

CAYMAN ISLANDS LEGISLATIVE ASSEMBLY

OFFICIAL HANSARD REPORT ELECTRONIC VERSION

2015/16 SESSION

22 October 2015

Sixth Sitting of the Third Meeting (Pages 607-654)

Hon Juliana Y O'Connor-Connolly, JP, MLA, Speaker

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PRESENT WERE:

SPEAKER

Hon Juliana Y O'Connor- Connolly, JP, MLA Speaker of the Legislative Assembly

MINISTERS OF THE CABINET

Hon Alden McLaughlin, MBE, JP, MLA

Premier, Minister of Home Affairs, Health and Culture
Hon D Kurt Tibbetts, OBE, JP, MLA

Minister of Planning, Lands, Agriculture, Housing and

Infrastructure

Hon G Wayne Panton, JP, MLA
Financial Services, Commerce and Environment
Hon Osbourne V Bodden, JP, MLA
Minister of Community Affairs, Youth and Sports
Hon Marco S Archer, JP, MLA
Minister of Finance and Economic Development

Hon Tara A Rivers, JP, MLA Minister of Education, Employment and Gender Affairs

EX OFFICIO MEMBERS OF THE CABINET

Hon Franz I Manderson, Cert. Hon. JP Deputy Governor, ex officio Member responsible for

the Civil Service

Hon Samuel Bulgin, QC, JP Attorney General, ex officio Member responsible for

Legal Affairs

ELECTED MEMBERS

GOVERNMENT BACKBENCHERS

Mr Anthony S Eden, OBE, MLA

Mr Roy McTaggart, MLA

Deputy Speaker, First Elected Member for Bodden Town

Second Elected Member for George Town

Mr Winston C Connolly, Jr, MLA

Mr Joseph X Hew, MLA

Mr Alva H Suckoo, MLA

Fifth Elected Member for George Town

Sixth Elected Member for George Town

Fourth Elected Member for Bodden Town

OPPOSITION MEMBERS

Hon. W. McKeeva Bush, OBE, JP, MLA

Leader of the Opposition, First Elected Member for

West Bay

Mr Bernie A Bush, MLA

Deputy Leader of the Opposition, Third Elected Member

for West Bay

Capt A Eugene Ebanks, JP, MLA Fourth Elected Member for West Bay

INDEPENDENT MEMBERS

Mr V Arden McLean, JP, MLA Elected Member for East End

APOLOGIES

Hon Moses I Kirkconnell, JP, MLA

Deputy Premier, Minister of District Administration,

Tourism and Transport

Mr D Ezzard Miller, MLA Elected Member for North Side

(arrived at 11:30 am)

OFFICIAL HANSARD REPORT THIRD MEETING OF THE 2015/16 SESSION THURSDAY 22 OCTOBER 2015 10:56 AM

Sixth Sitting

[Hon. Juliana Y. O'Connor-Connolly, Speaker, presiding]

The Speaker: Good morning. I will invite the honourable Member from the district of East End to say prayers this morning.

PRAYERS

Mr. V. Arden McLean, Elected Member for East End: Let us pray.

Almighty God, from whom all wisdom and power are derived: We beseech Thee so to direct and prosper the deliberations of the Legislative Assembly now assembled, that all things may be ordered upon the best and surest foundations for the glory of Thy Name and for the safety, honour and welfare of the people of these Islands.

Bless our Sovereign Lady, Queen Elizabeth II; Philip, Duke of Edinburgh; Charles, Prince of Wales; and all the Royal Family. Give grace to all who exercise authority in our Commonwealth, that peace and happiness, truth and justice, religion and piety may be established among us. Especially we pray for the Governor of our Islands, the Premier, the Speaker of the Legislative Assembly, the Leader of the Opposition, Ministers of Cabinet, Ex-Officio Members and Members of the Legislative Assembly, that we may be enabled faithfully to perform the responsible duties of our high office. All this we ask for Thy great Name's sake.

Let us say The Lord's Prayer together: Our Father, who art in Heaven, Hallowed be Thy Name. Thy Kingdom come, Thy will be done on earth as it is in Heaven. Give us this day our daily bread, and forgive us our trespasses, as we forgive those who trespass against us. Lead us not into temptation, but deliver us from evil. For Thine is the Kingdom, the power and the glory, forever and ever. Amen.

The Lord bless us and keep us. The Lord make His face shine upon us and be gracious unto us. The Lord lift up the light of His countenance upon us and give us peace, now and always. Amen.

The Speaker: Please be seated.

ADMINISTRATION OF OATHS OR AF-FIRMATIONS

None.

READING BY THE HONOURABLE SPEAKER OF MESSAGES AND ANNOUNCEMENTS

APOLOGIES

The Speaker: I received apologies from the following Members: the Honourable Deputy Speaker, the Honourable Deputy Premier, late arrival for the Honourable Minister of Finance, the Member from North Side apologies; he will be arriving later today. I believe that covers the list of those that we received for this morning.

PRESENTATION OF PETITIONS

The Speaker: None.

PRESENTATION OF PAPERS AND OF REPORTS

The Speaker: None.

QUESTIONS TO HONOURABLE MINISTERS AND MEMBERS OF THE CABINET

The Speaker: There are no [questions] this morning.

STATEMENTS BY HONOURABLE MEMBERS AND MINISTERS OF THE CABINET

The Speaker: None.

PERSONAL EXPLANATIONS

The Speaker: I recognise the Member for East End who permission has been given to make a personal statement today.

Mr. V. Arden McLean, Member for East End: Thank you, Madam Speaker.

Madam Speaker, I would like to turn your attention to certain of the comments made by Mr. Alasdair Robertson appearing in an article in the Cayman Reporter on the 20th October, 2015, in re-

sponse to the concerns that I recently raised regarding Caymanian promotion in law firms.

Mr. Alasdair Robertson is an equity partner with Maples and Calder and sits on that firm's management committee. He is the president of the Cayman Islands Law Society, having succeeded his predecessor, Mr. Charles Jennings, in October 2012. Mr. Jennings, by the way, is also the former managing partner of Maples and Calder.

Prior to his succeeding Mr. Jennings, Mr. Robertson previously served the Cayman Islands Law Society as vice president, secretary and treasurer of the Law Society since 2006.

I recently raised, yet again, and have consistently raised in this Assembly from 2001 that Caymanians have not been given a fair shake at becoming properly trained lawyers and promoted to equity status accordingly.

Mr. Robertson stated that "the Cayman Islands Law Society and its member firms encourage, promote and provide every opportunity for Caymanians to thrive and advance within the legal profession based on merit."

I know for a fact that second rate lawyers who come here who are significantly less intelligent than their Caymanian colleagues have been promoted and the Caymanian lawyers have instead been booted out. Mr. Robertson's oversimplified claim that Caymanians are only promoted to partner based on merit, lends itself to the paradox arising from comments made by my colleague, Mr. Winston Connolly, the MLA from George Town, last month—who, I might add, was a former attorney with Walkers and subsequently Maples and Calder. In other words, MLA Connolly knows exactly what he is talking about—unless, of course, Mr. Robertson is suggesting that he is a liar.

Mr. Connolly has been calling on law firms to advance Caymanian attorneys to partnership and management positions and make equity partnerships in the country's top law firms where salaries can range from around US\$1 million to more than US\$10 million annually.

Mr. Connolly underscored equity partners as compared to salaried partners. A salaried partner, as I understand it, does not participate in the firm's profits. The equity partner can earn the \$1 to \$10 million annually but the salaried partner will make somewhere in the \$500,000 range.

Mr. Connolly issued a personal challenge to all law firms in the Cayman Islands to double the number of Caymanian equity partners by 2020 because, as of today's date, only four Caymanians out of the over 700 lawyers in the Cayman Islands are equity partners. It is noting that no law firm answered the challenge.

By the way, notice that Mr. Connolly stated that he recognises that his future legal career and any other employment in the private sector may be at stake for his comments. Every single Caymanian lawyer that has sought to address this discriminatory issue has been made redundant in this society with their careers completely decimated, destroyed. We all know this. We have never, ever held any law firm or partner responsible for this sad state of affairs even when we have evidence where the partners with a duty to behave as officers of the courts have been found disingenuous with the truth and have given the Immigration Board promises to train and promote lawyers in return for work permits. I know this as a fact. Once he leaves politics, Mr. Connolly may never get a job in his chosen profession in his own country. Imagine that, Madam Speaker.

We know this and have done absolutely nothing. Whistle-blower legislation has only just been circulated for the next Meeting of this House. We all know that many folks in here simply beat up their gums and do not represent the people that they serve.

Mr. Connolly stated that law firms are exempted from Caymanian participation requirements under the Trade and Business Law and the local companies control law. While other professions, like the accountants, are not. Let us see what this House intends to do about that. If I were to wager, I would suspect nothing, since we have only just introduced a new Trade and Business Licence Law and it still exempts law firms.

On the 21st of May 2011, I wrote a letter to the Caymanian Bar Association and copied it to the former Premier, the Honourable McKeeva Bush, our Attorney General, the Honourable Samuel Bulgin, the then Minister of Education, Training and Employment, the Honourable Rolston Anglin, and Mr. Danny Scott, former Chairman of the Business Staff and Plan Board. This was triggered by an unsavoury comment made by a foreign lawyer that had just earned his PR [Permanent Residency] while I continued to be bombarded with the same complaint, sometimes at my house, from Caymanian lawyers about their working conditions within the law firms, difficulties trying to obtain employment within the law firms and who fear that firms will ask them to retire, resign, sign contracts which prevent them from discussing their experiences-having full knowledge that they are not adequately trained or provided with realistic opportunities to succeed.

To this day, I have not received a response from anyone but as we all know, that is how business is done in these Islands. If the issue is regarded as sensitive, if we as politicians are afraid because addressing the issues will adversely affect us getting elected (and by that I mean the lawyers in these law firms will not provide us with money to finance our campaigns), we simply ignore the issue forgetting that the reason why people go to the polls and put their X by our names is to represent them.

Here we have Mr. Robertson doing the Donald with that stale and now dastardly line that Cay-

manians are promoted based only on merit on the one hand, and Caymanians telling me and other politicians consistently that their treatment is not the same as their foreign colleagues.

Madam Speaker, and colleagues, I have been around when lawyers coming to Cayman were provided with training manuals and were told not to share them with the Caymanian lawyers. I have been around when Caymanian lawyers were called monkeys in these firms. Madam Speaker, colleagues. I know where all of the skeletons are buried.

For those with short and selective memories, mine takes me back to the rumour that my colleague and former Premier had to listen to Mr. Walker telling him that certain Caymanians at the time would never ever be made partners at Walkers because they were too dumb. It was not until the former Premier convinced Mr. Walker that it would be in that firm's best interests to train and give Caymanians the opportunity, that they were promoted.

The same occurred when lawyers from Maples went to see my predecessor, the Honourable John McLean and the Honourable Truman Bodden. They, too, were made partners shortly afterwards having been with that firm some 10 years. So, the history of how Caymanians have become partners in firms is an interesting one, Madam Speaker. I have a copy of a memo prepared by a subcommittee of the Caymanian Bar Association (CBA) which is very telling that you are all welcome to have. But it will not tell anyone in this House anything that they do not know. All I have ever asked for is some parity and honesty, some fairness, Madam Speaker.

This distrust is compounded by the Legal Practitioners Bill and the industry's behaviour regarding this review, revision and implementation. Mr. Miller and I have expressed our lack of trust in the CBA and Law Society because we have not seen tangible and convincing evidence whether practicing Cayman law in other jurisdictions actually benefits Cayman or not, because the professional organisations have not provided us with the information that can enable us to make informed decisions. I have always said (to quote Ronald Reagan), "Trust, but verify."

It has been my experience that I can neither trust the profession nor verify what it has to say about this practise, and this has been based on my entire experience as a Minister and an MLA. Mr. Connolly is now asking for the profession's cooperation and instead of giving an inch, word on the street is that he is persona non grata within the profession and we can look out for an aggressive PR campaign to discredit both him and me.

With Caymanians being under constant scrutiny and the concerns that I have about the level of divisiveness in the profession, MLA Miller and I strongly suggested that these issues be resolved. But it is unhelpful with the same boring line trucked out by the Law Society that promotion is based on merit

when we all know that this is just a plain and outright lie. I am done mincing my words on this subject.

This raises the whole debate on the issue of the Legal Practitioners Bill. Madam Speaker, my intention today is merely to respond to and contextualise Mr. Robertson's comments. I have not forgotten that between 2010 and 2012 the former Premier and Attorney General invited Mrs. Theresa Pitcairn and Mrs. Sherri Bodden who then included Mr. Sammy Jackson to work with Mr. Ian Paget-Brown, the Chairman of the Law Review Commission, to draft legislation dealing with this dreadful situation.

During that time, I interviewed quite a number of foreign—yes, you heard me right, foreign—and Caymanian lawyers confirming what we all knew about the abuses within the firms. Theresa and other members of that team sent me and my colleague, the MLA, Ezzard Miller, scores of revised legislation to review and ask for comment. Contrary to what people may want to say, Theresa and her team really searched for some middle ground on this and wanted Mr. Miller and I on side. I know that their reach for input was long and wide, notwithstanding the nasty and unhelpful comments made by senior members of the profession. Eventually, the Honourable Chief Justice reviewed her work. We know the results of all that hard work.

Madam Speaker, now that Mr. Robertson has claimed that there are 60 Caymanian partners in the law firms, I hereby challenge him to provide us with the names of those lawyers and prove that they are Caymanians who were not made Caymanians by virtue of granted status. Madam Speaker, I am not referring to sole practitioners; I am referring to firms with five or more lawyers.

I should like to make a matter crystal clear when I refer to persons who have been promoted to partners in these firms. You will recall, I often say "I know how many lawyers we made Caymanians, but how many Caymanians have been made partners?" I am married to a non-Caymanian. So let me make it clear that I am not anti-foreigner. In fact, many of my good friends that I have are foreigners and have made significant contributions to the development of these Islands and have been integrated.

I would invite the CBA and/or Law Society to review their numbers and let us know how many of the Caymanian lawyers:

- 1. Started their professional careers in the Cayman Islands with no experience;
- 2. Were awarded partnerships after coming to the Cayman Islands and subsequently acquired Cayman Status or PR;
- 3. Were promoted to partnership as a result of a Caymanian whistle-blower.

I would also like the professional bodies to advise this Assembly with verifiable reasons why so many Caymanians who received their experience locally left the various law firms as recently as this year.

Further, during the compilation of that list, Mr. Robertson should include the number of those who are equity partners. Madam Speaker, there has never been an argument surrounding salaried partners. Our calls have been for Caymanians to be made equity partners where they can fully participate in profits of the firms.

I also challenge the Caymanian Bar Association to tell us if they agree with the assertions of the Law Society.

I thank you, Madam Speaker.

[Desk thumping]

The Speaker: Madam Clerk.

OBITUARY AND OTHER CEREMONIAL **SPEECHES**

The Speaker: None.

RAISING OF MATTERS OF PRIVILEGES

The Speaker: None.

The Speaker: I recognise the Honourable Premier.

SUSPENSION OF STANDING ORDER 14(2) AND (3)

The Premier, Hon. Alden McLaughlin: Madam Speaker, in light of the fact that we simply have the one Government motion and third readings, I am proposing to move the suspension of Standing Order 14(2) and (3) in order that Government business can take precedence over Private Members' Motions so that I can release the Honourable Deputy Governor if he has other engagements, he does not have to remain necessarily for all of the Private Members' Motions.

The Speaker: The question is that Standing Order 14(2) and (3) be suspended to allow Government Business to take precedence over Private Members' business to move on to the Government Motion, et cetera.

All those in favour please say Aye. Those against, No.

Ayes.

The Speaker: The Ayes have it. Standing Order 14(2)

and (3) has now been suspended.

Agreed: Standing Order 14(2) and (3) suspended.

GOVERNMENT BUSINESS

BILLS

THIRD READINGS

GAMBLING (AMENDMENT) BILL, 2015

The Speaker: I recognise the Honourable Minister responsible for Financial Services.

Hon. G. Wayne Panton, Minister of Financial Services, Commerce and Environment: Madam Speaker, thank you.

I move that the Bill shortly entitled, The Gambling (Amendment) Bill, 2015, be given a third reading and passed.

The Speaker: The question is that a Bill shortly entitled, The Gambling (Amendment) Bill, 2015, be given a third reading and passed.

All those in favour please say Aye. Those against, No.

Ayes.

The Speaker: The Ayes have it.

Agreed: The Gambling (Amendment) Bill, 2015, given a third reading and passed.

LIQUOR LICENSING (AMENDMENT) BILL, 2015

The Speaker: Honourable Minister responsible for Financial Services.

Hon. G. Wayne Panton: Madam Speaker, I move that the Bill shortly entitled, The Liquor Licensing (Amendment) Bill, 2015, be given a third reading and passed.

The Speaker: The question is that a Bill shortly entitled, The Liquor Licensing (Amendment) Bill, 2015, be given a third reading and passed.

All those in favour please say Aye. Those against, No.

Ayes.

The Speaker: The Ayes have it.

Agreed: The Liquor Licensing (Amendment) Bill, 2015, given a third reading and passed.

MOTIONS

GOVERNMENT MOTIONS

GOVERNMENT MOTION NO. 9/2015-2016— THE LEGISLATIVE ASSEMBLY STANDING ORDERS (2006 REVISION)

The Speaker: I recognise the Honourable Deputy Governor.

The Deputy Governor, Hon. Franz I. Manderson: Thank you and good morning, Madam Speaker.

The Speaker: Good morning.

The Deputy Governor, Hon. Franz I. Manderson: Madam Speaker, the Legislative Assembly Standing Order (2006 Revision) Government Motion:

WHEREAS there is need to review and amend the Legislative Assembly Standing Orders (2006 Revision) to ensure compatibility with the Cayman Islands Constitution Order 2009, current public finance regulations and current best practice;

AND WHEREAS Standing Order 78 (1) requires there to be a Standing Select Committee styled the Standing Orders Committee which is to consider, from time to time, generally what changes to Standing Orders are necessary and desirable:

BE IT THEREFORE RESOLVED THAT the Standing Orders Committee meet as a matter of urgency to establish a Sub-committee to review the Standing Orders and recommend any amendments it deems necessary or desirable to the whole Committee;

AND BE IT FURTHER RESOLVED THAT the Standing Orders Committee, report back to the House by or before June 30, 2016.

The Speaker: The Motion has been duly moved and is open for debate. Does the Honourable Deputy Governor wish to speak thereto?

The Deputy Governor, Hon. Franz I. Manderson: Yes, Madam Speaker, just briefly.

Madam Speaker, the Legislative Assembly Standing Orders were first made by the Legislative Assembly on the 8th of September 1976 and approved by the Governor on the 16th of September 1976. Since that time there has been numerous amendments to the Standing Orders with the most recent being in April 2006.

The current 2006 Revision of the Standing Orders therefore does not contain changes to the Legislative Assembly procedures affected by the 2009 Constitution. Accordingly, there are outdated references of the Constitution still to be found in the Standing Orders. For example, the current Standing Orders still make reference to the Constitution Order of 1972 to 2004. It still references sections of the Constitution that have been changed by the 2009 Constitution. For

example, in Standing Order 13 it refers to a quorum of eight Members instead of the current wording in the Constitution of a majority of Elected Members.

The Standing Orders also contain outdated provisions relating to the Standing Select Committees. For example, Madam Speaker, Standing Orders 75, 76, 77 and 79 refer to the Financial Secretary as being the Chairman of Finance Committee and we know that that Committee is chaired by the Minister of Finance.

Madam Speaker, Standing Order 88(2) states "In cases of doubt the Standing Orders of this House shall be interpreted in light of the relevant usage and practice of the House of Commons . . ." I had a look at the Standing Orders for the House of Commons and, Madam Speaker, since 2005 there have been 22 addendums to their Standing Orders, the last one being the 5th of June this year. So as you can see, Madam Speaker, the House of Commons has been keeping their Standing Orders up to date and it is incumbent of us to do the same here.

Madam Speaker, we have modernised our Constitution. We have modernised our voting system. Just last night we moved closer towards a truly independent Parliament and now we must modernise our Standing Orders. All of these new systems and documents and motions that we are doing, Madam Speaker, in my opinion, strengthens our democracy and updating our Standing Orders can improve the efficiency and effectiveness of our Parliament. I think that is so very important, Madam Speaker, in that we must modernise our Standing Orders to keep pace with all of the other key things that we are doing in terms of modernising our Constitution, changing our voting systems, as I said.

Madam Speaker, with those few words I would ask all Members to support this Motion and we can get on with the business of updating our Standing Orders.

The Speaker: Does any other Member wish to speak?

[Inaudible interjection]

The Speaker: Honourable Leader of the Opposition.

Hon. W. McKeeva Bush, Leader of the Opposition: Madam Speaker, you have called upon Members to debate and by virtue of Standing Order 87(3), I would like to know how we can debate it.

[Inaudible interjections]

The Speaker: Honourable Members, in order to get context, permit me please to read Standing Order 87 in its entirety.

"87. (1) Unless the Presiding Office otherwise directs, not less than twelve days' notice of a

motion to amend the Standing Orders shall be given, and the notice shall be accompanied by a draft of the proposed amendments.

- "(2) The motion shall be set down for the earliest sitting after the expiration of the notice.
- "(3) When the motion is reached, the mover shall move the motion, and after it has been seconded, the question shall be put forthwith that the motion be referred to the Standing Orders Committee, and if that question is agreed upon, no further proceedings shall be taken on that motion until the Committee has reported thereon."

I take it from the intervention raised by the Leader of the Opposition, his specific reference would be as it relates to Standing Order 87(3); however, we are not at this stage moving any amendments which are necessary to be attached to the Motion. The Motion is being moved under the general motion of Standing Order 24. Once it goes to the Select Committee, if the need arises to make necessary amendments, it is at that stage the motion will come back which requires the requisite 12 days' notice and an attached amendment emanating from the Select Committee that we are now proposing to establish. That is my understanding.

Honourable Leader of the Opposition.

Hon. W. McKeeva Bush, Leader of the Opposition: Madam Speaker, under Standing Order 24 and what?

The Speaker: It is the general sections—one minute.

Hon. W. McKeeva Bush, Leader of the Opposition: Specifically, to set up . . . I do not have the Motion in front of me, unfortunately.

The Speaker: Serjeant, can you ensure that he has a copy of the Motion, please?

Standing Order 24 deals with general motions and amendment to motions on page 20 of the Standing Orders.

As you will see this Motion in its resolution sets out the intention of the Motion; hence, it brings it within the jurisdiction of Standing Order 24.

Hon. W. McKeeva Bush, Leader of the Opposition: Madam Speaker, I have no problem if Members want to debate it. I have no problem whatsoever. I just thought that, as far as I am concerned, Standing Order 87 applies and that is that you are asking for Standing Orders to be amended and the Member did point out the need and, of course, there have more than he has pointed out. So I thought that certainly [Standing Order] 87 applied, but anyway, no problem to me.

The Speaker: Honourable Member, just by way of further elucidation you would note that when you brought a similar motion it had a specific amendment

attached thereto, that was why it was relevant to bring it under [Standing Order] 87. And you were correct at that particular stage when you said there should not be debate when the Speaker at the time called for debate and you corrected her. Even before knowing that this would come, in my anticipation of interventions, I did take the time last week to review previous amendments to Standing Orders and see what the correct procedure was. So, that is my understanding, that this is not an amendment as was proposed back then. You were correct in that stage and I take it that there is no amendment. The Motion, without getting into the merit of it from the Chair's perspective, is merely asking for the establishment of the Select Committee rather than bringing proposed amendment. At that stage, this will become relevant.

I recognise the Honourable Premier.

Is this an intervention or is this for contribution to the debate?

Please proceed.

The Premier, Hon. Alden McLaughlin: Thank you, Madam Speaker.

Madam Speaker, just to add to what the Honourable Deputy Governor has said with respect to this matter, the Government is approaching this, as I said last night in the context of the other motion, the motion for administrative autonomy of the House, that the Government views this as part of the package—the overall modernisation package that we are trying to achieve with respect to governance and parliamentary process.

But, Madam Speaker, the way that I see this matter proceeding is that we would swiftly need to have a meeting of the Standing Orders Committee which is chaired by the Honourable Deputy Governor and all Members of the House are Members of the Standing Orders Committee. At that meeting, the Committee would then proceed to appoint a subcommittee to actually carry out the work and make recommendations to the full committee and then we can decide where we go from then.

There is a proposed time line of the 30th of June next year for the completion of that work as we would like to get this done during this term. Those of us who have been here for some time, know that this an exercise that has been conducted on a number of occasions and we have never actually gotten to the point where the House was prepared to make either significant amendments, let alone, adopt a new set of Standing Orders. So it is the objective of this exercise that we do achieve that this time around. No doubt, in due course, the Honourable Deputy Governor, as chairman, will indicate to Members when he would like to hold a meeting of the Standing Orders Committee to, as I say, start this process by appointing a subcommittee to carry out the work.

Thank you, Madam Speaker.

The Speaker: Does any other Member wish to speak? Does any other Member wish to speak? Final call, does any other Member wish to speak?

If not, I will recognise the Honourable Deputy Governor if he would wish to exercise the right of reply.

The Deputy Governor, Hon. Franz I. Manderson: Thank you, Madam Speaker, just to thank everyone for their support.

I want to just also confirm what the Premier said. I will very shortly give notice of a meeting of the Standing Orders Committee so that we can get this project moving. So I will discuss that with Members during the day here and hopefully we can get that meeting done very soon.

[Inaudible interjections]

The Deputy Governor, Hon. Franz I. Manderson: Yes, Madam Speaker, I certainly believe that I should not be the chairman of this Committee. It is not really part of my skillset; that is for sure. So I would rather that responsibility be given to yourself, Madam Speaker, but that is something for the Standing Order Committee to take forward and I just want to, again, thank all Members of the House for their support and we look forward to getting this project finally delivered and completed in the short term.

Thank you.

The Speaker: The question is: BE IT THEREFORE RESOLVED THAT the Standing Orders Committee meet as a matter of urgency to establish a Subcommittee to review the Standing Orders and recommend any amendments it deems necessary or desirable to the whole Committee;

AND BE IT FURTHER RESOLVED THAT the Standing Orders Committee, report back to the House by or before June 30, 2016.

All those in favour please say Aye. Those against, No.

Ayes.

The Speaker: The Ayes have it.

Agreed: Government Motion No. 9/2015-2016 The Legislative Assembly Standing Orders (2006 Revision) - passed.

OTHER BUSINESS PRIVATE MEMBERS' MOTIONS

PRIVATE MEMBER'S MOTION NO. 7/2015-2016— EMERGENCY PROGRAMME FOR FINANCIAL ASSISTANCE TO PREVENT SOCIAL DETERIORATION

The Speaker: I recognise the Honourable Leader of the Opposition.

Hon. W. McKeeva Bush, Leader of the Opposition: Thank you, Madam Speaker.

Madam Speaker, I beg to move Private Members' Motion No. 7 standing in my name which reads as follows:

WHEREAS since 2007 the Economy has been sluggish;

AND WHEREAS our people have suffered in various ways financially;

AND WHEREAS because of the bad Economic conditions people have lost jobs, can't pay rent, are losing their homes, can't pay other bills and families are sleeping in vehicles; other persons are sleeping on the porches of Buildings and living in the Bushes;

AND WHEREAS this state of affairs generally does not speak well of these Islands which enjoy the status of being the 5th largest financial centre and whose people have become accustomed to living and paying their way as a first world people;

BE IT THEREFORE RESOLVED that Government consider putting sufficient funds aside immediately for a plan with a programme which will address, as an emergency, the worse cases found by Social Services or reported to them.

The Speaker: Is there a seconder?

Mr. Bernie A. Bush, Third Elected Member for West Bay: Madam Speaker, I beg to second Private Members' Motion No. 7/2015-2016.

The Speaker: The Motion has been duly moved and is now open for debate.

Does the Honourable Leader of the Opposition wish to speak to his Motion?

Hon. W. McKeeva Bush, Leader of the Opposition: Madam Speaker, I rise this morning to address a matter that is becoming an ever increasing issue amongst Caymanian families and that is the whole matter concerning Caymanians losing ground and social deterioration setting in because of the absence of work, no prospects of work soon or immediately and a feeling of hopelessness and most times no equity. Hardship, Madam Speaker, is obvious to all of us as we are often most times are talked to, complained to, begged by those of us in his House by our constituents. So we know that hardship is setting in or has set in for some time. Its roots are deep and its branch is long and ob-

trusive. Madam Speaker, sometimes hope it seems is being replaced by frustration and despair.

Madam Speaker, to give a bit of historical perspective and to provide a bit of context to what I am about to say, let me first begin by saying that it has always been the way of Caymanian families to provide for their own. From our earliest days, Caymanian men and women worked hard to scratch out a living for themselves and their families. Whether it was the earliest settlers who had to back firewood to cook, plant provisions on the lands or live off the water, (the ocean, that is, to provide food and sustenance) or whether it was to log the land, to build a shelter for their family or to build ships to sail the high seas, even.

Madam Speaker, our earliest days could very easily be compared to any other frontier society or indigenous peoples who relied on hard work, the earth under their feet and the sea around them for their survival. For the indigenous people of North America, the red Indians, the wild buffalo was used for everything. They ate the meat, used its hide to build tents and clothing, its hair for thread and its bones for needles and tools for hunting. So the Indians considered it a sacrilege to not use every part of the buffalo or to slaughter these animals for sport, as they saw these animals as crucial to their very existence. From the spiritual to the physical, these majestic beasts played an integral role in their everyday life. So, the North American Indian also depended heavily on the horses as transportation. It was also critical for hunting and migrating. They used their lands to farm and was also seen as the giver of all life and viewed as sacred.

Well, Madam Speaker, similar could be said about the early settlers in Cayman They used the turtle and the fish and other sea creatures to provide their meat, they farmed the land with various root plants like sweet potato, cassava, yam, coco, et cetera, as this was the most appropriate kind of crop to farm, given the topography and terrain of our Islands.

The early settlers used the limestone along with the indigenous trees—the ironwood, mahogany and the silver thatch to build homes and boats for themselves and their families. Over time, many of these products were used to develop merchandise which was traded to neighbouring islands and the United States, like mahogany, thatch rope, turtle meat, the shark oil and its skin. Boats—smaller boats and later larger schooners were also built for the purposes of sailing to other islands and countries in the region for trade and to fish and create the turtle industry, and were essential during the frontier years as a mode of transportation to establish and support these early trade partnerships. Those vessels were built, owned, navigated and operated by Caymanians.

So you see, Madam Speaker, our history is one that consummates survival; is one that is steeped in hard, honest work and strong perseverance and with the continuous steadfast belief that with God all things are possible. The Coat of Arms on our flag bears witness to this story and you will find the Psalms which reads "He has founded it upon the seas." This statement stands as a testament of our faith and acknowledges with purposeful clarity that we the people of these Islands believe that Almighty God, the God of Abraham, Isaac and Jacob created our land and protected us as a people.

Madam Speaker, before we were discovered by the outside world and before we became the fifth largest financial centre of the world, before we became known for hedge fund registrations, before we became a top tourist destination, before all of that, we were simply known as Caymanians—hardworking, humble, family oriented and most of all, trying as best we could to live a godly and Christian life as what the Bible taught us.

Madam Speaker, very few of the latecomers to our shores, know exactly what started the banking industry here in the Cayman Islands. Our men in an effort to provide for their families did start to go to sea. Yes, Caymanians always had a rich maritime history but it was in the mid-40s, 50s, 60s, 70s, and even early-80s that practically all of our men went to sea and sailed with large shipping companies. I did not get that privilege fortunately for me or unfortunately, I do not know, but I did not have it. But a lot of families did. They saved most of their wages and sent their money back home and it was that infusion of money that really kick-started the early economy and transformed Cayman from a sleepy fishing village and a place where time forgot to a land of possibility and better than average prosperity.

With families now having access to capital, they could purchase more food items in the local stores and over time the system of shares and credit slipped into the horizon and was replaced with a system of cash and carry. Average, hardworking conscientious Caymanians could with the proper plan and the right opportunity, purchase a piece of land and build a proper home for themselves and their families, even though many did so over a period of years. I recall, Madam Speaker, many in my village, or my area, whatever you call it, Madam Speaker, men going to sea. We were little boys.

The lumber houses were still there, the old homesteads were still there—I grew up in my grandmother's, my grandfather having passed away in 1929, and I was born in 1955 and grew up in that house. He had nine children by my grandmother and five by his first wife. So he had 14 children growing up and living there, Madam Speaker. I remember the seamen, how they built their homes. They went away, they sent allotments (money, that is) that came back, Madam Speaker, and they started to build their homes. First buying blocks or cement and some built poured cement homes—strong. Some built blocks

when Mr. Flowers, fortunately for these Islands, started that industry.

I know, Madam Speaker . . . I am asked what I know about allotments. My brother went, my stepfather did . . . also my own father was a master mariner himself.

[Inaudible interjections]

Hon. W. McKeeva Bush, Leader of the Opposition: Think so nah? Well, I did not have that fortunate experience, Madam Speaker. But I do know that my brother did and I know what I am saying because I had cousins who grew up in the same homestead and their one thing was we must build a better home, a better house for you mama, and for my brothers and my sisters.

That was one of the strong things I remember about the days of that part of seamen life in Cayman. Building a house and they built it going for two years, maybe, maybe a year sending their allotment, paying the bills and putting something towards a house then finally starting it.

Madam Speaker, I remember myself, because how we saved money for Christmas and for in the summer, was that we collected the gravel from the sea and when we could get a truckload of that, it was a lot of gravel. I will never forget, Madam Speaker, right down there where the Treasure Island is, which is what we called it in West Bay, Heady Bay [PHONETIC] but it was Head of Bay on the map because that was where, more or less, the sand stopped, somewhere up around there. Down below from that right down to Lower End Bay in West Bay you could collect gravel in certain places—truckloads!

I will never forget it when Mr. Lawrence Dilbert, me, some of his children, too, Madam Speaker, and that was how we as 12-year-olds, 11-year-olds and 10-vear-olds could get money and save money for Christmas. When we talk about for Christmas, Madam Speaker, it was not just to buy the things at that time . . . we could only get at Christmas like an apple. No, Madam Speaker, we had to buy clothes too, because we did not grow up with silver spoons, we grew up with no shoes, barefoot going to Sunday School and to school. So, when we could get to buy a pair of shoes by doing things like that or a good pants, Madam Speaker, it was a privilege. Today where many young people do not know and understand and people in this country who have much more do not understand the hardships that some in my age bracket had to go through.

So, Madam Speaker, the big thing was to get that house. Average, hardworking, conscientious Caymanians could with the proper plan and the right opportunity, purchase a piece of land and build a proper home over time for themselves and their families even, as I said, they did so over a period of years. And how glad we were to have that one bathroom

house—one bathroom for six children and a small house, two bedrooms. Maybe you were lucky you had another room and when you got old enough your mother shifted you to that little room, put a bed in it and that was yours. But of course, it had to be shared with other things. But you had that much more privacy.

Madam Speaker, we did not have electricity when we even got to getting our house. I know when we built ours, Madam Speaker, and up until 1971 we were still using the lamp, kerosene lamp. We did not get electricity until then. The house was built without the means for electrification and then when they got to that point you had to start to chop out the walls to put electricity in. That was another expense, another job. For a young person seeing all of that and experiencing all of that, it was something else, Madam Speaker.

Madam Speaker, I never had long to go in it because at 14-plus, 13 nearly 14-plus, I was moved out of school and I had a six month period in another school, a private school, and after that I got my first job building the first Barclays Bank—the building is still there, although it has been renovated on that street. Barclays Bank . . . I will never forget it . . . 14, Madam Speaker, 13-plus, 14-plus. Had to go to work for myself because the school system in this country had no space for us, but that is another thing. This Motion is not about that, Madam Speaker, I hope we are past all of that.

We could get a house and this presented land-rich Caymanians with a lucrative opportunity to start to do fairly well for themselves and over time as the demand for land went up so, too, did the value. Some families were fortunate, grandparents had left enough land that we could build a house on it. Our grandmother's homestead, two houses were built on that—big, huge property; enough that it could have taken three homes. So, we did not have to buy a house there.

When I even got married, Madam Speaker, just to bring it forward a bit, my wife's grandfather had left enough land for all of his grandchildren and there we had our house lot not far from where I grew up. But we had our house lot; we never had to purchase it. So, similarly, with more and more Caymanian families building homes, many seamen upon returning home entered into the development and construction industry and by that time could start to stay home.

Caymanians became heavily involved in the trades—plumbing, electrical, masonry and the like. With the steady increase in spending and the improvement to import construction materials, furniture, housewares, et cetera, as I said earlier, Mr. Flowers (that good man) started his block factory. Some even got into the importation of vehicles and eventually cars could be ordered through locally formed companies. This advent gave way to another niche market.

Madam Speaker, vehicles need fuel in order to operate and roads to drive on. So over time Cay-

manians got into the business of owning gas stations and garages while Government started to develop proper road infrastructure. Caymanian families also started to demand more non-essential products, and over time this afforded opportunities for more Caymanians to open up stores catering to the needs of their people—everything.

Back then, however, we travelled to Jamaica, going to Woolworth's there and later on Oxford Pharmacy to purchase the same way that they travel to Miami today and as often—more often—because the truth is, I do not know how many of those had a little time and had a little bit of money, making money, would go to Miami for recreation but you can believe they went to Jamaica for recreation. That is the only place we had to go. That is why I cannot forget from whence I come.

Yes, Madam Speaker, in those early days, beauty parlours, drive-in movie theatres, pizzerias like Borden's Pizza and other family hangout spots were open. Other places as well were established including some bars and new bars and lounges, the old Matilda's Corner in George Town, for example, was one of the places where the seamen would go to hang out and chew the rag. Later on, Farmer's in George Town and the old Apollo [11] in North Side were all places where men would congregate and blow off steam, and I believe they had a place in East End called The Stage—that was another place—some of that, I do not even know, Madam Speaker. Of course, I know about the drive-in theatres. I knew about the other hangouts as we came into town early in the 70s to work.

[Inaudible interjection]

Hon. W. McKeeva Bush, Leader of the Opposition: The Eastern Queen—that was another spot.

Bodden Town had a theatre as well . . . not just the only drive-in theatre. But all these things developed, Madam Speaker.

Madam Speaker, concurrently Caymanians also wanted to have access to reliable utilities and so, once again, Government initially got involved with providing electricity and welcomed Cable and Wireless to provide the residents with telephone communication. Of course, city water came at a later date. However, many Caymanians got into the business of digging wells and building cisterns. Thanks to Watler & Hislop we could afford—and when you couldn't afford it, good old Mr. Watler would allow you to credit and pay off . . . both of them, both Watlers, the owner and the man doing the digging. They were Watlers. The owner, when you didn't have full money to dig your well, he allowed you to credit. That's how it was in Cayman, Madam Speaker. Then you could purchase later on potable water. This is, Madam Speaker, just a broad overview of how things got started in these Islands. We should never forget from whence

we came. Unfortunately, far too many don't know where we come from and how we had to live.

[Inaudible interjections]

Hon. W. McKeeva Bush, Leader of the Opposition: The Member for East End is correct and he often says that. You see our glory but you don't know our story and it is true, the telling quote.

Today, Madam Speaker, we have a vibrant, local economy with all kinds of market players. From public and private education providers, public and private healthcare providers and pharmacies, hard work, Madam Speaker. We couldn't get anything much. We did get the drug store, Cayman Drug store, but that was late in the game. We used to go to Jamaica because you couldn't get things until you went to Jamaica-most things, special things. Some of the merchants here would purchase some pharmaceuticals but not much. You went to Jamaica and you stored up on them. And those that were lucky enough to be in the United States, well they were that. They were lucky enough and they had family in Florida or in Texas or in Louisiana someplace or New York. They were lucky. Many didn't have that and you had to wait. I will never forget Oxford Pharmacy just below or somewhere not far from the Pegasus Hotel in Jamaica. I will not forget King Street, Jamaica, down where Woolworth's was and the Bank of Nova Scotia, I think somewhere around there, maybe Half Way Tree, I am not sure. But those are the areas, Madam Speaker, where Caymanians had to go, had to frequently get something and was the only way for some of us to get it because we could not afford to go to the United States. That was unheard of for some of us.

So, we have a vibrant local economyhardware stores, car dealerships, gas stations, plenty coming out the ears, now . . . grocery stores, duty free shops, restaurants, beauty salons, even places you can go and get a massage-massage parlours. We have construction and development companies, architectural firms, property and quantity surveying companies, real estate companies, private and public utility companies, including road engineering companies, and other industrial companies equipped to build and maintain much needed infrastructure. We have our own national flight carrier, Cayman Airways, a top financial centre offering all kinds of financial products from the most basic savings account to the most complex and sophisticated financial products like STAR Trusts and other SPVs in the form of registered funds.

Insurance and reinsurance, accounting and legal services are all available here in these small Cayman Islands that they used to call a swamp. Think of how far we have come. The financial sector is very sophisticated and it is used by residents and international clients, be it individuals and corporates. We have over 100 different nationalities—over 106, may-

be more than that—living and working here in the Cayman Islands and there is no strife, Madam Speaker, no quarrels about anything. No colour class—nothing—colour or class. Not even your religious background. If you want to go worship a cow, go ahead. I know this: I worship an Almighty God and He lived and died and rose again. But I have nothing against anybody for what they want to worship; that is their business. That is the way I look at things. But don't tell me how I should worship, either. Don't tell me how I should live my life.

[Inaudible interjection]

Hon. W. McKeeva Bush, Leader of the Opposition: I don't worry about them. They are going to have to deal with the one Almighty God and He does not sleep, nor slumber. But I am one of those who are appreciative of all that we have in this country, because we came from barely anything to where we are today. Mind you, Madam Speaker, there are those that say that we should go back to where we were. I don't know who would want to do that, but not this Bush—and I didn't come out of the bush either.

[Inaudible interjections]

Hon. W. McKeeva Bush, Leader of the Opposition: No, Madam Speaker, I grew up with all that kerosene smut. Kerosene stove, having to go back wood in the rain. And I grew up in that house, yes, in the way that those zinc roofs could be cold. Those wooden houses could be cold. But in the summer—June, July, August, September, October, or like now when it rains, it is hot; you cook-cook. You had to sleep—and you didn't sleep because you were asleep and you find yourself fanning with a piece of cardboard.

Now, I didn't use no grape tree leaf because I that was worthless. I didn't think you could sleep with that all night long. I had a good piece of cardboard. And you think today, Madam Speaker, and having to go without shoes and having to go without clothes when some of my peers were walking to Sunday School with shoes and with black pants, white shirt and necktie I was walking with the short pants, no shoes—and my school pants that were washed, when you came back from the Sunday School, in time and iron to go to school next day. That is the life I come from.

[Inaudible interjections]

Hon. W. McKeeva Bush, Leader of the Opposition: That's right. We have. We have.

And, so, Madam Speaker, I don't know who want to say about Cayman was better then. Well, I am not saying that there are some things in life in our social makeup and the social impacts weren't different and we didn't have then what we have now in terms of

social negatives. Mind, we had social negatives. Oh? But I look at all that and you balance it out. I would not go back to those days for nothing in the world where some very few had it all and some had nothing.

Who would want to go back—you couldn't even get a scholarship, Madam Speaker! That was only reserved for certain people in this town and a sprinkling in the rest of the country who kowtowed to them in this town. That's why you hear me ringing the warning bells about some of the things that I am concerned about because it is easy to get back to that stage and it will be our children and grandchildren who suffer it. I tell you this, at my age I am not going to sit down and see that happen. No, not if I can say anything about it. Maybe talk can't do anything. Talk it talk. But I will ring the warning bells. Go back to then? No way. We have come a long way, baby.

So, the Caymanian people have embraced change and have done a tremendous job in welcoming enterprise and diversity to our shores. However, Madam Speaker, I cannot overemphasise the point that all this began with the enterprising spirit and undeniable hard work of the early pioneering Caymanians. When we talk about giving our old people \$500 or \$600 we should be ashamed of ourselves. We need to give them a \$1,000 minimum because it was them who went through the hardships. Yes, I was a child, but it was them-my mother and a bunch of them; she got up 3 o'clock in the morning, she worked two jobs all her life, got up 3 o'clock in the morning, did her housework, wash, iron, cook. We got up she had gone to work. We didn't see her until 9 o'clock because she went 2 o'clock or 3 o'clock to another job at times.

As we got the country improved, so did our lives. Yes, but they don't need to come preach to me. Those old people, some of them don't know what is happening today. I have an aunt 102. I have my mother 91-both in bed. Your own grandmother, Madam Speaker, is what—over 100? 101—I think the same age as my aunt. They knew what the hardships were, and Aunt Julia is still alive, 106. They knew! They built this country and people scoff at it and they told me when I was Minister of Social Services that you is a socialist because I told them I wanted to do away with the Masters and Servants Law-the truck law—where you worked here for 40 years and you left and they put a little Timex or something in your hand and you had to hold your hand when you were going out the door.

You got nothing! No pension, nothing, nothing. And today they begrudge this country . . . never forget what I went through with the last three budgets because they wanted me to cut the old people and the seamen's benefit and I told them to go *fly a kite, Taylor!* If you want something to do, go somewhere else and preach your rhetoric. Don't come to me around this Cabinet table because I am not doing it. I told him the same thing in the Foreign Commonwealth Office

(FCO). I am not cutting that vote. That is for our people. They built this country! You are here on Seven Mile Beach, Governor, because they persevered killing mosquitos, kept the country safe, and now you quarrel because we have a vote there that when we come down to this Assembly we say how that is going to be spent. Oh?

Some of you don't know? You don't know. I will never forget the day he walked out of here calling me an S.O.B. I will never forget it. I only heard it afterwards or you can believe, you can tell the world this, he wouldn't have gone so, Bobo. But I only heard it at the very end. He was like a coward slamming the door behind him. I will never forget it. Ha, ha, ha. Maybe those others forget it, but I don't . . . because I dare stand up for what I think is right, whether it is social injustice or otherwise.

Madam Speaker, I want to state very clearly that the very first bank to come to our shores. Barclays DCO (Dominion Colonial and Overseas as it was called back then) came to Cayman in 1953-two years before I was born. Not because of some generous act of benevolence on their part, but rather they saw a genuine need and a business opportunity to assist the Government in carrying out commercial transactions and solve temporary shortages of currency in these Islands. Prior to 1953, local banks had to bank by post in either Jamaica or Miami. The need for a bank to have a physical presence only increased when many hundreds of Caymanian men decided to become Merchant Marines and almost overnight flooded local economy with hundreds of thousands of dollars over the years via remittances to support their families—I said hundreds, but millions—to support their families and make a better life for themselves and their family. In the early days, maybe as late as the early 1980s, most of the family homes built by Caymanians were built directly from the wages, as I said earlier, of these seamen.

Section 59 of the Cayman Islands Constitution Order 2009 states that there shall be a Legislature of the Cayman Islands which shall consist of Her Majesty and a Legislative Assembly. The Legislature may make laws for the peace, order and good government of the Cayman Islands.

Madam Speaker, as the longest serving Member of this Assembly, having been elected as a representative for the district of West Bay for over 30 years now, but have also been the first Constitutional Leader of Government Business and the first Premier and the first Minister of Finance of these Cayman Islands and now Leader of the Opposition, I believe I have enough knowledge and I am qualified to say that I know a little bit about making laws for the peace, order and good government of the Cayman Islands. I cannot draft them, but I know what they are when they come in front of me and have contributed to such.

I will not take the time to highlight my resume—I don't think Members would put up with that.

They will shout me down or else . . . as a backbencher that is, Member of Executive Council and Member of the First Cabinet and other Cabinets. But I will say that there is little that has taken place on the macro level involving social, cultural, economic and financial development within the last 30 years where I didn't know about and didn't help to assist in the Assembly and at the community level.

I believe that from that advantage point, it allows me to speak to what I see as a serious social, economic and financial problem developing that can shake the very foundation of the prosperity, social stability and good government of these beloved Cayman Islands. Even as a Cub Scout and Sea Scout and as a Cub Scout and Sea Scout and Boys' Brigade Leader, Sunday School teacher and working with various groups to make things better, I have been and well know how to understand the social impacts of what is happening in these Islands.

Madam Speaker, I have always been deeply concerned with the social experience of the working middle class of these Islands. If I did anything wrong, maybe that is one of the ministries I should have always kept—social development—because I consider that when we were there . . . and I like to say this because it is true . . . the First Elected Member from Bodden Town knows that we accomplished a lot of social development and he took it over after me, but we did a lot together to help people. And they would not have been where they are today if we didn't help them.

My political platform and my efforts to improve the lives of the ordinary man and woman have always remained front and centre of my political career. It is in this vein that I come today to highlight the persistent challenges that the working middle class Caymanians are facing in many areas including the area of home foreclosures. Scores of Caymanians are losing or are on the brink of losing their homes to the banks.

Many of these Caymanians are losing their homes for a plethora of reasons. Unemployment amongst Caymanians is alarmingly high. Others are having difficulty securing suitable employment and have had to take jobs (if any) that are not allowing them to meet their monthly commitments and as a result are finding it difficult to make their monthly mortgage payments.

Just yesterday, this week on Monday, Madam Speaker, one each day, have come to me losing their home. Unfortunately, it is not a new problem and when the UDP Government was in power we tried to help to assist families in trying to save their homes. We felt that the temporary relief through the "Save the Mortgage" programme, while it wasn't enough, would have carried them over until better opportunities arrived and they were able to get on their feet again. We know that people failed . . . or let us say our economy failed them, and as a consequence they couldn't meet their monthly mortgage obligations even after we as-

sisted them. So, no job, no money, bills cannot be paid.

Unfortunately, with the economy not where we would like it to be, Caymanians find themselves in even more dire situations today. The *Cayman Compass*, Madam Speaker, back in July and August of this year reported that 17 properties were foreclosed on in the Cayman Islands during the first three months of 2015. Since the beginning of the year, demand notices have been issued by Cayman Islands financial institutions on 39 properties that hold a total of \$8.4 million in loans. The properties, whether they are businesses, homes, or vacant land, are held in the names of 51 people.

At the time the demand notices were issued, there was \$839,970 in arrears for the 51 people. However, Madam Speaker, we do know that since this time the situation has worsened some bit. Of the properties where loans were in arrears, 17 were in George Town, 12 were in Bodden Town, 8 were in West Bay and 2 were in North Side. It is more than that now, Madam Speaker.

In speaking with the banks, Madam Speaker, we see where foreclosures could exceed 100 properties by the end of this year if they kept on that track. So, just to put this situation into perspective, the Cayman Islands recorded over 192 completed foreclosures since 2007 or 2008, thereabouts, according to Government records. So in essence, Madam Speaker, we could very easily see a situation where the numbers of foreclosures have kept up in this current year represents over 50 per cent of all recorded foreclosures since 2007. I see first-hand, as I said, and hear daily where more and more individuals and families are now living out of their vehicles on the public beaches or on public benches somewhere. Families are being split up with children now being forced to live with relatives or friends or even in temporary foster care.

Our people, Madam Speaker, are feeling this and, of course, I think Members in this House have empathy because I know we all give and give until it hurts us. They are looking for us to intercede. Now, I know, Madam Speaker, that as a legislature we have to walk a tight rope in balancing the social needs of our society with strong arming business. We see one editorial about the oil companies. Well, Madam Speaker, that is a direct hit on cost of living but I am not going to support that idea because, Madam Speaker, if we have talked as legislators and we have begged and we have shown and it is still going on, well what do we do?

Now, there is a price gouging law, as I said earlier, and you should work on that and you should amend it if needs be which can deal with the CIF and hit them the same way. We are setting up this bureaucracy that for all intents and purposes if we have no other way to turn what do we do as a Government? What do we do as a legislature? So, I cannot agree

that it is there to just strong arm business—sometimes.

Madam Speaker, remember this, we do not have the wherewithal of the other metropolitan countries. We do not have what the UK has that they can deal with some of these issues. They have all sorts of mechanisms in place, even regulations for mortgages. They do! They have consumer protection in the United States—we don't. They have better business bureaus—we don't. So, we here, are the buttress, we take the licks, we are the buttress of having to deal with those issues and we need to do something about it, and rightly so the Government saw that as their only means. I was asked, *Well, you supported it, you brought a motion and they didn't support you.*

This isn't how this is supposed to go. We are talking about our very lives of existence and people being hurt and people's investment getting kicked down. That is what we are talking about—hardworked-for investments. So we have to do something.

If the Government of the day saw that, I am not going to oppose them in that. I am always protective and supportive and build cases for our free market system and I go around the world and I preach that we are still the best place to do business. But certainly, we cannot ignore the fact that this thing is, as I say, impacting on people, business, that have worked all their lives to get a little business and then it is impacting on every single soul in this country because of high gasoline prices.

So what do you do? Sit down and do nothing? Well, you would be derelict in your duty if you didn't try to do something. So, I support the Minister and the Government in that. After all, as I said, we support the free market economic model and I have always been pro-business because I understand that a vibrant economy is a healthy economy that provides jobs and opportunity for our Caymanians. But being probusiness, to my mind, is also being pro-Caymanian. We cannot be all pro-business and let them make their money, make their money and then we suffer, suffer, suffer to put it bluntly and simply. There has to be a balance in all of this!

We all know, Madam Speaker, in reality there is no pure free market economy. Sometimes Government, through policy, regulation and legislation, must nudge the market in the direction that is in the interests of the greater good and that is what I see this as. This is referred to as the invisible hand. Although there is a school of thought which suggests that a free market society works best with no interference until the market is sophisticated enough to self-regulate, Madam Speaker, that is the problem. They are sophisticated enough to self-regulate—self-regulate so that they hide what they are doing and we don't know. That is what that is all about.

We are not dealing with angels. We are not dealing with God who we know . . . well, I am not even going to get into that, Madam Speaker. We are not

dealing with angels. The fact is that large corporations need to be regulated and monitored to ensure that their interests which we must protect as well, do not exploit, encroach or endanger other market participants in the case of the homeowner. Madam Speaker, elected Government has the right and indeed the prerogative to find that balance and walk that tightrope. As a politician, I cannot be derelict in my duty to find the moral foundation for political action. At different points in history, different issues seemed of preponderant significance and therefore lead to different emphasis in the search for a moral frame.

However, at the root of all idealistic political thinking, political talk, big words, fancy phrases, Madam Speaker, is the question: What is the purpose of political organisation? I answer this with the notion of stability and so, too, does our Constitution, taking therefore, Madam Speaker, stability as the first order of priorities, a theoretical social system has to be constructed with order as its main objective.

In the aftermath of the collapse of the US economy in 2008, starting from 2007, hundreds of thousands of homeowners were removed from their homes through foreclosures. In an effort to save Americans from losing their homes and to save the real estate market, the US Federal Government came up with a programme called Home Affordable Refinance Program (HARP). Over time, HARP was expanded to help more homeowners qualify for refinancing their mortgage. Even those with little or no equity available took advantage of low interest rates and other refinancing benefits. When those homeowners refinanced, they received a completely new mortgage with new terms, interest rates and monthly payments. The new loan completely replaced their current mortgage. If they had a high interest rate mortgage, an adjustable rate loan or maybe payments were becoming unmanageable and refinancing would lower their monthly payments, shorten the term of their loan or move them into a more secure loan.

Madam Speaker, the sad fact is, if a Caymanian around the age of 35 loses his home today, chances are they would not be eligible to apply for a mortgage for the next seven or ten years. That means that a Caymanian would not be able to apply for a mortgage again until they are between the ages of 42 or 45. If the home they apply for is \$250,000 they would only be able to amortise that for 15 to 17 years. Chances are, Madam Speaker, they will not be able to afford those payments and the shorter time horizon would make the payments 25 per cent higher. This means that a result of losing their home, they may never qualify for a mortgage in the future and, as a consequence, never be able to own their own home again. It cannot be good for our society.

Think about the social implications on the Government when these Caymanians reach the age of 60. Corporations constantly complain about the high cost of living and perhaps they have good reason

to. However, if we do not make a way for Caymanians to keep their homes, over time Government's Social Service programme will have to be greatly increased and Government will, undoubtedly, have to pass this increase on to businesses through an increase in the fees.

We are in a precarious position because the finance industry keeps saying that they are at a point where we cannot raise fees on them anymore. They keep saying that. The accountants, the lawyers, hedge fund operators; everybody is saying the same thing. So what would happen then? Where would Government get money from? We know what is going to happen—and I am not saying this for this Government, I am saying that if it was my Government. I am saying that for the next Government. These are facts.

The private sector, Madam Speaker, is quick to point where Government should cut costs and provide advice on how to improve efficiency within Government. What they often fail to appreciate is that sometimes the corporate decisions they make have lasting negative impact on the larger social environment and ultimately cost Government—both on and off the balance sheet. Social impacts cost Government!

[Inaudible interjections]

Hon. W. McKeeva Bush, Leader of the Opposition: Another story.

Government spends \$1.6 million right now, Madam Speaker, on rental accommodations for persons in need. If the banks do not work with Government to save peoples mortgages, this will drastically increase over time. I have something to say about that. Every member of our society needs to play a part to promote the society they want to see and be a part of and as good corporate citizen the banks do have a crucial role to play and rules to make.

You know, Madam Speaker, there was a time not so long ago when Caymanians had a strong aversion to borrowing any money from the bank because they were afraid of what would happen, if for whatever reason they were unable to pay their loan back. It was the banks, Madam Speaker, who courted and quite literally wrote to, begged and sought after Caymanians to come and borrow from them. We often got a letter- You can borrow this much more. Now that things are not so good for Caymanians, well, they are working on the stringent side protecting their shareholders.

Many banks take the position that after 90 days of a mortgage being in arrears, they immediately forward the loan to their lawyers and start foreclosure proceedings. I feel that policy, Madam Speaker, should not continue. I do know that there are some who do quite a bit—some of the banks and the people there—to try not to move so quickly to close down a

mortgage. I know that. I have seen that. I have had that to experience, Madam Speaker.

If you have nothing, Madam Speaker, you don't have a job, how are they going to move so quickly on you? Of course, they cannot maintain that forever. We know that. The banks can't because it is people's money. They have shareholders they are accountable to and we need to understand that. But there needs to be a different system, I believe, than the one existing where they close you down.

Madam Speaker, that same newspaper report, said that they had information of a person with 3,000-odd-dollars being shut down. Arrears of 3,000-odd-dollars being shut down and another of 4,000-odd-dollars shut down. I know, Madam Speaker, that there is someone today that they didn't find \$3,000. Now, that is to bring their loan somewhere where the banks could appreciate it. But you are going to close somebody down just because they didn't . . . especially when they just found a job. Madam Speaker, these are the things that I believe that we need to address.

Madam Speaker, not all the banks . . . we want to blame the banks for their policies but the fact is many of our people have gone . . . as grandma used to say, *Put their hat where they can't reach it.* Madam Speaker, I talked about that earlier where we grew up in a two-bedroom house. Madam Speaker, the house I have now many people come to my house and say, *Boy, but you got something here.* Yes, what they don't know is that I started with a two-bedroom house and one bathroom and what I have now, you see there, is took 11 revisions. Now, that is not the best thing in the world you know, Madam Speaker, but as my family grew—I have grandchildren, my mother grew old, other family members— .

An Hon. Member: Older.

Hon. W. McKeeva Bush, Leader of the Opposition: Older. And other family members that I had to help, I had to find some space. Hurricanes came and you recognise that your house that your house is low and if that water comes in what are we going to do? So, you build something with an upstairs; never imagined that I would. Costly! So they see it, Madam Speaker, but they don't know what the size of my mortgage is

and recently what happened with me, you can believe

that is well over the million dollars.

So, Madam Speaker, that is just one and I am just using myself. But I started out with a two-bedroom and some people, Madam Speaker, have gone when the banks should really have lent them for a two or three bedroom, they went with four bedrooms and three and a half baths and two carports. And now it has come down to this situation. Not that we in this House . . . and I am not saying that because I do not want anybody, Madam Speaker, to get something better in life. No, I just outlined where I have come from. And of course, Madam Speaker, I didn't want my two

children and my grandchildren to have to experience that kind of loss as a child. So we tried to improve for them, of course, but you have to do it in balance. You cannot give them Nike shoes if you don't have the money. Simple as that!

[Inaudible interjections]

Hon. W. McKeeva Bush, Leader of the Opposition: And you cannot have Samsung! I didn't get to the other one. What is that one?

An Hon. Member: IPhone.

Hon. W. McKeeva Bush, Leader of the Opposition: iPhone and you cannot afford to pay. You have to say I love you darling, but I cannot afford that now. Wait until mama, wait until daddy, wait until papa can help you and get it. And so we need to understand that it is not all the bank's fault. Now, that doesn't say anything if someone is losing their present house, even if they went overboard then. The banks helped them go overboard. That is the point!

The Speaker: Honourable Leader of the Opposition, you have one hour remaining. Are you going to be much longer? Can we take the lunch break?

Hon. W. McKeeva Bush, Leader of the Opposition: No, Madam Speaker, in fact, I am just about to wind up.

The Speaker: Okay, please continue.

Hon. W. McKeeva Bush, Leader of the Opposition: So, Madam Speaker, there are many reasons why we are in this spot and we have to accept that but we have to find the way out of it, find a way forward.

Now, I did some things and you can say, Well, yes, you did that, and look, you still owe money. Well, if they are not going to a job, what do you think are going to happen to them? Madam Speaker, we had nothing before and you got something. So we don't want to lose it. So we have to intervene.

Firstly, Madam Speaker, we need an emergency plan to stop . . . well, Madam Speaker, let me take a break there. I was about to close, but there are too many things. I am being flooded with things in my mind that I think I should say.

The Speaker: We will now take the luncheon break and reconvene at 2:30 pm . . . actually 2:15 pm.

Proceedings suspended at 12:37 am

Proceedings resumed at 2:28 pm

The Speaker: Please be seated.

OTHER BUSINESS

PRIVATE MEMBER'S MOTIONS

PRIVATE MEMBER'S MOTION NO. 7/2015-2016— EMERGENCY PROGRAMME FOR FINANCIAL ASSISTANCE TO PREVENT SOCIAL DETERIORATION

[Continuation of Debate thereon]

The Speaker: Proceedings are resumed. I recognise the Honourable Leader of the Opposition for the continuation of his debate with one hour remaining.

Hon. W. McKeeva Bush, Leader of the Opposition: Thank you, Madam Speaker.

Madam Speaker, as we took the lunch break, I was saying that in spite of the many efforts that we have made over the years and the many gains we have made over the years, when real hard times has hit us people have found themselves in a very bad and continuing that way situation. Not because Governments over the years, Madam Speaker, did not put in place programmes, benefits . . . not because the people don't care in this House, but it is because, Madam Speaker, people choose to do things the way they want. A lot of people don't plan and, Madam Speaker, a lot of people—probably all of us lives above our means.

So when someone builds—and we talk about housing—a four bedroom house, three and a half bath, two car garage, and both the husband and wife are working and the banks are pleased with that, they offer, they write to you—You can get more if you want. You can do this, you can get more. Then hard time hits, husband lose his job or wife lose a job, sometimes all two have lost jobs. What happens? They have lost their investment. The banks threaten to take it away after paying for sometimes 15 years, 10 years or 12 years. They don't have long to go—may \$20,000 back pay or in outstanding payments.

No problem. Not the fault of the bank to an extent, except that the bank, as I said, cajoled yousome banks, at least, did that-into borrowing and borrowing and borrowing. But, Madam Speaker, while we recognise all of that, Government has to find a way, no ifs, ands or buts about it, Madam Speaker. That is what we are here for. As I said, in joining an analogy to the matter of the oil companies and the [Cayman] Compass editorial where they say about business . . . it's not something they want to do. But if you talk your head off, you plan, you beg, you kiss up to them and you don't get anything done, at some point you got to do something. Might be steps that people don't want you to take and that you yourself feel, Boy, you know, I never done this before and it goes past my thinking about what I need to do in getting things done, but the fact is you got to do something. That is all I am saying about these problems that we are facing. There is social degradation setting in and we cannot overlook that fact, be it the fault of society, or be it personal faults. We know some of that exists but we, as a Government, have to find the wherewithal.

[Inaudible interjection]

Hon. W. McKeeva Bush, Leader of the Opposition: No? Where were you when I was debating this all morning? One hour? I will debate yours again, then.

[Inaudible interjection]

Hon. W. McKeeva Bush, Leader of the Opposition: All right. But that is only part of this Motion . . . housing and the loss of housing.

Madam Speaker, we do—all Governments can say we are addressing these issues. But there is urgency, immediacy to the matters. A hungry person is not going to wait and cannot wait until the Government comes full circle and finds a perfect solution. That is not going to happen. Government has to—regardless of what business, regardless of political feelings in the legislature, they have to find the wherewithal to address it. Not all of us, Madam Speaker, will agree on everything but we have to intervene and we do need an emergency plan to stop the declining social degradation. My administration made the money, put vehicles in place to make more. Government is benefitting from an operating surplus.

Madam Speaker, we, over the years in talking about governments helping people—we have improved a lot and I am not just talking about 2009 Government, I am talking about Government over the years as I referred to earlier from the time myself and the Ministry, Mr. Eden's Ministry, and, Madam Speaker, you were in play at some point, different times. We have improved a lot of people over the years. Every Government has done some things to do that—missing out no one. The first time, Madam Speaker, you might recall, Mr. Eden might recall, a programme to give the veterans was put in place. We did it. Nobody was left out. Now, I would like to see the Government set funds aside and assist homeowners in saving their homes.

Madam Speaker, as I said earlier and I repeat it, we cannot help everybody but as the resolution says, Madam Speaker, Government should consider putting sufficient funds aside immediately for a plan with a programme which will address as an emergency the worst cases found by Social Services or reported to them. So we know the Government cannot help everyone. We know that. But we can address the worst cases. There are families that are in dire need with children. That cannot wait until Government smooth itself out and finds itself in the best position. It can't.

We have heard that they are addressing from National Workforce Development Agency (NWDA). The truth is, in our current economy where we are service-based, where we depend on all these work permits to make money in the service industry, through financial services industry and other areas that has huge amounts of work permits, until the economy gets to a point where people are working and jobs are available, plentiful, we are going to have this situation because everybody is going to make a case out where they need their work permits. That is a fact. Then when you kick against that or the Government sits up and listens because people complain to Government, then those businesses can show you how, if they release whomever they have, they are going to lose money. That is what they will tell you. But we have to find a programme, the middle ground, where Caymanians are more gainfully employed.

I would like to see, Madam Speaker, in this programme that I am asking them to develop, an increase in Social Services benefits to assist the elderly, the handicapped and others in need, and the jobless also, Madam Speaker. As I said and I repeat, Government cannot help everyone. We do need to look at how we are helping people for three months and then stop funding them even though their conditions have not improved, we stop funding them. The programme has to change so that the assistance Government can give is more meaningful.

Madam Speaker, there needs to be something done to address children going to school hungry on a daily basis. How the Government is going to address that—with Social Services, if that is who is going to do the work, Children's Department . . . I know those poor workers there have their hands full and everybody is beating up on them. But there has to be something done because we have the reports all over of children coming to school hungry. That is the mess we have and that is on a daily basis. We had to try to do more with less and we did a lot.

As I said earlier, although I was getting pressure from the Foreign office about the budget, I continued to assist the people as best as we could. I did not bow to the wishes of Taylor to cut the vote for Seamen nor cut the vote for Social Services nor cut the vote of the Nation Building Fund or for Veterans. I would not because if something was wrong there was people being assisted and so, fix the programme where it needed to be fixed, but don't tell me that I had to cut out the programme. There needs to be programmes in place immediately to stop the social fallout and assist in easing the pain of our people.

So as long as the good Lord gives me strength, Madam Speaker, I will keep talking about these issues. I saw in the [Cayman] Reporter, I think it was today's [Cayman] Reporter: "More Investment Needed for At-Risk Youth." I'm talking about the social degradation. There is fallout, as I said, not for one reason but for many different reasons: parenting, the

economic environment, all these things attribute to putting more and more children at risk. But this here, I mean, he has talked quite a bit . . . gone on to the point of more vocational training. These are not issues or words or phrases that are new to us. We have to deal with the problems. Sure, the Minister would be scratching his head and say *How in the world I'm going to do this? I wish I had a magic wand.* I know I used to say so often, Madam Speaker, *I wish I had a magic wand that I could wave to get rid of these problems.* Can't do it!

Government can't do it all but they are there and I am saying that we have to look differently at the funding that we have and use it to better the disadvantages of the worst case scenarios that we have to deal with. That can be done by talking to Social Services, some of us. The MLAs know it, we see it day to day and we bring cases to the departments that have to deal with it. Those of us that have social workers in the community and I do think every community has social workers now. These are things that if we cannot attack it from a district level sometimes, you don't deal with it in an effective manner.

So, Madam Speaker, I don't know what the Government is likely to do. I got the feeling as my uncle used to say, I got a notion that they are not going to accept this Motion. They will say that they are doing most of these things already. But I don't think so, Madam Speaker, not the way that I am talking about. Maybe the NWDA, Social Services department, Children's Services, Women's Affairs, Gender Affairs-all these areas are doing things as they have done over the years and doing more because more and more situations arise over the years. I am saying we need to look at the programmes to reach the worst case scenarios because it is getting worse and that is what I am talking about, Madam Speaker. I can't make it anymore plainer than that. As long as the Lord gives me the breath and the people of West Bay elect me to represent them, I will always work for them-all of them—but the most vulnerable throughout our Islands need the most attention.

Thank you, Madam Speaker.

The Speaker: Does any other Member wish to speak?

I recognise the Honourable Minister responsible for Sports.

Hon. Osbourne V. Bodden, Minister of Community Affairs, Youth and Sports: Thank you, Madam Speaker. As the Premier said, there is, not much sports in this one. Community affairs and the youth are more like it.

The Speaker: Sorry if I got it wrong.

Hon. Osbourne V. Bodden: That is okay. I know it is hard to remember all the titles. I was not chastising you at all, Madam Speaker.

I just want to thank the Leader of Opposition for bringing this Motion to the House and focusing, as it were, the House's attention on this very, very important social area. This is something we could talk about each week in here because it is that important. I think his historical perspective was very relevant showing where we have come from and, as he said, knowing the story and now seeing our glory. But we do have issues in that glory and, Madam Speaker, we are not so naïve to think that we don't.

The Motion calls for the Government to consider putting sufficient funds aside immediately for a programme which will address as an emergency the worst cases found by Social Services or reported to them. But, Madam Speaker, the Government through its agencies—primarily now, we have to remember that it is no longer called Social Services, it is the Department of Children and Family Services and then you have the Needs Assessment Unit which is the financial part that was split off in 2013, per the review that had been done. So we now have a director of that Unit and that Unit is set up to handle exactly what the Member is talking about.

Government, under its current financial restraints and with all that is expected of it, can do so much in terms of funding. We don't have someplace that we can just go and grab a select amount of money, the kind of millions that he is talking about, and put aside for this. We are dealing with this under budget, under the guidelines that were set forth and I think we are making inroads.

Yes, we recognise that we have people out there that are hurting, people that are not working, some can't find a job, some Caymanians who were in jobs for a long time have been made redundant and those people in particular I feel for, because they find themselves displaced and it is so difficult for them to get back into the job market because when they go to an employer they say, *Well you don't have any qualifications*—although you worked 30 years for so and so. You know, *We can't hire you, you don't have the necessary qualifications*.

What are these people supposed to do? They end up with their little savings being eaten through quite quickly and the next thing you know they are on the verge of home loss and that simply—in the eyes of many and certainly in my eyes—cannot be fair. We have to be cognisant of that. We have people that are looking for jobs daily. I tell them all the time, you know, my phone never stops with *Mr. Bodden, can you help me get a job?* I said, *If I can help you in any way, if I hear of a job that I can send you to, if I can offer you a reference, I will.* But I wish I had a list of jobs, a basket of jobs that I could just say here, come take one.

It is not like that in Cayman anymore. Right? Those days are long gone. These are the difficulties we face and the Member from North Side spoke about the work permits—I am coming to that.

So, Madam Speaker, we have certain basic needs that have to be met by families and, of course, food and shelter are two of man's primary needs. It is our job as a Government to ensure where possible we have people under a roof and being fed and their kids being fed and going to school. Kids in particular under the Children's Law of 2012 have to be carefully handled and insulated and protected and, therefore, that is a high priority area for us.

In the 2015/16 budget, Madam Speaker, Government approved additional funds and the financial assistance allowances have been increased, Seamen's benefit has been increased (in total, not per person but in total allocated to it), and we even have an amount in this budget for needed housing repairs, that is for, in particular, those folks who have a hangover from Ivan . . . there are those out there and others who simply don't have the resources to keep themselves dry or, you know, mould free and everything else. So we have done an assessment of those and that is in process. A team has been set up to work on that and soon we will be getting the necessary permissions and whatever to start these works and there are allocated and approved contractors through the Public Works Department that will be bidding on these various jobs. So that is in the process of kicking off. It is not a tremendous amount of money, but there is \$700,000-plus in that kitty to deal with those people and there will be a maximum limit per household. So, the NAU has a separate unit dealing with that under the auspices of the Deputy Chief Office, Mr. Perry Powell.

I have told the Needs Assessment Unit, Madam Speaker, that no person should be turned away in my mind, no needy person. Many of these requests come direct to me as a representative and to many of us and we forward them on. Some are channelled through me by my colleagues and some go direct from me to the Unit and that is what we have to do.

Bear with me, Madam Speaker.

[Pause]

Hon. Osbourne V. Bodden: Thank you, Madam Speaker.

So, Madam Speaker, the sheer volume of what we are dealing with and the lack of resources by the Needs Assessment Unit (NAU), there are simply sometimes not enough and the ability to cope is overwhelming. That Unit has produced miracles. We provide assistance to some 6,000 families, Madam Speaker. That is a lot—6,000 persons, sorry, 6,000 persons are per annum through the NAU. Not at one time, but 6,000 persons on an average—5,000 to 6,000 people get assistance.

That is no mean feat when you consider that they have a depleted staff complement there—well, not depleted, but never fully staffed up and they have to do proper assessment. The days are long gone when you can just walk in and say I need help and walk out with a cheque. You have to come in, you have to bring the required paperwork and the officer sits with you in a private room. It is then assessed and they do all of the background checks and you hear back from them within a certain period and then if you are approved, you get the assistance whether it is food, utilities, rental assistance, food vouchers for the kids, school lunches, the like.

That Unit, under the directorship of Ms. Tamara Hurlston and Deputy Director Matthew Hilton, is performing miracles. Deputy Chief Officer Perry Powell, since my taking over of this Ministry, was assigned there to help them with systems and to help to smooth things and he has done his job in that regard, as well.

The folk there live under extreme pressure and we can only each day—certainly, me as Minister can only plead with them to not break. Some have left. Some just have not been able to cope. They have their families; they have their own issues, Madam Speaker. It is not easy for them because it takes a special person to sit there day in and day out and sometimes be cursed out and all times listen to all of the sad stories and see the hurt because there is legitimate hurt in the community. Some people just don't handle it well and it takes special training and special people to handle it.

We have been building the resources there. The SPS process is underway right now and my colleagues can tell you on this side of the House I have fought for us to be permitted an extra variance because otherwise if we simply get the increase that is allowed under the budget system we will not be able to boost the resources as they need to be. I am thankful for them that they have seen it fit to allow me that latitude and the Unit will be a lot better staffed next year when that budget kicks in. Certainly, the director and her staff are happy that that relief is on the way. I wish it could be quicker but we are doing what we can in the meantime to put resources there, even if it is temporary at times.

We are working on improved systems and, you know, it is—for instance, we have the walk-in system, we have the appointment system. We got a lot of complaints about the walk-in system. People go there from the wee hours of the morning and try to be seen and oftentimes three, four or five are seen and the rest are turned away. Unfortunately, we have heard it in here before, there is no clear system as you come back and you simply go to the back of the line again rather than get some sort of priority. That is the kind of thing that we are looking to tweak, to make that better. The appointment system right now is backed up and appointments are two, three months sometimes out. But the thing is, with the limited resources and the

urgent cases it is constant pressure, pressure, pressure and therefore, it is unfortunate but unless we had an abundance of resources to throw at this (which we don't) it is going to be a pain for a little while longer. That is the reality—can't make it any simpler than that.

I have also requested certain things to be implemented and that is Family Units, with income under \$3,000 when they present to the Unit, they will receive assistance. Where children are involved, even if it is over the \$3,000 they will be given temporary assistance as per the Children's Law. And the Leader of the Opposition spoke in his introduction a while ago about the three-month period of temporary assistance. Well, that is actually extendable for another three months if deemed necessary. But the thing is, we are not in a position to carry people for indefinite periods. So, where it is warranted it is extended and there is a maximum cap per annum in any event. This is the reality under which we live and under which much is expected of Government. I am going to come later in my debate as to that very point. There is so much that Government can do in society and no more.

Elderly and disabled people will be visited at home-that is one of the things that I directed because a lot of them cannot make it in there and, you know, someone has to go to them. So in conjunction with the Community Development Officers, the lady from North Side has just been hired and she is being trained up right now for her to start her work full time in the district. We have the Officer for East End and Bodden Town, Ms. Delmira Bodden, everybody knows her. The lady hired for North Side is Ms. Vanda Powery and she is very keen and very able and went through the hiring process that the Department of Children and Family Services has. So, we are getting back up to where we would like to be with Community Development Officers. We would like to get one in each district but, again, it is a case of budgeting and more are in the new budget under the SPS that we are doing now.

Madam Speaker, we say all this and I think that the Leader of the Opposition in this plea to us, he hit the nail on the head as well and he recognises that this is more in our community than simply a human services and social assistance problem from the Government side.

It has taken years, Madam Speaker, for this country to reach to this point. I remember the reason why I am here now is, as a young man working in the financial industry seeing what I was seeing and writing many, many, many letters to the press—many, many, many. And signalling, signalling this same kind of thing that I saw coming—I didn't specialise, I wasn't any social worker or had any doctorate in it, but I had enough common sense to see that our people were not being developed the way the country was developing. That is where we have fallen down, Madam Speaker, and it didn't happen in the last two, four, six, eight or ten years. This has happened long before

that. We are now reaping that fruit and it don't taste good. It doesn't taste good. This is a problem, Madam Speaker, and the rest of my debate is going to be centred around a lot of this because, yes, this is at least a 40, 50 year old problem.

This is not something . . . this is beyond any of us in this House because there were times when education simply was not a big deal. I mean, we have so much to be thankful for with our forefathers and how far they brought this country and the seamen days and all the hard work and the allotments and the money that was pumped in and the businesses that were started up. But let us face it, back then when I grew up in the 60s as a young kid, educationprimary school and a little high school, secondary modern or whatever you called it back then—but there was nothing about college and university then. Right? So those who were able to go on-I remember my mother always saying to me, you know, because she was supposedly fairly bright, her mom was a teacher, she was supposed to go on to whatever it was in Jamaica at the time and she couldn't go because she had to stay back and take care of her mother.

[Inaudible interjection]

Hon. Osbourne V. Bodden: Yes, Jamaica.

[Inaudible interjection]

Hon. Osbourne V. Bodden: Well, this is the problem, and as the Member from East End just said, we have (and I am coming to that) other problems because even when we get educated now we still have problems in the country finding gainful employment or making it up to where we should go.

So, Madam Speaker, we have to look carefully at this as a country, as a Government. We have to look at our workforce. We have to look at who needs to be retooled and we have to ensure proper education in the right areas.

Madam Speaker, I go so far to say that we have to pinpoint our scholarship regime. We have to look at where our people are really needed and put the funding behind the kids who want . . . or encourage them, through funding, because if you say to them, Look, scholarships, this is where we are emphasising, many of them who say they want to be this or that will change and say, you know, this is where the Government is supporting—that is how Government dictates policy.

[Inaudible interjection]

Hon. Osbourne V. Bodden: Exactly. Once you don't have a fixation on something the Government has the ability through its funding to direct its natural resources, its people. That is very important, Madam Speaker, and I know we have had discussions on that

with the Minister of Education and she is receptive to that. For instance, one of the common degrees and one that one of my son's is doing right now is business administration or business management. Yes, that is a good degree. But at the same time, it is not a targeted, focused, specialised area and in some cases, right now, we don't have—look at it, I use this one often. How many Caymanian journalists do we have? How many Caymanian criminologists, forensic scientists and all those types of people? We don't really have Caymanians in those fields.

[Inaudible interjections]

Hon. Osbourne V. Bodden: What happens sometimes, too, is we do get them and then they are isolated and then they don't get to utilise their skills in the particular area—

[Inaudible interjection]

Hon. Osbourne V. Bodden: I am coming to that. I am coming to that.

So it is important, Madam Speaker, that we manage our human capital. It is important because then you have them properly trained up and able and willing and then it is another issue then to ensure that they get the right jobs.

Madam Speaker, what I am outlining here is that this is not a one-sided affair. This is a multifaceted approach that needs to be taken as a country. When you fix one thing you break something else. That tends to happen and if you don't have everybody going along in one direction you will have issues.

Madam Speaker, immigration is a big thing. Immigration needs to play its role in the granting of permits, the proper granting of permits, and that is you aren't granting permits for Tom, Dick and Harry just because immigration can do so. Proper screening and the monitoring of business plans where they are in place is essential. There is no sense having these things called business plans which came about for succession planning and for us to show that we are developing Caymanians in the work place and truth and in fact they are just there and just allow Tom, Dick and Harry get a permit and nothing is happening in terms of the upward mobility of Caymanians in the workforce. No sense!

[Inaudible interjection]

Hon. Osbourne V. Bodden: Madam Speaker, one of the things in this country that bothers me is that every time you speak up about these issues somebody squeals. And as soon as they squeal, we back off and they just keep getting further and further and further down the road on their agenda while we go further and further and further back. The perennial one is, We are all going to leave, we are all going to pack up.

Yes, Madam Speaker, some will leave—but more are going to come. This is a good place still despite the issues that we are talking about here now. This little Island offers a lot and many people want to do business in these Islands. Right now, I venture to say it is one of the best in the world and if I was really prejudiced I would say it is the best.

Madam Speaker, you see, these same people that are telling us what they are going to do with us when we don't do what they say, they are the first ones that when this Island goes to hell in a basket, they are the first ones that are going to feel it. And they are going to leave. They are going to have good reason to leave because they are going to have heat on their tail. We are here warning them to do what is right now to avoid that.

[Inaudible interjection]

Hon. Osbourne V. Bodden: Madam Speaker, that is an area I get heated under the collar with, so I will back off a little bit to catch my breath again.

Madam Speaker, again, I call for us to look at immigration and take the work related part to be split away from the border control aspect of immigration. That is a confusion alley over there and we need to sort that out and get us clear direction in terms of our manpower needs and what needs to be done in this country to ensure that our people are gainfully employed, those who are able and willing to work.

Madam Speaker, our judicial and prison systems also need to carefully analyse what they are doing. Do we as a country want to reform offenders or do we want to produce or form criminals, as I call it? Which one? Those two agencies have that power in their remit. Your sentencing influences what happens to our young people who may come there for a trivial matter. We should not be ruining a life for a spliff. We should not be ruining a life for a shoplifting experience. We have to look carefully at that and it is the responsibility of the judicial system, the chief justice and the judges to ensure that we carefully administer justice. I am not here to tell them how to do their job but I am here to say, Please, let us look carefully at what we are doing to our young people before we send them to Northward where they come out hardened criminals. Then we have another problem on our hands.

[Inaudible interjection]

Hon. Osbourne V. Bodden: Look also at the way with the prison service in terms of our release programmes, in terms of working with the corporate community—and I know a lot of work is going on in this area—but I have to emphasise the point that it is very important that we reform and we cut down on recidivism . . . I don't think I said that right, but you know what I am talking about. In and out of the prison

because we all know in our communities, each one of us know the guys that are in and out and have done it for 30, 40, 50 years and their lives are ruined. We need to stop that. We need to find a way for that chain to be broken, for these guys and ladies to find their feet and become productive citizens. Some of them really just need someone to take a chance. Some of them really . . . they have been tarnished, and as a result, from the time they walk up to someone and say they are looking at a job, they say, Oh, no, you just come out of Northward. No, no, no, no. Go someplace else. That is easy to say and I know because I run a business, I own a business, and I know it is easy to turn down people who have had issues. I had an example of a young man, came to me the other day for work. I had just been on the heels of a big robbery at my place and he came, and he had just come out of prison for robbing someplace similar. In all honesty, a horse can only take so much beating. A donkey can only carry so much of a load. I had to turn the young man awav.

I found someone else, another Caymanian, thank God. But I couldn't, in all honesty, at that point look that young man in the face and say come, son, because my job before that was an inside one. That was hard for me. That was hard for me, but at the same time, Madam Speaker, I certainly will do all I can to find something to help that young man find a job. He needs a job away from temptation. He needs a job somewhere where he is not influenced by that type of thing. But putting him around where he is seeing security systems and cash and all this kind of stuff, where somebody has already shown a weakness for that, you are setting the young many up (in my opinion) for failure because chances are he might reoffend. So, you know, it's not that you can hire everybody for every position, but you have to look carefully at it and my point is we have to make a greater effort in that regard.

Madam Speaker, coming back to the education part, once we are educated and we are able and capable as a people, Madam Speaker, I am convinced that jobs must be made available to our people. There is no two ways about it. We should not have to look those young people (or older people) in the face and tell them Sorry, you are capable, you are willing, you are able but there isn't any work and when we have 20,000-plus work permits in this country. Something is wrong with that formula. Something is badly wrong with that formula.

Madam Speaker, I don't see why 1,000 or 2,000 people, whatever the figure is, 1,500, whatever it is that need these jobs, I don't see how that small figure can't fit into 20,000. Something needs to be done and this is where the corporate community needs, in my opinion, to step up and wake up; not just step up but wake up because, as I said, when this problem gets to the point where it is absolutely chron-

ic, then you are going to hear people running and they are going to have a real reason to run.

Madam Speaker, we have to strike a balance between the recruitment of overseas talent and able Caymanians being employed. I am going to say this, Madam Speaker, and I have it printed here on my notes in red and the only thing in here in red, but I got it printed for emphasis (I don't want the Leader of the Opposition to think that it is the PPM colour now). It is printed for me to see it good. I want you to listen to this and I want people to repeat this and I am not ashamed of it and if it hits the press, so be it. We cannot and must not balance our budget on the backs of our children. I am going to repeat it: We cannot and must not balance our budget on the backs of our children and future generations of this country. It must stop, Madam Speaker. It must stop!

[Inaudible interjections]

Hon. Osbourne V. Bodden: Well, I don't care who comes after me, but I tell you what, I will quit the job before I change that.

[Inaudible interjection]

Hon. Osbourne V. Bodden: Madam Speaker, we need more effort by businesses. The corporate community, I daresay, they have a moral obligation to do so. They are doing well in large part in this country, and therefore it is short-sightedness, in my opinion, for them to not understand why this should be in their best interests. If they don't do it, it cannot be in their best interest because when you have to go with all of your large security systems and you turn the place into burglar bar land and you are living behind all kinds of closed doors and you are afraid to come outside and you are afraid to send your kids down the road and you are afraid to send your wife out by herself and all of the stuff like that, is that the community we are looking to create? That cannot be, Madam Speaker. So we have to be smart and pay a little bit up front, prepay a little bit like how you prepay with the phone, prepay a little bit and get the returns because if you don't the problem is going to multiply ten-fold. That applies across the board, Madam Speaker, not just corporate community, but that applies to every single one of us. We have to wake up.

[Inaudible interjection]

Hon. Osbourne V. Bodden: Sorry, Madam Speaker.

[Inaudible interjection]

Hon. Osbourne V. Bodden: Thanks to the Minister and my colleague on my left.

Madam Speaker, we are encouraging apprenticeship programmes rather than building a structure

as it were as a trade school because at the moment, again, it is a case of funding; what is possible and what can be affordable at this time. I know that is the approach that the Minister of Education and the Ministry is taking and it is one that is proven to work already with certain programmes. And the tourist apprenticeship programme, we have the superior auto programme with the auto mechanics that has been carried on from the previous administration, and there are many others.

You know, listening to the Leader of the Opposition talk about—and it struck me quite bluntly in the face to be quite honest-when he was talking about us back in the day coming back from sea and becoming all that we became. We became carpenters, masons, plumbers, engineers, mechanics . . . all from the skills in large part learnt at sea. We have gone backwards! We have gone backwards in the country because, where are the Caymanians doing that now? With the exception of a few contractors who are still Caymanian, but in large part, our skilled labour in the construction field is foreign! That to me is a black mark against us as a country. How could we let that happen? Somebody didn't see nothing besides white collar jobs is what happened. We only saw white collar jobs as being lucrative and the fault goes right back to the education system because back then 70s, 80s we had to encourage our children to do more than become accountants, lawyers and doctors and engi-

I mean, those careers make serious money. Madam Speaker, when you have to call a plumber and he has to come and muck up in mess . . . yes, he might muck up and mess, but I tell you, when you get that bill you are in a mess, too. Oh, yes. And when your electrician comes and you don't know one thing about all them wires and he comes and figures it out, what a happy man or woman you are that your house is not going to burn down and you have lights and you have A/C and all that.

These are honourable professions. We had some—North Side in particular and Bodden Town—had some of the best carpenters. Those Whittaker brothers and the Millers were some of the best carpenters that the world had seen. Guys that could build roofs and build things that no one else could dream of the kind of cuts and stuff that they did—as good as any truss plant that you hear about these days. Right? And it has all gone. It has died. It has died with those people.

Mr. D. Ezzard Miller: It's still there but can't get any work

Hon. Osbourne V. Bodden: And those who remain are having difficulty finding work in the construction field. Something is wrong, Madam Speaker. Something is wrong, wrong and it is not just Government, Government; It has to be

shared with the private sector, the responsibility is there for the private sector to play its role. There is a bias, I daresay, against Caymanians to an extent. There has to be! It is as if once you say Caymanian, they black mark you. I believe that maybe we need to start telling our people to walk in and say they are from someplace else. Maybe make them apply for a permit for them because it appears that, certainly, it appears that saying you are Caymanian does not go in your favour. There is something wrong with that, Madam Speaker, big time.

[Inaudible interjection]

Hon. Osbourne V. Bodden: But we have fallen to be the victim of what my colleague for Bodden Town just reminded me, that cheap labour, that ability to control through a permit is so easy. That temptation is there to maximise profits and that is why the minimum wage is so important. Although, it will not solve all problems, it is so important for that to be in place.

[Inaudible interjections]

Hon. Osbourne V. Bodden: The money that has been made in this country, Madam Speaker, we have made many a millionaire. I have worked with people who left me making my little . . . at the time, I was making maybe \$4,000 or \$5,000 a month back then and when they left and they went, husband and wife. on world tour. They had already built their home in their own country from working here and they left and they toured the world and then started to work after a year. Which Caymanian can do that? Which Caymanian can do that? You know, we had a function, I think it was the Prayer Breakfast, if I am not mistaken, where Pastor Fare [PHONETIC] was at. He and I are good buddies and always have a good time when we see each other. And he was saying to me, you know, he is so grateful for this little place, for these Islands. He said to me that morning, quietly, he and I, he said, You know, Minister, Cayman has been good to so many. Cayman has been good. And he said, You know, that is why when people curse Cayman, sometimes even my countrymen, them want to curse the Island and me tell them, stop because it feed you, it clothe you and it shelter you, many of you. I can't talk like the Jamaican, but, I am just saying he emphasised that to me and he said Cayman has been good to many and he always feels for that reason he has a great loyalty to Cayman.

I appreciate that man for that because when I thought about what he had said I reflected on it. There are so many people that have come here. Some of our biggest, most established lawyers that we all talk about now and hold in high esteem—some retired as major partners in law firms. I can remember when they came here with their one pants and the pocket gets so dirty because they keep pushing their hand in it and

you could tell it was the same pants . . . usually grey, that you could see the darkness coming on the pocket and they wear it and they wear it and that crumpled up shirt and the next thing you know after a couple of years you see the affluence coming. And you see the change in clothes and you see the change in car from the old broke down jalopy rust bucket that they had bought when they came and you see it. Mind you, I am not cursing these people. I am not jealous of them. I am saying simply stating a fact, Madam Speaker, that this country has produced many, many top flight people, affluent-wise, economic wise and therefore it is only fair that we expect that while you are on this journey to your success, to your economic stability, that you put back into this country.

Too many have taken out before putting back, Madam Speaker, because if they each put back a little, I wouldn't be standing here talking about this problem that we have. We need more put back, they need to sit down (and this is across the board). The Chamber of Commerce and all its powers and all its control needs to say to these people under their ambit, Look, Cayman is in tough times. Recession hit us. We are crawling out of it but it is a slow crawl and we need you guys to put a little more off the bottom line back into the community. Cayman has a wonderful corporate community in many respects, Madam Speaker, don't get me wrong because when you see a cause at times and you hear what has been given and you see the support come out, it amazes you what can be done.

Now, Madam Speaker, at the same time, they have a bias because what I notice is that it depends who is having that benefit. It depends what cause it is. Madam Speaker, you know I don't want to go down that road because . . . but, Madam Speaker, we all know what I am talking about. We see it. We see when certain people are doing certain things, the support it not there for it, but some other people doing certain things, oh my goodness, by the millions. By the work-ups, as we say.

[Inaudible interjection]

Hon. Osbourne V. Bodden: Madam Speaker, the Leader of the Opposition brought a moment of levity, there.

Madam Speaker, I want to say (getting back on track) we have more and more of our young people coming online every year. The graduation system from the High School and from the University College are churning out young people, 400 to 500 young people a year, and we have to ensure that they have a future in their country, Madam Speaker.

Otherwise, why are we investing in them in the first place? If we are not expecting them to walk and be proud Caymanians and earn their way, why are we investing in them if after we do all that, we turn our backs on them? We cannot do that, Madam Speaker.

To walk around hungry and homeless cannot be a good feeling. I have never been either, Madam Speaker. I have been well fed and well covered and I give God thanks and my hardworking mother for all that she did. But many are here now who are not in that position. Many are not, and they come to us. And, trust me, sometimes it is so depressing. I know each one of us talks-colleagues in Bodden Town-it just gets overwhelming, Madam Speaker, because you feel so helpless. You feel helpless. You wish as a Minister, as the Leader of the Opposition said, that you had a magic wand that you could change their fortunes because some of them are genuine. Mind you, there are some who are genial. Oh, Lord, Madam Speaker, don't think we don't have the genial, some who are masters at it and have worked the system for years. But we learn them, we learn them, and we work with them, too. But, Madam Speaker, we have genuine people that need help and we need to make sure that we help them.

What are the options when they are down and out? What are the options when these are people that really could help themselves, but are not being allowed to? That is what it boils down to. When our kids come back with their hard-earned degrees and we have all heard this, we have all seen this, we have family members, we have friends, we know it. When they walk off that plane only to be told you need 10 years' experience and, mind you, you come now and you got your fresh degree and you are enthusiastic and you are ready to hit the ground running and you go for the little job and they tell you that you need . . .

Madam Speaker, hello? How are you going to get 10 years' experience if you don't get a job? The University doesn't give that. The University gives you your degree. Come on! We have to wake up! We have to wake up! We need people to realise what is going on in the country. This is what is going on, Madam Speaker. This is the reality of what we are talking about. When the Leader of the Opposition brings his Motion and, rightly so, out of concern for people that are hurting that we all deal with daily, this is why we have the situation, Madam Speaker, because these things get worse and worse and worse until they become chronic and then we all feel the brunt of it.

I want all of the business people listening and I know they are listening because they listen to what Government says. They listen to us. If they don't listen direct, they get it through the press or somebody tells them—that, you know, you have to step up after the Government has provided our young people with largely a free education because, when you think about it, apart from those folk who send their kids to private school, you have free primary, free secondary and then a scholarship in most cases for (although it is not a full scholarship, it certainly helps a lot) tertiary

education. So you can call it on the face of it, largely free education.

The Government has funded that. When the Government has taken that child from the age of 5 up to 17, 12 years of investing in him or her, and the parents have done their bit. Come on, don't tell me that our corporate community cannot pick up the baton and run with it, because all they need then is guidance and a structure and take a chance on them. They are willing. They are able. We don't want them up there in University thinking, Well, boy can I . . . does it make sense to go back home or should I just try and get a job here in England, Canada, US, or wherever I am because things not looking good, there isn't a future for me there. Do we want our kids in University . . . when I was in college in the UK I never had that problem. This was in the 80s and early 90s. I never had for one moment because I knew when I came back here I could walk into any accounting firm or wherever I wanted in those days and get a job because jobs were a dime a dozen and Caymanians could walk in and out of them. That time has changed. But certainly we have to facilitate our young people coming back here with their hard-earned degrees. We cannot have them a year and two years without jobs. What are we doing? It cannot be right, Madam Speaker, it cannot be right.

Social decay, Madam Speaker, and you know what? We all lose, not just that family. Not just that district. The country loses, Madam Speaker, because every one of them that you lose you pay 10, 15, 20 times for him or her down the road; every single one of them that you lose.

Madam Speaker, I don't know, but to me it is obvious. I guess to some people it is not. Those who really can make a difference in some cases, I can make a difference from where I sit as a Minister with policy and certainly we are working hard as a progressive Government. Every day when we sit and we caucus and we meet informally this stuff is the stuff we talk about. We are not here for personal enrichment or aggrandisement. We are here to help this country.

Most of us have given up lucrative careers. Certainly, in my case, I came back from enjoying running my family business and working at a pace which was manageable to one of a high stressed environment. I came back here to make a difference. I came back here for my people and sometimes it really feels almost futile, but I cannot let that get to me. Those days get you down but there comes the good times, Madam Speaker, and there comes the success stories and thank God for them because those are what keep you going. The little "thank you" now and again, one out of ten, you will get a little thank you and one out of ten (or, hopefully more than that) you will see the fortunes change and you will see the little job and you will see the little car and you will see the smile again and you will a little roof going on the house and all them things. That is what keeps us going because if it wasn't for that, Madam Speaker, sometimes it really . . . in this little Island, this is a little stress bucket.

Yes, your family, thank God for their support because they have to be the most understanding of all because when we leave sometimes we don't see them again for the day. They are sleeping when you get home. We left here and got home about 9 o'clock last night. My wife was in bed, you know. That's it. No time to talk, nothing. She is worn out, I am worn out. So, Madam Speaker, your personal sacrifice is great and if it weren't for the love of country and the love of your people, trust me, you wouldn't do it.

Madam Speaker, I come back to this point that this is not a Government alone problem. Government alone cannot tackle this. We need all to join hands—the businesses, the banks. We heard the Leader of the Opposition talk about the banks and the fact of how they will lend you money for things. Sometimes they are the ones that put you in debt because I remember one old man in Bodden Town, I grew up next to him, Mr. Henry McCoy, I used to call him Old Hen. Old Hen had a saying, *These banks*, he said, *I don't know what is wrong with them. You got to prove you don't need it to get anything.* That was so true. I used to laugh at it back then, but that was back when I was a kid—that's 40 years ago and he was saying that then.

So, Madam Speaker, we have to have the banks working with our community, or NGOs (Non-Governmental Organisation's) and there are many entities that have to come together. I already named out the ones on the Government side, such as the police, judicial, prison, immigration, all of our agencies that have a role to play with people . . . all of them because don't think now that the police is not a major issue as well. Because back then when I was growing up the police could easily make you into a criminal with their approach. You could be doing the slightest thing wrong and their approach to you could put you behind bars. But at the same time if they handled you different and they came in the right way and they had the skills which they should have, the people skills, they would handle situations differently and a lot of our young people, in particular, who are fed up, who are oftentimes disenfranchised and just maybe out having a good time or whatever, when, you know, again, they are before the courts, they are in prison and they are out as a criminal.

The Hon. Premier, Alden McLaughlin: They need a different mind-set.

Hon. Osbourne V. Bodden: They need a different mind-set. Both parties need a different mind-set—don't get it wrong—all both. Right? Both of them. All two sides; the police in their approach and the young people in their approach, because you have to have a certain respect for the office of that person as well,

you know, and the uniform that they are wearing. But, you know, many times I have watched them in operation and I can tell you, their approach at times leaves a lot to be desired and will put good people in trouble.

So, Madam Speaker, I know every one of us in here feels the same. I am tired of seeing Caymanians lose their homes after working so hard to get it. It brings eye water, Madam Speaker, when somebody has slaved to get . . . one of man's greatest achievements is getting a home. When I say man's I am talking about man and woman. A person's greatest achievement is getting their little dream home whether it's a Government one or Frank Hall one or one that they built themselves. And when you go home, you have got to have somewhere to go. You can't say you are going home if you don't have a home. You have to have somewhere to go. And when you are out of your parents' home and you have managed to get yours . . . there was a young lady that came to me the other day, Madam Speaker, and she said Sir, I am losing my house. And she said, As a young person growing up, as a teenager (she was 32, I think), one of my goals was to own my own home by the time I was 30. She said, Sir, I managed that. I am a single parent and I managed that. She said, That was the proudest day of my life and now I am losing it. She said, Sir, how do you think I feel? I said, My dear, I cannot imagine. And she's only 32 and two years after she got it she's losing it. Obviously, her personal situation is not the best but what happened, when she had a job, she had lost her job, so when she had a job, she was okay. But—

[Inaudible interjection]

Hon. Osbourne V. Bodden: Lost a job and there we have all of the permit people sitting there and they are riding around and they are making money and they are leaving Cayman rich or they are applying for PR and we have our people out of jobs. That hurts, Madam Speaker, and it is something that we have to fix. The buck stops with us. We have to fix it and we have to stop being afraid of every time that you throw a rock the pig squeal and you think that you killed him because you never kill him, he's only making you believe you hurt him.

Hon. D. Kurt Tibbetts, Minister of Planning, Lands, Agriculture, Infrastructure and Housing: Sometimes you don't even touch him.

Hon. Osbourne V. Bodden: Sometimes you don't even touch him and he squeals. Madam Speaker, that is what goes on in this country. It goes on in this country, Madam Speaker, and we need to stop kowtowing and saying that we afraid of this and we are afraid of that because the people have mastered it. They know.

They are coming at us? Oh my. We are leaving! Bye! We are pulling out. Yeah, right!

Madam Speaker, when you take away a person's dignity such as taking away their home you reduce them to a demotivated soul and these people become dangerous, Madam Speaker. They become dangerous. They become desperate. When you back a dog in a corner, even if he is not a biting dog, he will try to bite you. Remember that. They feel they have nothing left to lose and if anybody doubts me, talk to them. Talk to them. Just sit and talk to them for a half hour and listen to them and make them tell you what they are feeling and what is going through their heads because this is the stuff that we do. That is what we do. All of us! We all meet constituents. We all meet the downtrodden. Our phones don't stop. We go home, we here, we in the office, wherever we are they find us. The issues come to us by email, by whatever, by text, you name it; they find us.

[Inaudible interjection]

Hon. Osbourne V. Bodden: Yes, no matter what size the problem is, Madam Speaker, we are supposed to have the solution. That is the thing. You know, it gets to you because there is only so much you know that you can reasonably do. You do your best, talk to colleagues and search all your contacts. You do whatever you can to help these people. You know, you point them in the right direction, you know, you don't have the time to walk with them everywhere they go, but you certainly do your best. You give them phone numbers, you give them contacts and you pray that the next time you see them that their lot has changed and you tell them to keep you posted and make you know how it goes. You cannot force people to hire people where it is a case of a job. When it comes to illnesses or whatever, we direct them through our agencies and insurance and everything else and we got better control over that.

When it comes to jobs we cannot force some-body to hire somebody but my thing is let's, as a corporate community—and it is the corporate community that has control of this—let's look in the mirror. Let us look at our community and ask ourselves What community is it that we want to do business in? Do we want to do business in a community that is full of social rejects? That is full of drug abusers? That is full of people without hope? I don't think anyone wants to do business in that climate. I certainly would not want to. If that is not the community you want, then you have to ask yourself, Well, what can I do? Am I doing all I can reasonably as a good corporate citizen, am I doing all I can within reason to make a difference? I will leave that with the corporate community.

Madam Speaker, like I said, and I want to emphasise, it is not that I am knocking the corporate community for not doing . . . I just need to repeat what I said earlier. They do a tremendous amount. They

hire, they train, they offer scholarships but, you know, I think that it is a case of some do and many don't. If all did a little, it would spread the load that much lighter and it would be easier and more manageable because you have some brilliant corporate citizens in this country that have gone over and beyond and continue to contribute.

Madam Speaker, one of the things at the root of all this is that we do have a steep cost of living in the country. There are no ifs, ands or buts about that. Cayman is not a cheap place to live. Again, businesses can look at that and say, Do I really need to be making the 300 per cent that I am making or 200 per cent that I am making, or could I do with a little less and give some relief to customers? How many businesses will do that? We know what things cost oftentimes, except for the fuel companies. We know what things cost and we know when we see the mark-up on the shelf.

Thank God, the discount stores have come in, the Cost U Less and the Priced Right type of franchise that offer people bargains now and good deals. I bought a TV recently—that TV is cheaper (now I don't know how they do that) than what you can get in the US without even thinking about adding on duty or anything like that, first cost. I had just got through pricing the same TV in Miami and the TVs are much more and I mean this is in the BrandsMart and those types of places that you usually get your deals at and the TV here is about half the price. I don't know if that was a partisan deal or what, but I gladly took it. But, you know, certainly there are reliefs given to in some aspects and one of the things that I talked about recently, I think it was on the talk show I was on, I asked the corporate community to also see if they could do a little more for our senior citizens because in the US once you are a senior you get pretty much discounts across the board once you produce that ID. You know, there are specials for seniors all through the community. Here? We have it and one or two people do it, but in large part it is not really done. So it is something, again, that they could take on board and possibly look at. I think if we all chip in, Madam Speaker, we could make a difference.

Now, while I am talking about—because the Leader of Opposition was talking about the fuel again earlier and I have to just say that the cost of living is driven largely by that factor, by the cost of fuel. It is so funny, Madam Speaker, I am not going to spend any long time on fuel companies because we did enough of that the other day, but it is so funny that rumour has it that the price of fuel is going down shortly and the world market prices are going up. I am going to leave people with that thought. Tell me how that works. Think about it. Think about it.

[Inaudible interjection]

Hon. Osbourne V. Bodden: Madam Speaker, the problem is real and we as a Government are committed to finding solutions. We take seriously what the Leader of the Opposition said in his contribution and his Motion and I am sure he will say more in his windup. But we are working with all and sundry to reverse this trend through our education policies, through the NWDA, through partnerships with corporate Cayman and the Chamber and other NGOs. That is what we are doing. That is what we are here for. We cannot do it alone. We need to work in tandem with the community. One of the things that we are looking at and the Leader of the Opposition will be happy to hear this, I am sure, is the feasibility of doing a clean-up and beautification job programme for the upcoming Christmas season. We are looking at that and two of my colleagues behind me are in charge of making sure that we get that implemented. Hopefully we can get that funded across the Island. I think that-

[Inaudible interjection]

Hon. Osbourne V. Bodden: Well, I would like to think that we can do it a little different. First of all, I would like to see and ensure that it is properly managed and secondly, I want us to seriously look at the people that sign up for that job programme and not just forget about them once the programme is done, but to see which ones of them are really interested in working. Because, mind you, some sign up for that and don't hit a lick but come and collect at the end of the week. I know about all that. I know about all that.

[Inaudible interjection]

Hon. Osbourne V. Bodden: I know all about the managers, too, and I know about the managers that run it through their personal chequing account and all that.

[Inaudible interjection]

Hon. Osbourne V. Bodden: But, anyhow, we will not be running it that way, Madam Speaker. If we do it, it is going to be done properly, I can assure you that.

Madam Speaker, I am going to finish on a positive note because I think together we can overcome. I am sure of that. Otherwise, I would not be here. We must give our people hope and the older and younger ones who right now struggle for different reasons; those are the ones that we have to protect the most. Those are the most vulnerable. A country is known by the way it takes care of its elderly and its youth and in taking caring of them we have to enable those in the middle to make their way and facilitate them along the way. Our disabled, we have to take care of them. We have put a disability policy in place. Next year, I have an elderly policy coming on the table

and the laws that will flow from those will protect those people.

Madam Speaker, everything in life costs money, takes resources and much is expected of Government. Much is expected and as we have grown, more and more is expected of Government. It is our job to combine our knowledge and do our best with all that we bring to the table because we have a diverse group on this side, Madam Speaker. We have lawyers, we have business people, we have veterans, accountants; you name it.

So, we are not short of talent. We have a hard working group in the Government, Madam Speaker, honest people, and I believe that if we keep our shoulder to the wheel along with the civil service, the Deputy Governor has been very supportive and we will make a lot of inroads. There is no magic wand as was said previously. There is no magic fix. There is no quick fix but I think we are making progress. But we will always hear the noise and we will always hear the complaints. Remember, too, Madam Speaker, that it takes a certain discipline to live your life and some people are not disciplined. Some people are not disciplined. They do not prioritise. They do not want to follow the rules.

So sometimes, for instance, people will go to the NAU for assistance. They are told that they need XYZ in paperwork and instead of producing that, they come and complain to me or they complain to someone else. No, they ain't no good. They don't want to help. That is what you get, Madam Speaker, because there is a discipline expected of each individual. They will go and they will see people walking in and they will say Oh, Jamaican-but they haven't stopped to realise that who they are calling a foreigner is now a Caymanian and they have their difficulties as well. So the NAU will get a bad name for different things but it is a very underserving name, Madam Speaker, because I am here to tell you that since the NAU has been set up, this is why it takes long to process, they are doing a thorough job and they are putting a stop to all of the leakage that was there.

There were people getting support that shouldn't have been getting it and there are some still in the system but they are being weeded out, Madam Speaker. I can tell you that because I work closely—this is an area I pay particular attention to because I know the effort that is needed and the resources are scarce. So, Madam Speaker, I am not going to allow any wastage on my watch to the best of my ability. I pay particular attention. I work closely with the director to ensure that we get maximum bang for the buck.

Madam Speaker, our older people in the community lack savings in many cases and they lack decent pensions because let's face it— pensions are a relatively new thing in this country. So the peanuts that a lot of them get for pension and they are expected to live from it, it doesn't take long for their savings to be wiped out and the next thing you know

those older people are losing their dignity and having to come because they have been pushed out at 60, they no longer can eke out a living on their own. They have developed illnesses by now and the next thing you know they are on the Government and we are having to fund and fund and fund.

Madam Speaker, I grew up in a country that didn't have . . . I am 53 years old, Madam Speaker. I grew up in a Cayman Islands that didn't have social . . I didn't know what social services were and I remember hearing about Ms. Hilton—afraid of her because she was a probation officer. Mama would threaten you if you were bad you were going to see Ms. Hilton. So you knew that that existed. But social services came online when? Maybe late 70s?

[Inaudible interjection]

Hon. Osbourne V. Bodden: The NCVO was the first—yes, that was the first thing—

[Inaudible interjection]

Hon. Osbourne V. Bodden: Right. And then we developed—and we have grown in that time, in 40 years, to something that has become a monster in terms of what it is eating out of the budget.

Madam Speaker, we have to put a check to it. So it is not that we are not willing to help the needy and the desperate. It is not that we are not doing that. But, Madam Speaker, we have to cut that number. We have to do all the other things I talked about. We have to tackle it from all the other ends so that while the NAU is doing their job they will see reduced numbers because they are given a hand-up and hopefully they don't have to come back for another hand-up because we have dealt with them from the system through education, through proper jobs, through all of the other empowerment that they need . . . that they are not a constant burden on this country and on the Government.

Otherwise, Madam Speaker, I am here to tell you, if you got ever burgeoning healthcare cost, ever burgeoning social cost, sooner or later the tax man cometh and it will not be in my time, God forbid, but the tax man will have to come, because where else is money coming from? It is not growing on trees. I drive up every evening and I don't see any money tree on my way up. I see mango trees, I see breadfruit, I see bougainvillea, I see . . . you name it, I see it. But I don't see any money trees. We don't have any big benefactor. We don't have any oil and we don't have any great treasures. I hear that people are coming and looking for treasures down here. I wish we could find some. We need something because what is expected of the Government is simply more than our budget-because people cannot take any more taxing. Although, people say we are tax free, we have a lot of indirect taxation. We pay it every day, one way

or the other, and people cannot take that. We have given the commitment that we are not increasing taxes as a Government. We haven't done so in two and a half years, almost, so where is the money going to come from if we have haemorrhaging on two sides. It is a serious situation, Madam Speaker, and therefore, it is incumbent upon everyone in the community—the corporate community, the Government, individual citizens—to think about it. Before you go and you say I want help from Social Services just because my neighbour Sarge [PHONETIC] is getting it. Think about Sarge's situation which might be really different. He may really need it. Some of them just are like that. They say I want help just because you are getting it.

[Inaudible interjection]

Hon. Osbourne V. Bodden: Well, that is my job to make sure that that is what is being corrected, that that is what is being corrected.

Madam Speaker, I am about my people. I ran for office for the first time in 2000, I ran again in 2005 and got elected. Spent four years on the backbench and I came back here in 2013 as a Minister. At the time, I didn't have Social Services or the Department of Children and Family Services and Community Affairs as it is now. But I have it now. I am telling you, Madam Speaker, we have issues that we have to grapple with and we grapple with daily. But we don't have any windfall. We don't have any money that we can just park and say take. We have to prove our cases and we have to do it in a systematic approach.

The Needs Assessment Unit, Department of Children and Family Services through their indigent and poor relief payments, all of that is going out. Money is going out to the veterans, to the seamen. Money is going out in social context in every way possible. But we have to reduce the amount of people that are reliant upon the Government for their subsistence. We have to. We have to, Madam Speaker.

Madam Speaker, I think my point has been made clear. I don't know what else I can say at this time. There are others who will add value to this debate but I know that we are doing our best with what we have and I think that although we cannot accept the Motion in the format that it is—

Hon. W. McKeeva Bush, Leader of the Opposition: And you talked all afternoon on it.

Hon. Osbourne V. Bodden:—we credit the Leader of Opposition for bringing it, for recognising—

[Inaudible interjection]

Hon. Osbourne V. Bodden:—for recognising—he had four years here before us.

An Hon. Member: More than that.

Hon. Osbourne V. Bodden: And more than that.

Hon. W. McKeeva Bush: How many unna had? You sit down [INAUDIBLE]

The Speaker: Order.

Hon. Osbourne V. Bodden: You're not going to bully

[Inaudible interjection]

Hon. Osbourne V. Bodden: So, it is not easy and you yourself said it is not an easy fix, sir. It is not easy but you are doing your job—

[Inaudible interjection]

Hon. Osbourne V. Bodden:—you are doing your job as an Opposition Leader, but I have my job to do as Minister and I am doing that.

[Inaudible interjection]

The Speaker: Let us keep our comments through the Chair, Members.

Hon. Osbourne V. Bodden: Madam Speaker, we know the Leader of the Opposition. We're not rowing.

So, Madam Speaker, I just ask God to give us the strength and wisdom, Madam Speaker, each day to continue this fight. May He continue—

[Inaudible interjections]

Hon. Osbourne V. Bodden:—may He continue to bless these Cayman Islands and continue to make it the treasure that it is because despite all of the problems, Madam Speaker, we are a good place. We have a lot going for us and we can be a lot better.

So, Madam Speaker, I just want to assure the Leader of the Opposition that we are cognisant, we are well aware of the concerns, we share them. But the resolution, the resolve of his Motion cannot be accepted in its current format.

So, thank you, Madam Speaker, and thank this honourable House.

The Speaker: Does any other Member wish to speak?

I recognise the honourable Minister responsible for Education.

Hon. Tara A. Rivers, Minister of Education, Employment and Gender Affairs: Madam Speaker, thank you.

As the Minister of Community Affairs indicated in his contribution—
[Pause]

Hon. Tara A. Rivers: Sorry for the bit of delay there, Madam Speaker, we had to get some logistical establishments on my desk here.

So, as the Minister of Community Affairs spoke to the Motion directly in the Government's response, he indicated that with respect to the focus and the focus of the Government being in many respects looking at education and training of our people and he made reference to the Ministry. It is only incumbent upon me to stand as Minister responsible for these particular areas, to not only be receptive as he had indicated in his remarks but I think it is fair to say, (and I am sure all of my colleagues on this bench will know that I am more than receptive) I have been consistently advocating and pleading in private and now I will plead in public with respect to the Government, making sure that we continue to focus and we continue to invest and we continue to allocate resources with respect to ensuring that the Government's policy on improving the educational prospects of our people, improving the training prospects of our people, are actually carried through.

Now, Madam Speaker, education really is the key to changing one's fortune and I am not talking just about financial fortune, but changing one's fate, and this is not just an expression, Madam Speaker, but this is a personal testament. Many of us in this room have either had the benefit of coming from very humble beginnings—and I say the benefit because, as my grandmother used to say, hard work won't kill anybody. So coming from humble beginnings and having to know what it is to have to work to achieve-and then, of course, some of us in this room are of the younger generation having the benefit of being able to take advantage of the opportunities afforded for formal education. Some of us may not have been able to do so because of other commitments like having to stop school to help with the work at home.

In this regard, Madam Speaker, as a county and as you know, I would have spoken very at detail and at length yesterday in the statement on behalf of the Government talking about the plans with respect to helping to address some of the challenges in education. And I outlined in very broad strokes the plan of action that has been put in place starting this year and it is going to be continuing for the next several years to try to address some of the areas of concern in our education system. But, Madam Speaker, in my winding up as I said then and I will reiterate now, because it speaks very directly to what the Minister of Community Affairs said about Government policy being set and basically priorities and budget allocations being made to reflect Government policy and priority. In order for us to really achieve what we want as a country for our people with respect to education and training, we must have the support of the entire Government with respect to the allocation of resources as well as the support of the community at large in order to achieve this. So I want to echo and I want to thank the Minister of Community Affairs for making this point very directly, a point that I certainly have been making time and time again, as I said, with the colleagues and now will make on the Floor of this House.

Madam Speaker, it is not about as a Government the way we allocate budgets being on a Ministry by Ministry or Department by Department level. We must look at what the key Government policy priorities are and we need to allocate resources accordingly to what those priories are. Certainly this is a work in progress, I think, because our budget process is something that is evolving. But nonetheless, it is absolutely critical that we do so because we can have all the best laid plans in the world but if we don't have the necessary resources to carry them through, they just remain that.

Now, Madam Speaker, we know, and certainly you would recall on many occasions, as a Government we recognise that the Government cannot do everything for all people, nor should we. We have to rely on not just the good will but the active participation of the wider community. With respect to education, that obviously means parents. Parents must be involved. Parents must take an active interest and an active participatory role in their child's education and the child's life. No matter how rich or poor, Madam Speaker, the time you spend with your child encouraging them, even if you yourself are not able to help them directly with some of the work that they are having to do because, let us face it. Madam Speaker. many of our parents struggled while they were in school. They struggle now with respect to understanding what is happening and that is where working with the schools, working through the PTAs, is a necessary aspect of success.

So, parents must take an active role. But as we know, many parents are struggling to make ends meet. Many parents have to work two jobs. Many parents are not able to spend the time that they need to spend in order to ensure that their children are getting the kind of education that they should be getting and that is why the Government actually supports, in many respects, the programmes that go beyond the formal education time during the education day, so to speak. So, we have the extended afterschool programme which is heavily funded by the Government and also supported by private donors in that regard as well.

They reach, Madam Speaker, if I am not mistaken in this, they reach about 1,200 children throughout these Islands. It gives them an opportunity to continue their education beyond the regular 3 o'clock school day. So, they do their homework and they do other activities which involves physical activities and otherwise, and they do arts and crafts and culture.

So, Madam Speaker-

[Inaudible interjections]

Hon. Tara A. Rivers: Madam Speaker, when we talk about Government's investment and, absolutely, I speak to the fact that we need to continue to make sure that when we are splitting up the pie we do so according to what the Government priorities are and should be, and absolutely everybody in this Chamber recognises that education is critical. It is key. If we do not invest in our people while they are young, we will have to invest in them when they are old with respect to, you know, if they take a path of criminal life or otherwise and that is, in my estimation and I don't want to use the West Bay colloquial term of being "behind-fumos" but we all know—

[Laughter]

Hon. Tara A. Rivers: We all know that that priority allocation should not be.

[Inaudible interjection]

Hon. Tara A. Rivers: Madam Speaker, we need to ensure that we move beyond talking about a national apprenticeship programme which is, Madam Speaker, something that you would have heard me speak about on many occasions. The Ministry is moving in earnest to try and launch this across many different industries. We have been successful to do so with particular companies who have come forward. We have been successful to do so with individual corporate partnerships but what we would like to do is a wholesale national rollout of a programme. But, Madam Speaker, again, this requires resources. This requires support that Government recognises. Every single person in this room campaigned on the need to ensure that the people that we were elected to represent are gainfully employed to the best of their ability.

As the Minister of Community Affairs spoke, many people need retraining. Many people need retooling. We understand it is difficult for businessessome businesses are just keeping their head above water. Some businesses have had to scale back on their numbers of employees just to make sure they can stay in business. So we recognise that for some businesses even though they may want to take on trainees or apprentices, they are just not in a financial position to take on somebody who does not have the necessary skillsets to do the job at the time. We want to work with those businesses. But also we recognise that we have somehow adopted a culture within many of the industries, many of the companies, in operation today that they don't want to hire people who do not have the necessary pre-packaged skillset. We have moved away from a country and a business community that would willingly take on entry level positions staffed by local people, by school leavers, by people that they know that they need to train once they get them in the companies.

So, that on the job training aspect—for many professions, Madam Speaker, you don't need a million degrees. You just need to have a good smile, a good work ethic and a good commitment to serving the needs of the customers that you are there to serve.

Now, Madam Speaker, we have moved away from that in many instances and so what we are trying to do is we are trying to work—and the Ministry is moving this agenda forward as best as possible with the resources that we have to date to do so in that we are pulling together, as we speak, the National Training Council. I hope to be able to make a more detailed statement about that the next time this House sits.

Madam Speaker, with respect to bringing together representatives from the various industries so we can first figure out where are we as a country with respect to the training programmes that are currently being offered because we know many companies are offering these training programmes. But as was mentioned by the Minister of Community Affairs, we know many companies should be doing a lot more. So what we need to do is to take stock, to take an audit so to speak, as to who is doing what in the industry, where are the opportunities for our people to get this on the job training and where there are gaps, how do we best fill them. This has to be a partnership between the Government and the business community because it is the business community that will provide the insight and the advice as to what kind of employee, what skillsets, what qualifications (if necessary), what experience they are looking for in order to carry out the work that they need to provide as a company. But at the same time, they have to appreciate that wherever they recruit from, if they are recruiting from overseas, persons that they recruit from overseas would have gotten that experience somewhere.

It is not unexpected for us as a people to say you must make room for our school leavers. You must make room for our college graduates who are coming back with the necessary qualifications and it is no longer acceptable to say, *Well, you don't have the experience so we can't hire you.* Every company has some level of entry level positions. Those positions must be made available at the bare minimum those positions must be made available for our school leavers, our college graduates, our persons who may not necessarily have had the opportunities to get the experience. We cannot continue to keep moving the bar, kicking the can down the road and expecting that work permits and otherwise will be readily accessible for these pre-packaged people.

I had a very candid conversation with somebody in the financial industry just three days ago, Madam Speaker. That person said—and this person is somebody who is from overseas who is living here and has the benefit of working here for a number of years— Look, it is unfair for children, for young people, to be held at the same standard of people that are brought in from overseas with years of experience, years of qualification which they obviously got in their countries. Yet, they are being held to the same standard without necessarily having that ability to get that experience in their own country here in Cayman. So, it is critical that we continue to work with the business community, to say to them we are in this together. We understand you have needs. We understand that the Government must create the environment for business to flourish, but a big part of that environment is making sure that our people actually have the opportunities to access employment, to progress in their careers and to reach the level of ownership. It is not unreasonable to say that we have career prospects in our own country.

Madam Speaker, it is important to highlight what we have done with respect to trying to bridge some of these gaps. Madam Speaker, just this year we launched in collaboration with Cayman Finance the Student Work Experience and Training Pilot programme which was a resounding success. We had 51 students who were in their very last year of high school, in year 12. They were paired with mentors. They were paired with industry professionals in the financial services industry, on many different aspects of the industry-from marketing to sales to human resources to accounting, you name it. It was across the board; anything that was relevant to the financial services industry. Of those 51 students, one had arranged their own work experience so they didn't need the paid internship that came with that programme.

Fifty students started and in the end 49 students completed. So we only had one student that didn't actually complete the full internship part. But those were paid internships in the companies. So those companies got, or I should say, invested in at least taking on those students for the summer. So it is about creating these opportunities and I want to thank again Cayman Finance for pulling this together with respect to getting the mentors and getting the relationships with the firms. As far as I understand, there is a positive buzz in the financial industry with respect to people wanting to come on board for next year's programme.

So, we hope and expect that this programme will continue to grow. And these are the kinds of partnerships that this Government is trying to achieve by building these cooperative relationships. But, Madam Speaker, just as the Government as a whole must do the best that they can, to balance its budget, certainly I endorse what was said before, we cannot balance the budget on the back of our children but we recognise that funds are limited and we have to do what we have to do to make sure that all the needs in this community, in all of the various areas, are dealt with. But as a Government we need to make sure that we focus, we hone in on what the priorities are and we budget accordingly.

Madam Speaker, I also want to apprise this honourable House about the efforts that have been

taken by the Government and primarily through the work of the Councillor in the Ministry of Employment in terms of meeting and working with the Business Staffing Plan Board and the Immigration Department to try to determine how best to utilise and structure the training requirements which also includes the allocation of funding for training which are required pursuant to the Business Staffing Plan regime. Now I understand that we are waiting to hear from the Immigration Department with respect to what is the plan going forward in this regard. But certainly, Madam Speaker, we know there are requirements that are currently out there with respect to companies having to do their part regarding the training of our people as well as scholarships that are being required through this Business Staffing Plan regime. Again, Madam Speaker, we-

[Inaudible interjections]

Hon. Tara A. Rivers:—what needs to happen is we need to make sure that these issues are actually followed through by the relevant departments and entities that are responsible for ensuring. If we need to restructure the programme, then let us restructure the programme quick o'clock because we have needs in this community with respect to funding and this is absolutely a source of funding that we can put towards making sure that the needs of the businesses are being met with respect to training of our people, but at the same time, that this is a way to ensure that when our people are trained they are also giving real prospects with respect to jobs. This goes back to pairing as best as possible our school leavers with the opportunities out there.

So it is a multipronged approach, Madam Speaker, which has to take place. It is a multipronged approach which we within the Ministry of Education, Employment and Gender Affairs, are certainly doing what we can to move this agenda forward. And what we need to do is to make sure that the Government continues to budget according to our key policy priorities and we need to make sure that we continue to work with the wider community. You've heard me speak time and time again about public/private partnerships in education and public/private partnerships with respect to training opportunities, apprenticeship opportunities. This is the way that we are trying to approach this issue, Madam Speaker. As it relates specifically to this Motion, we have to use education as a tool in order to lessen the numbers of those persons who then need to rely on DCFS and NAU for assistance.

So, Madam Speaker, again, I wanted to just say my two cents with respect to what we are trying to do and how we are trying to do it, but ultimately, Madam Speaker, we can only do as much as we can with what we are given. But certainly I will continue to advocate for our children. I will continue to advocate for ensuring that we create these opportunities and that

the Government policies as a whole as it relates to education, as a whole as it relates to employment, is looked at from across Ministerial perspective.

I thank you, Madam Speaker, and I thank the Government for its support and I look forward to that continued support because this is the Government's agenda that I am trying to push forward as Minister responsible in this particular area.

Thank you.

The Speaker: I recognise the honourable Member for North Side.

Mr. D. Ezzard Miller, Member for North Side: Thank you, Madam Speaker.

Madam Speaker, I am a worried man. I am also a little bit confused in that all of us—the Government, the Opposition—seem to know what the problem is, but nobody wants to fix it because we don't have any money.

Madam Speaker, let me start off, as my grandfather would say, more calmly. This country, Madam Speaker, needs to have a national discussion about what we are going to do for the elderly. We cannot continue to be doing for the elderly in this piecemeal fashion that we have done over the last half a century. It has to be a complete programme. We have to decide and we have to determine what the needs of our elderly are. We have to determine how the Government will meet those needs of the elderly and we have to determine how the Government will fund the needs of the elderly.

It has to be comprehensive. It has to be what kind of pensions we are going to provide for them, because what we have now, isn't working. It cannot work, and any amendments to a bad law cannot make a bad law good law. Pension legislation that was put in place in this country in the '90s cannot work in the Cayman Islands and deliver for the elderly people. We have to decide what kind of healthcare we are going to provide for them. We have to decide what kind of accommodations we are going to provide for them because these are the real needs of our elderly.

Madam Speaker, nobody can tell me that we don't have the expertise here to do it. But we have to be willing to sit down—all of us—and have discussions at the community level to ascertain what the real needs are—not what their wants are, what their needs are. Once we determine what the needs are, we have to determine as a country, not only as a Government, but as a country, how we are going to address those needs. We then have to decide how we are going to fund it. We have to specifically fund it to specific programmes.

Madam Speaker, we cannot continue to let the health insurance industry insure people from 16 or from birth to 60 and even out of those in that group, we send all the high-risk people to Government. And when they get 60, although they paid premiums every year, somebody else, their parents, paid for them, or a company paid for them when they weren't working, and when they started to work they paid it themselves, when they get 60 we send them to Government. But, Madam Speaker, I disagree entirely. I disagree emphatically with the Minister responsible for Community Affairs when he says that Government alone cannot tackle this. Government is the only body that is authorised by its people to tackle it and to solve it. I have never seen a people so unwilling to govern because you might upset somebody. We have to do what is right by our people.

Madam Speaker, we heard a while ago about NAU because if there is one thing these people, in particular the civil servants can do around here, is create silos and acronyms and NWU and Children and Family Services and the legislation for that must be, what, 5,000 pages long? It takes up a whole shelf in my office.

Moment of Interruption—4:30 pm

The Speaker: Member from North Side. I beg your pardon. We have reached the hour of interruption. I will all upon the Honourable Minister of Planning for the suspension of Standing Order 10(2).

SUSPENSION OF STANDING ORDER 10(2)

Hon. D. Kurt Tibbetts, Minister of Planning, Agriculture, Lands, Housing and Infrastructure: Madam Speaker, while I don't have any indication yet as to how late, I certainly know that the intention is to go beyond the hour. So, I move the suspension of Standing Order 10(2) that the business of the House may continue after the hour of interruption.

The Speaker: The question is that Standing Order 10(2) be suspended to allow the business on the Order Paper to continue beyond the hour of 4:30 pm.

All those in favour, please say Aye. Those against, No.

Ayes and one audible No.

The Speaker: I believe the Ayes have it.

Agreed: Standing Order 10(2) suspended.

The Speaker: I recognise the honourable Member for the district of North Side for the continuation of his debate.

[Continuation of Debate on Private Members' Motion No. 7/2015-2016]

Mr. D. Ezzard Miller: Thank you, Madam Speaker.

Madam Speaker, we heard about what the Government is doing with the Needs Assessment

Unit. But we didn't hear what the Needs Assessment Unit provides. What do they provide? I don't know. I have been trying to find out for a year. I sent people there. They can't come back to me with a list or brochure that says, *This is what we provide, this is how you qualify for it.* It seems like everything is done on an individual basis.

We have to be man enough to say this is what we are providing and this is what-I am not speaking Spanish; this language is not gender sensitive. Man enough to say this is what we are providing. If they are going to provide, you know, \$550 a month, say that. If you are going to provide health insurance, say that, and list what the qualifications are. At the top of that, Madam Speaker, it must be that they have to be Caymanian—at the top of it—the first one. If you can't tick that box, leave the room. But you cannot establish a Unit as far away from the bus terminal as you could possibly get it in George Town and remain in George Town central. And when my people from North Side get up at four o'clock in the morning, five o'clock in the morning and get a bus to come down here to get in line by six o'clock and they get to the door, they are taking 10 people and they are number 11, cannot see you.

Why? Are you telling me that the Government went to the trouble to set up this Unit, put people in charge of it and they can only let 10 people a day through the door? At least you should have some kind of triage centre that will find out what the problem is—is it urgent? But we happy—we set up a Needs Assessment Unit and some people are getting, other people are not getting.

Madam Speaker, you know, I am tired of people coming to me to complain about people getting these benefits that shouldn't be getting it. I can give the most recent example. A gentleman in my constituency, Madam Speaker, came to me, wanted me to sign Seamen's papers for him to get the Seamen's grant. I don't know anything about this man going to sea. I grew up in North Side with him. I said to him, But, you didn't go to sea. Didn't you work at Public Works? Aren't you receiving a pension from Public Works?

He said, Yes, but that's not enough. I need this.

Well, sir, as far as I know, the rules are you had to put in a minimum of three years at sea. You prove that either by your discharge or you get affidavits from three different people who sailed with you—or two. I said, What exposure did you have to sea?

[Inaudible interjection]

Mr. D. Ezzard Miller: He went from—and I know you got your discharges, too. Every seaman in Cayman who went to sea got his discharges. Unless Hurricane Ivan or somebody mashed up their house and de-

stroyed it but they cherish those discharges and they keep them.

I said, Sir, I cannot sign this for you because when did you go to sea? He tried it one time and he made it as far as Cayman Brac on a Kirk Trader but he got seasick and he came back on the DC-3. So I said, I can't sign it for you. You don't qualify. Only to find out recently, Madam Speaker, that he got it!

[Inaudible interjection]

Mr. D. Ezzard Miller: The man went to West Bay . . . no, Madam Speaker, I informed the Department and they won't answer my query.

Are you listening, Franz?

He went to West Bay and got two people to sign for him and he went to Mike Adams as Justice of the Peace who signed it for him. And he is getting it.

[Inaudible interjection]

Mr. D. Ezzard Miller: If you can put your signature there . . . anything that you see my name on, unna cancall. I am going to call plenty names—I am only using two pages of the *Compass*. But I am going to try to identify this afternoon for the Government what the problem is with employment in this country, just using today's *Compass*, because, Madam Speaker—

Mr. V. Arden McLean, Elected Member for East End: You actually read that?

Mr. D. Ezzard Miller: Only when I need to look for something.

Now, Madam Speaker, the point I am making here and the question I have for the Government and the Minister responsible is: How many others on that list fall in that category? Because, Madam Speaker, I found out a long time ago, you know, the reason why we don't publish these criteria clearly is because kisses go by favours. It is who you know! I have been sending people as a representative from my constituency who genuinely need the Government and they turn them down.

They come back and say, Mr. Ezzard, they turned me down, you know.

I don't make any judgment, I say, Well, there is an easy way around this, you know. Just go see this person, make them call that person. Two weeks later, they got it.

What I would expect the Minister to get up and say is: This is the criteria for the NAU—Needs Assessment Unit. If you don't meet the criteria, don't aggravate us. Don't come. If we can't put in the Compass put it in the Reporter, put it on Radio Cayman. Make it public.

Now, they come here and tell us, you know the real problem is we are not fully staffed. Why are we doing this to the people that built this country? You are going to tell me out of \$600-odd million we can't staff a Needs Assessment Unit, but we can find a half million dollars to send to Dominica?

Madam Speaker, some of these people, like the one I just talked about, don't really need it; but there are too many Caymanians who really need it who will not face the embarrassment of going there to find out whether they qualify or not. Publish it! Most of them can figure out whether they qualify or not.

Madam Speaker, the only institution, the only authority in this country that can do anything about that is us.

[Inaudible interjection]

Mr. D. Ezzard Miller: Well, they are the Government and we cannot do it without them because they have the majority votes. But the Government has to be willing to govern.

Now, Madam Speaker, let's look, the Ministress of Labour (just to get it correct)—

[Inaudible interjection]

Mr. D. Ezzard Miller:—talked about what they are doing with Business Staffing Unit and work permits. I just want to draw the country's attention to a couple of ads in today's paper.

[Inaudible interjection]

Mr. D. Ezzard Miller: Madam Speaker, I want to be able to call these names as public knowledge. So I am not seeking any privilege.

Paralegal—Mr. Attorney General, if you are somewhere in the Chamber, listen carefully: Successful candidates must be admitted lawyers or have a paralegal qualification from a recognised institution, university, with three to five years' experience in the relevant field of law. Salary: US\$77,500 to US\$110,000. Walkers offers a dynamic working environment with opportunities for career progression and an excellent remuneration package including a discretionary performance based bonus, pension and fully covered health insurance. Remuneration is commensurate with qualifications and experience.

[Inaudible interjection]

Mr. D. Ezzard Miller: But you don't send applications to them, though, you know. You send it to Steppingstones.

Now, Madam Speaker, we know in the past that these law firms brought in attorneys who did not meet the qualifications of the three years PQE—whatever that means, I am not a lawyer—hired them as paralegals and when the got an extra year, they applied to the Attorney General, whatever he has to do, and they applied for a work permit and they got it.

Don't look at me and tell me no because I was chairman of the board when they did it to me and we stopped it.

[Inaudible interjections]

Mr. D. Ezzard Miller: I can tell you without fear of successful contradiction, Mr. Minister of Environment, that they did it when I was chairman of the board. And if you push me I will call the name of the law firm and I will call them and tell them what happened about it. So don't tell me about they don't do it.

And I inquired of the Attorney General at the time to prosecute the law firm for breaking the law because they had to be breaking the Immigration Law both ways, you know. If they were getting experience as a lawyer on a paralegal work permit, they are working outside the conditions of their work permit. If they were not working as a lawyer the experience shouldn't count towards qualification. Franz you remember? Oh, okay, you see? I don't talk what I don't know.

[Inaudible interjection]

Mr. D. Ezzard Miller: You tell me they didn't do it? Okay, Madam Speaker, let us move on to the next ad. This page got plenty of information on it.

Foster's Food Fair. Job Duties:

- 1. Provide efficient and creative solutions to user problems to ensure user satisfaction and productivity.
- 2. Ensure software revisions are made by testing and conducting trial runs prior to release.
- 3. Maintain and enhance key applications that are integral to our business as well as develop new ones.
- 4. Diagnose and resolve system hardware and software problems.
- 5. Assist users with software installation and support questions.
- 6. Design and develop reports using MS Access and SQL reporting services.
- 7. Acquire, maintain and expand knowledge of relevant products offerings, current support policies and methods of support delivery in order to provide technical accurate solutions to all users.
- 8. Follow IT Department inventory control procedures.
- 9. Maintain or organise a clean work area at all times.

Requirements: Ability to read, comprehend, write and speak English (isn't that what we do? Isn't that what we do?)

Ability to perform basic math; advanced computer literacy required; ability to communicate effectively; ability to work independently and be self-motivated; positive interpersonal skills. Apply to promptly solve problems and provide direction. Ability to work varied hour days as Department Manager dic-

tates. Ability to display initiative, follow instructions and work with limited supervision. Organise time-management skills. High School diploma or equivalent preferred; strong background in MS Access and MS Excel; and Successful two to three years' experience in Information Systems. Only qualified applicants will be contacted for an interview. Starting salary: CI\$10 per hour.

Sunshine Suites Resort: Food and Beverage Supervisor—they have 26 requirements. Most of them are just . . .

The successful candidate will supervise shift team; cash handling procedures and maintaining company standards; plan and make weekly schedules based on the restaurant's business levels; order and receive restaurant products; set up and break down dining and bar area according to the restaurant guidelines; greet, seat, take and ring in orders; serve and maintain quest tables; prepare drinks including mixing alcoholic beverages; must be able to accurately free pour wines and spirits; ensure alcohol is not served to patrons under the legal drinking age; recognise and refrain from serving patrons who are intoxicated; accurately handle cash and credit card transactions; able to accurately convert currencies; clean spills; sweep and mop floors as needed so as to maintain a safe and clean environment; participate in inventory control procedures and counts; assist with the cleaning, organisation and maintaining of the bar, walk-in coolers and all storage areas: clean and maintain station and equipment; fill and maintain and organise condiment stand, dry food and beverage stock; polish and roll cutlery in linens; hand wash and restock glassware; maintain bar level supplies; have a thorough knowledge and understanding of food allergies and sensitivities; maintain good working relationships with other departments. This position requires that employees remain standing at all times. It may require occasional exposure to heat, rain and cold. (Roof must be leaking!). Be required to lift and carry 35 pounds regularly and up to 50 pounds on occasion.

Must be able to accurately read, communicate and understand basic food and drink preparation directions (going to cook, too). Have a thorough knowledge and understanding of entire menu and ingredients on all menu items. Have excellent vision and hearing. Be willing to take a drug test at any time upon request. Have at least two years' experience in similar capacity. Be familiar with IQPOS/Micros or similar point of sale programme. Have a complete understanding of safe food handling procedures, chemical handling procedures, hygiene, sanitation, fire prevention and safety equipment, inventory control, portion control and ordering procedures. Have excellent communication, leadership, and problem resolution skills. Perform additional duties as requested by the manager. All statutory benefits will be provided for the above position. The position pays between \$4.50 and \$8.50 per hour plus tips.

Food and beverage supervisor—another one, we go to the other extreme now.

Captive Managers Cayman Ltd. wants a general manager. Successful candidate must have the following: Minimum 15 years' experience in insurance with a focus on life products; minimum 15 years' experience in offshore financial services; minimum LLB and a business degree from a recognised university; minimum 15 years' managerial experience; proven computer and administrative knowledge including Microsoft Office products. The successful candidate must possess strong written and verbal communication skills, organised, detail-oriented, ability to work under pressure and independent to meet sensitive client deadlines, be flexible and able to travel at time and for periods as required and able to thrive in an environment that allows you to be hands on and autonomous. The successful candidate will be responsible for running the Cayman office and responsible for the overall management of the office and clients, regulators, industry professionals and service providers; management of day to day operations with the office, client files and implementation and monitoring of a comprehensive regulatory and anti-money laundering compliance regime. Compensation will be US\$200,000 per annum and will include basic standard benefits.

Health Plan Administrator for a General Manager for insurance. Responsibilities will include but not limited to the following—this one is Health Plan Administrator, BP Insurance, Ltd. All aspects of plan administration from eligibility and billing to claims processing; daily, monthly and annual plan performance and ad hoc reporting; implementing and maintaining healthcare, practitioner, vendor and Government entities relationships and relevant contracts; telephonic and written support for current clients and their plan members; maintain current clients as well as marketing to potential new clients. The ideal candidate must have the following skills and experience: Must be able to work with little or no supervision; minimum of five years' experience in administration of fully insured and fully funded, independently and PPO type health insurance type: thorough understanding of Cayman health insurance law; in-depth working knowledge of group health systems; Luminex and Eldorado claims adjudication systems; superior organisation and communication skills, both verbal and written; proficient in Microsoft Word, Excel and PowerPoint; and a full range of benefits as per the Cayman Islands law. Salary range: CI\$35,000 to CI\$65,000 depending on experience and qualifications.

So, Madam Speaker, none of these ads intend to hire any Caymanian because any Caymanian who can qualify for the Sunshine Suites' ad for Food and Beverage Supervisor is not going to work for that salary—\$4.50 per hour plus tips. Amongst other things, they nearly need to have a medical degree to recognise allergies and all that kind of stuff.

Now, Madam Speaker, just to tell you how these people have no fear of Government, we had the Minister of Planning here last week bring the Dangerous Substances Law. He made it clear to the two important companies what our expectations were and that one of the things under active consideration of Government was over provision of services which would keep the prices artificially high.

The Member for East End read the ad in the Compass to put a RUBIS thing on [INAUDIBLE] Road. They have the ad here again today. And you know something, Madam Speaker? They are going to get Planning's permission, you know. They are going to get it and they are going to build it.

Right below that now, Madam Speaker, "Notices." Caymanian participation sought. Caymanian participation sought in company which provides accounting, management and solution services within the Cayman Islands. The total level of investment required is US\$5,000. Interested—

[Inaudible interjections]

Mr. D. Ezzard Miller: That is probably a mistake because these kinds of things they usually put like \$5 million so they don't think any Caymanian can afford it. But this one might actually be telling the truth because that is about all it takes.

Interested participants should provide details of their financial ability to participate in the venture. Please submit a letter from a financial institution supporting your financial ability no later than the 31st of October 2015. In the event that suitable offers of participation from Caymanians are not received, application will be made to the Trade and Business Licencing Board for a licence under the Local Companies (Control) Law (2007 revision) and the Trade and Business Licencing Law (2007 revision).

They don't even know we have a new law, Mr. Minister. We have a 2015 Trade and Business Licencing Law, don't we?

[Inaudible interjection]

Mr. D. Ezzard Miller: So, Madam Speaker, we know what the problem is. All that the Minister of Community Affairs talked about that he believes is a bias? There is not a bias. It is a total elimination.

[Inaudible interjection]

Mr. D. Ezzard Miller: Read the ads!

What the Government has to do is issue directives to the Immigration Board. We heard the Minister of Labour say that they are working with the Business Staffing Plan and the Work Permit Board to try and monitor these people who are supposed to be offering scholarships and supposed to be training. But

what are we doing about it? We know of several. Morritt's comes to mind quite readily.

The chairman at the Business Staffing Plan Board, Madam Speaker, told me and the Member for East End that we don't know what we are talking about. It is not in the law that they have to provide scholarships.

When the Member for East End (luckily we had a copy of the law with us) read it for him, well, he didn't know that was in the law . . . the chairman of the Business Staffing Plan Board. But they will tell people from places like Morritt's, not to worry about the Member for North Side and the Member for East End because we can't stop them from getting permits. And they are getting them hand over fist, you know.

Mr. V. Arden McLean: That was Franz and Alden who told them so.

Mr. D. Ezzard Miller: This is the problem.

Those people who break the law, we do nothing about it. So that emboldens others to break the law and they are breaking the law and depriving Caymanians of economic opportunity in our own country. And we sit back and talk about it—wings flapping, no birds flying. Government, we need to have some birds flying. You all can do something about this Tuesday, you know.

There is a thing under the Immigration Law that allows directives to be issued. Issue a directive that anybody who has a business staffing plan who has not provided the number of scholarships required under it, shall not get another work permit granted or renewed until they make it good. Simple! Quite simple!

Ah, but we are not going to do that, because that is what makes Ezzard anti-business. And they can go around and campaign against me because I am anti-business. I am not anti-legitimate business. But I am anti any business that comes here and, for the sake of their bottom line, deprives my Caymanian people of opportunities and employment. And I am also anti those who import this labour and treat them like slaves . . . and we allow it! We talk about it year after year but we do nothing. Then when they put up signs we get excited.

Madam Speaker, we can do something about this stuff. I tell the Government today unequivocally, if you want to issue that directive next Tuesday, I will go on radio Wednesday morning and support you with it because, Madam Speaker, our young educated Caymanians are losing hope. They are turning to the only alternative available to them. They are migrating. They are leaving home because there is nothing here for them.

They will tell you, Madam Speaker, they are at the top of their class in the university in the United States or England or Canada. Everybody else that is fooler than they, are being headhunted by the biggest corporations in the United States or Canada or England, wherever they go to university. Nobody calls them. They come back here, they walk into these places and they put their applications or their CVs on the table, they are treated like criminals. We haven't advertised for the jobs, but until the Government accepts a simple principle about the Immigration Law that they won't accept is that every single job in this country belongs to a Caymanian.

The Law is clear. The Immigration Law is very clear. It says you cannot employ any other person to do a job unless you can prove that you cannot find a Caymanian. But these qualified Caymanians—one of our brightest young ladies, ivy school qualifications, honours, LLB locally, honours—what do they call that brotherhood, that legal fraternity? Accommodations in her PPC-came back here, two years, almost three years, couldn't get articled, couldn't get a job . . . migrated. This country cannot afford to lose people like them. They come from good family stock, you know, Madam Speaker. Those are the kinds of Caymanians we need to grab in the collar, put them in the courthouse to be future judges for this country. But no, they hire them from anywhere with a couple of years' judging experience, or sometimes no judging experience but just legal experience. But we can't take a chance on a Caymanian and put them out there and train them on the job for it.

You know, Madam Speaker, I heard the Leader of the Opposition talking about how bad our education system was. Madam Speaker, we are going to stop making people come here and make us believe we are idiots. Our education system may not be perfect, but it isn't what they say it is. We have produced many, bright, intelligent, good-character Caymanians who cannot get jobs in their own country because we—the 18 of us—will do nothing about it.

Madam Speaker, they like to talk about Lee [Kuan Yew] in Singapore. But he had a very simple solution, you know. He went around to the high schools and he picked out the brightest and the best and he sent them to the best university but he trained them for specific jobs. And when they came back they went into those jobs.

When I got a scholarship from government, Madam Speaker, I will confess, I had no great desire or ambition to be a pharmacist. When I graduated from high school, by the time I found out government was offering scholarships, when I went they only had one left and that was pharmacist and I took that. I haven't regretted it. It was a great journey. Helped a lot of people; made a lot of money; had a good career. But those days we trained Caymanians for specific jobs in government. Now, we give Caymanians—we don't care how bright they are—\$20,000 a year and send them off. When they come back you tell them they have to compete with Adam, Eve and Duke from Timbuctoo and Never Neverland and the Wizard of Oz to get a job in your own country.

Madam Speaker, I will go on record today to say that greater than 75 per cent of the people who come here on work permits don't know the job when they get here. Most of the time, Caymanians have to show them how to do the job. And what happens? The Caymanians show them the jobs because we are so good natured. We teach them everything we know about the job. They teach us nothing that they know and we are afraid to ask them, because we can't say I don't know. Caymanians need to remember them three little words, you know— I-don't-know. You are my boss, you are supposed to know. Don't ask me. I don't know.

Don't teach them! Because as soon as they learn they are going to Sunset House cocktail parties with the top management and the next week they get promoted and you get left behind. We need to put in the Immigration Law that if you come here as an accountant you stay an accountant for your 10 years. You cannot get promoted! Unless the Government does something with the work permit law in this country that reintroduces a value to Caymanian labour it will never have any value. The only thing a capitalist society, a free market situation that I am aware that is in high demand, highly skilled but has no value is Caymanian labour because they just run you out the door even if somebody just let you in, and they go running to the Business Staffing Plan Board and they get a work permit.

You know, Madam Speaker, I had one of them fancy titles-HR Manager, Training Development Facilities Manager. The most difficult thing I had to do was negative interviews against Caymanians. Find a reason not to hire them. They don't tell you that, you know, Madam Speaker, but whatever you go back with they want more until they find that one little thing. Then they go abroad, they meet somebody in a bar downstairs in the hotel, come back and want you get a permit. Use your political clout to get the permit from them to be the administrative secretary. Or they need somebody on the hockey team so they call their friend who plays hockey (or the other big thing right now is touch football) and they get permits for them. The Caymanian is left out there with no training and no opportunity because the Government is scared. The Government is scared. The Government is scared to enforce the law.

Madam Speaker, I was only chairman of the board for 15 months, you know. But they can't tell me the tricks that they pull because they pulled them all with me. I remember one. They had to move their staff because of Ivan. Mr. Franz is not here but he will remember that letter. They wrote a letter saying that they were not coming back to Cayman unless they could get assurances they were going to get three year permits for all their staff. Everybody else was nervous in their boots worrying about it. I said, *Tell them to come see me three o'clock Tuesday*.

He came in the room. Oh, he dressed up fancy, man, big Rolex watch and all kinds of things and he sat down. I said, *You wrote this letter?*

[He said] Oh, yes, yes, yes. You understand that we are not doing that. I said, You are lucky I am not your boss.

He said, What do you mean?

[I said,] Because if I was your boss I would fire you right now.

He said, Why?

I said, Well, if you know that you can keep these employees of this country in another country and make more money for me and you aren't doing it, I would fire you.

Of course, he wanted to go into a big blaney story. Sir, the interview is over. You say you wrote that letter. All I have to tell you is that the Board isn't going to grant your wishes. So the interview is over.

He said, No, no, no, no!

I said, You see those people there, they are waiting to see me. You had your 15 minutes of already. You could have solved the problem but you are insisting that you are right. So, stay overseas.

But we are afraid to tell them that.

Madam Speaker, do you really believe that if they had all these choices of where they could go, they would be here in the first place? Just think about that. Most of the other places that they like to tell you they will go have serious limitations that they don't have in Cayman. But we are afraid to use what we have and to enforce the legislation that we have.

The Minister of Community Affairs talks about the growing people on the dole, for another word, but I want to ask him this question. Finance Committee, in an answer to me I think you said you had 100-plus veterans getting this. Every one of us got a letter the next day from the president of the Society saying we only have four people that qualify. Have they taken the other 96 off the list yet? He wrote to people here—I don't know if you got it, but I got it and if my memory serves me correctly, they only had four of their members—the veterans, not seamen . . . veterans. Because, remember, there's a serious criteria—this doesn't apply to the Vietnam War, the Korean War and all that. I can look for the letter and bring it to you.

Madam Speaker, how these people get on these lists, I don't know. I ask for the numbers by district and by qualifications. The Minister answered it. But, Madam Speaker, I think what we need to understand as a Government is that while we cannot provide all the funds (we cannot do that) we are the only institution that can force those people—because they ain't going to do it willingly. We know they ain't doing it willingly. There is not a one of us in here that don't know about these cases. I might know about different ones from what some other Member knows about. But we all know about Caymanians being denied opportunity while people have work permits.

Our people are suffering. Part of this thing for the welfare has to be Welfare to Work programme. But what do we do? We tell them to go apply for that job. Do the assessment.

[Inaudible interjection]

Mr. D. Ezzard Miller: No, can do this. You can't tell that company to hire that person, you know, but you can take away that work permit that he has. If you cancel his work permit, he is going to be glad to find a Caymanian. But somehow, we can't find it in ourselves to do that.

Madam Speaker, I give warning now. The next meeting, I am bringing a Private Member's Motion about the introduction of quotas and affirmative action for Caymanians, because if we don't have enough legislation to do it now, then let us put what we need in place to do it.

So, Madam Speaker, my plea to the Government is . . . and I am willing to help them. I am willing to take the beating that these people are going to try to beat you with—to help you. Let's do something about this. Simply enforce the laws that we have on our books; fairly, squarely to all comers.

Thank you, Madam Speaker.

The Speaker: Does any other Member wish to speak? Does any other Member wish to speak? Final call. Does any other Member wish to speak?

If not, I will call on the Honourable Leader of the Opposition if he wishes to respond.

[Pause]

Hon. W. McKeeva Bush, Leader of the Opposition: Madam Speaker—

[Crosstalk]

Hon. W. McKeeva Bush, Leader of the Opposition: Madam Speaker, I want to thank the three Members who contributed to the debate: the Minister of Education, the Minister responsible and the Member for North Side.

I didn't get a chance to listen to and hear all that was being said by the Minister of Education or the Member for North Side. I only hope that they were on par with the Motion and that they would support it. I don't know. But knowing the predicament that my cousin, the Minister of Education is in, I know that she is caught under collective responsibility. But I detected a pleading on her part if it was anything. You can't do this unless you give the Education Minister money. You can't do that unless you give this to the Education Ministry—money. So, what it sounds like, Madam Speaker, is, that my cousin over there—they are not giving her enough.

Mr. V. Arden McLean: Control.

Hon. W. McKeeva Bush, Leader of the Opposition: Yes, that is what it sounds like to me. She can't say that. But you can hear in her speech that even though she has to sing the praise . . . one thing they have to do over there and that is to sing the praises of them or else.

Mr. V. Arden McLean: Of the great one.

Hon. W. McKeeva Bush, Leader of the Opposition: Oh! Or else!

[Inaudible interjections]

Hon. W. McKeeva Bush, Leader of the Opposition: Because if they don't, dog, eat their supper. They are gone.

Anyway, I feel sorry for her. I told her that is what she would get. West Bay is not PPM country. She shouldn't have gone in that direction.

[Inaudible interjections]

Hon. W. McKeeva Bush, Leader of the Opposition: Huh?

[Inaudible interjection]

Hon. W. McKeeva Bush, Leader of the Opposition: I can't hear you. I am kind of deaf.

[Inaudible interjections]

Hon. W. McKeeva Bush, Leader of the Opposition: Hibiscus when it flowers, unfortunately they are red, and good thing the iguana eats them quick.

[Inaudible interjections and laughter]

Hon. W. McKeeva Bush, Leader of the Opposition: Madam Speaker, in the last PPM administration (2005-2009) whenever a matter was brought to their attention the famous retort or phrase was "as we speak, so and so is being done." Today, it is simply "we are doing it."

Madam Speaker, time passed for that excuse. There is urgency to the situation that my Motion speaks to. I did say that we know what Government is giving. All of us are aware of the various things that Government has given. I don't think they have started anything new. As much as they cuss me, they are giving all the same things—they find excuses but it is the same programmes. So I knew that I would hear the same things trotted out this evening. But I am asking that because of the dire situations we all talked about, that extra funds be set aside; that is what I am asking. And that a programme be set aside and that a longer

programme, Madam Speaker, is actually what is needed for community development and social advancement in this country. The Government has answered, 'No'.

They say, first of all, Madam Speaker, that for the Needs Assessment Unit, they need resources for that; it is not enough. So he says we have 6,000 persons dealing . . . well—

[Inaudible interjection]

Hon. W. McKeeva Bush, Leader of the Opposition: Seven people—we look at it and we sympathise with the Minister. But he is the Government so you really have to tell that to all those around you. They know it. That number alone, though, says how bad, how poor, how unsatisfactory, how unfavourable, inadequate, woeful, substandard, pathetic things are on the social front—regardless of how long it has existed. How are they addressing those issues is what is important How is it being addressed from a community level or from a community perspective? That is the issue because that is where the problems exist. When they moved them out of West Bay, I said well, really, if—

[Inaudible interjection]

Hon. W. McKeeva Bush, Leader of the Opposition: When they moved them out of the communities . . . because what the Minister . . . cannot say, he did not say, was that they wanted things more centralised and those buildings, at least in West Bay, they said was something . . . mind you the whole of Cayman's problems after [Hurricane] Ivan was mould. Everything in the world . . . clothes had mould, cars had mould, buildings had mould and all they had to do was to treat it because in our communities we lack space for dealing with any such community services that the Government provides. So, you have to take in hand what you have and clean it and utilise it so that people reach those places easier.

I was a bit distraught. I didn't say anything because, as I said, the Government was new and I wanted to give them all the chance that they could in moving forward quickly because I know how much our people were suffering.

Madam Speaker, I listened intently to the Minister responsible for Social Services and I will tell him, Boy, put down that red suit and come on this side, because you are not talking their language. The Minister was not talking the language of his party. That is not their forte, but he understands the issues. You do from what you were saying.

Madam Speaker, he is correct that these are long-term problems that are beset because of how we grew up or how things are and the different people that ran the country didn't care about social development. Remember how we started, as I said, we talked about everything about the finance industry, finance

industry, finance industry. The truth is the first time a real social agenda was put on the table was when myself and the Member for North Side got elected and we were young, and then, Mr. Roy Bodden came along and then I said this and I say it often and I say it over and over when myself and Mr. Eden was in that Government we had got a lot done for social advancement and development in this country. No two ways about it. Madam Speaker, when you took over you found a base, a foundation for the development of social development and that was advanced.

Madam Speaker, I recall that when I took over in 1992 we tried to put programmes in place, the different kinds of labour laws and so on. It wasn't just then, it was between '84 and '88. I mean it was hell to get benefits and get programmes in place. I was called a socialist! A communist! Programmes, Madam Speaker, are for people. At risk people need attention that brings them out of that environment and no amount of money that a company makes and that our people don't get any benefits . . . any social development, then, Madam Speaker, it is bound to grow worse. And the truth is no matter how much each Government did in providing sports programmes, social programmes or otherwise, tried to get pensions in place, health services benefits, things still got worse, and it is not all because of Government. The Minister said that, and I agree with him on some of what he was saying. I think the Member for North Side was saying the same thing. I can't figure out why and how the Minister and his party campaigned against me so bitterly and the various accusations that they did.

Madam Speaker, I am elated to hear them now supporting apprenticeship systems—not a building. I say Amen! Amen! I waited a long time to hear that. Madam Speaker, I will repeat it. When the PPM is in Opposition they need to stop opposing for opposition's sake. They need to stop trying to destroy so they get the power and that is what happened from 2009 onward—before that, too.

Madam Speaker, they need to stop that. That is what has wrecked this country as far as-and I will go about social development because there are people that can talk about other things and all of us, you know, at times are in Opposition and we say things. You could talk about the infrastructure. You could talk about health services. You could talk about that. We have to stop it. We just cannot oppose for the sake of saying something and saying it and that's so good that, you know, I have convinced the public, you know. I am going to do it. But who suffers? Who? Who is suffering today after all that opposition? They are not only supporting apprenticeship systems. They are supporting a clean-up programme. Now, I put forward a motion a couple months ago and that was the worst thing in the world. They couldn't support that! Now they are going to do so for Christmas. What a bunch of copycats.

[Laughter]

Hon. W. McKeeva Bush, Leader of the Opposition: Look at them!

[Inaudible interjection and laughter]

Hon. W. McKeeva Bush, Leader of the Opposition: A clean-up programme.

Madam Speaker, the Minister said, and I have to take issue with some of this because, you know, they really got to hit out on somebody in the UDP. But they better mind, you know. People are not blind in Cayman no more. People see. They know. He said we should look after them afterwards, too, and that is what they are going to do. Well, we always heard that phrase that you 'must give a man a line instead of giving him a fish'. When the fish are not biting, he's well glad to get fish. But that is what I was trying to do; to reinvigorate the economy at a time when the economy was down and it was beginning on a downward trend from 2007. They can say anything, but that was in the works in the United States.

So who was marching? Who was having mock parliaments while the House was trying to conduct the people's work? Who? Who is suffering today? The same people who I was trying to look after to give them work. Now, I want to tell them they don't need to point fingers at anybody before. There are situations existing today that are not above board for social justice. No, it is not. Let me see if their clean-up will be different. I know that developers are told today who to give work to and it is not UDP supporters.

Madam Speaker, I don't represent in that fashion. I represent everyone and if people didn't do their job in a clean-up or in a clean manner, I couldn't do anything about it because I don't know and didn't know. I don't know if the remarks made here today is correct but I do hope that the shenanigans that I know exist today of so-called good process won't be deployed, to give friend-friend and behind the scenes business partners, the efforts that everybody else should have a chance at. I say no more, Madam Speaker, because I didn't expect this to deteriorate into anything of an "us-and-them". But, Madam Speaker, I have to answer now.

Madam Speaker, some time ago I read in the Compass where my friend, the Minister of Finance, said that Government has never spent public funds to bail out failing home mortgages, or words to that extent. I think following the collective responsibility he is told he would have to adhere to it constitutionally. But he then went on to take the party line and I was disappointed when he marginalised the efforts made by the UDP Government, and chided that many of the families who received assistance still ended up losing their homes. But let me point out, Madam Speaker—and I hope that they won't use that again, but maybe they will—the truth is, I can at least say that my Gov-

ernment tried to assist our people. It may not have been enough but it wasn't to be seen as the be-all, end-all solution to that problem. It was simply a temporary programme, Madam Speaker, designed to assist Caymanian families losing their homes. A stopgap measure, if you may, until people could get back on their feet. It was designed to assist until the Government could provide job opportunities through the efforts of job creation and economic expansion.

That was something as a top priority for the Government and that record stands for itself—Shetty, CEC, Dart projects and other hotels now coming online. However, Madam Speaker, the Premier, the PPM and C4C (I am not leaving them out) thought that they had a better strategy for economic expansion. But so far all our people can see is a good dissertation, be it a frank one, by the Minister and soon come promises.

Everything that my Government tried to do to stimulate economic growth and job creation and training was struck down and a cloud of suspicion was created around everything my Government tried to achieve. Talking about process . . . people starving to death and you are listening to those people outside about process. Process? Well, Madam Speaker, we have to do what we have to do. Some people are not counting it good process for us to make laws in here to lick the oil companies. People are not counting that good process. But it is something, as I said, that we have to do because they are not listening. So, we have to do things sometimes, even those not seen as good process.

Now, the same people complaining about good process are running all over the place to see what they can do to stimulate the economy. It seems that all of a sudden the Dart Group is now a viable solution. Yet, when I was trying to work with the Dart Group, all you could hear was that McKeeva was selling out Cayman. What I want to say most strongly is simply this: For the love of our people, please develop some humanity in your hearts for the Caymanians whom we represent and assist them in saving their homes instead of criticising the efforts that my Government and I made when we were the Government. As I want to repeat, one of the things that need to be done is that when you are in Opposition you don't criticise just to get rid of those who are trying to do something. That is why, Madam Speaker, I sympathise and empathise with the Minister of Community Development. That is why my Opposition is different from the now Premier's. But now the problem is hitting them fast in the face.

[Inaudible interjection]

Hon. W. McKeeva Bush, Leader of the Opposition: Tell them to keep grumbling. Grumble loud enough.

I want to say, Madam Speaker, in spite of them talking about they have \$700,000 for renova-

tions—mind you, Madam Speaker, you hear what they called it, though. They are not calling it renovations because when the interim Government was there and when I was there we called it bluntly. There are people that need their houses fixed up. There are old people that don't have their money. There are people still suffering from Ivan and we are going to spend money and we set up a committee. But now we hear what they said? After Ivan there is mould so we have to spend some money. You all are not ashamed of yourselves over there?

[Inaudible interjections]

Hon. W. McKeeva Bush, Leader of the Opposition: Madam Speaker, it is the same thing! Same thing, Madam Speaker! Basically he was saying they don't have the money—\$700,000 to deal with mould. It is renovations that you are going to be doing! Tell the people what you are going to be doing. But everything is mould. Girlfriend got mould, boyfriend has mould, car got mould, building got mould . . . everybody got mould and nobody doing any—no, man, listen. Let's stop putting a red cloth over everything and do something about it and tell the public: Look, what the UDP was doing whether you like them or not, this is what has to be done and we are going to have to do some of that.

POINT OF ORDER

Hon. Osbourne V. Bodden, Minister of Community Affairs, Youth and Sports: Point of order.

The Speaker: I recognise the Honourable Minister responsible for Community Affairs.

Hon. Osbourne V. Bodden: Madam Speaker, I did not mention mould in my debate. I said we have \$700,000 for housing repairs for post Ivan and for people who need help. That is what I said.

The Speaker: Honourable Leader of the Opposition, the Honourable Minister for Community Affairs is correct. He did mention having CI\$700,000. He didn't in this Chamber mention anything about mould and that—

[Inaudible interjections]

The Speaker: We can break and get the Hansard, but I can tell you without any fear of contradiction that the Honourable Minister did not mention mould.

Hon. W. McKeeva Bush, Leader of the Opposition: Get somebody to look at the Hansard because somebody mentioned mould.

Anyway, Madam Speaker, let's say he didn't say it, but he said he had \$700,000—

The Speaker: He said that.

Hon. W. McKeeva Bush, Leader of the Opposition:—and I mention that. So I am not trying to mislead the public. But I am saying that everything—we are still talking about mould because that's what was done to clean up, to stop the programme in West Bay. The building got mould and they might have to knock it down and they took the people out.

[Inaudible interjection]

Hon. W. McKeeva Bush, Leader of the Opposition: No, no, no, Madam Speaker, my mind is very clear about what I want to say and about what I am asking, for the Government to do, and about where we are.

Madam Speaker, the Premier and the rest of the Government needs to understand that charity begins at home! That is where charity begins. Madam Speaker, they don't have money and while I applaud the efforts to assist our fellow Caribbean neighbours in Dominica, while we do that and anyone anywhere that we need to help, we must. But we must first, or at the same time, address the critical needs of food, clothing and shelter in our own land. We can't do this because they are doing the same thing. They can't do nothing that I am asking here, Madam Speaker, which is the Government consider—I am not saying you must do it because I don't have that constitutional ability, but I am asking to consider putting sufficient funds aside immediately for a plan with a programme which will address as an emergency the worst cases found by Social Services that are reported to them.

You can't do that. You can't do that, but yet, the people out there you are not reaching. You cannot reach them because you already say you don't have enough money. Well if you have \$130 million, \$150 million surplus—use some of it! That is what we have it for. Yes, we have it for that. We have it for a rainy day and a rainy day is when our people are hurting. We know we have a ratio.

We know we have that ratio that we have to abide by. But that don't stop us all the time. If you could find \$500,000 to send to Dominica, and I have good friends there, imagine if the Government had decided to spend that \$500,000 at home. We would have certainly assisted scores of families from losing their homes, provided hundreds of food vouchers to families who are sending their children to school hungry and assisted our seafarers and elderly more meaningfully.

Never mind about who is to say who never went to sea. I hear my friend for North Side say there is somebody who didn't go to sea. But we all know that that didn't just exist now. That whole scenario existed a long time where people—and I don't know. When I say that, I am talking about the accusations existing because I really don't know of anyone that got

that didn't go to sea. I don't know of any. You heard that there were some but I don't know.

The Speaker: Honourable Leader of the Opposition, if I may have a moment. I have looked back to my notes and the Honourable Minister for Community Affairs said that he was going through a list of things but specifically to your inquiry he said there were home repair assistance which will soon start and that CI\$700,000 to deal with this and there will be a maximum limited per household.

Then he went on to deal with Perry Powell and what he was doing.

Please continue.

Hon. W. McKeeva Bush, Leader of the Opposition: Are you talking about the mould again, Madam Speaker?

[Laughter]

Hon. W. McKeeva Bush, Leader of the Opposition: If that is what you are clarifying, I have accepted that he might not have said it but I know I heard it. Somebody said something about it.

Anyway-

The Speaker: I didn't mention mould and neither did he. But let's go on. The hour is getting late.

Hon. W. McKeeva Bush, Leader of the Opposition: You have worse than that.

The Speaker: Please continue.

Hon. W. McKeeva Bush, Leader of the Opposition: Madam Speaker, you know that once I rise, that the Premier had to come in and you know that he can't be nice. You know that he has to say some very derogative things. I want to make him know one thing, that if there's any mould on anybody's brains, we can look and see how well the people are suffering and it must be something clogging their brain.

Remember, Madam Speaker, I just noted, according to the *Compass*, that at the time demand notices were issued by the banks there were \$839,970 in arrears; some for \$3,000; some for just under \$5,000. So the \$500,000 given to the island of Dominica represents 60 per cent that was reported outstanding and could have easily assisted our own struggling Caymanians. Again, I repeat, charity begins at home. Is this good governance or even good common sense for the Cayman Islands Government to send the Cayman Islands peoples' \$500,000 to Dominica to assist their people but take a position, and I quote, "Government has never spent funds to bail out failing home mortgages."

Now, they can't support my Motion because, as I said, they shifted from, as I speak it is happening

to simply we are doing it. So they can't support my Motion. And I want to repeat, Madam Speaker, Cayman got a huge lick in Ivan and people helped us. I have no problem with that because those who could help us helped us. I have no problem with us giving Dominica something. But at the same time you can believe I would have been pounding the desk for money for my people.

Now each Member on that side, them back-benchers there, each one of them know, Madam Speaker, each one—Bodden Town, George Town—knows that they are bombarded each day by people who cannot send their children to school with lunch money. They know that. They know they are bombarded each day with people who cannot pay their mortgage and you are going to tell me, Madam Speaker, that you are going to spend \$500,000 overseas to another Island who is in need, has had loss of life and all that, but at the same time we cannot find money to do ours here.

I will never forget, Madam Speaker, when Gore demanded, the Foreign Office, demanded that I find the \$6 million to give the Tent City with 1,100 or 1,200 or 1,500 Cubans. I don't know if it was you or Mr. Eden then, but I know I had to go to Washington and others went with me, but I had to go there. I was Minister of Social Services. I said, Sir, you want to tell me that you grumbled about me voting money for sports and me doing this and me doing that and upping our older people's grant, but I must now find \$6 or \$5 million to put up 1,100 or 1,200 Cuban refugees? What is the Foreign Office doing? Where is their help in this? I said, You know what? I can't have money for sports. I can't have money for our people but you want me to put up . . . Well, I will vote that but I am going to vote a similar amount to distribute for roads for everything that is needed to be done for our people. I am saying backbenchers that you missed a chance in not demanding that the people that you are pounded by each day—and I know you are—that you didn't get money at the same time on a special programme to do that. It is gone. Opportunity lost unless you vote with me now and get this done. But you are not going to do that. Look how relaxed you are. You want to go boxing again.

[Laughter and inaudible interjections]

Hon. W. McKeeva Bush, Leader of the Opposition: Madam Speaker, you know what hurts? It does not hurt that I stood over there and heard a motion take me out and I said time will tell. What hurts is that people come to me for \$3,000, \$5,000, they are losing their home and I don't have the wherewithal to do so and I don't have a Government that I can call on to say Look, this is happening, can you do something about it? That hurts because I can tell you that I would be—like I said, you can't do every bit but I would find money to do some of them. I would do the worst case

scenarios and not worst case scenarios don't mean the biggest amounts because the biggest amounts might be the bad case scenarios. But a person losing their home after they spent 15 years paying it or 12 years paying it and because the want of \$3,000 or \$5,000 or \$8,000 they are losing their home and here we are . . . we cannot vote for this Motion. We don't have the money at hand and I know what the Minister is saying. He can't do it, poor Minister.

The economy is not about money. It is about people. It is about a condition of our people and it is about doing whatever is necessary to save the working middle class from further unnecessary financial difficulties because of short-sighted, self-centred politics. I am of the strong opinion that the decision to assist Dominica had everything to do with political expediency rather than social responsibility. You see, Madam Speaker, to assist our own with this \$500,000 the Government is afraid of the possible backlash of helping their own. You heard them saying that people criticised them and they didn't want to move in that direction. They are afraid of rendering assistance to a vessel carrying their own countryman and being criticised for buying votes. You see? They have done so much of that, Madam Speaker. They have done so much of criticising us for what they call-and C4C don't need to grumble out there. You all were the biggest ones. Don't do that! You are buying votes. That is what they said. Don't do that you are buying votes.

POINT OF ORDER

Mr. Winston C. Connolly, Jr., Fifth Elected Member for George Town: Madam Speaker, point of order, please.

The Speaker: I recognise the Fifth Elected Member for the district of George Town.

Please state your point of order.

Mr. Winston C. Connolly, Jr.: Madam Speaker, just to clarify, is the Member saying that myself, Mr. McTaggart or Minister Rivers were buying votes in the last election?

Hon. W. McKeeva Bush, Leader of the Opposition: No, you ought to be a better lawyer than that, too, you know.

The Speaker: Honourable Leader of the Opposition, can you elucidate for the Member, please.

Hon. W. McKeeva Bush, Leader of the Opposition: I never said a word about him buying votes. I said that that is what you all accused us of and accused me of because I was trying to help people. Now, you hadn't gotten in yet. Sorry, my friend—

The Speaker: Member—

Hon. W. McKeeva Bush, Leader of the Opposition: No, I was not saying that, Madam Speaker, because I was making the analogy that that is what the current state of affairs is. They are afraid that people will be saying that they are buying votes when they are doing these things.

The Speaker: I recognise the Fifth Elected Member from George Town.

Mr. Winston C. Connolly, Jr.: Thank you, Madam Speaker, for allowing me to have that clarification because if not I would have raised a point of order.

Thanks.

The Speaker: Honourable Leader of the Opposition.

Hon. W. McKeeva Bush, Leader of the Opposition: No, my friend. I am not going to accuse you all of doing that because you remember now, Madam Speaker, now that he raised it they complained about us giving out a corned beef sandwich at our meetings. And lo and behold, when I looked at their launch, Madam Speaker—I don't know if they were trying to get votes then, though, but they made a launch and the only thing that looked like was an Israeli Cabinet table. That is where I see seafood. Shrimps, oysters—

POINT OF ORDER

The Speaker: I recognise the Fifth Elected Member for George Town. Do you have a point of order?

Mr. Winston C. Connolly, Jr.: Madam Speaker, point of order, again.

The Member likes to couple me and the other Independent colleagues into C4C. C4C was a body that endorsed us. I ran as an Independent. I am not a C4C member. So I would like to make that point of order.

Hon. W. McKeeva Bush, Leader of the Opposition: You are not C4C now?

Mr. Winston C. Connolly, Jr.: I am not a C4C and I have never been a C4C.

The Speaker: Honourable Leader of the Opposition. Please curtail your comments to the Independent Member since he has now clarified he is not C4C.

Hon. W. McKeeva Bush, Leader of the Opposition: Madam Speaker, there is nothing that can make me say that he was an Independent Member. I won't say that because I would be wrong in my heart of hearts. I would be wrong—I believe he was C4C. That is what is in my mind. He is saying he is not. Well, you have to accept that. He is my friend, you know. Made some good things here but I am sorry . . . he cannot say that

he was not a C4C man. You wore the dress, you went to the party, you got danced with . . . you done the waltz with them. If you walk like a duck, quack like one, you know what happens. Madam Speaker, I guess that is the most levity for the day. I am glad for that clarification, though, Madam Speaker. I will continue.

Madam Speaker, we must assist our people no matter what other say about us because that is what we were elected to do. And that is what I certainly believe in. I don't care, Madam Speaker, whether the people are PPM, C4C, Independents, I don't care. If somebody comes to me, they ask me how you have been here. They can't understand that how I got elected for 30 years. Do you know why? Because no matter who came to me, even them that didn't like me, that was a way of winning them over; help them address their problems. How else are you going to win them over?

[Inaudible interjection]

Hon. W. McKeeva Bush, Leader of the Opposition: Numbers.

They have to stop this say anything and spin everything. You heard them talking some while ago, Madam Speaker, when we were talking about this high cost of living that is affecting everybody here, that I had been here 30 years and that I hadn't done anything to address high fuel prices.

[Inaudible interjection]

Hon. W. McKeeva Bush, Leader of the Opposition: But it was him that said so. It was him that said so. But the truth is, Madam Speaker, let us remember that we did not experience high gas prices back then as we are experiencing today.

[Inaudible interjection]

Hon. W. McKeeva Bush, Leader of the Opposition: No?

[Inaudible interjection]

Hon. W. McKeeva Bush, Leader of the Opposition: No, no, no. When? When did it ever get \$5 or \$6 a gallon?

[Inaudible interjection]

Hon. W. McKeeva Bush, Leader of the Opposition: Yeah? He said in my 30 years. Well, I can tell you there were efforts made and I want to tell you something else—if you all hadn't schemed and I had had a chance, you could believe they were not going to get that licence unless I got more out of it for Cayman. That is my position.

[Inaudible interjections]

Hon. W. McKeeva Bush, Leader of the Opposition: If I was scared of doing those things, Madam Speaker, my administration would not have fought with Cable and Wireless to get in and break up telecommunications and bring a new order of the day. I am not scared of anybody—the business or otherwise. I have taken them on over the years. I have been called Communist, been called Socialist because I put in labour laws and amended the Labour Law and tried to get pensions. No! I fought the Chamber of Commerce. But you see the bunch of you all got so many friends up there so no wonder you all can't fight them, not the way that you should. I see them taking the tamarind switch to you now and then but that don't mean anything. So, I will not allow the Premier or anybody else to say that we attributed to the high cost of living because we didn't do anything. Who gave CUC \$13 million of our money? Who left the big loans and the biggest deficit ever in this country? Who gave that licence to them? McKeeva Bush? Not McKeeva Bush.

So, let us be careful of how you point your fingers. I do know how to create a surplus and every Government that I headed up, when I left there was a surplus. All I am saying, you have a surplus, take some of that money and allocate it to some kind of social programme where our people can get immediate redress to the situation and they won't lose their homes and they will not have to sleep in parks, they will not have to sleep in their cars. And, Madam Speaker, we cannot help everybody but we can address the worst case scenarios. Stop spacing out things and stretching out things until closer to the election. How can a clean-up not work last year but it can work the next year? Tell me. You mean, the place is that much more-dirty? No. It is closer to the election.

[Inaudible interjection]

Hon. W. McKeeva Bush, Leader of the Opposition: Yeah, but that is because you all don't know how to clean.

[Inaudible interjection]

Hon. W. McKeeva Bush, Leader of the Opposition: Yeah, you all don't know. You wouldn't know it if it hit you in the face every morning.

Madam Speaker, how? It is because they are just stretching things out so that they get closer to the election and they think people are going to forget. No, you don't! Yeah, well, what were you all doing? Am I campaigning? No, I am addressing the issue of social development and of what you all are saying what you going to do. If you all hadn't said it, I might not have even known until it came out in the papers.

[Inaudible interjection]

Hon. W. McKeeva Bush, Leader of the Opposition: Cocaine? They steal it! Spread it out there! Ganja, the same thing and what happened? It is on the street—more social fallout—burglaries on the rise people eating out of garbage, literally, Madam Speaker. This cannot be seen as progressive under any circumstances or administration. And they hide it. They hide it

Madam Speaker, one's ability to provide food, clothing and shelter for one's self and his family must always be central to his or her existence which means that the promotion of welfare of every member of the human race must be protected. If we don't want a society of beggars, we must therefore ensure that every willing and able Caymanian must have an opportunity to provide for themselves through the sweat of their brow. That is how we were raised. Their wages must also be able to provide for their basic needs, and where this opportunity does not exist, all other human rights take on equality of fantasy. That is all. So, the Government needs to, as the Member for North Side said: You are the Government. Do what you have to do.

Madam Speaker, I could go on and on but I am not going to. It is 6 o'clock. I understand that we want to leave as early as possible now and so I am not going to go any further in asking the Government to reconsider their position and vote the funds and say they will consider, but they are not going to do that, Madam Speaker, no matter how much we left as a surplus. The Government is not going to agree. The Premier will not have you Members over there voting with me on anything unless I am voting with you all at the same time, which means it is something that you all brought. Not going to support anything that I bring. Nothing because he does not want it said that I got—it is obvious.

You cannot do anything about the oil problem, then, a couple of months later you bring it, dressed up and then you cannot do anything about a clean-up, now you can do that. I am happy. I support you on all of it. But you are not going to get away with the fact and make people believe that I am not doing my job. I am bringing those matters to the forefront. I have never won elections by waiting up until the year of election to do anything. That is how you all got truncated and if you don't learn that let me tell you. That is how you got truncated in 2009 because you waited. And you have already gone two years and people see it. You are not doing anything much. You are doing a little bit, a little bit, talk, talk, talk, and now maybe you will get some action because it is a year away from elections. Whenever you bring anything good, I am going to support you and most everything that you are doing is what I had already agreed and announced and fought for. So I cannot oppose you on it. I am going to support you. But for God's sake understand

this: you are not doing anything for me and no matter what you do you are not going to make lose my seat. And no matter how many you create up here you are not going to get all the seats. You can create another dozen. You are not going to get all of them.

So I don't know what you are scared of. Please, for God's sake, put aside that kind of political shenanigan and let us get the work done for the people. I will support you in every move you make that is good for the country.

The Speaker: The question is: BE IT THEREFORE RESOLVED that Government consider, putting sufficient funds aside immediately for a plan with a programme which will address, as an emergency, the worse cases found by Social Services or reported to them.

All those in favour please say Aye. Those against, No.

Ayes and Noes.

The Speaker: The Noes have it.

Hon. W. McKeeva Bush, Leader of the Opposition: Can we have a division, Madam Speaker?

The Speaker: Madam Clerk, please call a division.

Division No. 12

Aves: 5

Hon. Anthony S. Eden Hon. W. McKeeva Bush Capt. A. Eugene Ebanks Mr. D. Ezzard Miller Mr. V. Arden McLean

Noes: 9

Hon. Alden McLaughlin Hon. D. Kurt Tibbetts Hon. Osbourne V. Bodden Hon. G. Wayne Panton Hon. Marco S. Archer Mr. Winston C. Connolly Mr. Roy M. McTaggart Mr. Joseph X. Hew Mr. Alva H. Suckoo

Absent: 3

Hon. Moses I. Kirkconnell Hon. Tara A. Rivers Mr. Bernie A. Bush

The Speaker: The results of the Division are as follows: Ayes: 5; Noes: 9 and Absentees: 3.

The Motion has therefore failed.

Negatived by majority on division: Private Member's Motion No. 7/2015-2016 - Emergency Programme for Financial Assistance to Prevent Social Deterioration failed.

The Speaker: Honourable Premier, can we get an indication of how late we are going?

I recognise the Honourable Premier for the motion of adjournment.

ADJOURNMENT

The Premier, Hon. Alden McLaughlin: Thank you, Madam Speaker.

Madam Speaker, in previous days I have been able to say that we have made good progress. I really cannot say that today. We have only gotten two motions through. We have eight Private Members' Motions left. At this rate, we will be here at least until Monday. So, I should indicate to Members that they should make the necessary arrangements.

Madam Speaker, before I move the adjournment, I want to advise this honourable House that following extensive discussions facilitated by the Governor and the Deputy Governor, I, on behalf of Government, have reached an agreement with Mr. David Legge and the *Cayman Compass* with respect to the events arising from the *Compass* editorial of 3 June 2015 titled, "Corruption: An insidious, creeping crime."

As a result, Mr. Legge and I will issue a joint statement tomorrow which will set out our position regarding zero tolerance of corruption, importance of free speech and free press and responsible press in the Cayman Islands.

For his part, Mr. Legge has made clear that it was not his intention in the editorial to claim all Caymanians were corrupt and that he disassociates himself from that thought and those words. He has also confirmed that he and his wife consider that these Islands are safe and secure. As a result, and on advice of the Attorney General, the Government intends to lift the ban on advertising with Pinnacle Media and its related entities with effect from 23 October 2015.

The Attorney General has advised that the resolution of the Finance Committee of 8 June 2015 that Government cease business with Pinnacle Media was not translated into legislation and was therefore advisory in nature only, and thus, strictly speaking, no recourse to this House is necessary in order for Government to act as I have just indicated. However, I believe it is important that due deference be shown to this House with respect to this matter and thus I am hereby advising Members of the Government's decision in advance of issuing the joint statement.

Madam Speaker, I move the adjournment of this honourable House until 10:00 am tomorrow.

The Speaker: The question is that this honourable House be adjourned until 10:00 am tomorrow.

All those in favour please say Aye. Those against, No.

Ayes.

The Speaker: The Ayes have it. The honourable House now stands adjourned until 10:00 am tomorrow.

At 6:09 pm the House stood adjourned until Friday 23rd October, 2015 at 10:00 am.

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