**A COMMISSION OF INQUIRY**

**INTO HISTORIC LAND LOSS**

**IN BERMUDA**

**CHAIRMAN**

**JUSTICE NORMA WADE-MILLER (Recused)**

**ACTING CHAIRMAN**

**HON. WAYNE PERINCHIEF, J.P.**

**COUNSEL**

**MR. DIRK HARRISON (via Zoom)**

**COMMISSIONERS**

**MR. JONATHAN STARLING**

**MR. QUINTON STOVELL**

**MS. LYNDA MILLIGAN-WHYTE (Recused)**

**MS. FREDERICA FORTH (Recused)**

**MS. MAXINE BINNS (Recused)**

**TRANSCRIPT OF PROCEEDINGS**

**LOCATION: WILLOWBANK CONFERENCE CENTER**

**MONDAY, MARCH 22, 2021**

**MORNING SESSION (a)**

**HON. WAYNE PERINCHIEF** 0:31: Good morning all

**MS. VELDA FRANCO** 0:32: Good morning.

**HON. WAYNE PERINCHIEF** 0:33: Good morning Counsel

**COUNSEL DIRK HARRISON** 0:37: Good morning Chairman and Commissioners.

**HON. WAYNE PERINCHIEF** 0:42: Yes this Commission of Inquiry has resumed its operations from a different location than Warwick Camp, we are now at the Willowbank Conference Center. And we are continuing with Matter 024 - Franco. And with this matter those persons recused from participating are the Chair Justice Norma Wade- Miller, Commissioner, Miss Frederica Forth, Commissioner Mrs. Maxine Binns, Commissioner, Mrs. Linda Milligan-White. And as you can see, we are continuing with Commissioner Stovell, Commissioner Starling and myself Commissioner Perinchief, as the Acting Chair. So at this point, Counsel we request that you continue with your hearing of the Frank matter. Good morning witnesses.

**COUNSEL DIRK HARRISON** 1:57: Thank you, Chairman and Commissioners. Could I ask that the witnesses the three witnesses are sworn or affirmed as the case may be?

**HON. WAYNE PERINCHIEF** 2:12: Yes. Counsel, we have that done.

**MRS. LISTER (Secty)** 2:29: For the record could you state your name and repeat after me. I swear by Almighty God that the evidence I shall give shall be the truth, the whole truth and nothing but the truth.

**MS. VELDA FRANCO** 2:46: Velda Franco, I swear by Almighty God that the evidence I shall give shall be the truth, the whole truth and nothing but the truth.

**MRS. LISTER (Secty)** 2:48: For the record could you state your name and repeat after me.

**MRS. CECILIA CANN** 2:50: Cecilia Lynn Cann. I swear by Almighty God that the evidence I shall give shall be the truth, the whole truth and nothing but the truth.

**MRS. LISTER (Secty)**  3:37: Good morning, sir. If you could please state your name for the record. I think your mic is muted.

**HON. WAYNE PERINCHIEF** 3:46: Just for the record. I should say that. The witness Mr. Hollis is on zoom. And is participating in this commission hearing today. And is about to be sworn now.

**MRS. LISTER (Secty)** 4:04: Good morning, Mr. Hollis.

**MR. HUGH HOLLIS** 4:06: Good morning, Can you hear me?

**MRS. LISTER (Secty)** 4:07: Yes, I can hear you now. Thank you.

**MR. HUGH HOLLIS** 4:08: Great.

**MRS. LISTER (Secty)**  4:12: Sorry. Go ahead, sir.

**MR. HUGH HOLLIS** 4:13: I should just say for the record, my full name is Hugh Stanford Llewllyn Hollis.

**MRS. LISTER (Secty)** 4:17: Thank you. Would you like to give an oath or affirmation?

**MR. HUGH HOLLIS** 4:20: I have a Bible here with me so I can be sworn in.

**MRS. LISTER (Secty)** 4:23: Alright, if you can please hold it up in your right hand and repeat after me. I swear by Almighty God. I swear by Almighty God that the evidence I shall give the evidence I shall give shall be the truth shall be the truth. The whole truth, the whole truth and nothing but the truth and nothing but the truth.

**COUNSEL DIRK HARRISON** 4:50: Thank you very much. Miss Franco. Good morning again.

**MS. VELDA FRANCO** 4:55: Good morning Counsel.

**COUNSEL DIRK HARRISON** 5:01: We are at slide 113. Are you ready to continue and move to the next slide?

**MS. VELDA FRANCO** 5:08: Counsel, I would like to have a few minutes to go back through number 11.

**COUNSEL DIRK HARRISON** 5:15: I said your microphone is adjusted, or the volume is increased.

**MS. VELDA FRANCO** 5:25: Counsel can you hear me now.

**COUNSEL DIRK HARRISON** 5:28: It's much better. Thank you.

**MS. VELDA FRANCO** 5:30: Thank you. I would like to take a few minutes to go back to slide 40. In reference to #11 Boss's Cove. For further information that I've found out in the last few days,

**COUNSEL DIRK HARRISON** 5:48: Chairman, the witness's spin to return to slide 40. She wishes to address the commissioners with regards to that slide. Permission to do so Chairman?

**HON. WAYNE PERINCHIEF** 6:04: Yes. Counsel, referring now to slide 40 and if we could get that projected on the screen. It is there.

**COUNSEL DIRK HARRISON** 6:18: Thank you. Go ahead, Miss Franco what would you like to point out?

**MS. VELDA FRANCO** 6:28: On slide 40, #11 Boss's Cove, Pembroke West when Bermuda was surveyed, many years ago, each property had a number back then, Pembroke was a lot 32 or Tract 32. And #11 was #29 on the map. Can we go to slide 41? Please? On slide 41, you will see the Conveyance

**COUNSEL DIRK HARRISON** 7:05: Just before you go to 41. Could I just ask you just to repeat what? Yes, please, before you go to 41, just repeat that point for me.

**MS. VELDA FRANCO** 7:16: When Bermuda was surveyed by Richard Norwood. The island was surveyed into nine (9) parishes. Each parish was then surveyed into lots of back then they call them tracks. The island was called a track. So Pembroke was Track 32 and each residence had a number and the number was 32 for Pembroke and number 11 was designated number 29.

**COUNSEL DIRK HARRISON** 8:12: Yes, proceed.

**MS. VELDA FRANCO** 8:15: Slide 41 please. On this slide you will see the Notice of Transfer from James Appleby, Pearman to Kevin M. Cabral. This was the transfer of the entire property, the entire dwelling which consists of two apartments sorry a north and a south apartment. James Appleby, Pearman was a lawyer for Conyers Dill & Pearman. He actually lived in Shaw Wood House in Pembroke, which is an area known in Boss's Cove as well, back then it was called Shaw Wood Hills. It then was called Shaw Wood estate. It is now called Shaw Wood Gardens Limited and is also referred to as Shaw Wood Development. Slide 42.

**COUNSEL DIRK HARRISON** 9:22: So, yes, and before you go to 42, we went over this what is it? You asked us to revisit this slide? What is the point you wish to make here by revisiting the slide?

**MS. VELDA FRANCO** 9:35: The significance of slide 41? Is that to date, as I mentioned in a previous hearing, the #11 Boss's Cove was for sale. Kevin Manual Cabral was selling his part but not the other part, the south apartment. I would like to know as to when which I cannot find to date when the house was subdivided so that there was a north apartment and a south apartment for sale. Counsel, can we bring up the slide for that I presented last night for #11 Boss's Cove the survey.

This is a Survey of #11 Boss's Cove that was being sold recently. Which only shows half of the property, and it says Lot 2.

Can we proceed to slide 43?

**COUNSEL DIRK HARRISON** 11:53: I'm chairman. I'm sorry, I just lost connectivity. I just returned to the hearing. I did not. I was not able to hear what the witness had to say about slide 42. And the significance of it before we move to slide 43. I'm sorry.

**HON. WAYNE PERINCHIEF** 12:16: Yes. If the witness Ms. Franco, if you could repeat your evidence from the new slide that you presented.

**MS. VELDA FRANCO** 12:26: Yes, commission Commissioner. The slide that I showed that was a survey of number 11 voices Cove for one apartment and not to that was being sold. This showed the survey for the residents of Mr. Kevin Manuel which he was recently selling. And the survey says Plan of Survey lot to #11 Boss's Cove, Pembroke Parish. I make reference to this because it states that James E Burgess and now in possession of Barbara Patricia Cabral is the owner of the other apartment. Barbara. Patricia Cabral is the sister to James Burgess in which it was transferred to. Can we go to slide 43? On slide 43 Oh, this slide part two, is

**COUNSEL DIRK HARRISON** 13:45: This slide 42 is this a new slide part you are referring to of a new slide or

**MS. VELDA FRANCO** 13:49: No it's part of the?

**COUNSEL DIRK HARRISON** 13:55: Okay, yes, proceed then.

**MS. VELDA FRANCO** 13:56: As you can see in slide 43, there's resemblance to the slide that I just presented of the property that Kevin Manuel Cabral was selling. And as you can see on this slide, that there is a line down the center of the dwelling and on the other half it says James E. Burgess.

But this is one dwelling #11 Boss's Cove with North and South apartment. It is my understanding that when James Pearman sold #11 Boss's Cove to Kevin Cabral, it was one residence.

**COUNSEL DIRK HARRISON** 15:19: You say that to say what madam

**MS. VELDA FRANCO** 15:23: I say that to say that at present with reference to the various departments that I have researched, to date, this is still one residence sorry this is still one residence #11 Boss's Cove on paper I cannot find the information to say that it was subdivided to two separate properties.

**COUNSEL DIRK HARRISON** 16:03: Just for clarity. Are you saying that you have seen no evidence of a subdivision we have seen evidence of a subdivision?

**MS. VELDA FRANCO**  16:12: Yes, correct Counsel. No, no.

**COUNSEL DIRK HARRISON** 16:17: Which have you seen evidence of a subdivision or no evidence of a subdivision

**MS. VELDA FRANCO** 16:22: Counsel, I have seen no evidence of a subdivision. And further research has come to my attention that this property is still one dwelling with two apartments a north and south apartment.

**COUNSEL DIRK HARRISON** 16:45: And having said that, based on your research, what was the source of your research?

**MS. VELDA FRANCO** 16:51: I have liaise with the Land Title Registry office. I have been on the Land Valuation website and also on the Planning website which only has this as one residence.

**COUNSEL DIRK HARRISON** 17:16: And having said.

**MR. QUINTON STOVELL** 17:21: Excuse my Counsel and Chairman if I may?

**HON. WAYNE PERINCHIEF**  17:28: Counsel, Commissioner Stover wishes to pose a question at this point. Oh, point of clarification.

**MR. QUINTON STOVELL** 17:37: In the interest of clarity Sorry about that. Miss Franco, from my Well, from my understanding with regard to your saying one dwelling? What are you actually meaning? One building with two apartments because apartments are considered separate dwellings? And is that what you actually mean?

**MS. VELDA FRANCO** 18:13: Yes, it's one building, with two apartments a north a south.

**MR. QUINTON STOVELL** 18:18: Right.

**MS. VELDA FRANCO** 18:20 And in reference to the various departments that I have acts questions in reference to this one building., it has NOT been subdivided as far as their records.

**MR. QUINTON STOVELL** 18:32: Okay, so, Counsel and Commissioners. What legally it is actually is two dwellings with one structural building within one structural building. So if that lends some clarity to the matter set, correct.

**COUNSEL DIRK HARRISON** 18:56: Thank you.

**MS. VELDA FRANCO** 18:57: Yes, Commissioner Perinchief.

**HON. WAYNE PERINCHIEF** 18:59: Thank you, Commissioner Stovell. Thank you Miss Franco. Thank you.

**COUNSEL DIRK HARRISON** 19:09: Now madam, Ms. Franco, did you earlier indicate that to your knowledge #1 Boss's Cove is the subject of a transaction? Yes, presently.

**MS. VELDA FRANCO** 19:26: Yes Counsel.

**COUNSEL DIRK HARRISON** 19:27: And in respect of the submission, you know, make that your that you have found no evidence of subdivision and further in light of the clarification provided by Commissioner Stovell in terms of one building, what exactly is the submission you want to make if any madam?

**MS. VELDA FRANCO** 19:57: Submission that I'm making is

**COUNSEL DIRK HARRISON** 19:59: Regarding to any transaction or sale.

**MS. VELDA FRANCO**  20:06: The submission that I'm making counsel is that Kevin Cabral is selling one portion. Kevin Cabral is selling his dwelling in this one building. But there is no paperwork found to say that this one building was subdivided legally into two separate dwellings. When he purchased it from James Pearman, he purchased one building with a north and a South apartment. He is only selling one apartment.

**COUNSEL DIRK HARRISON** 21:07: Thank you very much.

**MR. HUGH HOLLIS** 21:20: Commissioner, if I may,

**COUNSEL DIRK HARRISON** 21:21: You may continue. Mr. Hollis. I'm so sorry.

**MR. HUGH HOLLIS** 21:31: For the record Hugh Hollis speaking. I think for the reference my sister is referring to #11 on the slide. But she wants to clarify that number 11 consists of one big building and not two separate dwellings

**HON. WAYNE PERINCHIEF** 22:01: Counsel are you verifying Mr. Hollis

**COUNSEL DIRK HARRISON** 22:14: I'm sorry, Chairman. I didn't hear that.

**HON. WAYNE PERINCHIEF**  22:16: Oh, yes. Counsel. I was wondering if you were responding to the last witness, Mr. Hollis, who basically reiterated what Miss Franco had said. And he was waiting for your confirmation that you understood.

**COUNSEL DIRK HARRISON** 22:33: Yes, I quite understand thank you, Chairman. Thank you Mr. Hollis. I quite understand. I had merely been trying earlier, just ensure that we had the submission. As stated rather than us drawing inferences. I wanted to hear from the witness exactly the submission that was being made. But I quite understand Chairman.

**HON. WAYNE PERINCHIEF** 23:01: Thank you Counsel, Miss Franco.

**MS. VELDA FRANCO** 23:08: I would like to go to slide 48.

**Slide 48** through 49 represents the mortgage made between William Lewis Lightbourne. And Thomas Fowle Ewing and Alexander Ewing. This mortgage is in reference to

**COUNSEL DIRK HARRISON** 23:41: And just before we go any further, Miss Franco just for the benefit of the commissioners. Seeing that we had gone through these slides before but you have still returned to them. Can you just share with us before you go to them either before or after the reason why you're returning to them and what exactly you're trying to establish having gone through them before?

**MS. VELDA FRANCO** 24:12: Yes, Counsel. The reason why I'm going through slide 48 and 49 it will bring me to the slide that we will proceed next when we last finished slide 117

**Slide 42** is a certified copy stating The head of mortgage made between WILLIAM LEWIS LIGHTBOURN, Mortgagor and THOMAS FOWLE EWING and ALEXANDER EWING, Mortgagees. This is represents the mortgage for #11 Bosses Cove which A dwelling house with a lot of land. We're upon the same as erected, measuring 50 feet square, situated and being near Bosses Cove, Pembroke formerly in the possession of Elizabeth Robinson, Can we go to Slide#49 please, where I'm reading from. Thank you. in the possession of Elizabeth Robinson and then it also refers to Lot #2 which refers to #9 Boss's Cove, which also says all that certain a lot of land adjoining the above -mentioned lot containing 100 feet square and bounded easily by the waters of Boss's Cove formerly owned by Elizabeth Robinson, Westerly and northwesterly formerly held by Samuel Stovell. It further states the said two (2) lots or either of them now be bounded and ought to be described together with all and singular the right members and appurtenances thereof, have and it was paid for in the sum of 371 pounds 13 shillings and four pence and this was witnessed by Daniel Robert Tucker, Alexandre E. Outerbridge. Registered the 13th day of June 1834. So, back in 1834, #11 Boss's Cove and #9 Boss's Cove belonged to Richard Wood and Ann Amelia Wood, based on the mortgage that they had paid. Counsel, we can go to slide 117.

**COUNSEL DIRK HARRISON** 27:30: Just for clarity, Ms. Franco, based on the slide you're saying based on the conditions attached to a Conveyance any Transaction No. Which may seek to sell one part in the absence of a subdivision is it or are you saying that it is not possible? That's not to be permissible by law?

**MS. VELDA FRANCO** 28:05: It is not possible and not to be permissible by law; unless there is a document shown that the one dwelling was subdivided, the north and south apartment were subdivided so that they could be sold separately.

**COUNSEL DIRK HARRISON** 28:25: Okay, please continue. I just wanted to as you realize each time just to summarize exactly what you're seeing, especially for the commissioners or myself what you may proceed.

**MS. VELDA FRANCO** 28:34: Thank you Counsel. I refer to slide 117. This is a copy that I obtained from the Land Title Registry office. And it states: HEAD OF MORTGAGE and it is from pages 139.

**COUNSEL DIRK HARRISON** 29:00: This is a new slide.

**MS. VELDA FRANCO** 29:01: Yes, this is where we left off last time.

**COUNSEL DIRK HARRISON** 29:08: Okay. Now this is this included in your exhibit that we're going through or this is a brand new slide.

**MS. VELDA FRANCO** 29:17: No Counsel, this is included in my original exhibit. We are now on slide 117

**COUNSEL DIRK HARRISON** 29:26: Okay, proceed. Thank you very much. Please proceed.

**MS. VELDA FRANCO** 29:30: And I will read as follows.

**HEADS OF MORTGAGE**

DATED: the 10th of March 1882. Mortgagers: Richard Wood and Ann Amelia Wood, his wife. Mortgagees: Reginald Gray, a trustee, property mortgage. ALL THAT CERTAIN dwelling house with a lot of land whereupon the same is erected measuring 50 square feet situated and being near Boss's Cove in Pembroke Parish, in the Isles of Bermuda, bounded easterly and southeasterly by the waters of Boss's Cove, southerly and south-westerly by the parcel of land. Lastly hereafter herein after described, Westerly and northwesterly by lands formerly assessed by Miss Elizabeth Robinson and others, since deceased, afterwards of Nathaniel Butterfield, and now in the possession of the devised, and Northerly, and North easterly the plot of land annexed and hereinafter described. What I just read is in reference to #11 Boss's Cove. The next page, next slide.

And also all that and we're now reference to 140. On the top of this slide, certain other locks of land adjoining the above described life and containing 100 feet square, bounded easily and South easily by the waters of Boss's Cove, southerly and southwesterly partly by the above described light, and partly by the set lands formerly of Miss Elizabeth Robinson and others, deceased afterwards of the late Nathaniel Butterfield, also deceased, and now in the possession of his devised and westerly and northerly by lands formerly of son, Samuel Stovell, deceased and now in the possession of the devised, and the said Nathaniel Butterfield deceased. This is in reference to #9 Boss's Cove; AND all that certain parcel of land situated and being at Boss's Cove aforesaid bounded Northeasterly by the Lot of land therein before, firstly describe Easterly and Southeasterly by the waters of Boss's Cove; southwesterly by lands in the possession of Richard Shaw Wood, and there measuring from the high watermark 146 feet or there about by the same more or less and northwesterly by lands in the possession of the device of the late Nathaniel Butterfield and Northwestern boundary being a straight line drawn from South Western pillar of the wall in front of the dwelling house of the said Ann Amelia Wood, on the plot of land there and before firstly described to the northwestern corner. Next slide.

#41 at the top of the slide of a wall running with reference to #11 Boss's Cove from south east to northwestern or thereabout separating the parcel of land now being described from the said islands from the said lands in the possession of Richard Shaw Wood or however, otherwise. The said Lots and parcels of land either of them may be bounded or may measure or sought to be described together with all houses. The sum secured 35 pounds with interest at the rate of 7% per annum. This was registered the 14th day of March 1982. Counsel as of the 14th of March 1882. The mortgage was paid off. Richard Wood and Ann Amelia Wood where the title owners, Claire

**MR. QUINTON STOVELL** 34:25: I believe you mean 1882, no worries.

**MS. VELDA FRANCO** 34:27: 1882, yes the 14th of March 1882. Richard Wood and Ann Amelia Wood would paid off their mortgage for the properties that they have purchased at #11 and #9 Boss's Cove, Pembroke.

**COUNSEL DIRK HARRISON** 34:52: And the significance of them having paid off the mortgage in terms of ownership, are you making a submission?

**MS. VELDA FRANCO** 35:04: Yes, Counsel. They were the owners as of the 14th of March 1882 for #11 and #9 Boss's Cove, Pembroke, and at no time from that date forward, has this property, has these two properties been sold, to anyone outside of the family? They were passed down through inheritance.

**COUNSEL DIRK HARRISON** 35:37: Thank you madam. Just for some clarity, in terms of the submission, you're making now, in terms of importantly a very last submission that they there has been no sale to anyone outside of the family. Having said that, is there anything that you wish to submit to the commissioners that you wish them to either make a finding or to consider Madame

**MS. VELDA FRANCO** 36:19: Yes Counsel. Previous in my presentation I refer to number 11. In my previous presentation, I refer to number 11 Boss's Cove presently owned by Kevin Cabral. He purchased it from James Pearman if this property in 1882 was originally owned at that time by Richard Wood and Ann Amelia Wood and it was passed down through inheritance. I would like to know how they are now in possession of this property.

**COUNSEL DIRK HARRISON** 37:12: Thank you very much. #11 Boss's Cove

**MS. VELDA FRANCO** 37:32: Yes Commission yes Counsel.

**COUNSEL DIRK HARRISON** 37:38: You may proceed madam.

**MS. VELDA FRANCO** 37:44: **Slide 122:** Refers to #9 Boss's Cove Road, Pembroke. #9 Boss's Cove, Pembroke is one building with a lower and an upper apartment. The slide that you see this information was taken from the Land Valuations website refers to assessment number 12374015. The lower apartment at #9 Boss's Cove Road, Pembroke. 123725011 refers to the upper apartment at #9 Boss's Cove, Pembroke. This property also has a reference number in accordance with the Pembroke Map 32-29.

**COUNSEL DIRK HARRISON** 39:11: You repeat that last point in terms of the Code number and the reference map?

**MS. VELDA FRANCO** 39:21: Further research that I've done in reference to the Pembroke map number 32 is the area for Pembroke and the number 29 is the number that was given for #9 Boss's Cove, Pembroke.

**COUNSEL DIRK HARRISON** 39:44: Thank you.

**MS. VELDA FRANCO** 39:48: Slide 123: The Estate of Miss Ann Amelia Wood willed to her daughter Grace Charlotte Philip Oates, nee Woods. Property was willed to Mrs. Grace Charlotte Philip Oates on her death in her Last Will and Testament dated the 10th February, 1956. Left the property to her niece, my great grandmother, Charlotte Alice Wood Wellman. Mrs. Charlotte Alice Wood Wellman, on her death in her Last Will and Testament dated 10th February, 1967. To my father, her grandson, George Stanford Llewellyn Hollis, fee simple. Next slide.

**COUNSEL DIRK HARRISON** 41:02: This is slide 124?

**MS. VELDA FRANCO** 41:05: That's correct.

**COUNSEL DIRK HARRISON** 41:09: Thank you, you may proceed madam.

**MS. VELDA FRANCO** 41:11: Slide 124: This slide represents #9 Boss's Cove, Pembroke. And from the information obtained from the Land Title Registry office, it states the property is currently owned by Mr. Victor Bento Carriea (or Corriea). Please note I was unable to find any other records registered at the Land Title Registration Office.

**COUNSEL DIRK HARRISON** 41:56: Slide 125

**MS. VELDA FRANCO** 41:58: Correct. This slide represents a letter from Madeiros Law Firm offices dated the 12th of March 1986. With attached notice schedule and Lot plan to the Registrar General re the Voluntary Conveyance to Carl Soares from his mother, Marguerite Soares: Note: First Notices has the name of Franco’s Amanda Louise Furbert. The original set of documents that they sent first had a transcript from Francis Amanda Louise Furbert to Carl Soares and then they realized there was an error, and then another set of documents was sent to correct that error.

**COUNSEL DIRK HARRISON** 42:53: Before we go any further Chairman, let's turn to this plan, Secretary. Thank you Chairman, could you return to the previous slide?

We have the document on the right hand side in enlarged please. Know the previous slide that has a document Madeiros that you're on please.

**MS. VELDA FRANCO** 43:40: Slide 125.

**COUNSEL DIRK HARRISON** 43:47: Can we have the document enlarged please?

I'd ask Chairman that an **adverse notice** be sent to ***Margaret Winifred Soares or her estate and also Carl Michael Soares or his estate.***

**HON. WAYNE PERINCHIEF** 44:21: We pronounce it Soares S O A R E S - We pronounce in Bermudian. Just for clarification and the record.

**COUNSEL DIRK HARRISON** 44:35: Thank you Chairman.

**HON. WAYNE PERINCHIEF** 44:46: Yes Counsel. You requested that notice address notice be prepared for Marguerite Winifred Soares and Carl Michael Soares. So is that correct?

**MS. VELDA FRANCO** 45:10: Marguerite Soares and Carl Soares.

**COUNSEL DIRK HARRISON** 45:22: Thank you, Chairman.

**HON. WAYNE PERINCHIEF** 45:24: Yes, that would be done.

**COUNSEL DIRK HARRISON** 45:33: Thank you. You may proceed to the next

**MS. VELDA FRANCO** 45:37: Counsel, I would like to refer to slide 124 the previous slide.

**COUNSEL DIRK HARRISON** 45:46: Sure, you may proceed

**MS. VELDA FRANCO** 45:48: I would like to request an adverse notice sent to Mr. Victor Bento Carriea (or Corriea) or whichever one it is?

**COUNSEL DIRK HARRISON** 46:01: I would just check with the secretary. I believe that may have been done previously when we had started, I just asked the Secretary to confirm that's I had not asked for it.

**MS. VELDA FRANCO** 46:15: Thank you, Counsel for clarification.

**COUNSEL DIRK HARRISON** 46:20: I ask the Secretary to confirm that

**HON. WAYNE PERINCHIEF** 46:27: Yes the Secretary would have taken notice Counsel and will confirm.

**MRS. LISTER (Secty)**: 46:31: Counsel, Miss Lister here. I can confirm that. Yes, we did send an adverse notice to Mr. Correia, on December 2nd. I'm sorry, February 12, 2021

**COUNSEL DIRK HARRISON** 46:48: Thank you very much. Thank you very much, Secretary. You may proceed by Ms. Franco.

**MS. VELDA FRANCO** 46:57: **Slide 126:** represents notice to the Registrar General dated the 5th March, 1986. That should say Voluntary Conveyance from Marguerite Winifred Soares to her son, Carl Michael Soares. I would like to point out on this document starting from the top it's dated the 19th December, 1985, naming for Carl Michael Soares, Address in full states: Cove Hill Cottage, #8 High Point Road, Spanish Point. This refers to #9 Boss's Cove, Pembroke.

**COUNSEL DIRK HARRISON** 48:14: Why do you say refers to #9 even though it says #8.

**MS. VELDA FRANCO** 48:18: Based on the assessment number at the bottom of the document 123724015 and 137 there's a 2 missing 5011 refers to #9 Boss's Cove, Pembroke.

**COUNSEL DIRK HARRISON** 48:44: Thank you.

**MS. VELDA FRANCO** 48:58: #8 High Point Lane is a one dwelling house; #9 Boss's Cove is a one building with two (2) apartments an upper and a lower. The Land Valuation number for #8 High Point Lane is 123718015. Also #8 High Point Lane.

**COUNSEL DIRK HARRISON** 49:36: Just a second Ms. Franco. Secretary could you just keep the focus on this side of the document please? You may proceed Ms. Franco

**MS. VELDA FRANCO** 49:56: #8 High Point Lane has a Planning Department No. of 34721; and #9 Boss's Cove has a Planning Department number of 34723.

**COUNSEL DIRK HARRISON** 50:19: Just point where those numbers are madam?

**MS. VELDA FRANCO** 50:23: Your question again Counsel please?

**COUNSEL DIRK HARRISON** 50:28: Where are these numbers that you're referring to madam?

**MS. VELDA FRANCO** 50:31: These are numbers that I have made a note in reference to #9 Boss's Cove, Pembroke that

**COUNSEL DIRK HARRISON** 50:42: Well they don't appear on a document,

**MS. VELDA FRANCO** 50:44: No Counsel that when this notice was drawn up, someone did not do their due diligence. The law firm at the time was Madeiros Law Firm.

**COUNSEL DIRK HARRISON** 50:57: Please repeat that.

**MS. VELDA FRANCO** 51:03: In 1985, when this was acquired, from Carl Michael Soares for a Voluntary Conveyance from Marguerite Winifred Soares to Karl Michael Soares, and Madeiros Law Firm, dated the 5th March 1986. Someone did not do their due diligence to ensure the information on this document was correct. Madeiro's Law Firm was also the law firm for my great aunt, Grace Charlotte Philip Oates.

**COUNSEL DIRK HARRISON** 52:07: And by saying that someone did not do their due diligence, you're saying the result is they did not do their due diligence in relation to what madam? I rephrase the question. What is it that you're saying due diligence was not done in relation to

**MS. VELDA FRANCO** 52:29: In relation to this document, at a glance it says Cove Hill Cottage #8, High Point Road Spanish Point. Nowhere on this document other than the assessment number as far as the description relates to #9 Boss's Cove, Pembroke.

**COUNSEL DIRK HARRISON** 53:05: Thank you. And just to repeat that point, you're saying no due diligence was done in relation to the assessment numbers which you say relate to number #9 Boss's Cove and the description of the address in full.

**MS. VELDA FRANCO** 53:38: That's correct, Counsel, this description of the address in full refers to #8, High Point Road Spanish point. It's in the vicinity but it's not #9 Boss's Cove Pembroke.

**COUNSEL DIRK HARRISON** 54:13: Thank you. Proceed madam.

**MS. VELDA FRANCO** 54:25: Slide 127: For reference, this is the Conveyance, which refers to the property is situated between #7 Boss's Cove and #11 Boss's Cove.

We will then go to slide number 131: This slide represents

**COUNSEL DIRK HARRISON** 55:04: Just before you go further you say that slide. You said the Conveyance of property situated between #7 and #11 Boss's Cove then do you have an actual number where it falls between #7 and #11?

**MS. VELDA FRANCO** 55:29: Based on the Conveyance it states that on slide 127 where you see the word Wendy E. Kyle underlined that refers to #7 Boss's Cove and then further down the page southerly by the land of James A Pearman that's #11 Boss's Cove, Pembroke.

**COUNSEL DIRK HARRISON** 56:25: It just indicates cardinal points in terms of direction but not a natural number.

**MS. VELDA FRANCO** 56:31: That's correct Counsel.

**COUNSEL DIRK HARRISON** 56:37: Thank you. You may proceed.

**MS. VELDA FRANCO** 56:40: On slide 131: On the far right upper corner the area that is the lines through it that is #9 Boss's Cove and as you can see on the map, there are two dwellings and they would be #11 and #13 Boss's Cove, Pembroke.

**COUNSEL DIRK HARRISON** 57:27: Okay, could you just with the assistance of the cursor or the secretary member in control of the cursor, just repeat the point you are saying the area that has the on the right hand side of the document with slide 131 which has a lines you say the lines represent what madam? These are the diagonal lines that appear between .....

**MS. VELDA FRANCO** 57:56: That represents #9 Boss' Cove, Pembroke.

**MR. QUINTON STOVELL** 58:01: Counsel and Chairman, if I may interject, point for clarity sake. The reference item will be the rectangular hatched portion near the top of the screen. Yes there you go.

**COUNSEL DIRK HARRISON** 58:23: Yes that's what I thought. Thank you. That's what I meant by diagonal line. So where the cursor is now that hand that is what you're referring to earlier Miss Franco as to represent what madam

**MS. VELDA FRANCO** 58:39: This represents #9 Boss's Cove Road, Pembroke.

**COUNSEL DIRK HARRISON** 58:48: Thank you. And then you're making references on buildings could just indicate where those are?

**MS. VELDA FRANCO** 58:56: The two buildings in the same area represents #11 Boss's Cove and #13 Boss's Cove

**COUNSEL DIRK HARRISON** 59:14: Which is #11 and which is #13 madam?

**MS. VELDA FRANCO** 59:17: #11 is where the cursor is now at the far top right there. #13 is the one further down.

**COUNSEL DIRK HARRISON** 59:33: South of it. West of this you may proceed madam.

**MS. VELDA FRANCO** 59:42: Slide 132: This represents a hand drawing of the property dated 1932 and it was revised in 1935 of Boss's Cove. And as you can see, in 19,

**COUNSEL DIRK HARRISON** 1:00:14: I'm sorry, you said it. Did you said is dated when

**MS. VELDA FRANCO** 1:00:19: It is dated 1932 and revised 1935.

**COUNSEL DIRK HARRISON** 1:00:28: Could you just point where that is on the document.

**MS. VELDA FRANCO** 1:00:32: Right there at the bottom.

**COUNSEL DIRK HARRISON** 1:00:46: Thank you. You may proceed madam.

**MS. VELDA FRANCO** 1:01:07: Counsel. I would like for the additional slides that I presented earlier. For number seven, sorry for #9 to be shown the ones that were set yesterday.

**COUNSEL DIRK HARRISON** 1:01:24: Now, how many slides you wish to insert at this time madam?

**MS. VELDA FRANCO** 1:01:30: I Think it's four (4) or five (5) slides Counsel? I don't actually have them in front of me. But if you bring them up, I can refer to them

**COUNSEL DIRK HARRISON** 1:01:43: Just a moment. Just note they're not exhibits yet. Could you please? Now madam. In terms of the exhibits we had stopped at based on my check and the Secretary could assist us, we had stopped at Exhibit VF13. You wish to introduce slides in relation to which Property madam?

**MS. VELDA FRANCO** 1:03:08: #9 Boss's Cove Pembroke.

**COUNSEL DIRK HARRISON** 1:03:21: And the very first slide, present the first slide on the screen Secretariat

Is this the first slide you wish to refer to madam?

**MS. VELDA FRANCO** 1:04:02: No Counsel.

**COUNSEL DIRK HARRISON** 1:04:25: But I'm just going to ask you Okay, this is the first one?

**MS. VELDA FRANCO** 1:04:30: Yes Counsel, this is the first slide to number. In addition for #9.

**COUNSEL DIRK HARRISON** 1:04:34: It consists of how many pictures?

**MS. VELDA FRANCO** 1:04:37: Three (3) pictures.

**COUNSEL DIRK HARRISON** 1:04:39: It consists of almost

**MS. VELDA FRANCO** 1:04:43: Three (3) pictures.

**COUNSEL DIRK HARRISON** 1:04:48: Just a minute. Chairman in respect of the slide being referred to by the witness, which refers to #9 Boss's Cove it is headed reference to Boss's Cove properties. It consists of three photographs, Map of Pembroke, Source Land Valuation and Source Planning Department. I want to ask Chairman, that they be tendered and admitted as VF14A, VF14B, VF14C.

**HON. WAYNE PERINCHIEF** 1:05:40: Yes, Counsel with reference you're asking for a slide with reference to #9 Boss's Cove properties consistent of three (3) photographs. The Source being the land valuation office and would you repeat where the second one's from

**MS. VELDA FRANCO** 1:06:10: Is Planning Department

**HON. WAYNE PERINCHIEF** 1:06:13: Planning Department

**COUNSEL DIRK HARRISON** 1:06:15: Second one is Land Valuation and the third one is Planning Department

**HON. WAYNE PERINCHIEF** 1:06:23: I didn't hear that Counsel but you want these to be entered as exhibit VF14A, VF14B and VF14C. With the photographs, three photographs.

**COUNSEL DIRK HARRISON** 1:06:40: Chairman correct.

**HON. WAYNE PERINCHIEF** 1:06:41: Consecutive A, B and C. be tendered in evidence as we have 14A, 14B and 14C correct. Thank you.

**COUNSEL DIRK HARRISON** 1:06:53: Thank you very much, Miss Franco. How do these photographs assist your submission. Madam?

**MS. VELDA FRANCO** 1:07:03: Counsel, I refer to the previous slide where I stated that #9 Boss's Cove had the address in full as Boss's Cove Hill cottage#8 High Point Road Spanish Point. This is to show the difference in location between #9 Boss's Cove and#8 High Point Lane. The first picture shows the #32 which is from the Pembroke Map. So we got the Pembroke map. Pembroke was designated the area the number 32. And #9 is #30 on the diagram in Boss's Cove, Pembroke.

**COUNSEL DIRK HARRISON** 1:08:07: Where is it #9 is #30

**MS. VELDA FRANCO** 1:08:10: #9

**COUNSEL DIRK HARRISON** 1:08:16: The **green mark.** Could you put the cursor on the very first photograph which is V 14 A around the area where it is a **green**. So could you repeat where the cursor is know where the number 30 appears? Please explain.

**MS. VELDA FRANCO** 1:08:49: The cursor represents on the Pembroke Parish Map #9 Boss's Cove but was given the number #30 on the Pembroke Parish Map,

**MR. QUINTON STOVELL** 1:09:13: Counsel Point of clarification. I believe Ms. Franco means 32 at

**MS. VELDA FRANCO** 1:09:22: On the Pembroke Parish Map, but

**HON. WAYNE PERINCHIEF** 1:09:25: Yes, yes.

**MS. VELDA FRANCO** 1:09:26: Okay, thank you. Number 32 on the Pembroke Parish Map, but #9 is designated on this map as #30.

**COUNSEL DIRK HARRISON** 1:09:43: Thank you.

**HON. WAYNE PERINCHIEF** 1:09:47: Yes.

**COUNSEL DIRK HARRISON** 1:09:50: Proceed.

**MS. VELDA FRANCO** 1:09:53: I would like to go to the picture in the center.

This picture was taken from the Land Valuation,

**COUNSEL DIRK HARRISON** 1:10:07: Which is VF14B

**MS. VELDA FRANCO** 1:10:10: Yes.

This picture was taken from the Land Valuation website. As you could see on this picture on the far left, #9 has been outlined in a green marking.

And #8 Yes. And #8 High Point Lane is on the right outline in a green marking.

And now refer to VF14C the next picture on the same slide. This picture was taken from the Planning Department's website. As you can see on this picture #9 on the left, or Boss's Cove has a planning number of 34723 which I referred to earlier. And number

**COUNSEL DIRK HARRISON** 1:11:42: 34723. Okay, I just asked you to take us through this one slowly. Where it says #9 Boss's Cove Road? You're referring us to the number 34723.

**MS. VELDA FRANCO** 1:12:11: That's correct Counsel.

**COUNSEL DIRK HARRISON** 1:12:14: Where reference was made did #8 High Point Road Pembroke

**MS. VELDA FRANCO** 1:12:18: Yes, Counsel.

**COUNSEL DIRK HARRISON** 1:12:23: Can I just ask you just to take us back to the earlier slide where you had made that point I believe you're showing us a receipt.

**MS. VELDA FRANCO** 1:12:33: The previous slide that I showed and mentioned the address on the notice to the Registry General from Madeiros Law Firm dated 5th March, 1986.

**COUNSEL DIRK HARRISON** 1:13:26: Slide 125? Mr. Franco Can you confirm whether it was 125 or a different slide

**MS. VELDA FRANCO** 1:13:32: It was slide 126. On the slide 126. The address in full refers to Cove Hill Cottage

**COUNSEL DIRK HARRISON** 1:14:14: Sorry just a minute. Just a minute let's have this slide enlarged. Yes, you may go ahead.

**MS. VELDA FRANCO** 1:14:30: Slide 126. The address in full refers to Cove Hill Cottage, #8 High Point Road, Spanish Point. But the Voluntary Conveyance from Marguerite Winifred Soares to Carl Michael Soares refers to #9 Boss's Cove Road, based on the assessment number at the bottom of the notice.

**COUNSEL DIRK HARRISON** 1:15:11: And this is what you're referring to when you said due diligence was not done are we refer to something else madam?

**MS. VELDA FRANCO** 1:15:19: I was referring to that the due diligence was not done back then by Madeiros Law Firm, also Madeiros Law firm was the law firm for my great aunt Grace Charlotte Philip Oates who at that time had her all her documents to the properties that she owned in Boss's Cove in their possession.

**COUNSEL DIRK HARRISON** 1:16:00: Is there anywhere on where we had stopped earlier? On slide, when you're showing us what is VF14C, even though I've heard your submission that due diligence was not done and reference to 8 High Point Road with these assessment numbers, in fact, it was your submission is that it referred specifically to #9 Boss's Cove you are now join our attention to the number 34723. But on the document which I asked the Secretary to take us back to VF14 C. Could you take us to Exhibit VF14C? Is there anywhere with reference number document which is no. projected on the screen? With reference number 34723. Is there anywhere here where you can make the connection with the assessment numbers that were shown earlier? For #9 Boss's Cove. If you understood me to repeat the question, what I'm trying to get that you showed us a notice the notice has it highpoint road. It also has the assessment numbers. You had made the point that 34723 relates to the set document is there anywhere on V 14 see that other than it seemed nine bosses called rod is there anywhere else there that you can make a connection with the assessment numbers.

**MS. VELDA FRANCO** 1:18:08: The only way you're going to make a connection with the assessment number is by then refer to the Land Valuation website but not on the planning this information. I have not found it on the Planning website. So there is no correlation between 34723 #9 Boss's Cove on the Planning Department's website that will refer to the assessment number on the land valuations website.

**COUNSEL DIRK HARRISON** 1:18:43: And because of the absence of that, you have made a conclusion you have made a conclusion that #8 High Point Road I referenced the #8 High Point Road rod is incorrect.

**MS. VELDA FRANCO** 1:18:57: That's correct, Counsel.

**COUNSEL DIRK HARRISON** 1:19:06: Thank you.

**MS. VELDA FRANCO** 1:19:10: I refer to the whole document. Can you please show the full document?

**COUNSEL DIRK HARRISON** 1:19:36: You wish to only see VF14

**MS. VELDA FRANCO** 1:19:40: No the document in total the whole document which has the land valuations assessment numbers. As you can see, the Land valuation assessment numbers are different from #9 Boss's Cove, which shows one building two dwellings a lower and upper apartment. And #8 High Point Lane, only shows one building.

**COUNSEL DIRK HARRISON** 1:20:40: Now, in relation to the what you're projecting, which is, Mr. Chairman, if I may, just for completeness, where it has Map of Pembroke, that is VF14A, where it says Land Valuation we have 14B and where it says Planning Department we have VF14C, I going to ask Chairman that the information that is below it, on slide 126, which the witnesses joined our attention for two different properties, I'm asking that that be designated as VF14D. All the area in blue and information below that is designated as VF14D exhibit VF14D.

**HON. WAYNE PERINCHIEF** 1:21:45: So Counsel you are including the Land Valuation numbers with the Exhibit VF4D that correct? You're going to include the valuation numbers.

**COUNSEL DIRK HARRISON** 1:22:01: That's correct. Everything. Yes, Chairman. Secretary. Could you just enlarge VF14D please? Now Ms. Franco, you're drawing our attention to the assessment referred to as too big No, thank you, you are drawing attention to the assessment numbers. You refer to the assessment numbers and 9 Boss's Cove Road having a lower apartment and upper apartment. And you also made reference in VF14 D to 8 High Point Road, Pembroke. Now in respect of the notice, which you brought to our attention on slide 126, which makes reference to 8 High Point Road. And where you say that obviously they did not fulfill due diligence. The assessment numbers that are on that document that notice with #8 High Point Road as slide 126. What I said the assessment numbers are the assessment numbers that relate to number nine. That's the point you're making here madam?

**MS. VELDA FRANCO** 1:23:35: That's correct Counsel.

**COUNSEL DIRK HARRISON** 1:23:37: So I'm just going to ask you to take us back. I'm just going to ask you to take us back because your assessment number on v 14 d here, which relates to eight High Point Road is 123718015. Could I ask secretary to take us back to slide 126? As you can see the assessment numbers please. Can we return to the last slide, please proceed in slide 130 where we have exhibit VF14D. In this document, Madam, the, the assessment number here for #8 High Point road is 123718015.

**MS. VELDA FRANCO** 1:25:52: That's correct Counsel it does not appear.

**COUNSEL DIRK HARRISON** 1:25:54: Thank you, Madame no in relation to yes, it does not appear on this Exhibit VF14D. What is the source of this information that you have here, ma'am? These assessment numbers building name address what is the source of that matter

**MS. VELDA FRANCO** 1:26:14: From the land valuation website.

**COUNSEL DIRK HARRISON** 1:26:20: Thank you very much. You may proceed, madam?

**MS. VELDA FRANCO** 1:26:38: Can we go to the next slide presently on the screen, please?

**COUNSEL DIRK HARRISON** 1:26:56: Scroll on Secretariat. Thank you. Slide 133. Ma'am.

**MS. VELDA FRANCO** 1:27:03: Yes, Counsel

**COUNSEL DIRK HARRISON** 1:27:06: It's a new one, you may proceed.

**MS. VELDA FRANCO** 1:27:09: Counsel, this is a new slide.

**COUNSEL DIRK HARRISON** 1:27:22: This is a new slide that you sent to the Secretariat yesterday.

**MS. VELDA FRANCO** 1:27:27: Yes, Counsel?

**COUNSEL DIRK HARRISON** 1:27:31: Chairman, what is numbered? #9 Boss's Cove Road, Pembroke HM01. Has 133 at the footer of the page at the right hand corner. I'm asking that this be tendered and admitted as Exhibit VF15

**HON. WAYNE PERINCHIEF** 1:27:57: Yes. Slide number 133. I referenced #9 Boss's Cove at Survey Map 1934 that it be tendered as Exhibit VF15 Right.

**COUNSEL DIRK HARRISON** 1:28:19: And out of an abundance of caution. Chairman, though it as a number 133. I don't wish us to lose track of the Exhibit that we're going through that was already numbered to call this now 133. Because we will certainly throw off what we were doing. Can I just ask Chairman respectfully, that we make reference to the document that has #9 Boss Cove Road Pembroke, and that it has a 133 at the foot, but NOT to call it slide 133 at this time chairman.

**HON. WAYNE PERINCHIEF** 1:29:01: Yes that will be noted Counsel.

**COUNSEL DIRK HARRISON** 1:29:07: Thank you, Chairman. You may proceed. Mr. Franco what do you bring here in terms of showing us this slide.

**MS. VELDA FRANCO** 1:29:16: Counsel, I would like to show that this survey was done in May 1934. And in May 1934, Part of the Estate of Peter Chiappa it shows #9 Boss's Cove which is called Cove View on the diagram. So 1934 Cove View was in existence. And in my previous presentation, #9 Boss's Cove was called Cove View

**COUNSEL DIRK HARRISON** 1:30:03: Could you start first by letting us see the date you refer to a date of the document VF15.

**MS. VELDA FRANCO** 1:30:11: The date is May 1934?

**COUNSEL DIRK HARRISON** 1:30:18: Yes, it is at the bottom

**MS. VELDA FRANCO** 1:30:22: It is on the far right side the far left of the document at the bottom right there.

**COUNSEL DIRK HARRISON** 1:30:43: Thank you, madam.

**MS. VELDA FRANCO** 1:30:44: Can we see the full document please? Can you enlarge so that it shows Cove View #9 Boss's Cove. Can you go over some two cope view is the building on the end. Thank you. This map also shows in relation to #13 which was the homestead of Charlotte Oates, which has the red arrow pointing towards it. And then the next property with all the figures, so measurement is number 11 VS code. And then #9 Boss's Cove Cove View.

**COUNSEL DIRK HARRISON** 1:32:34: Is there any other document that it indicates #9 Boss's Cove. Could a document be made smaller so you could have a wider view of the document or larger view?

**HON. WAYNE PERINCHIEF** 1:34:01: Counsel are you back with us.

**COUNSEL DIRK HARRISON** 1:34:06: No, I was here Chairman I'd ask if we could have a wider view or larger view of the document chairman. Secretary

**MRS. LISTER (Secty)** 1:34:35: Counsel Mrs. Lister here. We're having a little bit of technological issues. You were frozen for just a minute. I think you're back now.

**COUNSEL DIRK HARRISON** 1:34:45: I'm sorry, I didn't hear that Mrs. Lister.

**MRS. LISTER (Secty)** 1:34:48: We're having internet connectivity issues. So you froze on our end. We're just alive. But I think you are now reconnected.

**COUNSEL DIRK HARRISON** 1:34:57: Okay. Thank you.

Probably this is a question not for the witness so much but I am not sorry. I know the witness has indicated that this document is one and Commissioner Stovell would best assist us. I know the witness had indicated that this document where the red arrow points to it makes reference to #9 Boss' Cove I'm not certain whether this document you're not hearing me. I'm not certain whether this document is one that shows addresses does it?

**MS. VELDA FRANCO** 1:35:48: Counsel can I clarify please? The red arrow points to the residence of my great aunt Charlotte Oates which is #13. Next to that is #11 Boss's Cove, which was her homestead the property owned by Richard wood and Ann Amelia Wood. The next building that has the word Cove view on it refers to #9 Boss's Cove. And the reason why I state this is #9 based on the measurements.

**COUNSEL DIRK HARRISON** 1:36:47: Okay, thank you very much. You may proceed.

I'm sorry, Chairman. On your side, it appears that there may be a technical issue I'm not hearing.

**HON. WAYNE PERINCHIEF** 1:38:36: Yes, Secretary if you can contact Counsel by telephone?

**COUNSEL DIRK HARRISON** 1:38:42: I'm here. I'm hearing now. I lost you for a minute. Your screen froze.

**HON. WAYNE PERINCHIEF** 1:38:58: Counsel.

**COUNSEL DIRK HARRISON** 1:39:02: Hearing you loud and clear chairman.

**HON. WAYNE PERINCHIEF** 1:39:04: Counsel, I recommend that we adjourn at this time due to connectivity problem.

**COUNSEL DIRK HARRISON** 1:39:17: Very well Chairman we it is 10 minutes to 12. Resume at one o'clock Chairman?

**HON. WAYNE PERINCHIEF** 1:39:56: Witness we will adjourn and come back at 1:15 pm and thank you very much for your evidence so far.

**COUNSEL DIRK HARRISON** 1:40:09: Thank you

**END OF TRANSCRIPTION MARCH 22, 2021 (MORNING SESSION A) AT 1:42:32**