



PARLIAMENT
OF THE CAYMAN ISLANDS



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OFFICIAL HANSARD REPORT

Second Meeting of the 2024/2025 Session
Third Sitting

Thursday
12 December, 2024
(Pages 1-50)

Hon. Sir Alden McLaughlin
Speaker

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PRESENT WERE:

Hon. Sir Alden McLaughlin, KCMG, MBE, KC, JP, MP
Speaker

MINISTERS OF THE CABINET

Hon. Juliana Y. O'Connor-Connolly, JP, MP	<i>Premier</i> , Minister of Finance & Economic Development, Education, District Administration & Lands, Financial Services & Commerce, <i>and</i> Health
Hon. Kenneth V. Bryan, MP	<i>Deputy Premier</i> , Minister of Tourism & Ports <i>and</i> Social Development & Innovation
Hon. Johany S. Ebanks, MP	Minister of Planning, Agriculture, Housing, Infrastructure and Transport & Development
Hon. Isaac D. Rankine, JP, MP	Minister of Youth, Sports, & Heritage <i>and</i> Home Affairs
Hon. Dwayne S. Seymour, CCI, JP, MP	Minister of Border Control, Labour, Culture, Sustainability & Climate Resiliency <i>and</i> Wellness

EX OFFICIO MEMBERS OF THE CABINET

Hon. Franz I. Manderson, MBE, Cert Hon, JP	<i>Deputy Governor</i> , ex officio Member responsible for the Portfolio of the Civil Service
Hon. Samuel W. Bulgin, KC, JP	<i>Attorney General</i> , ex officio Member responsible for the Portfolio of Legal Affairs

ELECTED MEMBERS

GOVERNMENT BACKBENCHERS

Hon. W. McKeever Bush, JP, MP	Elected Member for West Bay West, Parliamentary Secretary to Border Control & Culture <i>and</i> Planning, Housing, Infrastructure, Transport & Development
Mr. Bernie A. Bush, MP	Elected Member for West Bay North, Parliamentary Secretary for Youth, Sports and Heritage

OPPOSITION MEMBERS

Hon. Joseph X. Hew, MP	<i>Leader of the Opposition</i> , Elected Member for George Town North
Ms. Barbara E. Conolly, JP, NP, MP	<i>Deputy Leader of the Opposition</i> , Elected Member for George Town South
Mr. Roy M. McTaggart, JP, MP	Elected Member for George Town East
Mr. Moses I. Kirkconnell, OBE, JP, MP	Elected Member for Cayman Brac West and Little Cayman
Mr. David C. Wight, JP, MP	Elected Member for George Town West

INDEPENDENT OPPOSITION MEMBERS

Hon. Heather D. Bodden, OCI, Cert. Hon., JP, MP	<i>Deputy Speaker</i> , Elected Member for Savannah
Hon. G. Wayne Panton, JP, MP	Elected Member for Newlands
Hon. Katherine A. Ebanks-Wilks, MP	Elected Member for West Bay Central
Mr. Christopher S. Saunders, MP	Elected Member for Bodden Town West
Mr. André M. Ebanks, MP	Elected Member for West Bay South
Mrs. Sabrina T. Turner, MP	Elected Member for Prospect

OFFICIAL HANSARD REPORT
SECOND MEETING OF THE 2024/2025 SESSION
THURSDAY
12 DECEMBER, 2024
10.54 A.M.
Third Sitting

[Hon. Sir Alden McLaughlin, Speaker, Presiding]

The Speaker: Good morning. Parliament is resumed. I'll invite the Honourable Deputy Governor to grace us with prayers.

PRAYERS

The Deputy Governor, Hon. Franz I. Manderson:
Good morning, Mr. Speaker and Members.

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 Parliament 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, King Charles III; William, 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 Parliament, the Leader of the Opposition, Ministers of the Cabinet, ex officio Members, Members of the Parliament, the Chief Justice and Members of the Judiciary 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 AFFIRMATIONS**

The Speaker: None.

**READING BY THE HONOURABLE
SPEAKER OF MESSAGES
AND ANNOUNCEMENTS**

The Speaker: None.

PRESENTATION OF PETITIONS

The Speaker: None.

**PRESENTATION OF PAPERS
AND OF REPORTS**

The Speaker: There don't appear to be any.

**QUESTIONS TO HONOURABLE
MINISTERS AND MEMBERS
OF THE CABINET**

The Speaker: Madam Clerk, before we proceed with the questions, given the time, may I invite the Honourable Premier to move the customary suspension of Standing Orders so that questions may be asked of Ministers after the hour of 11 o'clock.

Suspension of Standing Order 23 (7) and (8)

The Premier, Hon. Juliana Y. O'Connor-Connolly, Minister of Finance & Economic Development, Education, District Administration & Lands, Financial Services & Commerce and Health, Elected Member for Cayman Brac East: Thank you, Mr. Speaker.

Mr. Speaker, I move the suspension of Standing Order 23(7) and (8) to allow for question time to commence after the hour of 11 a.m.

The Speaker: Thank you.

The question is that Standing Order 23(7) and (8) be suspended in order that questions may be asked of Ministers after the hour of 11 o'clock. All those in favour, please say Aye. Those against, No.

AYES.

The Speaker: The Ayes have it.

Agreed: Standing Order 23(7) and (8) is suspended.

QUESTION NO. 14
GOVERNMENT'S INTENTION REGARDING THE
ANTI-SEXUAL HARASSMENT BILL

The Speaker: Minister, you may proceed with the question No. 14.

Hon. Katherine A. Ebanks-Wilks, Elected Member for West Bay Central: Thank you, Mr. Speaker.

Mr. Speaker, I rise to ask question No. 14, standing in my name, to the Honourable Minister of Youth, Sports, Heritage and Home Affairs: Can the Honourable Minister state the Government's intentions with respect to the Anti-Sexual Harassment Bill?

The Speaker: The Honourable Minister of Youth.

Hon. Isaac D. Rankine, Minister of Youth, Sports, & Heritage and Home Affairs, Elected Member for East End: Thank you, Mr. Speaker.

Through you, the answer: it is the intention of this Government that the Anti-Sexual Harassment Bill be brought to the Parliament in January 2025.

The Speaker: Supplementaries? *[Pause]*

No Supplementaries. Madam Clerk, question No.15.

QUESTION NO. 15
DETAILS ON INSPECTION FAILURES FOR
POINCIANA REHABILITATION CENTRE

Hon. W. McKeeva Bush, Elected Member for West Bay West: Mr. Speaker, the Minister has not arrived as yet; he had a meeting. Perhaps you could put it down to the end; hopefully he should be here then.

I would like to answer it.

[Laughter]

The Speaker: I think then there should be a motion to defer it.

Hon. W. McKeeva Bush: I so move.

The Speaker: You will need a seconder, sir.

Hon. W. McKeeva Bush: Jay.

Hon. Johany S. Ebanks, Minister of Planning, Agriculture, Housing, Infrastructure and Transport & Development, Elected Member for North Side: Mr. Speaker, I second that.

[Pause]

The Speaker: Honourable Member for Prospect, I am gathering from the Speaker *[sic]* that you wish to move to withdraw the question.

Mrs. Sabrina T. Turner, Elected Member for Prospect: Mr. Speaker, yes.

The Speaker: Would you please do so?

Mrs. Sabrina T. Turner: Mr. Speaker, I rise to withdraw the question.

The Speaker: You need to move a motion.

Mrs. Sabrina T. Turner: Mr. Speaker, I move a motion to withdraw question number 15 on the Order Paper, standing in my name, to the Honourable Minister of Border Control, Labour, Culture, Sustainability & Climate Resiliency and Wellness.

The Speaker: Is there a seconder?

Hon. Katherine A. Ebanks-Wilks: Mr. Speaker, I second the Motion.

The Speaker: The question is that Parliamentary Question No. 15, standing in the name of the elected Member for Prospect and directed to the Honourable Minister of Border Control, Labour, Culture, Sustainability & Climate Resiliency and Wellness be withdrawn.

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

AYES.

The Speaker: The Ayes have it.

Agreed: Parliamentary Question No.15 was withdrawn.

[Inaudible interjection]

QUESTION NO. 16
IMPACT OF THE SUMMER SCHOOL 2024
CATCH-UP PROGRAMME

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

Ms. Barbara E. Conolly, Deputy Leader of the Opposition, Elected Member for George Town South: Thank you, Mr. Speaker.

I rise to ask the Honourable Premier and Minister of Education question No.16, standing in my name. Question: Can the Honourable Premier and Minister of Education update the Parliament on how the impact of the Summer School 2024 Catch-Up Programme on each of its 280 participants is being tracked to ensure that levels of attainment are improved as a result of participation in the Summer School?

The Speaker: Honourable Premier.

The Premier, Hon. Juliana Y. O'Connor-Connolly: Thank you, Mr. Speaker, and thanks to the Honourable Deputy Leader of the Official Opposition for her question.

The answer: The Summer School 2024 Catch-Up Programme has made significant strides in addressing educational gaps, and its impact on the 280 participants is being tracked through both intermediate measures, per Code of Practice, through Tier 2 and Tier 3 intervention programmes in school; and long-term frameworks to ensure sustained improvement in attainment levels, such as summative assessments in English and Mathematics.

School intervention programmes are monitored and tracked by staff—Special Education Needs Coordinator (SENCO) and Senior Leadership Team. In English, students' Read Write Inc. and Fresh Start attainment are recorded and measured every six weeks. Mathematics intervention through Maths Whizz is measured by improvement in mathematics age and this can be monitored continuously by teachers and senior leadership on the said platform.

1. Framework for Continual Progress Checks

Key Term Checkpoints:

- December 2024: Initial assessments conducted in December will offer insights into students' application of summer learning gains in the regular academic setting.
- April 2025: Mid-year Progress in Reading Assessment (PIRA) and Progress in [Understanding] Mathematics Assessment (PUMA) will monitor ongoing progress and identify areas requiring additional support.

Tracking Tools and Interventions:

- Access to ongoing resources like Maths Whizz, Fluency Tracker, tailored literacy interventions, as well as Read Write Inc., Fresh Start and On Track English, ensures continuous support.
- Regular updates to parents and individualised progress plans help sustain motivation and monitor development.
- Learning Support Plans (LSPs) are updated in schools according to the Code of Practice to ensure that these documents support students in meeting their targets. This is done through classroom teachers and the Special Education Needs Coordinator.

2. Progress made during Summer School 2024:

- Mathematics: The use of tools like Maths Whizz demonstrated remarkable progress. On average, the whole cohort improved by 5.56 weeks in their math age over the three weeks, surpassing the expected progress of three weeks. Notably:

- 68.5% of participants made progress of at least three weeks or more.
- Five hubs achieved or exceeded the target of 4.5 weeks' improvement, with Red Bay Primary School leading at 8.1 weeks of progress.
- English: Students engaged with targeted interventions, such as Read Write Inc. Fresh Start and On Track English, achieved meaningful advancements, with 84% of students progressing to higher modules despite the short duration of the programme.

Overall Impact:

- 84% of students in Literacy, and 68.5% of the students in Mathematics with complete pre and post-assessment data showed measurable improvements in their success scores.
- Confidence-building was also reported, with 89.5% of the students expressing increased confidence in Mathematics and English.
- A total of 98.3% of parents felt that summer school had a positive impact.

The Speaker: Thank you, Honourable Premier. Supplementaries? The Honourable Deputy Leader of the Opposition.

Supplementary

Ms. Barbara E. Conolly, Deputy Leader of the Opposition: Thank you Mr. Speaker.

That's very good news; so happy to hear that, Premier and Minister of Education. Will this Summer School Programme continue going forward?

The Premier, Hon. Juliana Y. O'Connor-Connolly: Thank you, Mr. Speaker.

Once again, thanks to the Honourable Deputy Leader. I also wish to put on record, in case memory lapses, that it was the same-said Member who requested it and the Ministry of Education, Mr. Speaker, was indeed happy to acquiesce and move to the implementation stage. We're very happy with the results. Of course, education is a journey so, until we get one hundred percent, we're going to continue.

I can certainly give a commitment for summer this year, as moneys are in the education budget to ensure that it's repeated, and hopefully increased. My aspiration is that it could run for the entire summer; obviously, we use the same teachers, so we have difficulty

with them also wanting to get a break, Mr. Speaker, especially after going through COVID and other challenges such as the weather and not being in school and having to play catch up.

I can't give beyond that, but I can say that I will be actively campaigning to ensure that we have a proper and fit education Minister the next time— hint-hint, Member.

The Speaker: Further Supplementaries?
Madam Clerk.

**QUESTION NO. 17
UPDATE ON ANY FUNDING BROUGHT
FORWARD FROM THE 2025
FINANCIAL PERIOD TO THE 2024 PERIOD**

The Speaker: I recognise the honourable Member for West Bay South.

Mr. André M. Ebanks, Elected Member for West Bay South: Morning. Thank you, Mr. Speaker.

I rise to ask question number 17 standing in my name, to the Honourable Premier as Minister of Finance. Can the Honourable Premier provide an update as to whether there have been any amounts of funding that have been brought forward from the 2025 financial period, to the 2024 period in the 2024-2025 budget since 31st October, 2024. If so, please provide details of the same.

The Speaker: Honourable Premier.

The Premier, Hon. Juliana Y. O'Connor-Connolly: Thank you, Mr. Speaker, and thanks to the Member. Yes, we certainly can provide that information.

Mr. Speaker, since the 31st of October this year, there have been no amounts of funding that have been brought forward from the 2025 financial period to the 2024 period in the 2024-2025 budget.

Thank you, Mr. Speaker.

The Speaker: Supplementaries?
Next item Madam Clerk.

**STATEMENTS BY HONOURABLE
MINISTERS AND MEMBERS
OF THE CABINET**

The Speaker: I have authorised the Premier to make a statement in relation to the 2024 Second Supplementary Appropriation. Madam Premier.

**The Premier, Hon. Juliana Y. O'Connor-Connolly
Section 11(5) transactions**

The Premier, Hon. Juliana Y. O'Connor-Connolly: Thank you, Mr. Speaker.

Mr. Speaker, as required by section 11(6) of the Public Management and Finance Act (PMFA) (2020 Revision), I make this statement to Members of this honourable Parliament with respect to exceptional circumstances transactions that the Cabinet approved for the Ministry of Education for the period 1st October to 30th October *[sic]* [November] 2024. Such transactions, Mr. Speaker were approved pursuant to section 11(5) of the PMFA. This statement provides details of the aforementioned transactions.

TP 51 - Other Educational and Training Assistance

Mr. Speaker, Truth for Youth has been undergoing serious financial challenges for some time now. In 2023, the Cabinet approved a one-time grant to help alleviate the potential impact of the wider educational provisions across the island. Truth for Youth continues to face significant hardships, largely due to a decline in enrolment of over 19 per cent since the new school year started in August of this year, which resulted in an average class size of six students in grades three through five. The school cannot increase tuition at this time, and will have to make salary cuts and reduce staff if other measures are not put in place. Due to the extenuating circumstances that Truth for Youth has found itself in, and considering the social impact on the families it serves, it was befitting to assist in whatever way possible.

This assistance, Mr. Speaker, was in the form of a one-time grant of \$100,000 from the government; therefore, approval is required under section 11(5) of the PMFA (2020 Revision) to increase TP 51 - Other Educational and Training Assistance by \$100,000 and decrease was taken from the wider Cayman Islands [Government] (CIG) central budget for 2024.

**CCO 1 - Teaching of Tertiary Level Professional
and Vocational Programmes**

Mr. Speaker, the University College of the Cayman Islands recently implemented a new student information system. This multi-year project started in 2022. In November 2023, during the audit of the accounts for the 2022 Financial Year, it was determined that funds spent on this capitalised project should have been reported as [operating] expenses or OpEx. As the budget for 2024 was already close to being finalised, and \$480,000 for this new system was included under EI 46— University of the Cayman Islands, funds must be transferred from the capital budget to the operating budget to accommodate the proper accounting treatment for this new system which was fully implemented this year.

Therefore, Mr. Speaker, approval is now being required by section 11(5) of the PMFA (2020 Revision) to increase CCO 1 - Teaching of Tertiary Level Profes-

sional and Vocational Programmes by... Just one minute, Mr. Speaker. I beg your indulgence just to check a figure, please.

[Pause]

The Premier, Hon. Juliana Y. O'Connor-Connolly: Thank you, Mr. Speaker. For the abundance of caution I will repeat that.

Increase CCO 1 - Teaching of Tertiary Level Professional and Vocational Programmes, by \$480,000— for the University College of the Cayman Islands; and decrease EI 46 - University College of the Cayman Islands by the same amount. It went from capital to operational.

Mr. Speaker, thank you for allowing me to make this explanatory statement as it relates to exceptional circumstances which resulted in Supplementary Appropriations being requested by the Ministry of Education from 1st October to 30th November, 2024.

Thank you, sir.

The Speaker: I also have a statement to be delivered by the Honourable Deputy Governor.

**The Honourable Deputy Governor
On the findings of the Auditor General's
report on the financial reporting of the
Cayman Islands Government**

The Deputy Governor, Hon. Franz I. Manderson: Mr. Speaker, thank you.

Mr. Speaker, I rise to address the findings of the Auditor General's Report on the Financial Reporting of the Cayman Islands Government for the year ending December 31st, 2023.

Mr. Speaker, as Head of the Civil Service, I am responsible for the performance of the Civil Service; I am honoured to lead the Civil Service, and have never shied away from that responsibility. I am committed to ensuring that we build on our achievements, address challenges, and uphold the principles of accountability, transparency, and efficiency in managing public funds. This report reflects our collective progress in achieving these goals, and provides a road map for us to continue strengthening our financial reporting regime.

Mr. Speaker, I'm making this statement today because the Auditor General's report has received much publicity, and rightly so. The media plays a key role in promoting transparency and accountability, however, I believe that their role works best when their reporting is balanced. Reading some of the news articles and listening to some of the comments on talk shows, I had to wonder if they were reading the same report. The Audit Report is a well-balanced report that sets out excellent progress being made in key areas and also identifies areas of improvement. Today, I would like to take the opportunity to first and foremost acknowledge the positive developments highlighted in the Report,

and to commend our hard-working public servants for the successes achieved.

Mr. Speaker, the report notes that 44 of 46 public service entities, or 96 per cent, submitted their financial statements to the Auditor General by the February 29th, 2024 deadline. Additionally, 39 of 46 audits or 85 per cent, were completed by the April 30th, 2024 deadline, and all 39 of those entities received unqualified opinions. This means, that at the time of reporting no core government entity has received a qualified opinion in the past five years; and over the same period, only one Statutory Authority or Government-owned Company (SAGC) received a qualified opinion. Mr. Speaker, this means that the public can have the highest confidence in the accuracy of the government's financial statements.

Mr. Speaker, these achievements are outstanding and deserve commendation. You must remember that not long ago, the former Chair of the Public Accounts Committee threatened to jail CFO's because their accounts were not submitted on time. Just a few years later, that same Chair awarded CFO's for submitting their accounts on time, and this outstanding performance has continued.

In her report, the Auditor General also recognised that the numbers of entities submitting annual reports alongside their financial statements have increased considerably, with 35 of them, or 76 per cent, being submitted prior to the deadline. The report also notes an increase in the number of annual reports being laid in Parliament, with 22 of them laid by September 30th, 2024 but, certainly, Mr. Speaker, we are striving for higher numbers in this area as well. In fact, Mr. Speaker, I am confident that when the Auditor General reviews this area in 2024, near perfect compliance will have been achieved.

Mr. Speaker, as you well know, the Auditor General and her team do a thorough job of scrutinising the public service, and in doing so, they are a valued partner in our efforts to achieve world-class standards in transparency and accountability. Given our ambitions, we know that there is always room for improvement, and we depend on her Office to highlight where those improvements need to be made. Mr. Speaker, a strong Office of the Auditor General is a key component of our good governance machinery, and I work closely with the office and support the work of the Auditor General and her team.

We acknowledge that the Report notes the need for improvement in a few areas, including procurement activities. I have already discussed its findings with Chief Officers and we will continue to make the required improvements to our processes. Today, I will speak to a few of our related initiatives.

Mr. Speaker, speaking about procurement. The public service conducts between 1,600 and 2,000 procurement exercises per year for goods and services valued at \$10,000 and above, with over 350 of them being valued at \$100,000 and above. Therefore, while

we aim for perfection, I am confident that the shortcomings identified in the Report are not indicative of the norm, and our procurement regime is strong. In fact, Mr. Speaker, both the Auditor General and the Director of Procurement have assured me that procurement is not the major issue in our civil service.

Our Director of Procurement has stated that we have one of the best, if not *the best*, procurement regimes in the region. The vast majority of time we get procurement—including complicated procurements—right. The public can have confidence in our procurement regime, Mr. Speaker.

Mr. Speaker, a prime resource in making improvements to our procurement regime is the Central Procurement Office (CPO). This office is responsible for administering the Procurement Act and Regulations and the related Code of Conduct, as well as managing the government's online procurement platform and involving our procurement processes to better support the procurement function. In doing so, the office has created a help desk function to support those responsible for carrying out procurement exercises; and performs regular reviews of projects on the electronic platform to provide feedback to project owners on ways that they can make improvements. The office also developed and refined useful templates for all procurement-related documents including tender documents and business cases, and has developed guideline documents for procurement and contract management.

Mr. Speaker, over the past few years, we have developed a key focus on capacity building through training and development to ensure that our staff are equipped to carry out their duties efficiently and effectively. There is a myriad of education and training options available to our staff that are either directly related to their roles, or provide transferable skills; therefore—in relation to the purchase of goods and services—staff can access procurement, contract management, project management, accounting and fraud prevention training, just to name a few, through our Civil Service College, the Central Procurement Office, the Strategic Reforms Implementation Unit and third-party providers.

The uptake on these opportunities is high and growing. In fact, just a few weeks ago, the Central Procurement Office hosted a three-day workshop led by an expert in detecting and preventing contract and procurement fraud, which was attended by over 200 public servants. During this training, they learned how perpetrators of fraud, in and outside the organisation, think and operate. This workshop is but one example of our commitment to improving the procurement process.

Mr. Speaker, I want to highlight the importance of the budget transformation initiative being spearheaded by the Financial Secretary, the Minister, and the team in the Ministry of Finance. As you know, the team is currently working with a consultant to convert our budget framework from an output-based budget that asks, *what have we delivered to the country*, to an

outcome-based budget that asks, *how have we impacted the country?*

Mr. Speaker, this will be the next evolution of the Cayman Islands Government in our financial management reforms and efforts. This transition will allow for improved financial reporting and accuracy in determining value for money, as we will be better able to measure our performance against a robust set of performance indicators to ensure how well we achieve the government's policy goals. We expect that the 2027-2028 budget will be the first to be delivered under this new format.

In conclusion, Mr. Speaker, the findings of the Auditor General's Report are both a reminder of the challenges we face, and a testament to our progress. As she stated in the report, **"while there is always work to do to improve upon what went before, we should not lose sight of the vast improvements that have been made over time to Cayman's public services financial management and reporting"**— I never read that anywhere in the media.

The public service is resolute in its commitment to transparency, accountability, and a culture of consistent improvement. With the continued support of the Government and the Auditor General, we will continue to build a public sector that operates with integrity and serves the best interest of the people of the Cayman Islands. Mr. Speaker, in the civil service believe we believe that you can go from failure to success, but you cannot go from excuses to success.

Finally, Mr. Speaker, our Auditor General, Ms. Sue Winspear has announced that she will leave her post early next year. Mr. Speaker, the Government and the people of the Cayman Islands owe Ms. Winspear a debt of gratitude for the work she has performed during her time in office. She has tackled the difficult subject matters and made tough calls for change. She can be proud of the fact that she's leaving the financial management of the government in a much better place than she found it.

We wish Ms. Winspear good health, and success in her next chapter.

Thank you, Mr. Speaker.

Mr. André M. Ebanks: Mr. Speaker, I rise to ask a quick clarification question under Standing Order 30 (2)?

The Speaker: Please proceed.

Mr. André M. Ebanks: Honourable Deputy Governor, I just want to double check. On the last page of the statement, first two lines, it says 2027-2028 budget. Is that meant to be 2026-2027 or 2028-2029?

The Deputy Governor, Hon. Franz I. Manderson: Beg your indulgence, Mr. Speaker.

[Pause]

The Speaker: Honourable Deputy Governor.

The Deputy Governor, Hon. Franz I. Manderson:

Yes, Mr. Speaker, thank you.

Mr. Speaker, good spot. It's actually 2028-2029— thank you.

Mr. André M. Ebanks: Thank you, Deputy Governor.

The Speaker: I have given permission to the Honourable Deputy Premier to make two statements.

**Honourable Minister of Tourism and Ports
Payments to SAGC employees under the
Ministry of Tourism and Ports**

Hon. Kenneth V. Bryan, Deputy Premier, Minister of Tourism & Ports and Social Development & Innovation, Elected Member for George Town Central:
Thank you, Mr. Speaker.

Mr. Speaker, I rise to make a brief clarifying statement regarding the recent government announcements concerning the various payments to civil servants and how these impact the Statutory Authorities and Government Companies (SAGCs) which fall under the remit of the Ministry of Tourism and Ports.

Mr. Speaker, you may recall that the Government announced a 5 per cent cost-of-living adjustment (COLA) to be paid to all civil servants which will take effect from January 2025. This measure is intended to address the disparity between the employees' salaries and the increasing cost-of-living caused by the rate of inflation in the Cayman Islands. In addition to the COLA, the Government has also announced a one-time honorarium payment of \$2,000 to each employee to be paid with salaries this month, December 2024 to provide timely relief to employees during the holiday season.

Aside from these initiatives, the Government further agreed to uplift the pay grades of P and Q on the salary scales to ensure that the minimum salary for any full-time non-trainee employee is \$3,000 per month. Following the Government's announcement, Mr. Speaker, questions arose as to whether the SAGCs under the Ministry of Tourism would also be included in these payments. I am pleased to confirm that all of the employees in these entities that fall under the Ministry of Tourism and Ports will be receiving the 5 per cent cost-of-living allowance and the \$2,000 honorarium payment.

Additionally, Mr. Speaker, employees on grade P and Q will have their salaries adjusted to the minimum of \$3,000, in line with the civil service. These include the Port Authority of the Cayman Islands, the Cayman Islands Airports Authority, Cayman Airways Limited, the Cayman Islands National Attractions Authority, the Cayman Turtle and Education Centre.

Mr. Speaker, I'm proud to be a part of a Government that is both sensitive to the challenges being

faced by the employees and the bold efforts to provide meaningful relief where possible. These actions demonstrate our unwavering commitment to supporting our workforce and ensuring that their contributions to the success of our country are valued and recognised.

Thank you, Mr. Speaker.

New Year's Eve Event

Moving on to my second statement which is in regard to a New Year's Eve event. Mr. Speaker, I rise before this honourable House to share some exciting news about an event that is being hosted by the Ministry of Tourism to celebrate the incoming New Year 2025. For the very first time, the Ministry and the Department of Tourism are sponsoring a New Year's Eve celebration on Seafarer's Way in the heart of George Town. It is an event that promises to unite residents and visitors in a vibrant and inclusive showcase of Caymanian culture, while celebrating the start of the New Year.

Mr. Speaker, this event represents a milestone, as until now, celebrations on December 31st have largely been driven by the private sector. While we appreciate the efforts of private organisers, these events are often cost prohibitive for families or limited to private properties. Tickets to dinners and dances, or similar style events, can cost hundreds of dollars per person, not to mention the additional expense of childcare as these types of activities rarely accommodate children.

The reality, Mr. Speaker, is that many families simply cannot afford to participate in those celebrations, yet they too deserve a chance to come together, celebrate the New Year and create a lasting memory. This is why the Ministry of Tourism has stepped up to provide a free, accessible and family-friendly alternative, ensuring that no one is excluded from the joy of the season and everyone, regardless of their economic situation, can ring in the New Year with joy, laughter and a sense of fellowship and community.

The event will be hosted by the Ministry and the Department of Tourism and is designed so that families can enjoy a range of activities suitable for all ages, including games, face painting, interactive arts and crafts and a mini fireworks show, offering a safe and spectacular fireworks display. Adding to the festivities will be food trucks and stalls offering a range of tasty Caymanian foods, and performances by local DJs and musicians, blending authentic Cayman culture with lively energy and welcoming in 2025, in style. This will truly be a night for the entire family to enjoy side by side in a safe and welcoming environment.

This initiative is not only a celebration, but also an opportunity to showcase local businesses and Caymanian cuisine. Mr. Speaker, 2024 has been a difficult year for many in this country. Economic pressures, global uncertainties and the demand of modern life has left many Caymanians facing all kinds of challenges.

This event represents a gesture of goodwill from the Ministry of Tourism by offering an evening where everyone can come together, set aside their worries and look forward together to the promise of a new year; but it's not just about celebration, it's also about stimulating economic activity by involving local vendors, food suppliers and entertainers.

We are creating opportunities for small businesses to thrive during one of the busiest times of the year. This aligns with the Government's broader commitment to supporting entrepreneurship and fostering a resilient economy. Moreover, Mr. Speaker, as one of the busiest periods for tourism, this event will serve as an additional attraction for visitors, showcasing the warmth, creativity, and vibrancy of our Caymanian culture. It is our way of saying to the world, this is who we are, come and celebrate with us.

Mr. Speaker, the fact that this year's New Year's Eve falls on a Tuesday evening works perfectly and no amendments to the liquor licensing regulations are required. The event will be able to continue beyond midnight until 2 am. Additionally, the vendor areas, stage and entertainment zones have been strategically positioned to the southern end of Seafarer's Way to avoid interference with the port activities and the service by Elmslie Memorial Church. To add to this, I've spoken directly to the pastor at the church to let them be aware of the full activities; they are in support and have confirmed there would be no conflicts for the New Year's service.

My intention is for this to be more than just a one-time event. I regard this as the beginning of what I hope will become a longstanding tradition, an annual celebration that brings people together, showcases our culture and reminds us of the values that make our country strong.

Mr. Speaker, I urge my colleagues in this House, as well as the wider community, to support this initiative and help to spread the word. I also encourage the public to attend, bring the children out to enjoy the activities. I know I haven't had it in my statement, but the fireworks for the kids will be at 9 o'clock as we are reminded that some children, depending on the age, will not be able to stay awake until midnight when the bigger fireworks will happen.

Again, I encourage the public to attend and bring the children out to enjoy the activities. This will be a time for us all to come together, celebrate responsibly and welcome in the New Year as a united community. Thank you, Mr. Speaker.

The Speaker: That concludes the statements for today.

PERSONAL EXPLANATIONS

The Speaker: None.

OBITUARY AND OTHER CEREMONIAL SPEECHES

The Speaker: Honourable Members, as we convene today, let us take a moment to reflect on the lives and legacies of Caymanian men and women who have departed this world since our last meeting. Each of these individuals played a unique role in shaping our community, enriching our culture and strengthening the bonds that unite us as a people. Whether through their service, their talents or their unwavering commitment to family and community, they have left a mark that will endure for generations to come.

Today, we honour their memory. We remember those who devoted themselves to public service, dedicating their lives to the betterment of our Islands. Their leadership and vision continue to inspire us as we strive to fulfil our responsibilities in this Chamber. We remember our elders whose wisdom and love served as the foundation of our homes and the compass for our traditions. Their teachings remain a source of guidance and strength for our people. We remember those who contributed to the arts, education, business and countless other fields. Their achievements have not only brought pride to their families, but also advanced the progress and prosperity of our nation.

Let us not forget those who worked quietly in their communities, often without recognition, to uplift the lives of others. Their humility and generosity remind us of the true spirit of CaymanKind. As we pause to remember, let us also give thanks for their lives and celebrate the enduring legacy they have left behind. Let us commit ourselves to honouring their memory by continuing their work to build a society rooted in compassion, service, and unity.

On behalf of this honourable House, I extend our deepest condolences to the families and loved ones of those we have lost. May you find solace in knowing that their contributions to our Caymanian story will never be forgotten.

As we move forward with today's proceedings, let us carry with us a renewed sense of purpose and a reminder of the profound privilege we have to serve the people of these Islands.

May their souls rest in peace and may their memory be a blessing to us all.

Honourable Members, I have the really sad duty to speak of one individual in particular, who recently died suddenly, my dear friend, Tommie Ramoon. He was also a very close friend of the Leader of the Opposition and the Deputy Leader of the Opposition, and I can only say, "a brother from another mother", to the Member of Parliament for George Town West. We are all deeply saddened by his loss, and publicly express our sincere condolences to his daughter, Shanice; his sister, Beryl; and his many siblings and extended family.

I've known Tommie my entire life. We went to Cubs together; I became his scout leader. We went to

Sunday school together, we went to school together and we attended Christian Endeavour together. Tommie is what the old people would have called, “a real character”. Those of us who are old enough to remember, George Town, I believe, has always had more characters than any of the other districts, and Tommie is definitely one of those characters.

He held no high office, but he exercised massive influence in George Town politics. Although he came from what today they call George Town Central—up in the East, whatever you want to call it, Scranton or North Sound Road in latter times—he was known throughout this island. No district was spared Tommie’s influence and people loved him dearly; Cayman Brac was no exception. In fact, his collapse occurred when he and the Member of Parliament for George Town West were returning from a visit to Cayman Brac.

He was patriotic to the absolute core. I don’t know many people who drive around all the time with two or three Cayman flags flying from their vehicle. That’s Tommie. In his early years, we called him ‘Central Badman’, and then in his more mature years he was known as ‘Jappa’ or ‘Family man’; but he described himself, in his own words, as ‘World Leader’.

Today, I pay tribute to a real George Town character; one who was a dear friend and one who I miss, and will [continue to] miss for a very long time.

I do believe that other Members wish to pay tribute to some of the other people from our community who have passed on in recent times and I now invite them to do so.

The honourable Member for West Bay West.

Hon. W. McKeever Bush: Mr. Speaker, you have said much that is so very meaningful in regard to our people and those who have passed on. In regard to the last remarks, I just want to add my condolences to all the Ramoon family.

Tommie was all that you have said. I don’t need to repeat it. We stood on opposite sides politically most of the time—

[Inaudible interjection]

[Laughter]

Hon. W. McKeever Bush: —sometimes, but we were always friends. That is what is so important about our political life, we can have differences and we can poke fun at one another—of course, some people take it too far, but Tommie knew where to stop. He was just that kind of personality, because he had a great personality.

[Inaudible interjection]

[Laughter]

Hon. W. McKeever Bush: He was just that kind of personality. Of course the community will miss him because of his various involvements around. He was a

farmer too. I happened to purchase some pigs from him when I first started a small farm and every time he saw me, he said, “You want any more pigs?” [Laughter] I said, No Tommie, I got enough. A good personality and a good person. As I said, I don’t need to add to it.

I want to draw attention to my own constituency and family. In fact, a 98 year old woman living here in George Town, in the constituency of the Leader of the Opposition, is my cousin, and her funeral will be on Saturday at the Wesleyan Church in West Bay. We all knew her as Miss Jenny, although sometimes she called me ‘Cuz’, and I called her the same thing. She lived here in George Town for many, many years. She has now passed on. A good person too.

Then, many will know Mr. Orrie, James Orrin Ebanks. [Also] my cousin; he’s my grandfather’s nephew and he comes from a long, long line of a huge family. There’s only one sister left out of that family. He was a seaman. He first went to sea when he was very young—he told me nine, I think he said. He died at 101, and he last worked and retired from the Public Works Department in the General Maintenance Department. He was a good father, a good person in the community and added his knowledge to our historical accounts.

One thing I remember in one of my campaign meetings, someone said, “If McKeever don’t like my apples, he shouldn’t shake my tree,” so he reminded me the next night to say, “I shook the tree, Benson shook the tree and a couple more shook the tree, and you nuh got no apples left.” [Laughter] That was his retort and advice to me. Of course, I used it too. He was a good man. [He lived] right on Watercourse Road in my constituency.

I had a younger man who was ill for some time, Mr. David Ebanks. He was a special person, he loved sports. While he was sick, I didn’t expect him to pass away; and his funeral will be next week, as Mr. Orrie’s will be next week as well. Next week Saturday, one in the morning, one in the evening.

Unfortunately for our family, a cousin, Mr. Alfredo Anderson [was] struck down by a stroke and within two days passed away. [He was] a young man, 62. I remember him well, we grew up together, [he was] the grandnephew of my grandfather, so we’re close family on both sides.

[He was] one of Cayman’s best painters; we keep losing some of them and we have to import so many, but Alfredo was one of our best painters. I’m not sure yet when his funeral will be.

We want to pass on [condolences]—there’ve been others in the community, of course, but these are all directly in my constituency except for Cousin Jenny who was in George Town. We want to pass on condolences to all of the families and hope that perpetual light shines on their souls.

The Speaker: The Honourable Deputy Premier.

Hon. Kenneth V. Bryan, Deputy Premier: Thank you, Mr. Speaker. I too want to offer sympathies to the [family of the] late Tommie Ramoon. I think I can comfortably say I was a friend and an even closer friend to his daughter, Shanice, whom you referred to. I know the good Leader of the Opposition and the rest of the People's Progressive Movement (PPM) family will get up and give sympathies as well, so I'm going to limit it to asking the country to send prayers to his immediate family, siblings, but particularly to his great grandchildren, grandchildren and children, because it's been a difficult time for the whole Ramoon family, particularly under the circumstances of his passing.

I just want to say, also in respect of this, that I am praying for my colleague, the Member for George Town West as I know this has been a difficult time for him. I understand the circumstances of those last moments with Tommie. Each and every one of us has a special bond with each other, and I know sometimes we will show our strength and don't show our emotions, but I know that his heart is heavy and I pray for you, my brother. I pray for you.

Mr. Speaker. I also want to offer sympathies to the family of the late Ms. Mavis Vernell Clarke, another major symbol within the George Town context and the greater Cayman Islands. I ask the country to pray particularly for her children, Al, Rex, Timmy, Rodney, Sharon, Charlette, Sherene and Lisa as they have yet again lost a parent in a very short space of time.

Mr. Speaker, I also want to send my sympathies out to a classmate of mine that I recently lost, Ms. Jacenta Nelson. May the Lord be with her family, her loved ones and her friends.

To wrap it up, Mr. Speaker, I think that particularly around the holiday season and with the New Year coming is a time that we should take the opportunity to go and see our seniors; go see those who are bedridden or stuck at home due to age or other disabilities, because nobody knows what tomorrow holds or what's God's plan. Before you know it, somebody could be gone and we've missed the opportunities—and I say that to myself as well, Mr. Speaker.

With those few names and those who may have not been mentioned, I send on behalf of my family and the good people of George Town Central, my prayers are with you all through these difficult times.

Thank you Mr. Speaker.

Hon. W. McKeeva Bush: Mr. Speaker, if you would indulge—I'm searching my papers and couldn't find the next person, but there is another person, Mr. Don Smith. I have the sad duty to do his obituary Saturday morning. He passed away and he was a long time employee of the Water Authority during the days that I was Chairman and Minister for many, many years. He passed away suddenly, I think, but he was one of our careful and well-experienced heavy equipment operators; he worked for years from the days of Mr. Hill who

was Deputy Director at the Water Authority. I certainly want to put down in *Hansard* our remembrance of him.

The Speaker: Madam Premier.

The Premier, Hon. Juliana Y. O'Connor-Connolly: Thank you, Mr. Speaker.

Mr. Speaker, with your kind indulgence, I'd just like to read—and adapt as I read—a poem which I'd like to dedicate to Tommie. Obviously, there have been several in Cayman Brac, and one in Little Cayman who has gone, they have already received expressions certainly from me as well as from my colleague, the Member for Cayman Brac West, but I thought it would be remiss of me not to put on record a poem of tribute to Tommie.

I have had a long relationship with his family, the Ramoons but, also, I know how close they were to the PPM family and, especially— if you would permit me to break the rule on this occasion and say David— because I think the record ought to reflect who his brother from another mother was. I thought of what would be appropriate and I will try to adopt it as I read it, Mr. Speaker, with your indulgence. Mr. Speaker, Tommie was:

*The sort of man
that the flag could boast about.
He was the sort of man
that most cannot live without.
He was the type of man
that was really a Caymanian man.
The head erect and shoulders squared
when it was necessary,
Clean-minded fellow, just and fair,
That all men picture when they see
the glorious banner of the Cayman flag flown free.*

*He was the sort of man
the flag now exemplifies,
The kind of man we really want
the flag to symbolise,
The loyal brother to a trust,
the big, unselfish soul and just.
The friend of every man and woman oppressed,
the strong support of all
that's nothing less than the best,
The sturdy chap, the banner's meant
where'er it flies to represent.*

*He was the sort of man
the flag's supposed to mean.
The man that all in fancy see
wherever it was seen,
The chap that's ready to fight
whenever there was a wrong to right,
A friend in time of need,
the doer of daring deeds,
The clean and generous, handsome, man,
the real Caymanian man.*

As a word of caution, if you Google it, you won't find the exact words because I did as I asked—adapted, adopted; and I give this to my good friend, not of me personally, but for the eight years that I was with the PPM, I even dare a soulmate.

Thank you, Mr. Speaker.

The Speaker: Honourable Leader of the Opposition.

Hon. Joseph X. Hew, Leader of the Opposition, Elected Member for George Town North: Thank you, Mr. Speaker.

I, too, rise to offer condolences to the families of those in our community who have passed on recently. The honourable Member for West Bay West spoke about Alfredo who was a neighbour of mine growing up in North West Point, so it was very sad to hear about him and I offer condolences to his entire family.

Mr. Speaker, it's been a tough couple of weeks in the constituency of George Town North and in particular, Rock Hole. First we had Miss Jenny Ebanks nee Smith-Haughton, who the Member for West Bay West spoke about, who passed at 98 years of age from Diaz Lane. I want to offer condolences to the entire family; but in particular to my old schoolmate Fabian, and to her granddaughter Hortensia, who is a great supporter of mine.

Then, not even 100 meters up the road, Ms. Lenrose Smith, who we call Ms Lynn, her husband who we all would know as Dave's Removal— Mr. Dave Smith, of Dave's Removal. Ms. Lynn was a cherished member of the community; [she] used to work at Norberg's Bakery in the days, and anyone who knew her never went hungry. While she was able, she always took care of anyone in the community who needed help, and she will certainly be missed. I send my condolences, again, to the entire family— in particular the brothers Andy, Andrew, and Randy and also their granddaughter, Christy Foster-Johnson, whom I know very, very well.

Mr. Speaker, unfortunately, and it certainly was in the forefront of my mind that they say things happen in threes— but never in a million years did I think the third one would have been my friend, Tommie, so I would like to say a few words, Mr. Speaker, if you don't mind.

Tommie, as you said, was a renowned Caymanian, a loyal supporter; and has been a steadfast ally throughout most of my political journey, always standing by my side with unwavering commitment but beyond his loyalty, Tommie was truly a man of simple pleasures. His appreciation for the beauty of everyday life and the way he lived his life authentically, have inspired many of us to cherish what truly matters. His kindness, his sense of humour, and genuine spirit, embodies the values we all aspire to uphold. As we celebrate Tommie, let us honour his contributions, not just

as a friend and a supporter, but a champion of the simple life that connects us all, including people from all walks of life.

Thank you, "T", for your friendship and your dedication. You were a true friend, and I am grateful to have had you in my life— so, world leader, wherever you are, whoever you have cornered to talk politics, save me a seat in the corner.

Mr. Bernie A. Bush, Elected Member for West Bay North: Mr. Speaker, I, too, would like to remember Don Smith, the brother of Jesse and Ofiled, the uncle of our Olympian Michele Smith. Very nice man, never failed to say hi.

Alfredo, like the Leader of the Opposition just said, was 100 meters down the road but his father, the late Calvin Anderson, and my father, the late Clive Glidden, were best friends. Alfredo and I would walk out from Truth for Youth, to Capital Traders, which was right next to Batta, which was right next to Ms. Naomi's flower shop. Gunther's Market, Comart, Will Co.

Alfredo and I had the honour, and we've talked about it, to sit in my father's door and listen to Ormond Panton, Vassel Johnson, the late Clarence Flowers and my father, sit and talk about different topics; some things Alfredo and I talked about when we saw each other. I saw him a few days before in AL Thompson, and the last thing I said to him [was], "*both of us got to lose these bellies that we have*" and we laughed. Very peaceful man. All he ever wanted was to paint, to get a fair chance in our country to make a decent dollar; to be given a fair chance to get into workplaces.

Also, a young man just died over this weekend, Chamar Terry, 19 years old. He was my opening batsman. He was my bowler, but his love was basketball. My daughter calls him one of her babies because he came to her for tutoring on his own. These are people who we have to remember; all good people, and I would like to say to other young people, please be careful. Life is good, no matter how hard we think it is.

Thank you all very much.

The Speaker: The Honourable Minister for Wellness, and many other subjects.

Hon. Dwayne S. Seymour, Minister of Border Control, Labour, Culture, Sustainability & Climate Resiliency and Wellness: Outside this room.

Thank you, Mr. Speaker. I rise to give my condolences to the Ramoon family, on the passing of Tommie Ramoon, whom I call "Jappa". One can go back many years, some thirty years, [and] I don't think anyone could mention five-a-side [football] without mentioning the name Tommie Ramoon and David Wight— if I may so call him in these halls— and Hippie Wailers, you know. The most charismatic football five-a-side team you could ever, ever, meet. They were feared; you didn't want to know you were going into the finals against Hippie Wailers with Tommie and David.

I know the relationship, I along with many others in here I shall not name, frequent the area where Tommie hung out, flags on the car, one of the best for Cayman in politics although we knew his leaning. Just a few weeks ago, before his passing, he asked me to consider some things, you know, going into the next election and that was our conversation. He had been at me. He called me regularly on some of the things to be considered going in the next election. I had to remind him that I also knew his brothers and his close friends. Always talked about Joey— if I can call him Joey today; and David, and I had to remind him that I, too, had a history of almost fifty years knowing both of them.

I just want to say that... I smile, Mr. Speaker, because Tommie's good friend Donald, and him, took a trip off the island. Donald doesn't have the type of phone that can transfer pictures to me so he had to actually take Tommie's phone and try to transfer them to me and it took them two weeks to be able to transfer ten pictures because they wanted me to see these pictures; and I still have the pictures from Tommie's phone.

Anyhow, it was really sad to hear of his passing. I sent a message to the Member for George Town West from a long time ago when I heard it because I know how close— what friendship is. I mean, even with me, the people who I hang with, our relationships are over fifty years old. We grew up together. I know what it means to have them there day in and day out, batting for you in many regards; so please register my condolences, again, on the passing of Tommie Ramon to his immediate and extended family. May God bless you all.

The Speaker: The Honourable Minister of Youth.

Hon. Isaac D. Rankine: Thank you, Mr. Speaker.

I also rise today to register my condolences to those many families who have had a loved one pass away, but I am just going to touch on three persons, Mr. Speaker.

While I did not know Tommie as well as the others who have spoken about him, I think every single person in this country who drives a car has had an experience with Tommie in some way, shape, or form. Tommie was probably the slowest driver I ever knew on the road.

[Laughter]

Hon. Isaac D. Rankine: However, I believe Tommie drove slowly, sir, because he wanted to make people see how patriotic he was. He wanted to make sure people saw those flags, sir; that's the only reason I could figure out because I had some very frustrating times sitting in traffic with Tommie, forty cars ahead, leading the charge, you know? I don't know where he was going but certainly, he was going there very slowly.

Like I said, I did not know him very well, but I knew him enough to know all the accolades that have

been mentioned thus far to be true, sir, so I want to offer my condolences to his daughter and to the rest of his immediate family on his untimely passing.

For the district of East End, sir, I want to offer condolences to the Rankine family who has had passings of their own. Just two weeks ago, they laid to rest their brother Hutching— a brother, a father and an uncle. He was known as one of the best steelworkers this country ever saw.

While they were dealing with that death, another of their brothers passed away, and he is going to be laid to rest this Sunday, too. His name was Quellon, he spent some time working for the government at Public Works. I remember the first day out of High School that I went to work at Public Works, he was working on the front-end loader and he said, "*get up here, boy*" and he put me to sit down on the side. He said, "*I am going to teach you how to drive this thing.*" I was just past 16, and by the end of the day I was operating the loader and he was sitting on the side.

I just want to, again, offer condolences to the Rankine family for the passing of their two brothers. May their souls rest in peace.

The Speaker: The Honourable Deputy Leader of the Opposition.

Ms. Barbara E. Conolly, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

Mr. Speaker, I rise to offer my heartfelt condolences to Tommie's family. His daughter, Shanice; his grandchildren, his siblings, Miss Beryl, Lolo, and his other siblings, and his extended family members. Tommie was a true and loyal friend to all of us in the Official Opposition. When we would meet, oftentimes on a Tuesday after work, the discussions were always around politics, which we all know he was passionate about. Even though David and Chris were like his brothers, and Joey was his hero; and you, Mr. Speaker, was his Premier; I was his friend, whom he respected and loved. I will miss Tommie immensely, and Sea Inn will never be the same without him sitting in his seat which has been identified as Jappa's corner or Tommie's corner. Rest easy, my friend.

The Speaker: Honourable Member for Savannah.

Hon. Heather D. Boddan, Deputy Speaker, Elected Member for Savannah: Thank you, Mr. Speaker.

Mr. Speaker, I rise to extend my sincere condolences. As we know, we've recently witnessed the passing of many friends and loved ones, and to this extent, I take a moment to recognise the following:

Mrs. Yvonne Kelehar of Savannah, who passed away in November. I wish to extend my sincere and heartfelt condolences to her mom, Ms. Zelda Kelehar, her three children— Roberta, Bobby and Krista and grandchildren; and to her cousin, sister Dale Hill. They lost a beautiful mom.

Another sad and sudden passing in our community on Thanksgiving weekend, our beloved Mrs. Lamour Ebanks; she was special. To her daughters, Teresa, Wendy, and Laurie, and her grandchildren. I know they are heartbroken and grief-stricken.

It's been a difficult time for many and I wish all to know they remain in our thoughts and prayers. To all others throughout the Islands who have lost loved ones, we feel your pain. To the family of the late Alfredo Anderson: Alfredo and my late brother Al were great friends. May his beautiful soul rest in peace. Thank you, Mr. Speaker.

The Speaker: The Honourable Member for Prospect.

Mrs. Sabrina T. Turner: Thank you, Mr. Speaker. I rise to express my heartfelt condolences for a number of persons who have passed on.

I would like to publicly acknowledge and, again, give strength and love to the family members of the late Miss Nelda Sarita Ebanks, who passed away in November. She is a Prospect constituent and the late wife of Mr. Lemmie. I send sincere condolences to her daughters, Samantha and Brigida; and her sons, Lemmie Junior and Steve. I became rather close with Ms. Sarita during the 2021 campaign, veering off a road and I visited a number of times. She and I had numerous conversations by phone, and I know one thing: she was a staunch listener of Radio Cayman and she definitely kept up to date and up to speed with everything that was going on once that radio was on so, my sincere condolences to the family.

Also, Ms. Lorrissa Beatrice Webb, Aunt Lorr. I send sincere condolences to the extended family—her granddaughter Dr. Luana Look Loy, [and daughters] Miss Deanna and Miss Adriannie. Persons will recall her, back in the earlier days with this big, white Cadillac that she was infamously known to drive around in the shop there, where people hung out for long hours of time. Again, she was very instrumental, and a guidance; a true partner with the Webb family and by extension to many people who would have visited the store and in her later years definitely very switched on; very, very instrumental in where I am today and I want to publicly acknowledge that, and by extension to her family.

The late Mr. Silford Christie, many would have known this gentleman [an] electrician in the construction trade. He had a stroke. I know him, I can see him right now in one white van and I share heartfelt condolences, having a professional relationship with Mr. Christie for years in the industry, being with immigration even back in the day. He was one of those early settlers from Jamaica who came to the Cayman Islands, made the Cayman Islands his home, and definitely contributed to the construction industry with his trade.

I also would like to express heartfelt condolences on the loss of my dear friend and sister, Jolene

Daisy Miller, a young lady who's gone too soon. Shannon Miller and the entire Execution Sound have lost an angel. She battled cancer for years, but her light and her spirit never faded, and I would just like to send prayers and strength for the entire Execution Sound, and every one whom Jolene has left a mark on.

Thank you, and may God bless.

The Speaker: The Honourable Member for George Town East.

Mr. Roy M. McTaggart, Elected Member for George Town East: Thank you Mr. Speaker.

Mr. Speaker, I also rise to express heartfelt and sincere condolences to Tommie Ramoon's family. Mr. Speaker, I certainly did not know Tommie as well as you, the Leader, Deputy Leader, and my colleague for George Town West did. Your experience and years of friendship with him makes mine pale in comparison because, while I can say I knew of Tommie Ramoon, I did not know him until after 2013 when I was first elected to Parliament and I remember, even from those days, from 2013, he was a central feature in the elections. He was helping and doing many things. I can remember.

One of the great things I remember about Tommie, if there was something that he could do to help you, he would do it and sometimes he didn't even ask, he just went ahead and did it. I recall both elections that I've been through, that he was such a central part of our campaign, working for us and doing so many things to help us through it all.

I smiled and felt really good inside when someone mentioned the fact, you know, that his truck was so decorated with the Cayman flag and he rode that truck around proud of it. Mr. Speaker, if I had to take one word from the dictionary to describe Tommie, it would be *patriot*. He was a patriot to the core, and he displayed it in so many ways, and he was such a friendly, outgoing man. I just remember how torn apart I was the evening when word came to us that Tommie had passed away. I said, *it can't be true* and, well, time passed and I found out that it was true and honestly, I grieved for several days because I remember it. I remember attending some of the places where you all went to, which shall remain nameless, I attended too, but they were always fun times as well. I mean, we had great times of laughter and enjoyment together and I will certainly miss that.

I certainly will miss Tommie and I send my deepest condolences to his family. I know they continue to grieve, and I'm going to miss him in 2025, when that election comes around and I think, certainly for us here, the Progressives, we all will feel that. We will all feel a loss then because of his great support, encouragement, and help to us all in the elections, so I say, *"Tommie rest in peace. You deserve it."* I hope that the perpetual light of God's mercy will shine upon him and that he will rest easy and look forward to seeing him someday too, in heaven, Mr. Speaker.

Thank you.

The Speaker: The honourable Member for George Town West.

Mr. David C. Wight, Elected Member for George Town West: Thank you, Mr. Speaker.

I want to offer condolences to all families who are suffering right now in these hard times and a few were mentioned today. Ms. Sarita—there wasn't a night that passed that I didn't get a good night image from her; every night. The last day Tommie and I were in Cayman Brac we spent it with her son, Lem; so I pass on condolences to her entire family.

Ms. Vernell—we've known Ms. Vernell forever and my sister is like her daughter-in-law because Jennifer has been with Rex and has two children with him, we've known that family for so long. I'm offering condolences to Ms. Vernell's family.

Then, Miss Jen I've known forever. My daughter is her granddaughter. Miss Jen's daughter, Jolly is the mother of my daughter, so I've known Miss Jen forever. I would like to offer condolences to Ambrozone, Doneva, Jolly and Fabi; they're all in our prayers.

I'll just save a few extra words for Tommie, because I offer condolences to—

[Pause]

Mr. David C. Wight: I just want to offer, to all of Tommie's family on this very sad time... Tommie... I'm going to say that obviously the Ramoon family is Tommie's family, that's the number one family, but if there was ever an adoption without official papers, my family adopted Tommie. He was a son to my parents and he was a brother to my brothers and sisters, and that was forever.

I first met Tommie when he was a forklift driver on the port in the warehouse, and that was in the late 1970s and we have been friends [ever] since; over 45 years. With Christopher and me being so close to Tommie, obviously our interests were similar, especially in politics and in football. From the early 80s, 1983, when we were campaigning and supporting Dr. the Hon. Linford Pierson, Mr. Norman Bodden, the Honourable D. Kurt Tibbetts, right up to yourselves, the Honourable Sir Alden McLaughlin and the Honourable Joseph Hew. He loved everybody for PPM, but he had a special place for [the] Premier—sorry, I *gotta* get out of that habit—and Joey, and he loved Barbara, he loved Roy, anything to do with PPM.

I remember a trip, Tommie, Irish and I went to Cayman Brac and for some reason, all he wanted to do was to go visit Mose. We ended up going to Mose's office, we took pictures with Mose and he was showing them off to everybody. He loved everybody but he had a special place for PPM Members.

Then with football, we tended to play for the same football team. We ended up playing for Pearls

with the Member for West Bay North—excuse me if I say Bernie Bush. We played for Pearls, and the thing about Pearls is that everybody loves to see goals, so they used to turn out in the thousands to watch Pearls play; the problem with that is it was the goals going against us.

[Laughter]

Mr. David C. Wight: Sometimes by half time, we were all 12 and 15-nil down, but the crowd came out to watch.

Then Tommie came to Christopher and me one day and said he wanted to form a five-a-side team, so we got together and we decided we were going to do it. It was mainly Ramoons who played in that team, Muscle, Stoker and all of them in a five-a-side team. We named it Hippie Wailers; Hippie after Tommie because that was one of the many, many pet names that they used to call him, and then Wailers after Bob Marley. As the Member for Bodden Town East said, we were very popular because every match we turned up, we had a Bob Marley jacket on, and when we took it off we had a different Bob Marley shirt, and we had Bob Marley's music blazing.

Anything we did, it seemed to be together. I know and I would like to say honestly that there is no way, Christopher and I could never have a more loyal friend than Tommie— [Chokes up] We wouldn't want another friend.

I'm going to finish just by saying, everybody loved Tommie, not only his blood, but everybody loved Tommie. I just want to single out one person who—

[Pause]

Mr. David C. Wight: From our early days with Tommie, there was a person who used to give advice to Tommie. He used to advise him and he always just had good intentions for Tommie, and by us being with Tommie, it rubbed off on us, and we are grateful for that. We call him "the Bee", George Watson. He loved Tommie and Tommie loved him. We just want to thank George for not only helping Tommie but in a roundabout way helping us too. We'll always love Tommie and we miss him. Rest in peace, Jappa.

Thank you.

The Speaker: The Honourable Member for Cayman Brac West and Little Cayman.

Mr. Moses I. Kirkconnell, Elected Member for Cayman Brac West and Little Cayman: Thank you, Mr. Speaker.

Mr. Speaker, I rise to offer condolences to the families who have lost a loved one most recently. It would be remiss of me if I didn't rise to talk about some of the Cayman Brac families that have lost loved ones.

Before I do I want to offer condolences to Tommie's family. David mentioned one of his very last visits to Cayman Brac, and a wonderful time that we spent together with David. The one thing that I will always remember from that visit was the smile that he not only left with, but the smile he left in the area that he vacated, because everyone who was there who talked to him had a really pleasant experience and was talking about Tommie for the rest of the afternoon about similar things.

The smile, I call it the Caymanian smile, which is a Cayman Brac smile. The two families that I want to mention who have recently lost loved ones have that same type of bright smile. I'm sure my colleague, the Premier, will agree that these two families have a legacy that has been left, because both Clarence Ebanks and Leonie Sanford have left beautiful families that are givers and part of the thread that keeps the Cayman Brac community together.

Clarence Ebanks was the man that, when you met him, if he could do something to help or if you needed a specific helping hand, you called and he came. He was there for everyone in the community, eastern district and western district. I want to also say that his family moves on with that same type of outward commitment.

Miss Leonie Sanford's family is the same thing. She gave every day, working at the hospital, raising her children as a single mom and bringing along with it a strength and a character that we all enjoyed. She's really well known for the sign she put in her front yard, she had a road on the side that needed some help and she had a big sign that she put out there and it said, "No road, no vote". She got her road fixed.

After Hurricane Paloma, she was a hero to many people because we all were waiting for electricity but she had children in her house; she went to the head who was in charge of repairing the lines and she said, *"I want you to look at the electrical pole next to my house because if electricity is not there in 24 hours, I'm gonna burn the pole down,"* and she started to take wood and bits to place around the pole to make sure he knew—she was telling him that she was very serious. She got electricity.

That, along with a very, very special person and a special family from the eastern district—I say these in a joint voice with Premier—Miss Dell Dixon and her family. Again, it is the heart and soul of that eastern district and of Cayman Brac and represents the type of community spirit and what she did for each person. It is well known on Cayman Brac that Miss Dell never locked her door, [she] never locked her door and everyone knew that it was open for whatever you needed her to help you with, or if it was a meal that you needed, she was there to take care of her family and her friends in the community.

Mr. Speaker, we've lost these types of people and I want to offer condolences and to let the families

know that our thoughts and prayers will continue to be with them. Thank you, sir.

The Speaker: The honourable Member for Newlands.

Hon. G. Wayne Panton, Elected Member for Newlands: Thank you, Mr. Speaker.

Mr. Speaker, I rise to join with Members who have spoken today to express condolences to the family members who have lost loved ones in our country.

Mr. Speaker, I will start with a constituent of mine; although he wasn't born in Cayman, he spent the better part of a lifetime here and was a part of the community in this country and married a very lovely Caymanian. I'm speaking about a gentleman who was a very good friend of my father's and a friend of all of his friends, and as it happens, as you grow up, they become a friend of yours as well. I'm speaking about Mr. Gladstone "Trigger" Black, affectionately known as Trigger or Trigs.

Mr. Speaker, [he was] a true gentleman, a hardworking man, a man who cared about family and human beings generally. I know Mr. Speaker, although he lived in Newlands, there is a domino game that goes on in Savannah, if not every week then nearly so, and he featured large there. I know that he's being missed at that domino game.

Mr. Speaker, one of my fondest memories of him is the years that he had a food supply business and I would pop in to visit him, oftentimes it was with another close friend that we lost as well—who again was one of my father's friends and became one of my close friends and dearly loved and missed—Mr. Derek Bogle. You will certainly be aware of both of them. Trigs would be sitting there at his dinner table doing his business books with what had to be the biggest and oldest calculator I have ever seen. It had a drum of paper that I swear was about a foot [long] and he was flying along there, his fingers were dancing on this calculator and this calculator is just spitting out paper and there's reams of paper all over, curled up around the dining room table. I would say, *"Trigs, what are you doing?"* He said, *"Oh my boy, ah bussin' tail, bussin' tail."*

To Miss Elsie and the family, we extend our special condolences. I know Trigs is up in heaven, probably either *bussin' tail* on that calculator or finding the nearest domino game.

Mr. Speaker, I want to also associate myself with the condolences offered by MP for Savannah in respect of the recent loss of Ms. Lamour Ebanks. That was an absolute shock to all of us in the community, and I want to offer condolences to her daughters—both of her actual daughters, Teresa, Wendy and Laurie; and then there were some others too who were basically her adopted daughters who had recently lost their own mother, Rosie and Flo. I know what a shock it was for them and the grief that they all suffer, so we offer our thoughts, prayers, condolences and full support to them.

Mr. Speaker, I also want to join with other colleagues here in extending condolences to Ms. Vernell's family. I don't know all of the siblings, but many of them have either been classmates of mine or I've worked with them and I know them, love them, and care for them. Rex was a classmate and a good friend; Al is an incredible Caymanian artist [with] incredible talent; Lisa and many others.

I also want to join with, I think several mentions of Miss Jen and extend condolences to her family. Fabi was my good friend in school and has ever been, so I join in offering condolences to them as well.

Mr. Speaker, I also wanted to extend condolences and perhaps provide my own little anecdote in relation to Tommie. I so appreciated the comments that you made to begin this process of recognising Tommie and others as well. You know, the description of Tommie as being one of those incredible Caymanian characters and a patriot, and perhaps we could extend that to son of the soil, all sorts of descriptions of similar ilk would be appropriate for Tommie. A real true Caymanian who cared about this country.

I don't remember a time when I didn't know Tommie. I had the benefit of sort of growing up in both Newlands, out in the country, as well as in the metropolis, in George Town, spending time down on Hog Sty Bay, swimming and you know, you got to meet and become friends with so many people. I think I probably met him some time in the mid-seventies or somewhere around there maybe a little bit later, and obviously I knew him in school as well. Tommy was just one of those characters that you... He was disarming, you know? And he was somebody that you could easily talk to.

I recall the last time I spoke to him, which was maybe a month and a half ago, maybe two months ago; I pulled into the Yacht Club, by the restaurant, it was sort of mid evening with hardly anyone around, I started to get out of my truck and this vehicle pulled up behind me. You know, we all know that Cayman is a very safe place, but you never know sometimes when these things happen. I sort of looked around and did a laser focus on who the driver was and I couldn't quite see who the person was, but I saw this gigantic white moustache and I thought there can be no other, this has to be Tommie. He jumped out and as we did so many times, we just struck up this conversation and stood at the back of the truck, one foot up on the bumper, chatting with him for, I'm sure it was probably an hour—it might have been longer than that because as I said, easy to talk to and a good man.

I cherish that, that last conversation I had with him. When I heard about his passing, I was shocked and I immediately thought about the Member for George Town West, because I knew how close they were; how close he was to many of us in here, I guess, but in particular, that Member, so my thoughts were with him. Then, within minutes, I think, I found out that he had been with him and traveling with him when he

started to have his medical incident. Of course, that... I couldn't imagine Mr. Speaker, what the Member had been going through at that time. From then and going forward, our thoughts are certainly with his family, his daughter, and the Member for George Town West and his brother and the rest of the family because I know they're very close.

Mr. Speaker, for all those members, including the young man who recently lost his life—I referred to that accident in my contribution on the Traffic Amendment. At the time, I realised that I had neglected to offer condolences to his family, so I was grateful that the Member for West Bay North mentioned the loss of a young man with so much potential and the sadness that his family must be dealing with.

In addition to, of course, the sadness we will all feel Mr. Speaker, for many people there is an absolute gratitude for having known them and for the kind of people they were, the things that they contributed to society and to the country. Thus, Mr. Speaker, I offer condolences to all people who are suffering and feeling grief at this time. May God provide comfort and bless them.

The Speaker: Honourable Member for West Bay South.

Mr. André M. Ebanks: Thank you, Mr. Speaker. I'll be brief.

I join in offering condolences and sympathies to [the families of] all those who have passed since this honourable House has last met and have been mentioned so far.

One that I would like to mention from West Bay that was near and dear to my family was Mitchell Olsen Ebanks, otherwise known as "Jah Mitch". He died at the age of 72 after a long battle with cancer. This isn't just someone that you just know of in the community whose musical talents and achievements are well known, but this was actually a family friend.

When we lived in New York he used to come by my dad's apartment and practice his tunes. He had a jingle that he called "Calypso Boogie", and he would play on his guitar and he would say, "*Young blood, how's this sound?*" and strum his guitar. Then we'd go to a concert later and he'd actually perform what he practiced. Being at that young age and seeing a Caymanian on the music scene in New York, it made an impression. It just goes to show there's no limit to what our people can achieve once they find their gifts, they pursue their gifts and they display them on the world stage.

His mark locally, I think, is legendary. I was at the service, but I'll pass on condolences again, not just to his family, but to the musical community in general.

Another that had an impact, specifically on the constituents of West Bay South from an employment standpoint, was the passing of a legal giant, Darryl Myers. His contributions to jurisprudence are well known, and the establishment of the firm Myers & Alberga.

Many of my constituents were at the service. The funeral was a double because Mr. Myers passed away in September and then his wife shortly departed in November, so it was a double funeral. The impact was very real, not just on the family, but actually on those who had been in his service and worked with him as a colleague for decades. I think the description of his legal abilities at the service, was not just inspiring for young Caymanians to have listened to and be able to absorb and see what that firm has grown into, but also, it's instructive of how to conduct yourself as an attorney.

With that, Mr. Speaker, and all those we have lost, and maybe one other thought for all those who may be hospitalised now, we have our thoughts and prayers that they pull through, so the next time this House meets, we don't have to mention their names.

Thank you, Mr. Speaker.

The Speaker: The Member for Bodden Town West.

Mr. Christopher S. Saunders, Elected Member for Bodden Town West: Thank you, Mr. Speaker.

You know, as I listened to Members in the House, I actually had a different experience with Tommie. Being that the first election in which I ran was as a Member of the United Democratic Party (UDP), and Tommie was a die-hard PPM. I remember him basically telling me one night, after a campaign meeting in George Town, "don't come back to George Town", I must stay in Bodden Town. I had to remind him that I actually grew up in George Town— that I was actually a townner. Then he remembered me as the little fat boy that used to serve him at Champion House. As soon as my credentials for town were solidified, or bona fide with him, he gave me a pass to stay in George Town, seeing that I grew up at Champion House.

I want to give condolences to his family because I can tell you that one thing the PPM always had, that the UDP didn't, were die-hard supporters. Whenever you went to Town, you would meet those supporters and Tommie was always at the forefront. Maybe that was one of the reasons why we left the UDP too, because we didn't have supporters like Tommie.

Mr. Speaker, earlier, the Member for Prospect touched on Mr. Silford Christie. One of those persons who came here, integrated into our community and was a nation builder. As a matter of fact, one of the buildings he worked on when he first came to Cayman is this very Legislative Assembly we are standing in today; he did the electrical work. Also, the Court House across the road, so it gives you an idea in terms of how long he has been in Cayman, to have worked on both the Legislative Assembly [building] and the Court's office. I want to send condolences to his wife Debby-Ann, his daughter, Sherina; [and] I know Belinda, Bazel, and Matthew. At the end of the day, no amount of words can ever replace the loss of Mr. Christie. Always well dressed, and an avid domino player. Last weekend we

paid respect to his memory; the Members for Bodden Town East and East End were also there to pay their respect to Mr. Christie.

I also want to touch, Mr. Speaker, on a member that the Member for Newlands spoke about who was the late "Trigger" Black. When he passed I actually sent a message to his wife, Miss Elsie. I just want to read it to Members for the record.

"Dear Miss Elsie. I am so very sorry to hear of your loss with the passing of Mr. Trigger. My grandmother, the late Ms. Mac of Champion House, spoke very highly of him and held him in very high esteem. I also had the pleasure of playing dominoes with him many times, and remember his calm disposition; even when his partner got upset, he always held his cool. I know that no words can assuage the grief that you are feeling at this time, but I will pray that our good Lord gives you and your family comfort in the memories you shared with Mr. Trigger. To heaven, we entrust his soul; to the earth, we entrust his body; to those he left behind, we entrust his spirit, his calm disposition, and his decency. May his soul rest in peace and light perpetual shine."

Thank you, Mr. Speaker,

The Speaker: The Lord giveth and the Lord taketh; blessed be the name of the Lord.

We will now take the luncheon suspension until 2:15. Before Members leave, I can only suggest— it's a matter for Members— but given the fact that we have four Private Members Motions which we have not yet begun, might I suggest that perhaps the House sit a little later than the planned 6 o'clock so that Members have an opportunity to ventilate them. I've been through them, they are all important Motions. There's nothing trivial in any of these, so I think it would be a disappointment, really, if Members didn't have an opportunity to deal with these Motions.

We started an hour late, and we spent the last two hours dealing with other important things, but it's entirely a matter for Members, not for me, I'm merely making a suggestion. You may ponder that over lunch, and someone take the initiative on it.

Happy lunching.

Proceedings suspended at 1:06 p.m.

Proceedings resumed at 2:33 p.m.

The Speaker: Parliament is resumed.

RAISING OF MATTERS OF PRIVILEGES

The Speaker: None.

OTHER BUSINESS

PRIVATE MEMBERS' MOTIONS

PRIVATE MEMBER'S MOTION NO. 5 OF 2024-2025 MOTION TO ESTABLISH HEALTHCARE PROTECTION FUND FOR SENIORS AND CHILDREN

The Speaker: I recognise the honourable Member for Bodden Town West.

Mr. Christopher S. Saunders: Thank you, Mr. Speaker.

Mr. Speaker, I rise to move Private Member's Motion No. 5 of 2024-2025 standing in my name, which reads as follows:

WHEREAS the Cayman Islands Constitution Order 2009 (as amended), (the Cayman Constitution) affirms our commitment to being a country committed to the democratic values of human dignity, equality, and freedom;

AND WHEREAS the Cayman Constitution affirms our commitment to being a country that provides a comprehensive healthcare system;

AND WHEREAS there is major concern among Caymanians as to the cost and coverage of health insurance particularly as it relates to persons over sixty-five years of age;

AND WHEREAS there is much concern among Caymanian senior [citizens] about the cost and affordability of their access to high quality healthcare through the end of their lives;

AND WHEREAS the Cayman Islands has an aging indigenous population as reflected by an average voter age of 53 as of 1st October, 2024;

AND WHEREAS Section 17 of the Cayman Constitution calls for the protection of children;

AND WHEREAS Section 17 (1) of the Cayman Constitution requires the Legislature to enact laws to provide every child and young person under the age of eighteen with such facilities as would aid in their growth and development;

AND WHEREAS Section 17 (1)(c) of the Cayman Constitution requires the Legislature to ensure that every child has the right to basic health care services;

AND WHEREAS Section 17 (2) of the Cayman Islands Constitution requires the Legislature to proceed on the basis that the child's best interests are of paramount importance;

AND WHEREAS the monies collected from the Segregated Insurance Fund is inadequate to cover the costs of health care for indigents in the Cayman Islands;

BE IT THEREFORE RESOLVED that the Government considers establishing a Healthcare Protection Fund to offset the costs of providing free healthcare to all Caymanians under the age of

18 and over the age of 65, effective the 1st January, 2026;

AND BE IT FURTHER RESOLVED that the Government considers enacting legislation to implement an annual fee of two per cent on all real estate properties owned by non-Caymanians, non-Permanent Residents, and non-Caymanian legal entities to fund the Health Insurance Protection Fund effective the 1st January, 2026;

AND BE IT FURTHER RESOLVED that Government considers making the necessary changes to existing legislation and regulations to identify all non-Caymanians, non-Permanent Residents and non-Caymanian legal entities that own real estate in the Cayman Islands and the value of the real estate as of 31st December, 2025;

AND BE IT FURTHER RESOLVED that where real estate is partly owned by Caymanians, Permanent Residents or Caymanian legal entities, that their percentage ownership be exempted from the annual fee;

AND BE IT FURTHER RESOLVED that any real estate which is engaged in providing educational or medical services to the people of the Cayman Islands be exempted from the annual fee.

The Speaker: Is there a seconder?

Mr. Bernie A. Bush: Mr. Speaker, I beg to second the Motion.

The Speaker: Honourable Member, if you would speak a little louder, I think you might be heard.

Mr. Bernie A. Bush: Mr. Speaker, I beg to second the Motion.

The Speaker: There you go. The Motion has been duly moved and seconded. Does the Mover wish to speak thereto?

Mr. Christopher S. Saunders: Yes, sir, Mr. Speaker.

Mr. Speaker, Machiavelli said that the most difficult challenge in the history of human affairs is the change of the established order of things because those who will be disadvantaged by the change are certain of their loss, and those who benefit from the change are uncertain of their gain. Mr. Speaker, I think this is probably one time I can say that Machiavelli wasn't all that right in that regard because in this instance one thing is clear: The people who will benefit are certain of what they will be benefiting from.

Mr. Speaker, the World Health Organisation defines health as "a state of complete physical, mental, and social well-being and not merely the absence of disease or infirmity." On their website, the World Health Organisation says that they are "firmly committed to the principles set out in the preamble

to the Constitution.”. Some of those principles say, Mr. Speaker:

“The enjoyment of the highest attainable standard of health is one of the fundamental rights of every human being without distinction of race, religion, political belief, economic or social condition.

The health of all peoples is fundamental to the attainment of peace and security and is dependent on the fullest co-operation of individuals and States.

Governments have a responsibility for the health of their peoples which can be fulfilled only by the provision of adequate health and social measures.”

For ease of reference, Mr. Speaker, the World Health Organisation says that **“Universal health coverage (UHC) means that all people have access to the full range of quality health services they need, when and where they need them, without financial hardship. It covers the full continuum of essential health services, from health promotion to prevention, treatment, rehabilitation, and palliative care”**; however, Mr. Speaker, the importance of access to health services and information as a basic human right, is universal.

Mr. Speaker, free or universal health care which provide access to health services and medical treatment without financial barriers can bring several benefits, some of which include improved health outcomes by allowing individuals to seek medical attention and treatment earlier which can prevent more serious illnesses and help manage chronic conditions. We have seen that issue right here in Cayman when in some instances, 20 per cent of the people who are covered are responsible for 80 per cent of the costs.

Another benefit, Mr. Speaker, is reduced financial burden on individuals and families who may otherwise struggle to afford medical care. This can lead to reduction in medical debt and bankruptcy caused by medical expenses— again, Mr. Speaker, I think it is safe to say that every single Member of this Parliament knows families that fell on severe financial hardship due to mounting medical bills.

Another benefit is increased productivity, Mr. Speaker. When people have access to free healthcare, they are more likely to seek preventive care and manage their health, which can lead to fewer sick days and greater productivity; and the last benefit I want to highlight: Improve public health by reducing the spread of infectious diseases and other illnesses, particularly among vulnerable populations— Mr. Speaker, I know that you and every single Member of this Parliament and the public remember the hard decisions that had to be made during the COVID-19 pandemic and as such, I don't need to belabour that benefit.

Mr. Speaker, the World Health Organisation goes on to say that every country has a different path to achieving universal health care and deciding what to

cover based on the needs of their people, and the resources at hand. Simply put, Mr. Speaker, it takes cash to care. The question then, Mr. Speaker is, how much cash will it take for us to show that we care?

Mr. Speaker, it is said that past performance is indicative of future behaviour, and Sir Winston Churchill said it best when he said, **“the farther back you can look, the farther forward you are likely to see.”**—so then, let us look farther back. Twenty years ago, the then UDP government, led by the Member for West Bay West recognised that there needed to be a new approach to the provision of health care, and as such created the Health Services Authority, the Cayman Islands National Insurance Company (CINICO), and the Segregated Insurance Fund. Back then, Mr. Speaker, the cost to cover many of our people who had inadequate or no health insurance was approximately \$6 million a year. The Government created the Segregated Insurance Fund to raise \$3 million to cover half the cost.

Now let us look farther forward, Mr. Speaker, from 2004 to 2023. Last year, 19 years later, at the end of 2023, 2,069 Caymanians required assistance from the government at a cost of \$78 million to the Caymanian taxpayers, which was offset by just over \$6.6 million from the Segregated Insurance Fund. The amount raised was well below half the cost, and the government had to find the shortfall of more than \$71 million.

That analysis covers two line-items out of the government's vote: HEA 2 – Medical Care for Indigents; and the famous NGS 55 – Tertiary Care at Various Overseas Institutions and Local Private Sector Health Care Service Providers— or simply put, the non-HSA costs. Like I said, Mr. Speaker, that was only two line-items. Do you know how many line items we have, that cover healthcare costs in central government? The answer is actually 20. Again, Mr. Speaker, let us look farther back. Between 2009 and 2016 the total costs to central government were somewhat manageable.

2009 - 2010	\$91 million
2010 - 2011	\$90 million
2011 - 2012	\$95 million
2012 - 2013	\$106 million
2013 - 2014	\$103 million
2014 - 2015	\$105 million
2015 - 2016	\$107 million

I just want to note, Mr. Speaker, that the amount for 2016 - 2017 was actually \$113 million normalised. Some of you who would have been elected back then would remember that the government had an 18-month [budget] period at the time, so we had to basically normalise it out, thus it went from \$107 [million] to \$113 [million]. Mr. Speaker, the start of the jump was in 2018, when the total cost went up to over \$141.5 million, so from \$113 million normalised, to \$141.5 million— an increase of \$28.5 million, with NGS 55 and HEA 2 accounting for more than \$25.5 million, or 89 per

cent, of the increase. In 2018, the total amount spent on those two votes, Mr. Speaker, was \$51 million and, as noted earlier, at the end of 2023 that amount was \$78 million— an increase of \$27 million, or 53 per cent, over a five-year period.

Mr. Speaker, while NGS 55 and HEA 2 are but two-line items, let us look at some lesser-known line items that are also worth highlighting:

HEA 17 – Medical Care Beyond Insurance Coverage for Uninsured Children: In 2018, the total spend was \$1.4 million. Last year, five years later, that amount was \$5 million. HEA 16 – Medical Care for Patients 60 Years Old and Over: In 2018, the total spent was \$776,000. Five years later, at the end of 2023, the spend was almost \$6.9 million so, in the space of five years, Mr. Speaker, that amount went from \$776,000 to \$6.9 million. Finally, Mr. Speaker, to collapse the point that I'm talking about, total health care costs in all of central government in 2018 was just over \$141 million. Last year, the total health care costs in central government was \$246 million— an increase of \$105 million, or 74 per cent over a five-year period.

Mr. Speaker, nowhere is this impact more evident, than in the third quarter financial report that the Premier tabled earlier this week. On page 15 of that report, the total amount of unfunded medical liability due over the next twenty years was \$2.4 *billion*. Mr. Speaker, it is also worth highlighting that ten years ago, in 2014, the amount of unfunded medical liability was \$1.18 billion, which means that the amount doubled in the last ten years. Ironically, the amount was \$654 million in 2004, which is also indicative of a trend where almost every ten years the amount is doubling.

Again, Mr. Speaker, let's look farther forward. What do we think 2034 would look like or what do we think 2044 will look like? The question all of us in this honourable House need to ask ourselves is whether this is what we're looking to leave for our children and our grandchildren? Mr. Speaker, that is only central government. What do you think the amount is in the SAGCs?

Mr. Speaker, from the HSA's Annual Report, the amount is about \$200 million, and that is only for staff hired before the 1st November, 2010. Then it begs the question, Mr. Speaker, what happened to the staff hired at the HSA after November, 2010? Or better yet, Mr. Speaker, what happens to all other staff in the private sector? Central government has already quantified their exposure— have we done the same for the SAGCs and other companies in the private sector? The only indication we have thus far is the amounts that we are spending on NGS 55 and HEA 2.

Mr. Speaker, one of the reports that I look at, and I kind of use as a litmus test for the Cayman Islands is a report that was done in Bermuda called the Sage Report— I know you're familiar with it— that speaks about the spending and government efficiency. The Bermuda government did that exercise back in 2013. They took a deep-dive look into the structure of their

economy and pretty much what they needed to work and improve on because Bermuda saw where they were having serious challenges.

Something that came out of that report, and listening and tracking the media, was that many young Bermudans had issues about returning to Bermuda after university because they were fearful of what was waiting for them from a tax burden. Mr. Speaker, I have spoken about the dependency ratio in this Parliament many times, and also our fertility rate or birth rate, in terms of what we need to look at, and these are issues that are structural to the Cayman Islands.

Having learned from the Bermuda exercise, I sit back and I track the same thing that Bermuda was tracking to ensure we don't go down that same path in Cayman, because at the end of the day, we can all learn from each other. It's one of those honest conversations that we need to have, not just here as politicians, but also every single citizen of this country in terms of the path forward that we need to be looking at.

Mr. Speaker, when you talk about universal health care, according to Hudson's Global Residence Index, all but 43 countries in the world offer free or universal health care to at least 90 per cent of their citizens. Americans also have their own safety net, Mr. Speaker— Medicaid. Canada has free health care, and I'm sure many of us in here have known some Caymanians who decided to move to the United Kingdom basically thinking they were moving to greener pastures and, of course, they naturally return after a few years realising that the pasture over there are not much greener and here is still better; but, Mr. Speaker, what I really want to touch on is this: 95 per cent of our population earns a living from providing a service.

The question we need to ask ourselves, Mr. Speaker, and it is the question that many people wrestle with at night—at least I know I wrestle with it. What would happen to our families, or our loved ones, if we had a medical emergency whereby we couldn't perform our duties for a substantial time, maybe six months, twelve months, two years. Anything is possible.

We all have had situations where we have seen people who have gotten sick and slowly deteriorated, and the cost of living and everything else in Cayman is such, that the minute that income stopped coming in— and in most cases, families have two incomes— what happened to the families? What happened to the children? What happened to the bills? What happened to the responsibilities?

I even say it to the public servants. What happens if you become medically-boarded? What would your monthly contribution be? What would your monthly payment be? What would you get after how many years, and would that amount be sufficient for you to take care of your families? I will ask us in here. All of us need our voices. We need our health, to go campaign, to work for the people, be of service to the people. What happens if we are no longer able to do that, you know?

These are the kinds of questions that keep me awake at night, Mr. Speaker, and the question we need to ask ourselves is, are we content to live in a country that God has blessed abundantly, where so many people are one medical emergency away from being bankrupt. Can we afford to live in a country where so many people can be one medical emergency away from financial ruin?

You see, Mr. Speaker, that is really the crux of the matter. What we're trying to put in, is a safety net for our people. I'm not going to sit and say to everyone that maybe the way in which we pay for it is what I propose. Mr. Speaker, one of the good things about filing Motions but then sending them out, is to also get the feedback. Some of the feedback I've received thus far says, *"You know, Chris, you guys are doing a referendum to look at gambling. How much money do you think you're gonna raise from that? And if you raise a substantial amount, would you still need this exercise? Would you still need the 2 per cent annual fee? Or suppose it just falls short a small amount— maybe you can get it someplace else."*

However, I can tell you one thing, Mr. Speaker— people started talking and looking at the issue; and more importantly, Mr. Speaker, it also brought up the issue. Most of the people I find complaining are people who come from countries with a safety net that they can run back to. Americans can go back and get Medicaid. The English person can go back and get their free health care from the government. The Canadians can go back and get it, but you will come to Cayman, live a good life, join in the prosperity of this country— and we, Mr. Speaker, I am going to tell you right now, we need to know the difference between those who come here to help us till the soil, and those who come to pick the fruit. Not every single person who comes here is a nation builder, and not every single person that comes here means us well.

Some people, as my friend the Member for West Bay North would talk about, are economic refugees. Let's be honest. People move here to make a better life and there's nothing wrong with that. I actually love the fact that the Cayman Islands can be a beacon where people can come and make a better life for themselves, but at the end of the day, Mr. Speaker, it cannot come at the expense of the local indigenous population and we have seen it rise in many countries where this is becoming an issue, if we don't deal with it. There are other Motions later for us to get more into that so I'm not going to but, Mr. Speaker, as an old African proverb says, you got to **"be careful when a naked person offers you clothes"** you know— it does not always mean something good.

Mr. Speaker, I went back and looked at the headlines and I remember, back in 2014 your government then wrestled with this issue. I remember the then Minister of Finance—and that's where the \$1.18 billion came from, because it made the headlines which the

people spoke about and they said it was sensationalism, et cetera; but here we are, ten years later and the amount is double.

The reason I touched on the government, Mr. Speaker, is that people employed in the private sector will tell you that one of the best healthcare plans you can have in Cayman is to be medically indigent— when the government takes care of you; and the reason why I want to touch on that, Mr. Speaker, is that they need to recognise that the government also has a contractual obligation to current and past civil servants, and when they reach the age when they think they may get it, the government has to, as they say, *"Pastor, bless their children first"*— the government has to deliver on its contractual obligations first.

You know, Mr. Speaker, we table many reports in this Parliament. Two reports that were tabled this year were the CINICO report and the Cayman Islands Monetary Authority's (CIMA) report; and I want to share something.

In its Annual Report, CINICO reported premiums of \$141 million covering 17,518 people, so \$141 million in premiums for 17,518 people. Does anyone know what the total amount of health insurance premiums written in 2023 was, according to CIMA's report— C\$290 million dollars. In short, Mr. Speaker, CINICO's premiums were 49 per cent to cover 17,518 people of the total industry.

Now, according to the Economics and Statics Office (ESO's) Labour Force Survey, at the same time in 2023 the total population was 84,738. Information from the 2021 census revealed that 93 per cent of people had insurance, and 7 per cent did not. Were that to continue, Mr. Speaker, it would mean that 93 per cent of 84,738 people— or 78,800 persons— have insurance, so I want to understand. The 17,518 people who the government cover represent \$141 million in premiums and 49 per cent of the market. Are we to believe, then, that the remaining 61,282 people are the other 51 per cent? Back then, we only had 3,600 people who were not insured; using these numbers, it would be 6,000 people.

Now, Mr. Speaker, I can tell you [that] mathematically, as the young people say, *the math ain't mathing*.

[Laughter]

Mr. Christopher S. Saunders: I can tell you, Mr. Speaker, [that] if we were to do a deep dive, we would realise that back in the census, 93 per cent of people may not have had insurance. I am willing to bet that now, it is more people than that.

This one is a conservative 6,000 people using the same 93 per cent, but I can tell you there are many people, many people right now, who do not have insurance in Cayman— and Mr. Speaker, I am almost certain that every single one of us in this Parliament has had a situation where someone had an emergency,

they had to go to the HSA and we had to rush to get the forms to the Needs Assessment Unit (NAU), for NAU to go and get the CINICO coverage so these people can get help while they're in hospital. I know I go through it, and I'm almost certain it can't be Bodden Town West alone that has this issue. I am sure many other people would have had this issue, so Mr. Speaker, it is an issue that we need to deal with.

I'm not going to say to everybody that every single time we go down the field, we are going to score a goal, but our job in this Parliament, our job as legislators, is to keep moving the ball bit by bit by bit. The problems did not occur overnight, so we're not going to fix them overnight, but what the people want to know, at least, is that we know that there is a problem and we are working towards a meaningful solution.

I had a conversation yesterday with the Premier on this Motion, and I will leave [it to] the Premier, or the Government to see, during their time, where we can find a compromise because I think we were able to find some level of compromise with regards to this Motion. I will wait to see what the issue is. Mr. Speaker, the point I'm making is that earlier today we saw how fragile and fleeting life can be. We saw how fragile and fleeting our health can be. We saw that you could be having fun one minute, and the next minute something has happened. This is the reality of life.

Mr. Speaker, when we look at CINICO, and you look at the overall industry and at the increase in premiums even for civil servants, it is almost as if to say that the civil servants are now subsidising the retirees in the private sector— and let us be realistic. When you have a pension that's paying you \$1,200, \$1,300 a month, and a proper health insurance at 65 is anywhere from \$1,600 to \$1,700, could be as high as \$3,000 a month, there is no way your pension can get into that.

[Inaudible interjection]

Mr. Christopher S. Saunders: Exactly. Thank you, Member for East End.

You know, Mr. Speaker, I am pleased with the coming Children Act, Older Persons Act, Adoption Act, and Maintenance Act. This is one parliamentary session since being elected that we are saying, "*You know what? These are things we need to look at.*" I really want to credit the Member for West Bay South, for the initiative that he started; and also the current Minister, for having continued to ensure that these things did not fall away, because they are important things. These are things that deal with the structure of a situation we can no longer ignore.

We have an aging population and, as politicians, nowhere is it much more evident than in the last voter roll, as of October 1st, where over 23,000 people, I think 23,529 or something like that, where the average voter age is 53 [years]. It means in the next 12 years, 14,000 of our voters today, are going to hit [age] 65. The question is, what is waiting for them? Something

I'm actually looking forward to getting back to in terms of the Older Persons Bill is the issue that we need to face in this country called ageism. People are discriminating against senior citizens in this country.

[Desk thumping]

Mr. Christopher S. Saunders: This is not new. Actually, back in 1967 Mr. Speaker, the United States passed a law with the same issue about age discrimination in employment. Women are living until 84. What we must do for 19 years— put them out to pasture? Men are living to 79. What we must do? Put them out to pasture for 14 years? We talk about people having their dignity in the preamble to our Constitution, but now we need to make sure that we put the policies in place to ensure that our people have their dignity.

Mr. Speaker, we can sit here all we want and hope for the best, but I am sure you, of all people, more than anybody else, having been a two-term Premier, knows one thing: Hope is not a policy. It requires tangible action, and like I said, to borrow from Bill Clinton, the American people don't always expect their politicians to succeed; all they want to see is that you're *trying*. You're trying to do something to make their life better.

We are not going to fix every single problem, despite what our manifesto says. When we are running, we got the solution to every problem. When you get here, you realise what social planners call a wicked problem— you think you are fixing one problem and you are creating another. Then you have the special-interest group, that little group of people who knows what they are going to lose if the government takes a particular action and they are the ones who will oppose every single thing the most, whether real or imagined, because they believe that life is a zero-sum game where, if someone does well, it means that someone else has to do badly.

This is not how we build a society, Mr. Speaker. We have to build a society through cooperation. Sit down and have those kinds of debates. I can tell you for every single one of us in here, I'm sure that we remember from when we first started to where we reached now, we get there. You realise, wow, it is not as rosy as you thought, not as easy as you thought. You got so many roadblocks in your way, but all I'm saying is that we need to start planning.

Mr. Speaker, the census had us at a population of 71,105 in 2021. The latest ESO numbers for 2024, as of the end of September, 88,930— that's an increase of 17,825 or 25 per cent. Tell me which country in the world, unless you're sitting on a ton-load of oil that you just found, can sustain a 25 per cent increase in their population in a mere three years? Do you know the infrastructural demand on housing for that? Roads for that? Cars for that? These are the things we need to wrestle with, and all the people need to see is that we at least recognise the issue and that we're fighting

and working towards fixing it, and all we can come and ask them for is a little bit more patience and a little bit more time.

I've learned, Mr. Speaker, since being elected, that the Caymanian people are some of the most understanding, most reasonable, most pragmatic people you can find. *"Guys, I thought we could have done it, we're gonna need a little bit more time"*— they will give it to you; but do something. It cannot just be a situation of doing nothing because, again, like hope, nothing is not a policy. Any single person can sit down and try, but for one time now, this is a very easy fix. Let us at least put the infrastructure in place that we can deal with this.

Mr. Speaker, most of us, if not all of us in here, by virtue of being elected, pretty much have health care for us and our spouses till the day we die. As Members of Parliament, we are maybe even entitled to a government funeral, I think, just through being elected so, there are some things that we may not have to worry about too much. We just need to make sure we stay healthy along the way, that we don't become a burden to our family, but as we are reminded, Mr. Speaker, in Ezekiel 34:2, *woe be unto the shepherd who feeds himself and not the flock. Should the shepherd not feed the flock?*

This is an issue, Mr. Speaker, that we can no longer ignore and we have kicked this can down the road for too long, and all I'm asking the Members today: let us at least turn the corner and put a structure in place that if any one of our people, God forbid, reaches that medical emergency, they at least have a safety net to know that for a six month, twelve month period, their bills can be paid. That they don't have to lose their dignity; that they do not have to lose who they are.

Public servants should not have to be worried about being medically boarded and wonder what would happen to them. I've had people in my constituency that have been medically boarded, and I've seen the financial hardships they have encountered, and are still encountering. We have people in the private sector who have retired. Some young people have gotten strokes and can no longer— several months back we had an individual who used to work for a SAGC come before us in one of the committees. He had an accident that made him sick, and his and his family's life have just gone downhill since. Is this the legacy we want to leave behind?

As you said it best, Mr. Speaker, while many of us who are here, I think, were born in the 70s or early 80s would remember what Cayman was like and the good old days. In the final analysis we are not going to be remembered for what we inherited. We are going to be remembered for what we leave behind, and all I can ask this honourable House, today's Parliament, right here in 2024, in the Christmas season: Let us leave something behind.

Thank you, Mr. Speaker.

The Speaker: The honourable Member for West Bay West.

Hon. W. McKeever Bush: Premier.

The Speaker: I think the Member is giving way to the Premier.

The Premier, Hon. Juliana Y. O'Connor-Connolly: Thank you, Mr. Speaker, and thanks to the honourable Member for West Bay West for giving way.

Mr. Speaker, as the Minister responsible for Finance and Health I rise to reply, on behalf of the Government, as it relates to Private Member's Motion No. 5. While the objective of enhancing health care funding is quite worthy, some key challenges have been identified with the implementation as it relates specifically to the proposed property tax, and the Member and I had discussions on the same.

Mr. Speaker, as I said, while the objective of enhancing health care funding is very worthy, there are some challenges. A key challenge relates to data and records management. We believe the existing land records do not differentiate between properties owned by non-Caymanians, non-permanent residents and non-Caymanian legal entities, so implementing the proposed tax system would require, we believe, a comprehensive overhaul of the current records management framework to accurately identify the ownership types. Developing such infrastructure would demand significant financial investment, technical expertise and time, Mr. Speaker.

There will also be a valuation challenge, we believe, where conducting valuations for all properties owned by specified groups by the 31st December, 2025, is logistically and financially unviable. In addition, we believe annual revaluations are also going to be essential for maintaining accuracy but will require consistent funding, the hire of qualified valuers and the updating of systems. This creates a perpetual resource burden with uncertain revenue returns.

As it relates to compliance and enforcement, Mr. Speaker, we believe it is another challenge. We're having to track ownership [and] identity, and to reach non-Caymanian property owners, especially those residing overseas or owning properties through legal entities, would be challenging as well. Ensuring compliance across jurisdiction adds a complexity; non-compliant owners may be difficult to track down or enforce the penalties against them, thereby increasing administrative burdens.

Mr. Speaker, there are potential litigation risks as well, where disputes over ownership, classification, valuation— and indeed, enforcement— could escalate legal challenges and further strain the resources. Establishing and maintaining a dedicated compliance team will necessitate significant investment in legal, administrative and logistical support.

Mr. Speaker, as you would know, the Cayman Islands' real estate market is a cornerstone of our economy attracting significant foreign investment. The proposed property tax could deter high-net-worth individuals and foreign investors who contribute significantly to the stamp duty revenues. This could create barriers to investment, pushing potential investors to alternative jurisdictions. Reduced property investment could also lead to a downturn in the real estate market, causing an oversupply of properties and declining property values, which could negatively impact the government's forecast operating revenues from stamp duty—and I know my Bodden Town West friend fully understands this, as a former Minister of Finance himself.

There are beneficial ownership challenges too, Mr. Speaker, where many properties are held through trusts, offshore entities, or nominee agreements thereby complicating efforts to identify the ultimate owner and increasing the likelihood of revenue loss, I believe undermining the objective of this Motion.

Finally, Mr. Speaker, there's a potential of social division where targeting non-Caymanians for additional property taxes may foster resentment and create a perception of discrimination, potentially harming societal cohesion and the country's international reputation.

Mr. Speaker, we believe real estate investment by non-Caymanians does not correlate with public health care costs as for the most part, non-resident property owners typically place minimum demand on the system. We believe taxing this group for health care funding is inequitable, and may be seen as arbitrary. We believe this to be a fundamental flaw in the Motion. Why is it trying to connect two separate matters—health care costs and imposition of property tax—when there isn't a causal relationship between the two? Property ownership by non-Caymanians does not cause an incurrence of health care costs to the extent it is being stated.

Mr. Speaker, in 2021 the census report estimated that there were 10,176 Caymanians who were 19 years old and under; and 4,695 Caymanians who were 65 years of age and older. In 2023, the government's health care cost, I'm reliably informed, was \$246.4 million or 24 per cent of the government's total operating budget. This cost covered a number of health care services that are already free to Caymanians, including:

- (1) Primary, secondary, dental and mental health care to indigent patients;
- (2) Public health and school medical services to children;
- (3) Comprehensive health care to persons over 59 who are uninsured or underinsured, or who have exhausted their insurance coverage; and
- (4) Tertiary medical care for indigents, seamen and veterans at local or overseas institutions.

Mr. Speaker, I would be most surprised if any elderly person can legitimately say that the government has knowingly not provided health care services for

them when the conditions have been met. While we believe most sincerely, Mr. Speaker, that the intention behind the proposed property tax is intended to bolster health care funding, the potential adverse effects on our real estate market, investor confidence, and social harmony cannot be overlooked.

It is therefore the government's position, Mr. Speaker, that it cannot support the Private Member's Motion as it is presently worded. We can support the first part of the resolution, but not the other resolutions, Mr. Speaker. At the appropriate time we would ask for the question to be put individually on the resolutions failing the Mover, or the seconder, not moving an amendment to do the same. We believe that a fund should be created, but not using what is proposed for the real estate market.

If that is done, the Government can accept the Motion.

The Speaker: The honourable Member for West Bay West.

Hon. W. McKeeva Bush: Thank you, Mr. Speaker.

Mr. Speaker, there is no doubt that the subject of our health care Bill is disturbing, because being here as long as I've been, I've seen how much it has grown. When I came, the budget was maybe that size. Very small budget; now look at where we are—and health care was not the best. Everything you had to do for tertiary level care you had to go overseas, *if* you could get the government of those days to agree to send you overseas, for those persons who couldn't pay to do so themselves or you stayed here and died; so we have grown. We have grown, and we can't keep kicking the matter down the road as far as the huge bill it is and it can become, if not arrested somehow.

I do believe that our health officials in administrative management at HSA are doing some good things, and we do get mixed reports about the state of affairs at HSA. One thing I do know is that we have some good medical care in this country today, in the private sector and in our hospital itself. What I am concerned about is that we are doing, in government, what the private sector can do, and should be doing cheaper, and that's one aspect—can they do it cheaper? Will they be doing it cheaper?

I know you got Doctors Hospital and you've got Health City now with about \$300 million, nearly \$400 million of development since they opened the state-of-the-art hospital at Camana Bay. Should we be doing what we are doing, instead of allowing the private sector to do so? I don't know, I'm not a doctor. I look and I see. I get complaints. I talk with health officials. We have, as I said, some studious people working for us. I know they get criticised, we know that. You call Ms. Lizzette [Yearwood] and she can answer, and if she can't answer, she gets it answered for you, so we have some good people at work.

However, my concern is: Should the government still be doing all this, and I know it is happening and I've said this before. Should we still be sending so many people overseas? Should we? It has to be a problem. It costs, but the fact is that many MPs and MLAs over the years pushed that because our constituents said "*No, no; I don't want to stay here. I don't want to stay. I can't trust this. I don't believe this and send me overseas*"—and we, as elected people, bending to the wishes of our constituents, as I said, we pushed the issue—but it has rung up the cost and keeps bringing up the costs in this country. That's one thing.

When we agreed with and built Health City, the intention was for medical tourism, and people are doing so, but it also meant that our tertiary care level cost would go down. It has not. It has not, and it should be the state of affairs. As I said, Doctors Hospital is a good hospital, Health City, and then you got some really good clinics here now. We are doing well. I share the Premier's opinion that our elderly can get the care, if family attend to them and that's a problem—*if* family attend to them, because there are times I get calls to take this one, I know others. Pick them up, take them to the hospital, you got to wait on them, go to the clinics, you got to wait on them, right? I think that's where the country is falling down in the care of our seniors, and I'll have more to say about that later on, but I believe they can get the care.

I was the seconder and I had problems with my counsel on the 2 per cent tax or fees, so I said to the Mover that I had that problem. He said he understood and I withdrew from it but we have to find, and I think that we can, find a different way of paying for this.

I think the Mover mentioned the referendum on gambling. Yes. Tons of money going out of this country. Tons! You think they're not? Tons of it. Check. Honduras, Jamaica, they got about six going a day. I even hear there is [one for] Dominican Republic. I don't know where else. Belize. So, if Caymanians do not want to change well, Mama said, "*you can't hear, you will feel*", because we are not going to sit back forever and allow the government to get into a problem; and by government getting into a problem down the road, who else is going to suffer besides our own people, so we better get ready and say to the country, let's support that on gambling, and that money can go to social development, to help pay our health bill.

We can't just take this huge bill the Member pointed to and alleviate it all one time, but then you will have a means maybe that's not the gaming aspect, and the funds from that is not the only way to get it. There are other ways, but the country has to grow to get these funds, you know, and that's the big kickback. *Oh, you got too many people now. Oh, you got too many buildings now. Oh, you got too much this, too much that.* Yet, we want the schools; yet, we want the education level to grow and better health care. Yet, we need to take care of our elderly, because the truth is, when I came here, Mr. Speaker, \$25 per month is what our elderly

were getting and you better had voted for the right people and you better had made them know or you wouldn't get it; \$25 and we kept moving it up. I remember the first motion to get it up to \$100. Wow, that was a big thing, I got cussed for it. *Oh, you taking money and giving people who should be wuking.* Today it's up to \$1,250, and we know that does not strike the balance on the cost of living in this country, as the Leader of the Opposition so prominently pointed out yesterday; *the cost.* The cost to care for our seniors properly is more than it would be for a younger person; their houses are dropping to pieces and we are trying to do something about that, but the bureaucracy that we have to go through now to get these things done... As I said, Caymanians wanted this; they don't want this, they don't want that. *Oh, you got all these people what you gonna do with them?* Plenty of them are construction workers and you still can't get certain things done today as you need to. Try to get it done for some of the old people. These are things that I attend to. I don't get out on Facebook, or in the *Compass* and on the radio shows and say I've done this; no. When I do good, it's good enough for the person that I am doing good for to know. No one else needs to know. I have a problem with that aspect and I will not be, supporting that aspect of it, as the Premier said, but the Motion is valid. I only wished the Mover had not been so stubborn and allowed us to move that. I would have been the Secunder to the Motion.

[Inaudible interjection]

Hon. W. McKeever Bush: How do we fund the Bill that faces us today and in the future? These are things that we have to grapple with. I know we only have a couple of months left here as a government, as an elected body, [before] the House dissolves and we go to fight our nightly business campaign and see if you get back here; but whomever is here, this Bill will not run away.

There are several aspects... I want to repeat that, the new Minister of Health, whoever that's going to be, has to look at why we are still sending so many people overseas that cost us? We ourselves need to look at how we manage and deal with constituents who demand that they go overseas.

Thank you very much, Mr. Speaker.

The Speaker: Does any other Member wish to speak?
[Pause] Does any other Member wish to speak?
[Pause]

The honourable Member for George Town East.

Mr. Roy M. McTaggart: Thank you, Mr. Speaker, for the opportunity to speak with regard to this Motion that is before us this afternoon. Mr. Speaker, my contribution to this debate pretty much will follow what the Member for West Bay West said and what the Premier has also said with regard to the Motion.

Mr. Speaker, the Member for Bodden Town West is right, and I think we all agree here this evening that the thrust of his Motion is right. He is right about the need for action to tackle the increasingly crippling cost of health care, not just for the Government but for individuals and households as well. He is right about the implications of Cayman's rapidly aging population and the strain that this will create on our healthcare system. It's coming, I guarantee you this evening it is coming. I could not but agree with the Member for Bodden Town West because after all, he is making the same argument that I did almost a year ago in responding to government's budget. The honourable Member is not wrong, in my view, just a little bit late in making the argument he has put before Parliament today.

It was last December I said in this Parliament that the costs of healthcare were becoming unaffordable. I reminded the Government that they had pledged to reform the healthcare insurance system and I offered to work with them to find a practical and workable solution to the challenges that we face. We fast forward 12 months now and we see nothing has happened and it is in this environment, in this vacuum really, that the Member has brought this Motion before Parliament and has illustrated the potential costs [of] Government's failure to tackle the challenges our country is facing. As situations get worse, there is a danger of reaching for any action that might offer the prospect of a solution without really thinking it through properly; as the old adage says, Mr. Speaker, **"act in haste, repent [at] leisure"**.

Make no mistake, Mr. Speaker, if the Government was to take the action proposed by the Member for Bodden Town [West], the country would be regretting it, I feel, very quickly and for many, many years to come. For while the honourable Member is quite right in his diagnosis of the problem, I believe, that the proposed cure is completely wrong. There are two reasons for my objection to the proposal for a two per cent property tax to be levied on property owned by non-Caymanians, Mr. Speaker.

Firstly, where I called upon the Government to find a solution to this issue that was practical and workable, the idea of a two per cent property tax is neither of those things. I think it is unworkable because of the legion of issues that would be faced in trying to impose and collect such a tax—and I believe that the Premier adequately elucidated on that. Even supposing the tax survived the inevitable legal challenges caused by its discriminatory nature, how would the system actually work? Who would pay the tax when so many properties are owned by corporations which are separate legal entities? More such corporations could be created if they were exempt. How would it work for properties that are jointly owned by Caymanians and non-Caymanians? There are many issues which I believe make the proposal too complex to be workable, but even if those issues could be carefully ironed out, Mr. Speaker, the proposed tax is impractical because of the chaos it

would create elsewhere. The tax would create a huge distortion in the property market and one of the potential outcomes could be curbing property prices, which many would say would be a welcomed side effect of such a proposal. However, Mr. Speaker, what if instead of curbing rising prices, the proposed tax caused property prices to fall? I need not remind Parliament, I am sure, that property prices would not just fall for non-Caymanians; it would affect us all. If prices were to fall, young Caymanians with significant mortgages would be the one section of our economy that would find themselves basically affected the hardest because they could find themselves trapped in a situation where the value of their property was less than the mortgage they were carrying and you know what would happen. Next thing you can listen for the knock, Mr. Borrower, your property is underwater. You don't have enough equity to support the loan that we gave you; I need more security. That's what the banks would do, they would come seeking for more security.

Then, if you think about it briefly for the rental market, what about that? Foreign-owned rental units are far from being unknown in these Islands. In other words, foreign-owned properties in this country are being leased and rented, and investors are making money from it. What would owners do when faced with the tax? The logical move would be to pass on as much of the cost as possible to tenants, and we know many of the tenants renting these properties are Caymanians. Thus, what are they likely to experience? A rise in rental rates, and we know that rents have already risen by more than a third in the last three years. Therefore, any action that might result in rents rising yet further, would truly be counterproductive in the extreme.

I could go on, Mr. Speaker, there's much more I could say, but let us just assume that there is a way to solve all the issues that I believe make the tax proposal unworkable. Let us assume, too, that the logic of the market can be overcome and that the practical implications for the housing market can be waved away, that we can take care of it. Even then, this tax would be the wrong answer because aside from all of the practical objections, there is a question of fundamental principle, I believe, that is at stake here. Cayman has built its reputation as a jurisdiction by avoiding direct taxation; that reputation has been very hard won and we jeopardise it at our peril, Mr. Speaker. In my view, this is a principle that we must continue to uphold. To open the door to direct taxation is a real slippery slope that we will start down.

The honourable Member might believe that the two per cent property tax would be a one-off required just to solve this particular problem, but what then is to stop future governments extending the idea and imposing other taxes on other things; taxing Caymanians as well as non-Caymanians, taxing income as well as property. That's the slippery slope that we would face. Just look to history, Mr. Speaker, across the world direct taxes have been introduced to solve one problem

or another, but always and everywhere, once introduced, direct taxation has only ever been extended. We have long argued against direct taxation in the Cayman Islands, Mr. Speaker, we have put and drawn a line in the sand here for a very good reason and I would submit to us today in this Parliament that it is not a line that we should cross.

Mr. Speaker, the issue is this, and I think I could probably say for the majority of us in here, that we support the idea of the Motion, it's the two per cent direct taxation that we disagree with, that we cannot support, and like the Premier suggested, if we can amend this to make it more palatable and try to work together to find a way, then I think we would all agree to support the Motion.

Mr. Speaker, either way, if we're going to work towards finding a solution, it's not going to be accomplished in the next two to three months; can't be. There's no way you're going to get this all dealt with and put together. Thus, it is going to fall to the next government to take up an issue like this and it will take some time to resolve.

Mr. Speaker, it is on that basis, I say that the Official Opposition cannot support the Motion in its present form, but if we could get it amended as it has been suggested, then, I think, we would be able to get there and vote in the affirmative when it does go to the vote. With those comments, I will end my contribution to this debate, Mr. Speaker.

The Speaker: Does any other Member wish to speak?
[Pause] Does any other Member wish to speak?
[Pause]

The Honourable Deputy Premier.

Hon. Kenneth V. Bryan, Deputy Premier: Thank you, Mr. Speaker.

I don't plan to be too long; I think many Members have already said most of the spirit of this Motion. I want to first say, congratulations to the Member for Bodden Town West for bringing the Motion, because like he rightfully said, though the Motion may not be the most perfect, he accomplished the goal that is for us to pay attention to this serious issue, so he definitely has the attention not only of this Parliament but also of the people of the Cayman Islands. I think the Honourable Premier and the former Leader of Opposition did a great job expressing the fact that we are in support on the foundation of finding a way to solve this problem. The Motion was well drafted and the obligations morally, constitutionally and legally to ensure that health care is available for all those who live in these Islands, so there's no dispute there, Mr. Speaker. The Leader of the Opposition as well as the Premier highlighted the dangers of what a potential two per cent could do to the market.

Mr. Speaker, I rise, even though I thought there was enough context to the conversation and the body of the Motion, because throughout it all, I unfortunately

missed the Member for West Bay West's contribution and I'm not sure if he focused on this or not, but I think [if] there's a level of repeat, it is not so bad as long as I do it quickly, Mr. Speaker, which is focusing rather than trying to find more money to fix the problem, why don't we fix the system to be more efficient and costly? Because when I—

[Inaudible interjections]

The Premier, Hon. Juliana Y. O'Connor-Connolly: Less costly.

Hon. Kenneth V. Bryan, Deputy Premier: Yeah, cost effective is what I meant; less costly. Thank you for the clarification because that could have gone south easily.

When I think about all of the elements surrounding the cost and the estimates [they] are based on pricing. When I think about insurance and I think about private or government, whether it's CINICO or the independent ones...

As a matter of fact, I remember—my good friend, by the way, Mr. Speaker—the honourable Member for Bodden Town West, when he showed me the profits of some of the insurance companies when he was on this side and how disgusted he was by it with the claims and the costs that were affecting the people. Then we've also seen where our own government-owned company is making a profit, and I think we're all happy about that for CINICO, but that profit had to come off the backs of the people.

Then we think about what it costs to operate and run the Health Services Authority (HSA). Then we think about the cost of what it takes to have the private sector operations, and the other question is the number of them that we have in a population of only 85,000 people; only so much money to go around. When you invest millions of dollars in equipment and office space and branding and all that, you've got to make the money back. When was the last time we sat down and went through the pricing points for operations, for procedures? When was the last time we went through the cost and price points for medication? Where are we getting our medication from?

Mr. Speaker, I think that if we revamp how we offer healthcare in the Cayman Islands, we may actually be able to solve the problem without having to increase some of the fines that may do exactly what the Member said, which is, create a wicked problem where you try to fix one thing and you create another problem. That other problem was, I think, adequately expressed by the Member for George Town East. The first thing that came to my mind thinking about this was exactly what he highlighted: the Caymanian who got a loan, middle class, young professional, 32 years old, bought a home for an average of about \$600,000 to \$700,000 in the Cayman Islands, went to school, been at work for seven years, got a good salary; boom, something hap-

pens [and] he loses the job. Boss doesn't like him because he's too black, I don't know, whatever it costs, he loses it. Now, in the market where Caymanians find it hard enough as it is to find a job, can't get another job, it takes him about a year, and we had made the change before all of that. That house he bought for \$700,000 is valued only at \$475,000 because the market dropped, as the good Member for George Town East said. Now, without a job, he owes the bank \$225,000 right off the top. Like the good Member would say, *one emergency away from bankruptcy*, and that's even worse in debt because the banks are not going to let you go, they're going to come for you.

Mr. Speaker, he is right, this is a wicked problem but I want to say that I think the Member for George Town East is correct to say that the spirit of this Motion needs to be addressed; all of us, regardless of who gets back in Government—whether it's new ones, those who are listening, who are seeking our spots or Members currently here. [If] every single one of us in here gets back in we're still going to have to fix this problem for the people.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Premier: Well, some may be retiring but I have the confidence that we've all been working really hard for the last 3.5 years and we will be re-elected if we put ourselves forward.

The Member for George Town East is correct, there is not enough time to make a fundamental change in this respect. Thus, the Member has accomplished the goal to put it on the radar, not only on our political radar but on the lips and the minds of the people to let us know that our manifestoes better be filled with solutions to this problem because if we don't try to address it now, it will be a big headache for the children of the future and for those who are retiring by way of cost or lack of services because if you can't pay for it, then you're not going to get the service.

Mr. Speaker, speaking of service, one factor in all of this that I sometimes think we forget or don't appreciate is the healthcare that we get in the Cayman Islands is pretty amazing. It is, when you go to other countries and you think about the wait time, the potential offerings that are available by equipment, specialist doctors who are available in a tiny island in the Caribbean with 85,000 people; now that's luxury. I think we are paying the price for that luxury because studies will show that normally investors don't invest the amount of infrastructure necessary for healthcare deliverables for a population so small. They do their assessments, they look at the price points done by the Medical and Dental Council whose job and responsibility is to set the standard for pricing, and that pricing dictates what they charge the insurance companies; and the insurance companies want profits too. They say, *hey hands up not me, you go deal with the pricing scale. We can give you cheaper pricing on insurance*. There are a number

of stakeholders involved in this but we as people have to recognise, even in trillion dollar economies across the world, many people don't get the service that we get in the Cayman Islands. We've got to be mindful that there may be some effects but I do think there is enough room to tweak, even in the current healthcare fund, maybe a minor increase to help us a little bit, maybe decreasing the cost. Maybe we have to start monitoring now, should we be allowing any more healthcare providers in the Cayman Islands, because the more people in this one pot, the less profits they have. They're not going to say, *okay, I'm going to take it out of my profit share*; they're going to pass it on to the consumer. They pass it on to the consumer and then the prices go up, our legal obligation, our risk profile and our cost for the future obligations will also go up, so there's a knock-on effect where no one wants to lose; and I don't want anyone to lose either. However, the end user who we are responsible for, the persons who get the medical health care and those who pay the insurance premiums, are our primary focus so it is a wicked problem.

Mr. Speaker, I understand that the Member is willing [to have] Amendments and I think the Amendments were around the second resolve which everyone is focusing on, [and] rightfully so about the two per cent fee. If we can reword that to something that says that the Government is willing to investigate another way to find the necessary revenues and potentially find strategies for reducing the cost within the Cayman Islands, I'm quite sure we can commit to that because I think this Government for the rest of the term that it is in, and the next government, will be obligated to do both of those things.

With that in mind, I am happy to say that I know the Mover of this Motion well enough to know that his intention here is to help the good people of the Cayman Islands by making sure that they have quality healthcare when it's time for them to retire, because I know where his heart is. I tell you, I know he's a strategic politician too, by all means, he had the time to hear all the feedback because I called him myself. I said, come on because you know I can't support this in its current form. He says, *but you called me though, bet it's on your radar now*. I said, yes, you're right. He's done his duty on behalf of his people of Bodden Town West and on behalf of the greater Cayman Islands to make sure that this is a priority for all of us to think about. Now that we're thinking about it, hopefully we all will be working our minds together to find a solution because one thing we all have agreed to as well is that the problem is real and every day that passes that we don't have a solution it will continue to get worse.

Mr. Speaker, I can speak for myself, but I'm certain I can also speak for my colleagues, that we are all thinking about what solution will we present to the country to this wicked problem, and I'm certain that the Official Opposition is doing the same and though we are on different sides, the Members who recently left

this Government, I know the heart of the people is of interest for them as well. Thus, I'm confident in saying that all Members of this House will continue to investigate the best ways forward, with the least amount of impact and not to create any further wicked problems.

With that being said, Mr. Speaker, that's my contribution. As my Leader has said, we're willing to support it with amendments.

Thank you, Mr. Speaker.

The Speaker: Does any other Member wish to speak?
[Pause] Does any other Member wish to speak?
[Pause] The honourable Member for Newlands.

Hon. G. Wayne Panton: Thank you very much, Mr. Speaker. I just want to make a relatively brief contribution in respect of this Motion.

Mr. Speaker, Members have noted, and I don't think there can be any disagreement, that this House, this Parliament, and every one of us here clearly understands the need to continue to provide health care services to our people whether they're young, middle-aged or older, particularly where they need such assistance.

Mr. Speaker, as I listened to the Member for George Town East, I noted his cautionary reference that this problem is coming. Mr. Speaker, this problem is here. This problem has been here, because we know that we have systems in this country that are designed to support our people that are not adequate. We know we have a pension system that needs reform and we haven't been dealing with that. We know that there are issues in relation to health insurance, and we need to find solutions in relation to that. We know that, like every Western society, we have issues with people having less than optimal lifestyles and less than optimal health.

I know that the former Minister, the Member for Prospect, was involved with a STEP survey which was designed to address concerns; to gather data to seek to provide solutions to try to make our society healthier as a whole through recommendations, through advice, through proactive early measures. These are all things that help, Mr. Speaker, because the healthier we are and the earlier we are healthy and stay healthy, the lower these costs. The Honourable Deputy Premier referred to being cost-conscious, cost-effective. Those are ways that we can help to reduce our overall costs on these matters.

Mr. Speaker, clearly the Mover of the Motion, the Member for Bodden Town West, as a former Minister of Finance understands the implications of the ever-increasing costs that we face as a country. I recall him raising it previously, Mr. Speaker. I recall many, many people who have been Ministers in this House, who are here today, many people who have been Ministers or Members of Parliament raising it in the past, former Ministers of Finance, former Premiers.

This is an issue that we have been concerned about for some time, so we need to direct our efforts to

find solutions to help manage the ever-increasing cost. I wasn't here to have the benefit of the Mover's presentation, but I'm sure he referenced the demographic changes. I'm sure he talked about the increasing shift in the country's demographics; people getting older, and the challenges and increased costs that come with that, so we understand that it is a reality. It has been a reality. It is a growing and continuing problem. We have to manage it. We have to find ways to improve overall health thereby reducing the need for expensive health care, because it does pose a risk to the country's fiscal stability.

Mr. Speaker, I agree with many of the comments that have been made in respect of the proposed solution to help in respect of funding this issue. I do agree. It has certainly been an issue that we have considered in the past. For example, we have acknowledged in the past that the land registry has never collected owners' nationality, so it would be a difficult proposition to address that.

I heard some of the comments made in the Honourable Premier's contribution outlining the technical issues that would arise and would create a limitation on the effectiveness of this sort of sourcing of funding, so I agree, Mr. Speaker, with Members' indications that, for many reasons, this is probably impracticable at this point to deal with.

Mr. Speaker, something that I would really want to end with is that, and I think everyone who has been in government understands this, we need—and I want to emphasise it: When we are budgeting expenses for the country we need to be as accurate, and as realistic, as possible. When it comes to things like NGS 55, HEA 2, those account designations or categories that relate to the provision of services to people who can't afford it through our Health Services Authority, or through other tertiary level medical institutions in the country, we need to be accurate about it, Mr. Speaker.

From my perspective, I have a real concern that if we are not accurately budgeting these costs, we will lose track of any efforts that we can make, to try to keep them under control, to try to reduce them. Too often, Mr. Speaker, there is a decision and a practice of budgeting 50 per cent of what we know the likely costs are going to be, and that has happened with many governments.

We don't do it with other budget items. If education is going to cost X, we project the cost at X and we budget it at X, or as close to it as we can. Anything else, we try to be relatively accurate with it. You may set it slightly below, to try to put some pressure on and, you know, create some targets to try to control costs; but this one, Mr. Speaker, is always budgeted at 50 per cent or thereabout, sometimes less. It doesn't make sense and the practice needs to change, otherwise we will not be able to make any progress with addressing the fears that this could create fiscal instability for the government.

We have to be honest about what it is, Mr. Speaker, and I don't know—I mean, our constituents, if they see us budgeting numbers like that... If I was an ordinary resident of this country and didn't understand and I saw it happening, I would be concerned about it. If someone said to me the actual cost last year was \$50 million, and this year you budgeted \$18, \$19 or \$22 million, they got a reason to worry.

Thus, Mr. Speaker, I firmly believe that the things that you accurately budget for, you can find ways of controlling. You can find ways of funding properly, and you can be accurate and efficient about it. This one, I don't know why, but a practice has developed where it is ignored and what it does, is that it creates a feeling that you can fund other things across government that you wouldn't ordinarily feel you could fund, if you were being relatively accurate with the budgeting.

Mr. Speaker, I support the principle of the Motion. I just have real reservations about how we fund it at this point, I don't think that [is] the proposed funding mechanism for all the reasons that have probably been more clearly articulated and elucidated by the Honourable Premier, in particular, who has responsibility for Lands.

Mr. Speaker with that, as I said, I support the principle. I want us to be more accurate, more thoughtful, about how we do it, and I want us to utilise all of the efforts that have been made to gather data to find ways of improving the health care, improving the quality of life of our people which will also have the benefit of reducing some of the costs that come with health care, even as we get older.

Thank you, Mr. Speaker, for the opportunity to contribute.

The Speaker: Does any other Member wish to speak? The honourable Member for Prospect.

Mrs. Sabrina T. Turner: Thank you, Mr. Speaker. I rise to lend my contribution to the Private Member's Motion and I'll be rather brief.

I, too, support this Motion; the essence, the background behind it. To be honest, Mr. Speaker, if one knows what the exercise is like doing a budget, in my short tenure here as the former Minister for Ministry of Health and Wellness and fighting for that line item of the infamous NGS 55 in HEA 2, it is yours truly and I share, and I do agree with the Mover of this Motion and all of the other contributions that have been made, [that] this is a long time coming. It is definitely something that needs to be taken into hand.

My first exercise in the budget and participation in fighting for the line items for the Ministry of Health and Wellness was round one of my tenure. How the budgets are set up, the second round, was a difference. With the understanding and the mechanisms in law, being fiscally prudent as an elected government, we understand that there are provisions of section 12 that we can come down here and we can actually fight and give

a proper explanation. However, when it comes to access to health care for our people, for the people of the Cayman Islands, and access to quality health care being fair for everyone, it is a very emotive subject; and one that should, and must, be on everyone's priorities list understanding the season that we're about to embark on come 2025.

I, too, agree that we need to be a little bit more realistic. It's not for the want of having the vigour and fight to ensure that adequate funding is given but, like I rightly said, the pressures and the asks and demands of your constituents and understanding that persons really want that option of choice. It comes with a cost.

What we started to do in my former position, and got the support of my colleagues—as a matter of fact, the entire House, based on support of the nation, was the importance of pushing through with the STEP survey that yielded real results that could help us in making more informed decisions, forecasting the health of our nation and Mr. Speaker, I can tell you, that we all have a job to do. Outside that, our future is grim with those realistic results.

The asks of the people, the asks of the nation as well, is for the Insurance Act to also be amended. That is a piece of legislation, I was told prior to my departure, which should actually have been scheduled to come before the House in this Sitting, or in the first quarter of next year. I'm no longer there, but I can tell you the work is continuing; it continued under my tenure and it was at its end because there are many bits and pieces that would also help bring proof that it needs to be considered and be a top priority.

In regards to moving forward in making sure that we are responsible, the culture and the fees really have to change. Of course, we need proper accountability and oversight when it comes to over medicalisation and this, too, Mr. Speaker is something that we need to make sure that we can continue to monitor the civil servants and all of those persons who are there to help us in the operational arm. We can make all the legislation in the world, but oversight is definitely needed in order to make it a reality and that our people can benefit from what works we are doing here.

I, too, want to tell the Mover of this Motion that I support this. It is something that we need to really take into consideration, but looking at the amended version right now for long term solutions, this is not a problem that will go away, but there are things that have been placed in motion, including the Pharmacy Act of 1969 [sic], which would also help with the cost, because we understand the Pharmacy Bill and even the cost of medications. I heard the Member for George Town Central mention sourcing of medication; that's why that Bill was important and I thank my colleagues when I was there, you know, for assisting and supporting [it].

For the record that implementation, I was told prior to me demitting my ministerial role, should have been done for December. It, too, will help, based on the Regulations, to lower costs that will then benefit our

Caymanians and everyone who needs medication, which in turn, lessens the fees that we have to pay to CINICO so, I support this Motion in principle, with the necessary amendments, and I thank you for the opportunity to lend my contribution.

The Speaker: Does any other Member wish to speak?
[Pause] Does any other Member wish to speak?
[Pause] Does any other Member wish to speak?
[Pause]

If not, I'll invite the honourable Member for Bodden Town West to exercise his right of reply.

Mr. Christopher S. Saunders: Thank you, Mr. Speaker.

As I said when I moved this Motion, the most difficult challenge in the history of human affairs is to change the established order of things because those who will be disadvantaged by the change are certain of their loss, while those who benefit from the change are uncertain of the gain.

Mr. Speaker, Private Member's Motion No. 1 of 2017-2018, the very first Private Member's Motion that was moved when I was first elected a Member in this Parliament, passed [sic] on the 24th August, 2017. The Motion called for healthcare reform. Nothing was done. Private Member's Motion No. 7 of 2017-2018 to create a Banking Reform Select Committee passed [sic] on the 24th August, 2017. Nothing was done. Private Member's Motion No. 8 of 2017-2018 called for an Amendment to the Registered Land Law, moved by me and seconded by Mr. Arden McLean, passed [sic] the 16th November, 2017 [sic]. Nothing was done. The following year, Private Member's Motion No. 7 of 2018-2019: Motion on Free Healthcare for Children, was moved by me and seconded by Mr. Anthony Eden [sic] [Mr. Kenneth Bryan]. It passed on the 6th June, 2019. Nothing was done. The following year, 2019-2020, Private Member's Motion No. 6: Motion to Increase the Normal Retirement Age for Civil Servants, passed on the 2nd July, 2020. Nothing was done.

The Speaker: Honourable Member, just to be absolutely accurate. Those Motions called for the Government to consider—

Mr. Christopher S. Saunders: Yup.

The Speaker: Therefore, the vote would have been in favour of the government *considering*.

I don't think you can go as far as saying nothing was done, because, unless you were in Government you would not know whether or not the Government considered the matter, which is what the Motions called for; so, if you could just be accurate in what you're saying.

Mr. Christopher S. Saunders: Thank you very much, Mr. Speaker. I will set the record straight then; I don't

want to come across the wrong way, so I will start over. Thank you, Mr. Speaker for that.

[Inaudible interjection]

Mr. Christopher S. Saunders: Listen... Well, listen.

Mr. Speaker, Private Member's Motion No. 1 of 2017-2018, which was moved by Ezzard Miller, then the Member for North Side, seconded by me, asked the Government to consider healthcare reform. The Motion passed [sic] on 24th August, 2017. We have yet to see what was considered.

[Laughter]

Mr. Christopher S. Saunders: Private [Member's] Motion No. 7 of 2017-2018, Mr. Speaker, moved by me, and seconded by Mr. Arden McLean of East End, passed [sic] on the 24th August, 2017, asked the Government to consider the Banking Reform Select Committee because there were some things that we wanted to look at. That Motion passed [sic], I don't know what was considered.

[Laughter]

Mr. Christopher S. Saunders: Private Member's Motion No. 8 of 2017-2018 was moved by me and seconded by Mr. Arden McLean. It passed [sic] on the 16th November, 2017 [sic] and we asked the Government to consider certain amendments to the Registered Land Law. I remember that one because it dealt with mortgages. It passed [sic]; I don't know what was considered.

Private Member's Motion No. 7 of 2018-2019: Motion on Free Healthcare for Children. Moved by me, seconded by Mr. Anthony Eden [sic] [Mr. Kenneth Bryan], passed on the 16th June, 2019 [sic], asked the government to consider free healthcare for children. I don't know what was considered.

Private Member's Motion No. 6 of 2019-2020: Motion to Increase the Normal Retirement Age of Civil Servants. Moved by me, seconded by Mr. Anthony Eden, passed on the 2nd July 2020. I don't know what was considered, even though it was passed.

Private Member's Motion No. 3— this one is very easy, Mr. Speaker. Motion to Review Pension and Employee Benefits Reform. It was moved by me, and seconded by Mr. Arden McLean, and was rejected on the 22nd October, 2020 so there was nothing to consider there.

Private Member's Motion No. 4 of 2020-2021: Motion to Increase the Minimum Vacation Leave Entitlement, moved by me, and seconded by Mr. McLean, was also rejected; and the last one, Private Member's Motion No. 5, Motion on Invoice Submission of Medical Bill Claims moved by me, seconded by Mr. Arden McLean. I remember at the time the Minister of Health, the Member for Bodden Town East actually got up and

accepted it. It passed on the 2nd November, 2020 and, if memory serves me right, I think they actually did something about that one, if I am to be honest. Mr. Speaker, the point I'm making...

While I was preparing for this debate, and as I said in the video that I circulated, I am not a fan of charging any fees; but the truth of the fact is, Mr. Speaker, seven of the 19 Members were Members of this honourable House 10 years ago, when the then finance minister sounded the alarm on the unfunded medical liability, and in the 10 years since, Mr. Speaker, the amount has doubled.

The reason why I would say I went a little nuclear with the suggestion, is there was one number that I left out of my CINICO analysis and Mr. Speaker, what I left out was this: The profit of the health care industry for 2023 was CI \$19.7 million as per CIMA's Annual Report for 2023— of that amount, CINICO's profit for 2023 was \$8.4 million. Simply put, Mr. Speaker, CINICO's profit was 43 per cent of the total health care industry's profit as per CIMA's report.

It means then, Mr. Speaker, that the remaining \$11.3 million was shared amongst the healthcare companies so now I ask the question, Mr. Speaker, bearing in mind that these numbers were used to go the other way, how much longer do we think those insurance companies that provide health care are going to stay in the Cayman Islands covering our people? Many of us in this House saw what happened when Generali left. We saw people could no longer get insurance because of pre-existing conditions. That's a big issue, so the question is, when these other insurance companies start to pull out on an aging population and people then try to go and get insurance with a pre-existing condition, what do we think is going to happen?

Mr. Speaker, the Member for Newlands raised an interesting point when he spoke about fiscal responsibility. I confirmed during the speech, when everyone was speaking, I remember swerving right just to confirm with the honourable Financial Secretary (FS), as to when was the last time the financial statements for the Entire Public Sector were signed off by the Auditor General. The signature, or the opinion, of the Auditor General on the Government's Entire Public Sector financial statement has been adverse for a number of years, and what is driving that adverse opinion? The exclusion of the unfunded medical liability amongst other things.

Mr. Speaker, I know you and many other Members in this House, are familiar with the Framework for Fiscal Responsibility (FFR), and it's safe to say that every single finance minister, including myself, none of us has dared put that on the balance sheet because the minute we do that, we are in instant breach of one of the parameters of the FFR.

Mr. Speaker, you're worried about fiscal responsibility? I'm worried about it too. I will tell you what used to keep me awake at night sometimes when I was Minister of Finance. When, or if, the United Kingdom

would ever want to step in or want to take a look at this or look at that. For Members in here who know what it was like when at one point the UK had to approve our budget before we could even bring it here. We know what it is like and we all know, Mr. Speaker, that their model of taxation or what they would like for us, differs from what we would want. We have an opportunity where we can: (a) try to do something about it, proactively or (b) leave it as is; but as I said in my original debate: doing nothing is not an option.

Mr. Speaker, I deliberately left out the mechanism to pay for the Motion in my debate. I did not raise the property issue and I didn't want to get into some of the massive prices and the conditions because, as the Honourable Premier said, we try to avoid the social disharmony; but I will say this much. I knew, when the Member for West Bay West message me and said, "*Boy, Chris. Pressure.*" When the Honourable Deputy Premier called me I knew, and I knew the consensus of the majority of Members in the House—

The Speaker: Honourable Member, we have reached the hour of interruption and I would like to invite the Honourable Premier to move the suspension of Standing Order 10(2) in order that business may continue beyond 4:30.

Suspension of Standing Order 10(2)

The Premier, Hon. Juliana Y. O'Connor-Connolly: Thank you, Mr. Speaker.

Mr. Speaker, I move the suspension of Standing Order 10(2) to allow the business to continue beyond the hour of 4:30, with an aspirational conclusion of 7:30 p.m. tonight.

The Speaker: Thank you, Madam Premier. The question is that Standing Order 10(2) be suspended in order that the business of the House may continue beyond the hour of 4:30. Those in favour, please say Aye. Those against, no.

AYES.

The Speaker: The Ayes have it.

Agreed: Standing Order 10(2) suspended.

Mr. Christopher S. Saunders: Thank you.

Mr. Speaker, like I said, I knew upfront that this is a material departure from the way we do business. I get that. When I started preparing for this debate, and looked back at previous Motions, I realised my very first Motion in this House called for it. That was when, under your Premiership, the financial position of this country was sweet; \$100-odd million a year surplus you were throwing down, that you could pay for all the capital without borrowing. Well done to you, sir, but... the problem existed.

Our financial position is not as sweet as it was back in 2017. [It is] actually far more challenging and, as a result, I realise now that we need to start looking not just at the expense itself, but the revenues to pay for it. One reason I didn't touch on the tax itself as they call it, even though I referred to it as an annual fee, was a suggestion that I got after putting the Motion out there, whereby someone said, *"Well, Chris, let us wait to see what happens after the referendum, if they vote to legalise the national lottery or the numbers or whatever, how much money government would raise from that."*

[[Inaudible interjection]]

Mr. Christopher S. Saunders: How much money would the government raise from that? How much it can probably contribute to this fund? And are there other areas that we can look at in terms of creating this fund? As I said, Mr. Speaker, I am pleased that not every single time we go down the field, we are going to score a goal, but if we can move the ball a little bit further each time, if each Parliament does that, eventually, we will get somewhere.

The Premier has indicated that the Government is willing to accept the creation of the health care fund; and in the Christmas spirit, and recognising that while the government is sitting on certain cash reserves, and there are certain things, it would be nice if when you create the fund you even start it off with a little seed of a million dollars. It won't affect your ratios because it would still be sitting there as part of the government reserve, but at least we can say we not only recognise the problem, but for the next government coming in and seeing that little line item of a million dollars there say, *"You know what, let us see what we can do to build on it now."*

The accountant in me would not allow me to propose the government do something, and not suggest a way to pay for it, you know, but I want to clarify something. People are trying to make a connection between health care for our seniors and the fee for the property. We have never made a connection because so much of the government's revenues go into a general pot. You have some departments out there that are not revenue bearing—fire service, for example. I could ask the question then, what do private fund fees have to do with the fire service? There has never been a connection, but I do understand the concerns that people have and that it is a departure.

Another suggestion that came up, Mr. Speaker, was that someone said to me, *"You know, Chris, why doesn't the government consider waiving the first million in value, and then only charge above the million or \$2 million?"* Again, that's an exercise. What I like about this, Mr. Speaker, is that the government painstakingly talked about how complicated it is to find out all the owners of these companies. I smiled to myself and was like, *"I want the same approach to be*

taken with regards to beneficial ownership." If you don't want to do it for this, don't do it for that either. Leave beneficial ownership as is. It's pretty much the same exercise to go and find out who owns all of these companies, anyway. We cannot have our cake and eat it too. We can't have it both ways, you know.

From that standpoint, Mr. Speaker, I am prepared to amend the Motion to leave the first resolve and the other three I will take to the campaign trail. Ultimately, that's what elections are for—to determine the will of the people, but I can tell you, Mr. Speaker, it is something that we need to do. I said to the Member for West Bay West at the time that this was the first of three controversial Motions that are coming, the second one being the mortgage one coming up.

I anticipated this issue, Mr. Speaker, where the mechanism or the funding would have been a challenge. I get it, and I can tell you why, Mr. Speaker. If you remember the last budget, the government was also looking at Stamp Duty along Seven Mile Beach, and I saw how quickly the vultures came down to even entertain that. They went crazy, so if they attack a one-off fee on Seven Mile Beach alone, what do you think they would have done for me proposing a two percent on all of them island-wide, which is even worse, so I understand the government's position in that regard. What I want to say, and we can get into that in the next go around, is that if we are not going to do it, let us make sure we give our people the tools to help themselves. Thus, the reason why in the second one, we're looking at and getting into the whole reverse-mortgage issue where we start looking at tools for people.

With that, Mr. Speaker, I am prepared to amend the Motion leaving the first resolve. We can remove the other resolves and take it from there; at least we would have moved the ball down the pitch a bit for the next government to continue.

Thank you, Mr. Speaker.

The Speaker: Honourable Member, normally we would require a formal amendment to be typed and so forth but in the interest of time, and because what you are proposing is quite simple and straightforward, I am prepared to entertain a verbal amendment which would simply require the deletion of the last four resolve sections.

If you move that now and it is seconded, then everyone can debate it but, hopefully, they won't feel the need to do so. If you want to go ahead and do that now, we can get this one through.

Amendment to Private Member's Motion No. 5 of 2024-2025

Mr. Christopher S. Saunders: Thank you.

Mr. Speaker, I move to amend Private Member's Motion No. 5 of 2024-2025 standing in my name. I move that the last four resolves be deleted from the Motion. Thank you.

The Speaker: Is there a seconder?

Mr. Bernie A. Bush: Yes, Mr. Speaker, I second the Motion.

The Speaker: Does the Member wish to speak thereto?

Mr. Christopher S. Saunders: No, Mr. Speaker.

The Speaker: Does any other Member wish to speak? *[Pause]* Just to make sure the record is right.

The question is that Private Member's Motion No. 5 of 2024-2025, entitled Motion to Establish Health Care Protection Fund for Seniors and Children, be amended by the deletion of the last four resolved sections. Those in favour, please say Aye. Those against, No.

AYES.

The Speaker: The Ayes have it.

Agreed: Private Member's Motion No. 5 of 2024-2025 amended.

The Speaker: I now put the question on the Motion as amended.

The question is BE IT THEREFORE RESOLVED that the Government considers establishing a Healthcare Protection Fund to offset the costs of providing free healthcare to all Caymanians under the age of 18 and over the age of 65, effective the 1st January, 2026. Those in favour, please say Aye. Those against, No.

AYES.

The Speaker: The Ayes have it.

Agreed: Private Member's Motion No. 5 of 2024-2025, as amended, passed.

The Speaker: Honourable Members, I propose to take a 15-minute suspension. Everyone, please cooperate and be back and ready to roll at 5 o'clock, so we can hopefully get a few more of the Motions completed before the witching hour.

Proceedings suspended at 4:45 pm

Proceedings resumed at 5:02 pm

The Speaker: Please be seated. Parliament is resumed.

[Pause]

PRIVATE MEMBER'S MOTION NO. 6 OF 2024-2025 MOTION TO ESTABLISH CAYMAN ISLANDS MORTGAGE COMPANY

The Speaker: I recognise the honourable Member for Bodden Town West.

Mr. Christopher S. Saunders: Mr. Speaker, thank you.

Mr. Speaker, I rise to move Private Member's Motion No. 6 of 2024-2025 standing in my name, a Motion to establish a Cayman Islands Mortgage Company. The Motion read as follows Mr. Speaker:

WHEREAS the Cayman Islands Constitution Order 2009 (as amended), (the Cayman Constitution) affirms our commitment to being a country committed to the democratic values of human dignity, equality and freedom;

AND WHEREAS thousands of Caymanian families were negatively impacted when the Cayman Islands Prime Rate increased by 5.25 per cent going from 3.25 per cent in March of 2020 to as high as 8.5 per cent in August of 2024;

AND WHEREAS thousands of Caymanian families saw their [monthly] mortgage payments increase by significant amounts;

AND WHEREAS thousands of Caymanian families saw their property insurance increase by significant amounts;

AND WHEREAS the Government of the Cayman Islands has the power to establish Statutory Authorities and Government Owned Companies to serve the people of the Cayman Islands;

BE IT THEREFORE RESOLVED that the Government considers establishing a Cayman Islands Mortgage Company to assist Caymanian families with homeownership and provide a stable credit environment;

AND BE IT FURTHER RESOLVED that the Government takes the necessary steps to ensure that mortgage insurance and property insurance are offered to the customers of this Company.

Thank you.

The Speaker: Is there a seconder?

Mr. Bernie A. Bush: I second the Motion, Mr. Speaker.

The Speaker: The Motion has been duly moved and seconded. Does the honourable Mover wish to speak thereto?

Mr. Christopher S. Saunders: Yes, Mr. Speaker. I'll be brief on this one, having spoken to the honourable Premier during the break.

In a nutshell, if someone was to do a quick Google search, depending on which artificial intelligence (AI) machine you have powering your phone, and you ask the question, "What percentage of US

mortgages are supported by the US Government?" you will see that some will give a return of 70 per cent and others will probably say 59 per cent, but either way more than half of the mortgages in the United States are actually backed by the US Government.

One of the things that is of concern, why I'm actually bringing this Motion—and forgive me for being a little bit technical, but this is where the challenge is with traditional banking: A mortgage is usually a long-term debt, anywhere from 15 to 30 years. The challenge for most banks, Mr. Speaker, is that if you have an asset you also need to match it with a liability and vice versa, [but] because there is nobody out there with a 15-year fixed-deposit or a 20-year fixed-deposit, you find out that most of the mortgages in the US are actually supported by bonds or within the bond market. [This is] where someone goes out and issues a bond, a 30-year bond, a 15-year bond which would have a set rate of maybe 4 per cent, and then the funds that they raised from that bond could be lent out at maybe 5 or 5.5 per cent, either way a person can then get a mortgage rate that's actually fixed.

Mr. Speaker, the challenge that we have here is that (using the latest CIMA numbers) we have over CI\$2.1 billion in terms of real estate for mortgages and everything else, and too large of a portion of that money is a variable fixed rate. In a consumption-based economy where people need the money to consume and everything else, having that much money or that much loan subject to a variable rate [means] that all of a sudden people saw their mortgage going up by \$1,000-2,000 per month—it materially impacted their monthly expenses and many people had financial hardships.

What we're trying to achieve here, Mr. Speaker is create a lending institution where you can actually go out and lend money over a 15, 20, 25 or 30 year [period] with a fixed mortgage rate, because this company is envisioned to go out, raise the bond and then you pretty much have a fixed rate for your bond so you can enter into a loan with the borrower where they at least know that the payments will be fixed monthly for the next 15, 20, 30 years, as opposed to being up and down. Of course, if interest rates ever go down you can always go back and refinance into a lower rate, but you don't have to worry about the interest rate going up.

I saw this more than anything with my cousin that I visit very regular in Florida, whom had eight interest rate rises and her mortgage payment did not go up one bit. That is what we're trying to look for—stability. When you have an economy like ours, for thousands of families to find an extra \$2,000-\$5,000 per month, it creates a strain on them. On top of that, what we're trying to achieve is to create stability within the market, doing away with the ebbs and flows.

Mr. Speaker, if you go and look at the customs revenues, for example, during that period of time, you'd actually see customs revenues going down. Why? People have less money to spend. I mean, it is simple

mathematics. The whole idea is to focus on a lending company.

Now, Mr. Speaker, if we are able to set it up, one of the things that this company will be able to do, which traditional banks would have a challenge doing because of their own balance sheet restriction, is to introduce reverse mortgages. As I said before in my previous debate, if it's a situation where we at least want to fight it hard or we know the problem is coming, let us at least give some of our people the tools to be able to help themselves down the line. Your house is one of the biggest assets that you are going to have. What's the use of having an asset if when in your golden years your asset is no good to you? Your house basically becomes useless.

One of the things I recognise is that people do have some reservations when it comes to reverse mortgages, but the discipline in the process that we can do, building something unique to Cayman, is we can limit it so you can only get a maximum of 40 to 50 per cent of the equity that you have. Therefore, even if a person comes to the age of retirement and they have a small balance on their mortgage they can still borrow up to the equity that they would be able to have and get their payments monthly from that standpoint, so at least the asset can help them. Between that, their pension and hopefully free healthcare to some extent, they will be able to have a much better life in retirement, and at least their asset will be working for them.

The good news, Mr. Speaker, is that the family member, or whoever it is that will come in, can always refinance after a person transitions, where they can say they are now responsible for the balance and we can then turn around and also give them even a 25, 30 year on the balance. The main highlight you can take away from this is that you're almost allowing two generations to pay for a home, as opposed to one generation.

The other issue, Mr. Speaker that we wanted this company [for]—and I've spoken to people in the industry and they tell me that it is possible, where you can actually create an insurance product that you can take to the reinsurers just for the people within this company, and at that point you could actually subject that to a much more competitive rate because, in essence, the risk profile will be a little bit different.

It is when you try to do something broad in the market where it creates a problem. I've had a discussion—I don't want to name the company, because I don't get anybody in trouble at this point—and it is something that's doable.

The other issue that people have right now is house insurance, and one of the biggest things that is driving up house insurance is the lack of reinsurance in the overall market. What is driving the reinsurance issue? The issue of flooding. Flooding has been one of the big issues across most reinsurers. This is one of the things where it's important now to go and have a conversation with our Caribbean neighbours; if we can find a way, as governments across the region, to work out

something with regards to flooding, where we cover 'X' amount like in the US and other countries, and then have a different type of insurance for people, that will also help with the insurance rate.

Now, when you have insurance payments becoming almost that of a mortgage payment, it also has become a problem. Again, taking more money out of people's pocket. Also Mr. Speaker, it is not designed for a high end or upper middle type thing, but more middle class families, working class families and below, in terms of giving them that opportunity to at least put the tools in place. They can avail themselves to it or not, but at least we would have done our part by putting something in place that if they need to use it, it is there. It's better to have it and someone doesn't want it, than for someone to want it and not have it.

Again, as I mentioned in my previous debate, for the thousands of people who we have who will be hitting retirement in the next decade plus, we need to start putting tools in place now so at least they can start helping themselves as they go into their golden years and we can allow them to retire with dignity as we promise them in our Constitution.

Having spoken to the Premier on this, I don't need to get into long details. We have come to some understanding. I will close my debate for now, Mr. Speaker. Thank you.

The Speaker: The Honourable Premier.

The Premier, Hon. Juliana Y. O'Connor-Connolly: Thank you, Mr. Speaker, and thanks to the honourable Member for bringing the Motion.

Mr. Speaker, in the interest of time and having spoken to the Member in some detail during the break, the Government is in a position that they would accept the consideration to establish the Cayman Islands Mortgage Company which would assist Caymanian families with homeownership and provide a stable environment.

I should say also in the interest of transparency, I did indicate that with a short eight weeks that it was a very high and illegitimate expectation that the consideration could result in an early gestation period and he fully understands that, Mr. Speaker.

[Laughter]

The Premier, Hon. Juliana Y. O'Connor-Connolly: I thank—.

The Speaker: So quick conception but no gestation?

[Cross talk]

The Speaker: Does any other Member wish to speak?
[Pause] Does any other Member wish to speak?
[Pause] Does any other Member wish to speak?
[Pause] If no other Member wishes to speak, I'll ask the

honourable Member moving the Motion to wind up the debate.

Mr. Christopher S. Saunders: Thank you very much, Mr. Speaker, and I want to thank the Honourable Premier, and all Members for their tacit approval. I am sure every one of us inside the House recognises that one of the best ways to grow any economy is to have policies that can actually create opportunities for growing the middle class. I mean, that is ultimately what we want to do, put things inside here to help our people.

With that said, as I said before, not every single time we go down the field are we going to score a goal, but if we can at least start, and people can have an idea of the intention that we were looking to go to, the next Government coming in can actually deal with this issue.

Premier, I want to thank you very much and also recognise that there is no such thing as being half pregnant, so that's fine. Mr. Speaker, thank you very much.

The Speaker: The question is BE IT THEREFORE RESOLVED that the Government considers establishing a Cayman Islands Mortgage Company to assist Caymanian families with homeownership and provide a stable credit environment;

AND BE IT FURTHER RESOLVED that the Government takes the necessary steps to ensure that mortgage insurance and property insurance are offered to the customers of this Company.

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

AYES.

The Speaker: The Ayes have it.

Agreed: Private Member's Motion No. 6 of 2024-2025 passed.

PRIVATE MEMBER'S MOTION NO. 7 OF 2024-2025 MOTION FOR WORK PERMIT HOLDERS TO OBTAIN A LICENCE TO FISH

The Speaker: I recognise the honourable Member for West Bay North.

Mr. Bernie A. Bush: Mr. Speaker, I rise to present Private Member's Motion No. 7 of 2024-2025 in my name.

WHEREAS the Cayman Islands Constitution Order 2009 (as amended), (the Cayman Constitution) affirms our commitment to being a country that respects, protects and defends its environment and natural resources as the basis of its existence;

AND WHEREAS the Cayman Constitution affirms our commitment to being a country that manages growth and maintains prosperity, while protecting its social and natural environment;

AND WHEREAS the Cayman Constitution affirms our commitment to being a country with an immigration system that protects Caymanians, gives security to long term residents and welcomes legitimate visitors and workers;

AND WHEREAS there is much concern amongst Caymanians with regard to overfishing and irresponsible fishing practices that are “un-Caymanian”;

BE IT THEREFORE RESOLVED that the Government considers amending the necessary Acts and Regulations to require all Work Permit Holders in the Cayman Islands to obtain a licence to allow them to fish in the Cayman Islands.

The Speaker: Is there a seconder?

Mr. Christopher S. Saunders: Mr. Speaker, I rise to second the Motion.

The Speaker: The Motion has been duly moved and seconded. Does the honourable Mover wish to speak thereto?

Mr. Bernie A. Bush: Yes, Mr. Speaker.

Mr. Speaker, this is something that I'm sure all of us sitting in here have been told by our constituents and by other people of what they see and what they know is going on. The impact on the ecosystem is starting to show. Many people have come here from countries where they have been overfished and when they reach here they have no conscience.

Juvenile fish are being caught, fish that us Caymanians don't touch. They're being caught by using bleach. They are caught by using buckets, small nets and many other methods that we, as Caymanians, refuse to use and we have never used. Many of these small fish don't get a chance to even mature or reproduce.

Mr. Speaker, implementing this law will also help local fishermen who make a living in our waters close to shore. It will also help those fishermen who just want to put fish on their own table. We expanded the environmental zones that limited the fish that Caymanian fishermen or fisherwomen can get, and now the fish are not even getting a chance to reproduce so that they can even have something to catch.

Mr. Speaker, in meeting with local small fishermen and talking to people who like to go fishing, many suggestions have been put forward; some like certain sized boats should not be allowed inside the reef to fish, and certain sized boats should go [out] a certain distance with a zone for them to fish in. All of that is for the consultation going out to the communities, but it is definitely something that's needed. We all know what's going on.

Mr. Speaker, the small people are saying, *“Our boats only got a little 5 gallon tank and just 5 or 10 horsepower; we can't go to 12 mile bank, we can't go*

[that far], but we can't catch anything inside [the reef] because it's getting more and more difficult because the fish are not there.” They're talking to people who study this and they say it is because of what's happening.

Another point that people have identified as to why local people are having some problems, they say even the dive boats are taking [fishing] stuff onto their boats. I said *“You have evidence?”* They say they have seen [it] themselves. Well, Mr. Speaker, something has to be done.

It is felt that our own people must stand a fighting chance to catch a decent sized fish both from the shore and from small boats close to shore. I don't want to hear that this is not good. Two weeks ago, coming back from Australia, I stopped in Florida and picked up something in West Marine and there was a young man there paying for a fishing licence. When I heard him say to the guy, *“I come to pay for a fishing licence,”* Mr. Speaker, you know I'm inquisitive, I said, *“So where are you from?”* He said he's from Florida, but he's from further up in the Tallahassee area and he's come down this side. I say, *“Why do you need a fishing licence?”* He said, *“We all do.”* This was right there in Florida, so they're doing that to their own.

Now, none of this is asking to make a Caymanian have to get a fishing licence, this is just for people who are here on work permits. If a tourist comes, you know you have your tourist thing—that is different. They've come here for that.

Mr. Speaker, we have to put our foot down. This has been discussed for a long time; under the first Premier we discussed it over and over, so much so that the Member for North Side, the Minister for Agriculture, even said that we should include crabs in that, because they're doing the same thing to crabs. They're not giving crabs time to get big, to spawn or anything.

Once you are on a work permit or you're living here and you're not a Caymanian, you have to go and get a licence. It can be worked out like how they have it in Florida, where you can buy it at any fishing shop. It's not very much, but we have to price it the way we want to price it to make it so that people are not going to [just] go out there.

[We can] set rules in place [regarding] the size of the fish. ‘Catch the Culture’ is a programme that was started by a young lady, she brought it to Caucus and everyone saw it and liked it. In that [programme] young children at primary school level were taught about how to tie their lines, respecting zones and what size fish they should keep. The Coast Guard even got on board and liked the programme.

These are things that we have to push and encourage, because the financial industry, which is big for us, can jump and go any time, but we can't go anywhere. We have to make sure that that water out there stays for tourism and it stays for us. We have to make sure we put something in place to stop what's going on.

Mr. Speaker, seeing the fact that we are pushing for time, I would like to hear what everyone else has to say, but this is something that I felt, and from speaking to many Caymanians, [they also] felt that it was something that is needed. Thank you.

The Speaker: Does any other Member wish to speak? *[Pause]* The Honourable Minister of Border Control, Labour, Culture, Sustainability & Climate Resiliency, and Wellness.

Hon. Dwayne S. Seymour: Thank you, Mr. Speaker.

I rise to give a contribution on the Private Member's Motion proposed by the elected Member for West Bay North and seconded by elected Member for Bodden Town West. This Motion, Mr. Speaker, calls for Government to consider amending the necessary Acts and Regulations to require all Work Permit Holders in the Cayman Islands to obtain a licence to allow them to fish in the Cayman Islands.

Mr. Speaker, I would like to start off by providing some background on this topic. Over the years, elected Members of the Cayman Islands Government and the wider community have raised concerns that non-Caymanians are competing with Caymanians for access to marine life from the shore and within the reef. It has also been reported that some persons are using destructive and illegal fishing practices such as over-harvesting and taking fish below the minimum size limit. As my colleagues has put it, "un-Caymanian fishing practices" are taking place and this is unacceptable to the Government.

Mr. Speaker, various proposals for implementing fishing restrictions for non-Caymanians have therefore been put forward for Cabinet's consideration over the years and are being put forward again by the Ministry of Sustainability, Climate Resiliency and Wellness, which I will soon address.

In 2003, under the then Marine Conservation Law, Regulations were passed that established a non-Caymanian fishing licence. Unless in possession of a licence, it became an offence for persons who did not possess Caymanian Status or who had a work permit to take any marine life while on shore or while in any part of the Cayman waters in which one could stand. This requirement did not apply to those same persons who were fishing from boats or catch and release fishing, creating a legal loophole and practical enforcement challenge.

In 2013, the National Conservation Act was unanimously passed by Parliament and repealed the Marine Conservation Law. Mr. Speaker, I agree with my colleague that it is past time for restrictions to be put back in place and enhanced to protect our vulnerable marine life and our fishing heritage and traditions that Caymanians take great pride in.

The Ministry, the Department of Environment (DoE) and the National Conservation Council have developed a strong proposal that prioritises Caymanians

by restricting the take of marine life by non-Caymanians. To be specific, Mr. Speaker, this proposal would prohibit non-Caymanians from catching and keeping reef fish while fishing in the near-shore and would also go a further step to prohibit non-Caymanians from taking our scarce conch, lobster and whelk resources.

A fishing permit system is proposed to be established:

- A near-shore game fish permit that would allow for catch and release;
- Permit for fishing of Tarpon and Bonefish by way of rod and reel only, without live bait, and only in water less than 150 feet deep; and
- Pelagic fishing permit that would allow for catch and keep of certain pelagic fish species, and catch and release of certain billfish species, in [water] more than 150 feet deep.

Only non-Caymanians would be required to apply for these permits.

These proposed measures aim to protect fishing for Caymanians while continuing to support the growth of local businesses and the tourism industry. The proposal indeed requires legislative reform, as my colleagues have suggested, including for penalties under both conservation and immigration legislation. The realisation of this proposal will require significant collaboration between the Ministry of Sustainability and Climate Resiliency and Wellness, the Department of Environment, the Ministry of Border Control and Labour, the Department of Customs and Border Control and the Department of Workforce Opportunities and Residency Cayman (also known as WORC).

Additional funding will also be required to implement and enforce the proposed permitting system. The Department of Environment will require additional budget to cover the necessary increase in staff, such as conservation officers, in order to properly monitor and administer these new restrictions, Mr. Speaker. The Ministry has had preliminary consultation with the Attorney General Chambers on the legislative reforms that are needed, and I will be bringing this paper to my colleagues for consideration in short order.

Mr. Speaker, before I close I want to note that currently, almost 55 per cent of the total population of the Cayman Islands is non-Caymanian including permanent residents, according to the Spring 2024 Labour Force Survey. Everyone wants to come to Cayman. As the population of our island continues to grow due to immigration, the pressures on our marine resources will continue to intensify; the health of our marine ecosystem will continue to be threatened, and the heritage and tradition of fishing in the Cayman Islands as Caymanians know it, will be a thing of the past. I am proud to say, that the Ministry and the Department of Environment are working diligently on this issue to ensure Caymanians of today and tomorrow will be able to enjoy

these fishing traditions, as we did when we were children.

I look forward to sharing more information on this proposal with the wider community in due course. Thank you for this opportunity, Mr. Speaker, to respond to this Private Member's Motion.

God Bless.

[Desk thumping]

The Speaker: The Honourable Leader of the Opposition.

Hon. Joseph X. Hew, Leader of the Opposition: Thank you, Mr. Speaker.

Mr. Speaker, I rise to give a few short comments on this Motion for work permit holders to obtain a licence to fish. Mr. Speaker, I don't think there's anyone in this Parliament who will disagree that something has to be done. I just want to raise some points that I think will need to be considered in doing this.

First and foremost, if it's only work permit holders or expatriates, I assume non-Caymanians, who have to get a licence, how will the enforcement officer know—if we can get enforcement, because I'm coming up to that later on; how will the enforcement officer know who is Caymanian from who's not? Some are blatantly obvious, but in today's Cayman it's much harder to figure out who is a Caymanian from who is not a Caymanian, and knowing the nature of enforcement officers, if they are constantly running into, insulting people who are not Caymanians or—

The Speaker: Honourable Leader.

Hon. Joseph X. Hew, Leader of the Opposition: Sir.

The Speaker: If I may clarify something which might help. The Resolution calls for government to consider amending the necessary Acts and Regulations to require all *work permit holders* to obtain a licence.

Based on that, persons who are permanent residents and other visitors would not require a licence. I say that because if you're a work holder it should be relatively easy to determine that, but if you go wider than that, then...

Hon. Joseph X. Hew, Leader of the Opposition: I don't know, Mr. Speaker. It's not like everyone walks around wearing a bright orange suit or something like that to say that they're on a work permit. Unless you're going to give every work permit holder a licence.

I'm not trying to be critical, I'm actually just raising how do you enforce this? As the Mover of the Motion said earlier, the Member for West Bay North, in Florida, he witnessed that persons who want to fish have to get permits—and in fact, I know that in Florida, it even depends on what you're going for. You can't just get a licence to catch everything. If you're going to go

get stone crab, you have to have a licence to catch stone crab. If you are going to go for lobster, you have to get a permit to go and get lobster. If you're going for conch, you have to have a permit for conch, so it varies. What they do is that they make access to the permits very easy and they have an effective enforcement team so more than likely when you go fishing, someone will come and check for your licence and you have no excuse at that point because it's very easy to get the licences. You can get them at any fishing shop; you can get it at a charter company, et cetera, et cetera.

Therefore, I don't know if it's going to be as effective as we would like it to be if we say just work permit holders because, again, to take it even further, Mr. Speaker—to your point: how do you differentiate between a work permit holder and a PR? That's a day's difference. Today, I'm a work permit holder, tomorrow I get my PR. A day later, I'm a PR holder. How do you tell the difference between me today and me two days later with my PR?

[Inaudible interjection]

Hon. Joseph X. Hew, Leader of the Opposition: National ID is one way, but at the moment we really don't have a way. In fact, our own Caymanians have to go to immigration to confirm they are Caymanian. How is an enforcement officer going to say who's a Caymanian and who is not? Then, to take it further, I don't know if tourists are exempted; but they shouldn't be, because most of them coming here... and we don't want to jeopardise those who make a living from fly fishing which is a big thing here.

The Cayman Islands is one of the few places where you can catch the big three in one day. I think that being Tarpon, Bonefish and Permit. One of the few places you can go and not just catch all three, but catch all three in the same day, if you're lucky. That is what every fly fisherman is seeking and the Cayman Islands is one of the few places where you can do that and they're paying \$150 a half-day for a guide, so a \$5 or \$10 permit doesn't matter to them, and they are accustomed to doing that in all of the other places they fish, especially if they know that the fees are going towards enforcement or preservation or, by extension, preservation or conservation of the marine life.

Based on some of the comments I heard this evening, and we all know about it, one of the major issues is a cultural difference. We know they catch small fish, they eat angel fish, pilot fish, they eat prap-pap. Well, I don't mind, the prap-pap—

[Laughter]

Hon. Joseph X. Hew, Leader of the Opposition: Your line might actually get to the bottom if there are fewer of them; but “bleeding teeth” [chitons]? They take what we used to call sea cow, sea slug, or sea suck.

[Inaudible interjection]

Hon. Joseph X. Hew, Leader of the Opposition: Anything. Whelks, anything they can get their hands on, because it's a cultural difference.

If we are going to go down that road, I would recommend that when you get the licence, you actually have to sit and watch a video; there has to be an educational aspect to it, but we also have to make it easy for people to get it. Whether it's at all of the fishing stores, you know. The different marinas and tackle shops, and even at the charter companies. If they have an office, sit and watch a ten minute video— a little screen, headphones, whatever. Make it easy but there has to be an educational aspect to it as well.

Mr. Speaker, I guess the same goes for the deep-sea charter companies, you know. You can put the onus on them to do the licences. The captains will all be licensed— they obviously have a licence to operate a charter fishing outfit so they would understand, and they would have the education as well.

Mr. Speaker, you also have to put a restriction on the number of persons per boat, because I do know that amongst some nationalities there are fishing charters. Just like how we pay our good, hard-earned money to pile up on a party boat to go out on a Sunday, they pool their money together to charter one of those big party boats and they go fishing. You're talking about 30-40 of them fishing in one boat. They charter fishing boats, but it's inside the sound, it's small fish they're fishing for, so we have to consider not just licence but number of persons per boat.

Mr. Speaker, at the end of the day, as the Minister of Sustainability and Environment said, it all comes down to enforcement. If we are having trouble now enforcing the marine parks we have... I know we have had the ongoing battle of trying to identify who is responsible for enforcing the Wildlife Interaction Zone (WIZ) licences—the one licensing regime we have in the country—and there is always a battle about who is responsible for enforcing it; and where would the funds come from to pay for the enforcement? There's a battle about moratoriums in it/not moratoriums in it, and how many people have and who doesn't have.

I say all of that because I think we have to do something; I agree 100 per cent that we have to do something, but let's not make haste and waste. Let's not just throw together some sort of programme that will never see the light of day, or is unenforceable, or just isn't practical and at the same time, let's not put together a programme that doesn't go far enough.

With those few words, I think something has to be done and it's encouraging to have the discussion. I don't think there's a Caymanian out there who will not agree, but I just hope that we can consider the few points that I raised.

Thank you, Mr. Speaker.

Hon. Kenneth V. Bryan, Deputy Premier: Thank you, Mr. Speaker. I will be short.

Just to give context, obviously the Government, through the Honourable Minister, has indicated our plans which have actually been in the works for quite some time and the intention is to have something solid and effective between now and the dissolution of this honourable House.

I recognise that the Leader of the Opposition highlighted the National ID, which is now under the remit of my Ministry and can be a facilitator to the enforcement element which we recognise that the National ID will take some time, but the solution overall will take time.

Mr. Speaker, the Leader of the Opposition is 100 per cent right that enforcement is probably going to be the most difficult part of this because of the melting-pot approach that we have here in the Cayman Islands. It's not how it used to be, where we could tell who was Caymanian and who wasn't, so it will be a challenge; but I dare say that bringing in penalties for persons not being allowed to do something without a licence is going to create enough fear factor, in my humble opinion, for people not to want to do it and the truth is that many of these persons who violate our environment now are well aware that there is nothing in the law that stops them.

I recall watching a video where someone caught them— a Caymanian who was trying to preserve their environment and recorded the conversation— and the person said in a very funny language, *"Well, nothing in the law is stopping me from doing this"*, so they well know what they do, and they know that there is no deterrent.

However, as this Motion is indicating, persons who are on work permit are well aware, that if they break the law, if we put in the necessary changes to say that it's an automatic refusal of their work permit and they have to leave the country, that loss of economic opportunity could be enough of a deterrent for them not to do it because we have to think about what any society does in order to prevent someone from doing something.

Sometimes it's simple fear, *"Oh, my God. God forbid somebody caught me taking a candy."* Just the embarrassment alone is enough to scare them. Another person would be like, *"I nuh business about the embarrassment, how much you gonna charge me for a fee?"* And then some people say, *"I nuh business about the fee, what would scare me would be the jail sentence"*, so different crimes, or violations, have different fear factors. I think that if we were to put in the right fear factor in there, we may not need as much enforcement. Just the fear alone, involved in being caught with it, the loss of economic opportunity and deportation would be enough while we continue to work on other ways for the enforcement agencies to be able to deliver the service of enforcement.

The Speaker: The Honourable Deputy Premier.

Mr. Speaker, as the Minister of Tourism, I too, am concerned for our diminishing environment and the wildlife in it because it's a major factor for why people come to the Cayman Islands, so a position like this will definitely help restore our product to what many people come here for.

I also want to highlight, Mr. Speaker, that under the immigration requirements now, there is a level of obligation by law, that anyone who works here has the economic means to provide for themselves, not by the land, but by job opportunity, so they should not be reaping free benefits of the land.

It reminds me, Mr. Speaker, that we have to go past just the marine environment. We need to go all over, because one of the disturbing things for me is that Caymanians are very kind people, you know. Very, very kind people, and I remember one day, I had some pawpaw trees in my front yard and, sitting in my living room, I watched a particular nationality walk into my front yard, pick a pawpaw and just—

[Laughter]

Hon. Kenneth V. Bryan, Deputy Premier: Just walked off. Now, the truth is, Mr. Speaker, I thought it was one of those more luscious pawpaws. Someone told me it was one of those long ones, it ended up being one of those wild pawpaws that you can get anywhere, so I wasn't really paying any attention to the pawpaw tree and I wasn't intending to go on it because they were kind of small— but the audacity of some of these people who come here.

The same thing happened to my neighbour; she got her coconut tree and I'm outside, having a little bit of oxygen as I usually do, and I watch someone just walk up to her coconut tree, pick her coconuts and left and when she came home, she came over to me and said, "*Ken, you got one of the coconuts?*" I said, "*Miss, I don't know who, but I never touched your stuff.*"

The last instance was just on Monday, right by the new wonderful road that the good Minister has just recently created by Linford Pearson [Highway], the big roundabout. I live close to Triple C, coming out there, and they pull off the side of the road, on the inside of the roundabout. This is a three-lane roundabout. They pulled off on the side of the road to go pick the wild pawpaws and I had to say, "*Unna crazy? Not only are you taking something off of land that you don't own, but you almost caused me to crash into you.*" This is the type of approach that we're having here.

In Cayman we grew up on, *all you do is be respectful*. If you see something in someone's yard, if a person has got their mango tree... I bet you if you knock on a Caymanian's door and say, Good evening, sir. Good evening, ma'am. Do you mind? I see your breadfruit or your mango tree is bearing—and because they know they cannot eat all of them, they'd be happy. They will say, *Young man, go ahead, pick. Pick some, and you know what, bring me half, and you take half for*

yourself. That's how we are; but they do not even have the decency to ask!

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Premier: This is why we're at this stage now, where we have to consider some of these things and I will tell you the truth, Mr. Speaker, regardless of how hard it is to enforce, I can't wait till they enforce it because I am going to become an enforcement officer myself.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Premier: Trust me, I can't wait. I would love nothing better than for the headlines to say, "Work Permit Holder Prosecuted and Deported for taking from our Marine Environment" because only then will they listen.

We respect. We understand that when you bring up a grunt, if the grunt too small you put the grunt back, because that grunt will have another grunt and we can have one, but if we do not stop this now, if we do not stop this now, there will be nothing left and I am proud of the Member for West Bay North for bringing this because this should have been in place 50 years ago when things were good and—

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Premier: We could still be catching groupers now, that's correct.

Mr. Speaker, I hope that we can expand the thinking of this while we're doing our analysis, which I know the Honourable Minister is working closely with his Ministry's support team to have something ready for us to approve in Cabinet very shortly, that we can take it as a template into agriculture as well, because I know my Caymanian people are sick and tired of people stealing their fruits. You know what it's like, Mr. Speaker.

I was trying to grow some sweetsops and I am no farmer like you. I am good at flowers, my mother taught me about flowers, but I'm not really good at fruits, and where I live, is filled-in land, so the soil is not so good. I did so well, I potted out my sweetsop, it grew good, and you know when you want to get the bear of the first fruit and then you wait? You're watching it for months, you know, for it to bear and then for somebody to come inside your yard and pick your first crop?! Caymanians don't like that.

This is why we are here now. If you just wait, and be kind and nice to our people, we would offer it to you because that's who we are— and I want to send a message, and I am going to look directly into the camera: Those who come to my country, who want to be a part of my community, you have to respect our way of life; otherwise, we're going to deport you.

Mr. Speaker, that is my contribution. Thank you.

The Speaker: Does any other Member wish to speak?
[Pause] Does any other Member wish to speak?
[Pause] The Honourable Member for West Bay Central.

Hon. Katherine A. Ebanks-Wilks: Thank you, Mr. Speaker.

I'll be brief. I rise to support the Motion that the Member for West Bay North has tabled. As I was reading the resolves, and listening to the Honourable Deputy Premier indicate that this is something the Government is working on, I am happy to hear that the government is continuing to pursue this issue. I have to give credit to the Honourable Minister of Planning, who made sure to continue to pursue the matter.

While I was the Minister, the DoE team did come in and make a presentation to Caucus. There were many nuances that we were trying to navigate through, to give the DoE team a steer on what type of policy was going to be created, and the biggest concern and issue was the enforcement. One, as the Leader of the Opposition mentioned, if you didn't just single out work permit holders and you had everyone requesting a permit. These were different areas that we were considering, as well as the work permit holders being required to apply for a permit.

Something that had been discussed, was the fact that we no longer issue identification (IDs) to work permit holders which, again, there are a number of discussions going around about the National ID and so forth, so I'm happy to hear that we're getting to a place of determining that the easiest way to address the matter is to require the work permit holders to apply for a permit.

I can only imagine that the concern raised while I was Minister will remain, and that is the fact that we will have to have additional personnel for DoE in order to have adequate enforcement, but I'm sure that is something the Minister and his team have been discussing. I will sit now, having shared my support for this Motion.

I thank you.

The Speaker: Does any other Member wish to speak?
[Pause] The Honourable Minister of Youth.

Hon. Isaac D. Rankine: Mr. Speaker, I also stand to show my support to Private Member's Motion No. 7 of 2024-2025. Although some Members of this House don't want to believe that I came from an extended fishing family, sir; and while I don't fish, because of seasickness and stuff—

[Laughter]

Hon. Isaac D. Rankine: I didn't say I couldn't fish. I didn't say I couldn't fish.

However, yes, I did a lot of chumming in my days, did a lot of chumming.

[Crosstalk]

Hon. Isaac D. Rankine: [On] the many weekends that I spent going fishing with my father—reluctantly, I must say—he taught me many things about fishing, and much of it was being sustainable long before that word became a cliché; before it became a buzzword with those who suddenly just appeared out of nowhere.

Like my colleague, the Minister of Tourism expressed earlier, if the grunt was too small, he said, “Boy, throw it back; you don't see that is small?” I remember the very first one I caught, couldn't have been any more than three or four inches, he said, “throw it back.” Anyway, those life lessons I learned while sitting in that boat, head over the side, could hardly stand up, I realised that from back then, our foreparents understood what it meant to ensure that we had a sustainable supply of fish.

[Desk thumping]

Hon. Isaac D. Rankine: Hence, those who just showed up lately and try to tell us all these things? No. We knew that for a long time, sir. The video that my colleague also referred to was very disheartening, and I am going to differ with him a little because I don't think you can actually legally take “bleeding teeth”. If I'm correct, you can't take those, so they were breaking the law by doing so.

[Inaudible interjection]

Hon. Isaac D. Rankine: Yeah; but, what has happened over the last several years has caused us to lose some of our culture and I mentioned it tongue in cheek just now, but it is quite a serious issue because many of the East End fishermen have mentioned it to me, that they can't even go and catch a grouper.

I want to ensure that we can, when we amend the legislation, at least at certain points of time, even if you have to give a licence for that to Caymanians, for them to catch groupers at a certain time, and limit it, it still shows our way of life and our heritage. That's something I am going to be supporting in any amendments going forward.

[Inaudible interjection]

Hon. Isaac D. Rankine: At the time that we can catch them, sir.

Mr. Speaker, I rise to support this, especially with any amendments that come, to ensure that we have the necessary enforcement of the laws that we are going to be putting in place.

Thank you so much.

The Speaker: Does any other Member wish to speak?
[Pause] Does any other Member wish to speak?
[Pause]

The honourable Member for Newlands.

Hon. G. Wayne Panton: Mr. Speaker, thank you very much. I rise to indicate my support for the Motion.

I think it's clear that no Member of this House doesn't support it; the issues are real, but Mr. Speaker, the challenge that we have always faced in trying to deal with this issue, as the Member for George Town North indicated, is the problem with enforcement. I did think that the National ID System which is in the process of implementation, was an excellent way of addressing it, except that for it to be fully effective, it would have to be a mandatory national ID system because we don't have any other system that's mandatory. We don't have any other requirement for Work Permit holders, for example, to carry IDs, so that is going to be the biggest challenge with this in the implementation of a licence requirement for Work Permit holders.

Mr. Speaker, there are more Work Permit holders in this island today, I think, than the Caymanian population so the chances are, enforcement officers, whether it's the Coast Guard or the DoE, when they approach someone who is fishing and they say, *can you confirm whether you have a fishing licence?* They're going to say, *no, I don't need one I'm a Caymanian*, and we're not going to have any easy way of working out whether they're telling the truth or not. The Honourable Deputy Premier noted that there are some who will be too afraid to break the law but the reality is we know that there are many who are breaking the law today.

[Inaudible interjection]

Hon. G. Wayne Panton: No, I'm talking about things like bleeding teeth [whelks]. We all know that you're not supposed to be taking the sea beef, the chitons, those round elongated ones, they're picking them off the rocks too, along with the whelks and baby whelks, and they go on with the bleeding teeth [whelks] and pretty soon you'll not be able to find any periwinkle anywhere either. This is just cultural differences, you know, they utilise marine resources in different ways. I would bet you there are people who are going out taking sea eggs and consuming them. We also know that in the past, prior to making the take of sharks and stingrays illegal, that was happening as well. People were catching sharks and stingrays and consuming them. Thus, if we have a law that says, you can't take this species and that species, that's fine because that applies to everyone, but just fishing and a licence, it's going to be very difficult to enforce it.

I wish there was an easy way. As I said, the National ID being mandatory would be an excellent way to resolve many of the challenges that we have, but you know that there are concerns around that, I personally

don't necessarily share them, but they're no less legitimate, I guess.

What I would like to ask is if the Government does move forward with some version of this whether it has enforcement challenges or not, I would like to advocate on behalf of many of our Caymanians who do guiding, not just fishing with charter boats but they guide people. The Member for George Town North mentioned it. We have quite a number of young Caymanians who are engaged in that. They guide, they pursue bonefish in particular, permit and tarpon, and those are the typical kinds of sport fish that people go all over the world to pursue. It's a good living for them. These young people in particular are very, very committed to that. They do an excellent job and provide excellent service to the kinds of tourists who we want here who will come back. They practice a sustainable approach, they use barbless hooks, circle hooks, the fish aren't damaged, it's easy to release them and it's sport fishing. It's a fine form of sport fishing.

One of the things that would really help them and help that area of industry in sport fishing is to prohibit the take of things like bonefish, tarpon and permit.

An. Hon. Member: And what?

Hon. G. Wayne Panton: Permit. Those are the typical types of sport fish that people who like to fly fish are after—or they use spin fishing rods in shallow water—and those species are not typical table fare in Cayman. I mean, you may get some argument about permit, but to be honest, that is not a species that features significantly.

[Inaudible interjection]

Hon. G. Wayne Panton: Well, I would like to see snook protected as well, to be perfectly honest, because there are not many of them. They are another sport species. Mulletts are things that are caught by net. I can't remember whether they have similar take restrictions as sprats, for example. If not, it would be a good idea to deal with that as well because *there are a heck of a lot less mulletts left out there than there are sprats*. Those are particular areas that I think if the Government wants to move forward with that, certainly, I would support it and I know there are a number of young Caymanians who make a living from this, who absolutely love what they do, and they feel very strongly that these particular sport fish species draw many people here.

As the Honourable Leader of the Opposition mentioned, people travel all over the world and spend a lot of money to come and fish in a safe and productive environment. People who do that here, they rave about it, [and] it's not just Grand Cayman, it's obviously in the Sister Islands as well, but it's often done in areas where there are flats—grass flats, mud flats, and hard-pan

bottom flats. It's important that we look at those particular species in order to restrict or prohibit their take and just list them as a sport fish.

With that, Mr. Speaker. I thank you for the opportunity to contribute in support of this Motion.

The Speaker: Does any other Member wish to speak?
[Pause] Does any other Member wish to speak?
[Pause]

The Honourable Minister of Planning and many other things.

Hon. Johany S. Ebanks: I'm not going to take long, Mr. Speaker. I'm not going to hold everyone up today.

Mr. Speaker, I think just about everyone added to the contribution. I thank the Member for West Bay North for bringing this to the forefront. This is something that has been a pet peeve of mine for quite some time, and I know the former Member for West Bay Central was working on this just before—

The Speaker: I think she's still the current Member for West Bay Central.

Hon. Johany S. Ebanks: Sorry, my apologies. The current Member, I meant to say former Minister. I do apologise for that.

Mr. Speaker, I listened to everyone who spoke about the education and enforcement parts. Sometimes we can overthink things and come up with many reasons why we shouldn't do it and we come up with many roadblocks. I don't find the enforcement of it that hard. There are ways that we can get it done, we just need to get it done [and] the longer we sit and we talk about it, the worse the situation gets.

Mr. Speaker, I know at one point in time we had spoken to Mr. Wesley Howell about actually having the Work Permit holders issued an ID so that they can be identified, and that could be implemented very quickly and could have probably been done before this Legislation or Regulations were completed. He just needed the "okay". That's something we could relook, so we could start there. Mr. Speaker, maybe it's something that we just need to add to our driver's licence, include who is Caymanian. I don't know, but there are a couple of solutions out there.

Mr. Speaker, if there is an enforcement side of it, no matter when that enforcement officer goes out there, if he finds a Caymanian [with a catch] over the catch limit or under the size limit, then he needs to charge them too. Thus, that Caymanian needs to identify himself somehow, and if it was a Work Permit holder he would need to identify that person also.

Mr. Speaker, I have to agree with the Deputy Premier, that the fines have to be very strict to be able to enforce these [rules] because we need to deter people from actually breaking the law. Mr. Speaker, I would settle for nothing less than anyone who is found breaking the marine law being deported back home; lose

your Work Permit, go back home. If we want to take this seriously, we need to be tough on the penalties.

Mr. Speaker, I could remember on Sunday and Saturday mornings when I drove through my constituency, nearly every single bay road had someone fishing there. I remember one morning I went into a bay road about 9 o'clock, there were 15 individuals lined up along the shore. They looked like little sticks all along the reef. I saw it from a distance and that's what made me drive up there because I said, *well, what is this on the reef today?* When I got up there, over 15 individuals just casting their lines and fishing. Then you had those who had their sprat nets too because they were looking for sprats.

[Inaudible interjection]

Hon. Johany S. Ebanks: Welcome to North Side, but you shall do as we do, and leave; and respect the North Side and the people up there.

Mr. Speaker, when we were growing up, we knew better. We didn't have to bring it home, we knew that we had to let it go. We knew what the consequences were if we caught something too small.

[Inaudible interjection]

Hon. Johany S. Ebanks: We knew when seasons were closed we weren't supposed to take this or that. That's why when the Member for West Bay North was talking about crabs, yes, I agree that the crabs should be added too because I see more Work Permit holders on the side of the road looking at crabs, and not only that they're catching the spawning ones too and taking the hose and just washing the spawn off of them, so that too needs to be protected from them.

Mr. Speaker, it is high time that we do something, and I know we've been working on it for quite some time and I know we should be almost there. Yes, we know it's going to take more enforcement, but the Police need to play their role also, not just the marine enforcement and Customs. Many times these individuals will be walking on the side of the road with a bucket and have the fish right in it and the Police pass them by; so they need to play their role.

Mr. Speaker, I pretty much agree with just about every single thing that everyone talked about here. When you talk about the educational side of it, yes, there has to be an educational side; yes, there should always be some kind of advertisement running. As the Member for West Bay North said, we can't, as Caymanians, go to Florida and just go fishing. We have to get a licence if we want to fish there so why can't they come over and get it? I'm not about making the licence easy either; I think the licence needs to be very expensive if you want to fish. If you don't want to pay for the licence, then you go down to the Waterfront or to one of the docks and you buy the fish from one of the Caymanians up there.

[Inaudible interjection]

Hon. Johany S. Ebanks: Well, easy to access, I agree with you, but the fee for the licence should be very high. I'm not going to say what price it should be because I'll leave that for the Minister to decide, and then I'll give my speech on that.

Mr. Speaker, I've seen too much of it, and everyone listed off all of the things [you see]; you see them on the iron shore with a hammer just knocking off everything they can; anything that moves on the iron shore they're gone with it. As long as it has life in it, it's gone; don't care what it is. I see them now catching the fries, and they roll them in a little net and that's how they take the scales off of them, and then they mix them with rice or mix them with flour and fry them up. Nowadays, I can't tell the last time I saw a school of fries anywhere, they're gone. Same thing with the sprats, you have individuals who drive up and down every single week in North Side just looking for where they can find the sprats. God knows who taught them the throw, but let me tell you something, I see some online there, if you ever get some of them to come and throw net then it will be done because they can wipe out a school in one throw.

Mr. Speaker, we need to do something and I'm happy that we're having this discussion here tonight to be able to move this forward toward the end of the goalpost. I thank everyone; the Member for West Bay North, the Member for Bodden Town East for continuing to pick up the baton and running with it to the end; the Member for West Bay Central for continuing to move it forward. I know she and I have had several discussions about it back and forth, back and forth trying to get it here because it's something that we've seen happening too much. We need to protect what we have. It's always easy to put something against a Caymanian to stop them from doing something but now we're to stop someone else we'll come up with all kinds of solutions and roadblocks.

Mr. Speaker, we just need to get rid of all the roadblocks. Let us get it in play. Nothing is perfect; we'll have to come back and maybe add and continue to add until we get something good but we need to start somewhere. I thank you all and have a good night.

The Speaker: Does any other Member wish to speak?
[Pause]

The Member for Bodden Town West.

Mr. Christopher S. Saunders: Thank you, Mr. Speaker.

Mr. Speaker, I rise to make a brief contribution on this Motion. I didn't plan on speaking on it, but after listening to the Honourable Deputy Premier, he touched on something that actually caught my attention. I think it's one of the things that we also need to look at if we're going to be brutally honest, in that, we do have people who are here on Work Permit who, in

some cases, have no jobs; people take out a Work Permit for them and they have nothing to do. As a result, they look at, I guess, feeding themselves in different ways. At a minimum, there are two things that brings to [our] attention:

- (a) If someone is here on a Work Permit and they are unable to take care of themselves, then that issue needs to be dealt with separately.
- (b) When you look at the issue of overfishing, it has become a global problem.

All 50 states in the US require a licence to fish, even for their own residents. In the UK, they also have licences to fish for particular fishes, so this is not something new.

I think it's important for people to recognise that as Cayman develops—again, as I said, in a previous debate—when your population increases by 25 per cent in three years, and you look at the forecast which would be by over 30 per cent in the next five years, which I also think is a bit conservative, we need to start looking at our natural resources. Just as we sit down and we look at the environment in many different aspects, the marine environment is one that we also have to look at. I think we have reached a point now where it has become a dangerous issue. I have heard many people complain about [not] being able to even catch fishes. It is something that is needed but as the Honourable Leader of Opposition said, enforcement will become an issue, but we can't talk about being serious about the environment and then when the time comes to enforce it, not take it seriously because this is also a way of life for some people in terms of feeding their families, et cetera.

I just want to thank the Member for West Bay North for bringing it. I remember he and I discussed it and he wanted to make sure that dive boat operators [and the overall] tourism industry were protected; and more importantly, Caymanians were also protected from that standpoint. I mean, let us be honest, we know the group of people doing this and it's very easy, to some extent, to start dealing with that. I think the proper authorities need to go down and have a meeting with the leadership within that particular group and have that kind of conversation with them. However, when you do the research, you realise many of the people who are coming for Work Permits here are also coming from countries where there is already a cultural issue of overfishing. You can do a quick Google search and directly see many of these countries where overfishing is already a problem, and that practice has been brought here. At the end of the day, as the honourable Member for North Side said, *welcome, but do as we do*.

Our marine environment is very important to us and if there's any doubt, it's right up there: *He hath founded it upon the seas*.

Thank you, Mr. Speaker.

The Speaker: Does any other Member wish to speak?
[Pause] Does any other Member wish to speak?
[Pause] Does any other Member wish to speak?
[Pause]

If not, then I'll invite the honourable Mover of the Motion to exercise his right of reply.

Mr. Bernie A. Bush: Mr. Speaker, let me start by thanking the Member for Bodden Town West for being so kind as to second my Motion. Secondly today, Madam Premier to you and your Government for accepting it.

There are a few very short things to wrap up but I'm going to start off with an analogy. It's a story I'm sure the Deputy Governor will remember. The honourable D. Kurt Tibbetts put me on an immigration board. After sitting on the board for three months, one day I got up and I walked down to the Head of Immigration who was the Deputy Governor at that time, and I apologised. I walked over to Ms. Dolcy Powery and I apologised to her office; and Liz Walton was sitting on the board with me and I apologised [to her]. Why did I apologise? The analogy used, Mr. Speaker, is that on a Monday morning, you're sitting having a coffee and you look through your window and you see Bernie kick down your garbage can; all right. Tuesday morning, you're having coffee and you hear the noise, you look it is Bernie, again. Wednesday, Thursday, Friday morning same thing. Saturday morning you sleep in, but when you wake up and you see your garbage can kicked over, you're going to say it's Bernie because you saw me do it five days. Sitting on the immigration board I learned that many good people get burnt or get stuck with certain things because you had another 100 people before them doing the wrong thing. That's why I went and apologised, because whenever I would go to him, Ms. Dolcy or Liz to try to help someone, sometimes they would say, no. I would say in my mind, Mr. Speaker, *boy, you all are cold hearted people*. Then when you sit in that seat, you find out for yourself why they had to do what they had to do.

This is a case where we have to do what we have to do. It's time for Caymanians to stop apologising for doing something right in their own country, for their own people. It's time we have to stop. I'm glad the Minister of Agriculture said this, *we seem to always dwell on what we can't do or what could be hard to do*. That's why he's built his reputation since he's been a Minister; he will get things done and he has a Chief Officer who works with him to get things done. I'm glad that the Minister of Agriculture said just now that he said to the Minister of Sustainability, *let us look at a way of including crabs*, because I know as a young lad, if I carried home a spawning crab or lobster, I was beaten. You couldn't do that, that was sacrilege.

Also, don't use the word deportation. You lose your Work Permit which means you have to go home anyway. You don't have to use a term that sounds so radical.

To the Deputy Premier, I don't know what kind of mongrels you got in your yard, but I can give you a good Rottweiler and no one can pick anything off your trees, sir.

[Laughter]

Mr. Bernie A. Bush: Also, we have to start to look at many things when we talk about what's going on. Cleanliness... I listened to the Member for Savannah and the Minister of Tourism with their clean-up programme that they have worked on for so long. There are many things that people are coming here and are pushing over what we grew up doing and had to do.

Now, the Government is also asking the public for feedback on the five fish that the former Premier mentioned: bonefish, tarpon, snook, mullet and permit. He must let people know that permit is not a work permit, you know, they might get confused.

[Laughter]

Mr. Bernie A. Bush: On the enforcement side, there are many young Caymanians who are trying to do something on the water top right now. If you just give them a stipend or something that when they are out there they pay attention, you could take much of it easily. When you tell them what it is all about, to try to protect what they are trying to get, they will help. There are many sensible young people.

Last but not least, the problem about identification, it is very simple. You say to us Caymanians who like fishing—there are going to be some who have picked up the ways from overseas that every time you tell them something, they got to have something to complain about. *Oh, you're making Caymanians go through this and go through that*—we're going to give you a licence. You don't have to charge them, give them a licence that they keep with them all the time. If someone comes up to you and says [anything], *here you go, I've got a licence, I'm a Caymanian*; end of story, end of argument.

All of the other things about the number of people on the boats, et cetera, I'm sure the Minister of Sustainability will look at the *Hansards* and get the notes of everyone's suggestions—and they were all good suggestions. The only thing is what the Minister of Agriculture said, *we must stop saying this is going to be hard or this is a problem*.

To the Opposition, thank you all very much and to all those who are supporting this, Mr. Speaker, thank you all very much and I'm sure there are many happy Caymanians who would now know that it's not that far off.

Thank you.

[Desk thumping]

The Speaker: The question is BE IT THEREFORE RESOLVED that the Government considers amending the necessary Acts and Regulations to require all Work Permit Holders in the Cayman Islands to obtain a licence to allow them to fish in the Cayman Islands. All those in favour, please say Aye. Those against, No.

AYES.

The Speaker: The Ayes have it.

Agreed: Private Member's Motion No. 7 of 2024-2025— Motion for Work Permit Holders to Obtain a Licence to Fish is passed.

**PRIVATE MEMBER'S MOTION NO. 8 OF 2024-2025
MOTION TO LIMIT THE GRANT OF CAYMANIAN
STATUS EXCEPT BY DESCENT OR MARRIAGE**

The Speaker: I recognise the elected Member for West Bay North.

Mr. Bernie A. Bush: Thank you, Mr. Speaker. I stand to move the Private Member's Motion No. 8 of 2024-2025 listed in my name.

WHEREAS the Cayman Islands Constitution Order 2009 (as amended), (the Cayman Constitution) affirms our commitment to being a country with an immigration system that protects Caymanians, gives security to long term residents and welcomes legitimate visitors and workers;

AND WHEREAS the Cayman Constitution affirms our commitment to being a country that manages growth and maintains prosperity, while protecting its social and natural environment;

AND WHEREAS there is much concern amongst Caymanians with regard to the number of grants of Caymanian Status to persons who are not descendants of Caymanians or married to Caymanians;

BE IT THEREFORE RESOLVED that the Government considers amending the necessary Acts and Regulations to limit the number of grants of Caymanian Status to no more than 30 per calendar year to persons who are not descendants of Caymanians or persons who are not married to Caymanians.

The Speaker: Is there a seconder?

Mr. Christopher S. Saunders: Mr. Speaker, I rise to second the Motion.

The Speaker: The Motion has been duly moved and seconded. Does the honourable Mover wish to speak thereto?

Mr. Bernie A. Bush: Yes, Mr. Speaker.

Mr. Speaker, this Motion for the Government to consider may seem extreme to some, but I want this

House and the country to realise there are two sectors to immigration. One is labour, which we need to make sure that we put our feet down and say *"Yes, you can get a work permit, but it will only be for a period of time."* It seems that there is a feeling that maybe our guest workers (or work permit holders as they are known), are being told that once they come to Cayman to work, they're entitled to stay.

I've heard this, I've seen this and you listen to them talk... They are entitled to get paid for their services, they are entitled to be treated humanely and all of the things that go along with it, but they should not be entitled to our birth-right. It has gone on for too long. That's a topic for another time, Mr. Speaker, though I must say that that mind-set is not only in the private sector, but also in the public sector.

The second part of immigration, which we are here today to address is the ownership and control of our country. We need to know that our people can benefit from duty waivers, have the rights to vote, have the rights to health[care] and all the things that come along with it.

This section of immigration affects our culture and our heritage; a perfect example may be something as simple as the Sunday Trading Act. It's not something that the majority of Caymanians want, but many people come and they feel, *oh this is the way it should be*. No, that's the way it should be where you're from. That is one thing that our mother country must learn—and many people looking to get recognised for things, I don't look for anything—one cap does not fit all. What is good over there is not necessarily good for us.

We need to know that this section of immigration affects our culture and our heritage. We have already overrun our dying population. The more we do this, the more we lose our cultural norms. Very simple.

Mr. Speaker, this was not the case before, as you and I and many of us here, [including] the Deputy Governor and the former Premier were in school around the same time. Who was in the school with us? English, Canadians, Europeans, Jamaicans, Barbadians, every nationality that was here, went to school with us. What happened? They absorbed our culture. They learned it from us. We were living it and Mr. Speaker, *they enjoyed it*. There are many of them who were not born here, but came here as eight and nine year olds and now they are just as much Caymanian as those of us who were born and bred here.

Mr. Speaker, I'm in no way trying to knock our new Caymanians. In fact, in 2023 I went to CARIFTA in Aruba with the swimming team and I got the shock of my life—and I have told people this, there was no one more anti-rugby and anti-swimming than me. All I saw was the white people, the foreigners, that's what I used to see and I *know* how some of them used to behave; it was no hidden secret, condescending and looking down their nose. Some of the things that went on in the swim association in years past...I've got lists, I've got

letters, I've got things stored for that still. I got suspended. Do you think my suspension as the Minister was the first suspension I got from Government? There were three! And every time I stood up for my people, so I'm good with it.

Mr. Speaker, I got the shock when I saw a little young 13 year old tell a Trinidadian and a Jamaican who were talking while the young lady from East End was getting one of her eight or nine medals—our East End queen—*“Excuse me, our national song is playing. Please keep quiet and respect it.”* Now, how can a little 13 year old boy stand up to these two big tall fellows? I was listening, I watched because I thought something was going to happen, but it went down well.

I didn't sit in the stands with the parents, I sat amongst the swimmers. I started to talk to them, listened to them and I was shocked Mr. Speaker, to hear some of them say things like— and I've heard the Member for Bodden Town West say this on a few occasions, those who seem to be just as concerned about what we are doing in immigration are many of those new Caymanians, and the young people are asking, *“So, what will you all be doing for us when we come back from school? What will be here for us?”* Most of [these young people] are coming from good families, families that have something behind their names, middle [class] and up.

Mr. Speaker, the fact is that we Caymanians have been a minority in our country *long time*. When I would say things they'd say, *“Oh you're trying to create 'us and them',”* sad news, it's been them and us for a long time. Those who get to certain positions don't say anything, they sit down because they're getting a piece of the pie.

Mr. Speaker, we have to start making sure, we have to close the gate and get things under control.

Mr. Speaker, I am not going to call out these figures, I'm going to wait for the Member for Bodden Town West who's the figure specialist, but in case he doesn't do it, I have it in my wrap up. It's ridiculous, Mr. Speaker, and it is concerning and it is worrying. Caymanians are just like the Cayman [blue] iguana. Not only endangered, we don't want to breed. When you check out the birth rate, look at it! We're not having enough.

Years ago there was a gentleman named Mr. Carl Gordon who was head of the Immigration Board and it was in the newspaper where he said *“if all Caymanians have five children we'll solve the immigration problem.”* [UNVERIFIED QUOTE] The whole country laughed and scoffed, but he was right.

Mr. Speaker, those young people are asking questions and my colleagues, as I sat in Caucus and Cabinet almost every week, this was a topic that I brought up. It is a concern. They told me.

Another concern, Mr. Speaker, is that our young people are saying there's nothing to come home to. That's a brain drain. We have young people who are bright, getting degrees and not coming back home.

They can get a good job out there but can't come back in their own country.

Mr. Speaker, there was a case, I think it's the Wharton School or something, some business school in a big university. A Caymanian went to that school and graduated in the top three or four, [he was] trying to get a job around the place and couldn't get a job. [While] sitting in one of the tea shops with me, a man walked in and said, *“I know you, you graduated in the same year as me.”* I said, *“Well are you on vacation?”* No, he's here working; but our Caymanian who graduated higher than him couldn't get a job. Something is wrong.

Mr. Speaker, when you look at all of the things, Caymanians just want a chance. This lie that they have spread about Caymanians don't want to work, Caymanians are lazy. This is not so. I can go to any country and find some lazy people and some people who don't want to work, but because we are so small and everyone knows everyone, you all know the same 20 or 25 [Caymanians] that don't want to do it. Not all of us.

Many of us are hard workers because we enjoy work, we don't run from it, but guess what? What we want in the workplace, Mr. Speaker, is to be respected, treated fairly and we need to be paid the same as what you're paying other people.

Mr. Speaker, they come here with international experience— and it happened to me. They brought a Trinidadian here, Mr. Speaker as the Sports Director when I was recommended for the job, but they brought a Trini with international experience. You know what his international experience was? Refereeing a match with Mexico against Honduras. That was his international experience, hadn't left Trinidad before except to go referee a match. When Andy Myles and I were giving ideas, he said no and then he turned around and sent an email and it looked like his idea. Mr. Speaker, I've been there. I felt it.

The young people want a chance in their own country. Mr. Speaker, the Cayman Islands is unique in size, it is unique in its population. We are unique. We are so unique, we now have to prove that we are Caymanians in our own country.

[Inaudible interjection]

Mr. Bernie A. Bush: Yes, Mr. Speaker.

Once again, I will say this, we have so many laws in Cayman but they're never enforced—or the roll over is not for everyone, it's for a chosen few. Certain people don't have to worry about those things. Once again, this is both in the private and in the public sectors. It's the same old story I've been listening to for the last 30 years. *“My friend has to stay. My friend can stay because he's a good person, but your friend, they have to go. We got too many foreigners here.”* No, it should be the same for all.

Other countries have it so you go there, you work for six or seven years, you leave, but that will be

the break. You have to go. We have to stop allowing people to reach as far as getting their PR. Everyone says it behind closed doors but no one wants to say it in public.

Mr. Speaker, like I said, with the seconder of the Motion I am 99 per cent sure you'll get the figures. I have them here, but I'll leave that alone since he's much better at that. When you look at these figures, you will see where there is a need for us to stop giving away our birth-rights. It is time, it is time to stop. The American Indians were put on a reservation, [in] Cayman we don't have a reservation; the only thing we've got is the Head of Barkers and I'm fighting for that, Mr. Speaker. That's where they'll put all of our West Bayers, up on that tip.

Mr. Speaker, I'm going to sit back and listen to this one and save some of that stuff for my wrap up, if necessary. Thank you, Mr. Speaker.

The Speaker: Honourable Members, I simply am going to make the observation that there are 45 minutes left till 7:30. Govern yourself accordingly.

[Laughter]

The Speaker: Does any other Member wish to speak? *[Pause]* Does any other Member wish to speak? *[Pause]* Does any other Member wish to speak? *[Pause]* If no other Member wishes to speak I'll invite the honourable Mover of the Motion to wrap up the debate.

[Inaudible interjection]

The Speaker: It's rather late in the day to be playing these games, you know? I have half a mind to just wrap the debate up.

[Cross talk]

The Speaker: Honourable Member, don't worry. I know how you feel, but I can't get out of the Chair.

[Laughter]

[Pause]

The Speaker: Members, can we move this along, please? Everyone has had every opportunity to speak.

Mr. Bernie A. Bush: Mr. Speaker, I want to say I'm very shocked and very surprised that something as big and important as this, those in here who like to sometimes speak, I'd think they would have spoken on something as important as this in my humble opinion, but such is life.

Mr. Speaker, I've got statistics here going from 2009 up to 2024. In the last four years it slowed down a little bit, and one year in particular was really good, it

was only 64. It's gone back up this year just until October to 730.

The Speaker: Honourable Member, it would help, I think, if you identified what you're speaking of. I think you're talking about grants of status—

Mr. Bernie A. Bush: Status grants.

The Speaker: —other than ones by marriage and descent.

Mr. Bernie A. Bush: No marriage and no descent.

The Speaker: That's what I'm saying, I think it's important you distinguish that because other people are not going to be able to follow what you're saying.

Mr. Bernie A. Bush: Yes sir. Thank you, Mr. Speaker.

Grants of the rights to live in the greatest place in the world with the greatest people. The figures I'm calling are not [Statuses granted by] the Governor and Cabinet, grounds of descent, grounds of marriage, surviving spouse, none of those; this is just by going through the Board and applying. When you look at these figures, it is painful. All of what I said before, this is why I said it. Just in the last six to eight years, it's close to 3,000. You wonder why our young people say there's nothing to come home to.

Mr. Speaker, I am very... some people have said to me it was dangerous to bring this Motion. It is not good. Like I said, I'm not creating an 'us and them'. If you're a Caymanian and you've got [Cayman Status], you're one of us now. You can't be thinking as wherever you were born or whatever; if you've gotten your papers and you can vote in this country, you're a Caymanian, you have to think Caymanian. Very simple. Too many people who are living in this country are only Caymanian by convenience. There are too many people who are contributing to politicians who do not have the best for Cayman or Caymanians at heart—it's for their own personal pockets.

Guess what, Mr. Speaker, let it—I can't remember the saying, I'm sure you or the Honourable Premier or the Member for Bodden Town West will probably know it. There's a saying where it said that if you do the right thing, even if it's not liked, it's still the right thing to do. Well this is the right thing to do. We have to slow this ship down and make Caymanians get on board. We have to put things in place.

I remember when the Member for Bodden Town West was head of Border Control and the headline 10,300 *[sic]* work permits being held up. Listen to me, I know Caymanians who got a pay raise during that period because they had to use them, they weren't getting any work permit. I remember who stood with him.

Mr. Speaker, like I said, I'm surprised that no one else spoke. I guess it's almost the same as when

they sometimes don't want to vote. I have put this out and let us pray and we'll see what will happen.

Thank you very much, Mr. Speaker, I appreciate your guidance and your help, and to the Members, thank you all.

The Speaker: The question is BE IT THEREFORE resolved that the Government considers amending the necessary Acts and Regulations to limit the number of grants of Caymanian Status to no more than 30 per calendar year to persons who are not descendants of Caymanians or persons who are not married to Caymanians.

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

AYES.

The Speaker: The Ayes have it.

Hon. Kenneth V. Bryan, Deputy Premier: I was trying to get your attention in respect to calling for a division, Mr. Speaker.

The Speaker: Some things are better left alone, but it's your call. You're entitled to it if you want it.

Hon. Kenneth V. Bryan, Deputy Premier: Yes, Mr. Speaker, thank you.

The Speaker: Madam Clerk, can we poll?

Division No. 24 of 2024-2025

AYES: 15

NOES: 0

Hon. Juliana Y. O'Connor-Connolly
 Hon. Kenneth V. Bryan
 Hon. Johany S. Ebanks
 Hon. Isaac D. Rankine
 Mr. Bernie A. Bush
 Hon. Dwayne S. Seymour
 Hon. Joseph X. Hew
 Mr. André M. Ebanks
 Hon. Katherine A. Ebanks-Wilks
 Mrs. Sabrina T. Turner
 Hon. Heather D. Bodden
 Mr. Moses I. Kirkconnell
 Mr. Roy M. McTaggart
 Mr. David C. Wight
 Mr. Christopher S. Saunders

ABSENTEES: 3

Hon. W. McKeever Bush
 Ms. Barbara E. Connolly
 Hon. G. Wayne Panton

[Pause]

The Speaker: The result of the division is 15 Ayes, 0 Noes and 3 absentees.

Agreed: Private Member's Motion No. 8 of 2024-2025 entitled Motion to Limit the Grant of Cayman Status except by Descent or Marriage is passed.

The Speaker: Madam Premier, we have not reached the end of the Order Paper, but the rest of the business is Government Business. Are you proposing to press on?

ADJOURNMENT

The Premier, Hon. Juliana Y. O'Connor-Connolly: Thank you, Mr. Speaker. I think, like the old holiness song, we've come to the end of our infinite resources.

[Laughter]

The Premier, Hon. Juliana Y. O'Connor-Connolly: I will move the Motion to adjourn until 10 am tomorrow morning, sir.

The Speaker: Thank you, Madam Premier.

The question is that the House do now adjourn until 10 am tomorrow, Friday, 13th December. All those in favour, please say Aye. Those against, No.

AYES.

The Speaker: The Ayes have it.

The House is adjourn until 10 a.m. tomorrow Friday, 13th December.

At 6:58 pm the House stood adjourned until 10 am Friday, 13 December, 2024.