

Delivered by His Excellency the Governor
Friday, 9 November 2018

Speech *from* *the* Throne

ON THE OCCASION OF THE CONVENING
OF THE LEGISLATURE





SPEECH FROM THE THRONE 2018

DELIVERED BY HIS EXCELLENCY THE GOVERNOR
MR. JOHN RANKIN CMG

9TH NOVEMBER 2018

Introduction

Madame President and Members of the Senate; Mr. Speaker and Members of the House of Assembly; every year has its share of milestones and we can become consumed by observances and memorials as we mark the anniversaries of significant events in our personal, local and national lives. 2018 is somewhat unique, as it is Bermuda's development that is the centrepiece of the pivotal historical events we recall in this year, and in our remembrance of those past events we find a guide to forging the future.

This year marks the 50th anniversary of the Bermuda Constitution Order and the first election under a system of universal adult suffrage, the 40th anniversary of the Report of the Pitt Commission following the riots of 1977, and the 20th anniversary of Bermuda's first change in government achieved before the advent of single-seat constituencies and the fulfilment of a true system of "one woman/one man, one vote; each vote of equal value".

Bermuda Has Changed for the Better

Madame President and Members of the Senate; Mr. Speaker and Members of the House of Assembly; the last session of the legislature witnessed the Government translate their election mandate into action through legislation and policy; and over the last sixteen months Bermuda has changed.

Today, all of our public schools have Wi-Fi, primary schools have STEAM education, Bermuda finally has a workforce development plan and hundreds more Bermudians are able to attend the Bermuda College to upgrade their skills.

Government revenues are up, Government spending is down, the deficit has narrowed and the next budget will see Bermuda's net debt start to decrease.

There are 322 more people working in Bermuda than last year, payroll taxes for workers are at the lowest level in twenty-three years, entrepreneurs have more access to capital and our seniors are comforted knowing that their pensions are keeping up with the rate of inflation.

Bermuda now has roadside sobriety testing, parents are being notified about the release of sex offenders, conscription has ended, simple cannabis possession has been decriminalised and our public parks now have fitness equipment.

Bermuda has changed, and it has changed for the better. However, despite the progress, we are still a long way from the Better and Fairer Bermuda that Bermudians voted for last year.

Focus on Cost of Living and Economic Inequality

Madame President and Members of the Senate; Mr. Speaker and Members of the House of Assembly; systemic inequality is the root of much that has created the Bermuda of today. The entrenched interests that once held a seemingly benign but unyielding influence on this community may have passed on, but the system they created persists and the legacy of that system remains to be undone. In his fourth book, ‘Jamaica: Struggle in the Periphery’, Michael Manley wrote: *“To understand today’s politics one must always begin with yesterday’s economics.”*

During this session, the Legislature will be invited to consider bills related to the continuing diversification of Bermuda’s economy, the growth of new sectors of industry and the measures required to facilitate the continued growth in tourism. **However, the overarching theme of this session will be one devoted to reducing the cost of living for Bermudians and dismantling systems of inequality.**

Madame President and Members of the Senate; Mr. Speaker and Members of the House of Assembly; addressing inequality is the single most pressing issue for governments in the modern era. At stake is the very foundation of democracy; the failure to address inequality continues to yield discontent, social unrest and economic stagnation. Bermuda’s size, well-educated population and history of economic success equip us with the foundation for managing the necessary changes.

Most countries around the world have become fairer due to electorates demanding governments to modify laws which promote systemic inequality. Examples such as the New Deal and Great Society in the United States or the labour movements in Europe showed governments responding to a need to ensure that their societies were fairer. True to form as “Bermuda Is Another World”, these types of reforms have never been fully realised on our shores. Systems that were long recognised as unfair and modified in other countries continue unabated in Bermuda, as though we are stuck in the past.

The Government is determined to use its mandate to promote a system of greater fairness and equity, where the potential of Bermudians is limited only by their individual determination to succeed.

Madame President and Members of the Senate; Mr. Speaker and Members of the House of Assembly; four constants of life in Bermuda symbolise how the failure to modernise over time can harm economic growth and societal development. Healthcare costs, regressive taxation, high mortgage rates and steep energy costs create a ‘perfect storm’ of ingrained costs that make us less competitive as a jurisdiction, deprive families of disposable income to the detriment of other sectors of the economy and stifle the desires of young people to realise a degree of permanence in their own country.

Tax Reform

The report of the Tax Commission has been received, and upon full consideration of the recommendations, Bermuda’s tax system will be reformed to establish a fair system based on a citizen’s ability to pay. The substantive reforms will be announced in February’s Budget Statement, but immediate action is required. In this vein, the reform will begin with social insurance contributions. During this session, the historic and unfair system that sees a CEO making \$4,000 a day pay the same amount in contributions as a worker making \$4,000 a month will be modernised. Bermuda’s social insurance system will be changed from a fixed-rate contribution to one based on a percentage of income; a change that was made in the UK forty-two years ago will finally happen in Bermuda this year. This change will increase the take-home pay of low-income workers, while ensuring that our pension fund is sustainable for the future.

Mortgage Relief

Bermuda's banks have reaped immense profits over several decades by imposing US interest rate increases on Bermuda's mortgages and, in so doing, securing, in some cases, a 24% return on equity; a return four times the European Union average. The effect of this practice has been to drain hard-working families of disposable income that could be saved, invested or otherwise put into the economy. Declining retail sales can, in part, be traced back to the fact that over the last year many families that have mortgages have seen their monthly payments increased, and so they are forced to spend more paying the bank than eating out or shopping.

The Government is determined to provide relief to hard-working families through a series of measures, including, but not limited to, engaging alternative financing regimes, guarantees to reduce mortgage costs and repayments and, where required, legislation.

Not all local banks have increased mortgage rates, and our tax system should not prevent families from taking advantage of lower rates at a competing bank. To boost competition between existing banks, stamp duty on any mortgage refinancing will be eliminated for amounts under \$750,000, allowing Bermudians to move their mortgages to a bank that may charge a lower rate without having to pay taxes on that transaction.

Healthcare Costs

An ageing population, a more sedentary lifestyle and the undue increase in the incidence of chronic, non-communicable diseases have all added to the unsustainable cost of health care in Bermuda. These factors, taken with inefficiencies in healthcare delivery, make addressing healthcare costs an imperative. The Government will change the way we pay for health care and make it more affordable by expanding access to coverage at better rates.

Bermuda's cost of living is negatively impacted by the high cost of health insurance. This affects families, seniors, entrepreneurs and even international businesses. Bermuda's international insurance industry was built on the principle of reducing the costs of coverage by pooling risk. If more risks are in the same pool, then costs for everyone are lower.

Bermuda's entrenched, vested interests have prevented achieving locally what Bermuda has done for the rest of the world.

The needs of Bermudians must finally take precedence over insurers' profits. Therefore, upon conclusion of the necessary consultation, the Ministry of Health will advance a national health plan that will put all persons in Bermuda into either one or two health insurance pools, which will reduce the cost of health insurance. This fundamental reform will be the subject of legislation during this session.

Energy Costs

High energy costs are among the first factors cited by investors and developers as a barrier to doing business in Bermuda. High energy bills have hurt working-class Bermudians, forcing them to spend large amounts of their hard-earned money on an unavoidable expense; money that could otherwise be saved or pumped back into our economy. In fact, Bermudians pay the highest energy rates of any comparable jurisdiction, and these costs must be reduced. During this session, legislation will be advanced that provides greater powers to the Government to reduce the costs of electricity for the people of Bermuda.

Additionally, the Government will change the structure of energy taxes to promote energy conservation by replacing the flat rate of tax on fuel imports with a progressive tax based on energy consumption.

To increase the uptake of renewable energy, the Government proposes to increase distributed generation beyond the individual level, harnessing renewable energy for use on a community, commercial and utility scale.

A Liveable Wage

Madame President and Members of the Senate; Mr. Speaker and Members of the House of Assembly; too many Bermudian workers are working too hard for too little take-home pay. It is a national disgrace that anyone in our country can work one or even two jobs and still struggle to pay for basic necessities.

The deliberate action to address the cost of living in Bermuda will be accompanied by the implementation of a liveable wage. The Government will commence consultation on the Joint Select Committee report on a living wage with the intent of enacting a living wage regime during this parliamentary session.

Reducing the cost of energy, health care and mortgages are but steps on the path to equality. The Government believes that one's primary employment should provide for one's primary needs, and not cause one to be working to remain in poverty. Fairly compensated workers are more productive and feel invested in their employment. The Government has a duty to all citizens to deliver on this fundamental reform, best termed 'workforce equity'.

In addition to the liveable wage, pay equity for Bermudians and salaries that reflect their investment in education and training must form part of the necessary reforms. Lest there be any doubt, the issue of pay equity and the necessity for proper wages is not a new problem. Forty years ago, the Pitt Commission recounted the following:

"...one youth who left school at 16 years and obtained work as a labourer at \$185 per week. Another youth attended the Hotel College and qualified for a post in the management sector earning under \$100 per week; but though a bright and conscientious young man, he could not stand the sight of his former classmates earning so much more than he did, so he gave up his position to become a waiter. He abandoned his plans to acquire experience abroad and probably deprived his country of a Bermudian hotel manager. So the Editor (of the Royal Gazette) concluded, 'Basically the problem does not rest with these young men, it rests with a system which ignores the need for training and compensates without relation to responsibility'."

This account from forty years ago still plagues the Bermudian workforce today. Statistics regarding pay inequity based on race have been revealed yet again in the recent census, and the resultant effect in the modern era is the emigration of Bermudians who take with them the skills that are undervalued and underpaid in Bermuda to seek opportunities in other countries. Pay equity for Bermudians and salaries that reflect their family's investment in education and training must form part of the necessary reform.

Education

Madame President and Members of the Senate; Mr. Speaker and Members of the House of Assembly; recent census data revealed that alongside racial pay inequity, Black Bermudians are falling behind in gaining access to higher education. To address this, the Government must and will expand the opportunities available to access a college degree. To achieve this, the current financial aid grant will be increased to ensure that even more young and mature students who have the ability, but not the means, are not hindered from attending the Bermuda College. Since this Government has come to office, 445 Bermudians have taken advantage of these grants to upgrade their skills and work towards their associates or bachelor's degree at the Bermuda College. This long-term investment in Bermuda's citizens will help to reverse the trends revealed in the most recent census.

Also, during this session, a merit-based "College Promise" programme will be introduced which will award scholarships to the Bermuda College to public school graduates with a GPA of 3.0 or higher.

The Government has a clear plan and mandate to transform our education system, raise the quality of education in Bermuda and provide the next generation of Bermudians with the tools to not just take a place in the 21st century economy, but to lead it as well. The Government will continue the work outlined in Plan 2022 as well as the phasing out of middle schools and the introduction of signature schools at the senior level.

Health

Madame President and Members of the Senate; Mr. Speaker and Members of the House of Assembly; the bond forged between a mother and her new-born child is among the most significant relationships in the development of children. Studies have demonstrated increased benefits for children whose mothers have longer periods of maternity leave. Those benefits include better cognitive and academic development as well as greater health benefits through longer breast feeding periods. Additionally, maternal health is enhanced, with psychological distress significantly less likely for mothers who have more paid maternity leave.

Therefore, consistent with the mandate received from the electorate, the Government will commence consultation on the extension of paid maternity leave from the current eight weeks to thirteen weeks.

The Government pledged that funds raised by the Sugar Tax would be spent on initiatives to promote healthy living. Therefore, a portion of Sugar Tax funds will be used to assist local businesses to add nutritional information such as calorie counts and fat content to their menus.

Government Reform

Madame President and Members of the Senate; Mr. Speaker and Members of the House of Assembly; the incongruity of Bermuda's drive to be a leading FinTech jurisdiction along with the requirement of the submission of paper forms for all government services cannot continue. If Bermuda is to be a leader in the future of technology, the Government must lead by example. As part of the ongoing Public Sector reform, the Government will eliminate most paper forms by 2022 and will link existing IT systems to ensure that data is shared between government departments.

Part of government reform is simplifying overly bureaucratic processes enshrined in old legislation by reducing regulations. Antiquated paper-based processes, such as applications for truck permits, will be streamlined to reduce processing times and create a better experience for citizens.

The process by which high-value government contracts are awarded has often deteriorated into trite partisan bickering without focus on fairness and the expansion of opportunity. Therefore, in this session, the Government will introduce a Public Procurement Bill that will legislate the requirement for local company participation through partnership or investment where a high-value government contract is awarded to a foreign company.

Amendments will be made to the Post Office Act 1900 and the Regulations of 1933 to permit the development of new postal products and services, applying a shared services model that will transform existing post offices into customer service centres for all government licensing, payments and other public services.

Public Works

Madame President and Members of the Senate; Mr. Speaker and Members of the House of Assembly; the housing market has stubbornly resisted the economic forces that theoretically should make achieving home ownership easier for more Bermudians. The need for affordable housing remains, and through the recently begun amalgamation of quangos, the Ministry of Public Works will now have the ability to accelerate plans to address the continuing issue of access to and the availability of affordable housing for Bermudians. One specific project being advanced by the Bermuda Housing Corporation is the construction of residences in the City of Hamilton, which will provide affordable studio and one-bedroom apartments for rent or purchase. This will meet the Government's mandate of putting independent living in reach of many of Bermuda's young people who want to own their own place and move out of their family homestead.

Bermuda is a jurisdiction of choice for dispute resolution based on the high-quality legal and financial services we provide. Local and international parties have long called for a centre for this purpose and so the Government will devote two floors of the Allenhurst Building (the old Hamilton Police Station) as an arbitration centre, with the remainder of the building to be used for complimentary amenities.

To recognise his unrivalled sacrifice in the service of the labour movement in Bermuda, the building will be named in honour of Mr. Ottiwell Simmons, the former Member of the Legislature and President of the Bermuda Industrial Union.

Tourism

Madame President and Members of the Senate; Mr. Speaker and Members of the House of Assembly; tourism and tourists are changing. Travellers are increasingly more discerning, and the value proposition required of competitive destinations starts with accommodation. To support the market-fuelled growth in vacation rental properties, the Legislature will be invited to consider amendments to the Tourism Investment Act to include relief for vacation rental properties equivalent to that available to hotels.

Economic Development

Madame President and Members of the Senate; Mr. Speaker and Members of the House of Assembly; as technology plays a greater role in Bermuda's future, the Bermuda Economic Development Corporation (BEDC) must evolve to provide support to entrepreneurs who are looking to build technology-based businesses. The Bermuda Economic Development Act will be modernised to enable the BEDC to provide on-demand virtual markets for local entrepreneurs, providing an additional avenue for home-based businesses to thrive. Additionally, the BEDC will have access to funds raised from the Sugar Tax to provide capital for small-scale vertical farms, giving entrepreneurs the opportunity to supply healthy food options to Bermudians.

The legislation that has undergirded the Government's progress in FinTech will be enhanced during this legislative session to enable Bermuda to recognise and provide protection for tokenised assets. Additionally, the Government will enact legislation to create a blockchain-based national identity system which will streamline access to government services and eliminate the need to provide multiple copies of identity information to local financial institutions.

Immigration

Madame President and Members of the Senate; Mr. Speaker and Members of the House of Assembly; our immigration laws must better reflect the mandate of this Government in putting Bermudians first. That means that a balance must be struck between the legitimate expectations of Bermudians in their own land and the legitimate labour needs of businesses. Historically that balance has not been struck, and throughout our history immigration has been used to achieve aims that had nothing to do with economic growth. That historical legacy has tainted the issue for many Bermudians; yet we must have mature debate on reforming and progressing immigration in a manner that works best for a better, fairer Bermuda. During this session, the Legislature will be invited to consider bills that simplify issues surrounding Bermudian status, the status of PRC holders and Bermudian status for mixed-status families.

Bermuda has not changed the way that work permits have been issued since the advent of the Bermuda Immigration and Protection Act sixty-two years ago. Bermuda's global competitiveness is dependent on our ability to ensure that international companies have access to the intellectual capital required to drive our economy. Therefore, the Government will move from a 'one size fits all' model of work permit processing to a model where good corporate citizens who hire, train and promote Bermudians will have access to a more streamlined process. The scrutiny needed for bad employers should not subject good corporate citizens to delays. Concurrently, companies that discriminate against Bermudians in hiring will be subject to additional scrutiny and graduated penalties.

Labour

Madame President and Members of the Senate; Mr. Speaker and Members of the House of Assembly; another area in need of modernisation and greater clarity is labour law. Protections for employees, whether unionised or not, must be strengthened. This protection must also extend to sexual harassment in the workplace. During this session, the Legislature will be invited to consider a bill to codify Bermuda's labour relations legislation into one Act, concurrent with amendments to modernise labour laws.

Consumer Protection

Madame President and Members of the Senate; Mr. Speaker and Members of the House of Assembly; a revised debt collection bill will be considered in this session and will be followed by a similar consumer protection bill devoted to much-needed transparency and equitable treatment of consumers who use banking and insurance services. These changes will also provide for standardised foreclosure rules to ensure that Bermudians are not displaced from their homes unfairly.

Banking in Bermuda is in desperate need of modernisation and the adoption of policies to the greater benefit of account holders, borrowers and customers generally. Bermuda is one of the few modern jurisdictions that does not address dormant or abandoned funds in banks. The process of escheatment is normal in most jurisdictions and sees abandoned accounts closed and sums forwarded to the Crown. During this session, the Legislature will be invited to consider a bill that sets out the criteria by which abandoned accounts are forfeited to the public purse and for what specified purposes, if any.

Youth Development

Madame President and Members of the Senate; Mr. Speaker and Members of the House of Assembly; Bermuda is well served with numerous youth programmes, and no duplication of those commendable efforts is required by the Government. However, one area into which youth services can be expanded is representative opportunities internationally through foreign exchange programmes and partnerships with organisations like CARICOM and the Commonwealth. Therefore, the Cabinet Office will devise a programme to base young people in London, Brussels and Washington DC to shadow the Government's representatives in those cities, thus gaining invaluable experience on the world stage. This programme will be further enhanced by a revived internship initiative to secure fresh talent for careers in the Public Service.

Ageing Well

Madame President and Members of the Senate; Mr. Speaker and Members of the House of Assembly; all metrics clearly indicate that, as a community, we are living longer and having fewer children. This “greying” of our society challenges policy makers, service providers and ordinary families. During this session, the Order will be tabled to perfect the offer of interest-free loans to those who would support seniors ageing in place. Additionally, led by the Ministry of Health, the Policy and Strategy Section of the Cabinet Office will further support the work of the Ageing Well Committee in the development of targeted policies to address the ageing population and its impact on Bermuda. These policies must be means tested, meaning that breaks that are provided to seniors are provided to those in most need of assistance.

In many cases, the designation ‘senior citizen’ does not describe our energetic men and women aged sixty-five and older. The time has come to revise the mandatory retirement age to take account of our longer lifespan, the necessity to add additional stability to pension funds and to promote greater choice among the working population about when one retires from full-time employment. During this session, the Legislature will be invited to discuss options for such revisions to the age of mandatory retirement from the Public Service, which will preserve the right to retire at sixty-five but permit a post holder to work beyond that age without the requirement for permission to do so.

Medical Cannabis

Madame President and Members of the Senate; Mr. Speaker and Members of the House of Assembly; increasing numbers of medical professionals are embracing the science surrounding cannabis and its positive impact on pain relief and the management of chronic medical conditions. During this session, the Government will advance a regime whereby licensed medical practitioners are permitted to prescribe medical cannabis to aid in the treatment of such conditions. This will be implemented concurrently with the establishment of a licensing regime to regulate domestic production of medical-grade cannabis products.

National Security

Madame President and Members of the Senate; Mr. Speaker and Members of the House of Assembly; nostalgia seldom cures the ills of the present age. The dysfunction at the core of today's incidences of anti-social behaviour and violence was cultivated over generations, and to meet the challenges it presents requires a constant evaluation of law enforcement methodologies. In agreement with Government House and the Commissioner of Police, the Bermuda Police Service will implement a community policing model that is founded on greater visibility and closer working relationships with the communities they serve. Each Parish will have a dedicated Parish Constable who will lead the development of these relationships and meet residents to address their concerns. This approach must go beyond the rhetoric of 'community policing' to a method of engagement that promotes trust, healing and genuine partnership (see *'The New Jim Crow' by Dr. Michelle Alexander*).

Bermuda's economic fortunes and potential for growth must be safeguarded by a secure infrastructure and a strong cybersecurity platform. We must have the necessary resilience and capacity to respond to both current and emerging cyber-threats. Consequently, the Government will introduce Bermuda's first national Cybersecurity Strategy to promote the maintenance of a secure electronic infrastructure in both the public and private sector.

Environment and Planning

Madame President and Members of the Senate; Mr. Speaker and Members of the House of Assembly; the horrific impact of plastic on the environment is a global issue. In the era of the manifested impact of climate change, Bermuda must consistently act to preserve its oceans. To this end, single-use plastics will be eliminated by 2022 and the intervening years will be spent educating the community about recycling and re-usable items and encouraging greater sensitivity to the ocean and its importance to our lives. Organisations like the Blue Marine Foundation participated in the Ocean Risk Conference hosted in Bermuda in May, and their goal of increasing the protections for the world's oceans is one Bermuda should share.

By 2020 a charge on single-use plastics will be instituted as we move to the point of elimination.

The process to re-zone small lots of land is cumbersome and long. A bill will be introduced to allow more flexibility in the re-zoning of small areas of land. Additionally, the Bermuda Plan will be made a ‘living document’ that can be kept current rather than one produced every five to ten years.

Municipalities

Madame President and Members of the Senate; Mr. Speaker and Members of the House of Assembly; the Government is committed to modernising the role of municipalities in today’s Bermuda. Consultation with both corporations began in May 2018 and has now been completed. During this session, a bill will be tabled to implement further reforms to the municipalities setting a platform for their growth and development as centres of commerce, tourism and thriving community life. Additionally, the Legislature will also be invited to consider a bill to provide for the long-awaited marina in the Town of St. George.

Justice/Legal Affairs

Madame President and Members of the Senate; Mr. Speaker and Members of the House of Assembly; justice must be tempered with mercy, and the administration of justice must be done with compassion and a respect for litigants. To promote these values in the family jurisdiction of the Courts, the Government will implement a Unified Family Court and Mediation Centre (UFCMC) to better assist families in crisis. Families involved in the judicial system will benefit from streamlined case management which will minimise protracted disputes in family matters. The UFCMC will operate a single registry office, produce better trained professionals at every level and take a restorative justice approach to better assist children and families before the Courts, using mediation as the preferred tool for alternative dispute resolution.

The existing liquor licensing regime is cumbersome and dated. During this session the Legislature will be invited to consider a bill to modernise the process by which liquor licences are granted. This will expand the classes of licences, enhance enforcement and provide a balanced approach that promotes health and safety to the community while supporting businesses and our tourism product.

Art and Culture

Madame President and Members of the Senate; Mr. Speaker and Members of the House of Assembly; the great American soprano Beverly Sills said, “*Art is the signature of civilisations*”. The importance of art to a community and the power of art to heal, enrich and inspire has been sadly undervalued. The Government is determined to harness the creativity of Bermuda’s artists and expand the community’s appreciation of their work and its value. To lead in this effort, government buildings will be appointed with a wide variety of Bermudian art.

The grant to the Bermuda National Gallery has been a static \$40,000 for many years. During this session, that grant will be increased to directly support the art education programme and the reach of the gallery’s impact on the development of local artists.

The active debate around Bermuda’s culture is healthy, but it is indisputable that the experiences of Bermuda’s people provide an unfiltered ability to foster unity and understanding. To further the ultimate goal of cultural awareness, the Department of Culture, in conjunction with CITV, will produce a series of interviews with Bermudians of all ‘stripes’ to create an oral history ‘treasure trove’ to inform the present generation and similarly guide future generations.

Initiatives Displaced by Bermuda’s AML Assessment

Madame President and Members of the Senate; Mr. Speaker and Members of the House of Assembly; in the fourteen months since the Legislature was last convened, eighty bills have been passed, forty-five statutory instruments have been tabled and four motions debated.

Of the 125 items advanced, forty-two were changes to ensure that Bermuda has a successful review from the Caribbean Financial Task Force (CFATF) assessment. Bermuda's AML/ATF regime is robust, and whilst the work to expand and diversify the economy continues, we must meet the threats to the existing cornerstone of our revenue base. The Government remains committed to meeting those threats as required, but the end of the assessment will permit the dedication of greater resources, energy and attention to continue solving problems here at home. Due to the volume of legislation required to prepare for the assessment, many priorities earmarked for implementation during the last session had to yield to ensure that bills required for the assessment were passed. Therefore, the following displaced items will be advanced during this session:

- Financial Assistance Reform
- Creation of a Police Authority
- Legislative Support for Social Enterprises
- Upgrading Bermuda's Child Support Legislation
- Incorporated Segregated Accounts Companies Legislation
- Creation of a Bermuda Event Authority
- Amendments to the National Pension Scheme Act to require equal treatment for Bermudian and expatriate workers

Conclusion

Madame President and Members of the Senate; Mr. Speaker and Members of the House of Assembly; true economic growth cannot be achieved solely by an exercise of preserving the status quo. The people of Bermuda must be relieved of the systemic burdens which are now more than unbearable. These burdens serve to counteract any chance of economic growth for Bermuda and fuel the stresses of simply making ends meet in this society.

It should not escape the notice of all Bermudians that each area that promotes high costs of living in this country is supported by legislation that historically carved out a mandated revenue base for a segment of this community, and that it has remained relatively unchanged over decades. Just as legislation was the tool to create these conditions, it is legislation that must be used as a tool to create the justice and equity now demanded in 2018 and beyond.

In this year of observance of pivotal historical events, the words of James Weldon Johnson's stirring anthem provide the courage we need:

*Stony the road we trod,
Bitter the chast'ning rod,
Felt in the days when hope unborn had died;
Yet with a steady beat,
Have not our weary feet
Come to the place for which our fathers sighed?
We have come over a way that with tears has been watered,
We have come, treading our path through the blood of the slaughtered,
Out from the gloomy past,
Till now we stand at last
Where the white gleam of our bright star is cast.*

As we tread the difficult path of change, Bermuda can take comfort in knowing that we have all that is required to realise our collective success. The question is whether or not all segments of Bermudian society can put aside unproductive political sniping to work together to ensure that we build a sustainable future for the next generation. The Government will continue working with all stakeholders, and it is hoped that in this period where Bermuda is facing unprecedented challenges to our way of life from overseas, that we will unite here at home to ensure that collectively all Bermudians can enjoy a better and fairer Bermuda.

Madame President and Members of the Senate; Mr. Speaker and Members of the House of Assembly; I remain grateful for the tradition which allows me to add a few words to this speech. We live in a world that never stands still, and as Governor I will continue to carry out my responsibilities under the Constitution in good faith, working with the elected Government as we face the changing international picture in the year ahead. I remain confident that this island can weather these changes, seeking new opportunities and continuing to adapt and grow in line with international standards.

Here in Bermuda , and while not myself yet a senior citizen, I particularly welcome the initiatives in this Throne Speech aimed at Ageing Well. We have much to learn from our seniors, and as we approach Remembrance Day this weekend and the 100th anniversary of the end of World War One, I would pay tribute to Bermuda's military veterans, including those of all ethnicities who made the ultimate sacrifice to help provide the peace and freedoms we can enjoy today.

I also welcome the plans to tackle the scourge of single-use plastics, helping to protect the environment of Bermuda and its oceans for future generations to enjoy. Addressing the impact of climate change requires action at both the national and international level and we all must play our part as individuals in recycling and reducing our carbon footprint.

Madame President and Members of the Senate; Mr. Speaker and Members of the House of Assembly; I declare this session of the Legislation open; and may God guide you and grant you wisdom in your deliberations.

