



REPLY TO THE THRONE SPEECH

**DELIVERED BY
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LEADER OF THE OPPOSITION**

One Bermuda Alliance operates on the principles of Opportunity, Responsibility, Integrity, Transparency, Fairness, Inclusiveness and Service (“our Principles”).

PREPARING BERMUDA FOR A NEW DAWN

A LIFE WITH, AND A LIFE AFTER, COVID 19

MR. SPEAKER:

May I begin my comments by congratulating the people of Bermuda, and Bermuda's Parliament on its 400th anniversary. We in the One Bermuda Alliance, feel privileged and honoured that we are able to participate, and be a substantive part of the celebration of Bermuda's rich democratic and parliamentary history.

Mr. Speaker, as you know, Bermuda's Parliament is amongst the world's oldest and continuously functioning legislatures in the Western Hemisphere.

Our Parliament first met in 1620, in St. Peter's Church, in St. George's, which is probably the oldest continuously operating Anglican Church in the Western Hemisphere. Today, we are preparing to re-enter our recently refurbished Parliament which has been the home of Bermuda's legislature since 1819.

MR. SPEAKER:

Mr. Speaker a lot has changed since then. Our parliament saw the elimination of slavery. It continuously chipped away at institutional racism, even though we still have a way to go.

Our parliament also addressed the adult suffrage movement. It introduced laws which enfranchised the coloured people of Bermuda as they were known then. It removed the plus vote. It went on to amend our Parliamentary Act which changed our parliamentary constituencies from dual seats to single seat constituencies. It also, over time, both increased and reduced the size of parliament. It also brought an end to capital punishment and addressed human rights matters.

We have had many constitutional reforms since then and our parliament continues to evolve to meet the needs of the Bermuda we have today.

Mr. Speaker let us not forget that we are building on the shoulders of our forebears who have left us a lasting legacy.

MR. SPEAKER,

What will our legacy be? I note in this year's Speech from the Throne that the current government is examining constitutional reform which has yet to be defined.

In addition, they indicated their renewed call for a Code of Conduct for Parliamentarians. This is especially welcome, given that some of our members' behaviour has been very questionable.

The Premier indicated that this Code of Conduct would set out a standard of conduct that reflects the awesome nature of the trust placed in those who represent the people. The Throne Speech goes on to state that this initiative would be a fitting prologue for the next 400 years.

MR. SPEAKER:

In light of the above, we in the Opposition would like to take the Government's initiatives a bit further.

We would like the Government and this Parliament to take further action to ensure that Bermuda's Legislature meets the standards prescribed in the Commonwealth Parliamentary Association's benchmarks for democratic legislatures.

MR. SPEAKER:

You may recall that after much deliberation, a Parliamentary Joint Select Committee on Parliamentary Governance and Reform presented its final report to Parliament on March 23, 2014, and it was unanimously approved by the House at that time.

MR. SPEAKER,

That report recommended that the Parliament establish an independent body known as the Management Commission, which would be responsible for the administration of the Legislature.

This initiative will truly support fundamental principles of democracy, with the true separation of powers between the Executive, the Judiciary and the Legislature.

This independent parliamentary commission would also give our Parliament more independence, allowing it to operate more efficiently, and there would be less influence and interference by the Executive branch of government.

MR. SPEAKER:

You may also recall that the Joint Select Committee on Parliamentary Reform also crafted draft legislation which summarized details on the Commission's mandate, its functionality, and its structure. It was submitted to your chambers for review and approval so that it could be presented as a Private Member's Bill. Yet six years later the legislation has yet to see the light of day even though the legislation was sanctioned by Parliament in 2014.

MR. SPEAKER:

We in the Opposition take the view that it is time to resurrect this legislation, which, by the way, also includes a Code of Conduct for Parliamentarians.

MR. SPEAKER:

Let us make this parliamentary Management Commission a reality in this session. It could be our gift for our 400-year celebrations, and our legacy for generations to come.

MR. SPEAKER

Let me also continue with the start of this speech by congratulating our executive team at Bermuda's department of health, Bermuda's chief medical officer and team, our health care workers, our armed forces, our supermarket staff, and medical support staff, our hospital staff, and others whom I may have missed, who placed themselves at risk by providing yeomen service to our country in managing and mitigating the risks associated in the battle against Covid 19.

In addition, may I also take this opportunity to commend and congratulate the people of Bermuda for their diligence and discipline, in the continued mitigation and management of Bermuda's Covid 19 pandemic and its associated risks. They have demonstrated that by working together, we can build a new Bermuda with opportunity for all. We can build a better Bermuda where there is social equity, economic equity and cultural equity.

Having said that though, to achieve this vision, Bermuda must pass through unprecedented times.

We will once again be required to navigate a dark tunnel before we see the flickering light of hope.

We are going to be tested as never before.

We are going to need more discipline by our community, and more innovative ideas from the Government to help pull the economy back from the brink.

MR SPEAKER:

We are in a deep recession, and there is no getting away from that. The signs of an economic demise were present before Covid 19 reached our shores.

Our Gross Domestic Product was falling. Jobs were being lost and as a consequence Bermudians were electing to leave the Island in the hope of a better future in the United Kingdom, the United States and Canada.

These underlying issues are still present today. Nothing has changed.

Covid 19 has exacerbated the further demise of our economy.

While the One Bermuda Alliance acknowledges that the Government managed the response to the pandemic well, we now ask: does this Government have solutions to give hope to the people that they can revitalize the economy?

Honestly, the next few years will be the toughest Bermuda has faced, and the people are worried.

Covid 19 has reset the dial in the world order. It has reset the dial for Bermuda.

It has brought pain, death of loved ones and devastation. The social and economic norms are facing a new paradigm, and life as we know it, will not be the same.

As President Nelson Mandela said on May 10, 1994, during his inauguration in Pretoria, South Africa, "Out of the experience of an extraordinary human disaster that lasted too long must be born a new society of which all humanity will be proud."

He goes on to say, "The time for the healing of the wounds will come. The moment to bridge the chasms that divide us has come. The time to build is upon us."

With a majority of 24, the Progressive Labour Party has the opportunity to do good things for Bermuda. But one now questions their ability to develop these opportunities, as these opportunities were clouded when the Government came out of the starting blocks in October.

Look at the controversy surrounding senate appointments. Look at the alleged financial improprieties that

surround one of its members of parliament, and the recent challenges faced between the PTA and the administration of one of our schools.

With this type of start Mr. Speaker, Bermuda has begun to question the Government's ability to push through necessary, but unpopular policies, and make the tough decisions that will benefit all of the people of Bermuda.

In light of this, one questions whether the PLP possess the necessary strength of character to turn our economy around. One might also question whether the PLP Government has the ideas and business sense to fix the economic malaise in which we find ourselves.

THE RECENT OCTOBER 1 ELECTIONS

As for our recent elections, we acknowledge that the people have spoken and they have placed their faith in the Progressive Labour Party Government, and we respect that. It was a bitter pill to have to swallow, but the low voter turnout has sent a crystal-clear message: that many people feel that all is not well in Bermuda.

The people have expressed their concerns to us about the Island's economic future, job security, the debt burden, increasing unemployment, homelessness, the availability of healthcare, how the Island delivers education and the continued escalation of violence.

People are also worried about the power vested in a 30 to 6 majority held by the PLP. Even people who voted for the PLP are expressing this concern. People are nervous about a Government where there is such a concentration of power. People want checks and balances. They want accountability, transparency, and integrity.

This Government must now deliver for the people. It must unite Bermuda behind a common cause – a promise of future prosperity **for all**. We will assist wherever possible, but we will not relinquish the role of an Opposition party which is to hold the Government to account. We will insist upon transparency, integrity and accountability.

RELIANCE ON THE ONE BERMUDA ALLIANCE CAPITAL PROJECTS HELP BOOST THE CURRENT ECONOMY.

MR. SPEAKER:

Over the last three years, we have seen a reliance on One Bermuda Alliance projects to boost GDP and create jobs.

We have seen no meaningful action from the PLP, promises have been made and promises have been broken. We've seen scandals, political interference, and a succession of Ministers responsible for key areas such as immigration with no discernible progress.

In its election platform, the PLP pledged to 'target a return to a balanced budget in three (3) fiscal years when tourism has fully recovered following the Pandemic'. They have made repeated promises to balance the budget pre-pandemic and have failed. Why should we believe them this time?

Indeed, Mr Speaker, with the on-going effects of Covid, and with no discernible plan to resurrect our

economy, it seems that we are destined to further increase the size of our national debt which in turn will cripple our ability to put money where it is most needed – into social support networks, into stopping the violence and into improving the health care and the wellbeing of all Bermudians.

MR SPEAKER,

The One Bermuda Alliance stands by its economic policies. It suits the naysayers to play down our achievements, but our efforts were nothing short of an economic miracle. World class events, new hotels and a new airport created wealth and new jobs for Bermudians. We attracted One Billion dollars of inward investment to Bermuda, Mr Speaker.

Those were some of the things that made it to the headlines, but we did so much more.

Mr Speaker, we created the **independent** Bermuda Tourism Authority and under its leadership, Bermuda has seen record tourism arrivals. Now that it has been politicized, will we see the same level of success?

Recognising the need to bring more tourists to Bermuda during the shoulder season, we worked with the BTA to bring events such as the World Triathlon Series to the Island.

We negotiated a deal to bring 12 cruise ships to the Olde Towne from 2017 to 2022. Under the deal with Norwegian Cruise Lines, NCL agreed to bring two new catamaran ferries to the Island for a run from Dockyard to the East End, along with a yearly investment of \$150,000 by NCL to sponsor tourism enhancement projects.

We also created the Bermuda Business Development Agency to help bring new business to Bermuda, and long before the PLP, we were exploring the opportunities of outer space when we started the discussions with NASA over a more permanent facility located on Cooper's Island. We granted a 15-year exclusive contract to develop Bermuda's satellite slot.

It was the OBA, aware of the need for sustainability and to reduce our reliance on fossil fuels, who started the process of getting a Solar Photovoltaic Project on the "Finger" at the LF Wade International Airport. The small electric rental cars we see on Bermuda's roads today were a result of legislation the OBA passed allowing rental minicars in Bermuda for the first time. We now have at least four car rental businesses providing safer transport for visitors and jobs for Bermudians.

Contrast that to the actions of the PLP – MOUs that promised millions of dollars in investments and hundreds of jobs, broken promises on the living wage and reducing the cost of living. We all know, Mr Speaker, what the sugar tax did to the cost of living.

Under the PLP we have seen the lowest ever business confidence levels, we have seen new and increased taxes that have hit small Bermudian businesses, and we've seen the implosion of retail and the loss of hundreds of jobs in a sector described by one Minister as insignificant.

We've seen the debt rise by one billion dollars in 12 months, Mr Speaker, more jobs created within Government, no progress on gaming, blacklisting, an untendered deal for an arbitration centre for which no financial details have been given, a friends and family benefit plan, 2 finance ministers, 3 tourism ministers, 3 gaming ministers, 3 immigration ministers Mr Speaker, I could go on.

Bermuda's economy was broken before Covid. It is on its knees now.

MR SPEAKER:

There are a series of urgent national issues facing Bermuda.

As far as the economy is concerned, we still have no stats for Q2 and Q3 2020, but these numbers will likely be disastrous! I'm guessing they will be down over 25% in comparison to the prior year.

However, all is not lost.

Our International Business sector has continued to tick over pretty well in spite of Covid 19, and the debacle in travel. It has been said that from chaos comes opportunity and all this chaos is masking a major turn in the global P&C insurance underwriting market.

For the first time in about 15 years underwriting rates are hardening and rising. There is a major tailwind for our ABIR members. It was a similar super hard market that resulted in many international insurance and reinsurance company giants flocking to Bermuda in the first place.

However, things have changed in the interim. We ought not expect the level of local expansion and spending that took place in 2003.

New capital is coming into our market. Many of Bermuda's major carriers have already raised billions in new capital. There are new companies forming and we will see the multiplier effect.

But this new landscape will not be similar to previous landscapes.

Companies are now outsourcing many of their functions outside Bermuda. I.T. servers are located overseas, employees are working remotely from Canada, the UK, the USA and Europe.

Administrative jobs are being outsourced to more competitive jurisdictions, and business analytic models are being purchased off the shelves, thereby robbing our people of job opportunities and employment.

In light of the above Mr. Speaker, our job as Parliamentarians is to encourage such companies to fill those positions locally. This can be accomplished by making the immigration process more accommodative, as well as by removing some of the bureaucratic red tape that stymies a more productive business environment.

We must encourage government to get out of the way and convert this tail wind felt by Bermuda's International Insurance and Reinsurance sector into more spending on island.

It is the only tail wind that we have at this time.

MR. SPEAKER:

A lot is also being said about tangible opportunities in the digital commerce arena here in Bermuda, and the One Bermuda Alliance supports this discussion.

With Bermuda's legislative, regulatory and telecommunications frameworks and digital communications infrastructure, we stand ready to capitalize on this emerging and growing industry.

We expect the provision of robust training and internship programmes, and the creation of new jobs for Bermudians.

In addition, from a taxation perspective, the digital sector will also enjoy the traditional tax schemes currently in place here in Bermuda, such as our company taxes, payroll taxes and land taxes. The Government should consider further examination of a negotiated value added tax for the privilege of booking their local and global internet business earnings from Bermuda. This approach is not new, and the industry is familiar with it.

According to the OECD, in the absence of a new international rule book, a number of member governments are planning their own digital service taxes. They are taking this action because of growing public pressure on large multinationals like Google, Facebook, and Amazon, to pay their share under international tax rules after Covid 19 strained national budgets.

FAMILIES

Mr. Speaker, as said before, the impact of the Covid-19 pandemic has profoundly impacted the family structure worldwide. Families in Bermuda have had to endure the sorrows of lost loved ones, the educating of children in the most unconventional ways and many are living under greater threat of unemployment, domestic violence and mental instability.

The Opposition welcomes legislation to protect and support seniors, children and other vulnerable persons who are unable to make decisions by themselves. This initiative was first raised under the OBA government's Senior Advisory Council. The establishment of the Office of the Public Guardian provides the necessary guardianship of the hard work and worth of our seniors.

May it also serve to protect children and other vulnerable persons in circumstances where individuals are unable to make decisions for themselves.

Mr. Speaker, the Opposition believes support of our vulnerable should go one step further. There needs to be a combination of qualified legal services, direct support, community interaction, training and partnerships with the ultimate aim of providing practical and emotional support to advance the well-being of our community.

Services such as the Office of Public Guardian should be embedded in a broader Community Resource Centre to support issues of stress management, domestic violence and ageing at home. Costs and resources could be controlled by working in partnership with the Third Sector including charities, churches and social entrepreneurs.

The Opposition would further enhance the work on reforming seniors' care and would urgently review the structure, funding and regulations of the sector. This will ensure sustainability and quality going forward. The review should address workforce issues, care including support for the contributions of unpaid caregivers.

Mr. Speaker, the Throne Speech committed to the investment in the success of young people who "age out" of government care. The Throne Speech announced the establishment of Independent Living Coordinators, but the Government has not been transparent about past allegations of mal-administration and child abuse reported to Child and Family Services.

Children in our care deserve to have such reports of child abuse allegations shared with the Bermuda Police Service for in-depth and independent investigations. The Opposition believes a full and transparent review of Child and Family Services is required to ensure qualified, independent and properly resourced services are allocated before initiating additional services.

THE ESTABLISHMENT OF INDEPENDENT LIVING COORDINATORS

Young people in the government system “age out” at 18 years old and many are released without the tools needed to be self-sustaining in the ‘real world’. Certainly, more must be done to bridge the gap between young people aging out of government care and their becoming self-sufficient, productive citizens.

While the establishment of Independent Living Coordinators (ILC) is a good start, it falls short of filling the void. Assistance with ‘affordable housing’ options have little value for persons without jobs and means to pay and career advice does not necessarily result in jobs.

Establishing Independent Living Coordinators seemingly puts the cart before the horse. Consideration should be given to allowing young people to remain in the government system beyond 18 years old, and the establishment of independent living or transitional living facilities with financial assistance to help young people to get on their feet.

Provided certain criteria are met, young people could live in supportive facilities giving them safety nets to practice independent living in a real world environment with support of Independent Living Coordinators and others helping them develop basic life skills needed for successfully transitioning to full independence.

NATIONAL SENIORS STRATEGY:

Seniors are one of Bermuda’s national treasures - shifting demographics due to people living longer, health concerns and the challenges stemming from Covid 19 further highlights a need for a National Senior’s Strategy to help seniors navigate through the aging process.

An effective strategy must take into account the early stages of aging, helping seniors to retain their independence and retain or improve their health.

Seniors have significantly contributed to the community and yet still find themselves having to make the difficult choice between food and medicine. We must do more to honour their societal contributions by improving their income insecurity through reducing financially burdensome necessities such as car relicensing fees and land taxes that drain the resources of those on fixed incomes.

In addition, all seniors diagnosed with debilitating diseases like Dementia and Alzheimer’s should have access to dedicated caregiver support.

The Third Sector has experienced increased demand for support for seniors with Alzheimer’s and Dementia. There must be increased support for family members and caregivers who either dedicate themselves to look after loved ones afflicted with these diseases, while balancing work and family responsibilities or are fortunate to be able to afford to engage external caregiving support.

Family and non-family caregivers are sometimes overlooked as needing support, but the mental and physical toll of taking care of loved ones places a heavy burden on them and places them at risk for developing physical and mental health problems themselves.

THE PHYSICAL DEVELOPMENT OF OUR YOUTH THROUGH SPORT IS OFTEN THE KEY TO FREEDOM.

Inactivity, obesity, unemployment, and conflict are global challenges. Education in the 21st century increasingly recognizes the role of values and social skills in tackling global challenges, such as these.

In this time of the unknown and with anxiety over health and finances, it would be easy to forget the importance of sports. Absent from the Throne Speech was any mention of sport, but it is such a critical part of a strong society.

The teamwork, work ethic, discipline, focus and pure joy that comes from participating in youth sports has such a positive impact, but it is often ignored.

Coaches are mentors, counsellors and in some ways parents to our young people and play an important role in helping to guide their future. Organized sports and the health and fitness of our young people needs to be a priority.

When we have a healthcare crisis with high insurance cost and high medical usage because of an unhealthy population we need to urgently change the path for the next generation.

Bermuda needs a national plan that advances the mandate of healthy living, healthy eating and exercise, team spirit, work ethic and national pride. There needs to be real support for our athletes who have been identified with the necessary talent to progress to their highest capability.

Creating opportunity for our young people to be student athletes needs to be a focus. If we aim for the Olympics but succeed with University scholarships or University attendance through sport, we have succeeded. Having a resource to guide young people to gain all the necessary support for strength and conditioning, mental health, nutrition, and sport scholarships is necessary.

We have a World Champion in Triathlon, a sport that has also given opportunities for the economy through sports tourism. We should be pushing for Sail GP and doing all we can to seize on the relationships built from the America's Cup that will help local sailing and the economy. In every sport there is opportunity for the growth of our youth and the potential of sports tourism.

There should be a connection created between local sports and tourism opportunities. Support, training and certifications for all of our coaches as we expect them to guide our youth is important, but we need to make sure that they have the tools and are the people that should be guiding our children. SCARS training should be mandatory for all programmes and people in contact with youth.

LEGAL AFFAIRS

Mr. Speaker, the court system in Bermuda was struggling to cope before the Covid pandemic. Things are now dire. Jury trials have been suspended for many months. There is a backlog of cases and the morale of those working to maintain our necessary court system is strained. Greater funding is needed to sustain the system.

The quick and obvious fix to this urgent problem is to adopt the OBA's proposal to charge graduated court fees in civil claims based upon the amount in dispute. That way commercial entities in Bermuda, and often overseas, which bring large value claims in our courts pay their fair share for the use of our court's precious time. And they help to sustain the rest of the struggling court system.

This approach is used successfully in other common law jurisdictions, including the UK. Bermuda can only benefit from adopting the OBA's recommendation.

Mr. Speaker, it is paramount that Bermuda continues to defend its long-standing reputation as an international financial centre of the highest integrity.

Our anti-fraud laws need updating. This is an area that has been neglected by the current Government. The OBA will introduce an Opposition Bill to address this shortcoming, to ensure that Bermuda's reputation for integrity remains intact and that our anti-fraud laws reflect the latest in global best practice.

DOMESTIC ABUSE

The One Bermuda Alliance believes that women, children and our vulnerable population need the protection of stronger laws for domestic violence and abuse.

There needs to be a monitoring system put into place allowing the police to further investigate charges of alleged abuse even if they are unreported by the victims, and ensure that data about violence from medical care is being investigated fully for the protection of our citizens.

MR. SPEAKER,

Many of us know about people who are in abusive relationships and that not enough is being done to help them until it is too late.

We need to ensure that our legislation allows for investigations to take place when the warning signs are being presented and not wait for someone to suffer serious injuries or peril as a result of preventable abuse.

The OBA recommends that all registered healthcare and education professionals in Bermuda undergo training to recognize and report cases of abuse as part of their registration process and that the police will actively collect evidence and send cases for prosecution whenever possible.

Mr. Speaker, more protection needs to be given for victims of abuse, to ensure that there is a safe way for them to report abuse and have it investigated. In addition, there must be a place for victims to go. A place for support, and a place which is also a safe shelter for victims and dependents from abuse.

BASE RATES

Mr. Speaker, The Government's Speech from the Throne indicated that the Legislature will be invited to consider bills to reform banking laws and regulations, and to establish a Bermuda base interest rate.

It goes on to say that the reform of banking laws will increase competition in this sector, introduce new classes of banks to boost the economy, and harmonize the Bermuda base rate, while at the same time working with the banks to reduce the interest rates charged on mortgages.

Mr. Speaker, before the Government embarks on this journey, may I strongly suggest this Government build consensus with the Bermuda Banking Association, and that it also secures the blessings and support of all its members.

I am saying this because of the unintended consequences.

MR. SPEAKER:

The reality is that we have two large international banks on this Island, which likely provides approximately 75% of Bermuda's loans and mortgages. If they are not on board with Government's proposals, and if the prescribed base rate impacts their earnings and return on assets, then these same banks will stealthily exercise their option, and will quietly and drastically reduce their mortgage and loan portfolio footprint here in Bermuda.

They will redeploy their assets, and the availability of loans and mortgages to their branches, or subsidiaries in other jurisdictions.

In simple terms, if we do not get this right, the availability of mortgages and loans to Bermudians will decrease exponentially, and the banks' assets will be used to support the rapid growth of their mortgage and loan footprints in other jurisdictions such as Cayman, Bahamas, BVI, Jersey and Guernsey, the US and the UK.

Again, I say, be aware of the unintended consequences as this move may come back to bite you.

IMMIGRATION:

MR. SPEAKER:

Immigration reform has been a thorny, and very emotional, issue for successive governments of Bermuda and her people. It has been a political football, and with the aid of successive PLP Governments, this issue has also stoked civil unrest.

For years, the One Bermuda Alliance tried to revise the current Immigration Act, but we could not do so because of the civil unrest in our community, but today the Progressive Labour Party is finally seeing the light. We are seeing the promotion of a number of reforms that the One Bermuda Alliance recommended, especially with mixed status families, as well as the idea of commercial immigration, which was initially presented by former Immigration Minister, the Hon. Michael Fahy JP MP.

Quite frankly, we also know that a full review of the Immigration Act of 1956 is a must. This act is draconian, dated and over sixty years old. Its original purposes and features are no longer relevant to the Bermuda we enjoy today. It just does not support our 21st century economy, with all its nuances and challenges. In light of the above, our current government must grab the proverbial mettle, and embark upon an Immigration review which will create a pathway to residency and citizenship, while at the same time protecting the interest of Bermudians and protecting Bermudian jobs.

WE WILL ALWAYS, AS BERMUDIANS, PUT OUR FELLOW BERMUDIANS FIRST.

Let's be real. Our economy, social wellness and security are entwined with and nearly entirely dependent on immigration, more so than nearly any other jurisdiction.

We are a service economy with no physical exports and only two pillar industries, one of which produces the overwhelming majority of our foreign exchange, employment and tax revenues (international business). It is time. This review must start now.

PENSION FUNDS FOR INVESTMENT

MR. SPEAKER:

Once again, the Government has shown its disregard for the future security of its citizens.

A pension fund is meant to be a reserve established and available for Bermudians upon their retirement, intended to allow them to live a certain quality of life, reaping the benefits of their long working career.

During the COVID 19 pandemic the legislature, in response to the many residents who could not earn a living, decided to allow persons to withdraw from their private pensions to a maximum of \$12,000.

This Government's attempt to convert this hardship relief vehicle to one that is more of an investment tool is not only short-sighted but borders on being reckless.

ADDITIONAL CAPITAL DEVELOPMENT SPENDING

The Throne Speech indicates that, "under normal circumstances, governments the world over increase their capital expenditure to stimulate the economy, create work projects which can get its citizens back to work, after natural disasters or dramatic economic downturns".

But these are not normal times with the Government's debt ceiling at \$3.5B and no surplus budget possibilities in the near future.

The OBA Government created an environment that incentivized foreign investment (The St. Regis and Azure hotels), engineered innovative public/private schemes (the airport) and promoted international events (America's Cup which alone brought \$350M to our economy) that stimulated jobs and commerce representing a sizeable return on the public purse spending.

This present Government has not demonstrated that type of ingenuity and prowess. Is capital development spending needed now to upgrade our infrastructure and stimulate a stagnant economy? Yes.

Does this Government have the ability to make this happen while adequately servicing its debt, and at the same time, not going into further debt and maintaining its present service levels while trimming the fat of Government spending? Past performance by this Administration and the contents of this Throne Speech does not convince us that it can.

UPDATE TAXATION SYSTEM

The Throne Speech proposes that the Tax Reform Commission of 2018 update its recommendations "in light of the new economic realities created by the Pandemic".

Our question to this Government is have they read the 2018 report? And what have they done thus far to implement those recommendations?

We submit that there are recommendations found in that report that are fair, equitable, do not put undue burden on the lower paid workers of this country, and do a lot to effectively broaden the tax base without stifling the economy.

But just like the SAGE report, the Fiscal Responsibility Panel's report, and other similar reports, this Administration has not put into practice recommendations made by these commissions.

BERMUDA'S NATIONAL DEBT:

MR. SPEAKER:

I would be remiss if I did not acknowledge the comments recently made by Bermuda's Auditor General about Bermuda's national debt. She underscored her concern by stating that, as in her previous annual reports, the Government continues to make decisions without knowing the combined financial position of all the organizations that make up the Government reporting entity.

She further added that there are no effective, comprehensive long-term plans for reducing the annual and accumulated deficits or the associated debt, the unfunded liabilities of its major pension plans or the size of taxpayer indebtedness, all of which continue to grow unsustainably.

This continued behaviour must stop, and fiscal prudence should and must be addressed if we are going to bring our national debt in check.

HEALTHCARE

The One Bermuda Alliance believes that all Bermudians should have access to affordable, high quality healthcare.

Through true and transparent consultation, the OBA recommends that Government work with all sectors involved in the delivery and financing of healthcare in Bermuda to reduce the cost of healthcare, tackle chronic illness, and ensure equal access to care.

Every Bermudian has the right to health insurance coverage that is evidence-based and managed by independent professionals and not by the Government.

The legislation surrounding healthcare is fragmented and we recommend that the laws are brought up to date and unified to reduce the confusion surrounding our healthcare regulations.

The One Bermuda Alliance recommends that health insurance should cover young people under their parents' policies until at least the age of 25, regardless of whether they are in school or not to ensure that our young people have coverage if they are not able to find a job.

The supplemental benefit for mental health needs to be regulated and protected to ensure that insureds are being covered at the same level as medical benefits.

Employees need more access to information about their healthcare policies, in order to have clear transparency as to the specifics of their coverage.

We also recommend that the PLP Government implement a "Unique Patient Identifier" (UPI) for everyone in Bermuda. This will ensure that everyone has coverage, reduce duplication of services, and drive down the cost of healthcare for all. It will assist in services being streamlined and produce a true number of those who are uninsured or underinsured, to assist in developing solutions to reduce this sub-set of the population. But Mr Speaker, we must do more to tackle the root causes of poor health, so the One Bermuda Alliance

recommends a National Physical Fitness Programme to encourage well-being, sound health, exercise, and good personal diet, from primary school throughout life.

We would also recommend the introduction of a programme that specifically targets non-communicable diseases, underpinned with food cost reductions for healthy living.

We would also introduce mandatory training for teachers and community workers to detect child abuse, and ensure all allegations of child abuse are reported to the Department of Child and Family Services are equally shared with the Bermuda Police Service and amend the Criminal Code to outlaw cyber bullying.

EDUCATION

The independence of the Bermuda Tourism Authority played a key part in the revival of tourism in Bermuda. It is a shame that that Authority has now had its independence undermined.

The One Bermuda Alliance has long stated that the way forward for education is to have it overseen by an independent education authority, so we are delighted that the PLP finally sees the value that an education authority brings to the delivery of education in Bermuda and student performance and outcomes.

An education authority is not the cure, Mr Speaker, but it is the first and necessary step towards establishing a system that provides the foundation for our young people to succeed.

It is also crucial that both teachers and students receive the support they need so, Mr Speaker, a One Bermuda Alliance urges the Government to supplement schools with teams of Foundational Counsellors, to support our children and instil the skills needed for life, from early developmental learning to guidance in later years, when our children transition from education to working life.

We also recommend the establishment of a Continuing Professional Development Centre for our teachers, to enhance teaching skills and maintain high standards with continuous training and support.

NATIONAL SECURITY AND POLICING

Covid-19 has caused a great many people a great deal of stress and anxiety and will continue to do so until our economy improves.

Tragically, the Covid-induced stresses are being exacerbated by a rise in violent crime and continuing deaths and injuries on our roads.

Mr Speaker, one of the fundamental responsibilities of any government is the security of its citizens and ensuring a safe environment in which all can thrive.

This begins by valuing all our uniformed personnel by providing the best possible conditions of service and physical environment, but it also requires vigorously confronting the causes of crime as well as being tough with the perpetrators of the crime itself.

Mr Speaker, this Government has disrespected our uniformed services. They have slashed the police budget; they have not provided our firefighters with the necessary equipment and they have allowed conditions at the prisons to fester. They also failed to provide some frontline workers with the necessary PPE during lockdown. We believe in law and order and value our uniformed services. Their performance during the Covid-19 crisis

underscored their commitment and diligence and we all owe them our gratitude for their service. They worked above and beyond anything we could have asked.

Therefore, Mr Speaker, the One Bermuda Alliance recommends that the PLP government:

- + Fully invest in our Uniformed Services by ensuring they do not lack for basic needs such as clothing and equipping them with modern technologies to better ensure safety and crime prevention, including body cameras for police officers, updated fire equipment and emergency ambulances.
- + Address the serious facilities deficiencies at our prisons to ensure our prison officers work in a safe and healthy environment.
- + Ensure our Uniformed Services are fully staffed, so that services are routinely provided, with reduced reliance on overtime pay and the promotion of well-being for those who give service to our Island.
- + Provide clerical support to our Uniformed Services so that they are free to concentrate on their important core tasks and not be bogged down by non-critical duties.
- + Provide on-call mental health and social workers to support the police in responding to non-criminal calls to provide de-escalation or crisis assistance.
- + Expand the network of CCTV cameras to improve civility of road usage.

The OBA believes that strong preventative and rehabilitation programmes are important in maintaining safe communities, to provide ongoing support to victims' families, to support and guide at-risk youth and to give offenders a second chance.

Therefore, Mr Speaker, the OBA recommends implementing a Restorative Justice Programme through a Department of Restorative Justice. This will help to increase support for victims of crime and strengthen support for victims of domestic and sexual abuse.

We also recommend instituting a Second Chance programme involving mentorship and work programmes, expunge certain offences from the records of young offenders following successful completion of community orders and establish a programme of anger management and conflict resolution classes in schools and for adults in a community setting.

MR. SPEAKER:

Tacit support also should be given to the formation of a Police Authority.

After all, we all should support the Police with greater community involvement.

We also should support BPS by building more confidence and trust in the organization; we commend the BPS for its stance in addressing standards of professional behaviour.

Having said that though, it is disappointing that the Government has not mentioned the Police Complaints Authority in the Throne Speech. This body is important for public trust and public engagement. Its work should be supported and highlighted.

MR. SPEAKER:

Gangs, guns and violence too often mar the peace and tranquillity of our Island. During the opening of Parliament in St. Peter's Church the depth of gang tentacles was again illustrated during Premier's question period when one of our local students asked what the Government was doing about gangs in school.

The Premier's answer was deficient and vague. His first comment was that the GREAT programme had recommenced! Mr. Speaker, that was an OBA initiative, and the answer shows this Government has to date

failed to stem the growth of the gang culture in spite of highly paid consultants and lots of talk.

MR. SPEAKER:

Community policing is critical for the BPS. We should support the Commissioner of Police and entire Bermuda Police Service in their efforts to enhance community engagement and involvement.

MR. SPEAKER:

While the Government talks about a National Digital Bank, reform of banking laws and regulations and being nimble and free to seize economic opportunities, we must not forget that more work needs to be done to deal with corruption, organized crime and money laundering. We must support the Bermuda Police Service and other investigative arms for their work.

MR. SPEAKER:

Too often the Bermuda Fire Rescue Services, Corrections and The Royal Bermuda Regiment are the forgotten children of National Security. This must end. We look forward to the Government sitting at the table with them and addressing their outstanding concerns.

Mr Speaker, for non-violent crimes, we recommend the introduction of Magistrates' Court-guided community orders for certain non-violent offences for qualified offenders. This could be overseen by revamped Parish Councils with social worker assistance.

We also recommend the implementation of civics programmes in schools that stress respect, recognise bullying and abuse, buttressed by anger management and conflict resolution teaching and strengthening counselling, particularly mental health counselling for and between offenders following a violent incident.

OUR FUTURE

Mr Speaker, those sitting in this House today have the power and responsibility to help those younger than us, who **are** Bermuda's future.

The OBA firmly believes that leadership is about the next generation and developing an environment in which our young people can comfortably live and work in the areas they are attracted to – areas that will increasingly be the top earning sectors in the world.

Mr Speaker, the One Bermuda Alliance recommends a number of initiatives for young people. They include establishing an annual tech fair that exposes our youth to the cutting edge in robotics, coding, animation, and such future forward skills.

We encourage the Government to develop more festivals so that our artists and entertainers can have year-long opportunities to work, expand film and TV incentive programmes to attract Bermuda-based production and create visibility for Bermuda and career opportunities for Bermudians and promote a public/private partnership to expand the availability of scholarships for the arts.

To help young people get onto the first rung of the career ladder, we will, Mr Speaker, encourage further payroll and other tax breaks for the hiring of Bermudians in trainee positions.

And to help young people to buy a piece of the rock, we recommend helping first-time Bermudian home buyers with tax friendly lease-to-buy opportunities and waiving stamp duty on mortgages.

THE ENVIRONMENT

The recent hurricane season has been one of the busiest on record, indeed the National Hurricane Centre ran out of names. We have seen wildfires raging in different parts of the world and we read reports of the ice caps melting at record rates.

We cannot ignore the effects of climate change and as a small island we are vulnerable. Climate change and other impacts must be factored into every possible aspect of our planning, as a matter of policy.

Mr Speaker, our environment is one of our greatest resources and needs to be protected for our future generations. Sustainable development must become more than a catchphrase – it must underpin the treatment of our natural environment and the OBA is committed to that aim.

But as we commit to sustainability, we must also position Bermuda to benefit from the immense potential of the green and blue economies.

Mr Speaker, the One Bermuda Alliance recommends and encourages policies that will support green investment that is financially viable and conducive to economic growth and will create new markets by stimulating demand for green technologies, goods, and services, thereby creating new job opportunities. We must position Bermuda as a world green centre, working with the Bermuda Institute of Ocean Sciences (BIOS), promoting it as a global leader for marine studies and as a leader in the green and climate change movements, with a think tank and annual conferences.

Covid 19 showed us the importance of food security and the OBA recommends working closely with farmers to maximize their ability to utilize existing zoned agricultural land and consider tax incentives, payroll tax exemptions and planning changes to stimulate the local food production market.

THE ONE BERMUDA ALLIANCE PARTY

MR. SPEAKER:

A lot has been said about the One Bermuda Alliance's future.

Please let me make it very clear. The One Bermuda Alliance is alive and well.

Our roots will be nourished on the principles of Opportunity, Responsibility, Integrity, Transparency, Fairness, Inclusiveness and Service.

These roots will secure our foundation and future, within our community.

MR. SPEAKER

The One Bermuda Alliance has a core team of approximately 40 ladies and gentlemen. This team includes all of those candidates who ran in last month's elections. They are still in the room and have recommitted themselves to service as a part of the One Bermuda Alliance team.

They continue to be engaged and are committed to playing their role in crafting and shaping Bermuda's future.

They continue their journey on the pathway of service to, and for, the people of Bermuda.

There are also the branch members across the Island, who worked with us leading up to the election, and on

last month's polling day. These field members are as dedicated as ever and form an integral part of our team.

They form an important part of the eyes and ears of our communities. They are eager and delighted to provide service to the people of Bermuda.

It is this energy and commitment which demonstrates that the One Bermuda Alliance's vitality is there in droves, Mr Speaker.

The One Bermuda Alliance stands ready to grow deeper roots that will secure our foundation and future, within our community.

As for my personal pledge, Mr. Speaker, I, along with all of the members of the One Bermuda Alliance team, will listen and learn from the people of Bermuda.

We have a commitment to service, and we will help guide Bermuda forward through this Covid 19 era, with integrity, fairness, transparency, accountability and respect.

Thank you, Mr. Speaker.



One Bermuda Alliance