



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

**OFFICIAL HANSARD REPORT**

**30 MARCH 2026**

*Sitting number 22 of the 2025/2026 Session*  
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**Sen. The Hon. Joan E. Dillas-Wright, MBE, JP**  
**President**

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30 MARCH 2026  
TIME 10:03 AM**

*Sitting Number 22 of the 2025/26 Session*

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

**The President:** Good morning, Senators, good morning to the listening audience.  
Shall we pray?

### PRAYERS

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

**The President:** Please be seated.

### CONFIRMATION OF MINUTES

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

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

**The President:** Good morning.

**Sen. John Wight:** I move that consideration of the Minutes of the meeting of Monday, March 23, Wednesday, March 25, and Thursday, March 26, 2026 be deferred.

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

*[Minutes of 23, 25, 26 March 2026 deferred]*

### MESSAGES

**The President:** Mr. Somner.

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

**The President:** Thank you.

### REPORTS OF COMMITTEES

**The President:** There are none.

### ANNOUNCEMENT BY THE PRESIDENT

### APOLOGIES

**The President:** We have had apologies from Senator Mischa Fubler who is overseas. He gives his apologies.  
We have additional announcements. The first is in the name of Mischa Fubler, but who will be . . . Senator Bell, you have the floor.

### ANNOUNCEMENTS

#### **PREMIER, MINISTERS AND OPPOSITION LEADER PERSONAL STAFFS ACT 2019 ANNUAL REPORT FOR YEARS 2023/24 AND 2024/25**

**Sen. Lauren Bell:** Good morning, Madam President. Good morning, fellow Senators and listening audience.

Madam President, I hereby present for the information of Senate the Premier, Ministers and Opposition Leader Personal Staffs Act 2019 [Annual Report](#) for fiscal years 2023/24, as well as 2024/25.

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

**The President:** Thank you.  
Will you be doing the second?

**Sen. Lauren Bell:** Yes, I will.

**The President:** Please continue.

#### **MOTOR TAXI (TAXI DESPATCHING SERVICE) AMENDMENT REGULATIONS 2026**

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

I hereby present for the information of Senate the Motor Taxi (Taxi Despatching Service) Amendment Regulations 2026, as made by the Minister responsible for transport, in exercise of the power conferred by section 37A of the Motor Car Act 1951.

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

And, Madam President, I have one final announcement.

**The President:** Please continue.

#### **MOTOR CAR (RIDESHARING) REGULATIONS 2026**

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

I hereby present for the information of Senate the Motor Car (Ridesharing) Regulations 2026, as made by the Minister responsible for transport, in exercise of the power conferred by sections 37 and 102 of the Motor Car Act 1951.

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

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

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

#### **ANNEX I—ENDING HOMELESSNESS TOGETHER— PLAN TO END HOMELESSNESS**

#### **ANNEX II—THE PLAN TO END HOMELESSNESS (PTEH)—HOMELESSNESS DATA, STATUS, PRIORITISATION AND DELIVERY OF THE PTEH**

#### **ANNEX III—NATIONAL HOMELESSNESS ACTION PLAN 2025–2028**

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

Madam President, I hereby present for the information of Senate, Annex I, Ending Homelessness Together—Plan to End Homelessness; Annex II, The Plan to End Homelessness (PTEH)—Homelessness Data, Status, Prioritisation and Delivery of the PTEH; and Annex III, National Homelessness Action Plan 2025–2028.

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

Thank you, Madam President.

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

#### **NOTICES OF MOTIONS**

**The President:** Proceeds of Crime, and that's in the name of the Honourable Minister Kim R. Wilkerson, Attorney General and Minister of Justice.

Minister, you have the floor.

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

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

Madam President, I hereby present for the consideration of Senate the Proceeds of Crime (Anti-Money Laundering and Anti-Terrorist Financing) Amendment Regulations 2026, proposed to be made by the Minister responsible for Justice, in exercise of the power conferred by section 49(3) of the Proceeds

of Crime Act 1997 and section 12A of the Anti-Terrorism (Financial and Other Measures) Act 2004.

And I give notice that at a later point in the meeting, I will move that the said draft Regulations be approved.

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

The next [announcement] is in [the name of] Senator Fubler. Will you be . . . Oh, yes. Senator Lauren Bell, you will be presenting the next [announcement].

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

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

I hereby present for the consideration of Senate the Merchant Shipping (Fees) Amendment Regulations 2026, proposed to be made by the Minister responsible for maritime administration, in exercise of the power conferred by section 250 of the Merchant Shipping Act 2002.

And I give notice that at a later point in the meeting, I will move that the said draft Regulations be approved.

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

#### **PETITIONS**

**The President:** There are none.

#### **STATEMENTS**

**The President:** We have one Statement, and that is in the name of Senator Lindsay Simmons, a Plan to End Hopelessness [*sic*]—

**The Clerk:** *Homelessness.*

**The President:** Homelessness.

[*Laughter*]

**The President:** Sorry about that.  
Senator . . .

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

**The President:** You have the floor.

#### **HOMELESSNESS, TABLING OF PLAN TO END**

**Sen. Lindsay Simmons:** Madam President, I am honoured to update the Senate and the people of Bermuda on the progress of the Plan to End Homelessness and to formally table the [Plan to End Homelessness](#) in Bermuda—Ending Homelessness Together which

contains critical homelessness data, current status, prioritised actions and the National Homelessness Action Plan. This document marks a major milestone in our ongoing commitment to tackle homelessness in Bermuda with a unified, evidence-based, and humane approach.

The vision, Madam President, is that Homelessness is ended. This means that everyone has a safe, stable and sustainable place to live and that wherever possible, new cases of homelessness are prevented. While no model can fully eliminate homelessness risks, should it occur systems are in place to ensure it is rare, brief, and non-recurrent. Homelessness is not just a housing issue for some. It is a form of escape, freedom, or rooted in complex personal circumstances.

The Plan took two and a half years to develop drawing insight from over 400 Bermudians experiencing homelessness, hundreds of hours of collaboration with community experts and partners (government and non-government), research into solutions from over 40 countries, and three rounds of community consultation. Public engagement included town hall meetings and the Bermuda Citizens Forum.

A Homelessness Advisory Panel representing public, private, and non-profit sectors was established to further refine the work. The plan focuses on seven core action areas. Rapid reduction of rough sleeping, improved data and monitoring, expanded access to affordable housing, coordinated service delivery, public policy reform, public awareness, and ensuring homelessness is rare, brief, and non-recurring.

Evidence-based solutions and international best practice have been adapted to Bermuda's unique social and economic context. The plan established a comprehensive definition of homelessness for Bermuda, grounded in the European Typology on Homelessness and Housing Exclusion (ETHOS), which recognised physical, social, and legal dimensions of home. Thirteen operational categories refined the circumstances faced by people experiencing homelessness. Practically, Madam President, we now reference homelessness as including those who are roofless, houseless, in insecure housing or inadequate housing.

Madam President, "point in time" data as of December 31, 2025, using administrative information from HOME, recorded those who were roofless, [including] 170 living rough [and] 99 in night shelters; [persons who were] houseless, [including] 217 in homeless accommodations, 33 in women's shelters, 24 in immigrant accommodations [and] 113 released from institutions without housing; [persons in] insecure housing, [including] 188 in insecure accommodations, 130 under threat of eviction, 15 under threat of violence; [and persons in] inadequate housing, [including] 89 in temporary or non-conventional structures. This is actual data, not [statistically extrapolated] and likely [understates overall] prevalence. The National Homelessness Action Plan

also referenced census figures [of] 82 [persons experiencing] homelessness in 2010 [and] 138 in 2016.

The Plan prioritised prevention, early intervention, and rapid rehousing as the default model, and cultural reform in data collection, service delivery, housing supply, welfare entitlements, and statutory protections.

Key features include rapid reduction of [rough] sleeping, improved data systems, expanded affordable housing, and enhanced public education and awareness.

The Ministry of Youth, Social Development, and Seniors have developed a four-year National Homeless Action Plan for 2025 through 2028, translating visions into action. This plan sets clear priorities, provides a [phased] framework for implementation, and optimises existing programmes and resources.

The Action Plan is built on prevention-first, trauma-informed, person-centred, and rights-based principles. It emphasises inter-ministry and agency collaborations, meaningful inclusion of people with lived experience, and reliable data to guide decisions and measure progress.

Oversight will test the Ministry of Youth, Social Development, and Seniors, working closely with the Ministry of Housing and Municipalities and other ministries, statutory bodies, NGOs, and private sector partners.

Implementation will be supported by centralised case management and data sharing, clear roles and responsibilities, [and] the annual Cabinet reporting on progress, outcomes, and risks.

Bermuda's Affordable Housing Strategy and the National Homeless Action Plan work together. The Affordable Housing Strategy targets system-level levers, [supply], affordability, [suitability], [and] governance, while the Homeless Action Plan [focuses] on crisis response, prevention, stabilisation, and helping people move quickly from homelessness into housing. Together, they create a cohesive pathway from insecurity to security by ensuring suitable housing and necessary support.

Key performance indicators are aligned to rapid rehousing, [homelessness] prevention, housing supply, service integration, and policy reform. Funding, including budget estimates and cost sharing, will be [assessed] during implementation and brought forward for the Cabinet's consideration as needed.

The plan is a whole system, multi-year response providing a clear national roadmap to consolidate existing efforts and align public policy in a coordinated, sustainable manner.

Madam President, in closing, the challenges are significant, but our resolve and collaboration remain steadfast.

Madam President, I sincerely thank all who contributed to the Plan to End Homelessness in Bermuda—Ending Homelessness Together and the National Homelessness Action Plan, especially Bermudians with lived experience, the Homelessness Advisory

Panel, Homelessness Steering Committee, Ms. Denise Carey, CEO/Executive Director of HOME, government and non-government partners, and community members for their dedication and experience.

Accordingly, Madam President, I commend and formally table the Plan to End Homelessness in Bermuda—Ending Homelessness Together and the National Homelessness Action Plan for the information of Senators and the people of Bermuda.

Thank you, Madam President.

**The President:** And thank you, Senator Lindsay Simmons, Junior Minister of Home Affairs, Youth, Social Development and Seniors, and National Security. Moving on.

## INTRODUCTION OF BILLS

**The President:** There are none.

## FIRST READING OF PUBLIC BILLS

### CHARITIES AMENDMENT ACT 2026

#### COST OF LIVING COMMISSION AMENDMENT ACT 2026

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

Their titles are, respectively, the Charities Amendment Act 2026, and the Cost of Living Commission Amendment Act 2026.

And these Bills will be taken up in the Orders of the Day.

## FIRST READING OF PRIVATE BILLS

**The President:** There are none.

## QUESTION PERIOD

**The President:** Senators, we will entertain questions now on the Statement that was just delivered by Senator Lindsay Simmons on homelessness.

Would any Senator care to speak?

Senator Victoria Cunningham, Opposition Leader [*sic*], you have the floor. Sorry, Opposition Leader in the Senate.

[*Laughter*]

**Sen. Victoria Cunningham:** I keep getting promoted.

### QUESTION 1: HOMELESSNESS, TABLING OF PLAN TO END

**Sen. Victoria Cunningham:** Thank you, Madam President, and good morning to my fellow colleagues and to the listening audience.

I think this is a long and overdue plan and a good step towards a coordinated response to end homelessness in Bermuda. Some of those numbers were quite sobering. I calculated (and thank you very much for giving us the printout because I could then calculate the numbers) . . . I counted 1,078 that the Government had registered as at December 31, across all of the categories that were listed. But I will focus on those specifically living rough, of which that was 170.

So, my question is, Within 2026, how many people does Government expect to get off the streets? And where will they go?

[*Inaudible interjections*]

**Sen. Victoria Cunningham:** Oh no, I have more. Would you like—

**The President:** She wants you to continue.

### QUESTION 2: HOMELESSNESS, TABLING OF PLAN TO END

**Sen. Victoria Cunningham:** I will ask a [supplementary] . . . oh, I will make it a second question.

So, given that we are hearing about extreme pressures in the housing market, how confident is the Ministry that sufficient, affordable and available housing will be available to support the housing . . . robust housing needs of this Plan?

### QUESTION 3: HOMELESSNESS, TABLING OF PLAN TO END

**Sen. Victoria Cunningham:** And my final question is, Given we have the census coming up in May of 2026, how does Government anticipate coordinating the census completion by all of these individuals?

Thank you very much.

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

Any other Senator care . . . Vice President John Wight, you have the floor.

## POINT OF INFORMATION

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

I would like to thank Senator Simmons for reading this brief. There are so many wonderful charities doing such great work in Bermuda. And reference was made in her brief to the work of HOME and Ms. Denise Carey. I'd just like to also add Arthur Wightman, who was the founder of HOME himself, the senior partner of PwC in Bermuda and the Caribbean. So, for somebody who was so busy from his own career, the initiative that

Mr. Wightman took in founding HOME back in 2021, 2022 is extremely commendable.

I just wanted to call out Mr. Wightman and the great work that HOME does in our community. Thank you, Madam President.

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

And I believe, Senator David Rogers, you want to ask questions.

#### **QUESTION 1: HOMELESSNESS, TABLING OF PLAN TO END**

**Sen. David Rogers:** Once again, I would like to compliment the Government on bringing this forward. Residential care has been a challenge, definitely, for the community. Government has a couple of pockets of residential care. You have ID, you have substance abuse, a number of pockets of residential care. So, when I look at how we are addressing homelessness, how does that tie into the fragmented nature of the residential care setup? Are we looking to sort of consolidate long-term care like at the hospital?

I understand that there are multiple different needs, multiple different use cases, but there is something to be said for centralising. And if that's a thought process, more for information, not as a (how to say?) criticism, because I do think this is excellent. But it is just a thought process, and I just would like to hear more about how the Government thinks through that.

**The President:** Thank you.

[Would] any other Senator wish to ask questions on this Statement?

Minister Wilkerson.

#### **POINT OF INFORMATION**

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

It's just not a question, but it is a comment. Following on from Senator Wight's comment on the really fantastic work led by Arthur Wightman, you would have heard in Senator Simmons' Statement the numbers released from institutions without a home. And in that number would be people who have been recently incarcerated. If a client is eligible for parole, for example, they must have a place to live as a condition of parole. That has been challenging for some clients of our facilities who don't have families who have a place for them.

So, I am really, really pleased that the initiative with HOME collaborating with Corrections and with the three Government Ministries in relation to Astor House. I have mentioned it before, but Astor House has been earmarked as a place for transitional living for clients who are coming out of our correctional facilities. And we are really excited that . . . so in partnership, because there are many things that the third sector just can do better.

And so in partnership with the three ministries, that is the Ministry of Justice (myself), the Ministry of Youth, Social Development [and Seniors], and the Ministry of National Security, we have collaborated to fund the operational cost so that Astor House can open and do its fine work under the leadership of Denise Carey and the guidance of Mr. Wightman, who we've sat down with collaboratively on this process.

So, we are very excited to . . . that is a tangible step where the question is, what are we doing? How do we see spaces being taken up in 2026? That will be ready to go. And I will be excited to report progress on that back in this Chamber at the end of summer.

Thank you.

**The President:** Thank you, Minister Wilkerson, for that additional information.

Senator Simmons, are you ready to respond to some of the questions?

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

For the available housing, this is currently being undertaken by the Housing and Municipalities Ministry. So, I did read that in my brief that they will be taking on this.

And the question on census, this work is being undertaken by the Statistics Department under the Ministry of Economy and Labour. I believe I answered all the questions.

**The President:** Senator Tawana Tannock.

#### **SUPPLEMENTARY**

**Sen. Tawana Tannock:** Yes, I have a . . . I don't know if it's a supplemental question just to Senator Simmons' point on available housing or affordable housing. I wanted to know if any thought had been given . . . so we have closed down some of our schools, right? We have actually vacant school buildings. Now I know that one of those schools is being used for the senior centre right now. But has any thought been given to adapting any of those vacant school properties as a homeless shelter or halfway house or . . . I wouldn't say affordable living. But I mean, what's happened . . . if we don't . . . I mean, we as the public don't know what's going to happen to those schools that are no longer in use. But has the Government identified any properties for sort of a shelter . . . of the properties that the Government already owns?

**The President:** Mm-hmm.

**Sen. Lindsay Simmons:** Madam President, at this time, no schools are being looked at for homeless shelters. They are actually being looked at for projects, but not necessarily for this project.

And the second part of your question, obviously Government has to look at all the vacant buildings and see what they can do to the to the buildings. So, at this time, again, like I said, they are . . . this a working plan and they will be coming back to say what buildings they are going to be able to use.

And the Black Circle [property] has been established as housing first for persons departing homelessness. We are also working with community partners to identify suitable low barrier housing for more chronic homelessness. So, we are working on looking at different buildings.

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

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

**The President:** Senator Wilkerson.

#### POINT OF INFORMATION

**Sen. the Hon. Kim Wilkerson:** I just want to supplement the question about closed schools, which actually my adjacent Minister might have been able to answer, but I want to say that it is a . . . it's a constant consideration of the Cabinet about what to do with all of the space that we have, but particularly schools that may be closed or they are currently not utilised as a school, but they may . . . but they may still be designated as schools. So, there are robust conversations generally about the best use of those . . . understanding the housing shortage.

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

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

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

#### POINT OF INFORMATION

**Sen. the Hon. Crystal Caesar:** Thank you for giving me the opportunity to speak on my Ministry since it has been thrown into this discussion.

**The President:** Is your mic—

**Sen. the Hon. Crystal Caesar:** Yes, it is. It is on.

I would like to say, just to clarify, that there have been in particular instances in the public domain, just a correction that certain schools that have been closed. There is in the public domain information about particular plans for which those buildings will be used. And I believe that one of those is the Gilbert Institute building, which has been identified for a senior day care facility. The Prospect Primary, which is closed, also has

been designated as a potential new site for the School for Disabilities or for Dame Marjorie Bean Hope Academy.

And in addition, as one would know, the T. N. Tatem building is currently being used as quite a vibrant community centre for several different community partners, which I think everyone in travelling past there would note. And as it stands, the Heron Bay Primary School . . . at this point, there have been several different iterations in the public domain as to what that school could potentially be. So, it is incorrect to say that there are no plans publicly. I believe that we all . . . the ones that I have spoken of have been very well discussed in the public domain.

So, thank you, Madam President.

**The President:** And thank you, Minister Crystal Caesar, Minister of Education, for that additional information.

Having exhausted the questions then on this Statement, thank you, Senators.

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

**The President:** We will now move on.

#### ORDERS OF THE DAY

**The President:** The first Order of the Day is in the name of the Honourable Kim R. Wilkerson, Attorney General and Minister of Justice, and that is to consider the Proceeds of Crime (Anti-Money Laundering [and Anti-Terrorist Financing] Amendment Act 2026).

Minister, when you are ready, you can present your [draft Regulations].

#### SUSPENSION OF STANDING ORDER 71(2)

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

I move that the provisions of Standing Order 71(2) be suspended.

*[No audible response.]*

**Sen. the Hon. Kim Wilkerson:** Madam President, I move that Senate do now take under consideration the Proceeds of Crime (Anti-Money Laundering and Anti-Terrorist Financing) Amendment Regulations 2026, proposed to be made by the Minister responsible for Justice (myself), in exercise of the power conferred by section 49(3) of the Proceeds of Crime Act 1997 and section 12A of the Anti-Terrorism (Financial and Other Measures) Act 2004.

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

[Crosstalk]

## DRAFT REGULATIONS

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

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

Madam President, these [regulations](#) amend Bermuda's principal AML/ATF regulations to incorporate obligations relating to proliferation financing. This is not a new concept to Bermuda's framework, but until now our legislative obligations have not explicitly extended to requiring regulated entities to identify, assess, and mitigate their proliferation financing risk. These regulations now close that gap.

Madam President, the context is important. Bermuda is preparing for its 5th Round Mutual Evaluation by the Financial Action Task Force. Technical compliance submissions are due in October 2026, with the assessor's on-site visit scheduled for April 2027.

The Financial Action Task Force (FATF) Recommendation 1 now explicitly requires countries to embed proliferation financing risk obligations within their regulatory frameworks. Without these amendments, Bermuda's ability to demonstrate full technical compliance during that evaluation would be materially compromised.

Madam President, this work did not begin today. In 2025, the National Anti-Money Laundering Committee completed Bermuda's first Proliferation Financing National Risk Assessment. That assessment confirmed that while Bermuda's broader sanctions framework is sound, the specific legislative obligations requiring regulated entities to assess and mitigate their proliferation financing risk were not yet embedded in the regulations. The amended regulations directly address those findings.

Madam President, in practical terms, the amendment regulations do four things:

First, they introduce formal definitions of proliferation financing and counterproliferation financing into the regulations.

Second, they require AML/ATF-regulated entities, financial institutions, and designated non-financial businesses and professions and virtual asset service providers to identify, assess, document, and keep current their proliferation financing risk.

Third, they require those entities to put in place policies, controls, and procedures to mitigate those risks proportionately.

Fourth, they extend existing group-wide and audit obligations to expressly encompass counterproliferation financing, ensuring consistency across branches and subsidiaries.

Madam President, I want to ensure the Senate that this has been a consultative process. In January

2026, NAMLC (the National Anti-Money Laundering Committee) issued a formal consultation paper. Stakeholders broadly supported both the policy objectives and the proposed amendments. The concerns raised around implementation guidance, transitional arrangements, and clarity on risk typologies are matters that supervisors will address through additional guidance once the regulations are in force.

Madam President, these regulations impose no new burden on the public purse. The obligations on regulated entities are designed to integrate into the existing compliance frameworks. They do not create any parallel systems.

Madam President, Bermuda has worked hard to build and maintain a financial services framework that meets the highest international standards. These amended regulations are a necessary and timely step in continuing that effort.

Thank you, Madam President.

**The President:** Thank you, Minister Wilkerson. Would any Senator care to speak on this? Senator Cunningham, you have the floor.

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

And I just wanted to . . . well, thank you for the explanation, and I think the Opposition is in full support of anything that assists with that 5th Round Mutual Evaluation by FATF and obviously ensuring with our international jurisdiction with the importance of international business that we remain complicit and compliant.

Thank you very much.

**The President:** Thank you, Senator Cunningham. Senator John Wight, Vice President, you have the floor.

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

I am fully supportive of [these regulations]. I think this is a global standard that Bermuda must comply with to continue to be recognised as a leader in legislation in AML, and is especially important with the mutual evaluation process shortly to be commenced. So, I am in full support of [these regulations].

Thank you, Madam President.

**The President:** Thank you, Vice President John Wight. Senator Tannock, you have the floor.

**Sen. Tawana Tannock:** Yes, thank you.

Thank you very much, Attorney General. I do have a couple of questions regarding the legislation.

So, I note that the legislation says that . . . Amends regulation 2 ([after] Citation [clause] 1), it says "Amends regulation 2", and then it says "'CPF' means counter-proliferation financing;" and then you have "'proliferation financing' means the provision of funds or financial services for use," blah, blah, blah, blah, blah.

Why aren't we defining "counter-proliferation financing"?

So, we have "counter-proliferation financing," and then the definition that we give is what "proliferation financing" means. And what I would expect to see, if we were talking about counter-proliferation financing, would actually be the definition of counter-proliferation financing. I would expect to see something like, *active diplomatic policy implementation to address proliferation financing*. So, we actually are not defining . . . we are not defining what we have written down.

We have counter-proliferation down, but we are defining proliferation. I don't see how that makes sense, to be honest. And I don't see how it provides any clarity. So, that's concerning to me because we are inserting something that we don't have. We have put a definition of the . . . it is just, you know what I am saying. It's just not in agreement, right? We're not talking about counter-proliferation.

And then the second thing is that . . . is the intent of clause 3 that says, "Amends regulation 6" . . . "[a] . . . by deleting 'or terrorist financing'" and putting in "terrorist financing or proliferation financing", is that just for . . . are we intending to do that throughout the entire regs?

That's my question, because if we are, we haven't done it in the definition of the principal regs.

We still have "terrorist financing" as "terrorist financing." And also, I might be reading the principal regs incorrectly, but . . . and it could be that it is a Monday morning and I am a little slow, but I just . . . when I look at the principal regs, I thought that regulation 6 spoke to the BMA. But I could be . . . I could be looking at it wrong, like I said. So I just don't see that.

So, I am going to put my hands up and say that maybe I am looking at the wrong thing when it comes to that. But my point regarding the definition not matching what we have put . . . and then also my question is are we, throughout the entire regs, replacing where we see "terrorist financing" with "terrorist financing or proliferation financing"? Because we have not done that in the definition of the principal regs under "terrorist financing."

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

Would any other Senator care to speak on the . . . response from . . .

Minister Wilkerson.

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

To the first question, I think it was why we don't define "counter." I think the word *counter* is intuitive, and the rest of the framework indicates the types of policies and procedures that you need to have.

So, what this is doing (leading to the second question) is to merely—not merely, but importantly—to add the "proliferation financing" into the regime. So, that really is what is being defined. I think *counter* is not

what we are defining because then you would have to still define what *proliferation financing* is, right?

And so, the methodology is the same as what is already in the regs for other policies and procedures. It's adding this risk factor following the fact that we have had a National Risk Assessment on Proliferation Financing.

**The President:** Senator Tannock.

**Sen. Tawana Tannock:** Yes, thank you, Attorney General. That's actually my point exactly. We should be defining *proliferation financing*.

So, if we are going to say, okay, "Regulation 2 of the principal [Regulations] is amended by inserting the following . . .", it should be "proliferation financing" and a definition of that because counter-proliferation financing is very specific, as is non-proliferation, right? That's also a very specific area, but we are talking about counter[proliferation].

So, my concern is that if we want to address proliferation financing, we should do that; but we should not say we are going to insert a definition of counter-proliferation financing, but the definition that we have put in is one for proliferation financing. So, my thought would be that we would define *proliferation financing* and then define *counter-proliferation financing*, which are policies . . . whatever it is that we do to counter what we have just described as proliferation financing.

I don't think it's a one-size-fits-all.

**The President:** Minister Wilkerson.

**Sen. the Hon. Kim Wilkerson:** Thank you.

Senator Tannock is entitled to her thoughts. Thank you.

**The President:** With that, then, if there are no other questions, you want to proceed to pass your [regulations].

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

I move that the said draft Regulations be approved and that the following message be sent to His Excellency, the Governor:

"May it please Your Excellency, the Senate having had under consideration the draft Regulations entitled the Proceeds of Crime (Anti-Money Laundering and Anti-Terrorist Financing) Amendment Regulations 2026, proposed to be made by the Minister responsible for Justice, in exercise of the power conferred by section 49(3) of the Proceeds of Crime Act 1997 and section 12A of the Anti-Terrorism (Financial and Other Measures) Act 2004, has the honour to inform Your Excellency that the Senate has approved the said draft Regulations."

**The President:** Thank you.

Is there any objection to the message being sent?

Senator Tannock. It's noted.  
The message will be sent.

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

*[Crosstalk]*

**The President:** No other objection . . . Senator Tannock was the only one who objected, so it is just one objection, and so the message will be sent.

Thank you, Senators, for your comment on this.

*[Motion carried: The Proceeds of Crime (Anti-Money Laundering and Anti-Terrorist Financing) Amendment Regulations 2026 were approved.]*

**The President:** The next item on our Orders of the Day is the consideration of the Merchant Shipping (Fees) Amendment Regulations [2026], and that's in the name of Senator Fubler. But who's going to take it? I believe, Senator Lauren Bell, you will be presenting the [regulations].

You have the floor.

## SUSPENSION OF STANDING ORDER 71(2)

**Sen. Lauren Bell:** Thank you, Madam President. I move that the provisions of Standing Order 71(2) be suspended.

**The President:** Any objections?  
No objections.

*[Motion carried: Standing Order 71(2) suspended.]*

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

I move that Senate do now take into consideration the Merchant Shipping (Fees) Amendment Regulations 2026, proposed to be made by the Minister responsible for maritime administration, in exercise of the power conferred by section 250 of the Merchant Shipping Act 2002.

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

## DRAFT REGULATIONS

### MERCHANT SHIPPING (FEES) AMENDMENT REGULATIONS 2026

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

Madam President, the regulations for consideration before the Senate today is the [Merchant Shipping \(Fees\) Amendment Regulations 2026](#). These

regulations amend the Merchant Shipping Fees Regulations 2023 to implement a new set of fees for the Bermuda Seafarers Medical Examination Programme (SMEP), by the Bermuda Shipping and Maritime Authority (BSMA), and provide for the ability to approve and recognise seafarer training and education courses that may be provided by companies operating and managing ships registered in Bermuda.

Madam President, in accordance with the Maritime Labour Convention (MLC) 2006, which entered into force in 2016, it is mandatory for all seafarers to undergo medical examinations to improve and safeguard crew members' personal health and safety.

In 2018 the BSMA established the Seafarers Medical Examination Programme to allow company appointed approved doctors (ADs) to conduct medical examinations on seafarers and issue Bermuda seafarer medical examination certificates for seafarers working on Bermuda registered ships. Currently two Carnival brands, Princess Cruises [PCL], and Carnival UK [CUK] are enrolled in the programme as approved companies operating separately.

ADs are selected in areas where there are large numbers of seafarers from different localities with no approved doctors available. Therefore, approved companies use the BSMA to fill this need to get seafarers' medical examinations conducted at a high standard and issued in a timely manner. It is at the discretion of the BSMA to offer this programme to a company, and it is a requirement for the company to have a chief medical officer to oversee the programme and personnel, staff, to administer the programme.

Madam President, during the ensuing years since 2018 the programme has evolved and expanded to 33 medical facilities with each required to be audited once in a five-year period. This has resulted in an increasing number of administrative tasks and oversight by the BSMA that are required to monitor the programme to ensure good governance and ensure that the programme is working satisfactorily. The BSMA will soon be implementing a mechanism whereby all seafarers' medical certificates are issued through their Enterprise platform, the Bermuda [Ocean] Shipping Service (BOSS), as the medical certificates are currently being issued by the approved companies. This will be a significant milestone as in addition to the revenue generated from the issuance of seafarer medical certificates, it will provide an online solution to the current challenges of tracking certificates across 33 issuing medical facilities, eradicate the potential fraudulent issue of certificates and ensure that no fee dodging is possible.

Utilising BOSS for the programme also provides the scalability to enable the BSMA to expand the programme to include other interested companies and ensure that they remain in control of the programme output, namely, the medical certificate.

Madam President, currently there are no fees charged by the BSMA for the administrative services

associated with the programme, other than for the annual audits normally carried out in conjunction with other scheduled statutory audits. Therefore, following consultation with Princess Cruise Lines and Carnival UK, the BSMA are seeking to implement the fees for specific services.

Madam President, the approach to maritime training is continuously evolving and in recent years some shipping companies have been proactive by introducing and opening their own training facilities to provide the required training and support career development for their employees. As a result, the BSMA has identified the need to support specific clients with their respective company mandate to provide and deliver training and certification for seafarers employed by their company. Their overarching objective is to provide well-trained seafarers and officers who operate and manage their vessels in addition to capacity-building and retention of certified personnel.

Madam President, employed within the BSMA are individuals who have the appropriate qualifications, technical knowledge and experience to audit and assess specific maritime training facilities for the purpose of approving the facility and training, and who can ensure training facilities meet the relevant training standard in accordance with the Standard of Training, Certification and Watchkeeping for Seafarers [STCW] Convention.

Madam President, to cover the cost of the human resources and to administer the programme, we have also introduced a fee for the approval and recognition of seafarer training and education courses that may be requested by companies operating and managing ships registered in Bermuda.

Madam President, changes to the Regulations included in Part 1 of the Schedule which provides for the ability to charge for the approval or recognition of seafarer training and education courses and any subsequent audits for the purpose of seeing whether or not the statutory requirements have been complied with. In Part 3 of the Schedule, new fees for the issuance of a seaman's medical certificate, an initial fee for the approval of an Approved Seafarer Medical Examination Programme [SMEP] and an annual fee for administration of SMEP have been included.

Thank you, Madam President.

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

## ANNOUNCEMENT BY THE PRESIDENT

### SENATE VISITORS

**The President:** Before I open the floor, I would just like to acknowledge the presence of a couple of people here in the Chamber, and that is Mr. Aubrey Pennyman, the Registrar General; and Ms. Pandora Glasford,

the Permanent Secretary. There is another gentleman. I just need to know his name.

*[Inaudible interjection]*

**The President:** And Mr. Matthew Nester. Welcome to you all.

Would any Senator care to speak on these [regulations]?

Senator John Wight, you have the floor.

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

I would like to thank the Senator for that brief. She did make reference to a couple of cruise lines that had been consulted, and I presume these cruise lines have accepted these new fees that will be adopted.

My question would be, How many other stakeholders will be impacted by these new fees, and has consultation taken place with any of those stakeholders?

Thank you, Madam President.

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

Senator Victoria Cunningham, you have the floor.

**Sen. Victoria Cunningham:** Thank you, Madam President. And thank you as well to the "Acting" Junior Minister. I don't know what you would be . . . for this.

*[Laughter]*

**Sen. Victoria Cunningham:** I have a question. So, you talked about the training support for seafarers and that the BSMA has the expertise to be able to audit those training facilities and that there were HR costs involved with training and education. And I assume there would come a charge with that. But all I am seeing (and perhaps it falls under this) . . . but where we have got the two fees on page two: the initial fee for approval into the SMEP, and the annual fee for administration of the SMEP. So, is the medical examination programme one and the same as the training and development? [That] would be my question. But otherwise, I do not believe the Opposition has any issue.

Thank you.

**The President:** Senator Tannock, you indicated you wanted to speak.

**Sen. Tawana Tannock:** Yes, thank you, Madam President. I appreciate that.

My concern is really one of implementation and policy. So, what I haven't heard at any point, but we are charging this fee . . . and I am all for the fact that the BSMA should charge fees for work that it undertakes. And, as the work increases, that they should be remunerated for that. However, my concern is we are talking about issuing medical certificates. We are talking about

an audit of medical professionals, and the fact that seafarer certificates that are issued on board will be done by the BSMA. And I guess what I should say out the gate is that I do run a maritime insurance company, and I do sit on the Bermuda Medical Council. So that's where my interests collide on this.

I guess what I would like to say is that . . . if a ship is registered with a Bermuda flag, that doctor is deemed to be licensed to practice, quote unquote, "by Bermuda." Right? So that also means that should something occur, should there be a professional misconduct, should there be a gross misconduct claim against that doctor, ultimately it can sit with Bermuda. Right? Because we are de facto deemed to have licensed this doctor. And this has come up before, so this is not hypothetical. Our saving grace was that the port that the ship was in actually took responsibility.

So, my question is . . . I have not heard anything. I have heard the BSMA issuing medical . . . approving medical certificates. I have heard the BSMA doing audits. I have heard nothing about the Bermuda Medical Council who actually license doctors, or anybody in health being consulted about this or even being involved in this.

So, my question is, what consideration has been given to the liability of Bermuda as having deemed to license these doctors and the BSMA going in and performing an audit to approve that they are doing it correctly? Will there be any connection with the Department of Health? Will the CMO be contacted in conjunction with it? Where is the contemplation of the liability that sits with Bermuda as a result of issuing these certificates and doing these audits?

Thank you.

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

Would any other Senator care to speak on these [regulations]? If not, we will wait for the Senator to get a response or give her response.

[Pause]

**Sen. Lauren Bell:** Madam President, thank you for your patience.

I am just waiting for the technical officers to provide some responses. Thank you.

**The President:** Thank you.

[Pause]

**The President:** For the listening audience, I would just like to indicate that we are waiting for responses from the technical officers to the questions that have been posed by Senators.

[Pause]

**Sen. Lauren Bell:** Madam President, I do have some responses.

In response to Senator Cunningham's question, she wanted to know whether there were two separate programmes involved here, and the technical officers have confirmed that they are two separate [programmes].

I also have confirmation that the Bermuda Health Council was consulted when this was implemented.

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

**Sen. Lauren Bell:** And in response to Senator Wight's question, he did note that there were two cruise lines that were mentioned in the brief, and he wanted to know whether there were any other lines that were impacted by this, and whether there was any consultation for those that were . . . if there were any additional cruise lines impacted. The technical officers have confirmed that there are no other cruise lines, just Princess and Carnival, and there was consultation carried out with those two cruise lines.

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

**Sen. Lauren Bell:** And I think I have answered all the questions, Madam President.

**The President:** Thank you, Senator Bell, but I think Senator Tawana Tannock, you have an additional comment?

**Sen. Tawana Tannock:** Yes. I don't want to speak for Senator Wight, but I thought he said any other lines, not just cruise lines, so that would be any other lines. So, it wasn't related to cruise lines specifically, but I don't have to speak for Senator Wight.

However, speaking for myself—

**Sen. Lauren Bell:** Madam President, if I could respond to that.

So, the technical officers did confirm that there were no other lines impacted, and the only lines that were impacted were the two cruise lines which were mentioned in my brief, and there was consultation carried out.

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

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

**The President:** Senator Wight.

**Sen. John Wight:** Thank you, Madam President. I think I referenced stakeholders. So if there were no other stakeholders other than the two cruise lines, then

that would answer my question . . . if there were no other stakeholders, nobody else affected by this.

**Sen. Lauren Bell:** Thank you. I will go back, if the request is to go back and ask for further clarification of whether there were any other stakeholders, I would do that, Madam President.

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

**Sen. Tawana Tannock:** Yes, so actually my question was not answered because I didn't ask about the Bermuda Health Council. I asked about the Bermuda Medical Council, which license doctors. Thank you.

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

**Sen. Tawana Tannock:** So, I am still waiting for my response [on the] Bermuda Medical Council.  
Thank you.

[Pause]

**Sen. Lauren Bell:** Madam President, I can reconfirm that there were no other stakeholders impacted by this change.

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

**Sen. Lauren Bell:** And I am just waiting for a final response from technical officers regarding Senator Tannock's question.

[Pause]

**Sen. Lauren Bell:** Madam President, the technical office has indicated that the consultation regarding this had occurred back in 2017/18, specifically with the Bermuda Health Council. The technical officers would have to go back on what other consultation occurred around the programme.

So that does conclude my responses to the questions asked.

**The President:** Senator Bell, I think Vice President John Wight has an additional comment or question.

**Sen. John Wight:** Just a supplementary question. So, I am aware that Bermuda has, I believe, hundreds of vessels on its shipping registry. So just for my understanding, why are only two cruise lines subject to [these] new [regulations]? What about all the other shipping lines, even non-shipping lines that are on the shipping registry? Why are they not coming under the umbrella of this new legislation?

Thank you, Madam President.

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

Senator Tannock, you have an additional comment or question?

**Sen. Tawana Tannock:** Yes, I have a supplementary question on the basis of Senator Bell's last comment, which was that the consultation took place in 2017/18.

So, the consultation to implement these regs took place almost 10 years ago (or 9, 8, 7 years ago) right? But a significant amount of time ago. So, when Senator Bell mentioned that those two cruise lines were consulted, were they consulted in 2017/18, or were they consulted now? And also, why did it take so long for this to come into implementation if the consultation took place in 2017/18? Because it seems to me that there's a bit of a gap and the environment has changed significantly since then.

So, my question is, Was there more recent consultation with other stakeholders? Or did the consultation that was mentioned with the [Bermuda] Health Council and those two cruise lines take place, you know, eight years ago?

Thank you.

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

[Pause]

**The President:** Again, for the listening audience, Senator Bell is seeking further clarification and answers from the additional questions.

[Pause]

**The President:** Minister Wilkerson.

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

I just would take the opportunity while there's a wait to see if I can add some clarity to what has happened with the delay. And this is from, obviously, from my considerations during the Legislative Council meeting to approve the regulations with the drafting team. The advice has been that these regulations had previously been approved by the Legislature in 2024, but they were never signed.

So, they come back to the respective Chambers as a matter of formality and procedure, Madam President. And it may help to answer Senator Tannock's question about why there has been a delay. There was a question as to, given that they were previously approved, but the Attorney General's Chambers took the position that since there had been a gap since 2024 to today, that they should be re-laid. And that is a process that we are going through now. And that was already approved in the House.

And I should further add that the scheme having the seafarers' medical examination programme here is allowing Bermuda registered vessels to appoint their own approved doctors to examine seafarers. So,

when we refer to other types of Bermuda registered vessels, a mega yacht, for example, like the one that's currently in the harbour, if that were to be a Bermuda registered yacht (which it is not), they would have the election as to whether or not they are in port often enough to have their own seafarers registered on board. So that is why this is something that is more likely to affect the cruise ships who often have the requirement for a medical approval of their staff. That's the difference in the regime.

**The President:** Thank you.

**Sen. Lauren Bell:** Thank you, Madam Attorney General, for providing us some of that additional background information.

And, Madam President, I have been advised that the programme is specifically for the cruise companies, and it relates specifically to the size of the crew, because cruise companies can have up to 2,000 crew members, and the cargo ships typically have between 13 and 20 crew. So, the programme highlighted in the brief is specifically for cruise companies, yes, cruise lines.

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

**Sen. Lauren Bell:** Thank you, Madam President. I am given now that the questions have—

**The President:** Senator Tannock is raising her . . . your comments.

**Sen. Tawana Tannock:** Yes, so my follow-up to that is, if it is only for cruise lines, why don't the regs say that it is only for cruise lines?

**The President:** Minister.

**Sen. the Hon. Kim Wilkerson:** Madam President, the thinking is that any Bermuda registered vessel would have the ability to register their doctors if they so choose. That's why the language isn't limiting it to cruise lines. The question about the cruise lines is really about who is consulted as a stakeholder as to who is impacted now, and that's the stakeholder body that is currently impacted.

**The President:** Thank you, Madam Attorney General, for the explanation.

Senator Bell, having answered the questions, now you can move your [regulations].

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

I move that the said draft Regulations be approved and the following message be sent to His Excellency, the Governor:

"May it please Your Excellency, the Senate, having had under consideration the draft Regulations

entitled the Merchant Shipping (Fees) Amendments Regulations 2026, proposed to be made by the Minister responsible for Maritime Administration, in exercise of the power conferred by section 250 of the Merchant Shipping Act 2002, has the honour to inform Your Excellency that the Senate has approved the said draft Regulations."

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

Is there any objection to that motion?

Senator Tannock is objecting.

Is there any other objection?

No other objection. A message will be sent.

*[Motion carried: Draft Regulations entitled the Merchant Shipping (Fees) Amendment Regulations 2026 were approved.]*

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

Thank you, Senator Bell, and thank you, Senators, for your participation on these [regulations].

We will move on to the third item on our agenda, and that is the second reading of the Charities Amendment Act 2026. And that is in the name of Senator Lindsay Simmons, the Junior Minister for Youth, Social Development and Seniors.

## STANDING ORDER 25

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

Madam President, I move that the provisions of Standing Order 25 be granted so the Senate may now proceed with the second reading of the Bill entitled Charities Amendment Act 2026.

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

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

## BILL

### SECOND READING

#### CHARITIES AMENDMENT ACT 2026

**Sen. Lindsay Simmons:** Madam President, the purpose of the Bill entitled [Charities Amendment Act 2026](#) before the Senate today is to amend the Charities Act 2014, (the "[principal] Act"), to [amend] provisions on compliance officers and revoke references to the Charities (Anti-Money Laundering, Anti-Terrorist Financing and Reporting) Regulations 2014, ("AML/ATF Regulations"), in order to align with the effectiveness of Bermuda's anti-terrorist financing regime with international standards; [and] to provide for [connected] purposes.

Madam President, Bermuda was assessed via the Mutual Evaluation exercise in 2018 by the Caribbean Financial Action Task Force (CFATF) using the four-pronged Financial Action Task Force (FATF) methodology. Bermuda received a compliant rating with respect to FATF Recommendation 8 (Rec. 8), which provides guidelines and the regulations of non-profit organisations (NPOs), with respect to the prevention and mitigation of terrorist financing (TF) risk.

Madam President, in 2023, the FATF revised Recommendation 8 to address concerns that many jurisdictions adopted overly broad or prescriptive [regulatory] measures for NPOs, which had the unintended consequence of constraining legitimate charitable activities without providing a demonstrable corresponding benefit to the mitigation of potential TF risk.

Madam President, the revised Recommendation 8 emphasises that the term NPOs specifically relates to the FATF definition of NPOs, which is *a legal person or arrangement or organisation that primarily engages in raising or [disbursing] funds for purposes such as charitable, religious, cultural, educational, social, or fraternal purposes, or for the carrying out of other types of "good works."*

Additionally, the revised standard requires countries to have in place focused, proportionate, effective, and risk-based measures to identify TF risk. Further, the revised Recommendation 8 makes clear that the NPOs are not reporting entities subjected to anti-terrorist financing (ATF) and reporting obligations, (i.e., appointing a compliance officer), and should not be required to conduct customer due diligence as required by financial institutions and designated non-financial businesses and professions (DNFBPs).

Madam President, currently there are significant provisions in the AML/ATF Regulations that require charities to appoint a compliance officer and imposes an obligation for them to submit suspicious activity reports. Recommendation 8 explicitly cautions against [treating] NPOs in this way, and without corrective action Bermuda risks a non-compliant rating for this recommendation under the FATF's 5th Round methodology,

Madam President, in May 2025, a mock review exercise of the Registrar General's readiness for the 5th Round Mutual Evaluation was carried out. The key findings were:

1. That under the current charity legislation framework, Bermuda's charity sector was over-regulated.
2. Disproportionate measures for compliance requirements are threshold-based rather than risk-based.
3. Misaligned supervision with heavy emphasis on monitoring checks and regulatory compliance as opposed to assessing actual risk factors.

These findings make clear that the Registrar General's (RG) regime or framework does not align with the revised FATF's Recommendation 8 standards.

However, Madam President, the non-alignment presented a material risk for non-compliance with Recommendation 8 and its implementation under the Core Issue 10.3 of the Immediate Outcome 10, which both require focused, proportionate and risk-based measures for TF risk oversight or monitoring of the local NPO sector. If the AML/ATF Regulations are not repealed and the required amendments to the Act and the Regulations are not made, then it will be determined by the CFATF assessors at the Mutual Evaluations in 2027 that the RG does not have a correct understanding of the intention or requirements of the revised Recommendation 8 standards and has misapplied or wrongfully imposed counter terrorist financing (CTF) measures that disrupt or discourage activities of the local charities and NPO sector.

Madam President, the policy intent behind the amendment is to repeal the AML/ATF Regulations and amend the Act and Regulations to

1. address the overregulation of the NPOs regarding requirements set out by the FATF standards;
2. ensure aspects of the AML/ATF Regulations that remain critical to good governance of charities and NPOs are retained and incorporated into the regulations; and
3. further amend the Act and Regulations to ensure the regulatory framework of Bermuda's charity sector remains robust and upholds international best practice.

The objectives are to:

1. Do away with the AML/ATF Regulations, which impose obligations on charities that treat them like reporting entities as its provisions are not in line with the intention of the revised Recommendation 8.
2. Identify those provisions that are still required to maintain a robust charity's regulatory framework and transfer them to the regulations.
3. Further strengthen the existing legislation by amending the Act and the Regulations to provide more clarity to existing provisions and introduce new provisions.

Madam President, the Bill seek to replace the word "supervisory" in the Act with the word "oversight." The revised Recommendation 8 indicates that the relevant authority responsible for the NPOs should be acting in an oversight capacity instead of a supervisory capacity, and this change in language will reflect that.

Also, the Bill seeks to remove references to AML, as FATF standards prioritise ATF measures as NPOs are considered [at] risk [to] TF abuse as opposed to AML abuse.

Madam President, the Bill seeks to empower the Registrar General to disclose information to international authorities in relation to investigations into

money laundering, terrorist financing, [proliferation] financing, or other financial crimes. Revised Recommendation 8 requires jurisdictions to have appropriate points of contact and procedures to respond to international requests about NPOs that relate to terrorist financing or other forms of terrorist support.

Although money laundering, proliferation financing, and other financial crimes are not specific under Recommendation 8, and FATF does not view NPOs as being an especially high risk for these, other jurisdictions, such as Jamaica, have included provisions in their legislation that support international cooperation.

The Bill introduces new civil penalties of (a) an additional \$200 penalty to be added to the existing penalty of \$200 under the Act for failing to submit annual reports and accounts within 30 days after the initial deadline for submission, and (b) \$200 where a charity has failed to register as an exempt charity under the Act within 30 days of incorporation. Additionally, Madam President, the Bill further

1. removes from the Act any reference to the AML/ATF Regulations;
2. includes an additional provision under the Act to state details of salary information of paid staff in such a manner as may be prescribed by the Registrar in light of the fact that there is a clear public interest in salary information for charities being a part of the public record; and
3. remove from the Act any references of the requirement to appoint a compliance officer as this does not align with the revised Recommendation 8.

In closing, Madam President, the Charities Amendment Act 2026 is the Government's commitment to enhancing the legal framework providing oversight of charities and ensuring that the Registrar General's regime effectively upholds international best practice.

Thank you, Madam President.

**The President:** Thank you, Senator Lindsay Simmons, for presenting your Bill.

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

**Sen. Victoria Cunningham:** Thank you, Madam President, and I will first declare my interest as the Executive Director of a Bermuda-registered charity with donations over \$50,000 annually.

Thank you very much, Junior Minister, for your brief, and I do agree there is a lot of overregulation, and I think, especially for a lot of our helping organisations, anything we can do to help them just get on and do the work rather than have a lot of the regulatory stuff that is . . . an administrative burden is great.

With that, a lot of our charities are almost fully, if not majorly, reliant on volunteers. And I note that there are now increased penalties for late submission and/or the exempt charities failing to register. And I just

wondered if there would be any flexibility, or if, you know, a charity could maybe say, knowing that they have got 15 days, two weeks, you know, *can we get an extension because [of] X?* I know sometimes getting an AGM [Annual General Meeting] booked into the calendar at certain times of the year can be difficult.

Do you want . . . I will do all my questions.

Secondly, we are now talking about adding salary information into the annual report. Obviously, there are a lot of different types of charities, from one to two people, all the way up to some of the larger ones. And so my question is, kind of, What information is going to be required for those salary disclosures? For example, in my charity, our annual report also includes the audited financial statements, which would include a salaries line. So, is that sufficient? And then, you know, how . . . has the potential impact on recruitment and retaining talent in our charitable sector been considered with that detail requirement?

And then finally, I note the removal of the requirement for charities to have the compliance officer. So, I was very proud to be the compliance officer for my charity, having completed the AML/ATF training with the gentleman over there. And, you know, going back to the overregulation, that is great. I just wonder, will there still be guidance or training to support trustees of charities in this matter? Because, obviously . . . and I note that the new annual report for charities does specifically ask questions. But will there still be training opportunities to equip those to meet any anti-money laundering obligations that are required?

Thank you very much.

**The President:** Thank you.

Would any other Senator care to speak on this Bill?

Senator Tawana Tannock, you have the floor.

**Sen. Tawana Tannock:** Sorry, my apologies. Thank you, Madam President.

Senator Simmons, my question is, Why are we moving from the negative resolution procedure to the affirmative resolution procedure? So, that would be amendment 48(2). What is the basis or justification for those [regulations] to not have to come before Parliament before being enacted?

Thank you.

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

Would any other Senator care to . . . Vice President John Wight, you have the floor.

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

I must say, I had difficulty reading through this and trying to understand exactly the changes in terms of AML/ATF. So, as I understand it, we are moving more from a supervisory to an oversight, if I have this correctly. Is there any additional risk in terms of AML

and ATF if we are no longer part of a supervisory regime, but now more of an oversight regime?

And I am sure it is my misunderstanding of the Bill, but that is my question.

Thank you, Madam President.

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

Would any other Senator care to speak on this Bill?

Hearing none, Senator Simmons, those are the questions that have been . . .

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

Madam President, regarding the \$200 penalty fee imposed for late submission, yes, there is flexibility at the Registrar's discretion.

**The President:** Continue.

**Sen. Lindsay Simmons:** I am just waiting for my technical officers.

**The President:** Mm-hmm.

[Pause]

**Sen. Lindsay Simmons:** Madam President, salary information is asked on the basis of salary bands rather than specific details of titles and exact salaries, and only the number of staff at each salary band are asked for an annual report. This provides greater transparency for charities as they are [in] receipt of public funds and mirrors similar provisions such as jurisdictions like the UK and Canada.

In regard to training, yes, there will be continued training offered for applicants of the charity's legislation and tariff financing risks of Bermuda.

I believe I have one more question to answer.

[Pause]

**Sen. Lindsay Simmons:** Madam President, the question posed by Senator Tannock . . . is not . . . we are not doing that in my brief today. We are not speaking on specific [regulations].

**The President:** Madam Attorney General—

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

**The President:** A point of clarification?

#### POINT OF CLARIFICATION

**Sen. the Hon. Kim Wilkerson:** Just to help to answer the question of Senator Wight, because it certainly was

raised with the technical staff, with myself, around the difference between oversight and supervision and why there is the change. And certainly, the ethos of the Recommendation 8 from FATF is, as Senator Cunningham points out, so that there is a softer hand on charities, but not doing away with a regulatory regime that encompasses them.

So, supervision in the FATF regime has a specific set of obligations, if you are a supervisor. And so that is why the language has changed to "oversight" from the Registrar, rather than "supervision" of charities, recognising also it is a risk base that . . . the sector currently is low risk in this jurisdiction.

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

**Sen. Tawana Tannock:** Yes, thank you.

I just want to be clear that I understand Senator Simmons correctly. So, the amendment Act that we are being asked to vote on, of which I have requested clarification on a clause, namely why we are moving from negative to affirmative resolution procedure, which is listed on the Bill that we are being asked to vote on . . . I am being told that it is not going to be answered, but we are still expected to vote on this Bill when we don't get an explanation of why we are proceeding from a negative to an affirmative clause?

**The Clerk:** You might want to point out that the Bill was amended in the House to delete that clause 9.

**Sen. the Hon. Kim Wilkerson:** Thank you, Mr. Somner.

Yes, I recognise that we did not have the amended version, for whatever reason, in front of us. But there was a floor amendment, Senator Tannock, sorry. I was looking furiously to see if we had the updated version here which deleted that clause. And I should talk to some of the rationale.

So, recognising, again, that we are in a regime that is meant to be flexible and responsive, that was to remain, the regulations as negative resolution rather than affirmative. And an example would be certainly under the preparation for the 5th Round [Mutual Evaluation], where we do have timelines to meet certain kinds of technical compliance around, which could be expressed in regulations, to have to wait for Parliament to sit to do those things isn't consistent with flexible and adaptive policing of risk. And so, yes—

**Sen. Tawana Tannock:** Thank you, Attorney General.

So, my question is, Madam President . . . so do we get a copy of the amended Bill? How does that . . . What do we do?

**The Clerk:** Yes, you will get that.

**The President:** You will get a copy of the amended Bill.

**The Clerk:** It was done on Friday.

**Sen. Tawana Tannock:** Okay, so we don't vote on what we have before us now?

**The President:** Well, section 48—

*[Crosstalk]*

**The President:** Yes, [clause] 9 of the original Bill was . . . but we don't have the amended version, so you will eventually.

**Sen. the Hon. Kim Wilkerson:** So just if I may, so just to be clear, and apologies, Senate colleagues, I should have addressed that at the outset, because Senator Simmons was not aware that what we had in front of us was not the “as-tabled” version.

So, there was a floor amendment that deleted that clause entirely. And so that is what we are voting on today.

Thank you.

**The President:** With that said, and hopefully questions have been answered . . .

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

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

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

**Sen. Tawana Tannock:** Sorry, so . . . should Senator Simmons say, “as amended.”

**The President:** Yes.

**Sen. Tawana Tannock:** Thank you.

**The President:** Thank you.  
Senator Simmons, if you would make that comment.

**Sen. Lindsay Simmons:** The Bill that is now amended.

*[Crosstalk]*

**The President:** Was amended in the House.

**Sen. Lindsay Simmons:** I now move that the Bill entitled Charities Amendment Act 2026 as amended be now read a second time.

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

## SUSPENSION OF STANDING ORDER 26

**Sen. Lindsay Simmons:** 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. Lindsay Simmons:** Madam President, I move that the Bill entitled Charities Amendment Act 2026 as amended be now read a third time.

## BILL

### THIRD READING

#### CHARITIES AMENDMENT ACT 2026

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

**Sen. Lindsay Simmons:** Madam President, I move that the Bill do now pass.

**The President:** Is there any objection to the passage of the Bill?  
No objection. The Bill is passed.

*[Motion carried: The Charities Amendment Act 2026 was given a third reading and passed as amended in the House.]*

**The President:** Thank you, Senator Simmons and Senators, all Senators, who responded to the Bill.

We will now move on to the next item on our agenda, and that is the second reading of the Cost of Living Commission Amendment Act 2026. And that is also in the name of Senator Lindsay Simmons, the Junior Minister for Home Affairs.

When you are ready, Senator Simmons, you can present your Bill.

## STANDING ORDER 25

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

Madam President, I move that provisions of Standing Order 25 be granted so the Senate may now proceed with the second reading of the Bill entitled Cost of Living Commission Amendment Act 2026.

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

*[Motion carried: Leave granted for the Cost of Living Commission Amendment Act 2026 to be read a second time on the same day as its first reading.]*

**Sen. Lindsay Simmons:** Madam President, I rise before this Honourable Senate to [move that] the Bill entitled the [Cost of Living Commission Amendment Act 2026](#) be now read for a second time.

## BILL

### SECOND READING

#### COST OF LIVING COMMISSION AMENDMENT ACT 2026

**Sen. Lindsay Simmons:** Madam President, the purpose of this Bill before the [Senate] today is for technical amendments to enable the long-promised price comparison tool that will allow Bermudians to compare the retail prices of a selective basket of grocery store items commonly purchased by households. This initiative is being jointly advanced between the Ministry of Finance and the Ministry of Home Affairs. This digital platform is designed to enhance price transparency through a user-friendly web-based system that allows consumers in Bermuda to easily access, view, and compare the prices of grocery items across all major supermarkets.

Madam President, the Cost of Living Commission Act 1974 currently allows the Commission to establish a database for prices of essential commodities as specified in the Cost of Living (Essential Commodities) Regulations 2022. The Cost of Living Act also stipulates that the Cost of Living Commission can obtain information on the prices of essential commodities from businesses and inform members of the public of current prices and price changes of essential goods. These amendments being made to the Cost of Living Commission Act 1974 are housekeeping in nature, allowing for improvements in communications and technology that have occurred over the years. In addition to the electronic transmission of real-time indicators, or the electronic means of furnishing information, or the electronic means for furnishing information on prices of essential commodities, it is crucial to include the option of using digital means as well.

Madam President, at present, the current Cost of Living (Essential Commodities) Regulations 2022 do not require entities to provide real-time pricing information. To address this, sections of the Cost of Living (Essential Commodities) Regulations 2022 will be amended by the Honourable Member, the Minister of Home Affairs, to

- a) add file uploads and transfers of files as a method by which information may be furnished to the Commission; and
- b) provide flexibility with respect to the frequency with which pricing information is published.

These minor housekeeping amendments to the principal Act are to provide the vires of these regulations to be issued.

With these remarks, I now present the Bill entitled the Cost of Living Commission Amendment Act 2026 and welcome comments from my honourable colleagues.

Thank you, Madam President.

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

Ultimately, I see this as just kind of modernising our cost of living framework, so moving to the use of digital tools as well as the electronic. I will say . . . I won't argue, I will say that this is just updating how we see prices. It is not necessarily lowering prices. But in any event, I guess if this makes it easier to get real-time pricing information, then the Opposition will support it.

However, I . . . actually, I will have a question. What . . . has small business, local business, been . . . you mentioned just grocery items. But there are a lot of smaller retail outlets that would have grocery items. So were smaller businesses consulted as to the potential impact on their administrative process?

Thank you.

**The President:** Vice President John Wight, you have a question.

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

Following on Senator Cunningham's question, I did speak to a retailer over the weekend just to ask whether this would cause any complication, and this was a large food retailer, and so they are quite digitally modernised. But my question would be, I am assuming the large retailers wouldn't have an issue with this. But for the smaller ones that may not have the financial means to be able to design and implement more elaborate information technology systems, will this cause any complications for them if they are being required to provide digital real-time information? So that is my question.

Thank you, Madam President.

**The President:** Thank you, Vice President John Wight. Would any other Senator care to speak on this Bill?

Hearing none.

*[Pause]*

**The President:** Senator Simmons is waiting for a response from her technical officers.

*[Pause]*

**Sen. Lindsay Simmons:** Madam President, the grocery store chains that will be participating in this are The MarketPlace, Lindo's, and SuperMart to begin, but all can participate and may wish to do so. The residents can compare price . . . and this is in the regulations as well, Madam President.

**The President:** Thank you.  
Madam Attorney General.

**Sen. the Hon. Kim Wilkerson:** Madam President, just to clarify the point, I think the other smaller retailers are not mandated to participate, and I think it was a question of whether it was mandated for them to bear any additional burden of complying. It is not.

**The President:** Thank you very much, Madam Attorney General, for that response.

**Sen. Lindsay Simmons:** Madam President, this Bill just allows for regulations to be issued. And I believe I answered all the questions.

**The President:** Indeed, you have. You can pass your Bill.

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

Madam President, I move that the Bill entitled Cost of Living Commission Amendment Act 2026 be now read a second time.

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

#### SUSPENSION OF STANDING ORDER 26

**Sen. Lindsay Simmons:** Madam President, I move that [Standing Order] 26 be suspended in respect to this Bill.

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

**Sen. Lindsay Simmons:** Madam President, I move that the Bill entitled Cost of Living Commission Amendment Act 2026 be now read a third time.

### BILL

#### THIRD READING

##### COST OF LIVING COMMISSION AMENDMENT ACT 2026

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

No objection.

**Sen. Lindsay Simmons:** Madam President, I move that the Bill do now pass.

**The President:** Is there any objection to the passage of the Bill?

No objection. The Bill has passed.

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

*[Motion carried: The Cost of Living Commission Amendment Act 2026 was given a third reading and passed.]*

**The President:** Thank you, Senator Lindsay Simmons, and thank you all Senators.

We will now move on.

### MOTIONS

**The President:** There are none.

### CONGRATULATORY AND/OR OBITUARY SPEECHES

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

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

I would just like to say a congratulations. I met a Bermudian author on Saturday who has written a novella called *My Words Are All I Own: The Journal of Eleanor Hargrove*, and it is a fictitious account of a lady's diary from the *Sea Venture*, and it's filled with historical tidbits, and it's a very interesting fiction book that I think is the type of thing that if we want to teach Bermuda history or learn it ourselves, it would be great to pick up. I believe it's available on Amazon. The author has a pen name of Aurora Ashbourn, and I was just blown away. You speak to people, and she said, *Oh, I've written a novel*, and I said, *Well, I'll buy it if you have a copy*, and she did. And it's fascinating because you don't hear about the wreck of the *Sea Venture* from the point of view of a woman who was on it, so I encourage all of those who are interested in a historical fiction to look up *My Words Are All I Own: The Journal of Eleanor Hargrove*, a Bermuda novella, and congratulations to Ms. Ashbourn on the publication of her novel, which came out at the end of last year.

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

Would any other Senator . . . a lot of hands going up.

Senator Rogers, I saw your hand first. David Rogers, you have the floor.

*[Crosstalk]*

**The President:** Please, you have the floor.

**Sen. David Rogers:** Thank you so much, Madam President.

I would like to firstly congratulate the Bermuda Institute. They sent 40 students to a music clinic. They returned last night. They had three performances. It was their band, it was their choir, and their string quartet, I believe, as well, so congratulations to all 40 of those children and to the administration.

For my second congratulations, I would like to congratulate Dennis and Carlita O'Brien. They conducted their fifth annual (how do I say?) couple's dinner. Basically, they have taken it upon themselves to provide services and counselling and building for relationships on Island, noting that we have a moderately high divorce rate on Island, so they have taken it upon themselves to offer services, and they have had their fifth couple's dinner, so congratulations to them.

Thank you so much.

**The President:** Thank you. I saw several other hands. Senator John Wight . . . all the hands went up on that side.

*[Laughter]*

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

I just want to offer condolences to the family of Kathy Madeiros. Kathy was a long-serving nurse at King Edward [VII Memorial Hospital]. For those of you in the listening audience who might have donated blood as many times as I have over the last 40 years or so, there is probably a pretty good chance that Kathy Madeiros would have been the lovely lady to help out. So, I want to offer condolences to Brian, Karen, and Donald. I fondly remember Kathy over many, many years at King Edward.

Thank you, Madam President.

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

I saw some other hands. Senator Simmons, I'll come this side and go.

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

I just want to congratulate The Berkeley Institute on their fashion show that they held this weekend. I didn't attend personally, but I did get a lot of videos, and it was a beautiful fashion show, and with that being said, CedarBridge is getting ready to have theirs. So if anybody's looking at a fun evening, CedarBridge is having their fashion show in April.

Thank you, Madam President.

**The President:** Thank you.

Senator [Tarik] Dunbar Smith, you have the floor.

**Sen. Tarik Smith:** Thank you, Madam President, and good morning to my Senate colleagues and listening audience. I have two condolences and a congrats.

This one is a bit emotional, so firstly, I want to send a condolence to the family of Vincent Jacobs. Mr. Jacobs, as [Senator] Bell knows, lived in the Sun Valley area where I reside, and [where] [Senator] Bell lived at one time. And it seems as though in Sun Valley, we are losing our neighbours week after week. So, he was a well-known taxi driver of 17—I do believe it is—62, known as "Jack." So, I do send my condolences to Mrs. Jacobs, his daughter and son and grandchildren.

Also, with a heavy heart, I send the condolences to the family of [Maxwell] "Mackie" Simons. He was one of my father's best friends, and my godfather. We lost him on Saturday evening quite abruptly. And I do . . . he was a well-known taxi driver, also, of 1027 from Ord Road, a sensei as well who taught martial arts alongside my father for many, many, many years, and one of the kindest souls I think I have ever met in my entire life. Always looked out for me as my godfather on Ord Road, and throughout my time. Influenced me to get my taxi licence many, many years ago. So Godpa Mackie, you will be missed a lot.

And finally, on a good note, as I updated this Chambers and the listening audience a few weeks ago, my beloved Roman was invited to professional trials, and as of 10:30 this morning, Bermuda time, he has officially started his eight-week trial at a professional club.

*[Desk thumping]*

**Sen. Tarik Smith:** So, I know you are not listening, son, but I am very proud of you, as is your mother, your grandparents, and everyone else. All the best, son.

Thank you very much.

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

**Sen. Victoria Cunningham:** Thank you very much.

I would like to start by reminding the listening audience who may have smaller people who are about to graduate high school, that scholarship season is upon us. Centennial will deadline tomorrow. Ministry of Education (not to step on any toes) but Ministry of Education is the middle of the month. BFIS, for example, is at the end of the month. A lot of the big ones are coming up in the next few weeks, so while students are on break, they should be using their time wisely.

I have had the opportunity to view some of the applications that have already been sent in, and I will urge you, please read through these applications with your students. One of the biggest things we see is not bad grades or bad essays, it is incomplete applications and spelling mistakes, and those are two of the easiest things that you can make right. So please support our young people. There are literally, I mean, we have just

had in the budget \$2.2 million from Government, but there are millions of dollars in scholarships out there. A lot of them do not get taken up. Bermuda College has so much funding from private . . . and Bermuda College Foundation, so, you know, there should be no reason why you cannot get some funding.

Secondly, I would like to congratulate the National Trust on their Palm Sunday Walk yesterday. It was a freezing cold, windy day, but I think all the participants enjoyed seeing the West End out through Dockyard and the Lagoon Park area.

I would also like to commend ACRE, who are the Association for Corporate Racial Equity. They have been highlighting, as it's Women's Month, Black women in international business, and I don't think they get enough recognition, and I think what ACRE is doing is great, and I was especially proud to know most of the young ladies who were highlighted. So, congratulations to all of those who were highlighted, and in fact, all of the ACRE committee.

And finally, on behalf of my colleagues in the Opposition, I would like to wish everyone a safe and happy Easter holiday. I, you know, whatever we do, whether it's flying kites, eating fish cakes, whatever, I hope everyone is safe and well.

Thank you.

**The President:** Thank you. I think it was . . . Senator Lauren Bell, you have the floor.

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

First, I would like to be associated with the condolence expressed by Senator Wight for Kathy Madeiros. Kathy Madeiros was the mother of three of my schoolmates, Donald, Brian, and Karen. And I concur. She was a lovely, lovely lady.

In addition, I would like to be associated with condolences of Vincent Jacobs. He, as pointed out by my fellow Senator, was my neighbour. He lived directly across the street from my childhood home, and Mr. Jacobs' daughters and my household were great friends within the neighbourhood. So, thank you for the acknowledgement of those condolences, Senator.

I also, of course, want to be associated with Senator Cunningham's congratulations to the National Trust for their successful 51st Palm Sunday. I was, unfortunately, under the weather and was not able to participate, but I was excited to see there were over 750 participants. So, congratulations, National Trust.

I would like to take this opportunity to extend congratulations to the Bermuda Public Services Union [BPSU] on their recently held 9th Triennial Delegates Conference. At this conference . . . at the conclusion of this conference on the 13th of March, there was the installation of the new executive of the BPSU. This executive will serve for the next three years and will be representing their over 3,300 members. Now, their members cross both the public and private sector and have multiple bargaining units within both of those sectors.

And Madam President, I just would like to provide the names of the new executive of the BPSU.

**The President:** Certainly, you may.

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

First was president, Sister Nadine B. Henry, JP; first vice president is Sister Ashley Smith; second vice president is Sister Kewanna Swan; third vice president is Sister Erica Swan; and the recording secretary is Sister Shavonna Simpson. So, we have a very strong women-led executive at the BPSU, who's also supported by Treasurer Brother Anil Chatergoon. The BPSU remains in very good hands with the strong leadership of the BPSU. And I congratulate all participants in the 9th Triennial Delegates Conference.

And again, I would also love to extend the warmest Easter wishes for not only my Senate colleagues, but also the listening audience. [I] wish [that] whatever you do, you have a great time.

Thank you, Madam President.

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

Would any other Senator care to speak? Hearing none.

Oh, sorry. I was just going to say . . . Madam Attorney General, you have the floor.

**Sen. the Hon. Kim Wilkerson:** Thank you, Madam President. I have got just a few.

First, Madam President, I believe in this Chamber last week, there was acknowledgement of the passing of Bishop Lloyd Duncan, who was laid to rest yesterday at a fabulous homegoing ceremony. I was not able to attend, but I did want to take this opportunity to mention the passing of the Bishop in this Chamber. And certainly, he was held in such high esteem that our Premier donned red yesterday to give remarks at the homegoing service.

Bishop Duncan's wife, Shanda, is a friend of mine, a class friend. And I just want to take this opportunity in this forum on behalf of myself and all of the 79ers to continue to send our love to Lady Duncan, Shanda, who is our friend. And we know that with the long and strong marriage that they had, her prayers, our prayers for her should continue on into the future, Madam President.

I would like to congratulate Ron Virgil on a concert that was held on Saturday evening entitled, *He is the King*. It was a music release concert of all new music, Madam President, produced by Ronald Virgil, who is the . . . he probably hates to be known by his wife, but that is the fact, who is the husband of Dr. Gina Spence-Virgil. And she helped to bring his talent really, buried away, he produced many, many songs, but just never got them out into the public and now had the calling to do so. It was an incredible show, incredible talent, and so many Bermudian artists, singers, and dancers

performed the work on Saturday evening. So, I just want to say congratulations again in this forum to them.

And finally, Madam President, I do want to acknowledge the second annual Herstory Festival, which took place on Saturday afternoon. It was a busy day. I was not able to be there myself personally, but I did see the event. And I do want to congratulate Kristen White, who hosted it down at Long Story Short, and the Women's Resource Centre under Juanae Crockwell, who put on a fabulous event. And I understand the speakers and the entertainment was first class, Madam President, so just congratulating them on an event well done.

And finally, to wish all of the listening public and our Senate colleagues a happy and safe Easter.

Thank you, Madam President.

**The President:** Thank you, Madam Attorney General.

I just have a couple of comments myself. I would like to associate myself with the condolences that were expressed for Kathy Madeiros. I had known her quite a while when I was at the hospital, too.

And also, I associate myself with the condolences for Bishop Duncan and his . . . well, his family on his passing.

And I would also like to express condolences . . . are extended to the family of Mrs. Shirley Portia James, the wife of Dr. Clarence James, who was funeralised on Friday. And she was an artist, a philanthropist, a golfer, and a great leader in the community. She worked at the Pink Ladies at Bermuda Hospitals Board, the Junior Service League, and The Continental Society. She was very, very active and very well liked, and she did make a major contribution to Bermuda.

I would also like to extend condolences to the family of Mrs. Emma Helena Ann Brice. She expressed condolences to her daughter, Shirley Jarrett, and her husband, Denton, and the rest of the family. She was funeralised on Saturday. And she had worked at St. Brendan's for over 22 years. She was a nurse's aide, and she subsequently was matron of the Devonshire rest home. She also started the second boys brigade at Christ Church, Devonshire, and I didn't know that. So, she was a very busy lady who was in her 103rd year. She just missed the 103rd year. And she was funeralised, as I said, on Saturday. So, condolences to the family.

And with that, Madam Attorney General, adjournment.

## ADJOURNMENT

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

I move that the Senate adjourn until Wednesday, May 6.

**The President:** Would any Senator care to speak on the motion to adjourn?

Senator Simmons, you have the floor.

## SAVING OUR CHILDREN: A NATIONAL CALL FOR EARLY INTERVENTION AND YOUTH SUPPORT

**Sen. Lindsay Simmons:** Madam President, and my fellow Senate colleagues. It is important, indeed, it is urgent, that we save our children. Those words are not a slogan. They are a responsibility. A responsibility that sits with each of us in this Chamber, and with every adult across Bermuda. Because when we speak about antisocial behaviour, we are not simply talking about crime or misconduct. We are talking about our young people, our sons, our daughters, who are crying out, sometimes loudly, sometimes silently, for guidance, for structure, and for hope.

Madam President, no child is born lost. When we see a young person caught in violence, drawn into gangs, or acting out in ways that harm themselves and others, we must ask ourselves, where did we fail them? Where did the system fail them? And more importantly, what are we prepared to do about it? It is important that we save our children, because they are not just our future, they are our present. Their choices today shape the Bermuda that we all live in tomorrow. If we do not intervene early, if we do not provide the support, the mentorship, and the opportunities they need, then we leave them vulnerable to the very forces we claim to oppose.

Saving our children means more than punishment. It means prevention. It means ensuring that every child has access to quality education, to safe environments after school, to positive role models, and to adults who see them, adults who hear them, and adults who believe in them.

Madam President, it means strengthening families, recognising that many parents are doing their best under difficult circumstances, and that they too need our support.

Madam President, it means addressing mental health with seriousness and compassion. Many of our young people are dealing with trauma, anger, and anxiety that goes unnoticed and untreated. Sometimes they are never addressed. And yes, it also means accountability. We cannot shy away from setting clear boundaries and expectations, but accountability without support is abandonment, and that is not the Bermuda we want to build.

Colleagues, we must move away from reaching only after harm is done. We must become proactive, investing in early intervention, in community programmes, in youth engagement, and a real partnership that gives our children real alternatives. Because when a child feels valued, when a child feels they belong, when a child sees a future for themselves, they are far less likely to seek identity in negative spaces.

Madam President, saving our children also requires unity. This is not a political issue; this is a national one. It requires collaboration between

government, schools, families, community organisations, and faith groups. It requires all of us to step forward and say not one more child will be overlooked. Not one more child will be written off. Let's not talk negative about our children. But let's also be clear: This cannot remain just a call to action. It must be matched with real practical steps. Steps that we take as a government, as a community, and as a people. So, what does saving our children actually look like?

Madam President, it looks like early intervention. We must identify children at risk before they fall into harmful patterns. That means strengthening support in our schools, guidance counsellors, behavioural therapists, and mentorship programmes that step in early, not after all the damage is done.

It looks like investing in after school and community programmes. Every child should have somewhere safe to go after school, whether that is in sports, music, arts, or technical training. These are not luxuries; they are protective factors. They give young people purpose, structure, and a sense of belonging.

Madam President, it looks like mentorship. Sometimes all it takes is one consistent positive adult to change the direction of a young person's life. We should be actively pairing at-risk youth with mentors. People who could guide them, challenge them, and show them what is possible.

Madam President, it looks like supporting parents. We must acknowledge that many parents are under pressure financially, emotionally, and socially. Parenting programmes, family support services, and accessible resources can make a real difference. When we strengthen families, we strengthen children.

Madam President, it looks like addressing mental health. Too many of our young people are struggling in silence. We need accessible counselling service, trauma-informed care, and safe spaces where people can talk openly without stigma. If we do not address what they are feeling inside, we will continue to see it expressed outwardly in harmful ways.

Madam President, it looks like creating real opportunities. We must provide pathways for young people to succeed. Apprenticeships, internships, skills training, and exposure to careers. When a young person can see a future for themselves, they are less likely to risk it all in antisocial behaviour. And yes, it looks like accountability with support.

Madam President, we must set clear expectations and consequences, but we must also ensure that when a young person stumbles, we do not discard them. Rehabilitation, justice, and second chances must be part of our approach.

Madam President, these are not abstract ideas. These are practical and achievable actions. Saving our children means being intentional. It means being consistent, and it means being united. Because at the end of the day, every child we reach is a life redirected. A family strengthened is a future preserved.

The cost of doing nothing is way too high, Madam President. Every life lost, every potential wasted, every young person we fail to reach, that is a loss that Bermuda cannot afford or cash. But if we act, if we commit, if we invest, then, Madam President, there is hope. Because our young children are resilient, they are capable, and they are definitely worth saving. So today, let's recommit ourselves to them. Let us protect them, let us guide them, and let us all stand for them. Because in saving our children, we are saving Bermuda and our future.

Thank you, Madam President.

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

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

Hearing none, I would just like to say . . . I would like to wish, first of all, to thank you for your hard work this morning. It was very fortunate. And I would like to also wish the entire Senate body and the listening audience a most blessed and enjoyable and safe Easter.

And Senate stands adjourned until May 6. Thank you.

*[At 12:15 pm, the Senate stood adjourned until 10:00 am, Wednesday, 6 May 2026.]*

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