



PARLIAMENT
OF THE CAYMAN ISLANDS



OFFICIAL HANSARD REPORT

FIRST MEETING OF THE 2026-2027 SESSION
Second Sitting

Tuesday
23 June, 2026
(Pages 1-92)

Hon. D. Ezzard Miller
Speaker

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PRESENT WERE:

Hon. D. Ezzard Miller
Speaker

MINISTERS OF THE CABINET

Hon. André M. Ebanks, MP	<i>Premier</i> , Minister of Financial Services & Commerce
Hon. Gary B. Ruttly, MP	<i>Deputy Premier</i> , Minister of Tourism & Trade Development
Hon. Rolston M. Anglin, JP, MP	Minister of Finance & Economic Development <i>and</i> Education & Training
Hon. Katherine A. Ebanks-Wilks, MP	Minister of Health, Environment & Sustainability
Hon. Johany S. Ebanks, MP	Minister of Planning, Lands, Agriculture, Housing & Infrastructure
Hon. Isaac D. Rankine, JP, MP	Minister of Social Development & Innovation <i>and</i> Youth, Sports, Culture & Heritage
Hon. Nickolas T. A. DaCosta, JP, MP	Minister of District Administration & Home Affairs
Hon. G. Wayne Panton, JP, MP	<i>Acting</i> Minister of Caymanian Employment & Immigration, Elected Member for Newlands

EX OFFICIO MEMBERS OF THE CABINET

Hon. Gloria M. McField-Nixon, JP	<i>Acting 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

Mrs. Julie J. T. Hunter, JP, MP	Elected Member for West Bay West
Mrs. Heather D. Bodden, OCI, Cert. Hon., JP, MP	Elected Member for Savannah

OPPOSITION MEMBERS

Hon. Joseph X. Hew, JP, MP	<i>Leader of the Opposition</i> , Elected Member for George Town North
Hon. Kenneth V. Bryan, JP, MP	<i>Deputy Leader of the Opposition</i> , Elected Member for George Town Central
Hon. Pearlina L. McGaw-Lumsden, JP, MP	<i>Deputy Speaker</i> , Elected Member for George Town West
Mr. A. Roy Tatum, Cert. Hon., JP, MP	Elected Member for Red Bay
Mr. Roy M. McTaggart, JP, MP	Elected Member for George Town East

INDEPENDENT MEMBERS

Mr. Dwayne S. Seymour, CCI, JP, MP	Elected Member for Bodden Town East
Mr. Christopher S. Saunders, JP, MP	Elected Member for Bodden Town West

APOLOGIES

Hon. Michael S. Myles, MP	Minister of Caymanian Employment & Immigration
Hon. Juliana Y. O'Connor-Connolly, JP, MP	Elected Member for Cayman Brac East

OFFICIAL HANSARD REPORT
FIRST MEETING OF THE 2026-2027 SESSION
TUESDAY
23 JUNE, 2026
10:04 AM
Second Sitting

[Hon. D. Ezzard Miller, Speaker, presiding]

The Speaker: Good morning. The Parliament is called to order.

I call on the Honourable Deputy Premier to read prayers.

PRAYERS

Hon. Gary B. Rutty, Deputy Premier, Minister of Tourism & Trade Development, Elected Member for George Town South: Good morning, Mr. Speaker. Thank you for this opportunity.

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 and 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: Please stand.

OATH FOR DUE EXECUTION OF OFFICE

The Acting Deputy Governor, Hon. Gloria M. McField-Nixon: I, Gloria Michelle McField-Nixon, do swear that I will well and truly serve His Majesty King Charles III, his heirs and successors, and the people of the Cayman Islands in the Office of Ex-Officio Member of Parliament. So help me, God.

OATH OF ALLEGIANCE

The Acting Deputy Governor, Hon. Gloria M. McField-Nixon: I, Gloria Michelle McField-Nixon, do swear that I will be faithful and bear true allegiance to His Majesty King Charles III, his heirs and successors, according to law. So help me, God.

The Speaker: Mrs. Gloria McField-Nixon, having been duly sworn, welcome to Parliament for the last time as Acting Deputy Governor. Please take your seat.

[Desk thumping]

The Speaker: Please be seated.

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

The Speaker: I have an apology from the Honourable Michael Myles who will be absent for the remainder of this Meeting.

Members of Parliament, you will see a young lady, Jhené, assisting Miss Leah in taking some photos. Don't be alarmed, she's one of our interns and she's doing a session now with our PR (Public Relations) Department; so if she asks for your photograph, smile broadly and tell her thanks.

PERSONAL EXPLANATIONS

The Speaker: None.

PRESENTATION OF PAPERS AND REPORTS

2025-2026 Annual Report of the Standing House Committee

The Speaker: Minister of Health, Environment and Sustainability.

Hon. Katherine A. Ebanks-Wilks, Minister of Health, Environment & Sustainability, Elected Member for West Bay Central: Thank you, Mr. Speaker.

Mr. Speaker, I wish to lay the 2025-2026 Annual Report of the Standing House Committee.

The Speaker: So ordered.

Does the Honourable Minister wish to speak thereto?

Hon. Katherine A. Ebanks-Wilks: Very briefly, Mr. Speaker.

Mr. Speaker, the Standing House Committee plays an important role in supporting the effective administration and operation of this honourable House. The Committee is responsible for considering matters relating to the services, facilities, and overall functioning of Parliament to ensure that Members are adequately supported in carrying out their parliamentary roles.

I wish to note that the Committee has not been active since 2019 and as a result, the report before this honourable House contains limited information regarding the Committee's activities during the reporting period. Nevertheless, the tabling of this Annual Report is important in maintaining the records and accountability of the Committee and ensuring transparency in the work of the Parliament.

As Chair, I remain committed to working with the members of the Committee to recommence its activities and ensure that it continues to effectively carry out its responsibilities in support of this honourable House.

Thank you, Mr. Speaker.

Office of the Auditor General Cayman Islands – Public sector remuneration (April 2026)

The Speaker: Member for George Town East and Chairman of the Public Accounts Committee.

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

Mr. Speaker, I beg to lay on the Table of this honourable House a report from the Office of the Auditor General entitled Public Sector Remuneration, dated April 2026.

The Speaker: So ordered.

Does the honourable Member wish to speak thereto?

Mr. Roy M. McTaggart: Mr. Speaker, very briefly, to say that this is a report of a fact-finding exercise. It does not contain any recommendations.

The Public Accounts Committee was briefed on the report, but did not undertake any public inquiries simply because there's really nothing to examine. It's for information purposes, so I'm pleased to be able to lay this and commend it to Members of this honourable Parliament.

The Speaker: Congratulations to the Public Accounts Committee. I take note that it is a report dated April 2026.

Mr. Roy M. McTaggart: Thank you, sir.

Poinciana Rehabilitation Centre – Annual Report/Main Achievements - January 2025 - December 2025

The Speaker: Honourable Minister of Health, Environment and Sustainability.

Hon. Katherine A. Ebanks-Wilks: Mr. Speaker, I'm pleased to present to this honourable House the first annual report of the Poinciana Rehabilitation Centre for the 12-month period ending 31st December, 2025.

The Speaker: So ordered.

Does the Minister wish to speak thereto?

Hon. Katherine A. Ebanks-Wilks: Yes, Mr. Speaker.

Mr. Speaker, the Poinciana Rehabilitation Centre is a residential mental health facility operating in East End which received its first patients on the 24th December, 2024.

The facility's primary purpose is to provide a safe, therapeutic and recovery-oriented environment for individuals with moderate to severe mental health conditions who require structured residential care. The facility is designed to support psychiatric stabilisation, psychosocial rehabilitation and reintegration into the community. To this end, the facility delivers evidence-based, person-centred psychiatric and psychosocial care to individuals aged 18 and older. It maintains monthly programmes for all residents which, in addition to psychiatric and therapeutic elements, also emphasise the development of functional living skills. Regular activities include sports sessions, community outings, arts and crafts, and computer training.

Mr. Speaker, in accordance with the facility's terms of reference, it is obligated to prepare an annual report each year to be reviewed by the Minister responsible for health. This report is to address the facility's various functions which the Poinciana Mental Health Advisory Council is obligated to ensure are carried out.

These are divided into three major categories: clinical duties, operational duties, and governance and compliance duties.

The report indicates major successes in clinical duties, reflecting effective treatment planning and patient management, as well as in governance and compliance duties, reflecting strong oversight and community engagement. Residents have reported they feel safe, comfortable and well cared for; however, Mr. Speaker, as my colleagues are no doubt aware, the facility continues to operate below maximum capacity with four out of nine cottages currently occupied. This indicates that the facility continues to struggle with staffing. In fact, it is operating at less than half of the required staffing capacity.

Mr. Speaker, the facility is taking various steps to resolve this, such as providing psychiatric training to upskill experienced local nursing assistants and registered nurses, and expanding recruitment outreach abroad. However, the facility's ability to hire and train much-needed staff is further limited, and this has required budget reallocations and preparation of business cases for additional funding. Further issues include delays in processing payments and procurements. Despite these difficulties, the Poinciana team remains resilient and committed to ensuring continuity of operations and maintaining a high standard of care throughout the year.

I would like to take a moment to recognise the achievements of the staff of the Poinciana Rehabilitation Centre and the Poinciana Mental Health Advisory Council and publicly thank them for their hard work and commitment. I would also invite the Members of this honourable House to review this report in more detail.

I'd like to close, Mr. Speaker, with a reassurance to not only this honourable House but to the people of our Islands that the Ministry and the team at Poinciana Rehabilitation Centre will continue to work together to address existing challenges, build on the foundation we have laid, and ensure the facility's services are available to all who need them.

Thank you, Mr. Speaker.

National Conservation Council – Annual Report 2025

The Speaker: Honourable Minister of Health, Environment and Sustainability.

Hon. Katherine A. Ebanks-Wilks: Mr. Speaker, I wish to lay on the Table the Annual Report 2025 for the National Conservation Council of the Cayman Islands.

The Speaker: So ordered.

Does the Honourable Minister wish to speak thereto?

Hon. Katherine A. Ebanks-Wilks: No, Mr. Speaker.

Annual Report 2025 – Portfolio of Legal Affairs

The Speaker: Honourable Attorney General.

The Attorney General, Hon. Samuel W. Bulgin:

Thank you, Mr. Speaker. Good morning.

I beg to lay on the Table of this Parliament the Annual Report for the Portfolio of Legal Affairs for the period ending December 31st, 2025.

The Speaker: So ordered.

Does the honourable Member wish to speak thereto?

The Attorney General, Hon. Samuel W. Bulgin: Mr. Speaker, just to observe that the report and the accompanying financial statements are self-explanatory.

The Auditor General found the report in order and so in his opinion it is an unqualified report. The report itself speaks to the activities of the Portfolio in relation to the Office of the Solicitor General, the law school, Financial Reporting Authority, Legislative Drafting Department, the Law Revision Department and law reform and sets out clearly the activities over the years.

I would like to thank the entire staff of the Portfolio for their usual dedication and hard work during the reporting period and beyond.

Thank you.

Financial Reporting Authority – 2025 Annual Report – Cayman Islands Government – Portfolio of Legal Affairs

The Speaker: Honourable Attorney General.

The Attorney General, Hon. Samuel W. Bulgin:

Thank you, Mr. Speaker.

Mr. Speaker, I beg leave to lay on the Table the Annual Report for the Financial Reporting Authority (FRA) for the period ending December 2025.

The Speaker: So ordered.

Does the honourable Member wish to speak thereto?

The Attorney General, Hon. Samuel W. Bulgin: Mr. Speaker, with your leave, yes.

As we know, as an administrative financial intelligence unit, the FRA is responsible for receiving, requesting, analysing and disseminating financial information disclosures concerning proceeds of criminal conduct or suspected proceeds of criminal conduct. Mr. Speaker, disclosures are made domestically as well as to foreign counterparts.

Mr. Speaker, since 2017 the FRA is also responsible for ensuring the implementation of what is called targeted financial sanctions with respect to terrorism, terrorism financing proliferation, proliferation financing and other restrictive measures related to anti-

money laundering and combating the financing of terrorism as well as proliferation matters.

The Governor of the Cayman Islands in law is a competent authority for implementation of financial sanctions measures implemented in the United Kingdom that are extended to the Cayman Islands via the various Overseas Orders in Council. The Governor has delegated specified functions and powers to the Director of the FRA regarding a number of sanctions regimes, including those involving Russia.

Mr. Speaker, during the relevant period the FRA received one thousand, five hundred thirty-two cases of suspicious activity occurrences comprising one thousand three hundred seventy-seven SARs (Suspicious Activity Reports) from three hundred and seventy-seven reporting entities. They had seventy-six requests for information and thirty voluntary disclosures from forty-five overseas Financial Intelligence Units.

There were also forty-nine Requests for Information from local law enforcement agencies and competent authorities. The number of cases received increased by ten per cent compared to the number received during the 2024 period — and that was one thousand, five hundred thirty-two as against one thousand three hundred ninety-five for the previous period.

Sources of SARs (2025)	No. of cases	Percentage of cases
Virtual Asset Service Providers	509	33
Banks	262	17
Investment Funds	160	10
Company managers/ Corporate Service Providers	110	7
Overseas Financial Intelligence Units	106	7
Mutual Fund Administrators	86	6
Law Enforcement and Competent Authorities	61	4
Trust Companies	55	4
Lawyers	40	3
Securities Investment Businesses	28	2
Money Services Business — Remittances and Others	14	1
Insurance Businesses	13	1

Mr. Speaker, the reasons for suspicion: 2025 was the fifth year that multiple reasons for suspicions for each case could be tracked. For the one thousand, five hundred thirty-two cases that were received, two

thousand nine hundred and seventy-six reasons for suspicions were recorded — that's because there could be multiple reasons for one report. The seven most common reasons for cases received were:

Reasons	No. of cases	Percentage of cases
Suspicious Activities	1,007 cases	
Fraud	859 cases	
Money Laundering	281 cases	
Declined Business	129 cases	8
Corruption	102 cases	
Sanctions	91 cases	6

Mr. Speaker, during the reporting period, the FRA performed initial analysis on some one thousand five hundred and eighty-seven cases. It also issued one hundred seventy-five directives pursuant to section 4(2)(c) of the Proceeds of Crime Act to amplify or clarify information received, or to respond to requests from an overseas Financial Intelligence Unit. The FRA itself also made twenty-one requests for information to overseas Financial [Intelligence] Units, sixteen of which were made to assist law enforcement with their investigations.

Mr. Speaker, the FRA also made two hundred eighty-four disclosures to law enforcement agencies or competent authorities, and two hundred and fifty-four disclosures to overseas Financial Intelligence Units.

Mr. Speaker, the FRA spent a substantial amount of time implementing what is called Defence Against Money Laundering/Consent Regime that came into effect on the 2nd January, 2025, pursuant to an amendment to the Proceeds of Crime Act.

The FRA continued to actively participate in the work of the Egmont Group. The Director's term as Regional Representative for the Americas region ended in July 2025; of course, he did not seek re-election; however, he was elected as Vice Chair of the Technical Assistance and Training Workshop Group in July 2025 for a two-year period.

Mr. Speaker, if I might just touch briefly on sanctions work — Russian sanctions. The FRA continued to see a number of sanctions being imposed by the United Kingdom and other countries in 2025, in response to the Russian invasion of Ukraine on 24 February 2022.

In terms of size, scale and complexity, Mr. Speaker, there was [significant] proliferation — if I might put it that way. As a result, it has been another challenging year for the sanctions implementation team due to the continued increase.

During the reporting period, the FRA published one hundred and eleven Financial Sanctions Notices on its website. For the first time in September 2024, the FRA published Specified Ship Sanctions Notices under

the Russian regime. During the reporting period, the FRA published nine Specified Ship Sanctions Notices with a total of four hundred thirty-eight ships specified. A specified ship is prohibited from entering a port in the Cayman Islands, or it may be given a movement or port entry direction and can be detained; and will be refused permission to register on the Cayman Islands Shipping Registry or may have its existing registration terminated.

Mr. Speaker, apart from the Russian sanctions, FRA also continued the actions taken to address recommended actions in the Caribbean Financial Action Task Force 4th Round Mutual Evaluation Report directly related to Targeted Financial Sanctions for terrorist reporting and proliferation financing.

Mr. Speaker, this is a summary of the activities of the FRA for the relevant period, and I commend it to honourable Members.

Thank you.

Cayman Maritime – Annual Report – January – December 2025 – Maritime Authority of the Cayman Islands (MACI)

The Speaker: Honourable Premier, Minister of Financial Services and Commerce.

The Premier, Hon. André M. Ebanks, Minister of Financial Services & Commerce, Elected Member for West Bay South: Good morning, Mr. Speaker.

I beg to lay on the Table of this honourable House the Maritime Authority of the Cayman Islands' Annual Report – January to December 2025.

The Speaker: So ordered.

Does the Honourable Premier wish to speak thereto?

The Premier, Hon. André M. Ebanks: Very briefly, Mr. Speaker.

First, to thank the Maritime Authority's competent board, their staff, ably led by Chief Executive [Officer] Joel Walton for their intelligence, their marketability, and their regulation.

One point to note in the report to just continue to show the strength of this Authority and how Cayman continues to punch above its weight in another arena: In the Chief Executive's summary foreword at the beginning, the third to last paragraph, **"We continued to dominate the superyacht new-build market with roughly 70% of the Global Order Book supervised under the Cayman Islands flag."** That is astounding for an Authority by these three Islands. Thank you for their service and their Board's service.

I commend this report to this honourable House.

[Desk thumping]

Summary Report – CPA Small Branches Capacity Building Workshop – Maldives – 27–29 April, 2026

The Speaker: Honourable Deputy Speaker, elected Member for George Town West.

Hon. Pearlina L. McGaw-Lumsden, Deputy Speaker, Elected Member for George Town West: Good morning, Mr. Speaker, thank you.

Mr. Speaker, I beg to lay on the Table of this honourable House the report on the CPA Small Branches Capacity Building Workshop – Maldives – 27th to 29th April, 2026.

The Speaker: So ordered.

Does the Honourable Deputy Speaker wish to speak thereto?

Hon. Pearlina L. McGaw-Lumsden, Deputy Speaker: Yes, Mr. Speaker, thank you.

Honourable Speaker, I rise today to present my report on my participation in the Commonwealth Parliamentary Association's Small Branches Capacity Building Workshop held in Mali, Maldives from the 27th to 29th April, 2026.

At the onset, I wish to acknowledge my colleague, Parliamentary Secretary Mrs. Julie Hunter, who accompanied me as part of our delegation to this important workshop. It was indeed a privilege for us to represent our Parliament and our country, engage with fellow parliamentarians from across the Commonwealth, and exchange knowledge, experiences and the best practises aimed at strengthening our parliamentary institutions.

Honourable Speaker, the CPA Small Branches Capacity Building Workshop was designed to strengthen the effectiveness, independence and resilience of parliaments in small jurisdictions — we're promoting greater cooperation amongst CPA small branches. Throughout the workshop delegates engaged in insightful discussions on several important areas, including:

- parliamentary independence;
- the separation of powers between the Executive, Legislature and the Judiciary;
- accountability mechanisms;
- the effectiveness of Parliament committees;
- democratic resilience;
- institutional capacity building, and
- the use of digital innovation to improve parliamentary operations and public engagement.

A significant area of discussion was public finance oversight and budget processes. The workshop highlighted the critical role of the Public Accounts Committee (PAC) in ensuring transparency and accountability in public expenditure. It also reinforced the responsibility of Parliament to effectively scrutinise government spending, national budgets, and fiscal

planning to ensure responsible and transparent governance is adhered to.

Honourable Speaker, one of the most valuable aspects of this workshop was the opportunity to interact with fellow delegates from small jurisdictions who share similar challenges and aspirations. The exchange of experiences, ideas and practical solutions reminds us that despite our size, our commitment to democracy, accountability and good governance remains very strong.

The workshop also demonstrated the importance of building and nurturing relationships with fellow parliamentarians throughout the Commonwealth. These professional networks are invaluable as they encourage ongoing dialogue, cooperation, and sharing of solutions to common challenges faced by small jurisdictions.

I would like to take this opportunity to place on record my sincere appreciation for my colleague, Parliamentary Secretary Mrs. Julie Hunter, whose contribution throughout the workshop was exceptional. Mrs. Hunter remained actively engaged in every session, constantly asking thoughtful and insightful questions that challenged presenters and participants alike to think more deeply about the issues under discussion.

Throughout the workshop, both Mrs. Hunter and I were fully immersed in the proceedings. We actively participated in discussions, were prepared to ask the difficult questions when necessary, and shared practical examples and case studies drawing from our own experiences in the Cayman Islands. Our contributions were well received and often stimulated further discussions among delegates from across the Commonwealth. Indeed, there were occasions when it seemed that the Cayman Islands delegation was leading much of the conversation not through volume alone, but through the quality of our engagement, the relevance of our contribution and our willingness to share both our successes and our challenges.

We were prepared to showcase our Parliament's work and to demonstrate that, while we may be a small jurisdiction, we have valuable experiences and perspectives to contribute to the wider Commonwealth parliamentary community. I believe our active participation reflected positively on this honourable House and reinforced the reputation of the Cayman Islands as a jurisdiction committed to strong parliamentary democracy, accountability, transparency and good governance.

While the workshop was highly informative and beneficial, it was observed that the programme covered a considerable amount of detail and complex material within a limited three-day period. It is recommended that future workshops provide case studies and supporting materials to delegates in advance and allocate additional time for discussion, reflection, and meaningful engagement. This will enable participants to prepare more effectively and gain greater benefit from the sessions.

Honourable Speaker, before I conclude, I wish to especially encourage our new members of Parliament to take advantage of opportunities such as the CPA Small Branches Workshop and other parliamentary development programmes. These experiences are invaluable in broadening our understanding of parliamentary practises, strengthening our knowledge of governance and oversight, and exposing us to different approaches and best practises from across the Commonwealth. The knowledge acquired and the relationships built through these engagements not only contribute to our personal growth as parliamentarians but also strengthen our Parliament as an institution and improve our ability to effectively serve the people we represent.

I wish to place on record my sincere appreciation to the Commonwealth Parliamentary Association, the Parliament of the Maldives, and all those involved in organising and hosting this successful, informative workshop. I also wish to acknowledge and thank Madam Clerk, Mrs. Zena Merren-Chin for her efforts in coordinating and facilitating our travel arrangements, which contributed greatly to the success of our participation.

I further extend my gratitude to honourable Members for the confidence placed in me and my colleague, Parliamentary Secretary Mrs. Julie Hunter, to represent our nation at this very important forum.

With those remarks, Honourable Speaker, I respectfully submit this report to the House.

I thank you.

The Speaker: I have a request from the Parliamentary Secretary Mrs. Julie Hunter to add a few comments.

Mrs. Julie J. T. Hunter, Elected Member for West Bay West: Good morning, Mr. Speaker, and thank you for this opportunity.

The Honourable Deputy Speaker Pearlina McGaw-Lumsden articulately outlined our report and our feelings on the conference itself. As she said, it was very, very beneficial, and I thank all those who were involved in selecting us and giving us that opportunity.

I thank our Parliament for the opportunity afforded to us to attend the conferences. Thank you so much, Mr. Speaker, Ms. Zena and all Members of the Cayman [Islands] Parliament for this opportunity.

2026-2027 Signed Budget Documents:

- **Plan & Estimates for the 2026 and 2027 Financial Years**
- **Budget Statements for the 2026 and 2027 Financial Years**
- **Ownership Agreements for the 2026 and 2027 Financial Years**
- **Purchase Agreements for the 2026 and 2027 Financial Years**

The Speaker: Honourable Minister of Finance and Economic Development.

Hon. Rolston M. Anglin, Minister of Finance & Economic Development and Education & Training, Elected Member for West Bay North: Thank you, Mr. Speaker.

Mr. Speaker, on behalf of the Government, I beg to lay on the Table of this honourable House the finalised 2026 and 2027 Budget documents.

The Speaker: So ordered.

Does the honourable Minister wish to speak thereto?

Hon. Rolston M. Anglin: I do, Mr. Speaker.

Mr. Speaker, in accordance with section 22 of the Public Management and Finance Act, the Cabinet is required to agree to government's finalised budget documents, which consist of budget statements, purchase agreements, ownership agreements, and the Plan and Estimates with Chief Officers, statutory authorities and government companies, and non-governmental suppliers. This extensive process has been carried out, and the documents have now been tabled.

As you know, Mr. Speaker, the initial draft budget documents with respect to the 2026 and 2027 Financial Years were tabled in this honourable House on the 6th of November 2025, and during the budget review process, I committed to tabling the signed budget documents. Since the initial tabling of the documents in November 2025, the budget documents have been updated to correct minor typos and provide enhanced information that resulted from the scrutiny by the Finance Committee.

Mr. Speaker, copies of the finalised 2026 and 2027 budget documents are available on the Ministry of Finance and Economic Development's website, which is www.gov.ky/finance; additionally, the documents have been emailed to Parliament for distribution to honourable Members.

As you know, Mr. Speaker, this process takes much time because as we get all those ownership agreements signed, especially with non-government suppliers, it is an extensive process — of course, it is a normal part of what has happened now for decades.

I offer the final versions and commend those to Members. Thank you, Mr. Speaker.

2025 Annual Report – Office of the Commissioner of Police

The Speaker: Honourable Acting Deputy Governor.

The Acting Deputy Governor, Hon. Gloria M. McField-Nixon: Mr. Speaker, I beg to lay on the Table of this honourable House the 2025 Annual Report for the Office of the Commissioner of Police.

The Speaker: So ordered.

Does the honourable Member wish to speak thereto?

The Acting Deputy Governor, Hon. Gloria M. McField-Nixon: Thank you, Mr. Speaker.

Just to commend the men and women within the Royal Cayman Islands Police Service, the Cayman Islands Coast Guard, and the Cayman Islands Regiment for their exceptional work in keeping these Islands amongst the safest places in the world to live, to visit, and to work.

I would also like to thank the Chief Officer and Commissioner of Police, Mr. Kurt Walton for his highly effective leadership.

Thank you, sir.

Civil Aviation Authority of the Cayman Islands – 2025 Annual Report – Excellence & Innovation in Aviation Regulation – Fiscal Year Ended 31 December 2025

The Speaker: Honourable Premier, Minister of Financial Services and Commerce.

The Premier, Hon. André M. Ebanks: Thank you, Mr. Speaker.

I beg to lay on the Table of this honourable House the Civil Aviation Authority of the Cayman Islands – 2025 Annual Report.

The Speaker: So ordered.

Does the Honourable Premier wish to speak thereto?

The Premier, Hon. André M. Ebanks: Very briefly, Mr. Speaker.

Again to thank, in this case similar to the Maritime Authority, the Civil Aviation Board and their staff ably led by Mr. Richard Smith for all their work to again prove, in another area, this time in the air, that the Cayman Islands continues to punch above its weight. The work they do in terms of aircraft registration and regulation and the context they have worldwide is extraordinary.

I'd also want to point Members to page 8 of the report which sets out their main stakeholders, and one of them is ASSI, that stands for the Air Safety Support International. They are an arm of the UK CAA (Civil Aviation Authority) that helps to regulate Overseas Territories' civil aviation. The point I'm making is that I was at a recent dinner while they were here on the island, and to see the camaraderie between them and the CAA staff, they were actual colleagues; it wasn't an adversarial relationship whatsoever.

They were able to communicate in very strong terms how far back their relationship goes and that regulator was able to show that Cayman is a leader, a civil aviation authority that it believes in and will continue to have a trusted relationship. Sometimes we may think of regulation in the context of traditional business lines, investment funds, and banking, but there's another example where there's a sterling reputation and

relationship between the overseas regulator and our own civil aviation authority.

With that, I commend this report to this honourable House. Thank you, Mr. Speaker.

Cayman Islands Monetary Authority – Annual Report 2025

The Speaker: Honourable Premier, Minister of Financial Services and Commerce.

The Premier, Hon. André M. Ebanks: Thank you, Mr. Speaker.

I beg to lay on the Table of this honourable House the Cayman Islands Monetary Authority – 2025 Annual Report.

The Speaker: So ordered.

Does the Honourable Premier wish to speak thereto?

The Premier, Hon. André M. Ebanks: Briefly, Mr. Speaker.

Again, [along the] same lines. I thank the board that was in charge of 2025 for ably managing the Monetary Authority; and the formidable Cindy Scotland, CEO, for its day-to-day management.

The work of the Cayman Islands Monetary Authority is self-explanatory; they are our primary financial services regulator, and with private sector participation and being well-regulated, continues to show strong growth in our primary economic pillar.

Thank you very much to all the staff at the Monetary Authority and I wish the new, recently appointed Board, chaired by Anna Goubault all the very best and success as they continue to take this important, integral Authority from strength to strength.

Thank you, Mr. Speaker. With that, I commend this report to this honourable House.

Auditors Oversight Authority – Annual Report for the Year Ended 31 December 2025

The Speaker: Honourable Premier, Minister of Financial Services and Commerce.

The Premier, Hon. André M. Ebanks: Mr. Speaker, I beg to lay on the Table of this honourable House the Annual Report of the Auditors Oversight Authority for the year ended 31st December 2025.

The Speaker: So ordered. Does the Honourable Premier wish to speak thereto?

The Premier, Hon. André M. Ebanks: Very briefly, Mr. Speaker, to say in earnest that, hopefully, this will be the final or next-to-final report of this Authority which has served its purpose. With that, I commend the report to this honourable House.

Cayman Islands Stock Exchange – Report for the Fiscal Year Ending 31 December 2025

The Speaker: Honourable Premier, Minister of Financial Services and Commerce.

The Premier, Hon. André M. Ebanks: Thank you, Mr. Speaker.

I beg to lay on the Table of this honourable House the Cayman Islands Stock Exchange Report for the Fiscal Year Ending 31st December 2025.

The Speaker: So ordered.

Does the Honourable Premier wish to speak thereto?

The Premier, Hon. André M. Ebanks: Again, similar to prior reports that have been laid, Mr. Speaker, I thank the Board, chaired by the ever-present Anthony Travers. I [also] thank the leadership at management level by its CEO, former Member, Marco Archer. Again, this is another area in which Cayman Islands continues to punch above its weight.

In conversation recently with the CEO of the Stock Exchange, they're even beginning to see new lines of business coming out of Asia. I thank them first of all for their work in 2025, and wish them continued success in 2026.

With that, I commend this report to this honourable House.

Ministry of Financial Services & Commerce - Cayman Islands Government – Annual Report and Financial Statements (2025 Financial Year)

The Speaker: Honourable Premier.

The Premier, Hon. André M. Ebanks: Thank you, Mr. Speaker.

I beg to lay on the Table of this honourable House the Ministry of Financial Services and Commerce Annual Report for the Financial Year 2025.

The Speaker: So ordered.

Does the Honourable Premier wish to speak thereto?

The Premier, Hon. André M. Ebanks: Very briefly, Mr. Speaker, to thank the Ministry for their extraordinary work in 2025 led expertly by none other than Dr. Dax Basdeo as Chief Officer, who is quiet at times but extremely resourceful and extremely intelligent.

I thank him for his leadership; and thank the Ministry for the recent appointment of a Caymanian DCO (Deputy Chief Officer) in Michele Bahadur. Thank her for assuming that post to continue to take this Ministry from strength to strength because it is the Ministry that helps coordinate all the financial services stakeholders in both the private and public sectors. That level

of coordination does not happen by accident; it happens with hard work, collaboration, and great leadership.

Thank you to all the staff in the Ministry and again, thank you Dr. Dax.

With that, Mr. Speaker, I commend this report to this honourable House.

**Hazard Management Cayman Islands
Government – Annual Report 2025**

The Speaker: Honourable Premier, Minister of Financial Services and Commerce.

The Premier, Hon. André M. Ebanks: Thank you, Mr. Speaker.

I beg to lay on the Table of this honourable House the Hazard Management Cayman Islands – Annual Report 2025.

The Speaker: So ordered.

Does the Honourable Premier wish to speak thereto?

The Premier, Hon. André M. Ebanks: Very briefly, Mr. Speaker, to thank this agency for their hard work.

They're another one of those agencies that you don't really understand exactly how integral they are until something happens — usually something big happens or is going to happen. Led very ably by [Danielle] "Dani" Coleman — because their name is Hazard Management, I was going to bite my tongue from calling her a live wire but anyone who knows Dani knows that she's quite the live wire because she is passionate about leading the country through what seems to be impossible situations and she and her team do it with excellence and grace.

Thank you to the full staff complement led by Dani Coleman.

With that, I commend the 2025 report of Hazard Management to this honourable House.

**Cayman Islands Government Annual HR Report
2023 - Employee Information and Human
Resources Activity for the Civil Service
1st January to 31st December 2023 - Published by:
Portfolio of the Civil Service (April 2025)**

The Speaker: Honourable Acting Deputy Governor.

The Acting Deputy Governor, Hon. Gloria M. McField-Nixon: Thank you.

Mr. Speaker, I beg to lay on the Table of this honourable House the Cayman Islands Government Annual HR Report for 2023.

The Speaker: So ordered.

Does the honourable Member wish to speak thereto?

The Acting Deputy Governor, Hon. Gloria M. McField-Nixon: No, thank you, Mr. Speaker. I'll reserve my comments for the most recent report.

**Cayman Islands Government Annual HR Report
2024 - Employee Information and Human
Resources Activity for the Civil Service
1st January to 31st December 2024 - Published by:
Portfolio of the Civil Service (March 2026)**

The Speaker: Honourable Acting Deputy Governor.

The Acting Deputy Governor, Hon. Gloria M. McField-Nixon: Mr. Speaker, I beg to lay on the Table of this honourable House the Cayman Islands Government Annual HR Report 2024.

The Speaker: So ordered.

Does the honourable Member wish to speak thereto?

The Acting Deputy Governor, Hon. Gloria M. McField-Nixon: No, thank you, Mr. Speaker. Again, I reserve my comments for the more recent report.

**Cayman Islands Government Annual HR Report
2025 - Employee Information and Human
Resources Activity for the Civil Service
1st January to 31st December 2025 - Published by:
Portfolio of the Civil Service (April 2026)**

The Speaker: Honourable [Acting] Deputy Governor.

The Acting Deputy Governor, Hon. Gloria M. McField-Nixon: Mr. Speaker, I beg to lay on the Table of this honourable House the Cayman Islands Government Annual HR Report 2025.

The Speaker: So ordered.

Does the honourable Member wish to speak thereto?

The Acting Deputy Governor, Hon. Gloria M. McField-Nixon: Yes, thank you, Mr. Speaker.

Mr. Speaker, at this time I wish to offer comments on the Cayman Islands Government's Annual Human Resources Reports for 2023, 2024, and 2025 with particular focus on the most recent report as it provides the most up-to-date insights.

As you are aware, the Portfolio of the Civil Service has responsibility for providing corporate HR management information to support decision-making within government. As part of this service, HR annual reports are produced. These reports contain detailed information relating to operational HR matters throughout the prior year and statistical trends over a number of years.

Mr. Speaker, by the end of 2025, the Civil Service employed 4,988 individuals, accounting for 60 per

cent of the Entire Public Sector (EPS) workforce, with public servants within statutory authorities and government-owned companies (SAGCs) comprising the remaining 40 per cent, bringing the total headcount of the public service to 8,302 persons. This total represents an increase of 287 employees or 3.6 per cent across the entire public service, reflecting targeted recruitment to meet service demand while maintaining fiscal discipline and value for money.

Mr. Speaker, the public services still stand as the largest employer of Caymanians. We are proud to have maintained this standard and aim to further grow our already high percentage. By the end of 2025, the number of Caymanians employed within the public service was 5,872, representing 70.7 per cent of all employees. Within the core civil service, Caymanian representation remains steady at 69.3 per cent, reflecting a total of 3,457 Caymanian civil servants.

I note with pride that this percentage remains strong and indeed significantly higher than the Caymanian representation within the working age population and the labour force, which stood at 45.3 per cent and 39.1 per cent respectively based on the Economics and Statistics Office's Fall 2025 Labour Force Survey.

Mr. Speaker, the Civil Service continues to operate with a diverse workforce spanning ages 17 to 76 years old. The increase in the retirement age has delivered ongoing benefits for employees, with approximately 11 per cent of civil servants now continuing to serve beyond the former retirement age of 60. This extended participation not only allows experienced employees to continue contributing meaningfully to the success and development of our country but also ensures the retention of valuable institutional knowledge, supports mentorship of younger employees, and strengthens continuity across the service. In this way the civil service benefits from both the energy of its younger workforce and the wisdom and experience of those who have served for many years.

Mr. Speaker, the Civil Service continues to demonstrate strong Caymanian representation at its highest levels, with 89 per cent of Chief Officers — and I would mention 100 per cent in Ministries and Portfolios — and 84 per cent of Heads of Departments being Caymanian.

Mr. Speaker, between 2023 and 2025, the female representation within the core Civil Service has remained steady at 56.2 per cent, which is 7.3 per cent higher than the percentage reported in the ESO's Labour Force [Survey] for the female working age population. Not only do women represent a high percentage of the Civil Service, but they are also advancing in their career development and skills; of the 77 per cent of Caymanians promoted in 2025, 56 per cent of the promotions were achieved by Caymanian women.

Mr. Speaker, Caymanians still hold 100 per cent of the Deputy Chief Officer roles, save for equivalent specialist positions which have other primary

designations such as Deputy Auditor General, Deputy Solicitor General, and Deputy Ombudsman.

The Civil Service continues to uphold its "Caymanian first" policy for hiring, where Caymanians who are ranked broadly equivalent to their foreign counterparts are appointed; and the Civil Service also continues to steadfastly maintain its ability to hire returning Caymanian graduates, without open competition. This initiative provides our returning scholars with opportunities to utilise their newly gained knowledge within the Civil Service as they start or advance in their careers.

Another pathway to employment for returning Caymanian graduates is the Civil Service's Emerging Talent Programme, which in 2025 welcomed three new Caymanian graduates, who joined the Department of Environmental Health, the Mosquito Research and Control Unit, and the Ministry of Health, Environment and Sustainability. Through this programme, graduates gain the practical experience needed to facilitate permanent appointments within their chosen fields.

Mr. Speaker, as you and Members of this honourable House are aware, the Civil Service also hosts an annual internship programme typically welcoming approximately 150 to 200 young Caymanians each year, providing them with valuable opportunities to gain practical work experience within the Civil Service. In 2025, more than 200 Caymanian interns were hosted across fifty-nine Civil Service entities, providing them with opportunities to contribute to service delivery and make a meaningful difference in the community.

This programme not only allows interns to demonstrate their capabilities, but also enables us, as an organisation, to showcase the value of a career in the Civil Service. When we make the right impression, these experiences often lead to interns transitioning into full-time employment. Wonderful examples of this are Miss Jenae Whittaker and Miss Helen Rankin, both of whom gained valuable experience as CIG interns during their studies.

In the Deputy Governor's remarks last year, Miss Whittaker was recognised with the "Passion" award for her unwavering enthusiasm and dedication during her internship. She has since completed her studies, returned home, and begun her career within the Civil Service. Similarly, Miss Rankin joined the Portfolio of the Civil Service as an intern and has since returned to the Portfolio, where she now serves as a full-time HR Assistant. These are just two examples among many of our interns who have gained experience within the Civil Service and returned as fully employed, productive, and dedicated civil servants.

Mr. Speaker, it would be remiss of me not to highlight the ongoing efforts to position the Civil Service as an employer of choice and to offer competitive benefits that attract and retain Caymanian talent. One of the key ways we are achieving this is through our comprehensive total compensation package, which includes a salary scale that provides remuneration above the minimum wage, a 12 per cent pension contribution,

non-contributory healthcare benefits, and annual leave entitlements of no less than 18 days. Our compensation package remains competitive, particularly for entry-level and lower-skilled roles, and continues to strengthen the Civil Service's position as an employer of choice.

Mr. Speaker, in 2025, the Civil Service's benefits package was further enhanced through the implementation of three pay and rewards initiatives, namely:

- A five per cent cost of living increase for the Civil Service — this is helping to mitigate the impacts of continuing inflation particularly post COVID;
- The introduction of a minimum monthly salary of \$3,000, benefiting over 300 persons previously on the bi-weekly wage scale; and
- The payment of a one-off honorarium of \$500 in December in recognition of civil service productivity.

Between December 2023 and December 2025, the average annual salary increased by \$5,146, going from \$58,215 to \$63,361. The year 2025 marked the 11th consecutive year that average Civil Service salaries increased; by the end of 2025, all employees fully transitioned to monthly salaries, removing the bi-weekly wage grades that existed within the CIG's pay scale and adding the efficiency of removing those 26 bi-weekly payrolls to now having just our monthly payroll.

Mr. Speaker, despite the growth and progress the Civil Service has made, there are still challenges in recruiting Caymanians into skilled, technical, specialist, and commercial roles. This continues to be addressed through strategies and career development pathways. One of the most notable milestones came in July 2025, when the Portfolio of the Civil Service (PoCS) introduced the Succession Planning Policy, a major step forward in formalising pathways that enable and support Caymanians in advancing their careers within the Civil Service.

Mr. Speaker, the Civil Service has made significant strides in growing and enhancing its services, improving efficiency, and investing in its people by equipping civil servants with the tools needed to deliver outcomes, develop professionally, and provide high-quality service to the community. Caymanians continue to lead, grow, and advance within the Civil Service and the wider public sector. Countless testimonials attest to their achievements and the breadth of skills and capabilities they bring to their roles; by investing in our Caymanian civil servants, we are not only supporting their individual growth but also strengthening the Civil Service with a future workforce that is better prepared, more confident, and deeply connected to the needs of our community.

As I prepare to assume the role of Deputy Governor and Head of the Civil Service, I do so with deep humility, pride, and a profound sense of responsibility.

It is both an honour and a privilege to build upon the strong foundation established over the past decade and to continue serving the people of the Cayman Islands.

Having witnessed the remarkable growth and evolution of our Public and Civil Services, particularly under our retiring Deputy Governor, Hon. Franz Manderson, I am inspired by the calibre of individuals who make up this organisation — public servants who bring passion and purpose to their work every day. I am excited to take the reins at this important juncture and to lead alongside such talented and committed professionals as we continue striving toward excellence.

As a proud Caymanian, I am especially motivated to contribute to the ongoing journey of transformation, ensuring that our Civil Service continues to deliver outstanding results and advances toward becoming a truly world-class organisation. I look forward to working collaboratively across the Civil Service to build on our achievements, embrace innovation, and serve our community and government with distinction.

Thank you, Mr. Speaker.

Cayman National Cultural Foundation – Annual Report and Accounts – 31 December 2025

The National Gallery of the Cayman Islands – Annual Report and Accounts – 31 December 2025

Cayman Islands National Museum – 2025 Annual Report – *We are the living connection to Cayman's past*

The Speaker: Honourable Minister of Youth, Sports, Culture and Heritage.

Hon. Isaac D. Rankine, Minister of Social Development & Innovation and Youth, Sports, Culture & Heritage, Elected Member for East End: Mr. Speaker, I beg to lay on the Table of this honourable House, the following reports:

- Cayman National Cultural Foundation – Annual Report and Accounts – 31 December 2025;
- The National Gallery of the Cayman Islands – Annual Report and Accounts – 31 December 2025; and
- Cayman Islands National Museum – 2025 Annual Report.

The Speaker: So ordered.

Does the Honourable Minister wish to speak thereto?

Hon. Isaac D. Rankine: Yes, Mr. Speaker.

Mr. Speaker, in accordance with section 52(8) of the Public Management and Finance Act (2026 Revision), it is my honour to present to this honourable House the annual reports and audited financial

statements of the Cayman Islands National Museum, the National Gallery Cayman Islands, and the Cayman National Cultural Foundation for the year ended 31st December, 2025.

Mr. Speaker, the Cayman Islands National Museum, National Gallery of the Cayman Islands, and the Cayman National Cultural Foundation are statutory authorities operating within the remit of the Ministry of Youth, Sports, Culture and Heritage. These three entities primarily contribute to the Caymanian identity, culture and heritage under the 2026-2028 government Broad Outcomes initiative programmes and services.

In alignment with the Broad Outcomes, the work of these entities significantly contributes to the critical need to preserve, celebrate and share Caymanian cultural identity. Under this priority, each authority plays a crucial role in fostering connections between generations of our people through honouring, celebrating and safeguarding our Caymanian cultural heritage; additionally, they primarily contribute to the Ministry's priority of awareness and preservation of our culture and heritage.

Cayman Islands National Museum

Mr. Speaker, in regard to the annual reports, the Cayman Islands National Museum received a qualified opinion on the basis of its peppercorn lease and its heritage assets.

As of 1st January 2025, the (International Public Sector Accounting Standards) IPSAS 43 requires reporting entities to recognise right-of-use assets and related lease liabilities of any existing or new leases. IPSAS 43 also requires lessees to recognise below-market leases at market rates and revenue from Non-Exchange Transactions. It requires that the difference between contractual values and the prevailing market values be recognised as revenue when recognising the right-of-use asset.

Management was unable to obtain reliable market-rate references to determine the values necessary to reflect the leases under the new IPSAS requirements. The financial statements therefore do not reflect, in respect of the peppercorn lease on the Museum Building:

- the right-of-use asset and lease liability in respect of IPSAS 43 for this lease;
- the related gain (both earned and deferred) arising from the benefits of the lessee of the Museum Building at nominal rate;.
- the depreciation on the right-of-use asset and interest on leases in respect of lease assets liabilities.

The effects of this matter are material but not pervasive on the financial statements.

In relation to the heritage assets, IPSAS 45 Property, Plant and Equipment, effective for annual reporting periods beginning on or after 1st January 2025, requires heritage assets to be recognised on initial

application where they meet the definition of an asset and where a cost or value can be measured reliably. The Museum's accounting policy for property and equipment results in non-recognition of heritage assets because these could not be reliably measured. Accordingly, it was viewed that the non-recognition of these heritage assets represents a material departure from IPSAS 45.

As a result, heritage assets and accumulated surplus as at 31st December 2025, are materially understated. The effects of this matter are material but not pervasive on the financial statements.

National Gallery of the Cayman Islands

National Gallery Cayman Islands received a qualified opinion on the basis that IPSAS 45 Property, Plant and Equipment, effective for annual reporting periods beginning on or after 1st January 2025, requires heritage assets to be recognised on initial application where they meet the definition of an asset and where a cost or value can be measured reliably, including through the use of available measurement techniques.

IPSAS 45 permits non-recognition only where reliable measurement is not practicable at the date of initial application. The Gallery's accounting policy for heritage assets recognises only those acquired on or after January 1st, 2019. A significant portion of heritage assets held have not been recognised in the Statement of Financial Position on the basis that it is considered that these assets cannot be reliably measured. Management has not provided sufficiently appropriate evidence that reliable measurement is not practicable at the date of the initial application. Accordingly, the non-recognition of these heritage assets represents a material departure from IPSAS 45.

As a result, heritage assets, total assets, and accumulated surplus as of 31st December 2025, are materially understated. The effects of this matter are material but not pervasive on the financial statements.

Cayman National Cultural Foundation

The Cayman National Cultural Foundation also received a qualified opinion on the basis that the Foundation's property and equipment balance in the Statement of Financial Position includes heritage assets amounting to \$576,179, of which \$412,237 represents a collection of artworks. The artworks register includes thirty-six paintings to which no cost or valuation has been assigned; therefore, these are not recognised in the financial statements. In addition, there is an unrecconciled difference of \$24,822 between the artworks collection balance in the financial statements and the underlying artworks register. Consequently, the Auditor General was unable to obtain sufficient appropriate audit evidence to determine whether any adjustments were necessary to Heritage Assets and the General Fund balances in the financial statements.

Mr. Speaker, it is evident that under the implementation of IPSA standards in January 2025, the previous scope for exclusion of heritage assets was removed. Unmeasurable assets are now mandatory for recognition if they meet asset criteria, but if they truly cannot be measured reliably, public sector entities are granted temporary non-recognition paired with enhanced mandatory disclosures.

Despite not having the capacity in human or capital resources to reliably measure these assets, these entities were not granted temporary non-recognition status paired with enhanced mandatory disclosures. The Ministry is assessing this situation and working with these entities to address these matters as quickly as possible.

I would like to take this opportunity to extend my wholehearted appreciation to the Cayman Islands National Museum, the National Gallery Cayman Islands and the Cayman [National] Cultural Foundation for their hard [work] and ongoing dedication.

I invite all Members and the listening public to review the reports in detail and to take time to visit these important cultural institutions.

Thank you, Mr. Speaker.

Ministry of Social Development & Innovation – 2024 Annual Report – *Impact & Progress*

The Speaker: Honourable Minister of Social Development and Innovation.

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

Mr. Speaker, I beg to lay on the Table of this honourable House the Annual Report of the Ministry of Social Development and Innovation for the 2025 [sic] fiscal year.

The Speaker: So ordered.

Does the Honourable Member wish to speak thereto?

Hon. Isaac D. Rankine: No, Mr. Speaker.

Just to thank the Chief Officer and the Ministry staff for the hard work they've done getting this report together.

Ministry of Social Development & Innovation – 2025 Annual Report – *Change & Growth*

The Speaker: Honourable Minister of Social Development and Innovation.

Hon. Isaac D. Rankine: Mr. Speaker, I rise to lay on the Table of this honourable House the Annual Report of the Ministry of Social Development and Innovation for the 2025 fiscal year.

The Speaker: So ordered. Does the Honourable Minister wish to speak thereto?

Hon. Isaac D. Rankine: Only briefly, sir, to say that the report is self-explanatory and I encourage all Members of this House and the public to read it; also, to thank the Chief Officer and the Ministry staff for the work in putting this report together.

The Speaker: I would like to take the opportunity to congratulate all those responsible for getting these reports Tabled in a timely manner, particularly within the statutory requirements of the law. Congratulations.

URGENT QUESTIONS

The Speaker: None.

QUESTIONS TO MEMBERS OF THE GOVERNMENT

QUESTION NO. 1

CIVIL SERVICE POLICY ON CONSTRUCTION WORK ON WEEKENDS IN RESIDENTIAL AREAS BY GOVERNMENT-SPONSORED ENTITIES

The Speaker: Honourable Deputy Leader of the Opposition and elected Member for George Town Central.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition, Elected Member for George Town Central: Thank you, Mr. Speaker; and good morning, everyone.

Mr. Speaker, I rise to ask Question No. 1 on the Order Paper standing in my name, to the Honourable Acting Deputy Governor.

Can the Honourable Acting Deputy Governor say what is the Civil Service Policy on construction work carried out on weekends in residential neighbourhoods by government-sponsored entities?

The Speaker: Honourable Acting Deputy Governor.

The Acting Deputy Governor, Hon. Gloria M. McField-Nixon: Thank you, Mr. Speaker.

Mr. Speaker, there is no Civil Service-wide policy that specifically authorises or prohibits construction activities on weekends by Government Ministries, Portfolios, Offices, Statutory Authorities, Government Companies, or other government-sponsored entities.

Construction activities undertaken by government entities are generally governed by the applicable terms of the construction contract, planning and development approvals, environmental and public health requirements, occupational health and safety obligations, and any conditions imposed by the relevant regulatory authorities. Contractors engaged by government entities are expected to comply with all applicable laws, regulations, permit conditions, and contractual requirements while carrying out works.

Where construction projects are located within or adjacent to residential communities, government

entities seek to minimise disruption to residents by considering factors such as working hours, noise impacts, traffic management, public safety, and project scheduling. In many cases, normal construction activities are scheduled during standard weekday working hours; however, weekend work may be permitted where it is necessary to maintain project schedules, address operational requirements, complete time-sensitive activities, mitigate safety risks, respond to emergency situations, or reduce the overall duration of disruption to the public.

The Department of Public Works has advised that for government capital projects under its management, construction schedules are established on a project-by-project basis. Any requirement for weekend work is assessed having regard to contractual obligations, programme delivery requirements, health and safety considerations, weather-related impacts, operational constraints, and the potential effect on surrounding communities. Contractors are expected to employ reasonable measures to minimise inconvenience to nearby residents whenever weekend works are required.

Accordingly, while there is no overarching Civil Service policy that either mandates or prohibits weekend construction activity by government-sponsored entities, all such works are expected to be undertaken in accordance with applicable legal, regulatory, contractual, and community impact considerations, with due regard given to the interests of neighbouring residents.

Thank you, Mr. Speaker.

The Speaker: Honourable Deputy Leader of the Opposition and Member for George Town Central.

Supplementaries

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

Mr. Speaker, when the Honourable Deputy Governor says “**all such works are expected to be undertaken in accordance with applicable legal, regulatory, contractual, and community impacts considerations, with due regard given to the interests of the neighbouring residents**” — can she say what legal, regulatory considerations are contractors obligated to?

The Speaker: Honourable Deputy Governor.

The Acting Deputy Governor, Hon. Gloria M. McField-Nixon: Not being a contractor myself, sir, I would imagine there are all the codes that apply to any construction project; so the building codes that would relate to a project, anything that is specified in their permitting requirements, would be the legal standards our contractors would have to bear in mind in terms of the legal requirements.

I would also point out, sir, that if there were any complaints those are managed as well through our Ombudsman's complaints processes and if a matter arose to the level of creating a noise nuisance, then there are laws in the country as well that persons can avail themselves through the police.

The Speaker: The Honourable Deputy Leader of the Opposition and Member for George Town Central.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

That last comment is exactly the problem we're having because we don't have control over noise complaints now.

That being said, Mr. Speaker, the Deputy Governor noted that weekend work may be permitted to maintain project schedules or “**address operational requirements**”. Can she clarify whether simple project delays due to poor planning by the contractor qualify for a valid reason to override the peace and quiet of residential neighbourhoods on a Sunday?

The Acting Deputy Governor, Hon. Gloria M. McField-Nixon: Mr. Speaker, that was a very impassioned question. I would ask the Member if he could clarify. I want to ensure that I answer what he's seeking to get at here. If he could clarify that, it would be very helpful. Thank you.

The Speaker: Honourable Deputy Leader of the Opposition and Member for George Town Central.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker, I'll repeat the question for the Honourable Acting Deputy Governor.

The Honourable Acting Deputy Governor noted that weekend work may be permitted to maintain project schedules or, and I quote again, “**address operational requirements**”. Can she clarify if simple project delays due to poor planning by contractors justify or qualify as a valid reason to override the peace and quiet of residential neighbourhoods on a Sunday?

The Speaker: Honourable Member, I think you're asking for an opinion there, and I don't think the Member can give an opinion on that. Unless you can reframe the question to some government regulation or something that you believe people are contradicting, I don't think you can put her on the spot for an opinion.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

I'll try to rephrase it because you're right, the problem is that there is no regulation around it so it's kind of hard for me to highlight that outside of the noise complaints component; but I'm only going based on what she's saying which is that there is justification. Is

there a criterion by which poor planning creates a justification to do so?

Mr. Speaker, maybe if I ask the next question, it may help her a little bit.

Mr. Speaker, given that the Honourable Acting Deputy Governor has confirmed that there is no civil service-wide policy regarding weekend construction by government contracted entities, do you agree that this creates an inconsistent, ad hoc approach that leaves residential neighbourhoods vulnerable to unprecedented disruptions?

Will the Portfolio of the Civil Service commit to drafting a standard policy to establish clear, uniform, quiet hours across all government-sponsored projects to ensure the peace and quiet of residential neighbourhoods?

The Speaker: Honourable Member, I think you're qualifying whether she would consider it because I don't think she will be in a position to answer definitively on behalf of the government.

[Cross talk]

The Acting Deputy Governor, Hon. Gloria M. McField-Nixon: Mr. Speaker, we find ourselves in an interesting position here. This question has been directed to the civil service and we are now getting into works that contractors might be doing as well.

What I will say is that we are obliged to ensure that when we are contracting for works to be done, we achieve value for money; that things are done within budget; that they are done to the quality standards that have been specified; and that they are done within the deadlines that have been provided. Much like someone contracting within the private sector, those are the terms that we are held accountable for.

There are provisions. If persons feel that any specific project is creating a nuisance, we have established procedures by law by which those things can be addressed; but I am not in a position to speak to government policy on its capital projects because that is outside my area of responsibility.

The Speaker: Deputy Leader of the Opposition and Member for George Town Central.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

I think that role is being adequately filled by my good, learned friend.

The Speaker: And I have no authority to promote you.

[Laughter]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, with that being said, maybe it's

appropriate for me to refile the question to the Honourable Premier whereby the Ministers would be...

Actually, Mr. Speaker, I think it is falling under the right hands because, as the public will know, Ministers cannot sign contracts with contractors. It has to be the Chief Officers. Therefore, though the money is coming from core government, Chief Officers have to sign those contracts —

The Speaker: No preambles. Ask your question.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, if I'm not going to get an answer... I never got an answer to my question.

The Speaker: You haven't asked a question.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: We're trying to work out together where the answer needs to come from because there's been no answer thus far.

[Crosstalk]

The Speaker: Any other supplementaries?

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, I apologise but is the Honourable Deputy Governor saying that she cannot commit to a civil service-implemented criteria for any government-sponsored contracts? That's the question.

The Speaker: Honourable Acting Deputy Governor.

The Acting Deputy Governor, Hon. Gloria M. McField-Nixon: Mr. Speaker, I think I have answered the question as to the existing standards the Civil Service is due to uphold by law.

The honourable Member began to ask if we could note something in terms of concerns regarding weekend work, and I can commit to noting that; and if the government policy on that should extend to providing provisions for which the Civil Service will need to contract going forward, then I will of course uphold that so it has been noted.

Thank you, Mr. Speaker.

Hon. Johany S. Ebanks, Minister of Planning, Lands, Agriculture, Housing & Infrastructure, Elected Member for North Side: Mr. Speaker, can I also ask the Acting DG when she's making that note — can she also give us the number of times the Scranton project was going on the weekend also? How many days on that, please?

[Crosstalk]

The Speaker: No crosstalk, no crosstalk, please. We've been doing well for the year.

Next question.

QUESTION NO. 2
LIST OF SINGLE-USE PLASTICS TO BE
BANNED AND THE EFFECTIVE DATE

The Speaker: Honourable Member for Red Bay.

Mr. A. Roy Tatum, Elected Member for Red Bay:
Thank you, Mr. Speaker.

Mr. Speaker, before I ask the question, I just want to ensure there's no error here. I submitted a question to the Minister of Health, Environment and Sustainability and it has been changed to the Minister of District Administration and Home Affairs. If that's correct, then I will continue and ask it.

The Speaker: There was a change made on that because of the legal requirements.

Mr. A. Roy Tatum: Okay, thank you, sir.

Mr. Speaker, I rise to ask the Honourable Minister of District Administration and Home Affairs, Question No. 2.

Can the Honourable Minister advise on the full list of specific single-use plastics the Government intends to ban, and when this ban will come into effect?

The Speaker: Honourable Minister of District Administration and Home Affairs.

Hon. Nickolas T. A. DaCosta, Minister of District Administration & Home Affairs, Elected Member for Cayman Brac West and Little Cayman: Thank you, Mr. Speaker.

Mr. Speaker, the answer: In April 2026, in commemoration of Earth Day, Cabinet granted approval for drafting instructions to (1) amend the Customs and Border Control (Prohibited Goods) Order (2025 Revision) and the Customs Tariff Act (2026 Revision) to prohibit the importation of specific single-use plastics ("SUPs") and (2) to provide for an exception to allow temporary importation of SUPs in emergency situations.

Whilst Cabinet has endorsed the policy direction and approved the drafting of legislation to ban the importation of SUPs into the Cayman Islands, the Government remains committed to a thorough public consultation process. It is vital that businesses, residents, and industry partners have the opportunity to provide input and inform the implementation of these measures. As a result, the government has not determined which single-use plastics will ultimately be prohibited. That determination will be informed through the legislative development process and the feedback received through public consultation.

At this stage, eight commonly used single-use plastic products have been identified for consideration and while this is not intended to be an exhaustive list,

these products are among the most widely used SUPs across the Cayman Islands. These include:

1. Small plastic grocery check-out bags (does not include large plastic shopping bags, e.g. from hardware or department stores);
2. Plastic individual-use straws;
3. Plastic stir sticks;
4. Polystyrene cups;
5. Plastic chopsticks;
6. Plastic helium-filled balloons and related balloon sticks;
7. Sky lanterns; and
8. Polystyrene clamshell food containers

As the government remains in the early stages of the legislative drafting process, the public will be kept informed as this work progresses and consultation approaches. We are committed to meaningful engagement with businesses, residents, and other interested parties, and recognise the importance of allowing adequate time for individuals and organisations to minimise any disruption and prepare for future changes. Any implementation measures will therefore be practical, reasonable, and informed by the feedback received throughout the consultation process.

By taking action now, through a measured and collaborative approach, the Cayman Islands has an opportunity to preserve the beauty of our islands, protect the natural environment that is central to our way of life and economy, and help ensure that future generations inherit a cleaner and more sustainable Cayman Islands.

Thank you, Mr. Speaker.

The Speaker: Member for Red Bay.

Supplementaries

Mr. A. Roy Tatum: Mr. Speaker, thank you very much.

Mr. Speaker, I am confused, which is not my usual state, sir. Can I ask the Member: despite the fanfare around the ban of single-use plastics — and there were a number of them named, not all — are you saying that in truth and in fact, it is only a consideration now and you don't really know what plastics will be banned or when it will actually happen?

The Speaker: Minister for District Administration and Home Affairs.

Hon. Nickolas T. A. DaCosta: Mr. Speaker, I apologise for the confusion, but ultimately, I'm not responsible for what you understand; I'm responsible for what I say.

The list the government provided was not exhaustive but indicative. That's why I restated those same lists — because it is what has been considered and the government is inclined to include those on the list; however, public consultation is necessary to ensure we capture all single-use plastics that are required

and should be prohibited, and that is the process we are going through.

The Speaker: Member for Red Bay.

Mr. A. Roy Tatum: Thank you, Mr. Speaker.
I look forward to the public consultation and —

The Speaker: No preambles, please.

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

The Speaker: Member for Bodden Town West.

Mr. Christopher S. Saunders: Mr. Speaker, through you to the Honourable Minister, is there any consideration for adding Styrofoam to that list?

The Speaker: Minister of District Administration and Home Affairs.

Hon. Nickolas T. A. DaCosta: Mr. Speaker, in addition to the press release already out to the public where the eight named items were listed, in addition to my answer [in] which I provided the eight listed items again, the items are there. Public consultation will help develop the list and that could be something that is considered in the future.

The Speaker: Next question.

QUESTION NO. 3 OVERVIEW OF PROGRAMMES TO HELP PRISONERS WITH REHABILITATION AND TRANSITION BACK INTO SOCIETY

The Speaker: Honourable Deputy Leader of the Opposition and elected Member for George Town Central.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

Mr. Speaker, I rise to ask Question No. 3 on the Order Paper standing in my name.

Can the Honourable Minister provide an overview of the programmes and strategies in place to help prisoners with rehabilitation and transition back into society when they are released?

The Speaker: Honourable Minister of District Administration and Home Affairs.

Hon. Nickolas T. A. DaCosta: Thank you, Mr. Speaker.

The answer: The Ministry of District Administration and Home Affairs has two primary departments that work closely together to rehabilitate people in prison and support their successful transition back into society: His Majesty's Cayman Islands Prison

Service (the "Prison Service") and the Department of Community Rehabilitation ("DCR").

Together, the Prison Service and DCR work hand-in-hand with other government agencies and community organisations to reduce reoffending, support rehabilitation and successful reintegration, prevent crime, and ensure the interests of victims and the public are considered

From the point an individual enters custody, there is a structured process in place to assess their needs, identify any risks or vulnerabilities, and determine the most appropriate placement within the prison system. Individuals are also introduced to the rules, expectations, services, and opportunities available to them while in custody.

DCR then undertakes an evidence-based assessment to identify the individual's risks, needs, and areas requiring support. This assessment informs a case management plan that outlines appropriate interventions, programmes, and purposeful activities designed to address those needs. The plan is regularly reviewed and updated, referrals are made to relevant services, and one-on-one offender management sessions are provided as needed.

This plan is a part of a structured system that encourages positive behaviour, personal responsibility, and active participation in rehabilitation. As individuals demonstrate progress and engagement, they may become eligible for lower security categorisations, increased privileges, and additional opportunities for personal development.

This approach recognises and rewards progress, helps maintain safer custodial environments, and supports better reintegration outcomes.

During their time in custody, people in prison have access to a range of programmes, interventions, and purposeful activities designed to address the underlying drivers of offending and to build skills for successful reintegration into the community. These include:

- Education and Training – Educational programmes to improve literacy and numeracy, including CXC examinations, certifications, and even degree-level opportunities.
- Vocational Skills – Vocational training and certification to support employability. The Prison Service operates as a City & Guilds Certified Vocational Centre, offering qualifications in plumbing, HVAC, carpentry, auto mechanics, and electrical installation.
- Employment – Individuals may also participate in structured work assignments within the prison, including kitchen services, agriculture, maintenance, cleaning, welding, and other operational functions. Selected individuals may also participate in supervised volunteer work programmes with external government agencies.

- Clinical and Therapeutic Services – Services that support mental health, emotional wellbeing, substance misuse recovery, trauma recovery, and the development of healthy coping strategies. These include counselling, trauma-informed interventions, and evidence-based therapeutic programmes.
- Behaviour Change and Rehabilitation Programmes – Interventions designed to address factors associated with offending behaviour, promote personal responsibility, empathy, and support positive behavioural change. Programmes include anger management, cognitive-behavioural interventions, sex offender treatment, healthy relationship programmes, and female empowerment workshops.
- Restorative, Spiritual and Pastoral Services – Services that provide opportunities for personal reflection, spiritual growth through chaplaincy support, mediation, faith-based programmes and restorative justice initiatives such as the Sycamore Tree Programme.
- Recreational and Wellbeing Activities – Activities that promote physical health, wellbeing, teamwork, and positive use of leisure time, including gardening, art, chess, football, basketball and pickleball.

The Prison Service also supports reintegration through initiatives such as the Release on Temporary Licence (ROTL) Programme and the Enhanced Reintegration Unit, which provide eligible individuals with a structured and gradual transition back into the community while remaining subject to appropriate oversight. These initiatives are complemented by job-readiness support including resume development, interview preparation, workplace readiness training, and work-release opportunities with local employers to support successful reintegration.

The Conditional Release Act provides a further pathway for eligible individuals to transition back into the community with greater support. Individuals may be considered for conditional release once they have served 60 per cent of their sentence and their risk is considered manageable in the community. In support of the Conditional Release Board's decision-making process, the Prison Service, DCR, and other relevant agencies provide comprehensive assessments and reports, including consideration of victim impact.

As individuals who are granted conditional release transition back into the community, DCR provides structured individual supervision, with a strong emphasis on compliance, alongside practical assistance, including referrals to relevant services and support. The objective is to help individuals maintain stability, address ongoing needs, and successfully reintegrate into

society while prioritising the safety of victims and the public.

Successful reintegration requires coordinated support beyond the prison. Through community supervision, transitional programmes, and partnerships with government and community organisations, individuals may receive assistance with employment, housing, life skills, treatment services, and rebuilding family and community connections. Programmes such as the Government's Second Chance Programme and half-way houses such as The Bridge Foundation play an important role in supporting successful transitions.

Recognising that reintegration is a shared responsibility, the Ministry of District Administration and Home Affairs and the Ministry of Social Development and Innovation are working together to strengthen a whole-of-government approach to reintegration. This partnership focuses on identifying gaps and barriers for reintegration and improving coordination across housing, employment, social services, and other critical areas to reduce reoffending and support long-term positive outcomes.

The Ministry has also commenced a new initiative to consult with the Inmate Council to help inform rehabilitation and reintegration efforts. The first engagement session provided valuable insight into the experiences and perspectives of people in prison and reflected the positive impact of rehabilitation efforts already underway, as the members demonstrated a strong focus on personal responsibility, public protection, and the impact of their crime on victims, families, and communities. Council Members also provided constructive recommendations on employment and reintegration support. The Ministry and Prison Service are committed to continuing this engagement, in conjunction with pursuing legislative amendments to the Prison Act (2021 Revision) and the various Prison Rules and Regulations.

By combining structured custody, meaningful rehabilitation, and coordinated reintegration support, the NCFC is working to reduce reoffending, enhance public safety, and ensure that individuals leave custody better equipped to contribute positively to society.

Thank you, Mr. Speaker.

The Speaker: Deputy Leader of the Opposition and Member for George Town Central.

Supplementaries

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

First, I want to thank the Honourable Minister for the very comprehensive response — many good details in there; and I hope the families of those persons who are incarcerated in the Cayman Islands prison, as well as the prisoners, have heard exactly what the government is doing to assist with that transition.

Mr. Speaker, can the Honourable Minister say when the consultation with the prisoners will be completed and when he intends to report back to this honourable House with that consultation's findings?

The Speaker: Honourable Minister of District Administration and Home Affairs.

Hon. Nickolas T. A. DaCosta: Thank you, Mr. Speaker.

Mr. Speaker, what I can say is this consultation with the Inmate Council and persons in prison is constantly ongoing. It is a new initiative by the Ministry. We just finished consultation on a revision for the Spent Convictions Act; revisions that we want to, I guess, advocate for in that Act. There will be other matters that we consult on, so it is ongoing.

I don't see the practicality of reporting every single consultation that we have with the Council to Parliament because it is the work of the Ministry; however, I'm happy to answer any parliamentary question that comes my way.

Thank you, Mr. Speaker.

The Speaker: Honourable Deputy Leader of the Opposition and Member for George Town Central.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

Mr. Speaker, maybe the consultation the Minister is speaking to is not the kind that I thought it was, so let me revert to my original question.

Has the Ministry done a survey [among] the prisoners to [determine if] all of what the Minister so adequately just detailed is being delivered adequately to them; if not, is he willing to do so?

To be specific, a prisoners' survey to see exactly... because I know the information was reliably informed and transferred to the Minister, Mr. Speaker. What I'm saying is that there seems to be a difference of view from many of the prisoners in respect to this very adequately given answer. Is he prepared to do a prisoners' survey?

Thank you, Mr. Speaker.

The Speaker: Honourable Minister of District Administration and Home Affairs.

Hon. Nickolas T. A. DaCosta: Mr. Speaker, thank you.

While my answer was reliably informed, what I can say is there's also a policy direction of the Minister that this is what they are to be doing. This is how it should operate. This is what people deserve — to rehabilitate and reintegrate into society.

Mr. Speaker, I will commit to checking Inmate Council, prisoners, prison staff, and the Ministry staff to ensure the workings of the prison address all of this, and I'm happy to bring a statement to Parliament in the future.

Thank you.

The Speaker: Honourable Premier, would you be inclined to move the suspension of Standing Order 36(3) to allow question time to go beyond one hour?

Suspension of Standing Order 36(3)

The Premier, Hon. André M. Ebanks: Certainly.

Mr. Speaker, I move the suspension of Standing Order 36(3) to allow question time to exceed an hour.

The Speaker: The question is that Standing Order 36(3) be suspended.

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

AYES.

The Speaker: The Ayes have it.

Question time can continue until we complete the questions on the Order Paper.

Agreed: Standing Order 36(3) was suspended.

The Speaker: Honourable Deputy Leader of the Opposition and Member for George Town Central.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker, and I want to thank the Honourable Premier for extending the time necessary for questions to be answered.

My final supplementary in respect to the question before us: Can the Honourable Minister say when an inmate is leaving the prison and suggests they do not have housing, whether there's an obligation to find housing for them rather than them going on the street homeless? I think he said other entities like the Ministry responsible for the Department of Financial Assistance (DFA)... Are they obligated to find such and pay for it?

The Speaker: Honourable Minister of District Administration and Home Affairs.

Hon. Nickolas T. A. DaCosta: Thank you, Mr. Speaker.

Mr. Speaker, the other entities that were referenced not only include the government agencies but also external agencies such as the NDC (National Drug Council); by the way, the NDC also does surveys with prisoners on the workings and happenings within prison. The Ministry also supports the Bridge Foundation halfway house and the reintegration programmes it offers, so that is an option for housing as well.

While we cannot guarantee housing due to supply, each person leaving prison has the ability to apply to the Department of Financial Assistance for housing assistance up to three months before they leave

prison — so supply is important. Housing supply is key and we know that housing supply is in dire straits, I guess, even for those who are out of prison.

[Inaudible interjection]

Hon. Nickolas T. A. DaCosta: Yes, Caymanian prisoners, Mr. Speaker, let me qualify that. Caymanian prisoners.

The Speaker: Deputy Leader of the Opposition and Member for George Town Central.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: A last qualifier.

Mr. Speaker, I'm assuming that the Minister is saying, just so I can understand clearly, that finding a house, which I understand is a very difficult task, at the very least the Prison would work with the Department to approve the payment for housing. Now, whether we can find it, whether you work with the family members of the prisoner...because a halfway house is mainly for persons dealing with addictions and so forth.

You have persons who've been in prison who have nothing to do with a halfway house who would possibly need somewhere to stay once they get out of prison. We can't assume that everyone has a home to go to, so though I know it's troubling to find housing—

The Speaker: You asked the question, now leave him; let him answer it.

Minister of District Administration and Home Affairs.

Hon. Nickolas T. A. DaCosta: Thank you, Mr. Speaker. I'll try to find the question in the preamble and the postamble if I can.

We have identified the need to strengthen the support, and that is why I said that we have strengthened the working relationship between the Ministry of District Administration and Home Affairs and the Ministry of Social Development and Innovation.

What is interesting, though, is that previous governments, including when the Deputy Leader of Opposition was Minister of Social Development, did not invest in social housing or transitional housing. We have already identified properties for transitional and social housing and are looking to expand that because while we understand that, yes, we can approve the funds, we can't demand they open their doors; so we are seeking to alleviate that pressure with the transitional housing, but we will support our Caymanian people as best as we can.

Thank you, Mr. Speaker.

The Speaker: Member for Bodden Town West.

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

Mr. Speaker, through you to the Honourable Minister, as they are considering these programmes for reintegration in society: Prisoners who have found jobs still have problems with getting a bank account.

Can the Minister work to see what can be done in helping some of these prisoners? I recognise the banks do have their risk profile, et cetera, but it is a problem for some of the people who I've heard are struggling to get bank accounts just by virtue of having been incarcerated. I want to ask the Minister to put that on his radar also.

Thank you, Mr. Speaker.

The Speaker: Minister of Home Affairs and District Administration.

Hon. Nickolas T. A. DaCosta: Thank you, Mr. Speaker.

I agree with the Member that for persons in prison when they re-enter society, opening bank accounts, receiving payments, receiving salary for jobs, has always been a problem.

Last year we had a supervisor from the Prison Service, a secondee working within the Ministry, who led the initiative of calling all the banks around the table with employers in the private sector to figure out what exactly we can do to ensure that they do have access to banking so there was a programme, there are templates in place, banks are on board.

I do hear some stories about some people today still having issues, so if any Member is aware of that, if you get any complaints, please let me know because all banks were called to the table and agreed to a process to support our people reintegrating into society.

QUESTION NO. 4

DOES WATER AUTHORITY INTEND TO APPLY TO OFREG TO INCREASE RATES IN LIGHT OF THE INFLATION HIKE ANNOUNCED BY THE ESO?

The Speaker: Deputy Leader of the Opposition and Member for George Town Central.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

I rise to ask question number four standing in my name. Can the Honourable Minister say whether the Water Authority intends to apply to the Utility Regulation and Competition Office (OfReg) to increase its rates as stated by the Minister in Finance Committee on Thursday, 13th November 2025, in light of the inflation hike announced by the Economics and Statistics Office (ESO)?

The Speaker: Minister of District Administration and Home Affairs.

Hon. Nickolas T. A. DaCosta: Thank you, Mr. Speaker.

The answer: On 3rd June 2026, the Water Authority–Cayman (“the Authority”) announced that its base price for water, sewerage and septic services would be adjusted by 3 per cent, effective 1st July 2026. This adjustment reflects the first increase to base rates in seven years.

To place this in context, even with the adjustment, the Authority continues to supply potable water at a cost of less than three cents (\$0.03) per gallon. This remains significantly lower than the cost of commercially bottled water available in grocery stores, which costs an average of up to \$2.68 per gallon depending on the brand and packaging. The Authority therefore continues to provide an essential public service at a fraction of the cost of alternative sources.

The adjustment is made strictly in accordance with section 44(3) of the Water Authority Regulations (2022 Revision), which provides the lawful mechanism for annual base price reviews. The process includes independent verification by the Office of the Auditor General and formal notification to the Utility Regulation and Competition Office, ensuring full transparency, accountability and regulatory oversight. It should also be noted once more that base rates have not been adjusted for seven years.

While any increase in cost is understandably of concern to the public, this adjustment remains modest and necessary to ensure the continued maintenance, upgrading and resilience of the Authority’s critical infrastructure. These investments are essential to sustaining the delivery of safe, reliable, and high-quality water and wastewater services across the Cayman Islands.

Beyond cost considerations, the Authority plays a critical role in the public health infrastructure of the Cayman Islands. It is a key partner in safeguarding national health and wellbeing through the consistent delivery of safe drinking water that meets World Health Organisation standards. The Authority ensures that residents and businesses have continuous access to safe potable water, which is fundamental to sanitation, disease prevention, and overall community wellbeing.

There are no further applications pending, nor any proposals currently before the regulator for additional rate increases beyond this approved adjustment. Any future review of rates will continue to be undertaken strictly within the established legal and regulatory framework, with full oversight and transparency.

Finally, it is important to place the Authority’s financial position in its proper context. Unlike many public sector entities, the Authority does not receive operational funding from central Government. Rather, it operates as a self-financing statutory authority and fulfils its statutory obligations, including the payment of annual dividends to the Government. The Authority achieves these standards not through subsidy or external support, but through sound financial management,

a skilled and predominantly Caymanian workforce, and a sustained commitment to operational excellence.

As indicated during Finance Committee proceedings last year, while the Authority’s financial statements may, at first glance, suggest a strong surplus position, it is important to recognise that this is driven by investment income. The Authority maintains reserves invested in fixed deposits to support future capital expenditure requirements, including critical infrastructure development, system upgrades, resilience projects, and network expansion to meet the demands of a growing population. This financial independence is not accidental; it reflects decades of disciplined management, prudent capital planning, and governance structures that hold the Authority to the highest standards of accountability.

From a financial management perspective, these funds represent earmarked reserves for planned capital investment rather than unrestricted surplus available for general expenditure. If those designated infrastructure reserves were excluded from consideration, the Authority’s financial position would present a markedly different picture and would more accurately reflect the substantial costs associated with maintaining and modernising essential water and wastewater infrastructure.

The NCFC (National Coalition for Caymanians) remains firmly committed to improving the quality of life for all Caymanians and residents through the provision of essential services that are safe, reliable, and financially sustainable. The modest adjustment now being implemented will help ensure that the Authority maintains its long-term financial viability, continues to invest in critical infrastructure, and remains capable of meeting the country’s future water and wastewater needs without reliance on direct financial support from central Government.

This approach reflects prudent fiscal management, responsible stewardship of public assets, and a commitment to ensuring that future generations benefit from a modern, resilient, and sustainable water utility.

Thank you, Mr. Speaker.

The Speaker: Honourable Deputy Leader of the Opposition and Member for George Town Central.

Supplementaries

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

Mr. Speaker, considering the Economics and Statistics Office formally announced this inflation hike after the Minister and the entity had decided to or intended to increase the rates, how can the Minister reconcile allowing the statutory authority to increase these rates at a time when consumers and households are already facing severe cost of living squeezes?

The Speaker: Honourable Minister of District Administration and Home Affairs.

Hon. Nickolas T. A. DaCosta: Thank you, Mr. Speaker.

The inflation uptick the Honourable Deputy Leader spoke about is mainly driven by fuel cost, and the government has committed more than \$10 million to addressing the fuel cost that is driving up inflation in the country. As mentioned in the press release for the Water Authority rate increase [and] as mentioned here today, even with this rate adjustment, water from the tap still costs three cents per gallon — three cents per gallon; and that is insignificant compared to everything else.

As I said, more than \$10 million to address fuel; Early Childhood Assistance Programme increased from \$950,000 to \$2 million...

[Inaudible interjection]

Hon. Nickolas T. A. DaCosta: I'm answering my question.

Thank you, Mr. Speaker.

The Speaker: Honourable Deputy Leader of the Opposition and Member for George Town Central.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

Mr. Speaker, can the Honourable Minister confirm whether Hazard Management or any other weather-related entities within core government have informed him or his Caucus that this hurricane season is expected to be topping the national record of the highest, hottest summer, and is the most severe dry season? Was he made aware of that before making this decision?

The Speaker: Member, I'm not sure what hurricane predictions have to do with the price of water from the Water Authority. Maybe you can clarify it.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: I'm happy to, Mr. Speaker. See, the relevance of my question is that if they were made aware that this season, weather-related matters are going to be hotter than normal; the need and demand for water will be more than normal — thank you honourable Member. The question is whether the government was cognisant of that before they decided to do the increase.

The Speaker: Honourable Minister of District Administration and Home Affairs.

Hon. Nickolas T. A. DaCosta: Thank you, Mr. Speaker.

I think we're all aware of meteorological predictions and forecasts and how they can vary. Again, Mr. Speaker, I think typically when it's hotter we turn the AC temperature lower. That doesn't affect your water bill, so I don't see the relevance here unless we're taking showers outside. Not too sure, Mr. Speaker. Thank you.

The Speaker: Honourable Deputy Leader of the Opposition and Member for George Town Central.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, I'm genuinely trying to get an answer, but the Member's sarcastic responses show that he's lacking in understanding that there are actually Caymanians who are in agriculture who depend on those services. Maybe he's not focused on that; we in the Opposition are, but he has answered the question, Mr. Speaker: they didn't consider it.

My last question, Mr. Speaker. Did the government consider, as the Minister of Finance said in previous Sittings of the House, whether they would be willing to delay the implementation of these fees — granted, we in the Opposition support the infrastructure needs, but is this the time to do the increase? Straight question: did the government consider whether delaying this rate at this time would have been a better idea?

The Speaker: Honourable Minister of District Administration and Home Affairs.

Hon. Nickolas T. A. DaCosta: Mr. Speaker, thank you.

To address the preamble once more, I am quite aware that we have persons working in agriculture and farming, and that's why to this day the Water Authority still maintains the eastern reservoir that farmers can go straight to the reservoir and get water for free — not even three cents per gallon. *Free*, Mr. Speaker.

A gallon costs three cents, Mr. Speaker. As mentioned in the answer — let me repeat: the law provides the mechanism for Water Authority to increase every year. The law does not say "government can direct not to implement." The law says they could have increased by 17 per cent. The Authority said *that [would be] too rough on the Caymanian people. We still need to maintain our critical infrastructure, so we will do 3 per cent and that will address our needs.*

Mr. Speaker, something I've learnt out of all of this is that empty barrels make the most noise, but it only costs 15 cents to fill this up.

[Crosstalk and laughter]

Mr. Christopher S. Saunders: Mr. Speaker, I'm going to ask you for a bit of leeway because my concerns from the last Finance Committee remain.

Through you, Mr. Speaker, I hope the Minister of Finance doesn't mind me putting him on the spot. In

the last Finance Committee, I was concerned about the Water Authority's almost \$8 million loss from cash flows from primary operations. Is there a plan in place by the Ministry of Finance and the government to tackle that issue? Because if you look at the Water Authority's financials right now, they are not as healthy as people think. They've been sitting on the cash; they've been making significant money from investment revenues, but the core business is losing money, so I'd like to know what the plan in place is to deal with that.

I'm asking the Minister of Finance. Ultimately, if he doesn't want to answer, I can understand, but the Public Management and Finance Act is clear in that regard with SAGCs and their ability to not be a going concern for the people of the Cayman Islands.

Thank you.

The Speaker: Honourable Minister of Finance do you wish to...

Hon. Rolston M. Anglin: Mr. Speaker, the Member is quite right.

Part of the reason I answered this publicly is because we in this House have really fallen short of the real responsibility this Ministry of Finance ultimately has and that I take very, very seriously. The Member is absolutely right; this SAGC — if you look at the Public Authority Act and the construct of how we are supposed to be conducting public finances across the entire government, something needed to be done. This 3 per cent increase, as I understand it, increases some cents per person per bill so we're not talking about Caymanians having to get \$50 and \$60 increases. This is a minimal increase.

Did the Government consider whether to implement? The Minister came; he spoke to me on about three occasions and walked through the model. This is a model to get the Water Authority back to financial stability. We didn't want to have to go this deep publicly, but since we are *gonna* keep yapping on about the subject, the Water Authority makes a loss on its water operations. It is buffered because they are allowed to keep millions of dollars on investment; they then get investment income. That's what allows them to survive.

We cannot continue to have entities across CIG... when we can spread it across millions and millions of gallons. That is why the impact is so minuscule per customer. Did the Government take that into consideration? We sure did. I can tell you I don't see any reason for us to not implement it at this time.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker.

The Speaker: Is it a point of order?

Point of Order

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Yes, Mr. Speaker.

The Speaker: What point of order?

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, there's not a question being answered here.

The Speaker: Yes. The Member for Bodden Town West specifically asked the Minister of Finance a question and he's answering the question.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: What was the question, Mr. Speaker? I fail to know what the question was.

Hon. Rolston M. Anglin: Under the Public Management and Finance Act, all entities must be financially viable. Under this Government's policy, every entity that provides a public service needs to get to financial viability. When you make a loss on your core operations, there is a concern. This is part of how we not only ensure that we can maintain our infrastructure but get the entity to a level where its operations cover its costs.

The Speaker: Honourable Deputy Leader of the Opposition and Member for George Town Central.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

On a procedural matter, for clarity, just for my understanding, can honourable members answer questions other than the Minister allotted the question? I just want to make sure for future purposes.

The Speaker: Honourable Deputy Leader of the Opposition and Member for George Town Central, the Member for Bodden Town West asked permission to ask the Minister of Finance a question. I allowed him to ask the question, and I asked the Minister of Finance if he would wish to take the opportunity to reply. He did. It was all in accordance with the Standing Orders.

[Inaudible interjection]

The Speaker: Member for George Town East, do you have a question?

Mr. Roy M. McTaggart: Yes, Mr. Speaker, thank you.

Mr. Speaker, I wonder if the Minister could tell us how the Water Authority rate of 3 cents per gallon compares to the only other viable comparable entity on the island, Cayman Water Company.

Hon. Nickolas T. A. DaCosta: One minute please, Mr. Speaker.

[Pause]

Mr. Roy M. McTaggart: Mr. Speaker, I would say to the Minister that I'd be happy to take the answer in writing.

Hon. Nickolas T. A. DaCosta: Well, Mr. Speaker, I can just give a brief answer. I know that Water Authority rates have always historically been and probably will always be lower than Cayman Water [Company's]. That's as much as I can answer, but I know the other company's rates are posted online.

**QUESTION NO. 5
UPDATE ON THE FINANCIAL ASSISTANCE
REASSESSMENT PROCESS CONDUCTED BY THE
DFA OVER THE PAST 12 MONTHS**

The Speaker: The Deputy Leader of the Opposition and Member for George Town Central.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

I rise to ask Question No. 5 standing in my name on the Order Paper, to the Honourable Minister of Social Development and Innovation.

Can the Honourable Minister provide a detailed update on the ongoing financial assistance reassessment process conducted over the past 12 months by the Department of Financial Assistance — specifically:

- (a) the number of individuals or households whose financial assistance benefits have been reassessed;
- (b) the number of recipients who have experienced a reduction in their monthly disbursements following these reassessments; and
- (c) the aggregate dollar figure saved or deducted from public assistance distributions as a direct result of these benefit reductions?

Thank you, Mr. Speaker.

The Speaker: Honourable Minister of Social Development and Innovation.

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

The answer: Over the period 1st June, 2025 to 31st May, 2026, the Department of Financial Assistance completed five hundred forty-seven financial reassessments for individuals and households receiving financial assistance; of these reassessments:

- 71 per cent (391 persons) received increased average monthly services compared to their previous assessment period
- 28 per cent (155 persons) received reduced services
- 0.2 per cent (1 person) experienced no change in their monthly services.

The one hundred fifty-five persons who experienced a reduction in services did so because their

household deficit decreased at the time of reassessment. Financial assistance is calculated strictly on the basis of a household's verified deficit, which can change over time as income and expenses change. Reductions can occur for the following reasons:

- Decreased household deficits — Households had smaller shortfalls between their expenses and their available income at reassessment, meaning they required less assistance to meet essential needs.
- Increased household income — Clients gained employment, increased work hours, received pension uplifts, began receiving Seafarers or Veterans Ex Gratia increases, or obtained additional income (for example, rental or business income), reducing the level of support required.
- Reduced household expenses — Certain clients experienced lower expenses (for example, loan payments ending, children leaving pre-school), which reduced their deficit.
- Changes in household composition — When household members moved out, became independent, or no longer required support, the household's needs and deficit change.

Reductions occurred only where a household's verified financial need decreased, resulting in a lower assessed shortfall and therefore a lower level of services required.

A monthly comparison is used because not all clients access services for the same number of months during each assessment period, and therefore an annual comparison would not provide an accurate or consistent measure of change across households. Using a monthly figure ensures that the comparison is accurate, consistent, and comparable across all five hundred forty-seven reassessed clients, regardless of how long they received services in either period. An annual comparison would be misleading, as it would incorrectly assume that all clients received the same services for the same duration, which is not the case.

In this context, the one hundred fifty-five persons who experienced reductions saw a combined monthly decrease of \$59,294.45. These reductions were applied strictly based on each client's verified financial need at the time of reassessment and were necessary to bring their assessed household deficit within the allowable surplus threshold prescribed in the Regulations; by contrast, the three hundred and ninety-one persons who experienced increases saw a combined monthly increase of \$182,904.86. This demonstrates that through reassessment, the Government was able to redirect the \$59,294.45 in reduced monthly services to help meet the increased needs of the three hundred and ninety-one clients whose household deficits had grown.

The Speaker: Honourable Deputy Leader of the Opposition and Member for George Town Central.

Supplementaries

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

Mr. Speaker, can the Honourable Minister say whether as a result of the reassessment of some five hundred forty-seven persons the government actually ended up with more expenses, because if you say you saved...call it \$60,000, but you ended up having to pay out more, you ended up with expenses over \$120,000. Am I correct in my understanding of that?

Hon. Isaac D. Rankine: Mr. Speaker, yes that's correct because with those reassessments we found some persons who needed additional support; and when you look at the variance it's \$120 [sic].

The Speaker: Honourable Deputy Leader of the Opposition and Member for George Town Central.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

Mr. Speaker, can the Honourable Minister say whether they have intentions of doing more assessments that could potentially lead to further reductions?

The Speaker: Minister of Social Development and Innovation.

Hon. Isaac D. Rankine: Mr. Speaker, the Act requires us to do reassessments at certain times, and certainly, again, based on the answer I gave, we could find that people are well above the surplus after they had the reassessment so there's a possibility that it will happen, sir.

The Speaker: Deputy Leader of the Opposition and Member for George Town Central.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

Last supplementary; and I want to thank the Honourable Minister for his very adequate response.

Can the Honourable Minister say whether in his opinion the Department — not the department as in the staff, but by way of the policies, rules and regulations — is adequately serving the needs of the general public today?

The Speaker: Minister of Social Development and Innovation.

Hon. Isaac D. Rankine: Mr. Speaker, to answer: In today's environment, I do believe, based on the resources that we have, that it is adequate; but we are in

the middle of a reassessment right now. We will get information from that as well.

The Speaker: That brings us to the end of question time, but I'd just like to remind the Ministers [that] we need the answers to the questions. The Standing Orders ensure that you get the question ten days before the meeting starts. I really would appreciate the Ministers leaning on their Chief Officers to make sure the questions are answered and we have them in-house in Parliament before each meeting starts.

Thank you all.

STATEMENTS BY MEMBERS OF THE GOVERNMENT

The Speaker: I have received and approved a statement by the Minister of Youth, Sports, Culture and Heritage.

Honourable Minister of Youth, Sports, Culture and Heritage

Jordan Crooks Returns to Competitive Swimming

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

Mr. Speaker, I'm pleased to stand here this afternoon to announce that the Ministry of Youth, Sports, Culture, and Heritage, on behalf of the Cayman Islands Government, is thrilled to announce the return of Caymanian Jordan Crooks to international competitive swimming.

[Desk thumping]

Hon. Isaac D. Rankine: After some time away from the sport, he is officially back in the pool and will be representing the Cayman Islands on the global stage and aiming to compete in LA2028.

Jordan has shared how grateful he is to have had the opportunity over the past few months to complete his studies and plan for his future. He is excited to return to swimming at a professional level and represent the Cayman Islands.

Mr. Speaker, I am certain that the entire Cayman Islands is proud to see Jordan return to training at a professional level. We have watched him as he accomplished many phenomenal achievements during his collegiate career from breaking national records, university and NCAA records, winning gold at the short course World Championships; and lest we forget, setting a world record and becoming the first swimmer to break the 20-second barrier in the 50-metre freestyle.

I am sure I speak for us all when I say, welcome back Jordan and we are certainly looking forward to watching you as you journey to LA2028.

PRESENTATION OF PETITIONS

The Speaker: None.

OBITUARY AND OTHER CEREMONIAL SPEECHES

The Speaker: I have received a request by the Premier to do an obituary. Then, although I haven't been given notice, it's open to any other Members, if you wish to mention any deaths that took place in your community since the last sitting of Parliament.

Honourable Premier.

[Pause]

Mr. James M. Ryan, CBE, JP

The Premier, Hon. André M. Ebanks: Thank you and good afternoon, Mr. Speaker.

I rise to read into the Hansards, the tribute on behalf of the government at the service of dearly departed James Montgomery Ryan, former Chief Secretary and Member of what was then the Legislative Assembly.

Mr. Speaker, before I do, I'd like to briefly thank you for coordinating the Lying-in-State last Thursday. I think all of us took stock of that event. It was beautifully performed. You could feel the family's emotion, and I think they appreciated those of us who could attend in support; particularly Miss Shirley who was obviously deeply affected as they were not high school sweethearts, they were childhood sweethearts, and essentially were almost together forever.

Also, to commend the family for organising such a beautiful memorial service which was on Saturday. Again, I think there were fitting tributes. As you would expect, Mr. Speaker, former Member, former Leader of Government Business, honourable Kurt Tibbetts delivered a life story in a compelling fashion with deep knowledge of his relationship; and the family should be commended for all their tributes. Again, flawlessly delivered.

With that, Mr. Speaker, I just want to formally read into the Hansards, the government's tribute on the life of incredible service by "Mr. Jimmy" as we would call him. Thank you, Mr. Speaker.

"Last Thursday, 18th June, Members of this honourable House led by you, Mr. Speaker, gathered on the steps of Parliament with solemn hearts but also with deep gratitude to honour the life and legacy of Mr. James Montgomery Ryan. He was a distinguished son of Cayman Brac, a devoted servant of the Cayman Islands, and a man whose character left an enduring impression on all who had the privilege of knowing him. Thus, as a former Member of the Legislative Assembly, he was rightly given the high honour of a Lying-in-State ceremony."

There are moments in life when words feel especially inadequate. This is one of those moments, and it reminds us that some lives cannot be measured by titles alone or fully captured by a record of service, even a record as distinguished as that of Mr. Ryan; so, we pray particularly for Mr. Ryan's family whom he loved so much, that you feel the heart of the community supporting you, caring for you during this very difficult time, because those of us who knew him loved him too.

For this reason, the government and the people of the Cayman Islands stand with you during your grief; but in honour of Mr. Ryan's life, we also stand in gratitude. Gratitude for a life lived with purpose, dignity and devotion to country.

Mr. Ryan began serving his country at the age of 13 years old. As a young wireless messenger on the Brac he helped keep both families and commercial interests connected.

If you recall, Mr. Speaker, I joked at the family's memorial service that he was the Brac's original Wi-Fi. That's how the job description was read by the honourable Kurt Tibbetts.

Returning to the statement... *He himself said that this experience planted a seed in him that became an ironwood tree — nearly four decades of dedicated public service. He served as an educator, a principal, District Commissioner and Deputy Chief Secretary, and he crowned his career as Chief Secretary from 1994 to 2004.*

Mr. Tibbetts also made the point that Mr. Ryan had only ever applied for one job. All the rest that I just read, he just followed up with appointments and promotions — one job.

In moments of real national challenges — from prison riots, migrant issues, to Hurricane Ivan — Mr. Ryan helped guide these Islands with steadiness, courage and care. Of course, as the Chief Secretary he wore many hats; he was an ex officio Member of the Legislative Assembly, of course now Parliament, representing and advocating for the civil service across several political administrations. During this time, Mr. Ryan also bore witness to the return of political parties to the Cayman Islands, and he helped the civil service adjust accordingly.

In addition to being an ex officio Member of the Legislative Assembly, Mr. Ryan was also an ex officio Member of Executive Council, which transitioned to become "the Cabinet" during his tenure. Of course, he also represented us with distinction by serving as Acting Governor on countless occasions.

It is accurate to say that in the Legislative Assembly and in Cabinet his neutrality was never questioned, and his sound advice and courteous demeanour were always respected across the political landscape.

Let us remember that the achievements, however remarkable, are not the full measure of the man. They were the outward expression of Mr. Ryan's faithful, God-fearing, God-loving character. That is why

today we remember not only the offices he held, but even more, the manner in which he served. You see, Mr. Ryan was of that generation of Caymanians who knew, deep in their bones, that public service is both a privilege and a responsibility. He expected excellence from himself and from those who worked alongside him because he firmly believed that government exists to serve the people, and he would accept nothing less. He carried that same spirit of excellence into the wider community through his church, Rotary, the Sister Islands Community Care Board and many quiet acts of kindness that sought no recognition. The honours rightly bestowed upon Mr. Ryan remain as public symbols of his achievements.

Indeed, successive governments remain respectful and grateful for the spirit in which he served and for the institutions he strengthened through his integrity, professionalism and service above self. Yet, he himself considered his greatest achievements to be the trust he earned and the example he left of faithfully serving others. In fact, even after retirement he continued to serve the Cayman Islands in public roles in keeping with a heart that he loved his country.

For all the high offices he held, and wherever duty placed him, Mr. Ryan never lost the Caymanian gift of truly seeing people. He made each person feel valued, not because of title or standing but because he took the time to recognise the human before him as he taught, mentored and encouraged them. In that, Mr. Ryan reflected the heart of who we are, a people who respect and care for one another.

That is why Mr. Ryan is remembered as a family man, a mentor, a trusted public servant, and a man who inspired us to develop deep personal character as well. His legacy is worthy of honour, and as we look to the future, may those of us who serve today and in generations to come remember that leadership is found not only in words spoken or decisions made but in character, consistency and quiet devotion to the common good as Mr. Jimmy showed us.

Again, on behalf of the Government and the people of the Cayman Islands, we offer sincere gratitude for the life, service and legacy of Mr. James Montgomery Ryan, CBE, JP. May his family be comforted by the love and respect that surrounds them; and always, may his soul rest in eternal peace."

So long, Chief Secretary. Those of us who are still here in public service will try to emulate your example, and we'll see you on the other side.

The Speaker: Honourable Minister of District Administration and Home Affairs.

Hon. Nickolas T. A. DaCosta: Thank you, Mr. Speaker.

Mr. Speaker, I certainly want to rise and echo the words spoken by the Honourable Premier on Mr. Jimmy Ryan. To many across these Islands he was Mr. James Ryan, former Chief Secretary; a distinguished

public servant, a man of discipline, a man of principle and a man whose service helped shape the modern Cayman Islands Civil Service; but to many of us from Cayman Brac and across these Islands, he was also simply Mr. Jimmy. That title carried with it a deep sense of respect, affection and pride.

Mr. Jimmy was a fellow Bracker, and for me, like so many others, he was an inspiration. He was one of those persons whose life quietly taught lessons long before words were ever spoken. He showed that someone from our small island could rise to the highest level of public service, carry himself with dignity, serve with excellence and still remain grounded in community, family and faith.

I last spoke with Mr. Jimmy in March of this year — just two months before his passing — and in that conversation, I told him something that I had carried with me for many years, and I actually got him to laugh. I told him that I had always admired him for the way he dressed and the way that he respected time. Mr. Jimmy was always put together, and if you saw the slideshow or if you knew him personally, even out fishing, he was dressed his best. Always sharp, but more than that he was always on time, and in truth, usually ten minutes early. That may seem like a small thing, Mr. Speaker, but to me it was never small. It reflected discipline and respect. It reflected a man who understood that when you respect time, you respect people; and that is a quality I genuinely admire and one that I try to impress upon others even now.

In fact, Mr. Speaker, I can remember a time in high school when I would come home, change out of my school uniform, put on dress clothes and spend the rest of the day wearing them just because I wanted to be like Mr. Jimmy — I know, I was a weird child; but I can see me now, dressing up and driving around Cayman Brac in the car. Couldn't even drive yet, that's how young I was, but I wanted to be like Mr. Jimmy. That is the kind of influence he had — not loud, not forced, but steady, visible, and lasting.

I also knew Mr. Jimmy in a very personal way. This is a family that I grew up around in the community, in the same church, and throughout life. His daughter Lori and my mother have always been the closest of friends. His son Will was always a source of encouragement when he would return to Cayman Brac from his missionary trips. His niece, Mrs. Heidi Wallace, now serves as the chief human resources officer in my Ministry, and I want to publicly extend to her and the entire family my deepest condolences, my love, and my prayers.

Mr. Jimmy would often call me when he needed Justice of the Peace (JP) services, particularly when he was in a rush, but even then, his visit was never merely transactional. If I was on duty for JP services in the lobby of the Government Administration Building, he would not simply come, sign, and leave. He would sit and he would talk. He would talk about life, government, he would talk about road signs needed,

family, and he would talk about faith. Those conversations were never wasted. They were the kinds of conversations that reminded you that public service is not only about office title or position; it is about people. It is about wisdom passed from one generation to another. It is about the responsibility to serve with humility, consistency and purpose.

This past weekend I had the honour of attending his Life Celebration Service. As the Premier said, it was full of joy, it was full of hope and full of love; and that, in itself, was a testament to the man that he was. It was not simply a service of mourning. It was a celebration of a life well lived, a legacy well established and a faith well held.

Regrettably, due to family commitments, I will not be able to attend his final funeral service in Cayman Brac this weekend. I do, however, wish to publicly extend my sincere apologies to his family for my absence — because I've already spoken to them — and to assure them that they will remain very much in my thoughts and prayers on that day.

Mr. Speaker, Mr. Jimmy's passing is a loss to his family, to Cayman Brac, to the Civil Service and to the Cayman Islands as a whole; but his life is a reminder that a legacy is built in more ways than one. It is built through service, through example, through discipline, and most importantly, it is built through faith. Sometimes, it is built through something as simple yet as powerful as being ten minutes early, properly dressed, fully prepared and ready to give your best.

On behalf of myself, my family and the people of Cayman Brac West and Little Cayman, I extend sincere condolences to his children, his wife Miss Shirley, his wider family, his loved ones, his church family, and all who mourn his passing. May his memory be a blessing, may his example continue to inspire, and may his soul rest in perpetual peace.

Thank you.

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.

Mr. Speaker, I rise to pay tribute to one of my constituents; before I do that, though, on behalf of the Official Opposition, I want to join in offering our public condolences to the family of Mr. James Ryan, "Mr. Jimmy", particularly his wife Miss Shirley.

Sir Alden and I went to visit him a couple months ago and it was there that I learnt, even though we've had a long family history with Mr. Ryan from my mother's side, that it was my father who was then what they called a "sparky", a wireless operator for the island, who hired Mr. Ryan as his assistant in Cayman Brac. When we visited, Mr. Ryan said, *How's Lenny?* I said, *good*. He said, *you know, he gave me my first job*. I learnt that bit of history when visiting him, so I want to

publicly offer our condolences on behalf of the Opposition.

Mr. Speaker, I'd also like to offer condolences, on behalf of myself, to a lady who was well known within the George Town North constituency in Watler's Road, known as Dog City area — Ms. Eva Eleanor Smith, known to us as Miss Nellie.

Miss Nellie regrettably passed away on 5th June, and she leaves to mourn her passing her sister Barbara Green; her brother David Smith; her seven daughters and four sons-in-law; and her four sons and three daughters-in-law. Mr. Speaker, she also had 35 grandchildren and their spouses and families, and 26 great-grandchildren, so she was very much loved, comes from a very large family, and she will certainly be missed, in particular, by those of us who live in the Watler's Road area — I live over the wall as they call it.

We wish the family strength and courage at this time and we hope that her soul may rest in eternal peace.

Thank you, sir.

The Speaker: Member for Savannah.

Ms. Heather D. Bodden, Elected Member for Savannah: Thank you, Mr. Speaker.

Mr. Speaker, I too rise to offer a tribute in honour of the late Honourable James Ryan. His official memorial service on Saturday was termed by one of his past students as a "dignified service for a dignified gentleman".

Mr. Speaker, although the tribute I'm about to read is printed in his official funeral programme, I'm pleased to have the opportunity to have this entered into the Hansards of this honourable House as a lasting record. I would also like to express my sincere gratitude to his sweet daughter Lori, who's like a sister to me, for asking me to prepare a tribute for him. I do so now on behalf of the people of the Savannah and Newlands community.

The tribute is entitled "From the Heart of the Savannah and Newlands Community".

For 39 years, Honourable James Ryan helped shape and strengthen the Cayman Islands through a remarkable career in public service, earning the respect of generations through steady leadership and enduring contributions to the development of our nation.

Long before many knew the full measure of his accomplishments and leadership within the public service, we in Savannah and Newlands knew Mr. Ryan as a neighbour whose quiet presence became a comforting and familiar part of everyday life. Though his life's work led him to some of the most senior positions in government, Savannah was where he chose to put down roots, build his home and live among us. He was proud to call Savannah home, and over the years we came to know him not by his title or achievements but by the humility, kindness and steady character that defined him. Whether seen tending to daily routines,

stopping to share a conversation, or simply offering a warm greeting, Mr. Ryan became a valued and cherished part of our community. Mr. Ryan was a man who never needed to raise his voice or command respect. His strength was found in his wisdom, his humility and the quiet confidence with which he carried himself. He listened more than he spoke, treated everyone with courtesy and respect, and dedicated his life to serving others.

Even after an exceptional career spent helping to guide the Cayman Islands through periods of growth and change, he remained approachable and grounded, always willing to stop by the Savannah/Newlands community office, share his thoughts or offer encouragement.

In a world that often celebrates the loudest voices, Mr. Ryan's gentle presence reminded us that true leadership is measured not by recognition but by character. Today, the Savannah/Newlands communities pause to honour a neighbour who became a cherished part of our story. We remember a man whose legacy reaches far beyond the offices he held and responsibilities he carried. We remember a friend, a mentor, and a proud resident who loved his community and was loved in return.

MP Heather Bodden, who served as elected representative to the Bodden Town constituency from 1995 to 2000 recalls with great respect her years working alongside Mr. Ryan in the Legislative Assembly, now Parliament, during his tenure as Chief Secretary, a position he held from 1994 until his retirement in 2004, and which is today known as Deputy Governor. She remembers him as a gentleman of unwavering professionalism, quiet demeanour, and steadfast dedication to the people of these Islands.

As we say farewell, we give thanks for a life so well-lived and for the example he leaves behind. Though his footsteps may no longer walk among us, his spirit remains etched in the heart of Savannah, and in his memory will continue to inspire all who had the privilege of knowing him. May his soul rest in eternal peace.

Mr. Speaker, I'd also like to take this opportunity to send out heartfelt condolences to Ruthie, Owen, Jamie, Kellie and family, and Ryan, on the recent passing of Mrs. Sallie Hislop, who passed away on Saturday as well. She was known to us in Savannah/Newlands as Aunt Sal Sal.

I'd also like to send out condolences to my dear friend Shirley Dacosta, whose mom Miss Nellie passed away. I would like to offer heartfelt condolences to her and her family as well.

Thank you, Mr. Speaker, for this opportunity.

The Speaker: Honourable Deputy Premier.

Hon. Gary B. Rutty, Deputy Premier: Mr. Speaker, I thank you for giving me the opportunity this afternoon.

I'd like to pass on my condolences to the family of Ms. Deborah Huggins — her husband, Gary; and the

kids, who I had the pleasure of becoming friends with since they [returned to] Cayman in the early to mid-80s.

I also want to mention Ms. Rose Myles, the peppermint [candy] lady, who passed earlier. I want to pass on my thoughts and prayers to Juliet, Ruth and Vilora, whom I've have had the privilege of knowing basically all my life. We all worked at one of her locations many, many years ago.

To a near and dear friend of mine, Mr. Derrick [Frederick]-Westerborg and his family, Sheena. Sheena is very near and dear to me. I had the privilege of serving on the Work Permit Board with her for many years. I just want to pass on my thoughts and prayers to her and the family at this time.

Lastly, and I'll be brief, is Mr. Kenneth Christian. We all knew Kenneth mostly around election time with his public broadcasting speaker as he went through the many, many communities and neighbourhoods of Cayman broadcasting for those who would take on his service for their campaigns. My thoughts and prayers are with his family as well, Mr. Speaker.

Thank you again for the opportunity.

The Speaker: Honourable Attorney General.

The Attorney General, Hon. Samuel W. Bulgin: I thank you, Mr. Speaker.

Mr. Speaker, I'd like to join in expressing condolences to the family of the late Mr. James Ryan. I had the privilege of serving with him for quite a while; and as mentioned earlier on, he was a man who conducted himself with utmost dignity and professionalism.

I went to visit him whilst he was ill and I was struck by his continuing dignity, sir, even in illness. He used the opportunity to regale us about his early days in the Brac on his bicycle and carrying out his chores, and his time at The Mico Teachers College and elsewhere.

I certainly wish to extend my condolences to the entire family, and my regrets for not being able to attend the funeral last week. Unfortunately, I won't be able to attend the one in the Brac as well because I have overseas commitments; however, I certainly would want to join those who ask that his soul rest in peace and that flights of angels would guide him to his place of eternal rest.

Thank you.

The Speaker: Honourable Acting Deputy Governor.

The Acting Deputy Governor, Hon. Gloria M. McField-Nixon: Thank you, Mr. Speaker.

I would also like to extend condolences to the family of the late Honourable James Ryan, our former Chief Secretary. There are so many wonderful memories that have been shared.

I went to visit Mr. Ryan before his passing, and we were reminiscing about my time in the civil service [which] would have been as he was approaching the

end of his time in the civil service, and as a young, energetic, new civil servant who was coming in with what I thought was the answer to every problem, Mr. Ryan had to endure many conversations as I was on the staff association.

I was sharing with him my thoughts about just how gracious he had been to me at that time and reflecting on how I now find myself in a position of leadership and hoping that I might demonstrate that same grace; and as I was talking about all the trouble I used to give him, he smiled and said again with that enduring grace, *Really? I don't remember that.* That was just an example of the man that he was.

As we pay our respects to our former Chief Secretary, the Honourable James Ryan, I would like to share this tribute, sir, on behalf of our Civil Service.

"The Honourable James Ryan's life was defined by service to his island, his people, and to God. From his early days as a teacher in Cayman Brac to his distinguished tenure as Chief Secretary, Mr. Ryan exemplified the highest ideals of public service — integrity, humility, and unwavering dedication to the betterment of the Cayman Islands.

Beginning his career in education, he shaped young minds and strengthened the foundation of Cayman Brac's secondary school system. His gift for teaching, honed at one of Jamaica's finest teachers' colleges, became the cornerstone of his leadership style — patient, instructive, and deeply human.

Appointed Deputy Chief Secretary in 1992, and two years later, Chief Secretary, Mr. Ryan served and acted as deputy to His Excellency the Governor, Mr. Michael Gore and successive governors. This role demanded constitutional acumen, steady judgment, and moral courage, all of which Mr. Ryan possessed in abundance. As the administrative head of the public service and the first official Member of both the then Legislative Assembly and the Executive Council, he oversaw the full breadth of internal and external affairs with responsibility for key departments, including at that time: Immigration, District Administration, Computer Services, Police and Prison.

Mr. Ryan carried a deep understanding of the resilience required to face natural disasters and community challenges. His calm, grounded leadership during hurricane preparations and national emergencies earned him respect across the islands. He valued the public as customers, ensuring that government services were delivered properly and sensitively, always with the welfare of the Caymanian people at heart.

Beyond his professional achievements, Mr. Ryan was a man of profound faith and kindness. His colleagues remembered him not only for his strategic mind but for his warmth, his wit, and his humility. Even in his final days, he greeted visitors with joy and grace, embodying the peace that comes from a life well lived and a soul well prepared.

His MBE (Member of the Order of the British Empire), awarded in 1986, stands as a testament to his

lifelong commitment to public service, yet his true honour lies in the countless lives he touched and the enduring legacy he leaves behind.

The Cayman Islands mourns the passing of a pioneer who rose from our own ranks to be the highest civil service post under the Governor. His vision, his discipline, and his compassion shaped the destiny for our Islands. Thank you, Mr. Ryan, for your service, for your kindness, and for your enduring example."

To his family, we thank you for sharing Mr. Ryan with the civil service and the people of these islands. We know that his public service came many, many times with great family sacrifice. Thank you for sharing your husband, your dad, and your cherished family member with us. May his soul rest in peace eternal and may his legacy continue to guide generations of civil servants who follow in his footsteps.

Mr. Speaker, if I may, just one other tribute that I would like to mention. We also lost Ms. Laurel Watler very recently, on the 19th of June. Ms. Watler is the mother of former Permanent Secretary, Mr. Harding Watler, and grandmother to my colleague, Ms. Laura Watler.

[For], Nana, as we all came to know her within the civil service, we would get together and wish her a happy birthday. I believe she celebrated 102 of those, if I'm not mistaken. She was remarkable. She ensured that we never forgot what it meant to be Caymanians, and she provided us with countless advice and information about what it meant to grow up in Cayman and the privileges we had, but she always shared, with her wit, how we're supposed to properly cook. We had so many recipes wrong that she was quick to correct us on; and she really shared about all the wonderful memories she had of days past; and she encouraged current generations of civil servants to keep working hard and that she had us in her prayers.

Today, I would like to say to the family of Ms. Watler, we are so sorry for your tremendous loss, and we are all holding you up in our prayers.

Thank you.

The Speaker: Honourable Minister of Finance.

Hon. Rolston M. Anglin: Thank you, Mr. Speaker.

Mr. Speaker, it would be remiss of me if I didn't offer a few words of condolence to Mr. Ryan's [family], but before I do, I would also like to express condolences to [the family of] a young Lighthouse School student who recently passed away, Miss Kiara Hutchinson. Her mother works as a civil servant and so, on behalf of the Ministry and the Department of Education Services, indeed all those present, I would like to offer her family our deepest, deepest condolences.

Mr. Speaker, the vast majority of us as parents have no idea what it's like to have to raise a child with severe and multiple disabilities, and the challenges that brings with it. Needless to say, the death of a child is something that is still very unnatural in terms of the

normal order of things and so to her family, and indeed the entire Lighthouse School family, the principal and staff, we extend our deepest and heartfelt condolences.

Mr. Speaker, I would also like to offer condolences to the family of Charley Philip Ebanks who was known to many of us as Rok or The Rok. He was also a civil servant and he served the country admirably for many years. He was a young father; he was a young man, and Mr. Speaker, he had many, many friends. He was a very affable and popular, popular, young man who was known for his love of his family, his friends, his job, and American football — love of his 49ers. I can fondly remember now, passing through the immigration hall and if he was there on duty, whispering to him, *how do you think those 49ers are going to do this year?*

He was a good Caymanian, a good man who has gone too soon. On behalf of all of us, but in particular my colleagues from West Bay, we extend condolences to his family; in particular, the Minister of Health who is very close to a number of members of the family, in particular his aunts. I know that she would otherwise have wanted to rise, but this is a very sensitive and moving time when we have to make these sorts of condolences and declarations, especially for friends and families who are so young.

Rest in peace, our friend; rest in peace.

Mr. Speaker, as a young legislator, I got to meet the man that the Minister of Home Affairs so ably described as a hero to him as a young boy. I don't have any such memories of Mr. Ryan. I got to meet him and see him in a very different context; I got to see him as the first official Member — a full Member of the then Legislative Assembly and a full Member of the then Executive Council.

In those days, they were not ex officio anything. They were fully contributing and voting members of both bodies and he took on that responsibility with great respect. He took on that responsibility in a way, Mr. Speaker, that for those who weren't here at the time might not realise how significant his impact was. Mr. Ryan took on that role in a way that I dare say probably will never be seen again in the history of this country for indeed, when he demitted office, he ensured that he stayed true to who he was and how seriously he took on that role. Indeed, there will be some who would say that his departure was unconventional in terms of who succeeded him and how the upper echelons of government were reorganised at the time.

I can remember asking him pointedly, *pointedly*, and the explanation he gave to me was quite profound, yet simple. He looked at me and he said, *Rolston, I could never do anything that I didn't believe in my conscience was the best for this country*. As a young legislator at the time, I was blown away, but it left an indelible mark on me about how public life should be executed. Mr. Ryan was a giant in that post. He served in that post for a long time — a decade; and indeed, will be remembered as a great, great Chief Secretary.

On a personal level, upon getting elected, I then connected the dots because I worked at Price Waterhouse with his son William. William was a scholarship recipient like I was, and the impact of his parents upon him left me and many others in the profession shocked because this young man was destined for greatness in our profession but decided to take up missionary work. That doesn't just happen in a young person, that is something that is instilled in you from home and I'm sure the work and effort that Mr. Ryan put into raising all his children shone through in that decision.

Lastly, I would just like to say how every time I saw him, every time, I had to ask him, have you been fishing recently? The last few times, you know, he would say, *No, can't get out like I used to anymore*, but I know he loved the sea, loved being on the water, and he loved these Cayman Islands.

He would always ask me, in particular in my twelve years out of office, what I was up to and whether I was going to get back at it. He had that way of just giving you that shake of the head and the thrust of that hand and he was one of those who encouraged me to not give up on elected politics. Indeed, ever since, every time I saw him, he would always inquire how things were going, and he always, always, always spoke so deeply about the care and love he had for the future of this country.

Mr. Ryan cared and loved and was committed to our islands. He is a true giant among civil servants. He rose to the very top, but he never ever forgot from whence he came, and the God that he served.

The Speaker: Member for Red Bay.

Mr. A. Roy Tatum: Mr. Speaker, thank you for the opportunity. I will join voice with everything that has been said with regard to Mr. Ryan.

Mr. Ryan was my headmaster in high school; he was my history teacher, [and] he was my district commissioner. Like many Cayman Brackers, we were happy and proud to see his rise in the Civil Service — and the last speaker was right, he never changed. No matter how high he climbed, he never changed; he was always the same person.

Mr. Speaker, I had the good fortune a few weeks back, about a month or two back at this point, to actually speak with him before he passed, and I will never forget that moment. I really appreciated the time he allowed me to have, and how positive he was, and the memories we shared. I had the chance to say to him what I never did [on the] note he sent to me on the passing of my father and the memories it contained; the stories it told about him and my dad and friends under whatever kind of tree it was with a guitar, singing and telling stories. I will never, ever forget it.

I would just say, sir, my condolences to his entire family, to Miss Shirley, Lori, Will and everyone. He was a wonderful man.

I also want to join with some who spoke before with regard to condolences to the family of Deborah Anne Huggins — the Huggins and Gunby families. I never thought, sir, when I attended Debbie's father's funeral that within a year I would be attending hers. She was a wonderful lady. I got to know her when my daughters Sarah and Hannah attended St. Ignatius Catholic School, and she always looked out for all the children, so my sincere condolences again to her family.

Mr. Speaker, I've had too many occasions over the past year to stand here and give condolences to the Webb family, and the passing of Linval Arnold Webb is another. They've lost several family members over the past year; I wish to say publicly what I've said to them — my condolences. I saw them at the funeral, and it is very sad for that family but again to pay respects to Mr. Linval Arnold Webb.

I want to thank you again for the opportunity to say these few words. Thank you.

The Speaker: Member for Bodden Town East.

Mr. Dwayne S. Seymour, Elected Member for Bodden Town East: Thank you, Mr. Speaker.

Mr. Speaker, I want to add my condolences to the family of Mr. James Ryan. He was a friend of mine. He called me and messaged me often.

I first met him when I was at Cayman Airways while he was travelling back and forth. We grew closer during the pandemic. When nobody could get masks, he had tons of them because I would actually drive to his house and take them for him. I knew him as an honourable man. He always encouraged me and always told me how proud he was of me. I can't tell of a time when I ever saw him angry — always smiling. I wish the family God's blessings.

I also would like to offer my condolences to the family of Ms. Laurel Watler, my grandmother's best friend. They grew up in the same church, same neighbourhood. On her 100th birthday, she asked me to be there; she said I had to be there to celebrate her 100th birthday. Her son, Mr. Hardy, contacted me and ensured that I was coming. Again, when she passed, he called to say that Mama had passed — a Gun Square resident, Cumber Avenue; same neighbourhood. I took the Governor there a couple of times on her birthdays as they came along. She was always so positive, smiling with glee. May God comfort the family at this time.

I'd also like to mention Mr. Derrick Frederick-Westerborg with whom I played football. He was our goalkeeper at Bodden Town Football Club for many, many years. Very ferocious. You don't come in his area; he controlled that area. I also knew Sheena well, we graduated together. Derrick had great passion for this country. My condolences again to the family and may God comfort them during this sad time.

The Speaker: Can we all stand and observe a minute of silence with respect to the dearly departed?

[Minute of silence]

The Speaker: Thank you very much.
Please be seated.

RAISING OF MATTERS OF PRIVILEGE

The Speaker: None.
The House will be suspended until 2:30.

Proceedings suspended at 1:20pm.

Proceedings resumed at 2:32pm.

The Speaker: This Parliament is back in session.
Please be seated.

GOVERNMENT BUSINESS

DEBATE ON THE THRONE SPEECH

[Commencement of debate on the Throne Speech delivered by Her Excellency the Governor, Mrs. Jane Owen on Friday, 19th June, 2026]

The Speaker: Honourable Leader of the Opposition.

Hon. Joseph X. Hew, Leader of the Opposition:
Thank you, Mr. Speaker. Glad I was in my seat. I thought the Premier would have spoken before me, but here we go.

Mr. Speaker, I won't be too long, but I felt compelled to respond to the Throne Speech delivered by Her Excellency on Friday.

First, I want to take this opportunity to thank Her Excellency for her address and for her continued service to these Islands. I also wish to take this opportunity on behalf of the Official Opposition to acknowledge the many public servants, teachers, healthcare workers, uniformed officers, community leaders, volunteers, and everyday companions whose hard work continues to make these Islands one of the safest and most successful countries in the region.

Mr. Speaker, there was much in the Throne Speech that deserves recognition. We heard of a strong economy, we heard of record tourism numbers, we heard of continued growth in our financial services sector, and of investments in education, healthcare, technology, public safety and environmental protection. These are all positive developments and they should be acknowledged; but Mr. Speaker, as I listened carefully to that Throne Speech, I found myself returning again and again to one simple question: How is the average Caymanian doing? Ultimately, Mr. Speaker that is the question that matters. Not simply how is the government doing or how is the economy doing? Not how

many initiatives are announced or how many reports are published, but how are our people doing?

Mr. Speaker, my question is how is the young Caymanian trying to save for a deposit on their first home - how is he or she doing? How is the parent struggling to balance the cost of groceries, rent, insurance, and childcare? How is the retiree living on a fixed income of what I would consider an inadequate pension? How is the small business owner who is trying to keep the doors open while costs continue to rise?

Mr. Speaker, over the past several months, my colleagues and I have travelled throughout these islands as part of our listening tour, our latest being in West Bay last Thursday. We have met with Caymanians from all walks of life; we've sat in living rooms, community centres, and we've met with seniors, young people, business owners, civil servants, church leaders, parents, and workers and while every person's story is unique, the concerns we heard were remarkably consistent. People are worried about the cost of living. People are worried about affordability. People are worried about healthcare. They're worried about traffic congestion. People are worried about whether their children will have the same opportunity they once enjoyed. Perhaps most importantly, Mr. Speaker, people are asking whether this country's success is still translating into success for ordinary Caymanian families.

Mr. Speaker, throughout the Throne Speech we heard much about growth, but growth alone cannot be the measure of success. For many Caymanians, the economy may be growing, but life is simply becoming more expensive. Government revenues may be increasing, but household budgets remain under pressure. Tourism may be breaking records, but many families still wonder whether they will ever be able to afford a home of their own.

The reality, Mr. Speaker, is that government prosperity and the people's prosperity are not always the same thing. The true measure of success is not how much government collects, but whether Caymanian families are getting ahead.

[Desk thumping]

Hon. Joseph X. Hew, Leader of the Opposition: Because Mr. Speaker, every dollar of government revenue comes from somewhere; it comes from a worker, comes from a family, comes from a homeowner, comes from a small business, it comes from the people of these islands so when government celebrates record revenues, it must also ask whether the people generating those revenues are feeling the benefits.

Mr. Speaker, one of the strongest messages we heard during our listening tour was that people are tired of hearing about problems; they want solutions. They're tired of hearing about consultations; they want implementation. They're tired of hearing about reviews; they want results. They don't want to hear about plans; they want progress. One year into its term, the

government can no longer be judged solely on its intentions; it must now be judged on its outcomes. The first year was for planning. The second year must be for delivery.

Mr. Speaker, the issue raised more than anything during our listening tour has been housing. Not a housing policy, not a housing framework, but housing. Simply: the ability to purchase a home. The ability to remain in the communities where families have lived for generations. The ability for young Caymanians to build a future in the country they love. Again, Mr. Speaker, the people of this country do not need another discussion about the housing crisis. They need homes; they need affordability, they need measured targets and they need visible and tangible results.

Mr. Speaker, the same is true of traffic congestion. Every day thousands of Caymanians lose valuable time sitting in traffic. Time that could be spent with family. Time that could be spent at home. Time that could be spent productively. As my old friend from Bodden Town East who's not here with us today would say: one more hour. Mr. Speaker, the public has heard discussions about public transport and about traffic solutions for years. They are now looking for meaningful improvements that they can see and feel in their daily lives.

Mr. Speaker, the same applies to waste management. The people who live near the landfill, from Courts Road to Lawrence Boulevard and in between, are tired of studies, tired of reports, tired of promises. They want confidence that a permanent solution is being delivered. They want confidence that the health and wellbeing of their communities is being protected. Mr. Speaker, the message we kept hearing is fix the dump.

Mr. Speaker, another theme we heard repeatedly during our listening tour was concerns for small businesses, and yet, small businesses received very little attention in the Throne Speech. The Minister for small businesses is the Honourable Premier himself, and we have not heard anything about small businesses. Small businesses are not simply a part of our economy — they are the backbone of our economy. They create jobs. They train Caymanians. They support charities. They sponsor sports teams. They invest in our communities yet today they face rising insurance costs, rising electricity costs, rising rents, rising government fees, and increasing regulatory pressures. If we are serious about protecting Caymanian opportunity, then we must be equally serious about supporting Caymanian enterprises.

Mr. Speaker, perhaps what struck me the most during our listening tour was not frustration, it was concern. Concern that despite all of Cayman's successes, life feels increasingly difficult for many ordinary people. Concern that some families feel that despite working hard and doing the right things, they are standing still. Concern that despite living in one of the most successful countries in the world, the dream of homeownership and financial security feels further away than it ever did.

Mr. Speaker, this is not an argument against growth. We all want growth. We all want investment. We all want economic success, but economic success must have a purpose. Its purpose must be to improve Caymanians' lives. Its purpose must be to create opportunities for Caymanians. Its purpose must be to strengthen Caymanian families. Its purpose must be to preserve the Cayman Islands we all cherish.

Mr. Speaker, I return once again to the question that has remained with me throughout this debate. How is the average Caymanian doing, because ultimately that is the question by which this government will be judged — how is the average Caymanian doing? The government will not be judged by how many announcements were made, how many consultations were held, or how many strategies were launched. The government will be judged by whether the lives of ordinary Caymanians improved.

Mr. Speaker, there's one thing our listening tour reinforced: that Caymanians have not lost hope. They still believe in this country. They still believe in hard work. They still believe in opportunity. They still believe that Cayman can remain one of the best places in the world to live, work, and raise a family; but Mr. Speaker, they're asking something of us. They're asking us to protect what previous generations have built. They're asking us to ensure that success is shared. They're asking us to ensure that opportunity remains within reach. They're asking us to preserve the Caymanian dream. There was a time when that dream felt attainable for almost everyone.

Mr. Speaker we were told, and we told our kids, that if you worked hard, acted responsibly, and contributed to your community, you could build a good life here. You could own a home. You could raise a family. You could start your own business. You could retire with dignity and perhaps most importantly, you believed that your children would enjoy even greater opportunities than we did.

Mr. Speaker, today many Caymanians worry that that dream is slipping further away and our responsibility is to ensure that it does not. Our responsibility is not simply to manage the growth, but to ensure that growth benefits our people.

[Desk thumping]

Hon. Joseph X. Hew, Leader of the Opposition: Our responsibility is not simply to prepare [for] the future, but to ensure that Caymanian families have a place in that future. Mr. Speaker, in the end, our task is larger than budgets, policies, and politics. Our task is to preserve the Caymanian dream to ensure that our children and grandchildren inherit a Cayman Islands where hard work is rewarded, opportunity is real, communities remain strong and hope remains greater than doubt.

Mr. Speaker, that is a Cayman Islands worth fighting for; so in closing, I say to the government — I

ask them: How is the average Caymanian doing? How is the average Caymanian doing?

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Does any other Member wish to speak?

[Pause] Does any other Member wish to speak?

Member for Red Bay.

Mr. A. Roy Tatum: Thank you Mr. Speaker.

Mr. Speaker, I commend the Leader of the Opposition for those passionate words. I do hope the Government was listening to him. I also want to thank Her Excellency the Governor for the delivery of the Throne Speech and for her recognition of the Opposition's duty to scrutinise the government policies placed before this House.

The Throne Speech sets out the broad direction the Government wishes to take over this parliamentary year. It is positive in tone and identifies important themes [like] economic resilience, Caymanian employment, early childhood education, housing, traffic, health, environmental protection, public safety and governance. As always, the Throne Speech is necessarily expressed at a high level by the Governor. It notes intentions, evolving plans, consultations, matters still under consideration, and often, aspirational matters; but as the Leader of the Opposition just pointed out in his own way, families do not live on aspirations, Mr. Speaker. They live with the cost of food, rent, mortgages, traffic congestion that takes time away from their families, concerns about whether their children are receiving the support they need, and with worries about healthcare and the future of these islands. As the Leader of the Opposition just mentioned, small businesses too are hurting and feeling the pinch.

As the Leader of the Opposition mentioned, the question is how is the average Caymanian doing? Also, in my mind it is not just a simple matter of whether the Government has identified the right issues in the Throne Speech; the question is whether it will deliver meaningful and measurable progress for our people. The public will therefore look to the Premier and relevant Ministers for clear plans — I certainly am hoping they say something today, sir — plans for what will be delivered, when it will happen and what resources will be required?

Mr. Speaker, while the Throne Speech touched on issues such as early childhood education, workforce planning, housing, healthcare, and digital transformation, it gave little detail on how those commitments will be delivered. Those details would normally be provided by Government Members opposite. More significantly, the Throne Speech did not clearly address a number of important commitments in the government's Strategic Policy Statement (SPS), the things the Government has committed to the country to get done; including expansion of the Lighthouse School,

comprehensive waste management, storm water management, health insurance costs and elderly care. I certainly hope these important items, though not mentioned in the Throne Speech, are priorities for the Government over this year.

Mr. Speaker, I turn now to education. I welcome the fact that the Throne Speech recognised the importance of education, skills development, and ensuring that our young people who finished high school, vocational training, or university are prepared for employment. I am pleased that the improved access to early years education through the Early Childhood Assistance Programme (ECAP), which helps to give our children the best start in life, has been achieved. That was a key thing I addressed last year and I mentioned to the Minister that I was very happy that he continued on the path of his interest and care for early childhood education. I acknowledge the hard work of teachers, principals, support staff, parents, students, education officers, and the many people who give their best every day in our schools and throughout our education system.

As I just noted, the Minister would recall that early in my term, including during the SPS debate, I focused heavily on early childhood education. I did so because, like him, I firmly believe that if we want to improve outcomes later in life, we must invest early in life.

The Office of Education Standards (OES) inspection reports show that there has been continuing progress in schools over the years, including the past year, with several schools moving from 'Satisfactory' to 'Good'. That is welcome, and it demonstrates why independent inspections matter, but the purpose of inspection is not simply to produce reports; it is to improve outcomes for children. No public school receiving a full inspection was judged 'Excellent', and that needs to change. Good is progress, but excellent must remain the ambition; and I do know the Minister shares that view. I know that, sir, because I heard him say it. I heard him say he wants every school to become excellent. I therefore look forward to hearing which schools are being prioritised for improvement, what support they will receive, and what timelines have been set.

Mr. Speaker, the most serious warning provided by the Office of Education Standards' 2025 Annual Data Analysis Report regards early-childhood education. Too many inspected centres were judged 'Satisfactory' or 'Weak', with more than half of the children attending those settings being judged as below the expected standard. As I said, the government has improved the ECAP and I welcome that, but the key question remains. Are families able to find places in schools? Is assistance keeping pace with actual fees, with the increasing cost of living that we're seeing? Is the application process accessible and is public funding helping to improve quality in teaching, as well as access to teaching spaces?

In response [to a Parliamentary Question] last year, the Minister said to me that the waiting list to get

access to these early childhood centres was large. I'm hoping that we'll be hearing a plan to get that addressed and to get more access, because access without quality is not enough.

The independent report entitled *From Play to Progress Strengthening Early Childhood Education in the Cayman Islands*, prepared for the non-profit organisation, Literacy Is For Everyone (LIFE), made an important point - Cayman depends heavily on private providers for early childhood education. That is not necessarily wrong — we must encourage the private sector to do what they can; but when private centres deliver a service essential to our national future, the government must ensure that those centres are properly supported, properly monitored, affordable for families and capable of improving.

Mr. Speaker, as a country, Cayman already has many important elements of an early childhood framework in education. What we need now is a clear, funded and time-bound implementation plan that brings those elements together and allows Parliament and the public to measure progress. Such a plan should address access, affordability, quality, waiting lists, district capacity, workforce development, special education needs, and support for families.

Something the LIFE report pointed out was the inadequacy of access to early childhood education depending on what district you live in. That needs to be solved.

The plan I mentioned earlier should include a focused strategy to train and retrain more Caymanian early childhood educators, provide appropriate support for Special Educational Needs (SEN) coordinators in early childhood settings, and ensure that children with developmental difficulties are identified early, assessed promptly, and given the help they need before manageable challenges become lifelong barriers. Mr. Speaker, early intervention works best when the intervention is actually early. I repeat: early intervention works best when that intervention is actually early.

Mr. Speaker, inclusion must also be a central part of our education agenda. While the Throne Speech addresses education and early childhood development in general terms, it does not mention support for some of our most vulnerable students. However, the government's SPS makes commitments to expand the Lighthouse School and to establish multidisciplinary school-based support teams for vulnerable students. I sincerely hope these are part of the government's priorities. They were not mentioned in the SPS.

I asked the government to provide a report of progress on these issues, including the proposed expansion of the Lighthouse School since the budget was passed. Mr. Speaker, I will add that I am very happy that Lighthouse School was judged as a 'Good' school. That is a credit to the work of educators, staff, students, family, and also, I believe, the work of all of us here. I thank the educators and the school for their efforts.

Looking next door at Red Bay Primary, there's a clear need for a dedicated support space for children with special educational needs, Mr. Speaker. I first mentioned this in my SPS debate last year. I also recently wrote to the Minister for Education on it, and he has committed to considering a solution and to keep me updated. I sincerely, sincerely thank him for that. I look forward to that update.

Mr. Speaker, education must also prepare Caymanians for work. That's why Cayman Islands Further Education Centre (CIFEC) is so important. The CIFEC 2025 OES Inspection Report was encouraging. CIFEC was moved from 'Satisfactory' to 'Good'. Having visited the school, I have to say they have a good team there. They are providing young people with vocational pathways, work placements, and practical opportunities connected to employment. They have developed valuable partnerships with employers and demonstrate what education to employment can actually look like. I take my hat off to them. They do good work. Before I move on, I wanted to say that I fully congratulate the leadership team, the teachers, staff, students, and the business partners who work with them year after year to take students in. We need more businesses like that; the government also needs to do more.

The OES report though makes it clear that there are challenges there; that important, practical, properly equipped facilities still need attention. I mentioned this during my SPS debate as well, sir. Construction, electrical and motor vehicle training classrooms do not have the facilities they need; the facilities are shared with the school next door. These cannot be treated as secondary matters. Students cannot be prepared for the trades of tomorrow in incomplete workshops or temporary arrangements. I raised this concern during my SPS debate when I highlighted that young people pursuing vocational trades should not be expected to learn effectively without the equipment and materials they need. The government should prioritise the completion of properly equipped workshops at the CIFEC campus this year.

Mr. Speaker, I also repeat the concern I raised during the SPS debate about children whose first language is not English. I gather that more and more students are entering our school system with English as an additional language, too often not well spoken or understood in written form. That is not a reflection of their ability or their potential, but Mr. Speaker unless they receive the right support, language barriers can affect literacy, examinations, scholarship, employment, and the ability to fully participate in a Caymanian society. Government should publish a clear plan for students whose first language is not English, including specialist support, teacher training and early intervention.

Mr. Speaker, our children are entering a world that is being reshaped, as we all know, by Artificial Intelligence (AI), automation, data security, and new technologies. Caymanian students must not only become users of imported technology, they must become

creators, innovators, coders, analysts, entrepreneurs and leaders in the field. The Throne Speech speaks about innovation and digitisation and I welcome that, sir; but we now need to know where coding, digital literacy, data science and awareness of AI will sit in our schools' curriculum. How will teachers be trained? How will schools be equipped? How will we ensure that Caymanian children today are ready for the jobs of the future? Not only to be ready to find those jobs, but to help create them.

Mr. Speaker, education also cannot be separated from health and wellbeing. A child who is anxious, depressed, hungry, unsafe, traumatised or unsupported cannot learn at his or her full potential. I would add that I was very happy to second the motion by my colleague for the government to consider a ban on social media for children under the age of 16. Social media is increasingly becoming appreciated across the world as an issue that impacts the mental health of young children. I look forward to that being advanced and I was very happy, sir, that the UK is also on board, because I think we will need to hitch our waggon to theirs for us to get the success we need on this topic.

The Throne Speech refers to expanded youth mental health services and to the development of the Poinciana Rehabilitation Centre. I welcome those commitments. As far as I can recall, the Throne Speech did not mention it, but as we heard this morning, the facility continues to struggle. I understood they're struggling with only 50 per cent of the staff it needed to do the job it needs to do. I know the Minister cares about this. I'm certain that she is going to be doing her very best to fix that. I know like me, she is not satisfied with that situation, so I look forward to hearing in the future about how that will be solved.

Mr. Speaker, we also need the full continuum of care for our young people. We need prevention, we need more school-based support, we need timely outpatient counselling and crisis intervention, we need adequate inpatient care when it is necessary, we need support for families and we need proper follow-up when a child returns home or returns to school. No young person should have to reach the point of crisis before help becomes available.

I will return, sir, to something I mentioned previously and thank the individuals in the Ministry of Education who assisted me and to thank the Minister of Health again for the assistance provided to a Caymanian child and their parents when that child was having severe mental health challenges — and by severe, they were extremely severe. The family was looking to see what could be done locally but ended up having to seek assistance overseas. I do hope we can solve that so these situations can be handled at home.

The government really should provide a clear update on the operational status and capacity of adolescent mental health services, the timetable for any permanent youth facility (because they are needed),

and the commencement of what I understood was to be a proposed mobile crisis intervention team.

Mr. Speaker, schools play an important role and school counsellors are often among the first people a child may turn to; but schools cannot substitute for a national youth mental health system. I do know that the Minister believes this as well.

Mr. Speaker, the needs I have described today — quality early education, support for vulnerable children, stronger vocational pathways, and proper youth mental health services — are not beyond our reach; but they require the government to set clear priorities and make choices, publish its plans and follow through on its commitments. By the time the next Throne Speech is delivered, the Cayman people deserve to see real evidence of that progress such as more children receiving quality early education, fewer families waiting for support, clear improved plans for schools that need help to improve, dedicated space and support for children with special education needs, completed and adequately equipped CIFEC workshops, stronger pathways into work and a functioning youth mental health continuum.

As the Leader of the Opposition addressed, sir, we also need to see a stronger, fairer Cayman in which economic success is felt by ordinary citizens. Mr. Speaker, these national priorities must be reflected in the daily experience of every one of our communities.

I want to bring that comment closer to home in my Red Bay constituency. The commitments outlined in the Throne Speech — better infrastructure, safer roads, environmental protection, stronger communities, public safety, health, wellbeing, and the preservation of Caymanian culture — must be felt in our constituencies. In Red Bay, they must translate into practical improvements that residents can see and use. Since being elected I have worked steadily on the commitments I made to the people of Red Bay while seeking to work constructively with Ministers, the National Roads Authority (NRA), the RCIPS and others where that help can bring real benefits to our community.

On roads, traffic and safety, I am pleased that the paving and improvements of the much-needed Bimini-Selkirk Drive connector have been completed. I thank the Minister; he gave me his commitment in this Parliament that it would be done, and it was done. Thank you, sir.

[Inaudible interjection]

Mr. A. Roy Tatum: You might not have given it to somebody else, but you made it happen for me, thank you.

Residents anticipated that the connector road would have been completed for many years, sir, as it provides important additional access roads within the constituency.

I'm also grateful that the much-needed traffic calming speed tables on Selkirk Drive have been

completed. Residents had raised concerns about speeding and RCIPS confirmed the need for those speed bumps. Again, I thank the NRA and I thank the Minister. Another commitment he made to me in this Parliament.

I look forward to similar works at locations identified on Marina Drive as well as safety improvements at the entry and exit of Selkirk Drive onto Shamrock. There's more that needs to be done. I look forward to paving works on Prospect Drive, Holly Drive, and adjoining roads, as well as attention to the other roads in the constituency that are in particularly poor repair. I also look forward to the promised signage in areas where children play and to traffic lane improvements that will make it easier for motorists exiting roads from Marina Drive down through Admirals Avenue onto Shamrock during the morning peak hours.

Mr. Speaker, good infrastructure is not only the roads we drive; it is also the drainage and wastewater systems that protect homes, public health, and the marine environment. In Red Bay, drainage is a continuing challenge, especially during heavy rainy seasons, but it's not always easily solved by adding another drain or deep well. In some areas, particularly during periods of very high tides, groundwater conditions can reduce the effectiveness of deep wells, as we all know, and cause water to back up through the drainage system, often worsening the problem.

That is why regular clearing, inspection, and monitoring of drains and wells is so important, especially before and during periods of heavy rainfall. Blockages, poor maintenance, and emergency problems should be identified early while the government continues to assess practical long-term solutions suited to the conditions in the area. Again, I thank the Minister responsible and the National Roads Authority for their assistance on these matters and the many things they've worked on to help me solve and continue to resolve in my constituency. Thank you again.

Mr. Speaker, the Throne Speech rightly speaks about public safety. Community safety remains a priority for me and I will continue to advocate for visible, responsive community policing in Red Bay and closer engagement between residents and the RCIPS. I have a very good working relationship with my community officer and with the RCIPS, but community policing is not only about responding after crime has occurred; it's also about preventing crime, addressing dangerous driving, building trust and ensuring that residents know where to turn when concerns arise.

Mr. Speaker, the Throne Speech also speaks to health, wellbeing and the importance of sports. I'm therefore pleased that improvements at the Eddie Sanchez Community Park have been agreed, and I thank the Minister of Sports and Culture for working with me on this important community facility. As he said to me, *these are our Caymanian people and our Caymanian children and we need to have the facilities they need*, and I thank him for that. Work on a basketball

and pickleball court is expected to commence in July and be completed in September. Improved signage is also planned for the park. Future phases, as indicated to me, are intended to include landscaping enhancements, restroom facilities, site-wide lighting and additional shaded areas throughout the park. I don't have a time frame on those yet, but the commitments have been made and I have no doubt they will be kept. As plans and timelines emerge for those, I will keep my constituents updated.

I also thank the Minister of Sports and Culture for committing to work with the Cayman Islands Sailing Club — another commitment made in this Parliament that's being kept. The Minister of Sports and Culture committed to work with the Cayman Islands Sailing Club to restore assistance for the National Youth Sailing Programme in public schools. It was a shame when the funding for that programme ceased, but hopefully it will be put in place. Sailing is an important part of Caymanian culture and heritage, and we must ensure that this tradition does not fade. A meeting with representatives of the sailing club, the Minister of Sports and Culture, and the Deputy Premier is scheduled for Monday, and I've just reconfirmed that it is happening. I am hopeful that conversations thereafter will lead to an agreement to move forward with the Youth Sailing Programme. I again thank both the Minister and Deputy Premier for facilitating the meeting, and I look forward to additional progress being made in this regard.

Before I sit, Mr. Speaker, I wish to place on record my thanks to Mise en Place & Co led by Mr. Sean Collins for the generous donation of new playground equipment for Red Bay Primary School. This gift came from a conversation I had with Sean after he mentioned that he wanted to assist students within the community. I'm grateful that he turned that intention into a practical investment which will give our children a safe and more enjoyable space to play, develop and thrive. I thank, too, the Minister of Education, sir, who signed off on those plans.

Mr. Speaker, the matters I've raised today are not abstract issues for the people of Red Bay. They're about whether children receive the support they need at school; whether families can travel safely on properly maintained roads; whether homes are better protected when heavy rains fall; whether residents can rely on responsive policing; families have safe, quality open spaces in which to come together; and whether our young people can inherit and carry forward Cayman's seafaring traditions.

In this Parliament over the past year, I have supported Motions and asked many questions on matters that have benefited the people of Red Bay and the wider Cayman Islands. I will continue to pursue the commitments I made to my constituents; to work constructively with government and public bodies where progress can be achieved and press for action where more needs to be done. Mr. Speaker that is a responsibility the people of Red Bay entrusted to me — to

listen, to act, to work with others where progress is possible, and to keep pressing on their behalf for results.

Thank you.

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?

Deputy Leader of the Opposition and Member for George Town Central.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

Mr. Speaker, I rise to deliver my response to the Throne Speech delivered in this honourable House on Friday, 19th June, 2026, but before I delve into the substance of the text, it is critical that we first clear away the political fog surrounding the nature of this address. We must recognise that while the Throne Speech is traditionally and graciously delivered by Her Excellency the Governor as His Majesty's representative, it is fundamentally a document authored, approved, and handed to Her Excellency by the Executive. If otherwise facts arise, it would be good to declare it to the Opposition.

It is a declaration of policies, philosophy and the legislative agenda of the Premier and the National Coalition for Caymanians (NCFC). This parliamentary convention places the Opposition in a unique and delicate position, Mr. Speaker. We hold the deepest and most unwavering respect for Her Excellency, who continues to amplify and grace us with dignity and honour and modesty and resolve in her service to these islands; yet our sacred constitutional duty to the Caymanian people compels us to fiercely debate, ruthlessly analyse and thoroughly challenge the merits of the very words she was given or approved to read.

To ensure proper democratic accountability, this response will treat these policies as what they truly are: the unchecked version of the Premier, his Cabinet, and his supporting Members. Like my Honourable Leader said, it'd be great if the Government stood up and delivered their position first, but we know they always hide to the last. Let us be frank, Mr. Speaker, it is the Premier who should be standing at the podium presenting this agenda directly to the public if he truly believes it.

Everyone in [the] government's ranks is trying to pretend that everything is all right, but it isn't. We are listening to a government less than 14 months into office that has already run out of ideas and run out of roads. Mr. Speaker, how did we get here? It comes back to the fundamental truth: Winning an election is easy, but governing a country is harder. This coalition came into office with no unified plan. They did not understand the difference between making flashy promises on the campaign trail and executing the complex business of governing a country; and they made commitments without bothering to think about how they were going to deliver a single one of them.

Mr. Speaker, let's get to the core of the Throne Speech. In my opinion, it was a tone-deaf narrative of false reality. The entire spirit of the 2026 Throne Speech can be wrapped up in a single devastating phrase - a false reality. The text presents a glowing, self-congratulatory overview of macroeconomic indicators, record tourism arrivals, and international credit ratings. It was a speech written for an imaginary Cayman Islands, completely detached from the actual room that it was read in. This Government is fundamentally failing to read the room, Mr. Speaker, and the public can tell exactly how disconnected this administration has become from their communities.

While the Premier celebrates Moody's reaffirming our credit rating of Aa3, families in George Town Central and across these three Cayman Islands are drowning under the crushing weight of an unaddressed cost of living crisis, soaring housing costs and suffocating traffic congestion every single day, even on the weekends — you're lucky if you get to church without traffic. How absurd is it that we spent an hour listening to a speech telling us what a fantastic job this Government is doing while the daily quality of life of our ordinary Caymanians is systematically being diminished.

The Premier and his team congratulate themselves on completing a one-year milestone, but I ask this House, what milestone are they celebrating? Is it the fact that the coalition managed to survive twelve months and keep their fragile government together against all odds? The public certainly does not feel like they are in a better place today than they were when the government took office. If you ask the average working-class person on the street, they will tell you plain and clear they're not better off.

Mr. Speaker, let's turn to the shiny house with the empty pantry. To fully understand the strategy of this government's approach, we must look at their misplaced focus on issues that fall lower on the priority list for many Caymanians, while ignoring their suffering. I do think this Government can use a good lesson in Maslow's Hierarchy of Needs strategy. Imagine a man who lives in a home where the roof is leaking, the electricity is off, and his children have absolutely no food in the fridge, but instead of buying groceries and paying the utility bills or patching up the leak, this man takes his family's very last dollar and spends it on a brand-new luxury paved driveway and a coat of expensive paint for the front door.

When his hungry children look up at him and ask, *Daddy, where's the food on the table?* He points out the window and says, *look at that smooth asphalt paved driveway. Look at the beautiful house that our neighbours can look at.* Mr. Speaker, that's the NCFC Government. They're obsessed with driveways and paint. They pour hundreds of millions of dollars into massive infrastructure projects, system upgrades, and endless consultancy reports while the people inside the house are starving under the weight of out-of-control cost of living. A smooth road does not feed a family in

George Town Central. A consultant report does not lower the fuel bill or the water bill or the utility bill or the cost of groceries.

Mr. Speaker, infrastructure is important, but it must serve the people and not bankrupt them. To fund this obsession with expansion, the government continues to squeeze our citizens and the local business community, making money off the struggles of Caymanians while offering zero structural relief. They need the money for projects, said the Minister of Finance, entirely blind to the fact that their priorities are completely backwards.

Mr. Speaker, I think it's time for us to deconstruct the government's "wins", as they called them in the Throne Speech. Let us really examine the specific areas where the Government claims historic success and contrast their lofty rhetoric with the stark realities on the ground and in the Cayman community.

The financial illiteracy of the Strategic Policy Statement: This administration's incompetence was on full display from the very beginning. The absolute first job that they had to do as a government was to present an SPS, a Strategic Policy Statement, within three months of winning the election; every other government before did so. They were so utterly ill-prepared, so completely out of their depth, despite claiming that they had all the answers on the campaign trail that they had to come to this Parliament and change the laws of this country just to give themselves more time to get it done.

What did the delay of their financial strategy deliver, Mr. Speaker? Record borrowing, an unprecedented historic debt balance. This government's forecast for new borrowing up to \$321 million over the three-year SPS period with reckless financial management will push the core of the government's debt balance to a staggering \$654 million in debt by 2028. A historic debt level, never seen before in the Cayman Islands.

Worse yet, Mr. Speaker, when the Government brought this massive high debt budget to the Floor, all but one Minister, and that's the good Minister for Cayman Brac, who must be given credit, refused to debate. They all took hundreds of millions of dollars of taxpayers' money allocated to their respective ministries and sat down in absolute silence refusing to offer a single word of explanation to the public of how they intended to spend it. This is exactly the opposite of transparency that the good Premier promised to the people of this country on his first day upon swearing in. In less than six months they were back on their own words.

Immigration and the workforce crisis - The Throne Speech lauded the Caymanian Protection Act and the national workforce as a landmark achievement that managed population growth and promoted opportunity; but let us read the room, Mr. Speaker, the people are not seeing or feeling the supposed benefits they were told there were going to be. The public was sold on a narrative of more jobs for Caymanians but nothing has changed. They were promised quicker processing

timelines for immigration applications but the backlogs have worsened.

What has the Government's rapid, uncontrolled, and uncoordinated reform actually achieved? It has driven up the cost of labour and buried local entrepreneurs and enterprises under mountains of red tape. Small businesses are under intense pressure and our working and middle classes are shrinking day by day because of this administration's short-sighted actions. Worst of all, Mr. Speaker, they have divided the country by introducing an unhealthy "us versus them" tone that has fractured our community.

The tourism illusion - The speech boasts record growth in tourism arrivals for the first quarter of 2026 under the current leadership and I must say, Mr. Speaker, I thank the Governor for highlighting the fruits of past labours. The policy decisions and marketing strategies that drove those record-breaking numbers were put in place long before the coalition took office.

Please allow me to thank the hard-working Department of Tourism Director and her staff and the stakeholders within the industry of the Cayman Islands for their continued commitment to this vital industry. It was truly an honour to work with them over the last four years to bring tourism from nil in COVID times to the amazing numbers that we've seen over the past high season, because you can't make tourism decisions in six months to get the numbers you have today. Those hard-working decisions were made well over a year ago, Mr. Speaker.

The rebranded housing policy - The government proudly claims authorship of the new housing policy as an important commitment to making home ownership accessible. Let the record reflect the truth, Mr. Speaker: This document was heavily developed under the previous administration by many of the Members who are part of the coalition, I dare say, and it was left waiting for release or should I say, pressured to release. This coalition picked it up, slapped their name on it, and rebranded it. The current Minister should be given credit for the work not with this administration, but in the last administration.

Nearly 80 per cent of the milestone achievements celebrated in that speech were already in transition before the coalition was even formed. Furthermore, a policy document is not a house! The people need action, not ink and paper. Where are the 3,000 homes that document admits are urgently needed? What are the construction timelines? What will be the actual cost to Caymanian families for those homes and where is the budget for it? You realise, Mr. Speaker, that the report came out after the budget was already agreed to? A piece of paper will not put a roof over the heads of a Caymanian family that has been priced out of their homeland's housing market. Mr. Speaker, to borrow the words in the movie *Jerry Maguire*, "**Show me the money!**" I don't want to see any more reports.

The misplaced celebration in the criminal justice system: The Premier chose to celebrate the fact

that over the past eighteen months, twenty-eight dangerous offenders were sentenced to a combined total of four hundred years in prison. Mr. Speaker, four hundred years of collective prison time is a tragedy and a massive societal failure — not a metric of triumph. We shouldn't be celebrating it, Mr. Speaker.

At a cost of nearly \$75,000 per year to house a single inmate in Northward, those four hundred years represent \$30 million of financial obligation dumped on the backs of the Caymanian taxpayers. Why is this Government not focusing on the root causes [and] intervention? Statistics consistently show that over 65 per cent of local property and violent crimes are driven by financial desperation and lack of economic mobility. If we spent just a fraction of that money creating genuine revenue and employment opportunities for high-risk individuals, we would see our crime rate plummet naturally.

As I move on, Mr. Speaker, I want to explain the glaring omissions and broken promises that were made in the Throne Speech. The text in that address was remarkably silent on the massive structural crisis facing our Islands. They want to bury the truth, but we will not let them, Mr. Speaker, so let us look at the facts of what was completely left out of the speech. For me there were an obvious, glaring seven things, but I'm quite sure we can find many more. You heard some of them from my good colleagues, the Leader of the Opposition and the good Member for Red Bay, but allow me to talk about the ones I saw that were highly missing.

For example, take a critical national issue like the Central Planning Authority (CPA) versus the National Conservation Council (NCC) regulatory conflict. What was the Government's response to that in the speech? Pure silence; but the reality on the ground is a complete internal gridlock between development and conservation, paralysing this country's economic certainty.

Another issue, Mr. Speaker: The National Development Plan. What was the Government's response? Not even mentioned in the Throne Speech. What is the reality on the ground? The 1997 Plan remains ancient and unaltered, leading to unmanaged, chaotic growth in our country and they admit it themselves.

Let's look at another issue, Mr. Speaker. The national public transportation system. What was the Government's response? Overlooked; barely even mentioned. What is the reality on the ground? Crushing daily traffic congestion that actively degrades our citizens' mental and physical quality of life every single day. What about the East-West Arterial? What was said in the Government's response completely ignored it — didn't talk about it at all. Meanwhile, the reality on the ground is total gridlock for thousands of eastern districts' constituents who commute left waiting in frustration, trying to get to work every single day.

Then we have the Sargassum crisis, Mr. Speaker — right on time, around hurricane season. The government's response: completely omitted, not a single word, yet the reality on the ground is the toxic stench eroding our coastlines and ruining tourism products with zero deployment of local clean-up for labour.

Let us talk about the George Town landfill, Mr. Speaker. The Government's response in the speech was just to kick the can down the road, while the reality on the ground is continuous fire hazards for the people who live close by and a total lack of a comprehensive solid waste management solution.

Finally, Mr. Speaker, let's look at their social assistance commitments. The Government's response? Slashed and ignored, but the reality on the ground is reduced funding for financial assistance applicants while inflation continues to spiral completely out of control.

What is far more telling than what was not included in the Throne Speech is what was deliberately left out, Mr. Speaker. The text was remarkably silent on the massive structural crisis facing our country. If we don't get a handle on those things now, I think the mess for us to clean up in 2029 may be even greater.

Mr. Speaker, while they did not deal with these things, there was a large component of trying to ignore or erase the Opposition's engine of progress. What do I mean by that? Let's look at it.

Mr. Speaker, the Government stood before us and delivered a Throne Speech that was remarkably silent on the true legislative engine of this honourable House. They tried to pretend as though the immense volume of work coming from this side simply didn't happen, attempting to shield the public from the reality of who is truly driving the parliamentary agenda.

Mr. Speaker, let me bring the memory of this honourable House back into sharp focus. Let me ensure that the listening audience and the wider public are made fully aware of the dedication, late hours, and hard work the official Opposition and the independent colleagues have been putting in for this Parliament and on behalf of their constituents. While the Government sat back, we worked. Let the record speak for itself. I'm going to read it out.

Mr. Speaker, for the 2025-2026 parliamentary record... In the previous legislative year, the Opposition bench brought a total of nineteen Motions to the Floor. To put that in perspective, the entire Government apparatus, even with the support of their Ministries, Chief Officers, legal drafters, and office staff, brought only thirty bills and half of them were just minor amendments. I would say clearly about five of them were substantial Bills. We forced the debate, we brought the ideas, and we shaped the policy.

Look at what we brought forward, Mr. Speaker, and look how the Government had no choice but to accept our direction and contribution—

- Private Members' Motion N° 1 - Decriminalising speeding in a no-wake zone. Brought

by us, supported and accepted by the Government, yet they still haven't implemented it.

- Private Members' Motion N° 4 - National public safety for mask wearing. Brought by us, accepted by them but left sitting, unimplemented.
- Private Members' Motion N° 5 - Mandatory redline amending Bills. An initiative from this side to bring transparency and modernisation to our laws, accepted and approved by the Government, but there's still lag with no implementation.
- Private Members' Motion N° 6 - Duty-free importation of recycling equipment. Brought by us, accepted by this House to push environmental progress so that we do not continue to degrade our environment.
- Private Members' Motion N° 10 - Limiting social media for children under 16. An Opposition initiative brought by the Deputy Speaker and Member of the official Opposition that the government eagerly chimed in on, priding themselves on accepting, yet we haven't heard anything since.
- Private Members' Motion N° 17 - Consolidation and protection of Central Scranton Park. Formally accepted by the government because they knew it was the right thing to do for the community and to protect that park for many generations to come.
- Private Members' Motion N° 18 - Temporarily reducing duty on the importation of fuels. Real tangible relief for consumers brought by the Opposition, accepted and implemented by the Government, even though every time they bring it up they won't say the Opposition brought it.

I give him credit; the good Minister has been a politician much longer, *he nuh newy* — but let the public know it was the Opposition who brought it.

Mr. speaker, we didn't fight just for the sake of fighting. We cooperated when it was needed and we showed maturity — check this out: We withdrew Private Members' Motions number 7 and 8 regarding traditional district representation and advisory district councils because a Government Minister wanted the honour of bringing them forward, which we supported. The Opposition worked collaboratively to let him take the lead.

When we asked for the economic impact assessment on the budget under Private Members' Motion 9, we withdrew it only because the good Minister of Finance finally relented and produced the data through a Parliamentary Question brought to this honourable House by the good Member of Red Bay.

Out of nineteen Motions, this administration only had the audacity to decline one. Wait till you hear which one it was. Private Members' Motion 2, our call

for a year-round NiCE programme. They chose to say no to giving Caymanians critical, steady job opportunities today! When it comes to the best interests of working Caymanians, that seems to be a recurring trend for this administration — a sad one; but our work in that Session didn't stop at Motions, Mr. Speaker.

The Government's attempt to paint a picture of inactive opposition is completely shattered by the relentless pursuit of transparency and I had to bring up the record because this is the honourable Throne Speech delivered by Her Excellency and I don't want to say I feel disrespected, but it's the only word that comes to my mind. Here's what she said, and again, these comments were written, approved, authored, or however they do it, with the Government's understanding. After all that work, and I have some more to tell you about shortly, here's how they credited our work:

"I want to thank the Honourable Leader of the Opposition and to recognise the contributions of all members of Opposition, who work assiduously to understand the business of the day and often provide a lively commentary." 'Lively commentary' is what she said we do, when we bust our backs on weekends; using staff or professional services which are not paid for by this Parliament, whereby we have to beg them to help us draft because we still can't get an Opposition office! And we get 'lively commentary' for what we do? Okay.

Mr. Speaker, they want us to be silent, but we force them to answer the people. Let the record reflect that in the same parliamentary year 2025-2026, the Opposition side submitted a staggering one hundred twenty-six Parliamentary Questions. Every single one of those one hundred twenty-six Parliamentary Questions was an opportunity for transparency, demanding information the public rightly needed to hear and ruthlessly scrutinising the government on their policy deliverables — or should I say the lack thereof.

Mr. Speaker, let us turn to this year 2026-2027, even though this is the first Sitting [sic] of the year. If they think that we are slowing down, they can think again.

Let's look at the productivity gap that has now turned into a cannon, Mr. Speaker. As we speak, the Opposition has already filed ten Motions to this House to bring relief and strategies to this country. Do you know how many Bills the government has filed thus far? Two — and guess what? One of them is not even on the Order Paper, you know why? Because it was late. Ten Motions from the official Opposition against just two Bills, oh sorry, one Bill, from a silent government.

We are doing the heavy lifting in the Opposition, filing critical measures which include—

- Private Members' Motion N° 1 - Amending the financial assistance regulations to help them relook at how we help our people from the Department of Financial Assistance.
- Private Members' Motion N° 2 - Increasing the personal duty-free waiver for returning

passengers at the airport, brought by the Deputy Speaker to give relief to the people.

- Private Members' Motions N° 3 and 9, Protecting Caymanian participation in real estate, quantity surveying and valuation professions because we need Caymanians in successful professions that we don't see many in.
- Private Members' Motion N° 4 - Demanding fair compensation and statutory timelines for compulsory land acquisition, because the people are sick and tired of the government taking their land and not paying them for it.
- Private Members' Motion N° 5 - Establishing a tourism climate resilience fund, because yet another issue that is missing from the Throne Speech is what they're going to do with the beach re-nourishment on Seven Mile Beach. They didn't say anything about that either! We brought in a Motion to find the money so they don't have any excuses [not] to fix the beaches when the wave action takes it away.
- Private Members' Motions N° 6 and 7 - Ensuring small and micro businesses can actually participate in public procurement, because too many times small and medium sized businesses don't get a piece of the government pie. They need to get a share too; it's always the big boys who make the money.
- Private Members' Motion N° 8 - Advocating for the long-awaited Residential Tenancies Act. We hear every day about rent costs, about landlords, and the government does nothing! It took our Member to bring a Motion to this House so we can even talk about it.

That's what the Opposition is doing, Mr. Speaker, and if this administration thinks our scrutiny is slowing down, oh... this new cycle, they need to wake up. This is only the first Sitting [sic] and we've already submitted fourteen questions. We got some good answers this morning that I know the good people of this country are happy to hear, and we're not letting up, Mr. Speaker. We're expanding the scrutiny and we're demanding the facts and we're doing the people's work every single day while the Government sits in silence, pretending like it's not happening.

Mr. Speaker, let us not sit here in silence and pretend that this Government is leading. The numbers do not lie, the record is clear. With only one single Motion declined out of every single one we put forward, it proves beyond a shadow of a doubt that the official Opposition and the independent Members on this side have been giving direction to the national agenda, and

we cannot be subject to comments such as 'lively commentary'.

We are the ones shaping the Government's strategies and pulling them along so they can keep focused on the issues that are truly on the people's minds. They can try to hide the realities of our hard work in their speeches, but they cannot hide it from the public. We can play the games in here all we want. The people can see the truth: We are working, they are lagging, and it's time to stop pretending otherwise.

Mr. Speaker, let me move to another subject area within the Throne Speech ethos. I call it a House divided against itself. The grand visions of the Throne Speech are entirely incompatible with the political reality in the government's Caucus room. It is the worst kept secret in the Cayman Islands that this government is a house deeply divided against itself! Nowhere is this ideological chasm more obvious than the total gridlock between environmental preservation and the unchecked development.

On one side of the Caucus, you have Members desperately defending the legal mandate of the National Conservation Council. On the other side, you have the pro-growth faction pushing the aggressive agenda of the Central Planning Authority. The Premier can continue to try to soften the edges as much as he wants with the nice words, but you cannot bridge the unbridgeable gap. These are fundamentally opposing worldviews coexisting under a fragile leaking roof, Mr. Speaker. The far left and the far right of this unstable coalition cannot peacefully align; the cracks are widening and the whole country can see it. It is a ticking political clock and a blow up is inevitable, and the Members know exactly what I'm talking about.

Equally, we can dangerously see the divide when it comes to our borders and workforce reform. It's sad, Mr. Speaker, that the Minister is not here to hear this today, but I'm quite sure his colleagues will bring him to the timeline when I say this. The Minister responsible for Caymanian Employment attempts to chart a specific aggressive course on labour and immigration, one which he should be lauded for, yet he does so without the genuine backing or consensus of his own Caucus colleagues, because they say otherwise.

This is not a unified administration working towards one singular vision for Caymanians. It is a raw marriage of convenience. They stay together not with a shared conviction, principle, or love for country, but out of sheer political survival. They're bound by [such] razor-thin margins that not a single one of them can afford to walk the aisle because if they do, they'll be pulling the whole house down around them. They pretend all is well to maintain their grip on power, but a government built on political necessity rather than shared principles cannot hold forever, Mr. Speaker, and time will tell.

Mr. Speaker, I want to move now to the alternative policy agenda, what a serious government should be doing because, Mr. Speaker, the Government's current policy direction is profoundly misaligned

with our people's immediate, everyday needs. It's illogical to commit to heavy borrowing and massive infrastructure projects while the daily quality of life of our ordinary Caymanians is systematically diminished.

Mr. Speaker, I've stood before this honourable House and levied many serious, necessary criticisms against the Government today on its legislative and fiscal agenda. I've detailed exactly what I think is lacking, what has been completely omitted and where this administration has fundamentally missed the mark. Now Mr. Speaker, I know the natural, predictable reaction of the government benches will be, *well what would you do if you were in power?* Let's turn to it.

Mr. Speaker, we're not here merely to oppose; we are here to provide a better way forward, and I'm pleased to lay out a clear, disciplined path for this country. What follows is not just a list of vague promises but a definitive mandate of what the government should be considering — must be doing to steady the ship and put the priorities of the Caymanian people first.

The Government must immediately rebalance the national priorities, shifting away from unnecessary bureaucracy and misdirection of capital and focusing instead on the standard of living protections. The guiding philosophy must be simple, Mr. Speaker. The Government must ensure that a family can pay their bills, have food in their fridge today, before forcing them to drive hungry on a newly paved road, so let's start.

Number one, Mr. Speaker - immediate relief from the cost of living and senior care.

The Government must take immediate responsibility for the fact that seniors and ordinary citizens are struggling to survive. That means we need financial assistance reform. The government must overhaul the financial assistance legislation created by the honourable Premier in the last administration to ensure that support packages are tied directly to the actual, modern cost of living.

Next, Mr. Speaker, direct subsidies for our seniors. Where past pension plans have proven to be inadequate, the Government must step in with direct subsidies to support retired citizens who spent their lives building the country upon which we stand today. It's an outright disrespect, after over fifty years of working to build Cayman to what it is, when they were slapping mosquitoes, pulling water out of hand dug wells, and making sure that we can drive fancy cars and have beautiful buildings like this that they're suffering at home!

Mr. Speaker, we've got to turn to healthcare and social rebates. The Government must introduce targeted social benefits and rebates to offset the skyrocketing healthcare and general inflation. It's not good to just say, *oh, we're going to address the cost*. While you're waiting to address it, if that's going to take you two or three years, they're still suffering with the bills. Some seniors don't even take medication because they cannot afford it!

Mr. Speaker, I turn now to residential senior care homes. The Government must build specialised, public senior-care residential homes immediately. It is unacceptable that our seniors are left to suffer and die at home without the medical attention, care, and respect they deserve. They don't even have the figure of how many seniors are left unattended because they haven't done the study, Mr. Speaker. You know what, the Cayman pride... Many Caymanians are not going to cry about it because we are hard-working, and we just get on with it, but they shouldn't have to. You want to know why I built that park, that park is for those same seniors that *unna* leaving behind — it should have been a gazillion dollars to pay for it. Top that.

Moving on to number two: Housing accessibility and slashing planning bureaucracy. Rather than producing endless reports that contain no timelines or commitments, the government must pivot to actual execution. We need definitive master plans, Mr. Speaker. The Government must release an actionable housing pipeline detailing exact locations of where they're going to build the houses, construction timelines, clear eligibility criteria for Caymanians, and exact volume targets. We heard a 3,000 figure. Up to now I haven't heard a figure of how many they're going to build! The report doesn't do anything!

Mr. Speaker, eliminating planning red tape. The current bureaucratic delays within the Planning Department are artificially driving up the housing costs and making development more expensive by the day. The Government must streamline the approval process to reduce the wait times and the cost for the average Caymanian trying to build a home on their own. Every day that passes is more money that a contractor is going to charge you, and half the time it's waiting for approval from Planning.

Mr. Speaker, number three: Business empowerment and job creation. The Government must recognise that economic strength comes from a thriving business community, not from suffocating it with bureaucracy. We must remove the regulatory bottlenecks. The Government must reverse the rollout of excessive regulations and bureaucracy that are currently stifling local businesses — and if you haven't heard that whisper, *unna tone deaf bad* because the business community is tired; wrapped up in red tape and costs. I'll be honest with you, I feel sorry for the smaller and medium-sized ones. It's really the big ones that are going to survive. The middle class is shrinking.

Mr. Speaker, pro-growth initiatives are what are needed. The Government must implement strategic initiatives that allow businesses to generate revenue, which in turn will create secure, high-quality work for Caymanians. I don't want to only create jobs; I want Caymanians to be business owners. This Government is doing the total opposite.

Number four, Mr. Speaker: Finalising the National Development Plan. The Government's persistent failure to deliver an updated National Development

Plan is the root cause of the current chaos in our country's growth. We must manage in a disciplined way. The Government must finalise the National Development Plan immediately to eliminate the constant friction between environmental protection and economic expansion. Mr. Speaker, we have to start preventing the infrastructure chaos. This plan is urgently needed, required to replace unmanaged development with a disciplined strategy that prevents overcrowding, stops the worsening of the traffic crisis, and structurally addresses the lack of housing — and we can't do these things without a proper National Development Plan.

Number five, Mr. Speaker - Economic diversification. Tapping in to our marine heritage, and I know this one would resonate with you. The Government is completely failing to leverage the Cayman Islands' most natural resource — the sea that surrounds us. Despite our rich history of iron men and wooden ships, a total lack of clarity and strategy regarding our marine environment is blocking viable new industries from developing; the Government must unlock the blue economy by establishing clear marine and development strategies to support it.

Mr. Speaker, we've heard so many times about high-end yachting and boating opportunities. We possess a high-end premium product that can attract high net worth individuals to the Cayman Islands because we're known for it. The Government must create a framework that welcomes a new industry dedicated to yachting, boating, and specialised vessel maintenance and care.

Mr. Speaker, this brings me to the boating registration report the Honourable Premier [highlighted] earlier. I think his figures [indicated] 70 per cent of the world's super yachts registrations are registered under a Cayman flag. Am I right, Premier?

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Can you imagine, Mr. Speaker, if Cayman were their home base? Can you imagine how many jobs would be created for the West Bayers who love the water, who know those boats, how to clean them, how to take care of them. Think about the small mom and pop shops that would supply them with food and supplies. Think about the landowners who can set up docks for them; still we refuse to embrace the genuine opportunities of our environment.

Talking about fisheries and marine businesses, the government must stop stifling sustainable — and this is a key thing here — sustainable commercial fisheries and water-related businesses. Why are we not allowing Caymanians to safely and profitably return to the industries that built our economy in the first place? Mr. Speaker, I've now been elected for 9.5 years. I've heard about conch and lobster farms. We have the North Sound and still not one of them can kick off. We have to use our marine environment as opportunities

because sadly, diving as a sport is decreasing — not that I want that to happen. I did everything I possibly could to support it as Minister, but it is naturally decreasing as an industry.

Number six, Mr. Speaker. Implementation of a national public transportation system has to be a priority. The Government must finally accept a fundamental reality: we cannot build our way out of traffic. Excluding the East-West Arterial, our priority is supposed to be on implementing a national transportation system. Pouring endless millions into paving more roads is financially unsustainable. Sticking plaster on that doesn't resolve the root cause of the problem. We have to mitigate the traffic congestion, Mr. Speaker; the Government must urgently deploy a reliable, efficient national transportation system to fundamentally reduce vehicle gridlock, removing the daily traffic headache that currently degrades the quality of life for many Caymanians.

Mr. Speaker, I dare say I feel it for the good people of Savannah, Newlands, Bodden Town East, Bodden Town West, East End, and North Side. Thankfully, past administrations put in the new road into West Bay, though we learnt the other night that now it is becoming a problem too, because the population in West Bay is growing so they're starting to worry about the one road they have. God forbid if they had an accident on it, what would it mean to gridlock.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: I wasn't elected then, good Minister, so don't blame me.

Mr. Speaker, turning now to fiscal responsibility in infrastructure. Transitioning to a proper public transport model will dramatically decrease the exorbitant capital costs spent on constant road expansions. Now, Mr. Speaker, I want to make sure that I caveat that. I know the good Minister for Roads is trying to resolve the problem as much as he can. I have to give him credit; he surpassed the 'Action Man' when it comes to roads. As a matter of fact, I think he's the Action Man 2.0.

However, we cannot solve the problem only like that. I dare say Mr. Speaker, I recall that when I was in the government there was not enough support, commitment, investment or funding to fix the transportation system; and I dare declare today that the Government must implement a proper public transportation system allowing public funds to be redirected to more important things than just roads.

Mr. Speaker, let me be entirely clear so that the Members opposite do not misinterpret my position. We are not suggesting that these six pillars represent the only matters this country must face. We fully acknowledge that there are many other critical legislative, environmental, social, and economic issues that demand attention, but this is a matter of triage. This is about establishing a proper hierarchy of priority. The

items that we have laid out today are the ones that directly impact the immediate daily quality of life of the good people whom we serve. Until we get our house in order, Mr. Speaker, until we strategically lower the crushing cost of living for our citizens and the high cost of doing business for our employers, the country cannot sustainably move forward properly.

Once the Government stabilises these structural failures and gives our people some breathing room, then and only then, can they safely return to the secondary issues they currently have misplaced at the top of their list. For now, Mr. Speaker, our absolute mandate must be to rescue the people, to improve the quality of life for the ordinary Caymanians, and bring discipline into the way our country grows with a proper development plan.

Mr. Speaker, there needs to be an ultimatum for change. The Caymanian public expects maturity, transparency, and a Government that possesses the courage to make the right decisions and take responsibility for their mistakes. Accept the fact that the changes they have made over the last fourteen months have caused the cost of living to increase. Now, Mr. Speaker, I've noticed a unique pattern. They're trying to blame the cost of living on the fuel war in Iran's situation, but if they checked the Economic and Statistics Office (ESO), the people were already complaining before the war in Iran happened.

Whether they agree or not, the minimum wage and the fees and regulations implemented in immigration caused an inflationary effect. The fear of the divide they've caused in the country has caused an inflationary impact — you know why? Because people are afraid to spend now, [they're] not sure if they are welcome. The new Caymanians say, *Well, boy, I'm not sure if I'm Caymanian, any more.* I feel bad. I feel embarrassed by it to be honest with you, and I think they [sic] should too.

The 2026 Throne Speech proves that this administration prefers to live in a comforting self-delusional la-la land while the working class is ignored, dismissed and crushed every day. They're celebrating nothing of substance. Pushing the can down the road, more reports and more glorious kind words. I must say I'm very proud of the good Minister for Finance and his commitment to early childhood care and assistance, one he should be proud of and given much credit for.

They're a Government that is tone deaf though to the cries of the families who cannot pay their bills. Businesses suffocating under the red tape and the commuters trapped in the endless gridlock. They have failed from the very start, changing laws to hide their lack of preparation, running up historical national debt to record levels, and hiding in silence when asked to defend their spending just like today; they were supposed to be the first ones up. Don't just leave it to the Governor.

They're a house divided against itself, staying together out of raw political survival rather than shared

conviction because they do not agree on the showdown between the CPA and the NCC. Coming soon.

The official Opposition and the independent colleagues on this side have laid it out clearly, a disciplined alternative path for this country. We do so because while the NCFC might be our political opponents, we're all citizens of this country. We recognise the enormous structural challenges facing Cayman, and we want to see those problems solved for the benefit of all the constituents we serve.

Mr. Speaker, the time for empty rhetoric; glossy, rebranded documents; and expensive paint on a leaking house must stop now. It is time for the people to be served. It is time to tilt the power back to the workers, to the renters, to the Caymanians who want homes, to their businesses, to our seniors who need protection and to the less fortunate. It is time for this Government to deliver and stop talking fancy words. The people want action.

If this divided government cannot or will not do it, I promise you, Mr. Speaker, the People's Progressive Movement stands ready to take the wheel and steer the ship back to safe harbour.

[Laughter]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: They can laugh all they like, but I hope they're not laughing like that when 2029 comes because if they think I'm going to sit here and be quiet and not work, time will tell and I want the listening audience to hear them laughing. All the people out there who voted: they're laughing at you. When we're talking about the seriousness of the crushing difficulties you're going through, they are laughing. That's the Government you have — one that has no sympathy, no care for what you're dealing with.

Mr. Speaker, it's time for the government to bring this country back into safe harbour as our fore parents did for us, and as they did before we were here.

Mr. Speaker, I thank you for the opportunity to give a contribution to this Throne Speech and I hope the Government takes the words of all the Opposition Members seriously, because we're not running a candy shop; we're running a country, and this Government's decisions or lack thereof affect people's lives. Comments like *it's only gonna be a \$5 increase in your Water Authority [bill]*... that \$5 is the difference for whether a mother can buy milk for her child so it may be minuscule to you who makes tens of thousands of dollars every day, but there are many Caymanians who are penny pinching. Pennies is a lot of money for many Caymanians.

Mr. Speaker, with that being said, thank you.

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

Minister of Finance and Education.

Hon. Rolston M. Anglin: Mr. Speaker, today is certainly one of those days that remind me that as parliamentarians, something we have to be very clear and conscious about is how we actually structure our business. In my opinion, today is a day for every one of us to reflect on the work we have to do to ensure that we are thoughtful about Standing Orders and about our legislative calendar.

Mr. Speaker, in a way I feel sad for the Opposition because they've been put in a position to respond. The truth is, collectively—and it isn't just them, the government, yourself and the staff of the Parliament separately, this is all of us—we need to be very clear about what Sessions ought to happen in a political term and how they should be structured.

Mr. Speaker, I take the point the two of us discussed privately a few days ago, with the view that a new Session of the Parliament ought to be accompanied by a Throne Speech. When we take a person's behind and put it on top of our head, we wind up in an *assfoma* situation — and today is that day.

The Government delivered everything that the Deputy Leader of the Opposition called for in November. We developed a Strategic Policy Statement that was delivered in October. We came back to the Parliament, we set out all our plans, we set out our entire legislative agenda; we set out our entire budget agenda, we passed the budget. Six months later we're here, having heard a Throne Speech that spoke nothing in depth about what is happening and what the country's plans are.

We cannot have our Parliament deliver a scenario to our people where we lay out our plans and those plans are not accompanied by a speech from the Throne at that time, Ministry by Ministry, with a high-level summary of what our agenda is, so Mr. Speaker, in my mind we have two options. We're either going to:

- tie Sessions of Parliament to our budget cycle; or
- move the State Opening to match and line up with the Budget Address, because the two are completely misaligned here today.

Completely misaligned and we're not doing ourselves any justice nor the public on whose behalf we're here to serve — this is their House. I am simply here on behalf of the people of West Bay North and I can tell you and all Members of this House, if I were to go to the average person from West Bay North tonight once we're finished here and say, *if you listened to the House, what did you think of it?* I can almost guarantee that any of them who keep up with parliamentary procedure are going to say, *but hold on; you had the budget address a few months ago, so what are you all talking about now?*

Mr. Speaker, I can also share, and I've discussed it with my colleagues; the Throne Speech was not approved by Cabinet. The Governor felt obligated because she was asked to provide a Throne Speech. There was a light overview of where we are and that's

what was given so in all fairness, from my standpoint, it is difficult for me to be overly critical of the response that comes from the Opposition because of what we have given to the Parliament.

Mr. Speaker, at this stage we have seen at least five to six major reform areas required in Standing Orders; major reform areas. Let me use one: the Deputy Leader of the Opposition, quite rightly, bragged about the number of Private Members' Motions they brought. Right now, we have a set of Standing Orders whereby once we appoint a government non-minister as Parliamentary Secretary, it bans them from bringing a Private Members' Motion.

Mr. Speaker, our legislative and parliamentary journey, and how it has developed, has been very, very interesting for me to have sat back and seen it from twelve years ago. Let me remind you, the House, and the wider public of what I call "the glorious years". The glorious years when I sat — and you sat way before me, Mr. Speaker, when you were first a Minister and Member of this House — had a system whereby a Session and the State Opening always coincided with the Budget Address and Throne Speech and then we debated it. We did that four times and it just felt and worked naturally and beautifully.

Along the way, we changed the system and we said well we're now going to do 24-month budgets overlaid by a 36-month Strategic Policy Statement, because if the listening public listened carefully to what the Deputy Leader of the Opposition said, they would potentially be scratching their heads and saying, *why is he mentioning 2028 when the budget is for 2026 and 2027?* He's mentioning it because under the current framework we have to have projections out. Whilst not allocating funding, we must project twelve more months to show what the impact of the two-year budget would be for the additional year. That makes sense because you want to force an administration to clearly demonstrate that they're thinking long term.

The truth is, I'm not criticising a two-year budget, Mr. Speaker. The logic of having longer term planning versus 12-month chunk budgets made sense and, in my opinion, still makes sense; but for us to not have shifted how we organise our parliamentary system to accommodate that, or move how we actually have prorogations and therefore start new sessions of the Parliament... I think to have it misaligned is going to continue to [elicit] this sort of debate and this sort of rhetoric which, in my opinion, is unhelpful to what all of us should be trying to achieve, which is to give the public a very clear view of what the administration is trying to achieve, and the Opposition gives an alternative to that.

Having said that, Mr. Speaker, I must say that in my opinion — it's just my opinion; I find the Leader of the Opposition to be very reasonable. If you listened to his response, I think he looked and said, *I see the issue we are facing as a Parliament given how this had to be delivered; let me respond accordingly* — and also the

Member for Red Bay. I think both of them looked and said, *well, we know we just had this six months ago, this really isn't a true reflection of where we are and how we would be moving forward.*
[Inaudible interjection]

Hon. Rolston M. Anglin: The truth is, Mr. Speaker, the Members have asked the wares, but we've just given ourselves authority to do it in twenty-four months. It's like saying to a person, you have six months to do a job, you sign the contract, but then you show up a week later and say, *where's the house? How come you haven't built the house yet? How come you haven't finished all the stuff that you promised me in the contract that you were going to do?*

To my mind, Mr. Speaker, we need to pause collectively as a Parliament and look at all the Standing Orders and how they come together. Let's hit those gaps so all Members of this House can feel they're equal participants because I can tell you, if I was a non-minister on the Government bench, I would feel completely aggrieved to not be able to move Private Members' Motions; not because of you, Mr. Speaker, but because of the very wording of the Standing Orders, right?

Equally, as a Member of the Government looking at how we are having to practise what is a common tradition — because you're quite right in the discourse we had, Mr. Speaker, State Openings are tied to certain things.

[Inaudible interjection]

Hon. Rolston M. Anglin: It's one where what you're saying is correct and how we are feeling and looking at it is equally [correct], so I think we now need to shape this ship in a way that all of us can make the pieces come together and have the most productive and meaningful debate and discourse.

For example, for me now, in my Ministry, we've been given authority to spend for twenty-four months across the two Ministries and there are various pieces of work ongoing — we're right in the middle; some we are about to wrap up, others are brand new. We plan to have a Finance Committee at the end of this month for some things that are new because of something that happened naturally: before the ink could properly dry, and we were actually able to produce the final budget documents with all the signatures, which we did today, we had the Iranian war. Consequently, the Government had to shift approximately \$10 million of resources in a way we had not planned for. Equally, a number of other issues have arisen that just happened; once you're in the administration, you can set out that 24-month agenda but life happens, and as it happens there are certain things you just have to respond to.

Mr. Speaker, I am making a plea to all of us. We have a summer break; I think we need to agree to use a part of it to try to agree on what our system ought

to look like so we can have the most meaningful and productive discourse, especially around what we say to the public about our big picture view and policy position on what Cayman should look like.

Mr. Speaker, as I listened to the Deputy Leader of the Opposition's contribution, it reminded me of when somebody spots a weakness in a system. The responsible person will say, *let's go fix it, let's work collectively to fix it*, and I believe that's the tactic and view of the Honourable Leader of the Opposition and Member for George Town North and the Member for Red Bay. If I listen to their discourse that's what I feel, but then we have people who, once they spot an opening, they can't help themselves; can't help but say *let me dive in and take advantage because there's an opportunity to get a gain right now. Let's take it*.

I can also share off record, and I'm sure he wouldn't mind, that just this morning, before all this began, the Member for Bodden Town West asked me, *are we going to even debate this, we just debated the budget?* That was the conversation we had about three or four hours ago because the feeling was what are we doing and what are we debating, because the speech that was delivered — no fault of Her Excellency — was simply misplaced and misaligned in terms of how it needs to line up with how we are going to legislate around our Strategic Policy Statement, followed by a Budget, the Address, scrutinising the Finance Committee, final vote and Appropriation Bill being approved. That's essentially what our system has been built around for a long time, Mr. Speaker, but in the zeal to ensure that political points were gained, we heard some rather unfortunate rhetoric.

Mr. Speaker, to have spoken of the first National Housing Policy in the history of the country in the way in which it was spoken to, and the Member knows that the Minister only laid it in the last Meeting of the House. He knows that work now needs to start. To then jump right on and say, *well, people need homes*, yes, we know that people need homes, but you must plan a way to deliver homes sensibly. You don't just wake up one night, wave the magic wand and homes appear, and Caymanians are in homes.

The Minister should be applauded for the amount of work that has been put in to get us to this point where we have a National Housing Policy that can now be the platform from which we develop how we're going to have public-private partnerships. We've had deep discussions. I can say that one of the points the Member for Bodden Town West has talked about for as long as I've known him — leveraging the government's balance sheet — right now, the Minister is working on a policy position so that we can test that for the first time.

Mr. Speaker, so much work is happening in the background, but unfortunately that's now got subsumed with this big dark cloud that has been painted today that tries to show the administration as just doing nothing, when all that has happened is they've moved

many Private Members' Motions, asked many questions, and now have said *ta-da, we're leading from the front*. The fact is we still have tons of legislation in the process of being drafted; again, those were announced during the budget. That debate happened but now the government is doing the work to get the results to our people.

Mr. Speaker, the point on dangerous criminals — to take the average cost per prisoner and then spin what is a very positive result... Every society has dangerous criminals, but if you listen to the Deputy Leader of the Opposition, all we have to do is provide opportunities and let them go — if I listen to him. I did not realise we could get rid of crime so easily in the world. We need to now go and tell all governments globally to provide opportunities; let them go, and they will stop criminal behaviour.

Unfortunately, the reason we have people in Northward, Mr. Speaker, is that they don't take up the economic opportunities that are available; they do commit crime. How many young men do we know in our communities who push drugs, who are able-bodied and some of them, (some of them) are very sensible! The reason they go undetected is that they actually are sensible; and there are opportunities in Cayman for them to take up [but] there are people in our communities — and not just ours, in every country — who choose a life of crime.

The Honourable Minister of District Administration and Home Affairs went to great pains this morning to explain some of the actual programmes that he has in place to help people not commit crime. Minister, I'm sorry to tell you, according to the Deputy Leader of the Opposition, don't worry about all your programmes. Let's just give them opportunity; let them go and we're good to go, so the money you wanted for Northward, we can cancel it, we don't need to do it.

I just don't know how we got to this point. Mr. Speaker, we then hear a litany of complaints. They've been on a listening tour and the Deputy Leader of the Opposition has come here and just given us an absolute complaint list with not one single solution, none. Not one single solution. Mr. Speaker, he said we need social care reform. We need a direct subsidy to our seniors. We need targeted rebates. We need residential senior care homes. Okay. I have not heard one way by which they were going to be delivered.

What I've heard, if the country is looking for a preview of 2029, is that the Progressives are clearly lining up is that they are going to be the most left-leaning, social-giving Government in the history of these Islands. If you listen to the Private Members' Motion that he's filing, they are looking to disincentivize people from working. What we're going to do is to give away so much money that guess what, it makes more sense to stay home than to actually go get a job. The fact of the matter is, I hear a lot of free lunches being offered by the Deputy Leader of the Opposition, but I don't hear one way in which he would pay it.

Here's what's curious, when I presented the budget he attacked the revenue measures; he's conveniently not attacked them today, and now I've figured out why—he has plans for how to spend it. What he doesn't understand is that just because the revenue measures are in the budget, the end result is what I termed and admitted to the country is a modest surplus. We need to build bigger surpluses, but if you listened and try to cost out just those first four items, I want to know where the money is going to come from?

Then he attacked borrowing, yet he wants to build residential senior care homes. How could we build residential senior care homes without borrowing? Where is it that he's going to find this magic money?

My father and my dad's first cousin used to tell me about this boy that was in a storybook that was very popular in the day of the seaman, and his name was Alan Asker. Every morning Alan Asker got up and dreamt of building castles in the sky, and if I did not hear today in this Parliament and witnessed the modern-day Alan Asker, who is the Deputy Leader of the Opposition. He has built more castles in the sky today with *all* of that carrying on he just went on with, than in the history of the Parliament of the Cayman Islands. I think he built more castles in those forty-five minutes or so than anyone has in the history of our Parliament. Now I can understand why he thinks homes can be built so easily, because if you listened to the pipe dream that came down from the Deputy Leader of the Opposition, you would be left scratching your head saying to yourself, *well, goodness gracious, why isn't the government building those homes*, if apparently, we start them at 8:30 in the morning and by 5 o'clock when you're driving home, the home is there.

Mr. Speaker, he then mentioned something that was very serious and morbid: that we have seniors who are not taking their medication, dying at home, unattended. Mr. Speaker, if there's something this country should be proud of, it is the social safety net that is NGS 55 and HEA 2. We have a system where every Caymanian has access to be declared medically indigent and be able to get their healthcare provided to them. We have been a country to not make people go home and die. That is why we spend so much money, so many millions of dollars every year; but again, if you listen to the Deputy Leader of the Opposition, this is what's happening.

Then he had another revelation. According to his panacea — now I get why he said that we could have spent a gazillion dollars on the Scranton Park. Apparently, that park is going to be the place that heals people! Because according to him, he said this right afterwards, that park was for those same seniors. Let's tie this together now. In his world, seniors are dying at home unattended because the government does nothing about it, but he built a park; he was the one who drove the building of a park that was magically going to cure the seniors once they could show up.

I don't know, Mr. Speaker. This is quite an alarming and interesting revelation. Now I get why he has fought for this park with such zest and fervour. I wonder if there's something magical in the pond. Maybe there's something the Deputy Leader of the Opposition has not told us, colleagues, so let us not be too hasty; he might know something we don't know. What I can tell you is that he said we could have spent a gazillion dollars on it and it would have been worth it, and I believe he believes that. You see, that little snippet...

You see, you've got to listen. When there's lots of thunder, you see the lightning in the sky and it's dark and gloomy, but you can't feel one drop of rain; you're praying, *oh God, give us one drop of rain*; it's all thunder and lightning, but you get no rain — that means you better listen very carefully to all the rumbling thunder. In his rumbling thunder, he said the park was worth it even if we spent a gazillion dollars on it. What that means is, Mr. Speaker, it's not so much that he's worried about the borrowing, he's just pumped up because he's not in the Cabinet. [The issue with] borrowing is that he wants to be on this side to say how this money should be spent. The fact of the matter is, in going through that budget he knows that it is going to deliver for this country and every cent of borrowing is a key long-term investment for Cayman.

Mr. Speaker, I remind the public: How many of you out there, as Caymanians who are listening, can use your salary and save up to purchase your land or build your house, without going to the bank. Mr. Speaker, there is a place for sensible borrowing.

[Desk thumping]

Hon. Rolston M. Anglin: That's right! There's a place for sensible borrowing. Sensible borrowing is about good programmes, and we have good capital programmes that are going to deliver long-term results. Borrowing aligned with strategic priorities and planning — that is what this government is doing.

He did say something that is quite true, that we need to eliminate as much red tape as we can, we need to eliminate as much bureaucracy as we can as it relates to planning and housing, but again, because of the misalignment that has happened, the Minister is actually getting ready to announce a plan he brought to Caucus just this week about some of the reforms that he and his team are developing for the CPA.

That's why Mr. Speaker, I opened my contribution the way I did, because as I reflected on where we are six months into a 24-month journey, so many things are entrain that we're right in the midst of that the public can't see. It's only when we get things finished — because we're not a sound-bite government. We're not just going to go out and make an announcement until we've finished the work, then we make the announcement.

He really went hard at my good friend, the Minister for Infrastructure. I think it was completely uncalled

for the way he carried on about the National Development Plan when he was a Minister in Cabinet for four years. Since he cared so much about this National Development Plan — which he said the failure of the National Development Plan is the root cause of all the chaos, and it will solve the conflict with the NCC. Now, let's break that down.

Firstly, having a National Development Plan would be positive for the country, but we've had — Minister, I think we counted something like eight ministers who have tried this, including the Leader of the Opposition when he was Minister responsible? There's a reason that plan has not been developed and a new plan has been put in place, and I've shared this with the Minister, so I'm not going to say anything that surprises him. I have told the Minister that we need to go back to the drawing board, update the Planning Law and have a sensible way by which a development plan is actually changed. It is so bureaucratic. The actual red tape that the Deputy Leader of Opposition should have identified is the fact that how the legislation is constructed sets every Minister of Planning up for failure on this front.

I got elected twenty-five years ago and we reviewed the plan then and started the process and got bogged down; start the progress, it gets bogged down. You're going to tell me all these successive ministers responsible for planning have not had the will? They all wanted a new development plan. We need to right-size that piece of legislation, Minister, so that you can bring to the country what we need but the construct, which was good in theory back then, whereby you had the involvement of every single human being in Cayman and we go district to district and you have an opening statement...

Around twenty-four months ago I sat with a group that was meeting in West Bay; we gave a 37-page response to the statement to start the development plan. Let me repeat: just that group, a 37-page response. No wonder the country can't get a new development plan. Mr. Speaker, I can say the Minister is working diligently and we are going to have good things happen in Planning.

Let's make this very clear. This whole issue around all these grandiose plans... Let me say what else he said. He said that we needed economic diversification and that we needed super yachts. Where's the safe harbour? Where's the deep harbour? The super yachts can't come to Cayman because we don't have the facilities. Is he saying that he's going to support the Government when we come up with a solution for this, because we've got two choices in this country. I'm not advocating for either, but we basically have two choices.

- We're either going to have to cut inland and dig out and develop a man-made deep-water harbour along with the attendant facilities; or
- We're going to have to dredge one of our sounds.

Now, nobody's going to support deepening and dredging out the North or the South Sound, so that leaves us with one choice: do we want to get into this business or not?

Again, the Deputy Leader of the Opposition, big sound bites, no solutions, no real practical solutions. If you add up every one of these that he's laid out... I'll tell you what I'm going to do before the end of this year, Mr. Speaker. I'm very busy with the two ministries, but I need to tally up and give an approximate cost of the Kenneth Bryan wish list, because we need to produce to this country what the budget would look like if we actually followed all these spending plans he has presented. Everything that he comes to the House with, there's a cost attached, but I don't know where the revenue is going to come from to pay for all the spending.

An Hon. Member: And you can't borrow it.

Hon. Rolston M. Anglin: Then he says we're not having any borrowing, so if we're not having any borrowing, how...? He doesn't want revenue measures. Let's paint it now, Mr. Speaker. He wants *all* of these plans developed, he wants to deliver all these promises, but then he gets up and tells me, as Minister of Finance, *I don't like the fact that you're putting revenue measures on financial services. I don't like the fact that you're going to borrow.* Where is the money going to magically come from? He is another Alan Asker. He's building castles in the sky.

[Inaudible interjection]

Hon. Rolston M. Anglin: Mr. Speaker, I call for the suspension of Standing Order 14(2) to allow me to go beyond 5 o'clock.

Suspension of Standing Order 14(2)

The Speaker: The question is that Parliament continues to work beyond 5pm without a break. I suggest we take a break at 6pm. The suspension of Standing Order 14(2). All those in favour, please say Aye. Those against, No.

AYES.

The Speaker: The Ayes have it.

Agreed: Standing Order 14(2) suspended.

The Speaker: We'll take the break at 6 instead of 5 as suggested by the Standing Orders.

Continue Honourable Minister.

Hon. Rolston M. Anglin: Thank you, Mr. Speaker, I'm about to wrap up.

Mr. Speaker, we then heard another hugely impressive-sounding thing where he talked about how we

need to take advantage of our fisheries and we need to have conch farms, lobster farms; we need to take advantage of the blue economy. Well, what really, really boggles my mind is, where were all these great ideas for the last nine and a half years that he was in Parliament? It's so funny that all of a sudden in the last year all these great ideas are coming to the fore.

I wonder if he thinks the Caymanians aren't listening and paying attention. The average Caymanian has heard and knows this Member's penchant, which is to criticise, throw licks, duck. The fact is, Mr. Speaker, let me be very clear, as I listened to this programme of what he said that the country has to look forward to in 2029, I was shocked and frightened. All he's talking about is trying to buy people's votes and loyalty. He wants to spend his way through social care reform.

This country per capita gives more in social care than most places on the face of this earth. Every Caymanian who can get a scholarship gets CI\$30,000. That isn't social giving? Key social investment. Persons who go to the Department of Financial Assistance (DFA) can get up to \$3,000 per month, Minister? In total benefits —

An Hon. Member: More than that.

Hon. Rolston M. Anglin: Sometimes more; CI\$3000 per month when you combine all the social giving, and we're going to stand in this House and say, *no, no, no, no, no, let's go more, we want to go more. We need to give more.* When you create a scenario where it's a disincentive to work, you are creating a social welfare state that is going to continue to grow and be unsustainable. That is what the Deputy Leader of the Opposition has clearly [outlined]. It's clear as day now what his agenda is.

I don't really think the rest of the Progressives truly believe in that agenda, though. I don't think so because I have yet to hear the Leader of the Opposition agree with that position. I'm being very frank, I believe the Leader of the Opposition is much more fiscally conservative than that and understands how to nation-build much better than that. I believe that's why he's the Leader of the Opposition — because he gets it. He gets the point that yes, we have to invest in our people; yes, we have to take care of those who have fallen on hard times, but at the same time, when you go too far and all of a sudden, the average person looks on and says *\$8.75 per hour? I can stay at home and make more money.* That's a disincentive to work.

Let's be very, very frank. There are many [such] people in many countries — we call it social welfare; in the US they call them welfare queens, welfare kings. We can call it whatever we want, but that is what is being propagated in this Chamber. There's no doubt about it. There's absolutely no doubt about it.

Mr. Speaker, sargassum, the dump — those are two issues that both of the Ministers are working on. Those Ministers are working on those issues. We

cannot just jump out of bed and say, *oh we've got everything solved.* All the government's work takes time. We must ensure that we do the right thing. We can't just be reckless, Mr. Speaker; we can't just come up and be a sound-bite government where all we do is make grandiose announcements.

Mr. Speaker, identifying problems is easy as day; solving problems is what's most difficult. The easy part is telling people what is wrong. We heard much today of the Deputy Leader of the Opposition pointing out the things that have been challenges for Cayman for a long time. None of us are going to say they've not been.

We need to ensure that people are reminded of what we presented in our SPS, which is how we go from complex problems to making things right — the difference between commentary and leadership, Mr. Speaker. What we got here today was a loud, loud, loud — thunderous boom of commentary. The work is happening on this side. The Government is working diligently.

Mr. Speaker, I can tell you my colleagues and I are going to have to be very circumspect about what we say in this Parliament in the future and publicly, because the other thing the Opposition have now done is that everything they hear the Government is working on they jump and move a Private Members' Motion on it.

[Cross talk]

Hon. Rolston M. Anglin: As soon as they hear the Government say we're working on something, they come here with a Private Members' Motion and they move it, they move it, they move it.

Mr. Speaker, the Minister responsible for Social Development and Innovation announced in this House that he was working to reform social care. Bam! Two Motions come. One, which was not allowed, to reduce the wait period for persons who were returning home from eight months to three months — the Minister announced that he was working on the programme. In the middle of the Minister doing his work, here comes a Motion.

[Inaudible interjection]

Hon. Rolston M. Anglin: Hence, Mr. Speaker, we are going to have to be very circumspect in what we say in the public domain. We're going to have to be really careful, colleagues, because we continue to see it.

An Hon. Member: Shameful!

Hon. Rolston M. Anglin: We see it. It is shameful.

[Inaudible interjection]

Hon. Rolston M. Anglin: I agree with the Member for George Town West. It is shameful, very shameful.

That's one thing that I can say today — both of us agree.

[Laughter]

[Inaudible interjection]

Hon. Rolston M. Anglin: Mr. Speaker—oh, hold on, hold on, hold on. Can I just say that, Mr. Speaker, the Member for George Town West brought a very relevant Motion as it related to social media restrictions that had not been announced publicly by the Government, and it was a wonderfully timely Motion. Except for that Motion, Mr. Speaker, every one of them has been things that we have announced publicly. Every one of them!

[Crosstalk]

Hon. Rolston M. Anglin: No, I said the official Opposition, not the independents. The independents have come up with innovative solutions.

[Laughter]

Hon. Rolston M. Anglin: The independent Members have been very innovative — I have been glad to embrace the baby bond for Caymanians, et cetera.

[Inaudible interjection]

Hon. Rolston M. Anglin: Yes! But Mr. Speaker, now we see this consistent approach whereby we announce it and as soon as it's uttered, bam, a Private Member's Motion is moved and the government is then put in the crosshairs because what do you do?

He bragged about the fact that out of nineteen, eighteen had been approved. Yes; eighteen out of nineteen were accepted by the Government because the Government is reasonable. The Government is reasonable. I think that perhaps now we need to start thinking through what we accept and what we don't accept, because the fact is if that's how the official Opposition is going to play their game then we're going to have to react.

Mr. Speaker, the Member for Red Bay spoke about a number of matters that are critically important, and I can tell him the work planned and the work that started in the Ministry of Education encapsulate everything that he's mentioned and way more. We have an aggressive work agenda. Early childhood care and education are but the tip of the iceberg. We are going to be taking definitive positions to Caucus about how we make that entire sector truly world class, because we have to accept that with private centres comes a risk.

Private centres are free to hire staff; they're going to be inspected, but we also have to accept that if we want more control, it may very well mean government is going to have to — in the future — provision in certain earlier years of education. Let me be very, very

clear about that; and I've said it before in the House, so this is not a surprise.

I can also say because I've said it to my colleagues, when I say "reform agenda" we are thinking through every single possibility as to how to improve student outcomes, including whether or not we're going to reform the summer break in schools. Summer learning loss is a real issue when you're four to nine years old. When you take a human being, put them through school with smaller breaks for Christmas and Easter, and all of a sudden eight to ten weeks during the summer, you ask teachers how much time they have to spend just catching children back up to where they were in July. It is a real issue.

I can promise you, Member for Red Bay, we are going to consider everything that we can as it relates to what is going to be best for our students. I can tell the world, whatever is best for our students is going to wind up being the policy. Adults have to accommodate our students. If that's not the ethos of any educator professional, you're in the wrong ministry; I suggest you resign because your priorities are not going to align with mine. My and the senior leadership team's priority is about our children's life outcomes, and we are not going to leave any stone unturned in the endeavour to ensure that our children have the best possible life chances. What our students, parents, teachers and our community need is not another list of problems. They need the answers and those are the critical things we are going to continue to announce over the next few months as we develop all our work plans.

Mr. Speaker, coming back from the Education World conference, we're already looking at how literacy and numeracy outcomes can be strengthened even more, because we know that's a critical area of learning. We are looking at how long our average child is reading in school. You hear us talking about technology? Well, the fact is technology has its place, but the fundamentals to brain development and learning are still foundational. Yes, ethical use of AI; yes, sensible use of AI is critically important because everyone must stay modern, but guess what? The foundational skills that allow a person to think critically, innovate, and be a productive human being start with human development. When we look at how we are going to move forward, we are going to be ensuring that we keep our children at the centre of what we do.

Let me give this House one thought. We have been so in love with AI that some of us seem to be losing the plot. I want our students and our teachers to have mastery and ethical use policies about AI, but my focus is HI — Human Intelligence! Human intelligence is what we are going to build in our system because when you build human intelligence, AI becomes a tool. The foundation still has to be the human [being].

Mr. Speaker, I said this at a school leaving ceremony a few days ago. The human brain is what AI is trying to replicate... AI is artificial intelligence; it is trying to replicate what we can do as humans. The average

human takes about 1,000 to 2,000 calories of energy per day to keep us going and healthy. Do you know how many kilowatt hours it takes to energise those huge artificial intelligence data centres? Enough to power some small cities and towns — yet not a single one of those centres can process multiple things at the same time at [our same] speed and complexity and still make an emotional, logical — or balanced emotional and logical decision because the AI will give an answer, but many times a human will make what seems to be an illogical choice because humans factor in feelings.

Factor in how the Member for Bodden Town West is looking at me right now. I have to factor that in. The AI can't build that in its algorithm but us humans can. Listen, AI is hugely important; don't get me wrong, Mr. Speaker and Members. Of course, we're going to ensure that our teachers and students get not only the best possible access (the access is there), but training about how to detect the ethical use of AI but human intelligence must be the cornerstone of any education system and that's what we're looking to build.

If solving educational challenges were as simple as listing the problems, Mr. Speaker, problems would have been solved a long time ago. Previous governments would have solved them; other countries would have solved them. The reality is education reform is the most complex responsibility entrusted to any Ministry or Minister because guess what? We have to deal with children coming with so many social and emotional deficiencies.

We have some who are well supported at home, but still struggle in other areas; we have some who are abused at home. How do we get those children to learn? Picture a boy or girl who's coming from an abusive home. Do we understand they are still a child whose potential we want to maximise? Do you understand the wraparound service we have to provision to ensure we build back trust and confidence in that child so they can maximise their potential?

Education reform isn't simply about listing problems; it is a complex business. There are no magic solutions or shortcuts, and we are going to put in the hard work. I can also say, Mr. Speaker, so the Opposition doesn't need to move this one as a Motion, that I am bringing back BEST — Behaviour, Education, Support Teams.

[Inaudible interjection]

Hon. Rolston M. Anglin: For some reason that approach was thrown out by a prior administration.

I left that in place as a foundational way by which we wrapped around services to students to ensure they were cared for in the context of their families and thought the MASH [Multi-Agency Safeguarding Hub] system was for where there's a real child safeguarding issue — that's what MASH was built for. BEST was about supporting every child that was at risk educationally. A child could have been educationally at

risk purely because of home life, not that anything criminal was going on. It could be because they have some special or additional educational needs. It was how we were taking each child and developing an individual education plan; filling the gaps and wrapping the services around to support those children.

Mr. Speaker, we are going to get back to basics. It's about putting in the hard work. It is about planning. We have to invest, but we have to be disciplined and patient. The work takes commitment to doing what works, rather than what sounds good. That cuts across all of this government's agenda. We are at a time in our country when we don't need more slogans or political theatre. What our country deserves is a government that is going to be disciplined, patient, and stick to the task.

We need to have more than a huge catalogue of concerns and no solutions. Today reminded me of the old Sears, Roebuck catalogue. Remember those? We need to have detailed plans on how we could get there, and we provided that in our SPS, we provided that in the budget, and therefore the government now needs the time to continue to work on the solutions that our people deserve, the outcomes that our people and our students deserve. I can say that we are working on everything possible.

When government makes education policy right, generations benefit. Mr. Speaker, when I brought back reception in the last term... do you think it's a surprise that we're starting to get 'Good' high schools now — because high schools aren't just good about pedagogy, you got to have student outcomes you can measure and we're starting to see the uptick in results. The investment in early childhood is starting to pay off, but we have to double down because we have to get our children [learning] earlier. We've got to get them since they're born.

Mr. Speaker, we are on the right track. We have to make data-driven decisions. We have to evaluate practises from around the world in all we do, recognising that solutions must be adapted to our local realities and specific to the needs of not only our students and schools but our entire community and economy. That is what the government is doing.

Mr. Speaker, for us to be basically in the dawn of our budget, six months in, to now have had a referendum on the budget and on the SPS, is completely and wholly unfair to the government and to the listening country as a whole — but I know Caymanians are sensible; I know that Caymanians recognise this government provides the stability that was critically required.

Mr. Speaker, the Deputy Leader of the Opposition spoke of this "divided house". He spoke of it twice — twice he mentioned "this divided house". I know of all the shoo-shooing that happens. There's much shoo-shooing going on. Now, according to him, it's rife out there in the street. World Cup is on, so I have got out a little more than I normally do, and I can tell you I have yet to have one person come talk to me about the

government collapsing; but according to the Deputy Leader of the Opposition, everybody knows it. Shaky ground. We are together by convenience.

Mr. Speaker, in any government there are going to be disagreements. I don't care if you have a party, I don't care what you have. In fact, sometimes some of us disagree with our own self much less another person. I mean, heck, you give the Deputy Leader of the Opposition long enough I think he would have been on the Government side by the end of the day. I know he wants to come.

The fact is, Mr. Speaker, this house divided... And he specifically referenced the National Conservation Act and Planning. There is no hidden secret in this country that this has been a vexing issue for a long time. I have my personal position on what changes I think should be made, and certainly I can tell the world that at some point the Cabinet of this country has to be the ultimate arbiter as it relates to things called Environmental Impact Assessments, et cetera. That's my personal position. Now, I'm not going to leave the government if somebody else in the government doesn't agree with that position. Why? That's a single point.

Now one thing we have to do is ensure that between the CPA and all the agencies we have a framework that allows us to have sensible continued development. That is critically important, and I've said so to the Caucus on numerous occasions. Mr. Speaker, I look at life like this: if I can say it in Caucus and it be my truth and something that I believe in my core, then I should be able to say it publicly to the Cayman Islands public, my constituents or whoever. That is what governance, openness, accountability and transparency are about; but all this whole theatre today, that there is this big rift, and we have this shaky house and that we're out there was meant to do, was cause instability.

That was to try to create that feeling that there's some big instability happening on the government end. All I can say is if there's some big instability, well then, I've been working too hard because I certainly haven't noticed. Anybody who knows me knows that I'm a worker. Everybody who knows me knows that I pay attention to what's happening in the two ministries. Mr. Speaker, at the end of the day, we have as productive a government as this country has seen in a long time.

Let me address one more. This whole issue about, oh well the Minister responsible for immigration and labour has gone out and we've passed the legislation but apparently, we don't support it. That one boggles my mind. Listen, I will tell the world: look at my manifesto and you will see how far I was willing to go when it came to immigration. That's how give and take is, whether you're in a party or otherwise. Was 100 per cent of what I wanted in the Bill? No, but it is about working together. All of us worked together; there was some give, there was some take and we settled on what we thought was a sensible regime and a start. We at least started down the road around immigration.

Mr. Speaker, this whole charade that the government is falling apart and oh, it's the NCC versus the CPA, and Planning is going to be the be-all and the death knell. All I can tell everybody in our Caucus is that compromise has to be given. I know that much. I know that we have to recognise that there has to be give and take around that like any other issue that we face, but I believe that we have the right men and women to get the job done. We just have to put our minds to it and that's that.

Mr. Speaker, I would implore you, sir... you are the Speaker of this House and I've been very careful about how I opened, but I believe we need to work with all parties of the House and let us look at how this piece of our system is working, because I think today is an example that all of us are feeling a little angst around this issue. I don't think there's any separation between us about that.

I think all of us would much rather have a system where the government's plans are out there, we accompany them with the Throne Speech, we robustly debate it, we then get to work and during that time, motions are going to be filed, questions are going to be filed, and the government is going to be held to account but once you start to have these interjections... and as I said — he wasn't there so I'll repeat it. I said that in all fairness to the Opposition I got how that Throne Speech that was presented would have felt empty because by nature it actually was, that's just the truth. I'm not saying that to besmirch the Governor or anyone else; it is just a fact. Now we need to really hone in.

Mr. Speaker, I believe this government is not built on indecision. It's not built on bureaucracy. We are built on responsible governance. The people closest to challenges are the people who are closest to solutions, and that is us. We are working close to problems; we're collaborating, and we're putting in the genuine effort so that we can ensure that good policy is founded on good research and ensuring that we're giving the space to implement it.

I say to Members, give the Minister of Housing's plan a chance. We can't kill it when he announced it two months ago. It's not fair to him — and I agree with the Opposition; the East-West Arterial is a critically needed infrastructure in the country so that we can build out the Cayman Islands that we all know we deserve.

Mr. Speaker, I just hope that at the end of this we can make our processes stronger because in doing so we're going to make it better for the listening public so they can have the best possible opportunity to really see transparently where everyone in the Parliament stands on the big picture issues.

Thank you, Mr. Speaker.

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

Minister for Planning.

Hon. Johany S. Ebanks: Thank you, Mr. Speaker.

Mr. Speaker, when we heard the starting off of the Leader of the Opposition's debate to the Throne Speech it didn't sound too bad, but then we had the Member for... No, before we get to the central part we have to go to Red Bay's input. He said there are many things that we were doing on the infrastructure side, thanked us, and also talked about many things he wanted to see done. He talked about some more paving on some of his roads, some more adjustments to his parks, some speed bumps, drainage; the whole works.

Then we got to the wannabe Leader of the Opposition who said all we're doing is paving the road pretty and making it look good. Mr. Speaker, it is rightful for him to say... I'm trying to help you so you can remain in that seat. When we were paving sections in George Town Central, we really needed that work done there. That Member is the same one who was calling me all the time — *Member, I need you to pave this road for me before election comes. Member, I need you to do this for me. Member, I need you to get this road done for me* — but now, it is just prettying and making things look colourful.

You want me to do some more now but you don't want to support the budget to it.

Hon. Rolston M. Anglin: Nope.

Hon. Johany S. Ebanks: Never voted for the budget either.

[Inaudible interjection]

Hon. Johany S. Ebanks: You fight for mine? Be careful now, be careful now. Friends like you, I won't need any more enemies around here. He always says I'm his friend, but then he gets up on every radio [station] and wants to beat up the infrastructure. You want to get up here today and beat up the infrastructure.

Hon. Rolston M. Anglin: And doesn't want to borrow for East-West.

Hon. Johany S. Ebanks: And doesn't want to borrow for East-West, but wants to say he supports it, right?

Hon. Rolston M. Anglin: Yep.

Hon. Johany S. Ebanks: This whole bandwagon about East-West now, either you're on it or off of it.

An Hon. Member: That's right.

Hon. Johany S. Ebanks: Stop being on the side-lines; or go sit on the side-lines and watch because we're going to pave right across you.

Mr. Speaker, he jumped on my housing policy. Never said one good thing about the policy or the 90-

odd recommendations therein; he just went right across everything that is in it, so clearly, he never opened it. Glossed over the front of it. Saw nothing.

Mr. Speaker, the Mortgage Reform Act was what the government decided was the most critical one. We brought it to Parliament, we delivered it, and we then started to work back on the housing policy. Yes, I agree, we did start it during the last administration, but we didn't complete it there. There's still much work to do in it. He was a part of the last administration and helped with the planning of it, but now that we've brought it, he wants to come back and rip it up too. Why? Because he is not on this side anymore. That's all it is.

Mr. Speaker, we go down to the HOME [Home Ownership and Mortgage Empowerment] programme. As my Minister of Finance rightfully said, ready to go, we're working on it. We'll have it here for the next Meeting of Parliament. We would have it earlier too, if we didn't have these long breaks. If we could have another Meeting in between, they would be ready to go.

Mr. Speaker, I'm going down the priority list [based on] how we thought. We went from the mortgage reform completed — check; housing policy completed — check; HOME programme ready to go — check; Residency Tenancy Act, checkmate, that's coming too.

Mr. Speaker, I heard the Member talk about Plan Cayman. He ridiculed Plan Cayman when his friend sitting next to him could not deliver Plan Cayman. When his Leader at the time sat with them and could not deliver Plan Cayman, were there fractions in their group [because] they couldn't deliver it? Were there arguments in their group why they could not deliver Plan Cayman? We can go all the way back to the Honourable Kurt Tibbetts' days, trying to get Plan Cayman up.

Hon. Rolston M. Anglin: Way before him; and Linford.

Hon. Johany S. Ebanks: They couldn't deliver it. Even further, Rollie's even talking about Linford and all of them, but I'm just going back to their side now. They couldn't deliver it, but they want to beat up on the man who is making progress with it, you know why? They want this one to stumble so they can be there to pick up the slack and run with it. That's what it is, but let me tell you, there is no rock that you can put in Jay Ebanks' way.

Hon. Joseph X. Hew, Leader of the Opposition: It's been stalled for five years.

Hon. Johany S. Ebanks: It has been stalled for five years... That will come to this Parliament too!

Hon. Joseph X. Hew, Leader of the Opposition: I would welcome it.

Hon. Johany S. Ebanks: You will welcome it, but you're going to pull out what hair you've got left, too, when it comes here. You're not going to welcome anything here because you're going to regret that you couldn't bring it and you couldn't deliver it and that none of *unna* could do it! But this administration will make sure that it's delivered and brought here. That's what's going to happen.

You talked about how *unna* went down and had *unna* meetings and Plan Cayman was the main topic. After all the meetings *unna* talked about, that's the only thing that *unna* could come back and say? That we haven't delivered it yet?

Mr. Speaker, then he wanted to talk about reducing the funding... Let me skip over that one for now; another Member might want to get up and mention it.

Mr. Speaker, he then went on to talk about the Motion that he brought about redlined bills — Mr. Speaker, the next bill I brought to the House was a red-lined version! The Member needs to come out of *Alice in Wonderland*. That's where he is; he's still living in that fantasy land! When he and I were over here, Sir Alden McLaughlin said we were living in a wonderland, but I came out and I left him there, so he needs to find his way out now. Find his way out, because I brought to the House the red-lined version that he asked for.

[Inaudible interjection]

Hon. Johany S. Ebanks: I brought my red-lined version to the House! Did I not bring it? I brought mine! *I don't business 'bout nothing else*, I brought my red-lined version. I have the mic now, you sit down. I didn't disturb you, you don't disturb me. You can go outside and take another cigarette break.

Mr. Speaker, then he went into this fancy thing about the consolidation of Scranton Park, bringing all the parcels together, and boy, that is of national importance! We own every piece of land around it now, yet it's of national importance for that to be priority number one over feeding everybody else or doing anything else in this country! The Member for George Town Central wants to see Scranton Park on one piece of parcel. That is of national importance to whom? To him, but I just have to let him know: Jay Ebanks is doing that for you too, sir. I'm getting it done for you too, since it is of national importance to you; so you can go back to the public and campaign and say you got it done.

Mr. Speaker, he went on and talked about the fuel duty waiver. I don't know how many times we've talked about this in Caucus. We said the summer months are coming up. The Minister made the announcement, then all of a sudden, I saw this thing come out from left field again. *Boy, we gotta get ahead of the Minister with this*. Again, talking about fuel duty, about how we're not helping anybody. The Minister went out and again [they] tried to take credit. Now they want to take credit for the fuel duty waiver.

You see, Mr. Speaker, this is a time when you have to be ruthless; if it was me I would not accept even one of the motions that they bring — not one of them. That's what I would do to *unna*. Since they want to say they are leading the government by Motions, I would not accept any of them; but that's just me. I can come out and say it, because if I don't give you a red carpet to walk on, *you don't gah nuthin' to walk on and you don't gah nuthin' to talk about!*

No solutions have come from your arguments today on anything. You've found all the little bits of problems that you left there when we were together, and you say, *boy, I know we were working on this, you know, I'm gonna get ahead of this and bring this out today*. Then you want to talk about, you care about the people up there? Let me tell you something, old boy, don't cross Bodden Town and come in that direction. Don't come up that way.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Yeah Mr. Speaker, unparliamentary language.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: One second, Mr. Speaker.

The Speaker: Quote the point of order.

[Crosstalk]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: What *unna* must do is stop me from coming anywhere in Cayman. Any one of *unna*—including you.

[Crosstalk]

The Speaker: Well, I didn't interpret it as him saying you couldn't go anywhere. I assume he was talking about coming into his constituency, right? I don't think he implied anywhere in Cayman. That's your interpretation, but that's not a point of order. If you want to fight it under him imputing improper motives... but he wasn't doing that, so that's not a point of order.

Continue, Minister.

Hon. Johany S. Ebanks: Mr. Speaker, *"When it hits it feels no pain. Hit me with music."*

Mr. Speaker, they want to say that they're protecting everywhere and talked about wanting to run the NiCE programme all year long, but when I wanted to run the NiCE programme three times per year in the previous administration, I couldn't get support for it. I

couldn't get support. The Member for Bodden Town [East] is sitting over there; you can get up and answer it. You know, you were there. Now all of a sudden, we must run the programme all year long.

[Crosstalk]

Hon. Johany S. Ebanks: Mr. Speaker, tell the Member to concentrate on me. I'm the man with the mic today. When the man from West Bay North had the mic, he took off and ran out of the building.

The Speaker: Took off.

Hon. Johany S. Ebanks: Took off as usual and I can't blame the Member for George Town North — he had to leave; he could not sit there and put up with that foolishness next to him. He had to go. It was better for him to go watch the football game during that period of time.

[Inaudible interjection]

Hon. Johany S. Ebanks: Oh no, you go ahead and get it drafted and get it notarised while you're at it, too. Go ahead, call your people and get it notarised.

Mr. Speaker, they've mentioned all the red tape that Planning is going through, but not one person brought a motion to say how we are going to fix Planning! They want to talk about how we're not doing anything for the housing, we're not doing anything for that industry, but not one Motion today says anything about that. You get up on the soapbox and proudly talk about the red tape and this and that, but don't worry, there are those who talk and there are doers.

[Inaudible interjection]

Hon. Johany S. Ebanks: Yes, sir. At least I can count on the Bodden Town twins to come with something tangible. At least when they speak, it's something you can agree on.

Hon. Rolston M. Anglin: And George Town West.

Hon. Johany S. Ebanks: Yeah, George Town West too. I don't know what she is still doing over there; *why she don't just come ova yuh* so she can be with good people.

Mr. Speaker, he mentioned this phrase 'la-la land, la-la land' up and down, but *that's where part he must be run and gone to now, la-la land*. You see, it's easy to talk when you have the mic on, you feel that you got that last lick. They love to do that. *Oh yeah man, nobody else can hit me back. Yeah. That's that hit and run man, that's the way man*.

Mr. Speaker, I had no intention of speaking on this today, you know? Not one single thing was I going to say. I was just going to leave it for the Premier to do his rebuttal and that would be it, but he went too far

down into the hole. It's so far down that we don't even have enough rope to pull him back out to find him.

He bragged about nineteen Motions and the government [bringing] only about three bills. Mr. Speaker, we get up every single day and go to the building, have to deal with every problem that these Cayman Islands have and the one thing they have to do is file one single motion, come here and debate it. For bills, we have to rely on the drafting team, getting things through Cabinet, and our good ministries that we work along with to help us get everything through.

The Member for Bodden Town West... Well, the Bodden Town twins are the only ones that I've seen bring a Bill to this House, the only ones who put in the work and the effort to say, *you know something? I'm not gonna bring a motion, I'm gonna bring a Bill so that I can help the government with its work*. The easiest way, what the Opposition would say is, *I'm gonna do a motion and you know what? Give them the work to go do. Give them the work, make them go do it*. Then get up on the radio the next day and say, *I brought motion 17, 18, 19 up there and you know what? I left it for the government officials, for them to do the work now, but I brought it forward because that was the easiest thing for me to do*.

Mr. Speaker, they talked about traffic congestion and about how we need to improve transportation. Mr. Speaker, when he was the transport minister — short-lived, but he was the transport minister — he ran to Mr. Panton, the Premier at the time, to say, *I don't want this no more. I can't deal with it. Give it to somebody else. It's more fitting over there on the infrastructure side*. That's fine; but then, after you had the opportunity you want to come and criticise the person who's still working on it? Oh no, no.

Mr. Speaker, we also talked about how we're going to leverage the government balance sheet to help Caymanians. The Minister of Finance spoke on it; the Member for Bodden Town West has opened the door and told us great ideas for how we can work on it together. I have not heard anything more, but we are directly working on how we can make it happen, but has that been a part of their priority? No! Yet, they get up every single minute and say, *oh, the only thing we're putting money to is smooth roads to make them look pretty*, meanwhile, each one of them is calling the NRA every single day to say they need their road done.

Mr. Speaker, he also mentioned raising fees and how that's all this government did. I want to remind him that when he was the Minister of Ports he was the one who raised the port fees. He was the one who raised the fees by the airport. It was good to raise fees then. I wonder who paid for those fees or who's paying for them still. Who's paying for the port fees? I guess it must be just the government paying for them.

I wonder if that trickle-down effect never crosses everybody's front door, every container that comes out, every piece of grocery that goes into the grocery store, every single thing that comes down. He

never thought it would get tacked on to everything? No; one-sided vision. That's what it was about. You see Mr. Speaker, no matter how bad you are, you're never useless because you can still be used as a bad example.

Mr. Speaker, all I heard was a dream. The Minister for West Bay North said castles in the sky. Wizard of Oz? No, I never watched it but I do know what it meant to be going down [the rabbit hole in] *Alice in Wonderland*. When they added me to that list, both of us were in there at the time. He knows what it's about.

He mentioned that [he] brought the Motion on the no-wake speed zone and we did nothing about it; not one single thing we have done. That was the most important Motion to him, and we have done nothing about it. Mr. Speaker, for clarity on that Motion, the government is overhauling the entire Port Authority Act and the no-wake speeding zone is covered in that Act. It is not a piecemeal approach, it's an overarching thing that we're looking at, redoing the whole Port Authority Act, and we have it covered in that. Sometimes things don't move as fast as I would like them to, I agree. I wish we could revamp some of these much quicker, but with the number of things and the amount of resources and the stress that the Attorney General's (AG) Chambers is under trying to keep up with everything that we have in legal drafting, things take time. They do. Then we need to ensure that we're prioritising what is best to hit the people first. Nobody said the no-wake zone wasn't being done. I can say today, it is being covered under the Port Authority Act.

Mr. Speaker, this is where I got when I talked about coming East, when they talked about protecting the traditional boundaries. I drafted the last Motion in the previous administration that the Member for George Town Central and the Member for East End were a part of and [they] know we tried to get it to the House and couldn't. He knows it's something I've been desperately working on. He knows that the Honourable Premier at the time, Ms. Juliana O'Connor-Connolly, had given me permission to say, *listen, we need to protect it. We need to look at it; let us look at bringing it because you need to ensure you're protecting the boundaries between East End and North Side.*

The Government looked at it, but we took it a bit further; we protected every traditional boundary throughout the whole island. We didn't say we were just looking to the eastern side. Yes, we've passed the Motion and it is for us to make sure we get it changed, but it takes constitutional changes. It's not something you can just spring up today, catch the next British Airways (BA) flight and you're there and by the time you come back you can knock on the door and say, *yeah man it's done*. It's easy to talk about it here. The AG can give an update on how it is; I've never been on one of such talks but from what everybody's telling me, it's just not as easy as you think but to the Member over there, it should have been done a long time.

If we were all living in the paradise where he lives, it would have been a nice, beautiful world with

beautiful sunsets and beautiful sunrises; something that looks like heaven — with people starving all over the place. Then he talked about... what the amount was that he used for the Scranton Park? He said we could spend how much?

Hon. Rolston M. Anglin: A gazillion dollars.

Hon. Johany S. Ebanks: A gazillion dollars. I believe there's a wishing well there, you know, so tomorrow morning I'm going to look in that wishing well to see what's in it.

Hon. Rolston M. Anglin: Plenty coins down in that.

Hon. Johany S. Ebanks: Because that's where all the seniors are going. I have to go check it out before we open it, because you as a project manager have not been coming back and updating me since it got to the end. Even though we talked about all the money, the project has overrun, over budgeted... I *nuh* get to that part yet. We need to pay the contractors too.

Mr. Speaker, I hope he supports me in borrowing the money to finalise the payments for Scranton Park. Minister of Finance, sorry to tell you that so live on the Floor, but that's another one that is coming, so we're going to have to figure out how we can borrow financing for that one.

Hon. Rolston M. Anglin: Anything for the Member for George Town Central.

Hon. Johany S. Ebanks: Okay, you see? Anything for the Member now.

[Inaudible interjection]

Hon. Johany S. Ebanks: He's so antsy to get on this side. He wants to get back on this side.

Hon. Rolston M. Anglin: He knows I like the park.

Hon. Johany S. Ebanks: With all due fairness, sir, we walked over there and looked at the park with the man and made even more promises to him that we would support buying up more structure around that. We looked at the park and said, *Boy, this is what we need to do* — but we can't deliver on the promises because you won't support the budget for the money!

[Inaudible interjection]

Hon. Johany S. Ebanks: Well, you spoke on the Throne Speech just now and talked about it. *Why you never said that just now?*

[Inaudible interjection]

Hon. Johany S. Ebanks: No. *Mouth learn to talk, eh?*

Mr. Speaker, all I can tell him: stay tuned. Those smooth roads, we're going to get one going east soon. I know the Bodden Town twins are with me. At least I know that from the Opposition side they are with it.

[Crosstalk]

Hon. Johany S. Ebanks: Mr. Speaker, as we look around, we hit the topic on Plan Cayman, where we're at. As the Member for West Bay North mentioned, one group he was a part of about Plan Cayman created thirty-six amendment suggestions, right?

Hon. Rolston M. Anglin: Thirty-six pages! And that was on the statement.

Hon. Johany S. Ebanks: Yes. That is just one single group that he was a part of. That didn't even cover all of West Bay, just their one particular group.

Mr. Speaker, the committee that has been working on Plan Cayman has been doing so tirelessly. They know how important it is to the country. They know that we want to get there [and] I've been reliably informed that they would have the statements ready for us for the next [Meeting of] Parliament; but you see, I don't want to let the secret out too early because I don't want them to run to the radio show now and say, *yes because we speak about it now, you see they are bringing Plan Cayman now, right?* All of that work. We have to be very careful that when we make announcements, it's done.

[Inaudible interjection]

Hon. Johany S. Ebanks: Yeah, that's where the bug is. Maybe we need to find a new Caucus room.

Mr. Speaker, he talks about fractions in the government. You know, I'm starting to believe him a little bit too, because every time I see him he's on this soapbox about fractions in the government. I don't pay him any mind, but it's starting to just trickle. Mr. Speaker, when somebody says something, and keeps saying it, and keeps saying it, it makes people start to think, *well, wait a minute, boy, I wonder if he is right in what he's saying? Does the government have fractions?* Well, I can tell him, Mr. Speaker, I'm comfortable right where I am. I don't see fractions on my side. He keeps harping on this Planning and the NCC; that Planning and national conservation are creating the fractions. That must have been where the previous government had them. Maybe that's why he goes there.

[Inaudible interjection]

Hon. Johany S. Ebanks: Whatever you want to call it, sir. You take it. Whatever you hear, you believe it.

Mr. Speaker, he keeps throwing it around. *Oh yeah, I'm hearing there's trouble in the camp.* I don't know which camp it is, because I keep hearing there's

trouble in that camp over there because one can't decide which one wants to be the Leader; when one stands and says 'on behalf of the Opposition,' the other jumps up right behind him.

Hon. Rolston M. Anglin: Talks ten times longer, but a different message.

Hon. Johany S. Ebanks: I don't know who the Leader is anymore.

An Hon. Member: Me either.

Hon. Johany S. Ebanks: It could be one or two. It depends on how the day comes. Tomorrow they might flip. I don't know. Must be a coin toss or something, heads or tails on how we work today. It seems that's how it's working out over there, but from what I see over here, I see a stable ship.

An Hon. Member: That's right.

Hon. Johany S. Ebanks: As the good Member for West Bay North mentioned, there are going to be differences, but do you think I'm going to pack up my bag and run because I can't get my way today, or he can't get his way today? No man, you have to grow up better than that. You have to remember who we're here for; we're here for the people of this country, not because somebody couldn't get their way today.

Mr. Speaker, I was hoping we would have been out of here by now, but it looks like it's going to be a long night. Then you know what? They're going to get tired and pack up and leave. Then they'll say, *make them go ahead and do their job*, because that's what they do. I think I covered the majority of the points he hit when he spoke about everything from infrastructure to housing, and [how] we're not delivering enough on homes or getting people their keys, et cetera.

I remember when they had a meeting in West Bay. I showed up just to sit at the back. I never disturbed the meeting; nobody would have known I was there until they mentioned I was there. At the end of the night, the same Member for George Town Central said he had written down — I think it was seven things *you had to bring back?* Mr. Speaker, I got there about thirty minutes late and by the time I left I had thirty-two in my phone that I had to carry back for the government that I saw were questions that needed to be answered. It was their meeting, and he only took down seven points.

[Inaudible interjection]

Hon. Johany S. Ebanks: Seven each? That's how you want to play it then, however you want to add it up.

I wrote down thirty-two things that needed answers, yet that's all they could do. You know what that tells me? They didn't listen to one thing the people had to say.

[Inaudible interjection]

Hon. Johany S. Ebanks: It went in one ear, through the next and through the next ear until it got to the other one down to the end and boom, out the door. Not one single thing did they take down.

Hon. Rolston M. Anglin: So it was not a listening tour.

Hon. Johany S. Ebanks: It was not a listening tour.

Mr. Speaker, I know, I'm wrapping it up right now. Mr. Speaker, I am going to start my tour shortly and I'm going to call mine face-to-face with the people, right? We'll be out there too, so not only will we be getting the people's work done, but we are going on the campaign trail out there too, face-to-face, to hear what they have to say. You know why? Because when you face the people, that's the real scorecard. That's what I like to hear. I like to go out and face them to see what they have to say, so face the people. This is no listening tour.

[Inaudible interjection]

Hon. Johany S. Ebanks: Up close and personal. You hear the Member for Newlands? Up close and personal. That's where it is.

Mr. Speaker, I know we were supposed to take lunchtime or dinner, whatever it is supposed to be. I don't know what they have around the back there. Mr. Panton says nothing 'round the back there, so we can continue on with business then.

Mr. Speaker, thank you for giving me the opportunity to clarify some misleading information. I would not want this Parliament or the people to be misled in any direction, sir.

The Speaker: The Parliament is suspended until 7pm.

Proceedings suspended at 6:09pm.

Proceedings resumed at 7:29pm

The Speaker: This Parliament is back in session. Please be seated.

Continuing the debate on the Throne Speech. Does any other Member wish to speak? *[Pause]* Does any other Member wish to speak? *[Pause]*

Member for Bodden Town West.

Mr. Christopher S. Saunders: Don't worry guys, this is all I got written down.

[Laughter]

Mr. Christopher S. Saunders: Mr. Speaker, I am so happy we took the break when we did because the mic was getting quite hot; but you know, the Honourable Minister of Finance was right when he said that I asked

him if we were debating this Bill because it isn't something we would normally do. Normally, the Throne Speech would come with a budget, et cetera, so I guess we find ourselves in this precarious position; kind of a political purgatory to some extent.

Mr. Speaker, I listened to my colleagues and the frustration is clear. The frustration is real. Every single one of us in this Parliament, all nineteen of us, and I'm sure the AG and the Acting DG have their own stories too for their respective areas of responsibility of people who they deal with in terms of many things our people are going through. What I wanted to bring to this debate, Mr. Speaker, is us accepting certain things. The challenges we have — yes, there are challenges — are not unique to Cayman; actually, what we're wrestling with, many countries around the world are wrestling with.

Mr. Speaker, you may recall something I said several times in previous debates: this is the first time in recorded human history that we have four generations working together at the same time. It is not uncommon to find an 18-year-old working alongside an 81-year-old. That has never happened before in human recorded history.

Mr. Speaker, we dealt with this at a conference we went to several years back and I think you were also there, where we recognised that except maybe for China who saw this of [a] housing shortage issue coming, every country around the world was caught flat-footed. What basically happened, colleagues, is that in yesteryears, the grandparents would leave the house to either the child or the grandchild. We are living in a time now where the grandparent is still alive. The grandparent is still pushing serious ages — never happened before — and as a result, we're literally one generation short of housing.

This is a fact. It is something we can't escape. It's a reality. Every country around the world is dealing with it. As a matter of fact, just this week I saw a statistic whereby 35 per cent of young people are still living with their parents even after they graduate from school.

Several weeks back the Minister of Finance, the Minister of Planning and me, had a meeting where we talked about leveraging the government balance sheet whereby basically have a programme where we guarantee home mortgages. Rather than use the government's cash, we find a way to incentivise the private sector using the government's balance sheet, and from that standpoint say, *you know what, we will guarantee the loan*; but it is no use guaranteeing a mortgage if homes aren't being built. Let's be realistic, let's start making our own people developers. We have the land, let them get their stuff done. This is what it is going to require.

Mr. Speaker, I said in a previous debate that I've given the Financial Secretary, Kenneth Jefferson, his props because when he was sent to negotiate the FFR, there were some good things within the FFR despite certain challenges; one of them is the net debt

ratio. We can carry it up to 80 per cent just by using guarantees. If you look at it right now, in the last quarterly report that the government put out, it was sitting at less than even one per cent. On top of that, if you look at the full-year budget we're talking about 23 per cent, we can actually take that number up to 80 per cent; and if we were to go and even guarantee \$200 [million] to \$300 million worth of loans, the most it may probably do is carry it up to maybe 45 per cent, still well below the 80 per cent threshold. That is just guarantees, that is not us using the people's money, the cash, but basically leveraging the credit of the Cayman Islands Government.

Mr. Speaker, it makes no sense for us to see our people struggling only to say the government got good credit. People are sleeping on the beaches, but the government has good credit. People can't put food on their table, but the government has good credit. This is about using our credit to help our people and that is what it's going to take.

Mr. Speaker, I listened to my colleague from George Town Central, and I understand his frustration because I have heard the same frustration from many people, but we also as political leaders have the responsibility to say to our people, *listen guys, this is the situation* and I tell you something I learnt about the Caymanian people before I was elected and even after I was elected: if you sit and explain the situation to them, they will give you the time to fix it; they know we didn't get here overnight and we're not going to fix it overnight. All they want to see are two things:

1. we understand the problem; and
2. we have a workable solution for it.

Every single one of us has to go back to our constituents and say, *guys, this is the solution to some of our problems*.

I can tell you right now, Mr. Speaker, when you look at banking, banking has changed completely. We are still trying to get banks to finance long-term mortgages for twenty, twenty-five, and thirty years when no bank in Cayman has a deposit for twenty, twenty-five, and thirty years to back such mortgages. You know what I mean? In the States, mortgages are not tied to deposits; they're tied to the bond market. Until we start looking at long-term financing, nothing's going to happen.

Earlier this year, Mr. Speaker, I brought the Motion in terms of looking at the national risk. Just as banks sit down and manage their risks at an individual level, it's up to us to start managing that risk on a more collective level. The Government accepted it and I intend to have that committee, which you have agreed to chair, at least by September when we come back; and I want to thank you for it again.

The whole idea behind it is that when you look at inflation — inflation in its simple definition is too much money chasing too few goods, which basically drives up costs. As simple as that. In terms of people even losing value from that standpoint. When we look at the

banks, more than 90 per cent of the money in circulation is created by them out of thin air. Right now we have banks that over a 10-year period have basically set almost a billion dollars *cash* in circulation, with no one looking at the impact it has on our small economy.

You know, a couple of nights ago I had a discussion with a friend of mine who bought a piece of land about twenty years ago. I asked her how much she paid for the land, and she said about \$36,000. I asked her what her salary was. She said \$72,000. In essence, her land was 50 per cent of her annual salary. She sold the property the other day. She's making close to \$100,000; the land itself was about \$300,000. The land went from being 50 per cent of her salary to three times her salary. This is the reality of what we're looking at.

When we start getting to how money is created, then you start looking at the relationship with assets and the value of assets, people will realise one scary thing. You know people talk about how their purchasing power has basically gone down in terms of the value of money? Forty years ago my dad was a bartender making about what the minimum wage is today. Do you know what inflation is compared to that?

I say that to say Mr. Speaker, that when you look at other assets such as gold, things that we see as being expensive relative to gold have actually gone the other way because those are real, tangible assets. These are the kinds of things that we need to start looking at and at the same time start positioning our people. The world has changed. A couple of years back, Mr. Speaker, we brought the Motion to set up the fuel review committee. We knew this fuel issue was coming. It wasn't a matter of if, it was always a matter of *when*. It was going to happen. You know what I mean?

Something I really feel bad [about] is that once again the government... I think, the surplus for this year in the budget was like \$11 million. The Minister basically said that the government had to go and give up \$8.5 million to help people over the summer. That's off of a \$11 million budget in surplus and the part that really irks me, Mr. Speaker, is that the fuel companies [are] making a ton load of money, giving up nothing. Yet when everything has to give, it is the people's money that we have to find a way to do something with when some of these greedy people — and I'm going to call them greedy because at some point we expect [companies] to be good corporate citizens, that if there is a national issue, we would expect all-hands-on-deck. What we have now, [we're] living in a world where we have literally privatised profit and socialised losses — anything that loses money, the government should do it, but once it's making money, the government should stay out of it.

Just recently I had a conversation with someone arguing over CINICO — *Why is government expanding CINICO now?* They chose the wrong person to have that conversation with, Mr. Speaker, because I was the Minister at the time who pushed for the expansion of CINICO. I said to the person, why should the

government take all the high-risk people from a health standpoint, leave the private sector with all the healthy people — bearing in mind, Mr. Speaker, that more than 60 per cent of the people employed in the private sector are on work permits. They need a medical to come to Cayman. We are not bringing unhealthy people in. We are bringing in healthy people to work in our country, and we're saying to the private sector, *here, you can have all of those healthy people for yourself, but the high-risk ones, the ones who are fat like me or voluptuous, must go to CINICO; the government must take the high-risk ones.*

We have made it mandatory for people to have health insurance; we never made it mandatory for them to sell it, then we created CINICO, so I said to the person, *if the purpose of insurance is to spread risk, how is the risk being spread when the people of the Cayman Islands are taking all the high-risk people and leaving the private sector with all the low risks, and they're the ones making a profit?*

We see the CIMA reports. If there's something that CIMA does is provide really good information; and Mr. Speaker, the one annual report that I go through with a fine-tooth comb, and everyone knows it, is the CIMA Annual Report. I go through that. I have spreadsheets upon spreadsheets going back to the early 2000s tracking everything. I see the money they're making, so we're going into the property business too. Let's make some money from property to offset what we're losing.

Look at the SHIC (Standard Health Insurance Contract) plan, Mr. Speaker. We have all seen now other companies out there increasing the SHIC rates, bearing in mind that the rates the SHIC plan covers have not moved in more than twenty years. Basically, the rates that doctors can charge insurance companies have not moved, so the question is why are the insurance companies moving? These are the kind of problems we're dealing with and once again, they're going to show up at the Cayman Islands' people's door. We have structural issues, Mr. Speaker, and the truth of the [matter] is that until we make those structural changes, we're going to have these problems. The world that we are living in...

Mr. Speaker, I've said it to you before: I am happy that God has given you longevity, that you have lived long enough to see, *why build a new hospital for \$16 million when you can renovate the old one for \$70 million* — and counting. You know, the healthcare plan you had would have put us far ahead but once again, politics being what it is, we lost a good opportunity and the truth is, if you go through history, we have lost many good opportunities in this country by playing politics.

That's why we said from very early in this term to give credit where credit is due, and I've said it before, I've seen that the Premier's trying to be accommodat-ing; I've seen he's trying to make a difference, and you know what, I welcome it. I came in at a time when politics was quite combative, when I was taught to keep my

gunpowder dry, that this is the house of war, the whole nine yards — but the Premier said to me once, *let's remain Jedi; let's not sit.*

[Laughter]

Mr. Christopher S. Saunders: I've always remembered that, so I can see there are genuine efforts, but Mr. Speaker, it will require certain structural changes to the way in which we do business because if not, I guarantee we're going to be right back here doing the same thing over and over and over. It can't be a situation where every single solution must be found on the Government side, whereby the people of the Cayman Islands have to give up something, and we basically say to the private sector, *you get off.*

Look at the last CIMA report, \$986 million in revenues for the Class A retail banks, \$752 million in profit — *\$752 million in profit* — and then they're putting their people through the door when they reach retirement age for the government to look after them. They make hundreds of millions of dollars in profit while we are here trying to juggle the little \$11 million surplus we have for this year, taking care of their retirees.

You know, the Minister of Finance spoke about the amount of money we spend in terms of social development; when you add up every single thing, we're talking well in excess of over \$200 [million], almost \$300 million. That's a lot of money. You know the scariest part, Mr. Speaker, I ran the numbers based on the ESO, even if Cayman was to bring in a direct tax rate where the government changes the model, even at a 50 per cent tax rate at this point the government would not be able to fund its operations. I want that to sink in. Something is fundamentally wrong with the way in which we keep putting pressure on the government for every single thing, and not saying to the private sector, *you need to do more*; and that's God's honest truth.

I can tell you, Mr. Speaker, when you look at the main things people want — dignity is something we spoke about, allowing people to keep their dignity. I have seen grown men cry for not being able to provide for their families; I've seen it. I know you have seen it; I know others in here have seen it and it is not a pretty sight. We have people in this country who are going to bed hungry. We have people in this country who are wondering where their next meal, their next dollar is coming from.

Mr. Speaker, let's be realistic. There's so much wealth in this country, and I'm not going to say to you, colleagues, that everyone in Cayman can be rich; but what I can say, colleagues, is that no one in Cayman needs to be poor. There's too much wealth; this country is far too blessed. We have a population that can literally fit in a stadium. There is no reason that the basic things that people need — food, clothing, and housing can't be provided to our people.

The worst part about it is, Mr. Speaker, there was a time when we weren't like this, when people who

came to this country integrated into this country and made substantial contributions. During the break, I was speaking to the Honourable Attorney General, and I was saying to him that, you know, I can say the former Premier Sir Alden always spoke very highly of him. His contribution, what he has done for this country is something we could never really, properly thank him for — but you know what, Mr. Speaker, that is Cayman's secret: integration, not immigration; people coming and becoming a part of our fabric.

What we have now are some of these *hurry come or fly-by-night Johnny-come-latelys* who have arrived, seen what we have, and rather than try to work with what we have, create this “us and them” mentality. Let me tell you something, Mr. Speaker, it's not going to end pretty. I've always said to people, you know, you came here for a reason, because what you wanted in your country wasn't there; you came here for a reason. Do not change what you found here to what you left. It can't work because other people have places to go; we here have nowhere else to go. We have got to work this [out], we have got to make it right; so I understand the frustration many people are going through.

The Minister of Education spoke about... and I know his passion for education because I have a couple of constituents who own preschools, and they always spoke highly of him when he was a Minister at a previous time.

Something that my colleague for Bodden Town East and I are working on now, Mr. Speaker, is a summer programme. We found a company in Jamaica that was doing much testing during COVID when schools were locked down. I met the owner of the company and I said, *listen, I want you to put together a summer programme for me. We want to see the gaps kids [have] for their future classes*; so, if they're going into Grade 7, we will basically give them a test to see their readiness for Grade 7 and then develop a four-week programme, Monday to Thursday, with a live teacher taking roll calls. For one-hour Mondays to Thursdays, we'll work on those gaps, so when they go to school after the long summer break, at least they're not rusty.

This is something the parents can log in to track their progress, ensure they're there, et cetera. That's what we're trying to work on for the summer programme; it's really just a month-long programme which I think will go really well. First is assessment to see how ready they are for the grade — and it's just maths and English we're focusing on at this time, and we're doing it all the way up to Grade 9.

We've kind of got a quote, we're working some details out and as soon as we finalise it... Don't worry Premier and Minister of Finance, we will be showing up to see what we can squeeze out of them to kind of help the students from that standpoint. It's true, you leave kids idle for two months; it's a long break, so we're looking at sticking in one hour out of one month for them at least to stay active, you know what I mean? They can

still enjoy themselves. There are several things that can be done.

Mr. Speaker, the Minister of Planning spoke about the planning issue, and Members are aware of the changes we brought to the planning Bill because it was centred around the East-West arterial. Based on the feedback, et cetera, we retained the Bill, we're making some changes and we're looking to bring it back in September along with changes to another Bill to at least get the East-West arterial moving because Mr. Speaker, for us in the eastern districts (East End, North Side and Bodden Town) — and I know I don't have to tell you because you're a victim of it; the number of hours spent in traffic is unconscionable.

[Inaudible interjection]

Mr. Christopher S. Saunders: Inhumane; thank you Member for George Town West. It is inhumane and we need to do something about it.

Mr. Speaker, I understand the environment is important and I've said it already that we need to ensure we plan it properly, but we need to get this road moving now. This road has been gazetted since 2005. It was gazetted because of Hurricane Ivan, and I can tell you if we find ourselves in a situation now that there's a major accident past the agricultural ground, the entire eastern district is cut off again. We can't have that in this country because we all remember what happened when... What was the name of that condo that fell in the middle of the street and shut off the eastern...

Hon. Gary B. Rutty, Deputy Premier: Mariners Cove.

Mr. Christopher S. Saunders: Yes, thank you, Honourable Deputy Premier. Mariners Cove.

[Inaudible interjection]

Mr. Christopher S. Saunders: Literally shut down.

Mr. Speaker, our memory is short. After Ivan, we [set] the 1st of December as Cayman Thanksgiving. We were so grateful after Ivan, and of course, a few years after that it's like we have forgotten that we still live in a hurricane belt and so forth. That's one reason, but I'm saving it for when we get into the National Day of Wellness debate.

Another thing I want to say is this, Mr. Speaker: Colleagues, do we have problems? Yes, we do. Do we have challenges? Yes, we do — but you know what, I can honestly say, and I can say it without any fear of contradiction: Despite the challenges that we have here, the Cayman Islands, in my opinion, are still one of the best places to live and work on this planet. I kid you not.

[Desk thumping]

Mr. Christopher S. Saunders: Mr. Speaker, I said something to a friend of mine last night. Only two countries I've found thus far that have had this gift — the Cayman Islands and the United States, and I could be wrong. I'll tell you what that gift is. The only two places on this planet that don't care from whence you came, you can come and you can feel Caymanian or [American].

To give credit to the Americans, I have many friends whom I have seen integrated into America where they feel like they're American too. I can't take that from the US. That is one thing. No matter from whence you came, you can feel Caymanian. You can move to Japan; I guarantee you after 30, 40, 50 years you will never feel Japanese. You'll never feel Chinese. You'll never feel French. You'll never feel English — but you can feel Caymanian and it is something that has always made us unique; always made us different.

Mr. Speaker, what we really and truly need is political will. We know what needs to be done; it's not rocket science. I know you know that because you have lived it, you've seen it.

The Minister of Finance and the Minister of Infrastructure are willing to leverage the government's balance sheet, which I think will fix the housing issue in this country; for that, I am optimistic. We had a meeting about three weeks ago with someone who is literally looking to launch a kind of fund — and I don't want to get ahead of myself, but we're talking about intergenerational mortgages for about 40 years in length, Mr. Speaker. That's what we're working on.

We're talking about interest rates of less than 5 per cent for a 40-year mortgage. You can spread that over two generations — because let's be honest, I grew up with people in George Town when I was much younger whose families were poor. I've seen their kids and grandkids become poor. We have institutionalised poverty in some families in Cayman when Cayman has done very well. There are families we have left behind. We see this as an opportunity. For a 40-year mortgage at 5 per cent, we're talking about a monthly payment of less than \$800, which is way cheaper than rent but you allow two generations to pay for a property. That is what we're working on, and I think it is one of the good things.

Another thing we need to tackle, Mr. Speaker, is too many companies in Cayman taking unnecessary money out of our people's pockets. I won't call them by name, but I will call the industries. The banking and insurance industries need to be dealt with. I am sorry to say it. I'm going to go on record and say to my colleagues on the other side: the [banks] have made a ton-load of money on the foreign exchange revenue — that 0.04¢ spread, which is 3.25 per cent. Nowhere else in the world where currency is pegged to the US dollar is the spread that high between buying and selling. Nowhere else. The government needs to go and get a piece of that action on behalf of the Cayman Islands people.

Colleagues, just to put it in context for you: When we did the Cayman Islands Currency Law back in 1971 and then put the Cayman currency in place in 1972 was the same time period in which the US came off the gold standard when Nixon abandoned it. Just a matter of bad timing. Just before that time we were using the Jamaican dollar which was tied to the UK pound which was a floating currency meaning it moved up and down. With the US coming off [the gold standard], and the currency market going crazy, Cayman entered the currency [market] at the worst time. The banks basically said we need this spread to protect us against any volatility in the market. Well, more than fifty years later, I think we have proven the Cayman Islands dollar is stable so at this point that spread no longer needs to exist.

Mr. Speaker, going by memory, one time we did an analysis looking at the rate of return on these banks. In the United States, the top 100 banks' average return on capital was 11 per cent. In other words, if you invested \$1,000 you got back \$110. We complained when CUC used to have a 15 per cent return whereby we had to get to \$1000 to get back \$150 so we have an idea where we [would] get ticked off once the number becomes too high. I think right now CUC runs at 11 per cent and people are still ticked off.

Well, guess what, Mr. Speaker, at the time we did the analysis on banks, the return on the US top one hundred banks was 11 per cent; the top Canadian bank 14 per cent, and the top UK bank 18 per cent return.

- UK: 18 per cent;
- Canada: 14 per cent; and
- US: average 11 per cent.

Do you know what the average return on a Class A bank was when we analysed Cayman? 26 per cent.

An Hon. Member: Cayman?

Mr. Christopher S. Saunders: Yeah, Cayman, 26 per cent — and that's just the average; some banks were literally doing over 30 per cent. Colleagues, it basically showed in three years they made back all the money they invested. Just to give you an idea.

I have no problem with people making money, but at some point, Mr. Speaker, it cannot be on the backs of ordinary Caymanian people. It can't be on the backs of people some of whom are working minimum wage. We had the same issue when people were getting court orders whereby just to cash a cheque was \$10. If you were getting a check weekly it was over \$500 [a year] for a single mother who was getting a check from the government back when they had to go to the court's office; before they had all the transfer business. These are things we need to deal with. Like I said, I have no problem with anybody making money but at some point, we need to protect our people from some who are making money off their backs. Insurance is the same thing, Mr. Speaker.

Earlier today we were looking at the Water Authority issue and I really feel bad because here we are and the government has a situation. As I said, when you look at the Water Authority's financial statements, \$8 million cash flows loss from continuing operations... If it wasn't for all the cash it has on investment revenues, it would be losing money. They're literally losing money from selling water; the other water company is actually charging more than our own water company, so we need to have that deep-dive analysis, Mr. Speaker.

I've had people on social media curse Cayman Airways and I'm like, *do you understand the importance of Cayman Airways?* Go and ask the people in Turks and Caicos what happened to them when Cayman Airways came off of the Providenciales route and they only had American Airlines to deal with. Ask them what happened to the airfares then.

[Inaudible interjection]

Mr. Christopher S. Saunders: Double?! Oh no, friend, they weren't that lucky. It was more than double. In some cases, it tripled.

We are old enough, Mr. Speaker, to recognise that even in the eastern Caribbean after the American carriers chased out "Bee-Wee" and all of them, what did they turn around and do? *Oh, we can't provide you with jet service anymore* — a turboprop. All those governments had to pay subsidies, guaranteed seat routes, and all those kinds of things. Money they should have invested in their own infrastructure. We don't need to make the same mistakes as other islands, Mr. Speaker; we have learnt from other islands' mistakes and that is something we need to ensure we never lose sight of.

Colleagues, in closing, I want to say this: Yes, our people have challenges. All they want from us is to know that one, we recognise the challenges and two, we're working on a solution that can be implemented in a reasonable time. They will give us the patience for that; we just need to find the will to get it done. I really didn't plan on speaking on this Bill, but I didn't want the listening public to believe that we're just here fighting over who's wrong or who's right when in fact everyone is right. I understand where everyone's coming from, but we all represent people and we all have people we have to answer to. It's just something we have to do.

With that said, Mr. Speaker, I understand the frustrations, but like I said, let's just get it done. There will be time for politicking. I have decided that, you know, maybe six months before the election I can turn on the political campaigning mode, but right now it's just time to get things done — that's just where we are right now. The Government can count on my support once it's in the best interest of my people.

I don't want to speak for John-John, but I can tell you that we speak almost every day. We discuss all these Bills, we look at what we want to do, and we say,

you know what, let's get this done. If we can find guys on the other side who are willing to work with us to get it done, then so be it. So far, the Premier and his team have been accommodating to me and my colleague. I can't complain in that regard. I think their heart is in the right place and I have not seen anything to prove otherwise, so let's do it.

Thank you, Mr. Speaker.

[Desk thumping]

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]

I call on the Premier to wind up the debate.

The Premier, Hon. André M. Ebanks: Good evening and thank you, Mr. Speaker.

Mr. Speaker, it almost worked; almost worked. I think you had a mini vision to bring back a traditional Throne Speech, provide some highlights, updates, and the Members to raise items they'd like to see get done in the forthcoming parliamentary year. It happened once before in this term; [for] some reason, things took a marked departure from the intended plans.

I got several WhatsApps which could prolong my contribution when there were accusations of division whereby the evidence of division so far has been between the Leader of the Opposition and the Deputy Leader of the Opposition where there were two wildly different contributions. A friend of mine said, *Look, you should throw in that what we watched was an American Idol audition for Leader of the Opposition*; but that's not necessary.

The evidence on this side is that it's been pretty consistent, but we shouldn't have to go down that way because when you go down that route you then end up making wild statements about spending a *gazillion* on a park — and I didn't communicate with the Minister of Finance. I wanted to see whether his finance ears heard it, and he did. This is where it goes downhill because I did my own little Google Gemini [search] of what a gazillion is. According to Google Gemini 3.5, a gazillion isn't a real, scientifically defined number. It's a made-up word used when we want to say that something is an absolute ton of something else; so, an absolute ton of money on one park.

This could be avoided if we returned to what we were supposed to do here. You don't get caught by statements like that because in fairness to her, the Governor came to present highlights of the years to come on top of everything else; so we had recognition of our thriving economy, landmark immigration reform, modernising public services and good governance. It wasn't meant to be an exhaustive list of everything in the budget documents which we already debated in November.

It's supposed to be herself, the Governor — and this is a known tradition, so it is something you made up that I should have gone first. This is a known tradition! You can watch it on UK Parliament TV. This one too: The then Queen, the now King comes out, Opposition makes a few observations, the Government goes forward. We have now been on something for what...almost four hours that we don't even vote on. No legislation is passed, no money is going to pass hands — nothing.

We had a process of a Strategic Policy Statement (SPS). We had our Budget and our Plans and Estimates. We did that to clarify moving the SPS, so it tied closer to the Budget and we had proper time to plan it. Then we threw in a coalition agreement to boot. Coming around to one year now, we even published a one-year report and that report says what we're going to do for the rest of the year anyway, so all of this was just icing on the cake. We even have planned Meetings of the House for the first time where we at least know the months we're coming. All that to engender and foster both sides working together.

Instead, we get a tally of point scores. How many Motions? How many Bills? After we historically provided the Office of the Leader of the Opposition with resources it never, ever had. You didn't utilise that to then score points — when we are supposed to be working together. I can understand if I get back in Caucus and [someone says], *See, gave them these resources and now they just want to tally points.*

[Inaudible interjection]

The Premier, Hon. André M. Ebanks: That's what they're *gonna* say. I'm waiting for it; it's coming.

Instead of, yes, there will be times where the government is continuing to work on Bills which the Minister of Planning was correct — take harder yards, greater public consultation, drafts upon drafts, legal drafting coming back, considering the budget implications. Now, if there are Sittings when there's a bit more coming from the Opposition, it is not a bad thing. It's not meant to be a scoreboard.

Then you get even more harmful suggestions of division in government — colleagues, I can't say it enough: We are a service economy, the world is watching. If there's some serious allegation we'll have to deal with it, but to just throw things out when the world is watching, when we're based on investment and stability, people aren't going to know that outside of this world that we're living in.

Mr. Christopher S. Saunders: Yeah, they don't care.

The Premier, Hon. André M. Ebanks: No, they don't even care.

Here, look at this, is that what we want to project to the world? These things aren't funny. These things have real implications where investors could

wake up in Hong Kong and go, *whoa, I didn't know it was that shaky.* For what? Just for fodder? I mean, come on. I am so relieved for the Member for Bodden Town West's contribution to bring it back up a notch.

Now, speaking of the outside world. If we recap, Mr. Speaker, we had our budget set. I began looking after financial services stakeholders and regulators, taking engagement trips overseas. The Deputy Premier (DP) did his first trip, I think it was in June to the Caribbean Tourism Organisation. We could see from those trips and those engagements that our primary economic pillars are serving us well — doesn't mean we ignore them; again, does it really matter that the record...

I've never heard the Deputy Premier come out and say that all the tourists who came here in record-breaking numbers in March did so because he dragged them all in — in his pickup truck. No. It shouldn't matter who gets the credit. Things evolve, develop, records happen. It's something to be proud of, not to go into individual statistics. The public doesn't even care about that; they're just happy that the country's moving forward.

On coming back from those trips, I put in our Caucus chat that we will still have to monitor and there are things we have to focus on. International assessments are coming up so I'm not saying we're going to take our hands off the steering wheel, but we are in a pretty good place internationally for our key business lines. We now have to turn our focus and our energies and release those plans to focus on our people here at home. The Minister of Finance is quite right. To come down and have all this scrutiny as if we're at the 20th month out of twenty-four months to say we didn't do anything more, when we're five months into a 24-month budget is preposterous.

If in this listening tour they heard hope, my submission to you, Mr. Speaker, is that people have found hope in the NCFC Government.

[Desk thumping]

The Premier, Hon. André M. Ebanks: That's the hope that's identified because they've seen a government that has come together under a coalition agreement; tackled, first thing, what was the number one issue on the campaign trail which was immigration reform, and while the consultations were going, we heard over and over it couldn't be done and now that it's done, *oh, it's not that big a deal.* Let's be real. The meaningful momentum and the credit that's there for the people to say, "the reason I have hope...", is because things are starting to get done; so rather than waste time, (two hours), on something that doesn't even get voted on, let's just get down to business as the Member for Bodden Town West said.

An Hon. Member: Amen.

The Premier, Hon. André M. Ebanks: We know we have long-standing problems, pre-COVID pandemic problems, but we're going to get there, Mr. Speaker. That immigration reform provides an opportunity for a stronger, fairer Cayman Islands that puts Caymanians first, that gets them on the road to the C-suite. Yes, there'll be aches and pains, yes there'll be regulations to work through, but we had to start somewhere.

On cost of living, to answer the question of how we're going to now help and turn that focus domestically, we already came out from the last parliamentary meeting to talk about electricity support, bill support. We're now expanding that programme to start increasing that from reaching 80 per cent of households to 97 per cent of households that will get a cap on the cost of fuel at 18 per cent for the first 2,000 kilowatt hours across the board for the 97 per cent.

In case you're in one of those developments called necessarily a tenement yard or block of apartments that are on the same bill, we're trying to make sure that they're incorporated too so we take the programme from the last term and we enhance it for those who didn't necessarily benefit to learn from those mistakes because that's what the future government should do; not knock over something — improve it.

Education

Expanding Early Childhood Assistance Programme (ECAP): That has a double advantage of giving more preschoolers a better start and providing financial support to working families.

Summer school: Children in primary school will be offered an extra month of summer school during July, saving families hundreds of dollars in camps and childcare. In addition, where you need camps or want camps, the Minister of Youth, Sports, Culture and Heritage is also going to be working on camps.

On top of that — Member for Bodden Town East, I thought you might bring a PQ, but I'm going to save you from it. We're going to do the bus warden stipend again this year, 2026 —

[Desk thumping]

The Premier, Hon. André M. Ebanks: — because we recognise the irregularity. For 2026 we'll roll it out again, but the Minister of Education knows that when he goes into contract discussions with the private bus owners we're going to try to have a wholesale fix so we don't have to do the programme; it'll be baked into the contract.

Housing

[There was] much discussion on housing when the Minister already delivered, for the first time in the country's history, a 10-year housing plan; and I could tell you, Mr. Speaker, it wasn't that he walked in on day

one and said, *put another cover on this*. We went through it. It took two to three caucuses to refine it and go through it to provide an overarching framework to now get started on it.

Double the money has gone into housing repairs. The proof is in the pudding for the Member for West Bay Central — Apple Blossom in West Bay Central has now started in earnest. Those are homes Caymanians need.

We also have our plans to now relaunch and revamp the Cayman Home Energy Efficiency Retrofit (CHEER) Programme to make homes more energy efficient. Even if our stars align on our plan for fuel assistance, and the cap on electricity, we know there are homes that still aren't properly insulated so this cycle could just repeat itself all over again, and no one's really quite sure when the conflicts overseas will actually end or could restart.

The Minister of Housing already mentioned, but it's worth reiterating, that what was formerly called the Government Guaranteed Home Assisted Mortgage (GGHAM,) will now be started in the form of the Home Ownership & Mortgage Empowerment (HOME) programme — so zero down payments on mortgages; and we know from Motions brought by, I think it was the Member for Bodden Town East, that we're going to be looping a programme for civil servants into that.

It's already been announced on several occasions when we did the residential Registered Land Amendments to reform default mortgage protocols. We had already been speaking about it since then, about how we wanted to zero in on and tackle that but if you focus on too many things, you might not get anything done; and in that debate we said we were going to next tackle the Residential Tenancies Act. He's already working on it; consultations are going to start. That one is what, maybe twenty years out of date? There has been ample opportunity for an administration before ours to have at it, but you actually now have a Minister and a Caucus supporting him to get it done.

Mr. Speaker, then the simultaneous attacks on the Minister of Planning and the Minister of Sustainability. They don't argue and there's no tension between the two of them. The horses we're trying to align are the underlying stakeholders, which is why we had Cayman Forward. Those are the ones we have to now get together, because even if you pass perfect legislation, wherever the delays are and we know they have them on both sides, each Minister has their own concerns about how the pieces fit together. Even if you do that, if the operators of the legislation still don't see it, we here could think we passed something that's pretty — and it still doesn't work. The point was to have a comprehensive discussion to see if we could get to what their tension points are, to get the whole system working.

Healthcare

Mr. Speaker, we know healthcare is far too expensive; we know. The reform plans we have already laid out in our budget documents, to modernise and create greater pools of insured, are already on the way.

Small Business

We talked about small businesses. No mention from the Official Opposition on plans that have already evolved for small businesses. For the first time in trade and business licence history we now have multiyear licences so people can cut out the red tape, which was the request from the other side, and buy up to five years. It launched at the end of April and there are already 300 issued, maybe more by then [sic]. What it does is not just cut out the red tape for the department and the licensee. They've come back and told us *this helps me plan more. Now I don't have to collect due diligence and run around every year. I can now plan this out for three years. Banks can look at me differently.* All these things have a positive consequential effect.

To give Jack his jacket, as the Member for Bodden Town West would say, we saw that the micro and small business programme was working for years so we said in Caucus, you know what, let's not just do what's been done before and roll it over for another two years and then another two years. We decided to make it more permanent and bake it into regulations — and more plans are coming because we're only in one year.

Mr. Speaker, I don't think I need to belabour this debate. It went off course, but I think it's come back full circle to say, serious minds in this Parliament want to complete serious matters for the people of this country so they can feel the success some of the financial world feels right here at home; so colleagues, for a matter we're not even going to vote on, that won't pass a single dollar into the hands of anybody, let's just get to work.

Thank you, Mr. Speaker.

The Speaker: That concludes the debate on the Throne Speech. We now move on to Bills.

BILLS

FIRST READING

STATUS OF CHILDREN (AMENDMENT) BILL, 2026

The Speaker: The Bill is deemed to have been read a first time and is set down for second reading.

SECOND READING

STATUS OF CHILDREN (AMENDMENT) BILL, 2026

The Speaker: Honourable Minister of Social Development and Innovation.

Hon. Isaac D. Rankine: Mr. Speaker, I beg to move the Second Reading of a Bill entitled the Status of Children (Amendment) Bill, 2026.

The Speaker: The Bill has been duly moved.
Does the Mover wish to speak thereto?

Hon. Isaac D. Rankine: Yes, Mr. Speaker, thank you.

Mr. Speaker, I rise today to present, on behalf of the Government, a Bill to amend the Status of Children Act, 2003, to modernise and strengthen the legal framework governing the status and the rights of children in the Cayman Islands.

Mr. Speaker, the Status of Children Act, 2003, represented a significant step forward when it came into force on 1st June, 2004. It established the important principle that all children are equal before the law, regardless of their parents' marital status, and it created a legal framework for determining parentage and resolving paternity matters. However, since that time, family structures have evolved and child welfare practices have developed. There's been increased recognition of children's rights and their participation in decisions affecting them. These developments have highlighted the need to ensure that our legislation remains current, effective and aligned with the Cayman Islands' broader child protection framework.

Mr. Speaker, this Bill forms part of the government's wider programme of legislative reform relating to children's rights, safeguarding, family law and access to justice. It is intended to ensure consistency across child-related legislation, improve legal clarity, strengthen protections for children and families, and ensure that our laws reflect modern realities.

The Bill amends various definitions and introduces a definition for "child". The Bill also provides that a child who is 16 years of age or older may consent to parentage testing, and that such consent is to be treated as having the same effect as the consent of an adult; furthermore, the Bill provides jurisdiction to the Summary Court to hear matters under the principal Act.

Mr. Speaker, I will elaborate on each of these matters.

The Bill introduces the definition of "child" by reference to the Children Act (2012 Revision), ensuring consistency across the legislative framework governing children. "**Child**" will now be defined as "**a person under the age of 18**".

Mr. Speaker, the Bill also updates the definition of "court", which means the Grand Court or a summary court as applicable; and while "**parent**" has the meaning assigned by section 2 of the Children Act (2012 Revision) which states, "**parent** includes a step-

parent", this is amended by section 4(e) of the Children (Amendment) Act, 2024, when that provision came into force to state **"parent' includes an adopter and a person who acquired parental responsibility under section 4A"**. These amendments, Mr. Speaker, will improve legal certainty, reduce ambiguity in interpretation and promote consistency across legislation affecting children and families.

Harmonising definitions across the Children Act (2012 Revision) and the Act promotes consistency in decision-making by Courts and agencies, reduces confusion for practitioners and the public, and promotes more effective delivery of child welfare services. Updating outdated legislation, (including repealing the Affiliation Act (1995 Revision)) on the commencement of the 3 reflects recognition of contemporary family structures by including non-traditional family units such as step-parent relationships and adoption.

Mr. Speaker, the Bill expands the jurisdiction of the Summary Court so that matters arising under the Status of Children Act may be heard by either the Grand Court or the Summary Court, as appropriate. Currently, under the Affiliation Act (1995 Revision), the Summary Court has jurisdiction to make these orders, whereas under the Status of Children Act, 2003, jurisdiction to make such orders rests with the Grand Court.

As the Affiliation Act will be repealed upon the commencement of the Children (Amendment) Act, 2024, the Summary Court's jurisdiction to make these orders is being incorporated into the proposed Status of Children (Amendment) Bill, 2026. This will streamline the process and ensure a single, consistent threshold for the making of such orders.

Mr. Speaker, this amendment is intended to improve access to justice by enabling parentage-related matters to be dealt with more efficiently and consistently. The effect is that, where a matter is before the Summary Court and requires a determination of parentage, that issue would not need to be referred to the Grand Court. This will assist families by providing a more accessible and cohesive process for resolving matters under the Act.

Mr. Speaker, the Bill introduces provisions recognising the evolving capacity of children. Under the proposed amendments, when a child who has attained the age of sixteen years consents to parentage testing, such consent will be treated just as if consent was provided by an adult once that child understands the nature and purpose of the testing. This reform acknowledges that older children may possess sufficient maturity to participate meaningfully in decisions that directly affect their legal identity and family relationships.

Mr. Speaker, clause 3 aligns with the principle of children's evolving capacities and the respect for the views of the child in matters affecting them under Articles 5 and 12 of the United Nations Convention on the Rights of the Child (the "UNCRC") to which the Cayman Islands are ratified. Emphasis on the "voice of the child" enhances the Cayman Islands' compliance with

international obligations and promotes a child-centred legal framework.

Mr. Speaker, in our society, we have historically subscribed to the view that children should be seen but not heard; however, modern psychology and child development experts overwhelmingly reject this idea, viewing it as potentially harmful to a child's emotional growth and communication skills. Children who are silenced often struggle to develop their own voices, confidence, and conflict-resolution skills. Teaching children to reserve their opinions can make them highly vulnerable if they are being mistreated or manipulated. It can also create a disconnect between parents and children, leading to children hiding their thoughts, feelings, and experiences as they grow older.

Mr. Speaker, this provision represents a significant shift toward recognising children as active participants in decisions that affect them. This aligns with evolving international standards that promote greater respect for children's views, increased autonomy and dignity, and opportunities for the development of their decision-making capacity, not to mention our own "voice of the child" provisions in the Children (Amendment) Act, 2024.

Mr. Speaker, this Bill includes transitional provisions to ensure that proceedings commenced under the Affiliation Act (1995 Revision) are not disrupted by the current legislative reform. Matters that are pending at the time that the Affiliation Act (1995 Revision) is repealed, may continue, be completed and enforced under the proposed Status of Children (Amendment) Act, unless the Court thinks it is more appropriate to deal with the matter as if the Affiliation Act were still in force. This approach ensures legal continuity and protects the interests of families and children involved in ongoing proceedings.

Mr. Speaker, the Children (Amendment) Act, 2024 provides for the repeal of the Affiliation Act (1995 Revision), as most of the provisions of the Affiliation Act (1995 Revision) became redundant since those matters were dealt with in the Children Act (2012 Revision) and the Status of Children Act, 2003. The repeal of the Affiliation Act (1995 Revision) means that all parentage testing will now be under the Status of Children (Amendment) Act, 2026, streamlining the process within one legislative framework and providing for consistency within legislative requirements. Mr. Speaker, the Bill contains four clauses:

Clause 1 contains the short title and commencement provisions. The commencement of the legislation is linked to the coming into force of certain provisions in the Children (Amendment) Act, 2024 to ensure legislative consistency and alignment.

Clause 2 amends the interpretation section of the Status of Children Act, 2003. The clause introduces a definition of "child" by reference to the Children Act (2012 Revision). It also updates the definitions of "court" and "parent". The definition of "court" is expanded to include both the Grand Court and the

Summary Court. The definition of “parent” is updated to align with the Children (Amendment) Act, 2024.

Clause 3 amends section 15 of the Status of Children Act, 2003 which relates to parentage testing orders. It introduces a new provision where the consent of a child who has attained the age of sixteen years is as effective as if the person were an adult. This consent will be valid where the child understands the nature and purpose of the testing and voluntarily agrees to it. The amendment recognises the evolving maturity of children and supports their participation in decisions affecting them.

Clause 4 provides for transitional matters. The clause ensures that proceedings commenced under the Affiliation Act (1995 Revision) prior to its repeal may continue, be completed, and be enforced under the proposed Status of Children (Amendment) Act. This provision promotes legal certainty and prevents disruption to ongoing proceedings.

Mr. Speaker, the Ministry of Social Development and Innovation invited public feedback on the proposed amendments to ensure that the legislation is informed by the views and experiences of the public, stakeholders, and practitioners. Consultation ended on June 15, 2026.

Mr. Speaker, this Bill does not stand alone. It forms part of a broader programme of reform aimed at modernising the Cayman Islands' child welfare and family law framework. This proposed Amendment Bill is one element of the legislative reform that is ongoing in relation to children's rights and safeguarding. The Children (Amendment) Act, 2024, the Maintenance (Amendment) Act, 2024 and the Adoption Act, 2024 were passed in Parliament in December 2024. The Ministry is working on regulations for the aforementioned Acts so that commencement can occur this year.

Mr. Speaker, the Status of Children (Amendment) Bill, 2026 is a measured, but important piece of legislation. It modernises key aspects of the Status of Children Act, improves consistency across the child law framework, enhances access to justice, recognises the evolving capacity of children, and supports the broader reform agenda aimed at strengthening children's rights and welfare in the Cayman Islands. The Bill reflects our commitment to ensuring that our laws remain responsive to the needs of children and families within the broader commitment to safeguarding and protecting the needs of children in our society.

Mr. Speaker, this concludes my presentation on the Status of Children (Amendment) Bill, 2026, and I ask all Honourable Members to support it.

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

Deputy Speaker and Member for George Town West.

Hon. Pearlina L. McGaw-Lumsden, Deputy Speaker: Mr. Speaker, thank you.

I rise to contribute to the debate on the Status of Children (Amendment) Bill, 2026. Firstly, let me state that the Official Opposition supports the objective of modernising our family law framework and ensuring that the Status of Children Act remains aligned with developments in related legislation.

We recognise the importance of providing clarity in the law, improving access to justice and ensuring that children and families are served by a legal framework that is efficient and fit for purpose. However, it is the responsibility of this House not to merely support the intentions of legislation but to carefully examine whether the provisions before us achieve those intentions in a manner that adequately protects the rights and interests of those affected.

Mr. Speaker, one of the principal changes proposed by this Bill is the expansion of jurisdiction under the Act to include the summary court. I'll be grateful if the Honourable Minister can indicate whether these applications are anticipated to be high in number and therefore require additional magistrates' time and resources. Alternatively, are the numbers of applications relatively nominal such that existing magistrates can observe these matters within their current workload without any additional burden on the court system?

Mr. Speaker, I also note the amendments to the definitions of “child” and “parent” by reference to the Children Act. Harmonisation of legislation is generally desirable; however, I would ask the Minister whether there are any practical legal consequences arising from these changes that Parliament should be aware of, particularly with respect to the definition of parent. Does this amendment expand the categories of persons who may be recognised as parents under the law?

Mr. Speaker, our greatest concern relates to clause 3 and the proposed new section 15(7) which provides that where a minor has attained the age of 16 years, that minor's consent to parentage testing shall be as effective as if that person was 18 years old. I fully appreciate that many 16 and 17-year-olds possess maturity and understanding; however, parentage disputes are not ordinary matters. They often involve emotional family conflict, allegations regarding parentage, financial implications, and significant personal consequences for the child concerned.

Through you Mr. Speaker, I ask the Honourable Attorney General, what exactly is contemplated by the phrase that is consent of a 16-year old shall be effective as if the person was 18 years old. What factors are expected to be considered to determine the validity of the effectiveness of that consent? Why are those factors not expressly included in the legislation to guide the court accordingly?

Further, what safeguards exist to ensure that the consent of a 16-year-old is informed, voluntary, and free from pressure. Parentage disputes frequently arise in difficult family circumstances. A child may be

influenced, pressured, or encouraged by one parent, an alleged parent, or other family members. Has consideration been given to requiring independent advice, counselling, or some judicial assessments before such consent is acceptable?

Mr. Speaker, I also note that the Bill does not expressly require consideration of the best interest of the child when those provisions are applied, given that determination of parentage can have a profound consequence on a child's future. Should there not be an express statutory requirement that the child's best interest remain a central consideration.

Turning to the transitional provisions, I seek clarification from the Minister as to how many existing matters under the Affiliation Act are likely to be affected; what steps will be taken to ensure that parties who commence proceedings under one legal framework are not prejudiced by being transitioned into the other.

Mr. Speaker, this debate also raises a broader question. The Status of Children Act dates from 2003. While the amendments before us address a number of important issues, should this House now be considering a more comprehensive review of the legislation? Family structures and reproductive technologies have evolved significantly over the last two decades. Issues such as surrogacy, assisted reproduction, and other modern family arrangements are increasingly relevant. Does the government intend to undertake a wider review to ensure that laws [are] responsive to contemporary realities and provide certainties for family and children alike?

Mr. Speaker, the Opposition supports the objective of modernising this legislation. Nevertheless, we believe the House must carefully examine whether sufficient safeguards accompany the new provisions relating to consent by minors; whether the summary court is adequately prepared to assume expanded jurisdiction; and whether the broader legal framework is fit for purpose in today's society.

For those reasons, while supporting the advancement of the Bill, we look forward to the Minister's response to these concerns and to a thorough examination of the legislation during Committee Stage.

I thank you, Mr. Speaker.

The Speaker: Member for Bodden Town West.

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

Mr. Speaker, I rise on behalf of my Bodden Town East colleague to offer a brief contribution on the Status of Children (Amendment) Bill before this Parliament tonight.

Mr. Speaker, as you are aware, the Status of Children Act was first passed by this honourable House on 3rd December, 2003, and came into force on 1st June, 2004. I see from the publishing details included in the Status of Children Act that there were no changes or amendments to this Act; thus, the amendments

tonight are the first since the Act was originally enacted. In essence, this is the first amendment to this Act in over twenty-two years since it came into force on 1st June, 2004.

Mr. Speaker, as you may recall, one of the first lessons that you and Mr. Arden McLean taught me as a young legislator back in 2017, was to read the primary legislation of any law before dealing with the amendments to the law. You'll be pleased to know that I still remember that lesson, and that your advice didn't fall on deaf ears.

Mr. Speaker, as I read the original Act, the Status of Children Act, the Act itself is quite short, thirteen pages in total. As you know, with all legislation, the outcome, (the Act), may be short; but the input, (the debate) is something else. With that said, I couldn't help but go back to the *Hansard* of Monday, 1st December 2003, when the Status of Children Law was first introduced by the then Minister of Community Services, Youth, Sports and Gender Affairs, Dr. the Hon. Frank McField.

Mr. Speaker, when the Status of Children Law was first introduced back in 2003, it abolished the legal distinctions between children born inside and outside of marriage and established all children of equal status regardless of their parents' marital status. It also set out detailed rules for establishing paternity, including statutory presumptions, [for] example, based on marriage, cohabitation or acknowledgement; rules for fertilisation procedures, court declarations of paternity, and parentage testing orders. It also covered transitional provisions including how the law applies to dispositions and estates from before its commencement; and repealed parts of the Succession Act, parts of the Matrimonial Causes Act; and the Legitimation Law that was then in effect.

Mr. Speaker, as I read the *Hansards* on this debate, I was very moved by the quality of contributions made when this law was being made. As I said before, the Act itself is only thirteen pages — a shadow of the quality of debate that went into making it possible. Much work went into the Status of Children legislation, and it would be remiss of me to not use this opportunity to personally thank the past legislators who made it happen, and for their contributions to the debate back then. I take this opportunity to commend and recognise the former legislators who made this law possible.

First and foremost, Mr. Speaker, I want to thank the original movers of the Private Member's Motion who made the Status of Children Act possible: Sir Alden McLaughlin and Mr. Arden McLean. That Private Member's Motion was passed on 15th March, 2001.

Mr. Speaker, I would encourage every Member to go back and read the *Hansards* for the debate [on the Status of Children Bill, 2003]. For ease of reference, Mr. Speaker, this debate starts on page 1094 of the 2003 to 2004 Official Hansard [Report].

Mr. Speaker, I must also highlight Mr. Roy Bodden's contributions to the debate, as it was clear, like

the other Members who spoke, that much research was done when he made his debate contribution. Again, Mr. Speaker, as I said before, the resulting legislation was a shadow of the quality of debate that went into the legislation.

Mr. Speaker, I now move to the amendments before us today. As I said earlier, this is the first amendment [Bill] in over twenty-two years, and the amendments are simple —

- (1) It updates the definition of “child” by cross referencing the definition used in the Children Act.
- (2) It updates the definition of “parents” by cross referencing the definition used in the Children Act to ensure that both adoptive parents and step-parents are included.
- (3) It updates the definition of “court” to mean both the summary court and the Grand Court, as it previously appears that only the Grand Court had jurisdiction.
- (4) It allows that minors above the age of 16 can now give valid consent for blood tests for a parentage testing order. In essence, Mr. Speaker, minors above the age of 16 will be treated as if they were 18, provided that they understand the nature and purpose of the tests.

Like I said, Mr. Speaker, simple amendments which build on the work done by previous legislators.

Once again, I'd like to give Sir Alden McLaughlin, Mr. Arden McLean, Dr. Frank McField, and Mr. Roy Bodden their roses for their contribution to the debate in the original legislation. Equally, it would be remiss of me if I didn't offer my thanks to our very own Member for Cayman Brac East, the Hon. Juliana O'Connor-Conolly; and the Member for West Bay North, the Hon. Rolston Anglin for being part of the government that made the Status of Children Act a reality.

With that said, Mr. Speaker, both the Member for Bodden Town East and I will be supporting the Status of Children (Amendment) Bill.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Does any other Member wish to speak?

[Pause] Does any other Member wish to speak?

[Pause]

Honourable Attorney General.

The Attorney General, Hon. Samuel W. Bulgin: Thank you, Mr. Speaker.

Mr. Speaker, I rise to make a short contribution in support of the Bill before the House, namely the Status of Children (Amendment) Bill, 2026.

Mr. Speaker, I always like to read the full title of the Bill into the records and it's **“A Bill for an Act to amend the Status of Children Act, 2003 to change the definitions of certain words used in the Act and**

to introduce a definition for the word “child”; to provide for the effect of consent given by minors who have attained the age of sixteen years; to empower the summary court with jurisdiction to deal with matters under the Act; to provide for transitional matters; and for incidental and connected purposes”.

Mr. Speaker, like the honourable Member who just spoke, I took the opportunity to look at the *Hansard*, Mr. Speaker, because I always remember this piece of legislation. I became Attorney General in 2003, but I remember very distinctly this debate on the Status of Children Act (or Law as it was called then) because at the time I thought it was such a progressive piece of legislation and the House was to be commended for proposing and approving a piece of legislation which, some of the Members who debated at the time made the point, might be seen as a bit contrary to the societal norms, if you will, at the time.

However, it was very important, Mr. Speaker, because as you heard, the main thrust of it was to remove that distinction between legitimate and illegitimate children for the purpose of succession. As one of the debaters mentioned then, you would have a situation where you had a father who was not married to the mum but was taking very good care of the child — gave all the support in the world. On the other hand, there was a dad who was not playing his part and had to be taken to court to get an affiliation order.

At the time of death, the good dad, so to speak, who had always supported the child, was part of his life, didn't make a will, and when he died, his child was not able to get anything from his estate; whereas the dad who had to go to court and was subject to a court order, that child would benefit. It was a real piece of irony, and I thought this piece of legislation, when it was enacted, removed that anomaly and was such a progressive piece of legislation. It was responsive then and it is also responsive now because, as the Honourable Minister said, things and times have evolved, and the legislation is being updated to reflect the evolving standards and norms.

That takes me to the point about the 16-year-old being able to consent to a blood test, Mr. Speaker. I heard the concerns by the Honourable Opposition Member; but the fact is that a 16-year-old child today is far savvier than they would have been in 2003, and it is correct to say that with all the exposure they have, they are in a position now to give informed consent to a blood test to make a determination as to paternity.

Mr. Speaker, I think this is also a very progressive thing to do because the contrary is also true. You could have a situation where a 16-year-old child feels very strongly about it, knows exactly what the fact of the position is, and the parent refused out of embarrassment or for whatever reason, to give consent to the blood test and the child is then disadvantaged. I think it is really important that you now have a situation where

that 16-year-old child can make a determination for his or her own future, Mr. Speaker.

Mr. Speaker, the Honourable Member also made observations about the transitional provision and whether the matters being dealt with now under the Affiliation Act could cause some concerns if they are to be dealt with under this new Status of Children (Amendment) Act. The truth is, it is not an unreasonable concern or observation, but there are safeguards. The proceedings will be dealt with under the amendment to the Status of Children Act; but the Court has the discretion to make a determination as to whether or not in the interest of justice the matter ought to be dealt with under the repealed Affiliation Law or the old, outgoing law, so it is not without safeguards, Honourable Member. To that extent, I certainly don't have much concern about any potential problems.

Mr. Speaker, as I said, I think it continues to be a very progressive piece of legislation from 2003 until now.

The ability to have the matter now adjudicated in the summary court as well as the Grand Court, as the Honourable Minister said, is really an effort to improve and enhance access to justice. Rather than having to wait for a listing for the matter to be adjudicated in the Grand Court, you can now have the summary court hearing these matters, and therefore resulting in speedier disposal of some of these litigation as it relates to such matters, Mr. Speaker.

Mr. Speaker, that all being said, I think this is really a commendable effort at modernising the framework as it relates to this particular issue; and I certainly, sir, would join in commending the legislation to honourable Members.

I thank you.

The Speaker: Does any other Member wish to speak?
Minister of Health.

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

Mr. Speaker, I rise to provide my support for the Status of Children (Amendment) Bill, 2026.

Mr. Speaker, this Government's commitment to safeguarding our most vulnerable populations is reflected both in the actions we have already taken and the work we have prioritised for the months and years ahead. Under the current SPS, this particular priority sits within both my Ministry and the Ministry of Social Development and Innovation. However, there is no denying that safeguarding is a concern across all of our Ministries.

In modernising and strengthening the legal framework which governs the status and rights of children in Cayman, the Status of Children (Amendment) Bill, 2026, advances our safeguarding efforts by recognising that safeguarding extends beyond protection alone. It also embraces the rights of children to participate in decisions and processes that affect their lives

as it relates to determining who their biological parent is.

Mr. Speaker, the United Nations Convention on the Rights of the Child is often understood as having three categories of rights — provision, protection, and participation.

- Provision: the rights that enable children's growth and development including the rights to adequate housing, food and education as well as leisure, art and recreation.
- Protection: the rights that children have to be protected against violence, exploitation and abuse; and our duty to intervene when such things occur.
- Participation: the rights that children have to take part in the decisions that involve or affect them and their right to have an opinion.

As a nation, we have made significant progress in understanding and advancing children's rights. We have moved beyond simply recognising those rights to embracing a collective responsibility to promote them, and a clear duty to act when they are infringed. Such progress has been driven by efforts across our community. Civil society organisations including the Red Cross have played an important role in raising awareness and educating the public.

The private sector, through organisations such as Help for Children, has consistently supported programmes and initiatives aimed at preventing and responding to child abuse. Government for its part has acted at both the operational and strategic levels from establishing the Multi-Agency Safeguarding Hub which many have heard [of] or referred to in the public as MASH, to creating the Cayman Islands Safeguarding Board.

As we continue to progress in this area, Mr. Speaker, the time has now come to empower our children and young people with the knowledge of their rights and to ensure our legislation provides them with the clarity and consistency needed for them to exercise these rights. This Bill will bring clarity by introducing updated definitions and legislative alignment, ensuring consistency across child-related legislation. This is important, because we are actively working to reduce ambiguity in legal interpretation.

This Bill also recognises that in certain circumstances where a minor has attained the age of 16, the consent of that minor to blood test for parentage testing or as we've heard it referred to earlier as biological testing shall be effective as if the minor were 18 years old. This is an important provision, Mr. Speaker, as it acknowledges the evolving capacity of young people and gives greater effect to their rights to participate in decisions that directly affect them.

The concept of children's evolving capacity, which is found in Article 5 of the United Nations Convention on the Rights of the Child, is key in helping to create a balance between children's needs for protection and their growth and development.

As outlined in the Innocenti insight report by UNICEF and Save the Children on this topic, the concept of evolving capacities is central to the balance embodied in the convention between recognising children as active agents in their own lives, entitled to be listened to, respected, and granted increasing autonomy in the exercise of rights while also being entitled to protection in accordance with their relative immaturity and youth. It provides the framework for ensuring appropriate respect for children's agency without exposing them prematurely to the full responsibilities normally associated with adulthood.

This concept of evolving capacities will show up again, Mr. Speaker, as this Bill forms part of a broader programme of child law reform that aims to strengthen children's rights, safeguarding, and family law across our Islands.

Mr. Speaker, as adults we often fall into the trap of speaking of children as future adults, as up-and-coming stewards of our nation, our history and our heritage. In doing so, we overlook the fact that childhood has a value in and of itself, but that childhood is in fact fleeting.

As a government, we will continue our work to protect childhood so that all children can live a life free of violence. We will respect our children's dignity and evolving capacities, recognising where there is capacity to consent and empowering them to participate in decisions that impact them the most. We will continue to work to strike the balance between protection and autonomy, safeguarding the childhoods of today and empowering the adults of tomorrow.

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, I'll ask the Minister if he wishes to exercise his right of reply.

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

Mr. Speaker, I want to thank all the Members who contributed in support of this amendment.

I also know that the Member for George Town West had [directed] some questions to me, but I think I had already addressed them in my contribution earlier and the Attorney General also addressed some of the concerns there. Something I would give commitment to doing is the question on the court resources; we don't have that information currently, but I would certainly give an undertaking to get the information and speak to her at a later date.

Mr. Speaker, as noted by my colleague from Bodden Town West, the debate on the initial Bill was so comprehensive — and this was supported by the Attorney General as well — and that's the reason why there were so few changes brought up to this point. In

short, no modernisation is needed to that effect at this point.

I want to say I thank the other Members who did not speak for the tacit support on this Bill, Mr. Speaker.

Thank you.

The Speaker: The question is that a Bill shortly entitled the Status of Children (Amendment) Bill, 2026, be given a second reading.

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

AYES.

The Speaker: The Ayes have it.

Agreed: Status of Children (Amendment) Bill, 2026 was given a second reading.

The Speaker: The House will now go into Committee.

House in Committee at 9:11pm

COMMITTEE ON BILL

The Chairman: The House is now in Committee. Please be seated.

[Crosstalk]

The Chairman: Can we concentrate on the Bill and not the office?

With the leave of the House may I assume that, as usual, we would authorise the Honourable Attorney General to correct minor errors and suchlike in this Bill?

Would the Clerk please state the Bill and read the clauses.

STATUS OF CHILDREN (AMENDMENT) BILL, 2026

The Clerk:

Clause 1	Short title and commencement
Clause 2	Amendment of section 2 of the Status of Children Act, 2003 - interpretation
Clause 3	Amendment of section 15 - parentage testing orders
Clause 4	Transitional provision

The Chairman: If there are no questions on clauses 1 through 4, I will put the question. The question is that clauses 1 through 4 do stand part of the Bill.

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

AYES.

The Chairman: The Ayes have it.

Agreed: Clauses 1 through 4 passed.

The Clerk: A Bill for an Act to amend the Status of Children Act, 2003 to change the definitions of certain words used in the Act and to introduce a definition for the word “child”; to provide for the effect of consent given by minors who have attained the age of sixteen years; to empower the summary court with jurisdiction to deal with matters under the Act; to provide for transitional matters; and for incidental and connected purposes

The Chairman: The question is that the Title do stand part of the Bill.

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

AYES.

The Chairman: The Ayes have it.

Agreed: Title passed.

The Chairman: The question is that the Bill be reported to the House.

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

AYES.

The Chairman: The Ayes have it.

The Bill will accordingly be reported to the House.

Agreed: Bill to be reported to the House.

The Chairman: That concludes Committee Stage on the Bill.

House resumed at 9:14pm

The Speaker: The House is back in session. Please be seated.

REPORT ON BILL

STATUS OF CHILDREN (AMENDMENT) BILL, 2026

The Speaker: Minister of Social Development and Innovation.

Hon. Isaac D. Rankine: Mr. Speaker, I have to report that a Bill shortly entitled the Status of Children (Amendment) Bill, 2026, was considered by a committee of the whole House and passed the Committee Stage without amendments.

The Speaker: The Bill has been duly reported and is set down for a third reading.

I think we need to suspend Standing Orders.

Suspension of Standing Order 65 (to allow the Bills to be read a third time)

The Premier, Hon. André M. Ebanks: Mr. Speaker, I rise to move that Standing Order 65 be suspended so that the Bill could be read a third time.

The Speaker: The question is that Standing Order 65 be suspended to allow the Status of Children (Amendment) Bill, 2026 to be read a third time.

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

AYES.

The Chairman: The Ayes have it.

Agreed: Standing Order 65 suspended.

THIRD READING

STATUS OF CHILDREN (AMENDMENT) BILL, 2026

The Speaker: Honourable Minister of Social Development and Innovation.

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

Mr. Speaker, I beg to move that a Bill shortly entitled the Status of Children (Amendment) Bill, 2026 be given a third reading and passed.

The Speaker: The question is that a Bill shortly entitled the Status of Children (Amendment) Bill, 2026 be given a third reading and passed.

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

AYES.

The Speaker: The Ayes have it.

Agreed: Status of Children (Amendment) Bill, 2026 was given a third reading and passed.

OTHER BUSINESS

MOTIONS

**Private Member's Motion No. 1 of 2026-2027
Motion to Amend the Financial
Assistance Regulations (2026 Revision)
Regarding Household Income Thresholds**

The Speaker: Deputy Leader of the Opposition and elected Member for George Town Central.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, thank you.

I rise to present [Private Member's] Motion No. 1 of 2026-2027 standing in my name which reads: Motion to Amend the Financial Assistance Regulations (2026 Revision) Regarding Household Income Thresholds.

WHEREAS the Financial Assistance Regulations (2026 Revision) currently prescribe maximum monthly household income thresholds for eligibility for financial assistance;

AND WHEREAS these thresholds—currently set at \$3,000 for households of 1 to 3 persons, \$3,500 for households of 4 to 6 persons, and \$4,000 for households of 7 or more persons—were established prior to recent extreme inflationary pressures;

AND WHEREAS the Economics and Statistics Office (ESO) has projected that headline inflation in the Cayman Islands will surge to 5.3% in 2026, driven by a projected 14% increase in the cost of electricity, gas, and other fuels;

AND WHEREAS the cost of essential goods, including food and non-alcoholic beverages, rose by 3.8% in late 2025 alone, and the cost of housing and utilities continues to place an unsustainable burden on low-to-middle-income families;

AND WHEREAS many hard-working Caymanian families are currently disqualified from receiving assistance because they earn marginally above these outdated thresholds, yet remain in a state of financial deficit due to the soaring cost of living.

BE IT THEREFORE RESOLVED that the Government considers amending the Financial Assistance Regulations (2026 Revision) to increase the maximum monthly household income thresholds by \$1,000 for each category, to be established as follows:

1. For households of 1 to 3 persons: \$4,000
2. For households of 4 to 6 persons: \$4,500
3. For households of 7 or more persons: \$5,000

AND BE IT FURTHER RESOLVED THAT the Government considers implementing a mechanism for the regular, annual review of these thresholds to ensure they remain tethered to the Consumer Price Index (CPI) and reflective of the true cost of living in the Cayman Islands.

The Speaker: The Motion has been moved. Is there a seconder?

Deputy Speaker and Member for George Town West.

Hon. Pearlina L. McGaw-Lumsden, Deputy Speaker: Thank you, Mr. Speaker.

Mr. Speaker, I move to second the Motion.

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

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Yes, Mr. Speaker.

The Speaker: Deputy Leader of the Opposition and Member for George Town Central.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

Mr. Speaker, in the interest of time and being here late at night and Members expressing their concerns over staying too late, I am minded to be rather short.

Mr. Speaker, the Motion is quite straightforward, and we've had many discussions over the last day about the cost of living. I think it is obvious in the minds of every Member of this honourable House and the listening community, that the cost of living has increased tremendously, not only over the last six months, but since these thresholds were created, which is well over a year — if my memory serves me well.

Mr. Speaker, the cost of living has increased even without the fuel increase as a result of the Middle East... I wouldn't want to call it war...

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Conflicts. Thank you so much, Honourable Premier.

The conflicts in the Middle East, particularly with the oil-deriving jurisdictions. Thankfully, Mr. Speaker, in the news you see that things are calming. I don't know for how long and what effects it will have on the fuel industry, but Mr. Speaker, it is also important to note that some of the inflationary measures have been tied to the cost associated with labour with the increase of the minimum wage. Thus, things like labour costs for work permits for domestic helpers, assistance for gardeners, minimum-wage workers in fast food restaurants, supermarkets and so forth have increased.

Also, as a result of what I think is more bureaucracy and red tape within the processing of labour and immigration causing more headache, it's causing greater ripple effects from cost factors across the board and the business community — some may not necessarily agree.

Mr. Speaker, I don't think we'll dispute that there has been an increase in the cost of living, so I'm

hoping that the Government is mindful to accept this Motion, particularly, in the last “resolve” section which focuses heavily on thresholds having a tethered approach.

Mr. Speaker, there may be a dispute about whether the increase from \$3,000 should be to \$4,000 or whether the increases should be at \$1,000 for each category. Now, I did an ad hoc analysis in respect of the Consumer Price Index on basic goods like food, milk, and so forth, from your regular supermarket. One will accept [in] this honourable House, based on the Economics and Statistics Office's highlighting basic things like food, rent, light, electricity, and so forth have increased; but as to what percentage, I am obviously not exposed to the professionals who would do the assessment on what the increase should be.

If the Government is reluctant in the scope of the amount, I'm happy [or] willing for consideration of the amount being whatever they think is best within reason; but Mr. Speaker, what I think is logical and should be something the Government must consider is that there be a timeline for the appropriate tethering of the Consumer Price Index to the regulatory amounts necessary for assessment of need within the Department of Financial Assistance.

Mr. Speaker, as I promised to keep it short and sweet, I know the Honourable Minister is fully aware of the intention of this, and I'm hoping to get a good answer because if I don't, I'm going to be forced to go down the other debate that is in my computer which is a totally different —

[Laughter]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: No, I'm not even joking; I'm so not joking, because there's much we could be talking about tonight. I'm doing this in courtesy of the Government's willingness to recognise this problem but if we want to get into all the headaches and issues and the cries that have been coming to the Opposition and Government Members, we can do so tonight.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: No, I'm not threatening anyone. This is my obligation as a Member of Parliament. We're talking about working together. If the Government is not minded to recognise there needs to be an increase in the Department of Financial Assistance to help people, we can argue a little more. I have no problem with that.

Anyway, that being said, I hope I get a reasonable response. I think I was quite reasonable by accepting that the exact figure of \$1,000 may not be measured because I don't have the expertise the Minister has available to him to do the appropriate calculations. One would assume that in preparing his response to this honourable House for this Motion he would have done

a calculation or spoken to the Economics and Statistics Office and his department for justification to whatever figure he is going to agree to or disagree with and why; because it's not going to be just a yes or a no. If it's a simple yes and they agree with my figure, then I don't have anything to argue about; but if they come back with a no, they're going to tell me why, who they spoke to or didn't speak to, what figures they used, how they used them, and how they got there. That's only fair.

By all means, the Government has the numbers, I recognise that, but the one that I'm not willing to compromise on [because it] is logical, is that we have to have it tethered, because if we leave it at the same amount, obviously five years from now the cost of living factors are not going to be the same as when the Bill was created so at the very least, I expect the Government to accept the last resolve.

I'm humbly willing to compromise on the first “resolve”, Mr. Speaker, because the Minister would have the necessary technocrats to advise him from a calculation perspective of what would be the best amount to increase these thresholds because they have accepted in their own reports to this honourable House that the cost of living has increased; therefore the need thresholds should also be increased.

With that said, Mr. Speaker, I await the honourable Government's position through their Minister.

The Speaker: Does any other Member wish to speak?

Honourable Minister of Social Development and Innovation.

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

Mr. Speaker, I rise to respond on behalf of the Government to this Private Member's Motion to amend the Financial Assistance Regulations regarding household income thresholds.

Mr. Speaker, I want to begin by recognising that the Honourable Deputy Leader of the Opposition surely brought this Motion with the best of intentions, namely, to ensure that the Department of Financial Assistance can provide services which appropriately reflect the cost of living in the Cayman Islands. Unless I'm wrong about his intentions, Mr. Speaker, I can confidently say that we as a Government are aligned on that as well.

In fact, Mr. Speaker, in my statement to this honourable House on the 6th March, 2026, I confirmed that my Ministry of Social Development and Innovation is leading a working group which has been tasked with reviewing several aspects of the financial assistance programme to ensure the overall programme remains fit for purpose. The working group includes representatives from the Economic and Statistics Office, Department of Financial Assistance, and Legal Drafting.

To be clear, Mr. Speaker, this government-approved review is broader than just income thresholds; it also includes various services such as food and rental assistance. I said at the time that this review was being

done to ensure that services provided are appropriate to meet the needs of the Caymanian people within this financial climate. That was what I said.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: When was that?

Hon. Isaac D. Rankine: I referred to it in my statement on March 6th.

Therefore, Mr. Speaker, I would like to reiterate that while we are broadly in agreement that a review is necessary, it is this government's practise to make decisions based on available data and policy advice from the subject matter experts — exactly what the Deputy Leader of the Opposition asked for a few minutes ago. Consequently, Mr. Speaker, the government cannot support this Motion at the present time, as a review which considers a wider set of policy implications than just household income thresholds is not yet complete and a decision to amend any part of the Financial Assistance Act regime would be premature.

Mr. Speaker, although this may be disappointing news with regard to the Motion, I'm reliably informed that the final recommendations from the review are expected to be coming this month and decisions will be taken by Cabinet on any recommendations and amendments to the Financial Assistance Act or regulations at the earliest opportunity.

In closing, Mr. Speaker, I thank the Honourable Deputy Leader of the Opposition for bringing this Motion and on behalf of the government, we look forward to further constructive engagements and consultation on this subject at the appropriate time.

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, would the mover like to exercise his right of reply?

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Yes, Mr. Speaker.

Mr. Speaker, I thank the Honourable Minister for saying that he believes I did this from a genuine perspective, because I did. Mr. Speaker, I get calls from constituents all across the Cayman Islands about the pain they're going through; not only my constituents but many constituents even from the good Honourable Minister's constituency.

I must say that I'm a bit disappointed. I was short, I was sweet, I was pretty straightforward, and I was adamant about the second resolution. Mr. Speaker, the Member didn't even speak to the second resolution about the fact of acknowledging that a review will need to be done on a regular basis and the regulation in the legislation is inadequate because it does not factor in being tethered to the cost of living index.

If we are true to helping people, at the very least I would have expected him to say, *you know, I*

can't tell you the figure upfront because of this review, but the back part we agree with. I said it three times; didn't get an answer on that. I'm assuming that the government is not of the view to have these thresholds used to assess whether a person gets assistance in a high cost of living environment tied to the cost of living index, the same data that the Honourable Minister just said they want to make decisions on.

Mr. Speaker, the honourable Minister also said that the final review will be done by the end of this month. Mr. Speaker, as per all indications I've been given, we will not have a Parliament Meeting until September. I don't think we're having another anytime between now and the end of June, and our Standing Orders say that we are on leave from parliamentary matters in the months of July and August.

Unfortunately, I am not comforted by the fact that that review will be done then, because even if it's done then, the closest time for us to get a true reflection on anybody who needs help in this country, if we possibly get it, is by September. You're going to have to do the review, do legal drafting, get it to Caucus, and get it to Cabinet before we see the changes. How long will it take for us to get our people some help? We're not talking about rocket science. I know you need data, but the data is pretty straightforward. The Minister for Finance gave the data that there's a 5.3 per cent inflation rate in the country! I don't know what kind of data... Do we look for reasons to say no or for reasons to say yes?

Mr. Speaker, do you know the sad part? I'm not going to call her name — a civil servant, a single woman who works for our less fortunate in the Minister of Education's department makes \$3,009. Matter of fact, I'm going to get the email she was given by the department that caused me to bring this Motion to this Parliament.

If the government were genuine about this review, they could have called me. We could do the whole discussion beforehand. It's been done before. Member, what are you trying to accomplish here? They could have told me about the review. We could have had a discussion. I could have said, well, what about this part? I could even have possibly withdrawn this. Well, we're going to get to the realities of what's happening in our community.

Mr. Speaker, please forgive me, just give me a few moments here. I just want to find this because I think it's important that it be read into the Parliament Hansards as to the difficulty that many Caymanians go through in getting assistance.

[Pause]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, this letter is dated the 30th April, 2026 to XX person.

"Dear Ms. XX,

Application decision notification.

Based on your application/financial assessment you have been deemed ineligible to receive financial assistance through the Department of Financial Assistance with rent due to—

1. *Income exceeds the maximum amount of \$3,000 of a household of 1 to 3 persons.*

You may apply for reconsideration of a decision made by completing a reconsideration form which is available on our website and submitting to dfacompliance@gov.ky. The department will only consider a reconsideration application if submitted within 21 working days of the date the decision was made. Applicants submitted outside of this period will not even be considered or reviewed.

Should the household circumstances change in the future and eligibility criteria for financial assistance is met, an updated application may be submitted for consideration. Application may be submitted using an application available online [they don't even know plenty people in Cayman don't even have internet, but they have to do it online] available via www.DFA.gov.ky or via email at dfaapplications@gov.ky or in person at our office in Grand Cayman, 55 Seafarers Way, George Town and in Cayman Brac, 8 Avistar Building 1, West End Road, West End [where the good Minister represents].

(Denial.)

We are continuously working to deliver the best possible service and would appreciate your feedback [interestingly enough] to help us create a better experience for you and all the customers who use our services at DFA."

[Unverified quote]

Then it continues with some niceties at the very end: Thank you Madam so and so and so, [from] the department and it's signed off by the senior financial assistance officer.

Mr. Speaker, by \$9 dollars [over]. Mr. Speaker, the average one-bedroom house anywhere in the George Town area— I'm not talking about central, not the core city centre, I'm just talking about in town, even Prospect, is \$2,000. Food for a single person is at least \$200 per week — minimum, for one individual. That's \$800 a pop. We haven't talked about water, we haven't talked about car, and we haven't talked about phone. We haven't talked about washing your clothes; we haven't talked about a lady who at least needs to blow dry her hair a little bit and maybe buy a little makeup to look half decent in the hot sun.

Mr. Speaker, there's this unique thing — and I've got to remember this one, Kenneth. I went to Prospect... and I wish the Honourable Minister were here. I met this lovely lady and her husband, both retired. She didn't get any pension because she was originally a Non-Caymanian who became a Caymanian, but because she used to work on a contract she didn't have any pension. The Caymanian man has a pension. They get their pension pay-out. I think it's a \$12,000 one-time payment, so you don't get it every month. They have to

juggle their money and make that \$12,000 that they get one time, last. No, it's not \$12,000... I think it is a \$14,400 one-time payment and they have to make that last.

Now you know, Mr. Speaker, how they're juggling. It's not like one month you're getting \$1,200 and you make do until you get the next \$1,200, and you make [due till] the next \$1,200; they give you a lump sum, ad hoc things come up. The poor lady, both her washing machine and another appliance went down, knocked one whole payment out of whack. Naturally, when she got her first payment she didn't bother them because they had money in the account — they could cover it; but when they got to the seventh month, all their money was gone, trying their best to juggle and not come to government for anything. Then they looked at the assessment, *Miss, you were given X amount of money. This is how much your expense is supposed to be because you don't have to pay for any rent since you own your own home.* Maybe the DFA doesn't realise that in this hot sun, \$800 for light alone is an average.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Well, nobody has solar panels like you, Mr. Speaker, because I know my bill is close to \$1,000. If you got central air, you're in trouble — and I don't want my old people burning up in a hot house.

The point is, Mr. Speaker, as I have a right to, I sat with her to speak to her officer with her being present — she gave [the officer] permission to talk on speaker with me, and they do this equation to calculate what her expense is supposed to be for food. The Minister did not talk about that, and I would love to know, so there's a Parliamentary Question coming up about what calculation rate they use, because the lady said on the phone:

Well, we did a calculation based on two older persons. Your equation for food should come out to be only this.

I said, *\$700 for whom? Where are you buying the food from?*

She says, *Sir, this is the calculation; we have a formula within the department and we use this formula.*

I said, *I'm sorry, your formula doesn't work because, for two persons* — and here's another problem that the Minister of Health may need to pay close attention to. They're using these equations on the basis of junk food — processed food! Not good, healthy vegetables.

Mr. Speaker, a soda can is cheaper than a bottle of water today! They say, *well, you can buy a big bag of rice*, but they didn't know that rice can give you [diabetes] too. Most older persons are going to have a more expensive food bill than the average person because they can't eat the same things they did when they were younger. Many of them are either pre-diabetic or diabetic, period. They don't ask them from a

food perspective what kind of foods you need to buy; they just have this adequate, across-the-board equation for food.

Minister, I'd be happy to give way to you if you want to explain that equation on how they calculate food; or you may give a commitment to this honourable House to tell us how they calculate food.

Mr. Speaker, the Minister knows (that's why they're doing the review) that the current process for helping Caymanians is not adequate. When we were doing the budget, I said I don't think this is enough because of the cost of living. It may not necessarily be the Minister's fault that the department doesn't have enough money. The government doesn't have endless amounts of money and they have to prioritise, a little bit for the Premier, a little bit for the Deputy Premier, some for the Minister of Environment, some for Planning for all those roads...

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: I was just saying, the staff Planning needs for the roads, right? Some for the Minister of Finance — you see how kind he is when I'm speaking. *When you got the mic, they nice, you know; but when they got the mic, they're horrible.*

Mr. Speaker, some money for the Minister of Finance, some for the Minister of Immigration, so I understand the Member can't have endless amounts of money, but this goes back to my Throne Speech contribution about prioritisation and Maslow's rules of hierarchy of needs and their not prioritising things that are more important to the average person. I don't know. Maybe it's the people I hang out with. Maybe I hang out with more poor people than the people the government hangs out with because I heard the government saying, *it nuh that bad. The people nuh crying that much.*

The people who I see all the time are crying to me, saying *things hard!* I don't know why we're not already prepared. I shouldn't have to bring a Motion to this House about this matter! I shouldn't have to be fighting with my good friend, the DFA director, about why my people are getting their stuff cut, or begging for this client and that client because I love her and I appreciate her, but the rules you gave her force her hand and she's not gonna break the law; I know that about her.

Hon. Rolston M. Anglin: That's why we're doing the review.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Sorry? That's why you're doing the review. How long do you want the review to take? Ten years?

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, I have no choice but to accept. They have the numbers. I know the people have listened. Let me repeat what the good honourable Minister said: We are not willing to accept tying the criteria for assistance to the cost of living — because he didn't respond to that. The Minister said he cannot accept this Motion at this time because they're currently reviewing it and we'll be getting the results from the review at the end of this month.

Mr. Speaker, they also said they can't accept it because they don't make decisions without data. That's why they're not willing to increase the threshold so that this single, hard-working Caymanian, a government civil servant, who is making \$9 over the threshold can get help. Well, we'll see how long that's going to take. I can only say to the good people of the Cayman Islands and particularly those in George Town Central: I tried. I tried. I've asked the Government to give a wider criterion of income so you can get assistance from your tax-paying money, but they said no! That's what they said, because they said *they ain't gonna* accept the Motion. I hope the record will show today's final decision. Sad.

Sad — but I ain't going away because I'll be on the radio talking about it. I'll be back in this Parliament bringing Parliamentary Questions about it. As a matter of fact, I'm going to do a video about it. I got a couple of shots from the Honourable Minister of Finance saying *it's only a little bit, nuh no pile of money. It's only 3 cents' increase on a gallon of water!* Well, let me tell you government something ...

Hon. Rolston M. Anglin: Never said that.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Is that not the same thing, Mr. Speaker?

[Crosstalk]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Whether it was an increase or no increase, let the record be clear as to what the Minister said was the right thing earlier. Regardless of it being 1 cent, 2 cents, 10 cents, *a dollah* like the song says — it's still too much for those who don't have it! That's the point this administration is missing.

You're saying, *oh well it's only going to be...* The good Honourable Minister of Finance was on the good show that he goes on every week, Cayman Marl Road. He has a show. I think his Ministry pays for that show once per week. He's on it quite often... I can't say whether they pay for it because I don't know, but he's on there. He gave me a good dosing. He gave me a good beating. I said, *boy... oh jeezum, Minister, gimme a little break, nuh? My back hurtin'.*

An Hon. Member: You ask for it.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: The good Member down there said I asked for it; well, sometimes that's politics. We're still going to be friends afterwards. He promised me he's gonna buy me a cigar and I'm gonna take it — but he gave me a good beating.

On [the radio] they were talking about how it's only a couple more dollars per month on the average bill. Mr. Speaker, \$5 more per month can be the difference between whether a mother can get milk for her child or not. If you have no money at all, \$5 is too much. You need to come to grips bro. *Unna* need to get a grip, because it's not only that \$5, it's the other \$5 with the fuel, it's the \$5 with the food, it's the \$5 with the rent, it's the \$5 with the clothes you must buy for your children. It's the \$5 with your insurance; it's the \$5 for your health and pension or your medication. It adds up! You missed the point!

You ever hear about the straw that broke the camel's back? That 5 cents more, or the 3 cents on it, or the \$5 more on your bill could be the straw that breaks the camel's back for many Caymanians. *Unna* missing the point! And you're missing the point again with this — I'm waiting to see what the review *goin' come back with*. I really am, because I think persons in DFA themselves know that the thresholds within the regulations are not enough.

Matter of fact, Mr. Speaker, those regulations and those criteria amounts were made in 2024. We're now in 2026. The cost of living in 2024 is totally different from today. The good government increased the minimum wage and increased fees on work permits; then my good friend Donald Trump went and started all the headaches; the water rate has gone up; and the bureaucracy has brought up everything and I'm listing things that have happened just in this term, not even from 2024 to 2025.

Mr. Speaker, I know the department tries its best to stretch the dollars it has; I know. I can argue, but I know good people when I see them and there are many good people in the Department of Financial Assistance. I also know they're not going to break the rules and it's for us in this Parliament to change those rules, those criteria and the regulation to allow them to assist more persons. I've had DFA employees cry to me because they feel bad that they can't do more because of the rules they have!

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Okay.

Mr. Speaker, I will respect the Minister; he said that's why they're reviewing it. Let's see how long it's going to take for this review to happen. Let's see what they're going to come back with from this review. Let's see if they're going to tether that review to the cost of living index or not. The people have seen that I've tried, and I promise you I will not ease up. Good Minister, I

have no other choice than to accept that you do not want to accept this Motion and the Motion has failed, but the people are listening.

Thank you, Mr. Speaker.

The Speaker: The question is BE IT THEREFORE RESOLVED that the Government considers amending the Financial Assistance Regulations (2026 Revision) to increase the maximum monthly household income thresholds by \$1,000 for each category, to be established as follows:

1. For households of 1 to 3 persons: \$4,000
2. For households of 4 to 6 persons: \$4,500
3. For households of 7 or more persons: \$5,000

AND BE IT FURTHER RESOLVED THAT the Government considers implementing a mechanism for the regular, annual review of these thresholds to ensure they remain tethered to the Consumer Price Index (CPI) and reflective of the true cost of living in the Cayman Islands.

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

AYES and NOES.

The Speaker: Madam Clerk, can I have a division so I can ascertain which it is?

[Crosstalk]

The Speaker: Madam Clerk, I apologise. We need to ring the bell and wait 10 [sic] minutes for anybody who's in the precinct to come to their seats. My apologies.

[Bell rings]

[Three-minute pause per Standing Order 61(2)]

The Speaker: Madam Clerk, you can proceed with the division.

Division No. 12 of 2026/2027

Ayes: 5

Hon. Joseph X. Hew
 ***Hon. Kenneth V. Bryan
 Hon. Pearlina L. McGaw-Lumsden
 Mr. A. Roy Tatum
 Mr. Roy M. McTaggart

Noes: 9

*Hon. André M. Ebanks
 Hon. Gary B. Rutty
 Hon. Katherine A. Ebanks-Wilks
 Hon. Rolston M. Anglin
 **Hon. Johany S. Ebanks
 Hon. Isaac D. Rankine
 Hon. Nickolas T. A. Da-Costa
 Ms. Heather D. Bodden
 Mrs. Julie J. T. Hunter

Absentees: 5

Hon. G. Wayne Panton
 Hon. Michael S. Myles
 Hon. Juliana Y. O'Connor-Connolly
 Mr. Dwayne S. Seymour
 Mr. Christopher S. Saunders

***The Premier, Hon. André M. Ebanks:** No. In process.

****Hon. Johany S. Ebanks:** No. In progress.

*****Hon. Kenneth V. Bryan, Deputy Leader of the Opposition:** Yes, because the Government is going to take too long to deal with it.

The Speaker: The results of the decision: 5 Ayes, 9 Noes and 5 absentees. The Motion failed.

Agreed: Private Member's Motion No. 1 of 2026-2027 failed.

The Clerk: Private Member's Motion No. 2 of 2026-2027 - Motion to increase the personal duty-free waiver for returning residents from —

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, a matter of clarification. I do apologise for interrupting, Madam Clerk. I'm not sure if he shared that with you, but the Honourable Premier's indications in discussions were that was the only motion we were going to deal with. Mr. Speaker, it's 10 o'clock at night.

The Speaker: In your absence, Member for George Town Central and Deputy Leader of the Opposition, I put the question earlier, and the indication that was given to me was that you were going to complete the business on the Order Paper because I was going to ask for the adjournment after the end of the Bill.

[Crosstalk]

The Speaker: Okay, we have the item of business on the Order Paper and my decision is that we are going to complete the business on the Order Paper.

**Private Member's Motion No. 2 of 2026-2027 —
 Motion to increase the personal duty-free waiver
 for returning residents from CI\$500 to CI\$800**

The Speaker: Deputy Speaker and elected Member for George Town West.

Hon. Pearlina L. McGaw-Lumsden, Deputy Speaker: Thank you, Mr. Speaker.

An Hon. Member: Aye!

[Laughter]

The Speaker: This is why it takes so long to do the business, you know? The constant interruptions and driving across...

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: I tell the Minister of Finance he must stop.

The Speaker: Please, the Deputy Speaker and the Member for George Town West is on the Floor.

Hon. Pearlina L. McGaw-Lumsden, Deputy Speaker: I stand to move Private Member's Motion No. 2 of 2026-2027 standing in my name: Motion to increase the personal duty-free waiver for returning residents from \$500 to \$800.

WHEREAS the cost of living in the Cayman Islands has increased significantly in recent years, placing financial strain on Caymanian families and residents;

AND WHEREAS many residents travel overseas to purchase essential household goods, clothing, school supplies, medication, and other necessities at more affordable prices;

AND WHEREAS the current personal duty-free waiver allowance of CI\$500 for returning residents has remained unchanged for many years despite inflationary pressures and increased costs of goods and travel;

AND WHEREAS increasing the duty-free waiver would provide meaningful financial relief to residents while supporting consumer affordability and household resilience;

AND WHEREAS neighbouring jurisdictions and international travel markets have adjusted personal allowances periodically to reflect modern economic realities;

BE IT THEREFORE RESOLVED that Government considers amending the relevant Customs and Border Control regulations and policies to increase the personal duty-free waiver allowance for returning residents from CI\$500 to CI\$800 per person;

AND BE IT FURTHER RESOLVED that Government considers undertaking the necessary consultation with the Ministry of Finance, Customs and Border Control Service, and other relevant stakeholders to assess implementation and fiscal impact, with a view to introducing the revised allowance within the 2026/2027 financial year.

The Speaker: The Motion has been moved. Is there a seconder?

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Yes, Mr. Speaker, I rise to second Motion No. 2 standing in the Honourable Deputy Speaker's name.

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

Hon. Pearlina L. McGaw-Lumsden, Deputy Speaker: Yes, and thank you Mr. Speaker.

Mr. Speaker, over the past several years I've had countless conversations with residents across these Islands, whether at community meetings, in supermarkets, in workplaces, or simply while going about their daily lives, the message has been consistent. People are feeling the pressures of the rising cost of living; families are carefully managing household budgets, and seniors on fixed incomes are struggling to keep pace with increasing expenses. Parents are doing their best to provide for their children while balancing the growing cost of food, utilities, insurance, housing and other necessities.

Many residents feel that despite working hard and making responsible financial decisions, it is becoming increasingly difficult to get ahead. It is these conversations and the realities faced by ordinary Caymanian families every day that have brought this Motion before this honourable House. I rise today to move this Private Member's Motion seeking an increase in personal duty-free waiver allowance for returning residents from \$500 to \$800.

At its core, Mr. Speaker, this motion is about providing practical and meaningful relief to the people of the Cayman Islands during a time when the cost of living continues to place significant pressure on household budgets. The current \$500 duty-free allowance was introduced in 2018. At the time it represented a welcome adjustment; however, eight years later, the economic reality facing Caymanian families is vastly different.

Mr. Speaker, this is not a new conversation for Parliament. In fact, as far back as 2017, the Legislative Assembly debated the issue of custom duty allowance through a Private Member's Motion brought by yourself, Honourable Ezzard Miller, then the Opposition Leader. That debate reflected concerns that many Caymanians already had regarding the adequacy of existing duty-free allowances.

The following year, in 2018, the government recognised the need for change and increased the personal duty-free allowance from \$350 to \$500. Importantly, Mr. Speaker, government explained at the time that the increase would encourage truthful declaration, improve efficiency at our port of entry, and allow customs officers to focus more effectively on genuine security concerns. Those principles remain valid today. If increasing the allowance from \$350 to \$500 was justifiable in 2018, then surely it is reasonable for this honourable House to consider whether an allowance that has remained unchanged since then still reflects the economic realities facing Caymanian families in 2026. What was considered an appropriate threshold eight years ago has been eroded by inflation, rising living costs, and the increase in price of everyday goods.

Mr. Speaker, behind every statistic is a family trying to make ends meet. We all know residents who saved for months to take a short trip overseas. They're

not travelling to purchase luxury goods. More than that, they're looking for ways to stretch their household budgets and make their hard-earned dollar go a little further. It is the parent purchasing school uniforms, school supplies, and clothing for their children. It is the young family trying to furnish a home while managing a mortgage, rent, insurance, and rising utility costs. It is the single mother trying to balance the demands of raising a family while coping with the increasing cost of living. These are the people this Motion is intended to help.

For many residents an additional \$300 in duty-free allowance may not seem significant on paper, but in reality, it can make a meaningful difference to a household budget. This Motion simply acknowledges the challenges that many Caymanians face every day and offers a practical measure of relief, Mr. Speaker. This Motion simply seeks to continue the progress of modernisation that began in 2018 by adjusting the allowance to a level that is more consistent with today's economic environment. Many Caymanians travel overseas. The proposed increase [to] \$800 represents a balanced approach. It offers meaningful relief to residents while maintaining the integrity of our customs system.

Mr. Speaker, I anticipate concerns may be raised regarding local businesses. Let me be clear, this Motion is not intended to disadvantage local merchants. Our small businesses are vital to the Cayman Islands' economy. They provide employment, contribute to government revenue, and serve our communities every single day. However, we must also recognise that residents are struggling with the rising cost of living. The role of government is to strike a fair balance between supporting commerce and supporting consumers. The reality is that residents already travel overseas and make purchases abroad. Increasing the allowance from \$500 to \$800 will not fundamentally change the behaviour. What it will do is provide families with additional relief at a time when every single dollar matters.

Mr. Speaker, this Motion is straightforward in its intent. It asks the government to consider increasing the personal duty-free waiver allowance for returning residents from \$500 to \$800 and to undertake the necessary consultation with the Ministry of Finance, Customs and Border Control and other relevant stakeholders to assess implementation and physical impact. It is not a reckless proposal, nor is it a call for elimination of custom duties; it is a measured and balanced approach that seeks to provide meaningful relief to residents while ensuring that any changes are carefully considered and responsibly implemented. This Motion recognises that government must consider all relevant factors including physical implications, operational requirements and the broader economic impact. That is precisely why it calls for consultation before implementation.

Mr. Speaker this Motion strikes a fair balance between the need of residents and the responsibility of government. This Motion is not radical; it is not excessive. It is a measured and responsible response to challenges facing ordinary residents in the Cayman Islands. It recognises that what was adequate in 2018 is no longer adequate in 2026. It recognises that Caymanian families deserve policies that reflect current realities rather than past circumstances.

Most importantly, Mr. Speaker this Motion is not about numbers alone; it's about people. It's about recognising that many hard-working Caymanians and residents are doing everything right, working hard, raising their families, contributing to their communities and still find it increasingly difficult to keep up with the rising cost of living.

Government cannot solve every financial challenge facing our people, but when there's an opportunity to provide reasonable and responsible relief, we should not hesitate to do so. This Motion represents one such opportunity. It is balanced, it is practical, and it is fair. I therefore respectfully ask all Members of this honourable House to support this Motion and send a clear message that we understand the challenges our people face and are prepared to take the reasonable steps.

Mr. Speaker, I commend this Motion to this honourable House.

I thank you.

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

Member for West Bay West.

Mrs. Julie J. T. Hunter: Mr. Speaker, I rise to speak on Parliamentary Motion No. 2 of 2026-2027 brought by the lady Member for George Town West on behalf of the Opposition which seeks to increase the personal duty-free waiver for returning residents from \$500 to \$800 on an annual basis.

Mr. Speaker, I want to first of all thank the honourable Member for bringing this Motion before this honourable House and for so ably articulating the necessity of this increase in the face of considerable hardship facing most Caymanians today. The Motion addresses an issue that affects many Caymanian families and residents who continue to face the rising cost of living, both locally and internationally.

Mr. Speaker, The NCFC Government has carefully considered the intent of this Motion and is pleased to support it in principle as we also previously discussed a similar amending Bill that would address this issue. Indeed, this government has consistently demonstrated its commitment to implementing practical measures that place more money in the pockets of Caymanians and residents to reduce financial pressures on households and to help families meet the everyday costs of living. Measures such as the recent waiving of all import duty on fuel for four months, the fuel

cost charge cap for all households consuming no more than 35 kilowatt hours per month, and the expansion of the early childhood assistance programme are all examples of how this government is demonstrating its commitment to practical measures to ease the financial burden on our people.

However, after reviewing the Motion, the government believes there is an opportunity to provide even greater relief while ensuring that the measure remains fiscally responsible and appropriately targeted. Accordingly, Mr. Speaker, the government proposes an amendment: in addition to increasing the duty-free waiver to \$800 for the months of July, August, and December, we believe that an increase to \$1,000 would be much more beneficial. If we accept the premise that relief is needed, then we should provide meaningful relief.

We all know of many Caymanian families who cannot afford to go overseas to shop, so they depend on family members to bring back goods and literally shop for them while away. There have been many Amazon packages delivered to my hotel for family members over the years. With the additional allowance, families are now more able to help lift the burden for those who are not able to travel. During the peak travel seasons of summer when we typically clothes shop for our children for the year and during the Christmas season when we shop for Christmas gifts, decor, and other essential items, two family members travelling together can now purchase \$2,000 of merchandise instead of \$1,000, essentially doubling their allowance during the busy travel months.

It is also a given that many families only shop once a year and with the increased costs that consumers face, a \$500 duty-free allowance is relatively insignificant and does not reflect today's economic realities when travelling and shopping abroad. This enhanced threshold is much more reasonable given the harsh economic realities of today.

At the same time, the government is mindful of its responsibility to safeguard public revenues, to protect the small business owners, and to ensure that any concessions are delivered in a measured and sustainable manner. For that reason, the government's amendment also proposes that an increased waiver to \$1,000 only apply during the months of July, August and December. In this way, the government can provide meaningful assistance where it is likely to have the greatest impact, while maintaining responsible stewardship of public finances.

Mr. Speaker, this amendment demonstrates the government's willingness to collaborate with Members on both sides of this honourable House. Promising ideas should not be judged by where they originate. When proposals that can improve the lives of Caymanians are brought forward, this government is prepared to support them and, where appropriate, even strengthen them. The NCFC Government remains committed to delivering practical cost-of-living solutions

that benefit ordinary Caymanians, support working families, and help residents manage the financial pressures that they face.

For those reasons, I encourage the Mover to accept the government's amendment to increase the waiver to \$1,000 during the months of July, August, and December. Should the amendment be accepted, the government will be pleased to support the Motion as amended.

Mr. Speaker, for the avoidance of doubt, while the Motion asks us to move from \$500 to \$800, the government is saying that Caymanian families deserve even more support. Our proposed amendment raises that figure to \$1,000 during the periods when families travel most and face the greatest household expenses, and to \$800 during the remaining nine months of the year. I hope this clarifies our position, Mr. Speaker.

Thank you for this opportunity.

The Speaker: If you're moving an amendment to the Motion, I need to see a copy of what's being amended.

Mrs. Julie J. T. Hunter: No, just for the mover to accept what we're saying.

[Inaudible interjection]

The Speaker: We have to deal with any amendment before we can do the final motion.

Okay. The Minister responsible for Customs is giving me some signals, so I'll call on him to speak; maybe he can explain what you're trying to do. All I'm hearing is we amended the Motion and the Standing Orders require certain actions to be taken.

An Hon. Member: Fair enough sir.

Hon. Nickolas T. A. DaCosta: Thank you, Mr. Speaker.

Mr. Speaker, I'm not a professional in sign language, so forgive me for not getting the message across to you clearly. For clarity, it is not a formal amendment to the Motion. The honourable Member for West Bay West speaking to the amendment was just that, after we support the motion, we are going to amend it by going further, so it's not an amendment here on the Floor.

Mr. Speaker, you rightly pointed out, as the Minister for Customs and Border Control, I rise to contribute to the Motion and just believe that it's important to speak to the operational side of this issue. A clear and realistic duty-free allowance can support better compliance. When the threshold is reasonable and better aligned with modern costs, residents are more likely to understand the rules; comply with the rules — not evade — and make proper declarations where required.

It can also assist with smoother processing at our ports of entry, particularly during peak travel

periods. That does not mean that we are going to abandon enforcement. It does not mean creating an open door for commercial activity. It does not mean that goods intended for resale should be treated as personal goods. The distinction must remain clear. This allowance is for personal and household goods and it is not for merchandise; it is not for commercial importation. It is not intended to disadvantage local businesses by allowing persons to bring in goods for resale under the cover of a personal allowance.

Customs and Border Control will still have an important role to play in verifying declarations, identifying abuse, and ensuring that the policies are applied fairly, but Mr. Speaker, fairness must work both ways. We, the government, must protect government revenue. We must protect local businesses. We must maintain border integrity, but we must also be fair to the ordinary Caymanian family returning with clothing, household items, personal goods, medication, or other modest purchases. We must be fair to the resident who has saved to travel, who has bought what their household needs, and who is simply trying to manage the cost of living in a sensible way.

Mr. Speaker, this government has been clear that cost of living relief cannot be addressed by one single measure. There is no one policy that will fix every pressure that families face, but that does not mean we should dismiss practical measures because they're not perfect. Sometimes good government is identifying the measures that may not solve everything but will still help; and this, Mr. Speaker, is one of these measures.

For a family returning home, increasing the allowance can make a meaningful difference. It may mean less duty payable on ordinary, personal, and household goods. It may mean more flexibility for families trying to manage their expenses. It may mean a little breathing room at a time when every dollar counts. Mr. Speaker, I believe the public understands that. For those reasons, I do support the Motion and, as my honourable colleague said, support the government's position in going a step further.

Every year for the past three years, I think, successive governments have made the conscious decision of recognising the cost of living pressures and the travel patterns of Caymanian and resident families going abroad at Christmas, and the duty waiver allowance has always been increased at Christmas. We're recognising that those travel patterns also occur during summer, so the government said for July, August and December, we'll also apply that same amount that was always applied during the Christmas period.

I would also like to clarify for the benefit of the listening public, because school is out for summer soon and I know we will have families travelling overseas, stocking up for the new school year: Under Schedule 2 of the Customs Tariff Act, school supplies are duty free, so this won't eat into your new allowance — pencils, markers, protractor sets, everything. I do hope this provides some relief to our families. I do hope that we're

able to enjoy it and I do hope that we're able to leave here soon so I can take this to Cabinet next week and in time for July 1st.

Mr. Speaker, before I end, let me thank the Honourable Deputy Speaker for bringing the Motion; but it would be remiss of me not to recognise the honourable Member for West Bay West as well for her contribution to the Motion. For months, even before December 1st last year, the honourable Member for West Bay West had been nagging us — and I say that lovingly — to do something like this and to bring a Motion, but we heard earlier that the Standing Orders of this Parliament do not allow Parliamentary Secretaries to bring Motions. The intent has been there, so I'm happy that we can work together with the Honourable Deputy Speaker on this. We look forward to bringing this forward to help Caymanian families.

Thank you very much, Mr. Speaker.

The Speaker: Deputy Leader of the Opposition and Member for George Town Central.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker, I won't be long, only about fifty-three minutes.

Mr. Speaker, I want to start where the good Honourable Minister just ended, talking about the Member for West Bay West.

Mr. Speaker, I'm glad the Minister highlighted the Standing Orders and I propose it's something that we have to change as soon as possible. I know earlier you mentioned the committee to review the Standing Orders. I humbly say it's so unfair for a new Member to come here and not be able to propose something on behalf of her constituents and the country to prove their worth. Many times we're accused of coming here and doing nothing; of course, she contributes in Caucus, in the decisions and in her parliamentary duties, but they don't get to see that.

To be honest with you, I'm quite surprised at myself that I missed that point when the changes were made. We're a small jurisdiction with a small number of Members of Parliament. We're not like the UK where they have hundreds of members, so I think the intention is not playing out as we suspect it should be. Let the record reflect that I think it should be something we consider changing in the Standing Orders amongst the many changes — my calculation is nineteen so far, so this would be twenty — that need to be made.

Mr. Speaker, I found it interesting that we didn't acknowledge in the previous Motion, quite similar to this one that speaks about cost of living factors —

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: No, Mr. Speaker. Okay, let me talk generally about the convenience of accepting the word "consider" in Motions; in any motion for that fact.

Here's the issue. The Standing Orders don't compel the government to do anything; all it says is we want you to consider all of these things. Therefore, they can take it away and, like the good Honourable Minister for Border Control suggested, consider it and go even further. You can go north or you can go south. That's why I find it interesting with other motions, where they could have simply considered it and accepted the Motion and then come back with whatever they finalised after consideration.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: I know. Oh, do I know. Mr. Speaker, the good Member—

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Okay, I won't do that.

Mr. Speaker, maybe it's just me—

[Laughter and desk thumping]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: There I was thinking I had good friends on the opposite side.

All the same, Mr. Speaker, I do have faith in the good Honourable Minister for East End. I do. I wish he didn't get hornswoggled into the decision he made because he knows he and I are friends, and just say, yeah, I'll consider it and come back because I know he intends to change it.

Mr. Speaker, if we're going to play that game — and the good Honourable Premier is listening, I'm sure — let's keep the cordial spirit up. Let's not get into this no-no thing because we're going to play politics. You know how it goes. You noticed the good working relationship between the Honourable Deputy Speaker and the good Member for West Bay West today; it's like a little tag team of strong women. We need more women in this Parliament, Mr. Speaker. *I'm gonna replace some of them bad boys with some strong, smart women.* I won't call any names.

Mr. Speaker, I am glad to support and be the seconder of this Motion. Though I know that my Honourable Deputy Speaker has also been speaking about this motion in our Caucus for many, many months, and she intended to bring it about three Sittings ago. I guess we both have been thinking about ways to reduce costs, but it seems we've been trying to think about it more often than the government.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Because we brought the last one with the fuel. That's why we didn't bring it then; we were trying to be reasonable.

If you noticed, Mr. Speaker, in the last three Sittings there has been something to do with cost reduction and relief for the good people and we intend to bring another one at the next Meeting until this cost of living crisis is under control — or until the government increases the cost of living adjustments for the hard-working civil servants who cry to us. Like that lovely lady who unfortunately couldn't get any assistance from DFA because she made \$9 over the \$3,000 mark.

Mr. Speaker, I know the Honourable Acting Deputy Governor would love for us to address the cost of living adjustments for the good working civil servants, but the government... Maybe they're working on that too, because everything that we bring, oh they were thinking about it. Listen, I'm not saying that that's not true, but Mr. Speaker, the motion before me... I am responding to the good honourable Member's point that she was thinking about it. That's the scope of the debate within the Standing Orders. I'm trying to stay in line, but it's relevant to the discussion.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, I'm happy to look at the Standing Orders if you want to, Honourable former Premier, as to the scope of the debate. If you opened the door and it was never closed by the Honourable Speaker, it becomes scope for the debate. We can happily look through it, because I know half of you guys don't read the Standing Orders, but I do.

That was a low blow Kenneth, you shouldn't have done that.

An Hon. Member: That's true.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: That's true, that was a low one. I know the good Honourable Minister of Finance has read his.

With that being said, Mr. Speaker, I'm glad they have considered it. I hope they give the rightful credit to where it deserves to be, which is in our honourable Member for George Town West, Honourable Deputy Speaker.

Hon. Nickolas T. A. DaCosta: I'll make sure.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Yeah, I know you wouldn't do it for me.

Mr. Speaker, I want to take this opportunity to tell the good people of George Town West how amazing it has been to work with her. She is a hard worker and she is committed to the good people of the Cayman Islands, not only George Town West. The People's Progressive Party is so happy to have you as part of it as we develop the future.

I thank the Government for considering her Motion. I'm honoured to be the seconder, and I

appreciate the government's support of this progressive Motion.

Thank you, Mr. Speaker.

Hon. Rolston M. Anglin: Mr. Speaker.

The Speaker: Minister of Finance.

Hon. Rolston M. Anglin: Mr. Speaker, I know it's late and we have to get home, but I couldn't help myself. I really just couldn't.

[Laughter]

Hon. Rolston M. Anglin: She did name me in the Motion and I didn't realise she had. She did, it's in the resolve. Now I can't fail to answer as Minister of Finance. That would be derelict in my duty.

[Inaudible interjection]

Hon. Rolston M. Anglin: Oh no, she didn't have — no. Sorry Mr. Speaker. I know it's getting late, but yeah. Mr. Speaker, I was saving you, you see, because she hadn't exercised her right of reply, so I just wanted to jump up in the way.

[Laughter]

Hon. Rolston M. Anglin: That's how these good Government members work. I wasn't going to say anything but...

Mr. Speaker, [firstly] the Ministry of Finance has no issues with this Motion on a number of fronts, not the least of which is that we don't forecast any material loss of revenue.

Secondly, a critically important point is that it says "and other relevant stakeholders". Mr. Speaker the Deputy Leader of the Opposition complained bitterly just now that the Minister was going to complete his work. I know he would not want us to bog down the lady member's Motion with consultation to other relevant stakeholders. What we can say is the Government accepts the motion. As we speak, the Minister is ready to prepare the orders, and we are going to move forward. This is critically important in our cost of living attack.

Mr. Speaker, the lady Member [for West Bay We] asked about this in our February Caucus, and we must put on record that people work hard in the background, as you said, and this is what happens. It shouldn't be about points, counterpoint, and just trying to steal credit. We're not trying to steal anyone's thunder, but she did; and all of us felt so badly when we actually saw the Motion come forward because there was no mechanism for her to bring or file the Motion under the Standing Orders.

Mr. Speaker, we completely accept this Motion. We think this amendment is critically important for

summer travel. Many times you'll have a couple with two or three children getting packages for a number of family members' households who can't afford to travel themselves, so this \$200 uplift over the Motion during the summer is going to be critically important.

[Inaudible interjection]

Hon. Rolston M. Anglin: Mr. Speaker, at the end of the day, the realities of how people have to survive are how people have to survive. Right now, they don't file the duties. Right now, we have forced people to not declare truthfully. I'm not going to play a game in this Parliament about how Caymanians have to survive. It's that simple. If that's another amendment, then the Minister needs to make the amendment. The fact of the matter is, how are we going to help so many people who need assistance? The point is taken, Deputy Leader of the Opposition, but we know how people have to survive; we know what happens on the ground.

We accept the motion. We support [it]. I want to thank both lady members for their outstanding, outstanding work.

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 ask the Mover if she wishes to exercise her right of reply.

Hon. Pearlina L. McGaw-Lumsden, Deputy Speaker: I'll make it very quickly. I know we're tired, but I also want to commend the lady Member for West Bay West. I think as women we must try to work together often to push the agenda forward. I don't even care about the credit; what I care about is that the Caymanian people benefit. It is as simple as that for me.

I do want to commend both Ministers and the Government for their support, so thank you, everybody. Let's get to work.

The Speaker: The question is, BE IT THEREFORE RESOLVED that Government considers amending the relevant Customs and Border Control regulations and policies to increase the personal duty-free waiver allowance for returning residents from CI\$500 to CI\$800 per person;

AND BE IT FURTHER RESOLVED that Government considers undertaking the necessary consultation with the Ministry of Finance, Customs and Border Control Service, and other relevant stakeholders to assess implementation and fiscal impact, with a view to introducing the revised allowance within the 2026/2027 financial year. All those in favour, please say Aye. Those against, No.

AYES.

The Speaker: The Ayes have it. The Motion is passed.

Agreed: Private Member's Motion No. 2 of 2026-2027 passed.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, I would like to move the relevant Motion under the Standing Orders for a suspension of this honourable House after conversations with the Honourable Premier as to proceedings as it is quarter to 11.

[Pause]

The Speaker: Members, this is five minutes that we have basically wasted when the Member could have been moving the Motion to get on with the business of the House.

Can we just get the Motion moved and get on with the business?

Private Member's Motion No. 8 of 2026-2027 — Motion to advance the implementation of the Residential Tenancies Act

The Speaker: Member for Red Bay.

Mr. A. Roy Tatum: Thank you Mr. Speaker.

Mr. Speaker, I rise to move Motion No. 8 of 2026-2027, Motion to advance implementation of the Residential Tenancies Act:

WHEREAS adequate, secure and habitable housing is fundamental to the well-being, stability and economic security of residents of the Cayman Islands;

AND WHEREAS the Residential Tenancies Act was passed by this honourable Parliament in 2009, but has not yet been brought into force;

AND WHEREAS Parliament has already determined, through the passage of the Residential Tenancies Act in 2009, that a statutory framework governing residential tenancies is in the public's interest;

AND WHEREAS the absence of an operational residential tenancy framework has left both tenants and landlords without clear statutory protections, responsibilities, dispute resolution mechanisms and legal certainty;

AND WHEREAS renters throughout the Cayman Islands continue to experience increasing rental costs and housing pressures, including concerns relating to unlawful eviction, substandard housing conditions, arbitrary rent increases and the absence of accessible remedies;

AND WHEREAS the absence of a modern tenancy framework equally creates uncertainty for landlords regarding their rights, responsibilities and available avenues for dispute resolution;

AND WHEREAS the Cayman Islands Government's Public and Affordable Housing Policy and 10-Year Strategic Plan expressly recognises

the need to enact and implement residential tenancy legislation, including the establishment of tenant protections;

AND WHEREAS many renters are presently living without statutory protections relating to matters such as eviction procedures, housing standards, rental costs and affordable dispute resolution mechanisms;

BE IT THEREFORE RESOLVED that the Government considers undertaking a formal review of the Residential Tenancies Act and any related draft regulations for the purpose of identifying any amendments necessary to reflect current housing conditions, modern standards and best practices;

AND BE IT FURTHER RESOLVED that the Government considers bringing to this Honourable House by January 31, 2027, any legislation or amendments considered necessary to facilitate the commencement and implementation of the Residential Tenancies Act.

The Speaker: The Motion has been moved. Is there a seconder?

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Yes, Mr. Speaker, I rise to second the Motion standing in the good Member for Red Bay's name.

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

Mr. A. Roy Tatum: Mr. Speaker, I will, thank you.

Mr. Speaker, in 2008, the Law Reform Commission undertook a comprehensive review of the Cayman Islands' landlord and tenant legislation and when I read through the Law Reform's report, I realised something quite remarkable.

The Law Reform Commission found that the law governing our rental market, the Landlord and Tenants Act (1998 Revision), traced its structural origins back to legislation enacted in 1838. Let that sink in, Mr. Speaker, 1838. That was just seven years after the historic formation of the Assembly of Justices and Vestry of Pedro St. James in 1831. This was likely one of those laws passed by some of the very same gentlemen who were there at that time. This is long before the development of our modern Parliament, our Constitution, or contemporary institutions of government.

Mr. Speaker, I appreciate that the Landlord and Tenants Act has had reviews over the decades, the last revision being in 1998, but as I understand it these were not consequential and the law remains weighted towards protecting a landlord's interests. The Law Reform Commission's report also noted that the Registered Land Act addresses certain aspects of leases, particularly their creation and terms, as well as certain implied covenants. This does not address the needs of a dedicated modern Residential Tenancies Act, though

it was suitable for commercial leases. That was their assessment, sir.

Importantly, the Commission's report also noted that government's own valuation office supported reform and described the existing landlord and tenants' legislation as archaic and of little relevance to modern society.

Accordingly, when the Commission developed reform proposals its primary focus was on residential tenancies. The Commission therefore recommended that the Landlord and Tenants Act be repealed and replaced with a fit for purpose Residential Tenancies Act. Yet today, as we know, Mr. Speaker, that archaic 1998 framework remains in place. This, despite the government's acceptance of the Law Reform Commission's recommendations in 2009 and despite the Residential Tenancies Bill of 2009 being debated in Parliament and subsequently passed unanimously. Yet here we are seventeen years later.

One may reasonably ask how legislation passed unanimously by Parliament could remain dormant for so long. Mr. Speaker, from the research that I've done, it would appear, and I'll phrase it this way, that timing was a part of the reason. The full effects of the global financial crisis arrived on our shores in 2009. Our economy contracted by approximately 5.8 per cent, work permits declined by more than 3,000 persons, and the Economics and Statistics Office reported a contraction in real estate and rental activities. In effect, Mr. Speaker, it became a tenant's market with rents reported declining by as much as 20 per cent.

The intense rental pressures that had emerged in the years following Hurricane Ivan had begun to ease, and the government at the time was also dealing with major financial and economic challenges, so implementing a new tenancies framework was unlikely to be an immediate priority, especially as the pressures on rents and so on had eased. As a result, the Residential Tenancies Act was shelved and seemingly gradually forgotten.

Mr. Speaker, there may have been other contributing factors, but I suspect that the economic storm I referred to was a significant reason why implementation never occurred; and since then we've had other things occur, such as pandemics.

This Motion, Mr. Speaker, seeks to ensure that a modern Residential Tenancies Act is no longer sidelined. Let us look at where we stand today. Since 2009, our population has surged, housing demand has increased dramatically, and rental costs have risen significantly. The pressures facing both sides of the rental market, landlords and tenants alike, have fundamentally transformed since 2009; yet the modern legal framework that Parliament intended to provide almost 20 years ago remains absent.

Mr. Speaker, when Parliament passed the Residential Tenancies Act in 2009, Cayman had approximately 55,000 residents and, from what I can gather, about 11,800 rental households. Today, our population

exceeds 90,000 residents and there are reportedly well over 17,000 rental households today. The rental market is now serving thousands more families than it did when the legislation was passed. At the same time, population growth, rising housing costs, and increasing pressure on the housing market have made affordable long-term housing more difficult to secure. The growth of short-term rental markets (the Airbnb market) is also placing additional pressures on the availability of and the cost of long-term rental accommodation.

Mr. Speaker, I was unable to find the perfect published average for a 2009 two-bedroom, two bath apartment, but as best as I could determine, available evidence indicated that a typical rental in this segment has risen by roughly \$2,000 per month, about 150 per cent between 2009 to present. That is \$24,000 more each year for a family simply trying to keep a roof over their heads. Meanwhile, my research also indicated that the average wage had only increased roughly by 6 per cent for the same period; yet, seventeen years after the passage of legislation that Parliament intended to govern this sector, the legislation is still not brought into force.

Mr. Speaker, I would not have brought this Motion today if the recently presented Public and Affordable Housing Policy and 10-Year Strategic Plan treated implementation of the Residential Tenancies Act as an urgent and immediate priority. When I looked at the 10-year strategic plan, what I heard throughout was a discussion about a 2 to 4-year time period to implement this. I did not hear the Minister speaking to the strategy mention doing anything any sooner than that so while I genuinely welcome the housing policy's recognition of the need for residential tenancy reform, I was concerned that the proposed implementation timetable in that plan extended too far into the future given the needs we have today.

Mr. Speaker, after seventeen years of waiting, the people of these Islands should not have to wait another four years for more meaningful action. I made some changes to the original verbiage I had here after what I've heard today, sir. I was optimistic that the government would have been willing to accept the motion because just recently on the King's birthday the Minister indicated to me that he was going to be bringing a motion, so I thought they'd be accepting this, but that doesn't... I'm hoping I'm wrong; I'm hoping they do accept it, but we'll see.

I also heard today, sir, references to Members of the Opposition hearing about the government's plans and stealing the government's thunder by bringing forward Motions. Mr. Speaker, those who know me know that is not the kind of person I am. I take my role seriously. I don't come in here to jest, I don't come in here to play. As I just indicated, there was nothing in the strategy that indicated to me that anything was going to be done anytime soon with regard to this matter.

The Premier, if I heard him correctly, indicated that the Minister may have mentioned his intention in

the debate for the amendments to the Registered Land Act. If that's the case, sir, and I haven't been able to check it, I was not here for that. You may recall, sir, that I was in London with the Member for Cayman Brac West, so I would not have been here to hear it, so I certainly was not aware of any intention by the honourable Member to bring this. What I was aware of was what I read in the strategy report, which gave no indication that anything was happening anytime soon, 2 to 4 years; so I want to say to my friends on the other side, get to know me a little bit better, because I am not the type of individual that I heard earlier on.

Mr. Speaker, let me tell you the reason I brought this, other than the fact that I was seeing nothing in the strategy document that made me think that anything was going to happen anytime soon.

If you'll allow me, sir, just to read a WhatsApp message from just one of the constituents that I've had conversations with about issues with rentals. This individual said to me, *"We just moved again this weekend after getting another notice that was in breach of the lease."* This is a respectable lady with kids. You all know who she is; I don't need to call her name. I say that to say she's not somebody that's going to be destroying an apartment and being thrown out; she's not.

I'll start over. *"We've just moved again this weekend after getting another notice that I was in breach of the lease. Thankfully we found a place and now the old landlord isn't answering about returning the deposit. I never paid rent late and I never left the property better than how I found it."*

I said to her, *"Good. Glad you found a place but the deposit thing is just wrong,"* and she said, *"I still have another landlord from another time who never returned my deposit, and that was after they told me to leave two months into my contract but what can a person really do if it's not registered and enforceable."*

Mr. Speaker, it was conversations like that, it was WhatsApp messages like that that made me think something needs to happen. As much as I like the Minister, I can't wait 2 to 4 years for something to happen. I brought the Motion, sir, and now that I have presented the reason why, I trust I won't have anybody accusing me of stealing thunder or any of that sort again. I will carry on with my debate regardless of whatever happens. I prepared it, so I will finish it.

The time has certainly come to accelerate progress with this, sir. At its heart, Mr. Speaker, this Motion is about fairness, certainty and accountability. It is not about choosing tenants over landlords, nor landlords over tenants. The philosophy underpinning the 2009 act was never about favouring one side over the other. The Law Reform Commission conducted extensive research reviewing tenancy frameworks across the United Kingdom, Bermuda, Australia, New Zealand, Barbados and Canada and the Commission consulted broadly with landlords, tenants, property managers, investors, lawyers, and government agencies. Its stated objective was to create a predictable and balanced

framework establishing clear rights and clear responsibilities for everyone involved, tenants and landlords.

When one examines our current legal framework, it becomes clear why the Law Reform Commission determined that a dedicated modern law is needed. It was needed then; it's still needed now. As I mentioned before, the existing law is principally concerned with protecting the landlord's ability to recover rent and also with various other enforcement mechanisms to assist the landlord, but it does not provide a comprehensive modern framework governing the day-to-day realities of residential renting with protections for both tenants and landlords.

Mr. Speaker, on one occasion, and I don't plan to do it again, I was the administrator of an estate, and the estate had an apartment, and the apartment was rented. I understand what landlords can go through when you have a tenant not paying for months and you can't get him or her out. I've also been a renter in the past and I have friends who rent and family members who rent and I know what I hear happens to them, just as what happened to the constituent who contacted me. There are good guys on both sides and some not so good guys on both sides as well. This is not against landlords and it's not necessarily all pro tenant.

Sir, I will skip down and say that a modern framework is needed to establish clear expectations from the outset, reduce misunderstandings, and prevent disputes before they escalate. For tenants, one that provides clarity regarding living standards, responsibilities and available remedies to them — and for landlords, one that provides reliable, streamlined processes for enforcement and for recovering possessions when necessary.

Critically, Mr. Speaker, the 2009 Act proposed the establishment of a Residential Tenancies' Commissioner. The law reform recognised that most rental disputes do not require expensive legal representation or lengthy court proceedings. In many cases, as would be the case with my constituent, people can't afford a lawyer, even if it makes sense; hence, because the law reform recognised that, it envisioned having a system centred on mediation, on practical dispute resolution and, importantly, on public education; but because the Act was never commenced, that important office was never established.

Mr. Speaker, it is striking that today, many years after the issues were identified by the Law Reform Commission in 2009, those issues remain familiar. Security deposit disputes, substandard housing conditions, uncertainty regarding rights and obligations, disputes concerning possessions and evictions; these problems did not disappear simply because a modern law was left dormant.

Mr. Speaker, housing is the foundation of family stability, quality of life, education outcomes, and financial security. Housing is not a luxury. The reality is that a far greater proportion of our population, I believe, depends on the rental market now than it did when

Parliament passed this legislation in 2009 so it is more important that we get this done and get it done right. As the sector has grown, so too has the importance of ensuring that landlords and tenants operate within a modern, clear and balanced legal framework.

This Motion does not ask the government to pivot to a new policy direction, but to advance a direction the Parliament had already accepted and which the government itself now recognises through its housing report — the housing programme is just taking too long, Mr. Minister, to get things done according to what I read.

The Honourable Minister stated during the housing policy debate that his Ministry began this work in 2023. It strengthened the work with regard to the strategy in 2025 and stands ready to deliver. Started the work in 2023, strengthened it in 2025, and finally in 2026 we're here to deliver. He also stated plainly that inaction is not an option. Mr. Speaker, I welcome that position; it aligns perfectly with the intent of this Motion.

As stated, I asked the government to undertake the necessary work to determine what updates may be required, but Mr. Speaker, if the government is turning this down, I hope and pray that we do see something coming forward in September, that this much-needed law will be brought into force and updated. I'm certain there will be things that need to be changed since 2009, so let's not just rush it now to put something out there. If you need to, take some extra time, but let's get it done.

Mr. Speaker, I believe, sir, and nobody can change my mind about this, that if I hadn't brought this Motion, I'm not so sure we'd be seeing anything that was not within 2 to 4 years. Regardless of what happens tonight, if this helps to spur things on so that something does happen and happens relatively quickly, I would have done my job and I can look my constituent in her eye and say I did my best.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Deputy Leader of the Opposition and Member for George Town Central.

Point of Order

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, I rise on a point of order.

Standing Order 11, 14(5) and 16(5), the first of which says, "**Subject to these Standing Orders, the House shall sit on Wednesdays, Thursdays and Fridays, and every adjournment of the House shall be to the next day of sitting, unless the House on a motion moved by a Member, with or without the prior notice, decides to adjourn to another day; and no debate shall ensue on such motion.**"

Standing Order 14(5) says, "**Except as provided in paragraph (5) of Standing Order 16**

(Adjournment of the House) no further business shall be entered upon after the interruption of business under paragraph (5)." Paragraph (5) of 16 says, **"After the interruption of business** [which is at 8 o'clock] **under Standing Order 14 (Hours of Sitting) or at the conclusion of all the business on the Order Paper, whichever is earlier, any Member may move 'That this House do now adjourn'."**

ADJOURNMENT

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: As such, Mr. Speaker, I move a Motion that this House be adjourned until tomorrow to finish the business of the Paper.

The Speaker: Is there a seconder?

Hon. Joseph X. Hew, Leader of the Opposition: Mr. Speaker, I rise to second the Motion.

The Speaker: I'm going to put the question because it was moved and a notice was given, but it's going to cause complications for tomorrow. The question is that the House now stand adjourned.

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

AYES and NOES.

The Speaker: Madam Clerk, can we have a division please?

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

[Pause]

The Premier, Hon. André M. Ebanks: I don't think this is something to fight over. Let's not fight over it. It's 11:15. Let's just go home. There's nothing to fight over. I don't think the public needs to see this. Let's end at a decent hour and go home.

Division No. 13 of 2026/2027

Ayes: 13

Hon. André M. Ebanks
Hon. Gary B. Ruttly

Hon. Katherine A. Ebanks-Wilks
Hon. Isaac D. Rankine
Hon. Nickolas T. A. Da-Costa
Hon. G. Wayne Panton
Ms. Heather D. Bodden
Mrs. Julie J. T. Hunter
*Hon. Joseph X. Hew

Noes: 2

Hon. Johany S. Ebanks
**Mr. Christopher S. Saunders

Hon. Kenneth V. Bryan
Hon. Pearlina L. McGaw-Lumsden
Mr. A. Roy Tatum
Mr. Roy M. McTaggart

Abstention: 1

Hon. Rolston M. Anglin

Absentee: 3

Hon. Michael S. Myles
Hon. Juliana Y. O'Connor-Connolly
Mr. Dwayne S. Seymour

***Hon. Joseph X. Hew, Leader of the Opposition:** *I tired.*

[Laughter]

The Clerk: *That's an Aye?*

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

****Mr. Christopher S. Saunders:** *No, I want to stay.*

The Speaker: The results of the division is 13 Ayes, 2 Noes, and 3 abstentions [sic]. The Ayes have it.

Agree: Motion for adjournment passed.

The Speaker: The House stands adjourned until 2pm tomorrow afternoon.

At 11:22pm the House stood adjourned until 2pm Wednesday, 24th June, 2026.