Shall we pray?

PRAYERS

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

The President: Please be seated.

CONFIRMATION OF MINUTES

[Minutes of 3 and 17 June 2026]

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

Sen. John Wight: Good morning, Madam President.

I move that the Minutes of the meeting of Wednesday, 3 June 2026, be taken as read.

The President: Is there any objection to that motion?

No objection.

Sen. John Wight: Madam President, I move that the Minutes of Wednesday, 3 June 2026 be confirmed.

The President: Is there any objection to that motion?

No objection.

Sen. John Wight: [There is] a second set of Minutes to confirm.

[I move that] the Minutes of the meeting of Wednesday, 17 June 2026, which should be taken as read.

The President: Is there any objection to that motion?

No objection.

Sen. John Wight: Madam President, I move that the Minutes of Wednesday, 17 June 2026, be confirmed.

The President: Is there any objection to that motion?

No objection. The Minutes are confirmed.

[Minutes of 3 and 17 June 2026 confirmed.]

The President: Thank you, Vice President John Wight.

MESSAGES

The President: Mrs. Beale.

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

The President: Thank you.

REPORTS OF COMMITTEES

The President: There are none.

ANNOUNCEMENTS

The President: We have a few Announcements this morning.

The first [Announcement] is in the name of Senator the Honourable Crystal C. Caesar, spokesperson for Finance.

Minister Caesar, you have the floor.

**BERMUDA MONETARY AUTHORITY (BMA)
2025 ANNUAL REPORT**

Sen. the Hon. Crystal Caesar: Thank you, Madam President, and good morning to all. Good morning to the listening public.

Madam President, I hereby present for the information of the Senate the [Bermuda Monetary Authority 2025 Annual Report](#). This report is submitted in accordance with section 28(2) of the Bermuda Monetary Authority Act 1969.

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

The President: Thank you, Minister.

ANNOUNCEMENT BY THE PRESIDENT

SENATE VISITOR

The President: And on that note, I would just like to welcome Mr. Craig Swan, the CEO of the Bermuda Monetary Authority, who is in the Chamber this morning.

Welcome to you, sir.

[Announcements, continuing]

The President: The next Announcement is in the name of Senator Mischa G. Fubler, the Junior Minister for the Cabinet Office and Digital Innovation.

PRIVACY COMMISSIONER—SAFEGUARDING BERMUDA ANNUAL REPORT 2025/26

Sen. Mischa Fubler: Thank you, Madam President.

I hereby present for the information of the Senate, the [Privacy Commissioner—Safeguarding Bermuda Annual Report 2025/26](#), as required by section 37 of the Personal Information Protection Act 2016. Senators may access copies on their tablets and/or the Parliament website.

The President: Thank you, Senator Fubler.

The next Announcement is in the name of Senator Lindsay K. Simmons, the Junior Minister for Youth, Social Development, and Seniors.

CHILD DAY CARE ALLOWANCE AMENDMENT REGULATIONS 2026

Sen. Lindsay Simmons: Thank you, Madam President.

Madam President, I hereby present for the information of the Senate, the [Child Day Care Allowance Amendment Regulations 2026](#), as made by the Minister responsible for Financial Assistance in exercise of the powers conferred by section 17 of the Child Day Care Allowance Act 2008. Senators may access copies of the regulations on their tablets and/or the Parliament website.

Thank you, Madam President.

The President: Thank you, Senator Simmons.

And the last Announcement is in the name of the Junior Minister of Economy and Labour, Senator Lauren F. Bell.

Senator Bell, you have the floor.

BERMUDA'S EMPLOYMENT AND LABOUR RELATIONS TRIBUNAL REPORT, STRENGTHENING THE ENFORCEMENT POWERS

Sen. Lauren Bell: Thank you, and good morning, Madam President, colleagues, and listening audience.

I hereby present for the information of Senate, [Strengthening the Enforcement Powers of Bermuda's Employment and Labour Relations Tribunal Report](#). Senators may access copies on their tablets and/or the Parliament website.

The President: Thank you, Senator Bell.

NOTICES OF MOTIONS

The President: There are none.

PETITIONS

The President: There are none.

STATEMENTS

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

Minister, you have the floor.

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

ASTOR HOUSE: A SYMBOL OF REINTEGRATION AND HOPE, THE OPENING OF

Sen. the Hon. Kim Wilkerson: Madam President, today, I rise to inform this Honourable Senate of the 25 June 2026 opening of [Astor House—a powerful symbol of reintegration, renewal, and hope](#) for individuals returning to our community after incarceration.

Madam President, Astor House is a newly renovated nine-bed residence that will provide transitional housing and support for individuals leaving prison as they reintegrate into the community.

Madam President, it has been observed: *When we provide individuals with three essential supports—a safe place to live, guidance to rebuild their lives, and opportunities to contribute positively to society—we strengthen not only the individual, but also families, neighbourhoods, and the wider Bermuda community.*

This sentiment reflects the collaborative spirit that has brought Astor House to fruition and highlights the belief that rehabilitation and public safety are complementary goals. Madam President, while the opening of Astor House on 25 June 2026 marks a significant milestone, it is only the beginning.

Madam President, Astor House stands as more than a building of nine beds and five rooms. It represents a commitment to safer communities, stronger families, and the belief that every person who is willing to accept responsibility and embrace positive change deserves the opportunity to succeed.

Madam President, Astor House represents a targeted and strategic investment in public safety and successful reintegration. The Government, through the Ministry of Youth, Social Development [and Seniors] initially provided \$317,275 to support the renovation of the site. This initiative is a government cross ministry collaboration with the Ministry of Youth, Social Development and Seniors committing and contributing \$150,000, the Ministry of Justice committing \$100,000 and the Ministry of National Security committing \$150,000 for a total of \$400,000 in this go-forward fiscal year for the operations of Astor House. This funding is to ensure that a successful global standard of service

delivery is enshrined in the Astor House programming. You see, Madam President, Astor House is intended to provide not just accommodation, but structured support services and defined supervision, that is necessary for individuals to rebuild and thrive as members of society.

Madam President, this investment is grounded in evidence. International research demonstrates that individuals leaving correctional institutions without stable housing, supervision, employment opportunities, or support services are substantially more likely to reoffend. In some jurisdictions, up to two-thirds of formerly incarcerated individuals may be rearrested within three years when these supports are absent. Conversely, transitional housing programmes that combine accommodation, supervision, employment support, and rehabilitation services have been shown to improve reintegration outcomes and reduce recidivism.

Madam President, more importantly, Astor House builds upon this premise by addressing one of the most significant barriers to successful reintegration—access to stable and supportive housing. Residents of Astor House will be on licence and supervised by a dedicated Court Services Parole Officer, while also receiving coordinated support from a HOME Case Manager and the House Parent. That combination of housing, supervision, case management and daily support is what makes this programme distinct.

Madam President, every successful reintegration not only improves the life chances of the individual concerned but also strengthens families, reduces demands on public services, enhances community well-being, and contributes to safer neighbourhoods across Bermuda. Astor House is therefore both a social investment and a public safety investment.

Madam President, this programme has been brought forward through the leadership of the Ministry of Youth, Social Development and Seniors [and] the Attorney General's Office, working with the Ministry of National Security, the Ministry of Justice, and most importantly, HOME.

It is also a direct product of the partnership between the Ministry of Justice and the charity HOME, and I want that partnership to be clearly acknowledged today. I want to acknowledge the hard work of Minister, the Honourable Tinee Furbert, JP, MP, and her senior team, and Ms. Denise Carey, the CEO of HOME. And I should add, HOME's leadership through Arthur Wightman as the Chair of that organisation.

The Government and its partners view Astor House as a foundation upon which a broader continuum of [reintegration] services can be built. The programme will be closely monitored to assess outcomes, identify opportunities for improvement, and ensure that services remain responsive to the needs of residents and the wider community.

Madam President, the governance framework established through the partnership of government agencies and community organisations will support this ongoing evaluation and accountability process.

Looking ahead, our focus will be on:

- Strengthening sustainable employment pathways and workforce participation opportunities for residents.
- Enhancing access to health, behavioural health, and social support services through coordinated case management.
- Monitoring and evaluating programme outcomes related to housing stability, successful reintegration, and reduced reoffending.

We are not simply celebrating the opening of a facility, but the opening of new possibilities. We are investing in a programme that seeks to break cycles of instability, reduce the likelihood of reoffending, and improve outcomes for individuals, families, and communities across Bermuda.

Therefore, Madam President, let Astor House stand as a symbol of hope, responsibility, accountability, renewal, second chances. I therefore call upon all stakeholders—government agencies, community partners, faith-based organisations, employers, and residents—to join us in supporting this effort.

Continued support and financial contributions from public and private sector partners will be instrumental in building upon the progress already achieved and ensure the long-term success of this initiative.

Madam President, successful reintegration is not the responsibility of one agency, organisation, or one Ministry; it is a shared responsibility that requires partnership, compassion, accountability, and community engagement.

As a country, Madam President, we all have a role to play in supporting successful reintegration. Government can provide leadership and resources. Community organisations can provide guidance and support. Employers can open doors to meaningful employment. Families can encourage positive change. And our communities can help create pathways toward productive citizenship.

Madam President, let it stand as a testament to what can be achieved when we invest in the people of Bermuda.

Thank you, Madam President.

The President: Thank you, Minister Wilkerson, for your Statement.

The second Statement is in the name of Senator the Honourable Crystal Caesar, the Spokesperson for Finance.

Minister, you have the floor.

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

BERMUDA MONETARY AUTHORITY (BMA) 2025 ANNUAL REPORT

Sen. the Hon. Crystal Caesar: Madam President, in accordance with section 28 of the Bermuda Monetary

Authority [Act] 1969, the Premier and Minister of Finance tabled the [2025 Annual Report of the Bermuda Monetary Authority](#), in the House of Assembly on Friday, 26 June 2026.

Madam President, Bermuda's financial services sector is subject to the regulation and supervision of the Bermuda Monetary Authority. The Authority operates pursuant to the Bermuda Monetary Authority Act 1969, (the "Act"), which provides it with a number of principal objects, including the supervision, regulation and inspection of financial institutions operating in or from within Bermuda, together with the promotion of financial stability and soundness of financial institutions.

Madam President, the Senate would be aware that the Authority has specific licensing and supervisory responsibilities under the following regulatory statutes: the Banks and Deposit Companies Act; Corporate Service Provider Business Act; the Digital Asset Business Act; the Insurance Act; the Investment Business Act; the Investment Funds Act; Money Service Business Act; the Fund Administration Provider Business Act; the Trusts (Regulation of Trust Business) Act, together with other statutes. The Authority also regulates the Bermuda Stock Exchange.

The Authority's mission is to contribute to Bermuda's financial stability, protect customers of financial services and protect Bermuda's currency through maintaining effective and proactive regulatory frameworks through its highly skilled and engaged workforce; delivering efficient operations and sustainable business practices; and supporting responsible innovation locally and in global markets.

International Recognition

Sen. the Hon. Crystal Caesar: Madam President, the Authority has received international recognition for its regulatory excellence, Bermuda being one of only seven jurisdictions with US National Association of Insurance Commissioners [NAIC] "qualified jurisdiction" status, one of three with NAIC "reciprocal jurisdiction" status, and one of just two jurisdictions in the world to be granted full Solvency II equivalence by the European Union.

Madam President, the Authority is an active and respected participant in key international regulatory bodies, fostering strong global relationships. The Authority's Managing Director for Supervision serves on the International Association of Insurance Supervisors (IAIS) Executive Committee, with BMA staff leading or contributing to numerous IAIS committees, including those on monitoring and risk assessment, the Signatories Working Group and the Financial Crime Forum. The Authority also engages with the Financial Stability Board, the Bank for International Settlements, the Organisation for Economic Co-operation and Development's Working Party on Insurance and Pensions, and the Global Financial Innovation Network.

Legislation

Sen. the Hon. Crystal Caesar: Madam President, the Authority is authorised to advise the Minister of Finance on policy matters relating to financial institutions and may propose legislation consistent with its responsibilities under the Bermuda Monetary Authority Act 1969. Amongst the legislative proposals advanced in 2025 were measures to enhance the oversight and regulation of insurance groups, including expanded criteria for group supervision and a regime for designated insurance holding companies; measures to bolster the Authority's power to make rules in relation to statutory financial statements; and measures to enable information sharing with the Bermuda Deposit Insurance Corporation to support the efficient and effective management of any banking crisis which might arise.

Additionally, rules were made establishing requirements in respect of custody of client assets for digital asset businesses, enhancements were made to existing rules for insurers in relation to solvency requirements, and regulations governing the charging by banks of over-the-limit and unauthorised overdraft fees were [also] passed.

Financial Sector Highlights

Sen. the Hon. Crystal Caesar: Madam President, the Senate's attention is drawn to the following key highlights for the various sectors supervised by the Authority:

Banking Sector

Sen. the Hon. Crystal Caesar: With regard to the banking sector, consolidated assets increased to \$26.1 billion in 2025, from \$23.7 billion in 2024. Investments retained the largest share of total assets at 51.0 per cent, followed by loans at 31.8 per cent, and cash [and] deposits of 14.6 per cent. Net interest income continued to be the largest component of the banking sector's income at \$756.8 million, up from \$754.5 million in 2024.

Insurance Sector

Sen. the Hon. Crystal Caesar: Madam President, moving to the insurance sector, 1,210 insurers were registered as of 31 December 2025, compared to 1,239 in 2024, with 56 insurers added to the register in 2025.

According to 2024 year-end information, total capital and surplus was \$447 billion in 2024, an increase from the \$404 billion recorded in 2023. Gross premiums written were \$362 billion in 2024, an increase of \$46 billion from the \$316 billion recorded in 2023. This increase is attributed to the growth in business written by large, commercial, general business and long-term insurers. Total assets were \$2.17 trillion in 2024, an increase of \$296 billion from the \$1.87 tril-

lion recorded in 2023. This increase was largely due to increased business written by a specific group of insurers.

Investment Sector

Sen. the Hon. Crystal Caesar: Madam President, moving to the investment sector, there were 54 licensed investment business providers, an increase of two from 52 in 2024; and 60 registered investment business providers operating in Bermuda during 2025. The aggregate total assets under management reported by licensed investment providers were \$300.2 billion compared to \$230.5 billion in 2024. Total assets under administration for 2025 were \$30.7 billion, compared to \$25.4 billion reported for 2024.

Madam President, in 2025, there were 766 investment funds on the Investment Funds Act register, a decrease of 18 compared to 784 in 2024. Of these funds, 130 were overseas funds being promoted in Bermuda and 636 were Bermuda funds. This is contrasted against 2024, whereby 129 overseas funds were promoted in Bermuda, and Bermuda funds totalled 655, with a net asset value reported in relation to Bermuda funds of \$315.38 billion, an increase from \$294.8 billion in 2024. At the end of 2025, Madam President, 21 fund administrator licences were in issue, with \$199.5 billion in assets under administration.

Digital Asset Business Sector

Sen. the Hon. Crystal Caesar: Madam President, 2025 was another year of growth for the digital asset business sector, which ended the year with 49 digital asset business providers operating in Bermuda, an increase from the 36 recorded in 2024. This sector is continuing to demonstrate strong growth, which is a testament to this Government's foresight in ensuring that Bermuda established a credible regime for this emerging sector, which has been in place since 2018.

Madam President, the total equity market capitalisation of the Bermuda Stock Exchange stood at \$297.0 billion at the end of 2025 as compared with \$217.6 billion at the end of 2024. A total of 209 new insurance-linked securities were added to the BSX in 2025, an increase from 156 new issues recorded in 2024. Domestic trading volume totalled over 834,000 shares in 2025, down from 11.3 million in 2024, and the value of shares traded decreased to \$11.6 million compared to \$105.8 million in 2024, primarily due to merger activity.

BMA 2025 Financial Highlights

Sen. the Hon. Crystal Caesar: Madam President, the Senate's attention is drawn to the following highlights set out in the Statement of Accounts Report:

- Net income for the Authority was \$18.55 million, up from net income of \$17.9 million in the previous year.
- Total revenue increased by 16.1 per cent to \$150.7 million, up from \$129.8 million. This increase is mainly due to a \$24.47 million increase in revenue from supervisory and licensing fees.
- Expenses increased by 18.13 per cent to \$132.2 million. The increase was mainly due to the \$15.1 million in increased salaries and benefits.
- Licensing fees were \$139 million, compared to \$114.5 million from the prior year, of which \$126.3 million was paid by the insurance sector.
- The receipt of funds from fines and penalties decreased by \$4 million from the previous year. (I hope that means that people are behaving.)

[Laughter]

Sen. the Hon. Crystal Caesar:

- The Authority had 343 full-time employees, an increase from 302 in 2024.
- Board Members are paid an annual fee of \$50,000, which is unchanged from 2024. Board Sub Committee Chairs are paid an annual fee of \$58,000 to \$63,000, unchanged from 2024. The Chairman of the Board receives an annual fee of \$125,000, and that is unchanged from 2024.
- The CEO's salary is set at \$564,000, up from \$550,000 in [2024], and he is eligible for a performance-based bonus of up to 50 per cent of base salary. The salaries for the other 20 members of the executive team range from \$286,000 to \$513,000, with a performance-based bonus of up to 42 per cent of salary.

Madam President, upon reviewing the Authority's 2025 financial statements, the Auditor General has issued a clean opinion.

On behalf of the Government, I wish to express sincere appreciation to the Authority's Board. I also wish to extend special thanks to the executive team and dedicated staff of the Bermuda Monetary Authority. The Board and executive team deserve the Senate's congratulations for their sound stewardship and the excellent financial results achieved in 2025. The Government is especially grateful for the continued partnership and collaboration with the Authority's leadership, as we remain focused on expanding and strengthening Bermuda's financial [services] sector in a globally competitive environment.

Thank you, Madam President.

The President: Thank you, Minister Caesar, spokesperson for Finance in the Senate.

Moving on then with our Orders of [of the Day].

INTRODUCTION OF BILLS

The President: There are none.

FIRST READING OF PUBLIC BILLS

The President: The following public Bills have been received from the Honourable House of Assembly and are now read for the first time.

PENSIONS (INCREASE) AMENDMENT ACT 2026

BERMUDA IMMIGRATION AND PROTECTION AMENDMENT ACT 2026

The President: Their titles are Pensions (Increase) Amendment Act 2026 and the Bermuda Immigration and Protection Amendment Act 2026.

Senators, these Bills will be taken up on our Orders of the Day today, later in the meeting.

FIRST READING OF PRIVATE BILLS

The President: There are none.

QUESTION PERIOD

The President: Senators, we will now entertain questions, first of all, with the first Ministerial Statement that was presented by the Honourable Minister Kim Wilkerson, Attorney General.

Would any Senator care to ask questions on this?

Senator Cunningham, you have the floor.

QUESTION 1: ASTOR HOUSE: A SYMBOL OF REINTEGRATION AND HOPE, THE OPENING OF

Sen. Victoria Cunningham: Thank you, Madam President, and good morning. And thank you to Madam Attorney General for that Statement. I think it's definitely welcome. And anyway, just a few questions.

So back, I cannot remember when it was, but there was a . . . HOME did a survey that 113 people due to be released shortly are likely to have no housing in place. And so, you mentioned that Astor House has nine beds. What will be the referral criteria to determine which people, and I am guessing it's males, which males will be admitted first?

Sen. the Hon. Kim Wilkerson: Thank you. First, I cannot corroborate the statistic that you . . . there are only 177 inmates currently. If 120 were due to come out, we would really have no one left. So, I am not sure that is correct. But I do understand the basis of the question. And I guess it is, there may be more demand than we

have beds for in this facility. I think that is where it is going.

So, although there are nine beds, one of the beds will be for the house manager. So really, we are going to be taking eight candidates into this . . . this kind of first cohort. There will be, at the case management level, assessment as to who will be suitable, and then those considerations then go to the governance committee. It is all male, yes.

The President: Senator Cunningham, you have a—

Sen. Victoria Cunningham: And then a supplementary to that.

The President: —supplementary.

SUPPLEMENTARY

Sen. Victoria Cunningham: Is there a timeline for any additional facilities in place, you know, to supplement the eight . . . for expansion?

Sen. the Hon. Kim Wilkerson: There is not at the moment. And that is one of the reasons that the measurement of the outcomes on this project and its programming will be so important. They will inform how we go about the next, but there certainly has been expressed, and we know, a need for potentially women who are leaving incarceration who may need a home, and also for people who are leaving incarceration who do not have the, for whatever reason, ability to work.

This model is a working facility, so the underpinning is that every resident will be employed.

Sen. Victoria Cunningham: Right.

The President: Senator Cunningham, do you have a—

Sen. Victoria Cunningham: Second question.

The President: —second question?

QUESTION 2: ASTOR HOUSE: A SYMBOL OF REINTEGRATION AND HOPE, THE OPENING OF

Sen. Victoria Cunningham: And I wasn't sure if my honourable colleague behind me would be listening in, but so . . . because she likes her measurable targets.

What (you know, and you just mentioned) specific measurable targets will be tracked? I guess they are on a six-month, year basis.

Sen. the Hon. Kim Wilkerson: Yes, including . . . so there will be case managers. They will have . . . there is a database system called INFORM, and the case managers are able to . . . they will be inputting data into that. So we will be tracking data at all times so to include the things such as how they have performed at

work, that they continue to be employed, that they comply with the house rules, which will include a curfew, a time to be in the house at night. It is meant to be a collaborative environment where, I think, good behaviour encourages other good behaviour, so that is why it's a working house. And their compliance with any programming that is part of their licence conditions.

SUPPLEMENTARIES

Sen. Victoria Cunningham: Supplemental to that. So, I think it was mentioned three—so the house parent, the home case manager, and a parole officer would be involved. What happens after hours? Or is it 24 hours that someone will be there, the house parent, I guess, would live there, so.

Sen. the Hon. Kim Wilkerson: The house parent lives there, yes.

Sen. Victoria Cunningham: And then, supplementary to that, What is the average . . . I don't know if you would even know this, What is the average anticipated time that the residents will be there?

Sen. the Hon. Kim Wilkerson: We don't know. We don't know, and that is certainly one of the questions that I think Denise Carey, who really has thoroughly researched homelessness and what it needs, what people will need to get back on track. The idea is that through this programme, one of the programmes, that, going in, an inmate would have to undertake is something called "rent ready." So, their readiness to rent. And the ambition, obviously, is that they are able to leave the house with a record of being a good tenant and then go on, you know, into the pool of available housing.

Sen. Victoria Cunningham: This isn't a question, but it is just an observation. Some of these residents could well have been incarcerated from the age of 17 or 18, right? So, they may never have lived by themselves. I just suddenly thought that as you were talking.

QUESTION 3: ASTOR HOUSE: A SYMBOL OF REINTEGRATION AND HOPE, THE OPENING OF

Sen. Victoria Cunningham: Anyway, third question. You talked about the renovation costs and the ongoing cross ministry funding. Is that intended to be a recurring annual cost of the \$400,000 for the operating?

Sen. the Hon. Kim Wilkerson: Subject to the performance outcomes, yes.

SUPPLEMENTARIES

Sen. Victoria Cunningham: And then, supplementary to that, What percentage of that is going to come from

home fundraising, or the total operating, What percentage is going to come from the fundraising from HOME?

Sen. the Hon. Kim Wilkerson: At this point, we are projecting the operating costs for this fiscal year are all borne by the Government. The go-forward model, as I said in the [Statement], would be that we would hope that there could be contributions from the private sector as well, and that's how the opportunity to grow the model will take place.

Sen. Victoria Cunningham: And then, final supplementary to that is, What contingency would exist if that fundraising fell short?

Sen. the Hon. Kim Wilkerson: Well, at the moment, that's why it's Government—

Sen. Victoria Cunningham: Right.

Sen. the Hon. Kim Wilkerson: —funding at the moment.

Sen. Victoria Cunningham: Okay, thank you.

Sen. the Hon. Kim Wilkerson: Because the Government recognises that this is such an important commitment, it cannot be left to the general population.

But we do know that donors, and particularly corporate donors, are very interested in measurable outcomes. And that programme should be evidence-based. So, building that support, I believe, will help to support funding going forward.

The President: Thank you, Madam Attorney General. Vice President John Wight, you have the floor.

QUESTION 1: ASTOR HOUSE: A SYMBOL OF REINTEGRATION AND HOPE, THE OPENING OF

Sen. John Wight: Thank you, Madam President.

For starters, I would like to congratulate Government on this initiative. I think it can't be easy for people incarcerated to re-enter society. And I think this housing supervisory and management framework will serve to protect the community but also give the best possibilities for people to have a foundation to succeed in life. So, I congratulate Government on this initiative.

My question really is one of understanding, and perhaps others in the community might as well. Currently, what happens to people when they do exit the prison system and they don't have a place to live? What are those individuals currently doing?

Sen. the Hon. Kim Wilkerson: This programming is focused on people who are going to be on parole, so they are on licence. Housing is a condition of licence. And so, we recognise that there has been a challenge where people have not been able to take advantage of

parole because they don't have suitable housing to go to.

Sen. John Wight: Thank you, Minister.

The President: Thank you, sir.

Would any other Senator care to ask questions?

Senator Tawana Tannock, you have the floor.

QUESTION 1: ASTOR HOUSE: A SYMBOL OF REINTEGRATION AND HOPE, THE OPENING OF

Sen. Tawana Tannock: Yes, thank you, Madam President. And congratulations to the Government for this initiative and also for entrusting the research to, and I guess development to Ms. Denise Carey who, as a former probation officer and as director of HOME, I know has a lot of experience in this area.

My first question is regarding the halfway house that was established in 2013. The transitional rehabilitation and re-entry programme, that centre that was run by Mrs. Swan (I can't remember her first name). What happened to that halfway house? Is it still operational? And how many inmates does it hold?

Is this supplementary to that halfway house, or is this in conjunction with that halfway house? That's my first question.

The President: Madam Attorney General.

Sen. the Hon. Kim Wilkerson: Thank you, Senator Tannock. My Statement did not cover the halfway house.

Sen. Tawana Tannock: So, is the Transitional Living Centre still in effect, and is it optional? Can inmates go to Astor House or the TLC?

Sen. the Hon. Kim Wilkerson: As far as I am aware, there is no Transitional Living Centre or halfway house that was established in 2013 still in place.

Sen. Tawana Tannock: Okay, thank you.

The President: And Senator Tannock, the question is based on the Statement that was given.

Sen. Tawana Tannock: Okay, thank you.

QUESTION 2: ASTOR HOUSE: A SYMBOL OF REINTEGRATION AND HOPE, THE OPENING OF

Sen. Tawana Tannock: And my second question is with regard to the . . . I heard Senator Wight mention this, and I just wanted to clarify.

So, if an . . . because the Statement does say that the individual will be on licence. So that means that

if an individual serves their full time, they will not be eligible for this programme.

Sen. the Hon. Kim Wilkerson: That is correct.

Sen. Tawana Tannock: Okay. So, we are still releasing prisoners who have served their full sentence into society without a place to stay and without support.

Sen. the Hon. Kim Wilkerson: That is correct. And I think that identifies that there is, to Senator Cunningham's question, a broader need to be met with these models. Absolutely. We acknowledge that.

QUESTION 3: ASTOR HOUSE: A SYMBOL OF REINTEGRATION AND HOPE, THE OPENING OF

Sen. Tawana Tannock: All right. And then my next comment is with regard to . . . And I appreciate that there are not a . . . There's not a large number of spaces and places and buildings that can house nine people. But was any . . . I guess, was any thought given to the fact that the building is in an increased penalty zone?

Sen. the Hon. Kim Wilkerson: Absolutely. And that is why there is a very specific vetting on the complement and the criteria for residents in this particular facility.

SUPPLEMENTARIES

Sen. Tawana Tannock: Thank you. I have a supplementary to that.

Are we able to hear a little bit more about the vetting process? So, for instance, if there are people that have had DVPOs against them (domestic violence protection orders), will they be allowed in the house? What's the criteria? Is it nonviolent offences?

Thank you.

The President: Madam Attorney General.

Sen. the Hon. Kim Wilkerson: Thank you.

I cannot say what categories will be excluded at this point. But eligibility for the first phase is certainly going to be very, very deliberate. So, for example, it will be a sober house. So, if a person is on licence, but their rehabilitation needs require them to be in a drug treatment programme, for example, and they are still using, for example, they would not be eligible for the programme. Because of the . . . as you say, the location of the house, a person who is on licence for certain kinds of offences, may be on the sex offender registry, would not be eligible for residency in the house.

The candidates must be able to demonstrate that they are employment ready as well. And certainly, safety, credibility, the ability to live collaboratively will be measurements that will be taken.

Sen. Tawana Tannock: Thank you. And I have one supplemental with regard to, I guess, not eligibility, but the increased penalty zone and the persons who will be in it. And this is maybe supplemental to also Senator Cunningham, in which she asked if the house person would be there all the time. What is the security system? Do we have cameras installed? Will there be a security guard? What does security look like in the area for that particular establishment?

Sen. the Hon. Kim Wilkerson: There will not be a security guard. And the idea is that the candidates should be capable of responsible living. They are being reintegrated. They are not moving from a prison to another prison. So that is not the model. But they will certainly be case managed and have the supports that they need.

The house will have, I think I mentioned earlier, there were . . . set up curfews, a secure code for the entry and exit. And after a certain time, people will not be able to enter the facility.

The President: Thank you.

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

Senator David Rogers, you have the floor.

QUESTION 1: ASTOR HOUSE: A SYMBOL OF REINTEGRATION AND HOPE, THE OPENING OF

Sen. David Rogers: Good morning, Bermuda, and good morning to my colleagues.

I would like just to follow on. So, certainly this is the direction of travel: more community-based services, especially ageing in place, disability services, mental health, and corrections moving from an institutional framework to a more community-centric framework. I applaud the housing first approach. I definitely think that answers a lot of the difficulties of reintegration into society.

I do acknowledge the concern, especially community residents concerned about potential safety risks. The Minister has done a job of speaking to some of the safety risks, and certainly she has spoken to eligibility.

I do have a question regarding hard stops on length of stay, especially with the current housing situation and potential crisis. Will there be a hard stop on how long individuals are allowed to stay in the facility?

And my next question will follow on that answer.

Sen. the Hon. Kim Wilkerson: No hard stop.

Sen. David Rogers: Okay.

Sen. the Hon. Kim Wilkerson: For the very reasons that you have pointed out—

Sen. David Rogers: That's fair.

Sen. the Hon. Kim Wilkerson: —and in recognition of the current climate.

Certainly, if the climate in relation to housing and affordable housing should change, that could change. But at the moment, I think Ms. Carey is very clear that it is a housing first initiative, as you quite rightly say. And so, it may take as long as it takes.

Sen. David Rogers: Is there a rent?

The President: Supplementary?

Sen. David Rogers: Yes. My apologies.

SUPPLEMENTARY

Sen. David Rogers: Supplementary. Is there a rent associated? Are the (how to say?) tenants, I guess, required to pay any rents or fees associated with their stay?

Sen. the Hon. Kim Wilkerson: Yes. There is a daily rental fee of \$18 per day. And the residents must be employed and able to pay the \$18 per day.

The President: Senator Rogers.

Sen. David Rogers: And final question.

The President: Second question.

QUESTION 2: ASTOR HOUSE: A SYMBOL OF REINTEGRATION AND HOPE, THE OPENING OF

Sen. David Rogers: The Minister mentioned coordination with other organisations. I would like to hear more about the coordination between MWI (Mid-Atlantic Wellness Institute) because we certainly recognise that mental health services certainly play a role in reintegration.

Sen. the Hon. Kim Wilkerson: Thank you.

I cannot speak specifically to coordination with MWI. And you would appreciate that each resident would have their own case management plan.

So, if a particular case management plan calls for that kind of intervention, that will be there. But it's not across the board.

The President: Mm-hmm.

Sen. David Rogers: And the only other thing I would say is—

The President: A supplementary?

SUPPLEMENTARY

Sen. David Rogers: —MWI offers a wide variety of services. Anyone who would have had contact with the justice system, I would encourage them to also seek appropriate services at MWI.

The President: Thank you, Senator Rogers.

Would any other Senator, before we leave the Statement, would any other Senator care to ask questions?

Sen. the Hon. Kim Wilkerson: Madam President, I would just—

The President: I beg your pardon.

Sen. the Hon. Kim Wilkerson: Yes, just—

The President: Minister.

Sen. the Hon. Kim Wilkerson: —continue to answer.

The President: Madam Attorney General, yes.

Sen. the Hon. Kim Wilkerson: So, for information, the governance board will include Dr. Emcee Chekwas, who is a forensic psychologist, at Corrections at the moment, as part of the governance committee. So, there's that ongoing oversight at the governance level on this issue.

The President: Thank you, Madam Attorney General. And thank you, Senators, for your questions on this Statement.

We will move now on to the second Statement that was presented by Minister Crystal Caesar, and that is the Bermuda Monetary Authority Annual Report.

Would any Senator care to ask questions?
Senator Cunningham, you have the floor.

QUESTION 1: BERMUDA MONETARY AUTHORITY (BMA) 2025 ANNUAL REPORT

Sen. Victoria Cunningham: Thank you, Madam President. And since we have the CEO, congratulations for a good year for the Bermuda Monetary Authority. I think the Statement states how important it is to Bermuda's global reputation, so great job.

I have a question, or maybe two, on the digital asset business growth that we are seeing from 36 to 49. And I just wondered what measures are in place to ensure systemic resilience keeps pace with that growth?

SUPPLEMENTARY

Sen. Victoria Cunningham: And as a supplementary to that, is the headcount and resourcing keeping pace,

or is additional capacity or expertise planned in the future? That's specifically about digital assets.

[Pause]

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

With regard to the question around digital assets, there are a number of digital tools that are actually employed in order to monitor activity, et cetera. And as the BMA has done with several other of the areas for which they provide supervision, headcount will obviously keep pace once activities ramp up, obviously, and they will ensure that they are properly staffed to monitor as appropriate.

The President: Senator Cunningham.

Sen. Victoria Cunningham: Thank you, Madam President.

The President: Second question?

Sen. the Hon. Crystal Caesar: Second question.

The President: Mm-hmm.

QUESTION 2: BERMUDA MONETARY AUTHORITY (BMA) 2025 ANNUAL REPORT

Sen. Victoria Cunningham: Is around the . . . so revenues we are seeing increasing by 16 per cent, with expenses increasing by 18 [per cent], and I believe headcount up, I want to say 13 per cent. I just wondered if the headcount increase we are seeing is from the supervisory and licensing side, or is it more broadly just across the organisation?

Sen. the Hon. Crystal Caesar: Madam President, it's primarily supervising and licensing where that headcount is increasing.

The President: Any further questions, Senator Cunningham?

[No audible response]

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

QUESTION 1: BERMUDA MONETARY AUTHORITY (BMA) 2025 ANNUAL REPORT

Sen. Tawana Tannock: Yes, thank you, Madam President.

I believe that I mentioned this in response to perhaps something that the Attorney General raised maybe a couple of months ago about the upcoming

FATF and increased supervision and inspection, and I would like to raise it again under this report.

I noted that the Bermuda Monetary Authority, because it has been announced for the last two years that there will be increased inspections, increased supervision in the lead up and the roll out of FATF. However, I noticed that this year the Bermuda Monetary Authority says that they have completed 29 on-site inspections and 147 supervisory meetings and 113 desk, I guess, reviews or inspections. However, in 2024 they completed 23 on-site (so that is just an increase of six), and 150 supervisory meetings. So, in actual fact, more than they completed when they were supposed to be ramping up.

So, I would like to know . . . and what brought that to my mind was actually the fact that there were \$4.2, \$4.02 million less penalties. And so that got me thinking, is it because there were less inspections, less supervision, or as the Minister quipped, was it because people were more compliant?

So, I would like a little bit more [information] about that and to see how those numbers measure with what we are constantly being told that it is actually ramping up, when it is pretty much the same or even less in some areas.

So that is my first question.

My second—

The President: Can you repeat the question specifically?

Sen. Tawana Tannock: Yes.

The President: Please.

Sen. Tawana Tannock: So, with the . . . we have been constantly told that there will be an increase and a ramping up of inspections and on-site supervisions in effort to get Bermuda ready. The BMA's report actually says that as well. And so, when I look at it, in 2024, there were 23 on-site inspections, and in 2025, [there were] 29. That is just an increase of six.

In 2024, there were 150 supervisory meetings, and in 2025, Madam President, 147. So, there were actually less. So, I would like a little bit more understanding of why there were less when we were supposed to be ramping up. That's my first question.

QUESTION 2: BERMUDA MONETARY AUTHORITY (BMA) 2025 ANNUAL REPORT

Sen. Tawana Tannock: My second one is with regard to the 342 people. So, gaining 41 people, that is a lot over a year. And again, I contrast that with the fact that when it comes to something that we are supposed to be ramping up with, we actually see less being done.

So, I would like to know what [are] the main areas that those hires were actually in. And additionally, I would like to know how many of those hires are Ber-

mudian PRC, spouse of versus on work permit, and how many are also working remotely, so, i.e., not in Bermuda.

Thank you.

Sen. the Hon. Crystal Caesar: (I do this all the time. Sorry. I turn it off when I should be turning it on.)

Madam President, with regard to the second question, I definitely can say that that is very specific information, which the BMA will have to have an opportunity to go back and glean that specific information. It is very specific around the makeup of the FTEs or the employees that have been hired.

But I do believe that my colleague wanted to give intervention with regard to the FATF supervisory visits, et cetera.

Is that correct, Attorney General?

The President: Madam Attorney General—

POINT OF CLARIFICATION

Sen. the Hon. Kim Wilkerson: If I may, Madam President, just a point of clarification, given that Senator Tannock referenced comments that I had made previously in the paper regarding FATF.

And I wanted to make sure, and certainly for the listening public, to caution against conflating the on-site inspections related to the AML/ATF, anti-money laundering, [anti]-terrorist financing regime versus the regular course of on-site supervisions in the insurance and reinsurance sector, which would be operational.

So, I think that . . . just care should be taken not to conflate those two sets of on-site supervisions. They are different in the nature of the assessment.

The second thing is the number of assessments is not indicative that there isn't more work. So, what we understand is that the nature of the assessments may be different to what . . . you might have only four additional assessments. It doesn't mean that assessments have not been ramped up. It is the nature of the level of assessment that is different.

And so just putting on the hat of . . . the FATF hat again, as the Minister responsible for proceeds of crime, one of the things that has come out of our ongoing readiness for the Fifth Round is, yes, we need to have clear evidence of on-site examinations. But the number is not the question. It is the quality of the assessment rather than the number of them that would be . . . what the assessors will be looking at.

Thank you, Madam President.

The President: Thank you, Madam Attorney General. Senator Tannock.

SUPPLEMENTARY

Sen. Tawana Tannock: Yes. Thank you, Madam Attorney General, for clarifying that. I should have been more specific.

The numbers I was referring to were directly under anti-money laundering, anti-terrorist financing, AML/ATF supervision. They were not under general insurance supervision.

So, if it's the case that the numbers that I am looking at that say 29 on-site visits, 13 desk space, 147 supervisory *include* insurance inspections as well and not just AML/ATF, then I would actually like a breakdown of what is what in these numbers, because the figures I took were specifically cited in the report for AML/ATF, which I understand that it's not in the Attorney General's purview to provide those numbers.

So, I guess that's a supplementary question for clarity. If inspections and on-site visits are being double counted in insurance inspection supervisory and AML/ATF.

Thank you.

The President: Thank you, Senator Tannock.

[Pause]

The President: Minister.

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

I am informed that the Attorney General is correct in her assessment of what is happening with regard to the assessments that are taking place. It is the depth and the comprehensive nature of what is occurring when one is speaking about ramping up.

So, again, it is not specifically the number. It is the quality, the type of reporting, the compliance, et cetera, that is referred to when one discusses ramping up in particular as regard to the different assessments that are taking place.

The President: Thank you, Minister.

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

Senator Rogers, you have the floor.

Sen. David Rogers: Good morning again.

The President: Good morning.

QUESTION 1: BERMUDA MONETARY AUTHORITY 2025 ANNUAL REPORT

Sen. David Rogers: We would certainly like to thank the Government for the report. It's on time.

Based on the Premier's comments before he left for Carnival, he stated that he has tasked the Government to provide, for the betterment of Bermuda, not to produce antiquated historical reports . . . sorry, not to produce historical reports.

So, I am curious, what criteria does the Government use when deciding which reports to produce on time?

Sen. the Hon. Crystal Caesar: Madam President, I think you know what my response will be.

Sen. Mischa Fubler: Point of order, Madam President—

The President: I was just going to respond—

Sen. the Hon. Crystal Caesar: —that is not the subject of this.

The President: Senator Rogers, a question on the Statement that was presented is what they are expecting.

Sen. David Rogers: Right. The Statement that was presented was *on time as it was legislatively required*. But there are a number of other, how to say, annual reports that have not been presented on time. So, there must be criteria.

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

The President: Senator Rogers.

Sen. David Rogers: No, I am just explaining my question.

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

The President: Minister.

POINT OF ORDER [Misleading]

Sen. the Hon. Crystal Caesar: I do believe that the Senator is, maybe inadvertently, misleading the House and the listening public.

The Statement presented today was specifically about the Bermuda Monetary Authority annual report. Trying to slide in other questions around what has been discussed in another place is inappropriate at this time. The questions should be around this particular Statement alone.

Sen. David Rogers: So, my understanding, for clarity, is that there were no discussions or deliberations on ensuring that this report was presented on time. That's my understanding.

Sen. the Hon. Crystal Caesar: Madam President, I'm—

Sen. David Rogers: That is correct.

Sen. the Hon. Crystal Caesar: Madam President, I'm not even sure how to answer that question.
So, I'm not—

Sen. David Rogers: It's not a question.

Sen. the Hon. Crystal Caesar: Madam President, with your leave, I will not respond.

The President: Fine.

Sen. David Rogers: Thank you.

The President: Thank you, Senator Rogers.
Senator Tannock, you have the floor.

Sen. the Hon. Crystal Caesar: She's already had a—

Sen. Tawana Tannock: Point of order, Madam President.

The President: You have questions?

POINT OF CLARIFICATION

Sen. Tawana Tannock: I actually have to clarify. I misspoke earlier, and maybe I misled the [Senate] and the public. I said there were 113 desk reviews. There were 13, not 113.

And I just wanted to clarify that the Minister said that a response will be provided on my question number two. Is that correct?

Sen. the Hon. Crystal Caesar: Madam President, if you don't mind, although I will say that Senator Tannock has had an opportunity to have her questions during this Question Period, thank you for the clarification. And so, yes, I will respond.

The President: Fine.

Sen. the Hon. Crystal Caesar: We will be able to provide clarification of the specific numbers that she has asked for.

The President: Thank you, Minister. I appreciate that.
And with your leave, we have exhausted the questions then on this Statement. And I thank the Minister for responding.

We will now move on with our Orders [of the Day].

[Crosstalk]

The President: Senators, we will now move on with Item No. 13, the Orders of the Day. And the first Order of the Day is the second reading of the Pensions (In-

crease) Amendment Act 2026. And that is also in the name of Senator the Honourable Crystal Caesar, the spokesperson for Finance.

I will give the Minister a chance to gather herself, and she can present her Bill.

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

STANDING ORDER 25

Sen. the Hon. Crystal Caesar: Madam President, I move that the provisions of Standing Order 25 be granted so that the Senate may now proceed with the second reading of the Bill entitled Pensions (Increase) Amendment Act 2026.

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

[Motion carried: Leave granted for the Pensions (Increase) Amendment Act 2026 to be read a second time on the same day as its first reading.]

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

Madam President, I move that the Bill entitled Pensions (Increase) Amendment Act 2026 be now read a second time.

The President: Is there any objection to the second reading?
No objection.

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

BILL

SECOND READING

PENSIONS (INCREASE) AMENDMENT ACT 2026

Sen. the Hon. Crystal Caesar: Madam President, I rise today to move that the Bill entitled the [Pensions \(Increase\) Amendment Act 2026](#) be now read. This Bill has a clear purpose. It delivers the 10 per cent increase for public sector retirees that was spoken to in the Budget Statement earlier this year.

Public service pension benefits have been frozen since 2014. That has been raised with me . . . sorry, with the Minister of Finance by retirees, by unions, and in many other different forums over the past years across the country. These are former teachers, nurses, police officers, firefighters, corrections officers, administrative officers, and many other public officers who worked across government and gave years of service to this country. Retirees have seen their costs go up. They have served Bermuda, they have done their part, and they have waited a long time for this increase.

Madam President, it would not have been responsible to simply promise an increase without first doing the work required to strengthen the Public Service Superannuation Fund. That is why the Public Service Superannuation ([PSSF] Stabilisation) Amendment Act 2025 was passed. That legislation put the fund on a sustainable path.

At that time, we made it clear that stabilising the fund was the first step. It created the capacity for the Government to responsibly consider pension increases during this fiscal year after consultation with the actuaries and the Public Service Superannuation Board.

Madam President, that is exactly what happened. Following consultation with the actuaries and the Public Service Superannuation Board, the Government is now able to move forward with this 10 per cent increase. We said that we would stabilise the fund, and we said once that work was done, we would look to provide relief to public sector retirees, and we are now delivering on that.

Madam President, the Bill before this Honourable [Senate] amends the Pensions Increase Act 1972 to provide a 10 per cent increase in pensions payable under the Public Service Superannuation Act 1981, and any Act repealed by that Act.

The Bill also applies to pensions under the Ministers and Members of the Legislature (Salaries and Pensions) Act 1975, consistent with the recommendations made by the Committee which reviewed Ministers and Members of the Legislature's salaries and pensions.

The increase is effective from 1 April 2026. It is intended that payments will begin in October 2026, inclusive of the retroactive amounts due from the 1 April 2026.

Madam President, this is not a return to the automatic annual cost of living increases. The Government must continue to manage the fund responsibly. We must continue to protect its long-term sustainability. We are now in a position to provide this 10 per cent increase, and we are doing so.

Madam President, some will say that 10 per cent is not enough. And we understand that after so many years without an increase, people would want more. That is what we can responsibly afford at this time while protecting the fund for the long term. However, this is a real increase that is being delivered after the Government did the hard work to place the fund in a sustainable path.

Madam President, the Bill also sits alongside the wider work this Government has done to support seniors and retirees. Since returning to office in 2017, this Government has increased social insurance pensions in line with inflation. We have also expanded health benefits that matter to retirees. HIP and FutureCare policyholders now benefit from annual physicals without copays, and the Government has also expanded GEHI benefits so that public sector retirees

covered by GEHI will benefit from improved access to annual examinations without the previous out-of-pocket costs.

Supporting retirees is not only about pension income. It is also about reducing the cost of care, improving access to preventative health services, and helping people manage their health before small issues become more serious and more expensive.

Madam President, the Government has taken the hard decision required to strengthen the fund, and because of that work, we can now deliver this 10 per cent increase in pension benefits to our public sector retirees.

Thank you, Madam President.

The President: Thank you, Minister Caesar, spokesperson for Finance in the Senate.

Would any Senator care to speak?

Senator Cunningham, first and foremost. Thank you.

Sen. Victoria Cunningham: Thank you, Madam President. I'm happy to confirm the Opposition's support for this Bill. Obviously, the 10 per cent increase to our public servants in retirement is a welcome relief. And I think the fact that they haven't had an increase in over a decade speaks to the importance. And I guess this is what we were doing last year in session.

And my first question, and I've just tried to look it up, but can the Minister tell the Senate who is on the Ministers and Members of the Legislature's Salaries Committee? Just wondering that question.

And then, secondly, the actuarial costs. So obviously, the PSSF was kind of rejigged. Can the Minister, can the Government Minister confirm the actuarial cost that is associated with this increase remains consistent with the trajectory of the funding that we're expecting after we passed the reforms, stabilisation reforms last year?

And then a final question is just simply, are we confident, now that all groups of retirees have now been, you know, handed these increases, we haven't inadvertently left anyone out for any reason?

Thank you.

The President: Thank you, Senator Cunningham.

Senator John Wight, do you want to ask your question?

Sen. John Wight: Thank you, Madam President.

So, I'd like to raise a few points for clarity and transparency. And this is important, I think, to the listening audience because, as legislators, we are basically approving increases to our own pension.

So, this needs to be clear and comprehensive. This is a defined benefit plan. As I understand it, it's based on the final, maybe the average pay of the last three or five years. So that being the case, it doesn't matter whether it was last updated in 2013 or 1995 or

last year, for that matter. If it's based on the last three years of earnings, then, you know, that item seems to be irrelevant to me. So, for the listening audience, a defined benefit plan guarantees payments, and it's a very rich plan.

So, the private sector have defined contribution plans, which are much less rich because they are based on investment performance. And until the individual actually gets to retirement age, they won't know what their pension will be, whereas this plan for the civil servants and for legislators is very different because you are guaranteed a payment, you know what that payment is going to be far in advance of your retirement age.

The President: So, your question is?

Sen. John Wight: So, my question . . . I have two questions. One is, because it has to be . . . defined benefit plans have to be . . . they have to be accounted for in the current year. So, this is going to be . . . well, first of all, my question is, you know, how much is the increase in the deficit to both the government funded Public Service Superannuation Fund Plan and the Members of the Legislature Fund as a result of this proposed increase?

There's a definitive number that the actuaries would have calculated and that the governance bodies would have approved. It's got to be in the millions of dollars for certain if it's a 10 per cent increase. So, number one is, what is that number? And number two, how many members are included in these two plans who will benefit from this decision that's being asked today?

Thank you, Madam President.

The President: And thank you, Senator John Wight.

I know Senator Tannock, you have questions. You have the floor.

Sen. Tawana Tannock: Yes, thank you, Madam President.

And I wholeheartedly support an increase in penal . . . pensions (not penalties) for our civil servants. So, my first question is . . . Gosh, it just left me. (Think Tawana.) Oh, right. Okay. So, my first point is actually a drafting point. And it's not just being a stickler for drafting.

When you look at the Bill, it says in the introduction, you know, "Whereas." Go down one, two, three, three lines: "and any Act repealed by that Act." Go down even further. And under [clause] 2, [new section] 2, "Increase of pensions, [subsection] (1)(a), ". . . any Act repealed by that Act."

That is actually incorrect, because you cannot repeal an Act that's not in effect. So if . . . sorry. That's incorrect because you cannot amend an Act that's been repealed, because it's not in effect. So, you can't say that you are going to . . . you can't draft and say that you're going to repeal something that no longer exists.

You are going to amend something that no longer exists, sorry.

So, it's just a note about that wording. And just to say that I think that that should be reviewed. Because once an Act has been repealed, it's unable to be amended. And I note that at least in two places, it's been indicated that this Bill seeks to amend something that has been repealed, which, in actual fact, it cannot do. That . . . it's technically impossible.

So as written, this Bill is actually . . . it's inoperable. That's my first point.

My second one is that I note that this is a one-time—one-time payment, one-time increase. So, just to be clear, does that mean that after March 2027, this 10 per cent will no longer be available? This 10 per cent increase is just for April 2026 to March 2027. So, just to be clear for the public, it is not a general 10 per cent increase. It is an increase for one financial year. I just want to be clear. And if I'm wrong, please correct me.

My third question is: Does this apply to persons who opt to get a lump sum payment? So, I'm sure the public will be aware that you can opt to get a certain amount. I think 25 per cent, or I could be incorrect, but at least 25 per cent of your pension up front.

Does this apply to persons within this financial year that this Bill seeks to address? Does this mean that those persons will get 25 per cent . . . I'm sorry, 10 per cent more on their 25 per cent lump sum? Or is this only for persons who do not choose the lump sum route?

Thank you.

The President: Thank you, Senator Tannock.

[Pause]

The President: For the listening audiences, the Minister is now in communication with the technical officer who can assist with the questions, answers to the questions.

[Pause]

[Crosstalk]

[Pause]

The President: For the listening audience, I will just repeat that the Minister is still in consultation with the technical officer who is in the Chamber at the moment. She's seeking assistance in answering the questions that have been raised by Senators.

Sen. the Hon. Crystal Caesar: Madam President, as it is proper procedure for me to wrap up discussion, I didn't know if any other colleagues wanted to . . . or wanted to invite any other colleagues who wanted to weigh in on the discussion before I do provide additional input on the questions that have been raised to

me. So, I wanted to at least give other Senators an opportunity to either comment or ask questions.

The President: Senators, the Minister is asking if there are any further questions or additional questions.

Vice President John Wight.

Sen. John Wight: So, Minister, just to be clear, does this increase involve everybody who is currently in these plans? So, anybody who is currently employed will become a retiree at some point in the future. So that's, my . . . I just want to make certain that we understand how broad the membership of people who will benefit from this increase is.

So . . . and that led to my question about how many people who benefit from this are included. So, yes.

[Pause]

The President: Minister, it seems that that's the only question.

Sen. the Hon. Crystal Caesar: Okay. All right, Madam President, it appears that I have garnered most comments and questions at this point. And so, I will attempt to deal with the comments and questions already raised.

I think what we want to ensure is that we are making it clear that this is for the benefit of retirees, right? We have not, public service retirees have not had a pension increase in 10 years. And we are doing so in a responsible fashion. And we have consulted and liaised with the actuaries and received proper calculations, et cetera. And so, with some of the answers that I will give, I will be able to cover some of the concerns that have been raised.

Now, with regard to the question around the committee of the members who review the salaries for the Members of the legislature, that committee is actually appointed and . . . or, yes, appointed at the discretion of the Governor in conjunction with the Premier. And so, I'm not sure if the question was specifically around who did it previously, or what it is now, but that would actually . . . we would have to go back and look at the specific members. I don't have it in front of me right now who it was previously. But that is typically at their discretion. So, it's not a specific—

[Inaudible interjections]

Sen. the Hon. Crystal Caesar: Yes, not . . . correct. So, it's at the discretion of the Governor and the Premier. So, it's not a standing committee of the parliamentary group. So, it would be difficult to give you that information right now, to be quite honest.

Madam President, the question was around whether the actuarial costs have remained consistent with the stabilisation reforms. And the Ministry of Fi-

nance actually did give specific criteria to actuaries with regard to ensuring that at least 90 per cent of the funding levels would be retained for the next 40 years. And so that was the criteria upon which the 10 per cent number was derived such that we could maintain at least 90 per cent of funding for the next 40 years. And so that is the criteria upon which the stabilisation reforms were derived.

I believe . . . Yes, there was a question around who would benefit from this, what sectors of government. And it does actually speak to all retirees of the government sector. And so that would actually take us to the question posed by Senator Wight with regard to how many individuals this would benefit. And the number for the members of the PSSF, it would be around 3,700. But we would have to dig a little bit further into the specific number around what Ministers or Members of the legislature that would affect at this particular moment. So, we can't recall that specifically, but that is something that we can get back to him on.

And with regard to the additional question, this does actually cover current and, of course, any future retirees. And so, they would also have benefit of this particular 10 per cent at this time.

And the question regarding the specific wording around amending the legislation, it was, or the language contained in this amendment was actually amended in another place. And so, I'm not sure if Senator Tannock is looking at the most recent iteration. However, there was an amendment on the floor of the House which amended the specific language to speak specifically to what period . . . oh, I'm sorry, what legislation this would affect.

And if I could just go and . . . just bear with me, Madam President. There . . . clause 3, although we are not actually in Committee, clause 3 does actually speak to section 3 of the Pensions (Increase) Amendment Act and Suspension Act 2014 to allow section 2 of the principal Act as amended by this Bill to operate from the 1 [April] 2026.

So, I'm not sure if that is what she . . . to what [the Senator] is referring, but it does . . . it has been amended. What was originally, the original amendment was amended on the floor of the House to encompass, to ensure that the legislation would properly affect whatever legislation has . . . is in effect and can be amended so that the increase would be retroactive from 1 April 2026.

So, there was a suspension in 2014, and this particular piece of legislation actually repeals that suspension so that this particular Act can be put in place so that Members or retirees could benefit from the 10 per cent increase. So, it was a suspended Act from 2014 and now this is amending or repealing . . . I'm sorry, that . . . this amendment is repealing that.

And then there was a question with regard to whether the 10 per cent increase would affect lump sum payments versus annual, those who are receiving annual payments and the increase is effective for any

employee or any retiree. It's not specific to whether it's those who are taking a lump sum or annual payments. All would benefit from this 10 per cent increase.

And just bear with me, Madam President, I just want to make sure that I have covered most of the questions that have been asked.

[Pause]

Sen. the Hon. Crystal Caesar: Oh, yes, I did not specifically answer with regard to the funding levels or the increased cost to the funds. That actually had been debated as part of the previous discussion and debate around the stabilisation fund, et cetera.

So, the funding levels or the number regarding the funding levels is . . . can be provided. But we would have to actually go back and pull that number for Senator Wight specifically who asked that question. But we do actually have that number, we just can't put our fingers on it right at this time. So, we can provide that specific number. I know that that is an area of concern. I know he's spoken about that previously, but it has come here previously as well. So, we all would have the information as part of previous debates that we've had but we would have to go back and pull that up. We don't have it specifically at our fingers right now.

And, Madam President, I believe that the majority of the . . . yes, the questions have all been answered. And with that said, I am glad to hear that fellow Senators actually do support this increase as we know that the cost of living in Bermuda has increased and we are not quite sure what effects from wars, et cetera, across the world will continue to have on the cost of living, not just for those who haven't retired but specifically for our retirees. This Government has continued to ensure that retirees have better access to benefits and now of course increased pension funds on an annual basis.

We want to ensure that we are being responsive, Madam President, and this is not only a sensible increase but also a well thought through and measured approach in which retirees will be able to see benefits going forward in what they are receiving. I have in my own family two retirees from the public service. And I know that they are quite excited to know that this is happening. Whilst it may take a little while to work through how the systems calculate this, and that is why the October date has been [proffered]. Nonetheless, I do believe that this signals that the Government is responsive and wants to ensure that we are taking care of our retirees.

And so, with that, Madam President, I move that the Bill entitled the Pensions (Increase) Amendment Act 2026 be now read for a second time.

The President: Minister, there are a number of people who raised their hands;—

Sen. the Hon. Crystal Caesar: Oh! Sorry.

The President: —however, you did give them an opportunity to ask questions, and it is up to you now if you want to entertain any other questions because you are now wrapping up your . . .

Sen. the Hon. Crystal Caesar: Yes, Madam President, and I am happy to—

[Inaudible interjection]

Sen. the Hon. Crystal Caesar: I am sorry?

[Inaudible interjection]

Sen. the Hon. Crystal Caesar: Yes. I am happy to engage with Senators following this debate, but I do believe that as Standing Orders indicate that I typically am the last person—

The President: The last person to speak.

Sen. the Hon. Crystal Caesar: —to speak on the Bill. And so, I am now ready to, and I have already put on the floor that I move that it be read a second time.

The President: Is there any objection to the second reading?

We have two objections.

[Pause]

The President: Yes, it was Senator Tannock and Senator John Wight who are objecting. We do not have three.

[Crosstalk]

The President: Yes.

[Crosstalk]

The President: Standing Orders and . . . you know, when everyone was given an opportunity to ask questions, once the Minister has started to [answer] the questions, I mean, that is, she's, . . . we move on from the questions.

[Inaudible interjections]

Sen. the Hon. Crystal Caesar: That's not how proceedings go.

The President: There are two objections.

[Inaudible interjections]

The President: So, sorry. No, if more than one, then yes. So, we will take a vote.

Sen. the Hon. Crystal Caesar: They are not following procedures, Madam President, respectfully—

The President: For the second reading.

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

Sen. the Hon. Kim Wilkerson: Madam President, this is highly unusual. We have a Bill which has enjoyed the support of the Opposition.

The President: Yes.

Sen. the Hon. Kim Wilkerson: Right? And now we're going to go to a second reading for the purpose of what? Extending the question time—

The President: No, we are not—

Sen. the Hon. Kim Wilkerson: —when the Minister formally asked, *were there any questions?* Well, what would be the point of a second . . . objecting to the second reading at this stage?

The President: I would just like to remind Senators that at the conclusion of the debate on the principles of the Bill, the mover of the Bill shall have the right to speak last. And the Minister has the right to speak last. And so, I had given her the permission to speak last, and even . . . the Senators are now objecting to the passage of the Bill.

The Deputy Clerk: The second reading.

The President: The second reading, sorry.

Sen. the Hon. Kim Wilkerson: Just for the record, I want to be clear. The Independent Senators are objecting to the second reading of the Bill.

The President: Yes.

Sen. the Hon. Kim Wilkerson: The two Independent Senators?

The President: Two Independent Senators.

Sen. the Hon. Kim Wilkerson: Thank you.

[Crosstalk]

Sen. the Hon. Crystal Caesar: Madam President, I move that [Standing Order] 26 be suspended in respect of—

[Crosstalk]

Sen. the Hon. Crystal Caesar: I thought I had to—

The President: The Standing Orders indicate that if it's more than one person—

[Inaudible interjections]

The President: So, we'll go through the process.

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

The President: I'll read the . . . Senators, I'm going to read Standing Order 14, Objection to motion, and this is . . . Subsection (3) of [Standing Order] 14 is, "if more than one member objects to a division . . . Sorry.

"If more than one Member objects a division shall be taken, whereupon, each Member in turn, beginning with the Opposition Members and followed by the Government and then by the Independent Members, shall declare "aye" or "nay" and the Clerk shall make a note of each declaration as made."

The Standing Orders . . . Senators need to apprise themselves of the Standing Orders.

So, I am asking the [Deputy] Clerk now to do a vote.

The Deputy Clerk: A motion has been moved for the second reading of the Pensions (Increase) Amendment Act 2026.

If you are in agreement with the second reading, say Aye. If you are against, say Nay.

DIVISION

*[Second reading of Pensions
(Increase) Amendment Act 2026]*

Ayes: 9

Sen. V. Cunningham
Sen. D. Rogers
Sen. T. Smith
Sen. L. Bell
Sen. the Hon. C. Caesar
Sen. M. Fubler
Sen. L. Simmons
Sen. the Hon. K. Wilkerson
Sen. the Hon. J. E. Dillas-Wright

Nays: 2

Sen. T. Tannock
Sen. J. Wight

The Deputy Clerk: With a vote of nine to two, the motion is affirmed.

The President: So, Minister, you can continue to pass your Bill.

[Motion passed by majority on division: The Pensions (Increase) Amendment Act 2026 was given a second reading.]

SUSPENSION OF STANDING ORDER 26

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

Madam President, I move that [Standing Order] 26 be suspended in respect of this Bill.

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

[Motion carried: Standing Order 26 suspended.]

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

I move that the Bill entitled the Pensions (Increase) Amendment Act 2026 be now read a third time.

The President: Is there any objection to the third reading?
No objection.

BILL

THIRD READING

PENSIONS (INCREASE) AMENDMENT ACT 2026

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

I move that the Bill do now pass.

The President: Is there any objection to the passage of the Bill?
Senator Tannock.

[No audible response]

[Crosstalk]

The President: It's passed, yes.

[Crosstalk]

The President: Yes, okay. The Bill has been passed with one objection by Senator Tannock.

[Crosstalk]

The President: Senators and listening audience, we have two objections to the final passage of the Bill, and so we will have to do another vote.

[Crosstalk]

The President: Division.

POINT OF CLARIFICATION

Sen. Lindsay Simmons: Madam President, point of clarification, I thought you needed three in order—

The Deputy Clerk: It's only for third readings.

The President: It's only for the third readings.

The Deputy Clerk: It has been moved that the Bill entitled Pensions (Increase) Amendment Act 2026 be passed.

If you are in agreement, say Aye. If you are against, say Nay.

DIVISION

*[Passage of Pensions
(Increase) Amendment Act 2026]*

Ayes: 9

Sen. V. Cunningham

Sen. D. Rogers

Sen. T. Smith

Sen. L. Bell

Sen. the Hon. C. Caesar

Sen. M. Fubler

Sen. L. Simmons

Sen. the Hon. K. Wilkerson

Sen. the Hon. J. E. Dillas-Wright

Nays: 2

Sen. T. Tannock

Sen. J. Wight

The Deputy Clerk: And with a vote of nine to two, the motion is affirmed.

The President: The Bill is passed.

[Motion passed by majority on division: Pensions (Increase) Amendment Act 2026 passed.]

The President: Thank you, Senators. We will move on with our agenda, our Orders [of the Day].

Item 14, Motions. There are none.

Item 15, Congratulatory and/or Obituary Speeches. Would any Senator care to speak?

[Inaudible interjection]

Sen. Lindsay Simmons: Madam President, we have another Bill.

The President: Oh, I beg your pardon.

[Laughter]

An Hon. Member: You are ready to depart.

The President: Oh, my. I think I need to just depart and let one of the other Senators take over. I do apologise, Senators.

We have a . . . On the Orders of the Day, we have a second reading of the Bermuda Immigration and Protection Amendment Act 2026. And that is in the name of Senator Lauren Bell, Junior Minister for Economy and Labour.

I do apologise, Senators.

Senator Bell, you have the floor.

STANDING ORDER 25

Sen. Lauren Bell: Thank you, Madam President.

I move that the provisions of Standing Order 25 be granted so that the Senate may now proceed with the second reading of the Bill entitled the Bermuda Immigration and Protection Amendment Act 2026.

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

[Motion carried: Leave granted for the Bermuda Immigration and Protection Amendment Act 2026 to be read a second time on the same day as its first reading.]

Sen. Lauren Bell: Thank you, Madam President.

I move that the Bill entitled the Bermuda Immigration and Protection Amendment Act 2026 be now read for a second time.

The President: Is there any objection to that motion . . . the second reading.
No objection.

Sen. Lauren Bell: Thank you, Madam President.

BILL

SECOND READING

BERMUDA IMMIGRATION AND PROTECTION AMENDMENT ACT 2026

Sen. Lauren Bell: Madam President, I am pleased to introduce to the Senate today a Bill entitled the [Bermuda Immigration and Protection Amendment Act 2026](#) which provides for the Chairman of the Immigration Appeal Tribunal to dismiss an appeal where the appellant has been non-responsive and has failed to pursue his appeal.

Madam President, at present the Immigration Appeal Tribunal does not have the explicit authority to dismiss appeals that have been left unresolved and effectively abandoned by appellants. In practice, this has resulted in cases remaining in abeyance for extended periods, in some instances for several years, due to the lack of communication or action from the appellant.

This situation creates administrative inefficiencies, contributes to an inaccurate representation of active caseloads and undermines the Tribunal's ability to effectively manage its proceedings.

Madam President, the Bill amends the Bermuda Immigration and Protection Act 1956 to expressly empower the chairman of the Immigration Appeal Tribunal to dismiss appeals that have remained unresolved and in abeyance for a period exceeding six months. The amendments also provide for the Immigration Appeal Tribunal to make rules governing the way in which the Chairman may dismiss an appeal and provide that the appellant, if aggrieved by a decision to dismiss this appeal, may appeal to the Supreme Court.

Madam President, the Bermuda Immigration and Protection (Appeal) Amendment Rules 2026, which are subject to the negative resolution procedure, will prescribe the process by which such dismissals may take place, ensuring that appellants are afforded procedural fairness. In particular, where appellants have failed to pursue their appeals and the Chairman has considered the appeals should be dismissed, the appellants will be notified of the intention to dismiss their appeal and given a final opportunity to proceed.

Appellants will be given 30 days from the date of the notice to make written representations to the Chairman, giving reason as to why the appeal should not be dismissed.

If no written representations are made to the Chairman within 30 days, then the Chairman shall notify the parties to the appeal in writing that it is dismissed. If written representations are made to the Chairman within the required time frame, the Chairman shall consider the representation and consult with members of the panel before deciding whether or not to dismiss the appeal. Again, Madam President, for clarity, parties to the appeal will be formally notified of the dismissal in writing.

Madam President, by enabling the Tribunal to resolve dormant matters, these reforms shall support more accurate reporting, improve case management, and enhance public confidence in the appeals process. These amendments are a practical and necessary step.

Thank you, Madam President.

The President: And thank you, Senator Lauren Bell, Junior Minister of Economy and Labour.

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

Sen. Victoria Cunningham: Thank you, Madam President, and thank you to the Junior Minister for that brief.

On behalf of the Opposition, I can say that we support this Bill. It's obviously short, but needed, creating a mechanism that you can close out these appeals.

I do have a few questions. One being, it speaks about rules that the Chairman is going to come up with. I was just wondering when they will be brought forward to the House and the Senate.

Secondly, the Bill describes failure to pursue, and I'm just wondering what that means. So where does the clock start? Is it from the last active step taken in the appeals process? Is it the date of filing? I just think, you know, after that notice, I think you said 30 days to make the representation. I just wondered if more clarity could [come] around the definition of that "failed to pursue."

And then thirdly, and this is, I guess, possibly more of a statement than a question, but a lot of these appellants before the tribunal are likely to be facing quite real obstacles. So, there could be language barriers, securing representation. Obviously, none of this

withholds our support, but, you know, just, I guess, will there be things within the rules that build in a fair notice and cure step so that the power of the Chairman is used genuinely for abandoned appeals rather than penalising people who have, you know, other things outside of their control?

Thank you, Madam President.

The President: Thank you. Those are your three questions.

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

Hearing none, we will wait to receive a response from Senator Lauren Bell.

Sen. Lauren Bell: Thank you, Madam President.

While I wait for some support from a technical officer, I just want to first thank the Opposition for their support of this Bill. It is appreciated.

And I just want to offer up some clarification. So, at first, the consideration for dismissal of appeals only occurs when the appeal remains unresolved in abeyance for a period exceeding six months. So that period has to come first before written notice is given. And within that written notice, they have 30 days to provide a response.

And for clarification also for my colleagues, the rules will be made once the Bill is enacted. Okay, I believe that was a response to your first question.

And just for further clarification, there are already steps within the appeal process that include submissions of grounds. [What] this specifically speaks to is when it's gone silent that the dismissal is considered. And we currently have two cases that this is affecting. One that's been laying in abeyance for a year. Another one's been for two years.

Madam President, I believe I have answered all the questions.

The President: Yes, indeed.

You can proceed to move your Bill.

Sen. Lauren Bell: Thank you, Madam President.

Madam President, I move that the Bill entitled the Bermuda Immigration and Protection Amendment Act 2026 be now read for a second time.

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

SUSPENSION OF STANDING ORDER 26

Sen. Lauren Bell: Madam President, I move that [Standing Order] 26 be suspended in respect of this Bill.

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

[Motion carried: Standing Order 26 suspended.]

Sen. Lauren Bell: Madam President, I move that the Bill entitled the Bermuda Immigration and Protection Amendment Act 2026 be now read for a third time.

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

No objection.

Sen. Lauren Bell: Thank you.

BILL

THIRD READING

BERMUDA IMMIGRATION AND PROTECTION AMENDMENT ACT 2026

Sen. Lauren Bell: Madam President, I move that the Bill do now pass.

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

Is there any objection to that motion?

No objection. The Bill is passed.

[Motion carried: The Bermuda Immigration and Protection Amendment Act 2026 was given a third reading and passed.]

The President: Thank you, Senator Bell.

And that concludes our Orders of the Day, and we will move on.

MOTIONS

The President: There are none.

CONGRATULATORY AND/OR OBITUARY SPEECHES

The President: Senator Wight, you have the floor.

Sen. John Wight: Thank you, Madam President.

I have a sad one to offer condolences to the family of Rickai Raynor, who tragically passed away in the weekend. He, along with his father, who we knew as "Grapes" very well, was part of a very close-knit community at Spicelands Riding [Centre], which included Senator Bell and her daughter many years ago. They're a lovely family. Grapes, who we knew well, has a heart of gold. And so, when we heard the tragic news of Rickai's accident on Sunday, our family was devastated, as was, I'm sure, much of the community.

So, I just want to offer my condolences to the family. A very difficult time for everybody. Thank you.

The President: Thank you, Senator John Wight.

Would any other Senator care to speak?
Senator Tannock, you have the floor.

Sen. Tawana Tannock: Thank you, Madam President.

I would like to also associate myself with those condolences for the family of Mr. Raynor and also the other two gentlemen, one of whom was my neighbour (at one point in time, my neighbour) and showed great kindness to my daughter when she was a little girl. So I mourn their passing.

And the second one is to send my condolences to the family of Sir John Swan. As you recall, when we were last in the Senate, it was indicated that we would get a chance to speak at the special sitting to give condolences. This never materialised. And as a result, I think it was a grave oversight that this House, this Chamber, did not get a chance to acknowledge and put on record our condolences.

I said something on LinkedIn, and I will just abbreviate that with a story. I have three brothers, the youngest of which is 38. And it's an oft-told story in my family. My mom laughs when she recounts that when my youngest brother was about six or seven years old they ran into Sir John at a function, some function or the other. And Sir John asked my brother everything. *What year are you in? How's school coming? I hope you're doing well. Are you obeying your mom?* And after he left, my brother said, *Mommy, how does Sir John know me?* It wasn't *does* he know me? It was *how* does he know me?

And that was the impact that he had. And as I mentioned somewhere else, he was, without doubt, probably one of the most prominent Bermudians. However, when you were in his presence, you felt like the most important person. And that is a quality that you just can't emulate. You can't fake it. It is a sincerity of heart and spirit that will be truly missed, as well as his contributions to the international business sector, for which we all benefit today. Thank you.

The President: Thank you, Senator Tannock.

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

Sen. Lindsay Simmons: Thank you, Madam President.

I actually want to send condolences to Rickai Raynor's family as well. I'm not sure if everybody in the Chamber knows that [he] is Minister Jache Adams's younger brother. And I was actually with Jache when he received the news.

Their family is a great family. I just want to wish his mom, his dad, his brothers, his nieces, his nephews, but especially his daughter and his son, condolences. He loved life and he loved them with all his heart. So, condolences to the Adams-Raynor family. We're praying with you and I know your PLP family stands behind you.

I also do want to align myself with the condolences for Sir John Swan, having been the last person from the PLP to actually be in an election with him in February 2025. It was an honour to stand with him and to have the little conversations and the pictures and the interactions on that day. He was a great man, and he will be sorely missed. So, condolences to his family as well and to Bermuda. He will be a big miss.

Thank you, Madam President.

The President: Thank you, Senator Lindsay Simmons. Senator Cunningham, you have the floor.

Sen. Victoria Cunningham: Thank you, Madam President.

It is a privilege to add to the tributes of condolences to the family of Sir John Swan. And I think I'll start by saying most people's awareness of politics doesn't start when they get into a Chamber or into the House. For me, it came around a dining room table, listening to stories from my grandmother, Rosemary Champness Clipper. She worked in Hamilton Parish in the formative years of the United Bermuda Party and basically helped the Bailey's Bay branch bring out candidates for every election. Most people would have known her as the manager of the perfume factory, but in the political space, she was the person behind the scenes that got things done. And Sir John always spoke very fondly of her. And whenever I had the chance to meet him, he would always recall those kinds of early years with affection.

But through those conversations, I also came to realise what politics was actually about. Not just elections and legislation, but people, communities that shared belief in the future of our Island. And Sir John was, quite frankly, an extraordinary man. He understood that our small Island could stand and think boldly with the rest of the world. I have a lot to thank him for, for the move to the international business, with positioning us as a trusted partner to the United States in particular. And I now count myself amongst many who have enjoyed their careers basically from Sir John. So, on behalf of myself and my family, I would like to pass on my deepest condolences to his family.

I would also now like to congratulate the award-ees of the National Trust Awards, in particular, the President's Award, which went to David Lang and the Friends of Verdmont. They are a group that includes my father, Jonathan Clipper, and my aunt, Ros Clipper. But they are dealing with the removal of invasive species up at the Verdmont property and the preservation of that site. And I think, you know, as a group of retirees, I think they very much enjoy getting together monthly to clear everything out.

I also want to extend congratulations to the United States on their 250th year of independence. So, to our American friends, colleagues, you know, happy Independence Day. I hope it's a great weekend. And I

think we look forward to that partnership and the growth of that partnership in the future.

It would also now be remiss of me not to recognise the class of 2026, having had their graduations in the last week. So, we had the graduations of Berkeley and CedarBridge yesterday, as well as the graduates of our private schools, and a lot of Bermudians who are overseas completing degrees, designations, [and] any qualifications. I think just to say we're proud of you and we look forward to you coming home and contributing to the future of our Island.

Thank you very much.

The President: Thank you.

Vice President John Wight, you have the floor.

Sen. John Wight: Thank you, Madam President.

Yes, hearing others speak about Sir John, I just want to offer my views as well. I had the honour of being with Sir John and family for his last few hours. We were very close friends. And in my view, there's no person who has done more for Bermuda, both on Island and on the world stage as Sir John. We were great friends, deepened by . . . following the death of his lovely wife, Jackie.

Sir John and I would meet for breakfast every Saturday morning, have done for the last 10 years or so. Whatever the topic, family, history, politics, race, the economy, he always spoke with knowledge and passion. He didn't care about rumours. He was always driven by ideas and he was a contrarian. If I gave my opinion, he would often take an opposite view. It was done, I believe, to expand my mind and to consider angles that I had not considered.

He had a love of Bermuda and a yearning to learn unparalleled by anyone I've ever met. He had a special and unique talent to make you feel better about yourself after engaging with him. You almost always left with a smile on your face. If Sir John liked and trusted you, there was nothing he wouldn't do for you.

I am a better person because of my close friendship with Sir John. So, to Sir John's children, Alison, Amanda, and Nicholas, thank you for sharing your extraordinary father with all of Bermuda. He was the best of Bermuda. I will miss him greatly.

Thank you, Madam President.

The President: Thank you, Senator John Wight.

Would any other Senator care to speak?

I do not know who should speak first, but Minister Crystal Caesar.

Sen. the Hon. Crystal Caesar: Yes, thank you, Madam President.

The President: You have the floor.

Sen. the Hon. Crystal Caesar: And a thank you to my colleague for being such a gentleman and allowing me to go before him.

[Laughter]

Sen. the Hon. Crystal Caesar: Thank you.

Madam President, this is an exciting and inspirational time of year, and as my colleague Senator Cunningham just intimated with regard to graduation ceremonies, I have also attended some leaving ceremonies around the Island. So, this is a pivotal time of the year for young people from preschool all the way on up.

I actually have a cousin who's moving to senior school, so we do not call them graduations at that age. Apparently, we call them "leaving ceremonies." And so, he is having his leaving ceremony this morning, or had it. So, I want to say congratulations to Ever Leverock, who is going into P1 at West Pembroke School in September. I can't wait to see him.

But I have also attended other leaving ceremonies, other awards and certificate, scholarship proceedings, and also graduations, most recently attending the CedarBridge Academy's graduation yesterday.

And, Madam President, I just want to say congratulations to the students, you know, they . . . and not just public schools, but across the Island. Students look forward to the culmination of their years of hard work, whether they are high honours or not. At the end of the day, they have reached a milestone. And I want to say congratulations to them because, quite frankly, most of them at age, say, 35, if they are looking for a job, nobody cares whether you had high honours or not. They want to know that you finished. And I think whilst we want to give accolades, and I will do so at another date on those particular high honour awardees, scholarship recipients as well, I just want to say congratulations to all young people for continuing with the perseverance and diligence to get to this particular point in their lives. It should not be taken lightly.

In other countries, education is not free as it is in Bermuda. And so, we want to ensure that we recognise and value what education has done, can do, and will be able to do for our young people.

So, I just take this time to say congratulations to all who have graduated, leavers, and movers on.

Thank you, Madam President.

The President: Thank you, Minister Caesar.

Senator Mischa Fubler, you have the floor.

Sen. Mischa Fubler: Thank you, Madam President.

I, of course, would like to associate myself with the condolences to the Raynor family. Both Rickai and Ricky are residents of constituency 30 and, as such, we interacted on more than one occasion. And so it was a great shock and disheartening to see the news over the weekend. As I have already, I want to extend my sin-

cere condolences to the family. And in typical Bermudian spirit, they are celebrating his life already. There was a little event in the neighbourhood last evening to celebrate, and I hope they find peace. You know, working through grief can be challenging, especially when the end is unexpected.

Moving on to also highlight what would be the 103rd birthday of my great uncle Gilbert Darrell today, July 1, a former Parliamentarian. He passed in 2018.

And then, thank you, moving on to more congratulatory tones, I would like to associate myself with the congratulations of the Bermuda education students from both primary, secondary, and high school students. A congratulations on completing another year. And, as well, congratulations to the educators themselves. And so, they are also seeing welcome relief, my spouse included. She is someone who is now looking forward to a respite and opportunity for some professional development outside of the classroom during the summer.

And a special congratulations to those students who, as my colleague mentioned, are moving on to new schools, moving up, including my son. He is leaving Warwick Preschool and moving up to Purvis. And so, we are looking forward to that change in September, if for no other reason than that I only have one destination to take the kids in the morning, as opposed to both Warwick Preschool and Purvis.

[Laughter]

Sen. Mischa Fubler: And also, closing out my congratulations, I would like to extend congratulations to the Parliament of Anguilla, as well as the ministry responsible for technology. Apologies, I do not have the full name now. It is quite long. Another small Island nation, the Ministers have to wear several hats. But in conjunction with the Commonwealth Parliamentary Association and UNESCO, they last week hosted the first-ever Caribbean AI workshop.

I had the pleasure of attending, and it was both engaging and informative, and brought together legislators from across the Caribbean, both in the Commonwealth, as well as across ParlAmericas. So, we had representatives from Sint Maarten, as well as legislators from the UK. And so even outside of the content focused on AI specifically, it was a great networking opportunity to build relationships across our legislatures.

Thank you, Madam President.

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

Senator Tarik Dunbar Smith, you have the floor.

Sen. Tarik Smith: Thank you, Madam President, and good afternoon, as it is after the noon hour to our listening audience and my Senate colleagues.

I want to associate myself with the condolences for the family of [Rickai] “Pugi” Raynor, also with the passing of Sir John Swan.

A quick story. I would believe in P4, I was eight or nine at Gilbert Institute, and Sir John came by the classroom there in Paget to visit our students. And I remember putting my hand up and saying, *Oh, you know my Nana*. And he says, *I know your Betty’s grandson*.

[Laughter]

Sen. Tarik Smith: And as you all know from previously how highly I speak of my grandmother, Betty Smith, and when he said that to me, I would tell you even as a 45-year-old man, 46 on Sunday—

[Laughter]

Sen. Tarik Smith: —it still radiates in my heart that Sir John Swan knew who I was as a young boy. And we actually took a photo, and my mother’s other son, who is not my brother, is actually on it, trying to find a picture because I believe it was in the mid-ocean. But I am grinning with all my teeth showing when we took a photo together back at Gilbert Institute.

Sir John was definitely someone that, I think from all political sides, we looked at as someone who had Bermuda’s best interests at heart, even though at times many might have disagreed politically. He definitely did what I think was in his heart for the betterment of Bermuda over the years, and he will be greatly missed. Condolences to his family and friends and to [Senator] Wight who just spoke a bit of how close he was to Sir John Swan.

Moving on to the congratulatory to the graduates of all the institutions in Bermuda and private schools, especially The Berkeley Institute. Of course, you know, as a former Berkeleyite, it was nice to see some videos of the cotillion to see that that is still going on, the tradition that we have had at The Berkeley Institute for many years. And of course, I cannot leave without giving everyone a Roman update.

[Laughter]

Sen. Tarik Smith: Roman has finished Beachwood Academy at 16 years old. He sat his GCSEs and pulled his hair out. I wish he would get a haircut, but he pulled his hair out. I am so proud of you, Roman. And now he is moving on to Plymouth College in Plymouth in the UK at the ripe old age of 16. So, [I am] congratulating you, son. I am glad you are home. I hope that you have done what you need to do before I get home this evening.

Thank you, Madam President.

[Laughter]

The President: With that, would any others . . . oh, wait. I was asking if anybody, any other person, wants to speak? And hearing none, then Madam Attorney General.

Minister Wilkerson, you have the floor.

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

At the end of this, I guess, period of congratulatory and obituary speeches, I certainly want to first join with colleagues in the condolences for Rickai Raynor and his family. As Senator Lindsay Simmons has said, he is a brother of our colleague, Jache Adams. And so, our hearts really go out to him.

Rickai's mother, Karen Raynor, is (I am sure, Madam President, from your profession you know her) a forensic nurse. And I had the honour of adding her to the Treatment of Offenders Board with her skill set, and her appointment is actually set to be effective today. And so, we were overjoyed with that, but certainly sad with the circumstances. And so, our hearts and prayers go to Karen and certainly to Rickai's children, Kylie and Koa as well.

And then on the note of obituary speeches as well, Madam President, we were certainly present together at the services and at the special sitting. So, I think when you think everything has been said about Sir John, there is always more to say. Everyone has a personal story because he touched people individually. That was the person that he was. But I do want to take this opportunity to express condolences to Senator Wight, because I do know that they were especially close friends.

The President: Yes

Sen. the Hon. Kim Wilkerson: And you were missing from the Chamber two weeks ago when Madam President [*sic*] did read your comments. We took that to heart.

And for myself, I was able to give very, very brief comments at the special sitting. I did not want to take a lot of time, but certainly I talked about the business community's debt of gratitude, certainly the IB sector with the underpinning of the 1986 Tax Treaty and the kind of audacity to go around the world to make that happen for the benefit of Bermuda. So, I think about it often in our Chambers.

Shortly after I took appointment as the Attorney General, there was some tidying up going on, and the Solicitor General found the original of the 1986 Tax Treaty in Chambers. We were able to have that document reviewed by the National Archives and submit it for safekeeping in the Bermuda National Archives for everyone to see. But certainly, the story was told later that year at one of the insurance risk summits, and we were able to carry the Tax Treaty down to the Fairmont Hamilton Princess for Sir John to take a photo with it,

with individuals who were with him as part of that really historic negotiation.

So again, just . . . there is no way we can measure that impact for Bermuda. So, our thoughts again remain with his family, with the children, and with his friends.

Thank you, Madam President.

The President: And thank you, Minister Wilkerson, Madam Attorney General.

And with that, I would just like to associate myself with the condolences for Rickai Raynor. And I also have a new one, which is Daniel Edward Griffin, [III], who was funeralised Friday, or yesterday, sorry, and his family. But also, I associate myself with all the comments that have been spoken about Sir John. And I would just like to say that I was very, very pleased. I am sure those of you who were present . . . or to know that the Bermuda CPA branch. There was a meeting here in the Chamber whereby many of the former Ministers and Senators who were present during Sir John's time spoke, and it was . . . the family was present. And it was a very moving experience, I think for even the children to hear the comments from all of the colleagues who had served with Sir John in politics in Bermuda. And it was a very moving one and a half hours, and they really expressed their appreciation.

And I know Madam Attorney General also spoke. And I was very pleased that that meeting took place, that CPA, because that gave so many people an opportunity who had served with him to express their own, not only emotions and feelings about him, but the time that they spent with him in these Chambers. So that was . . . I thought it was . . . I just wanted you all to know that that took place. It was a really moving ceremony, and it was greatly appreciated by Sir John's children.

So, and I would just like to say that it was Senator Tannock who expressed [Senator] John Wight's expressions of sympathy to Sir John in our last meeting.

And finally, I would just like to join everyone else here who has spoken about our graduates and all the schools. And as has been said, I certainly was present at CedarBridge when the Minister was present. And it was that . . . and that is the first, I believe, Minister, the meeting of . . . since the change in the school system for the students, so many of the students to have an opportunity to graduate and to express how they felt about their experience at school.

With that, we will move on then to Madam Attorney General, the adjournment.

ADJOURNMENT

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

I move that the Senate do now adjourn until Wednesday, July 15th.

The President: Thank you for that, and Senator Tannock was the first person who put her hand up to say she would like to speak on the motion to adjourn.

And so, Senator Tannock, you have the floor.

INDEPENDENT SENATOR'S ROLE

Sen. Tawana Tannock: Thank you, Madam President.

In 1968, the Bermuda Constitution Order established the role of the Independent Senator. The role of the Independent Senator is to act as an independent observer, to be objective, to provide scrutiny, and also to hold the Government and the Opposition to account.

I am sorry; I am so frustrated. I am so frustrated, and I am frustrated because when we tried to discuss this Bill earlier today, it was a point made that it was the Independent Senators that were objecting.

The President: Senator Tannock

Sen. the Hon. Crystal Caesar: Point of order.

Sen. Tawana Tannock: I am not debating the Bill. I am not debating the Bill.

The President: No, no, there is a point of order. No, you do not have to debate, but to speak on it.

Sen. Tawana Tannock: I am not speaking on the Bill. I am speaking on the role of the Independent Senator.

POINT OF ORDER

Sen. the Hon. Crystal Caesar: Madam President, it is your House, and you have the ability to either allow or disallow.

However, the Standing [Orders] do speak to mentioning Bills that have been previously debated in the House and speaking on that further within [the] Senate. Again, it is a part of the Standing Orders which govern this House.

The President: Yes, Senator Tannock, I did express that you cannot speak on Bills or anything that has already been presented.

Sen. Tawana Tannock: I am speaking on the role of the Independent Senator and my frustration that I feel that we are being obstructed in performing this role properly. And to the ability that I think that the Bermudian public would allow us to do so. I am not speaking on this Bill because this is not a one-Bill subject.

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

The President: Minister.

POINT OF ORDER

Sen. the Hon. Crystal Caesar: Madam President, whilst I understand my colleagues' frustrations, I believe that it would be remiss if I did not mention that to put in the public arena that this particular House is somehow disallowing and somehow . . . frustrating one's ability to execute their abilities, I believe that we need to be responsible in ensuring that we apprise ourselves and acquit ourselves of the Rules. And one cannot get frustrated if they are not actually using the Rules as appropriate.

This side of the House continues to ask fellow Senators to apprise themselves of the Rules so that they can appropriately administer their roles as both Independent and Opposition Senators.

And so, I cannot allow . . . and again, Standing Orders indicate that you cannot impute improper motives to other Senators. And unfortunately, I believe that this particular Senator's line and length with this particular motion to adjourn may be inadvertently doing so. Rules, again, state that you cannot do that.

Sen. Tawana Tannock: Thank you. I was not imputing improper motive to any particular Senator. I said that I felt that the Independent Senators (and I cannot speak for Senator Wight) are being obstructed in performing their tasks to the best of our ability.

And one thing I will say is that hit dogs holler.

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

[Inaudible interjection]

POINT OF ORDER

Sen. Lindsay Simmons: That is not parliamentary language. I think that is very inappropriate.

I actually think that, to me, it is questioning your ability to lead the Senate. And yes, point of order. Yes, Madam President. I think this is not proper etiquette in the Senate.

Sen. Tawana Tannock: Madam President, it is to the point now where these interruptions feel tantamount to harassment.

I do not feel safe to be able to continue to say what I have to say in this climate.

Thank you.

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

INDEPENDENT SENATOR'S ROLE

Sen. John Wight: Yes, thank you, Madam President.

I just want to give my full support behind the comments just raised by my fellow Independent Senator. I think the role of Independent Senator for the community is a very important one, and I share my col-

league's frustration at the moment with our inability to debate in a manner—

Sen. Lindsay Simmons: Point of Order, Madam President, again.

Sen. John Wight: —I think our community expects us—

Sen. Lindsay Simmons: I said Point of Order, Madam President

Sen. John Wight: Thank you, Madam President.

POINT OF ORDER

Sen. Lindsay Simmons: Madam President, I think that this is inappropriate, and I think that we have Rules that we have to follow. And I understand we all got frustrated in different—

I gave my point of order. It is inappropriate.

INDEPENDENT SENATOR'S ROLE

The President: Senators, this is . . . I am going to suggest, Senators, that we have a meeting outside of this Chamber if there is an expression of angst or whatever about any role.

I am also an Independent Senator and have been for the past 18, almost 19 years now, so I am taking these comments to heart. And I think that I would like to know that we are appointed to these Chambers to function as Independent Senators, Government, Senators of Opposition, and that is our role. And so, if there is some angst or frustration I am suggesting that, right at this time, we cease this conversation. And we have some discussion because we are appointed. Independent Senators are appointed by the Governor, and we have a role to play. But at the same time, we have Standing Orders that govern how we conduct ourselves.

And so, therefore, I am suggesting that at this stage, we cease any comments about any frustration on the airwaves at this time and that we need to set aside some time to discuss the issues rather than have it out in the public domain. And I hope, Independent Senators, that you would agree with me.

Senator Lindsay Swan *[sic]*. Now, I know I needed to get out of here—Simmons.

[Laughter]

Sen. Lindsay Simmons: Thank you, Madam President. I have to find Mr. Swan.

[Laughter]

CONGRATULATIONS TO PUBLIC SCHOOL GRADUATES

Sen. Lindsay Simmons: Madam President, it is my pleasure to extend a heartfelt congratulations to the graduates of our public schools. This graduating class has earned millions of dollars in scholarships, opened doors to universities, colleges, and educational opportunities across Bermuda and around the world. That extraordinary achievement is a testament to their hard work, determination, resilience, and the excellence that exists throughout our Bermuda public school system.

Madam President, today, we celebrate far more than the completion of their secondary education. We celebrate perseverance, determination, resilience, and the countless hours of hard work that have brought them to this defining moment. They have dug deep, overcome challenges, and refused to give up. For that, each of our students should be incredibly proud.

Madam President, I also want to acknowledge the parents, the guardians, grandparents, teachers, principals, school staff, and everyone who has supported these graduates through this journey. Their guidance, sacrifice, and encouragement and belief have helped shape these remarkable young people.

Madam President, this PLP Government has demonstrated its commitment to ensuring that no child is left behind, not simply through words, but through continued investment in our public school education, our teachers, and most importantly, our young people. We believe that every student deserves access to a quality education, and every child deserves the opportunity to reach their full potential, regardless of their circumstances.

Madam President, investing in our children is one of the most important investments we can make in Bermuda's future, and we remain committed to strengthening our public schools and creating a pathway for every student to succeed.

I also, Madam President, want to take this opportunity to thank my colleague, the Minister of Education, Minister Crystal Caesar, for remaining steadfast in her commitment to our children's education. Meaningful change requires vision, courage, and perseverance, and I sincerely appreciate her continuing dedication to strengthening our public education system and ensuring every child has the opportunity to succeed.

Madam President, as the chairperson for CedarBridge Academy, I was incredibly proud to be a part of yesterday's graduation ceremony. Watching our students cross the stage, hearing their stories, and celebrating their achievements was a reminder of the extraordinary talent, resilience, and promise that exists within our public school.

But Madam President, I must pause here. And the reason why I made this motion to adjourn today, at this time I left CedarBridge with a heavy heart. Although I was proud of our graduates, I must say . . . you were there as well. It was not one, but more than one gradu-

ate that spoke about how having to overcome myths, stereotypes, and labels that have often come by the name of CedarBridge Academy, and . . . as one student said, their *cranberry sweater*. While I was inspired by their courage and determination to prove those misconceptions wrong, I was saddened that so many of our young people felt that they first had to overcome society's expectations before they could simply walk through the doors.

As a community, we must do better. The challenge before us is not whether our young people are capable. They have already answered that question. We must uplift our young people. Yes, I am a proud Berkeley graduate, but I am also a proud chairperson of CedarBridge Academy. The principal and the teachers work hard. They are dedicated to our students. We must stop placing labels on our young people. No child should ever be defined by the school they attend, the neighbourhood they come from, or someone else's perception of their potential.

It was one young lady that I gave an award to yesterday, Madam President, and I actually had to pause. I stumbled a bit, and somebody came to me at the end and said, *Lindsay, when you gave your chairman's speech, it was beautiful, but when you gave your award, you kind of stumbled*. And I said, *I did*. I was trying to hold back tears of this young lady who has been in foster care since the day she was born.

And I am going to be honest, Madam President, I am a cry-baby. I cried at Berkeley's award ceremony, and I know that young lady, she would have broken down on the stage yesterday with me because I know her story. And so, I had to suck it up, and she was judged before she even got to high school of what her life would be. And I am proud to say that she is getting off to university in September. When everybody thought that she would not get into university, I am proud to say she has been accepted. People are helping along the way.

So, Madam President, to the students of CedarBridge Academy, continue to demonstrate what is possible when young people are supported, encouraged, challenged, and believed in. Their accomplishments speak for themselves. To every graduate who has ever been told they were not good enough because they attended a public school, especially CedarBridge, I hope your success serves as the strongest response.

I think of Dr. Kyjuan Brown. He was in the first class that graduated from CedarBridge, and he is a proud [alumnus].

You have proven that excellence is not determined by the name of a school, but is determined by the determination of the student. You have shattered stereotypes, exceeded expectations, and shown in Bermuda what is possible when young people are given the opportunity to thrive. Your success sends a powerful message, not only to those coming behind you, but to the entire community, that excellence exists

in every classroom, every school, and every child when we invest in them and believe in them.

Our greatest foundation is education. Let us commit to changing the narrative surrounding our public schools. Let us replace stereotypes with support, assumptions with opportunity, and criticism with encouragement.

Let us celebrate our young people, not only when they graduate, but every day as they strive to become the very best version of themselves.

To the graduates, as you begin the next chapter, whether it leads you to university, technical training, entrepreneurship, the police service, or directly into the workforce, carry yourself with confidence that you have already overcome challenges that have prepared you for whatever lies ahead. Never allow anyone else's opinion to define who you are.

Dream boldly, work hard, live with integrity, serve your community. Always remember that Bermuda needs your ideas, your talents, your compassion, and your leadership. I know I do, and I am sure I could speak for Minister Caesar because, you know, we talk about this. But we look forward to welcoming you home and build a stronger and better Bermuda.

To the class of 2026, congratulations on your remarkable achievement. Be proud of everything you have accomplished, and we are excited to see that you will achieve what you will achieve in the years ahead. Let today not simply celebrate you but celebrate everything that you have gone through to get to today. Congratulations again.

Thank you, Madam President.

The President: Thank you, Senator Lindsay Simmons.

Would any other Senator care to . . . Senator Mischa Fubler, you have the floor.

Sen. Mischa Fubler: Thank you, Madam President,

And I will start off by thanking my colleague. First of all, I want to take the time again to highlight that I am a product of the public education system, having attended Francis Patton [Primary], Somerset Primary, Sandys, and CedarBridge Academy.

[Inaudible interjection]

HARBOUR NIGHTS

Sen. Mischa Fubler: Thank you, and then moving on, I did not really have a slot in congratulations and/or condolences. But I would like to highlight for the listening public that tonight on July 1st at Harbour Nights, if the weather cooperates, there is the recognition of the efforts of The Progressive Group highlighting their monumental pivotal work to end segregation in Bermuda. And so there will be a recognition of the "ordinary heroes" who opened up Bermuda from 7:00 to 7:30 pm at the flagpole, and I encourage all of you to attend.

And I had prepared a presentation today off the back of my colleague Senator Bell tabling the report on cooperative businesses, but I think I am going to defer, just given the time. We had quite a bit of delay there, and there have been some great presentations already, and so on that note, I will yield my time.

Thank you, Madam President.

The President: Thank you, Senator Mischa Fubler, Senator Dunbar Smith, Tarik Dunbar Smith, you have the floor.

DESPITE TRAGEDY, CONTINUE TO SUPPORT RACING

Sen. Tarik Smith: Thank you again, Madam President. Again, good afternoon to the listening audience and my Senate colleagues.

I will be brief. I was contemplating whether I was going to speak a motion to adjourn, but then I read something. I just want to say this. As a parent of a young man who races go-karts and with the events of what happened this past weekend, I read something that Mr. Raynor, and I would not call him Grapes because he is not in my company, wrote online about how his son would want everyone to go on with racing.

We do have some incidents that happen in racing that sometimes can cost life, as it did this past Sunday. But Pugi loved to race. And people that are in the motorsport's world, whether it be go-karting with Roman, moat supercross that Pugi used to race, scrambling, as we call it here in Bermuda, as well as boat racing, tragedies happen, but they are very few and far between.

So, when the Bermuda Power Boat Association goes back out to their next race, which was supposed to be next week, but they are going to postpone it out of respect, please, I encourage the public to go out and support. It is exciting, and yes, things do happen.

But when I read what Mr. Raynor wrote today, that his son would say *get on with the racing*. And as a parent of someone, and I think Sue will back me up with this, when the green flag would drop on the go-kart race, and Roman would go down the track at 13 years old at 88 miles an hour, my heart would be in my chest, but it is something that he loved.

So, when I read the comments online about people saying they should not do this, they should not do that with power boat racing: stop. This was what this young man loved, and like his father said, and you can find it in the place and read it, *it is in the public domain*, as Senator Bell likes to say, right?

[Laughter]

Sen. Tarik Smith: Read what his father said today about what his son would have liked, and his son unfortunately passed away, but he passed away doing

something that he really, really, really, really enjoyed. So, I encourage people to stop being so negative. Things happen that are sad, things happen that are tragic, but this man and parents like myself put our children out there because that is what they love to do.

Thank you, Madam President.

The President: Thank you, Senator Tarik Dunbar Smith.

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

Hearing none, then, Senators, I thank you for today's session, and we now will adjourn until May *[sic]* the 15th.

The Deputy Clerk: July 15th

[Laughter]

The President: Senators, it is another day for me. We will adjourn now until the 15th of July.

Thank you for all your input this morning.

[At 12:35 pm, the Senate stood adjourned until 10:00 am, Wednesday, 15 July 2026]

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