

ANNUAL REPORT ~ 2010~





"Words cannot express the gratitude I feel for all that you have done for our family. Thank you so very much for everything. May God continue to bless you all."

"It is with a grateful heart and warmest thanks to you that I pen these words. Truly, words alone are not in any way sufficient to express how grateful I am to you for the professional care and spirit of love that you exhibited towards me during the many years you attended me."

"It is hard to express how wonderful and caring all of you are."

"A small token of my admiration for all the good works; you guys are awesome."



"Your wonderful staff deserves great praise for their generous and compassionate care. We appreciated their always tender and empathetic presence that helped to make a very traumatic time more bearable."

"Thanking you for your tireless efforts. May this donation help your organisation as you continue to comfort and help others in need."

"Once again your organisation proved to be a godsend. We so appreciated the kindness and support given by P.A.L.S. to my sister."

I wish you continued success in your noble mission. I trust that these gifts will help in some small way towards the fantastic work that your organisation performs."

~ MISSION STATEMENT ~



To provide cancer patients with quality care primarily in the home setting in order to enhance quality of life. To provide support and assistance to cancer patients and their families.

To meet physical, emotional and social needs of patients. To promote health, dignity and independence, regardless of ability to pay, to the extent of the resources of P.A.L.S.

To maximise the use of volunteers and voluntary funding by encouraging support for P.A.L.S. from the community at large.



P.A.L.S.

18 Point Finger Road, Paget DV 04 • P.O. Box DV 19, Devonshire DV BX Email: pals@northrock.bm • Website: www.pals.bm

Chairman's Report

P.A.L.S. provides cancer care in Bermuda. The demand for our services has never been greater. While we are pleased to be the beneficiary of very generous donations from people from all walks of life and income levels, our annual operating expenses are now \$1.2 million. The cost of caring for patients continues to rise, reflecting both the higher price of sophisticated medications and, fortunately, the fact that patients are living longer with this disease.

Our volunteers are key to P.A.L.S. success. The support they provide to this organisation cannot be measured in monetary terms – be it visiting patients in their homes or driving them to medical appointments or the dedication of our Memorial Committee in responding personally to every donation received in memory of loved ones.

Our Bermuda National Standards Committee Certification has been maintained again in 2010. The Board operates on the basis of continuous improvement of its operations. Policies and procedures have been introduced, refined and updated, thanks to the untiring efforts of Board member, Pat Purvey. Corporate governance has been strengthened, with the formation of the Audit Committee, chaired by long-time director Robin Judah. P.A.L.S. is fortunate to have Alan Pailing as a director, providing ongoing leadership for improving our IT capabilities.

The long time chairman of the Memorial Committee, Margaret Tricker, has retired from that position after more than 25 years. We thank her profusely for the thousands of letters she has penned over this period, and are pleased that she will continue as a member of the Board of Directors of P.A.L.S. Our Secretary and Legal Adviser, Neysan Sohbani, has accepted an exciting new overseas assignment and is not standing for re-election to the Board. He has provided us with outstanding legal advice and we wish him and his family well in their new life. Peter Watson was appointed to the Board in July. Peter brings valuable accounting experience to P.A.L.S. and will be a member of the Audit Committee.

P.A.L.S. was very fortunate to receive a large donation from The Patrick and Beryl Campbell Trust, a long-term supporter of P.A.L.S., which has been added to our endowment funds for providing care for cancer patients in Bermuda.

We are pleased to have been able to continue funding research at Dana-Farber, thanks to the head shaving events undertaken over the last several years by the Bermuda participants in the St. Baldrick's Foundation. Three research projects are currently underway and are described later in this report. Funds raised by St. Baldrick's "shavees" are used for children's cancer research and care and are separate from the donations received by P.A.L.S. directly which are used entirely by P.A.L.S. for the provision of care for cancer patients in Bermuda.

I am pleased to note that P.A.L.S. has completed 30 years of dedicated services to the community, providing medical care at no cost to the individual cancer patients and their families. For a majority of P.A.L.S. existence, we have been led by Ann Smith Gordon, whose extraordinary leadership has given P.A.L.S. its leadership position in the charity sector in

Bermuda. Our Treasurer, John Hill, has logged 21 years of dedicated service and careful oversight of P.A.L.S. funds. Our nurses do the impossible and P.A.L.S. would not exist without them. Carolyn Arnold and Lynette Waldron run the office and are the face of P.A.L.S.

My personal thanks to these individuals and the entire Board of P.A.L.S. for their continued interest and to our many donors for their ongoing financial support.

"Support for P.A.L.S. is Support for Cancer Care in Bermuda".

Gavin R. Arton Chairman

30 years of Cancer Care in Bermuda 1980-2010

Patron

Lady Gozney

Board of Directors

Gavin Arton

Mark Crockwell

Jeanne Edridge

Stephen Fallon

Jo-Ann Fox

Debby Graham

Alan Pailing

Pat Purvey

Robin Judah

Diana Simons RN

Berlene Smith

Neysan Sobhani

Margaret Tricker

Dr. Wilbert Warner FRCP(C)

Peter F Watson FCA (from 20 July 2010)

Officers

Gavin Arton, Chairman

Jeanne Edridge, Deputy Chairman

Ann Smith Gordon, MBE, JP, President and CEO

John H. Hill, Treasurer

Neysan Sobhani, BA, LL(Hons) Secretary

Berlene Smith, Assistant Secretary

Medical Director

Dr. Sharon Alikhani, MBBS MSc MRCGP

Spiritual Adviser

The Ven. Andrew W. Doughty, B.D., A.K.C., Archdeacon of Bermuda

Legal Adviser

Neysan Sobhani, BA, LLB(Hons)

President's Report

I pen these words with great pride as we honour P.A.L.S. 30th Anniversary of giving hands on care to any cancer patient in Bermuda who require our special services. P.A.L.S. was officially founded by Hilary Soares in September 1980 though informal meetings and some patient visits by volunteers had taken place earlier in the year.

Now in my 28th year, first as Chairman and since 1995, as President and Chief Executive Officer, P.A.L.S. has gone from strength to strength and is today considered one of the most loved and respected charities of these Islands.

From the first donation of 10¢ and the first office in a broom cupboard at King Edward VII Memorial Hospital (KEMH), our annual expenses now approximate \$1.2 million and at last, since October 2002 we are happily settled in our own purpose built headquarters at 18 Point Finger Road. From one part time nurse in 1983, we now employ five registered nurses trained in oncology who care for patients Island wide. Our kind and giving volunteers enhance the lives of our patients and are the backbone of P.A.L.S. own on-going fund raising events.

Cancer is the second leading cause of death in Bermuda and as such, our most recent financial year ending 30th June 2010 was another year of efforts to give each and every P.A.L.S. patient all the care and comfort they need and deserve.

Funding is always a great concern to any charity. This is especially true with the huge cost of many newer cancer drugs that would be denied to many patients without P.A.L.S. financial assistance.

Though anxiety over the employment of a permanent oncologist continued, we were pleased to enter into a Memorandum of Understanding with the Bermuda Hospitals Board (BHB) intended to improve the coordination of treatment and care of P.A.L.S. cancer patients, in particular those admitted to KEMH. In this regard, we were delighted when BHB authorised Dr. Sharon Alikhani, the Palliative Care Physician, to act as P.A.L.S. Medical Director at no cost to P.A.L.S. This arrangement will greatly facilitate our ability to form a successful collaboration and ultimate best care for our patients. Communication will be greatly enhanced by regular meetings between the Medical Director, P.A.L.S. nurses and myself.

Last year, I joined some 50 organisations which came together to participate in the Social Agencies and Services Convening to learn about the many organisations serving our community.

Suggestions have been made from time to time for P.A.L.S. to expand to include all palliative patients in Bermuda. Discussed by the Board, it was agreed this would be a huge undertaking requiring unquantified resources and therefore it would be best for us to concentrate on our original purpose and not be in danger of losing our focus.

The sale of Lindo's/P.A.L.S. new shopping bags featured in several TV ads featuring myself as "The Old Bag" with my admonished pretend husband, has provided much comic relief for people of all ages.

Following the catastrophic earthquake in Haiti, we were able to help, if only a little, by donating supplies including wheelchairs, walking sticks and other orthopedic equipment to assist when so many victims received severe injuries.

We are also pleased to continue to fund from the St. Baldrick's Head Shaving proceeds two Fellowships at Dana-Farber Cancer Institute.

In October 2009, along with representatives from Korea, Canada, United Kingdom and the U.S., I attended the Annual Board Meeting of WHHO (World Home Care & Hospice Organisation) in Los Angeles where I continue as Deputy Chairman. Held in conjunction with the Annual Meeting of the National Association of Home Care I was able to attend many educational sessions including topics such as Balancing the Five Equities (Intellectual, Financial, Physical, Psychological, Spiritual) as well as keynote addresses by Hon. Robert Dole, General Colin Powell and Mrs. Nancy G. Brinker, founder of the Susan G. Komen Foundation. Others included, Life Beyond the Fear of Death and Finding Humour in Home Care for Health and Harmony.

In November 2009, on the occasion of the Royal Visit by HM Queen Elizabeth II and HRH the Duke of Edinburgh, I was thrilled and proud to represent P.A.L.S. at Her Majesty's Private Reception at Government House.

In January, we were advised by the Bermuda National Standards Committee (BNSC) that our required annual submission to attain P.A.L.S. 2010 Maintenance Certification had been accepted, thus confirming our accountability and practice of good governance.

In April 2010, P.A.L.S. was represented by an exhibit at the Cancer Forum & Health Fair held at Cedarbridge Academy, attended by professionals as well as the public.

In closing, I would like to particularly thank our long serving Treasurer, John Hill for his help and always meticulous attention to detail; Carolyn Arnold, Accounting Administrator for her daily and competent care of P.A.L.S. accounts and Lynette Waldron, Volunteer Coordinator for her constant communication with volunteers to make arrangements for patients or fund raising events. I am grateful also, to Chairman, Gavin Arton and P.A.L.S. Board of Directors as well as our Patron, Lady Gozney for her interest and support of our work.

With my team I pledge to enter a new decade with compassion described as both the heart and soul of deep caring that goes beyond the common usage of the word to express empathy, concern and kindness.

Ann Smith Gordon

President and Chief Executive Officer

Ann SmiTh Goldon

Nurses

Shirley Higgs, RN Kathy Fox, RN Judith Saltus, RN Bernice Zaft-Gibbons, RN Donna Viney, RN

During the last twelve months 116 new cancer patients were admitted to our service. Monthly admissions averaged 10 with the highest being 20 new patients during August 2009. The nurses made 4,764 home visits and sadly we recorded 95 deaths.

In order to help alleviate the stress of nursing cancer patients, Susan Adhemar, licensed psychologist meets regularly with our nurses.

In October 2009, Bernice Zaft Gibbons travelled to Fort Collins, Colorado to attend a four day course "Companioning the Dying" and in March 2010, Shirley Higgs attended the 16th International Conference on Cancer Nursing in Atlanta, Georgia where she carried the Bermuda flag at the Opening Ceremony attended by 550 representatives from 43 countries. Also in March 2010, Donna and Kathy attended a local Art Therapy Research Stress Study for Nurses which they found most interesting.

Judith Saltus, a member of the Educational Committee was instrumental in arranging a very informative visit to the Beresford Swan Dialysis Unit for our Volunteers.

All the nurses attended various appropriate KEMH Learning Lunches during the year as well as attending a full day workshop "Companioning the Dying" presented by Friends of Hospice in May 2010.

P.A.L.S. Patron, Lady Gozney cheered several patients in the Paget and Warwick areas when she visited them accompanied by Donna and Ann Smith Gordon.

Initiated by Bernice and in partnership with Friends of Hospice, 24 "Understanding Your Grief Support" sessions between October 2009 and March 2010 were held at P.A.L.S. headquarters. Anyone who had lost a loved one during the last 2 years was invited to attend. Eleven participants completed the course.

P.A.L.S. nurses are all very special ladies trained in oncology who go the extra mile for their patients. Bermuda and P.A.L.S. are grateful for their compassion, commitment and dedication to our organisation.

Volunteers

Co-ordinated by Lynette Waldron, JP

Those special people known as P.A.L.S. Volunteers recorded 3,910 hours of service to our organization and provided transportation to 201 medical appointments. The needs of those patients requiring companionship and friendship were also met by selfless volunteers in the form of various outing and home visits.

P.A.L.S. on-going fund raising events would not be possible without the support and cooperation of those same ladies and even some gentlemen volunteers!

The monthly educational meetings are detailed under the Education report and in addition, the following events were held:

- In September 2009, A Volunteer Appreciation informal supper was held at our headquarters.
- The well attended Dream Dare Dance Conference held at BUEI in October 2009 was a great success and supported by P.A.L.S. volunteers.
- The "Super Stuffers" were on hand in November 2009 to prepare for posting our Annual Appeal letters resulting in 10% of our income.
- Also in November, P.A.L.S. Volunteers sold raffle tickets and later were conspicuous in their blue shirts working hard at our Annual Fair.

Many volunteers attended our Annual General Meeting in November 2009 and heard our guest speaker, Chief Medical Officer, John Cann, who spoke kindly of our efforts on behalf of Bermuda's cancer patients.

Our Annual Trees of Remembrance in the Washington Mall and Butterfield Bank would not be possible without the many hours given to man the trees by P.A.L.S. volunteers and friends. In a meaningful ceremony, Archdeacon Andrew Doughty officially lit the Washington Mall tree on 8th December following rousing Christmas Carols sung by the Gilbert Institute Choir.

P.A.L.S. was represented by a booth with displays manned by volunteers at the April 2010 Cancer Forum held at Cedarbridge Academy.

A Tea Party was held at our headquarters in May 2010 for P.A.L.S. patients, family and friends. As May is always considered Bermuda's Heritage Month, the theme was appropriately chosen as "Remember When".

Patricia Purvey, a Director and Chairman of the Policy and Procedures Committee was chosen as P.A.L.S. Outstanding Volunteer of the year and attended a special reception hosted by the Centre on Philanthropy in recognition of International Volunteer Day.

Sandy Gascoigne continues to help bring encouragement to those who have lost loved ones by coordinating Grief Support letters with helpful enclosures sent monthly to bereaved families.

In partnership with Friends of Hospice, P.A.L.S. own Barbara Petty and Karen Dyer, formerly of Agape House, conducted 24 "Understanding Your Grief" sessions at our headquarters between October 2009 and March 2010.

Dedicated volunteers giving over 100 hours of service to P.A.L.S. during the year include: Tiny Bean (107), Margaret Dickens (105), Fay Leseur (374), Barbara Petty (195), Berlene Smith (250), Joan Stevens (350) and Anna Summers (174). Topping the list was Diana Simons who gave 471 hours.

We salute each and every volunteer who helps to make a difference in the lives of our many patients.

Education Committee

Jo-Ann Fox, Chairman Ann Smith Gordon MBE, JP Sue Pedro RN Judith Saltus, RN Lynette Waldron, JP

The Education Committee meets to plan informative educational sessions for our monthly volunteer meetings. Included during the past year were two inspirational talks by cancer survivors; one who is now encouraging others living with this diagnosis, discussed her experience with ovarian cancer. The other shared his journey through cancer including the harvesting of his own stem cells which were then frozen and returned to him after ablative chemotherapy.

Representatives from Astra Zeneca gave an interesting talk entitled "Astra Zeneca Oncology: Giving Hope and Improving Life".

In addition, volunteers spent a very interesting hour visiting the Beresford Swan Dialysis Unit where one of the haemodialysis technicians described their work and introduced us to one of their patients receiving treatment. Description of other volunteer gatherings can be found under the Volunteers Report.

Memorial Committee Report

Fay Leseur Joan Stevens, RN Barbara Petty

Fay Leseur and Joan Stevens now assisted by Barbara Petty have done a sterling job during the past year. P.A.L.S. was named to receive donations in memory of 78 persons which resulted in acknowledging 1,159 individual donations totalling \$169,264. Included were some for individuals who were not even P.A.L.S. patients but great supporters of our organisation.

As always, each family is contacted by telephone to express our condolences and as always, letters and lists of donors are sent to the families following the acknowledgement of each individual donation. There were 430 such letters sent during the past year.

We would like to acknowledge the enormous contribution made by Margaret Tricker, who for years was the sole member of this committee and has now regretfully retired after 25 years of service as Chairman of the Memorial Committee.

Policy & Procedures Committee

Patricia Purvey, Chairman Ann Smith Gordon MBE, JP Jeanne Edridge Diana Simons, RN

Chaired by Pat Purvey, this dedicated committee has met weekly to continue to document, compute and bring up to date protocols for all P.A.L.S. Annual Fund Raising events. New policies have been drafted and others updated in order to help maintain P.A.L.S. Bermuda National Standards Certification.

In addition an employee handbook has been completed as well as ongoing reviews of various policies and procedures.

We would like to thank Margaret Tricker for her valuable contribution for many years upon her retirement from this committee.

Audit Committee

Robin Judah, Chairman Peter Watson Gavin Arton Alan Pailing

The Board has recently appointed an Audit Committee consisting of four Directors who are independent of the operations of P.A.L.S. The primary function of the Audit Committee is to assist the Board in fulfilling its oversight duties and responsibilities in connection with the financial affairs of P.A.L.S. The Audit Committee will meet at least twice a year with the Treasurer and the Auditors to enable it to fulfil its duties and responsibilities. Included in its duties are a report to the Board annually on the Committee's proposed recommendation regarding the appointment of the Auditors, to meet with the Auditors to review: the planning, staffing and scope of the annual audit of the financial statements of P.A.L.S.; the results of the annual audit; the adequacy of the internal controls that could significantly affect the financial statements, as well as discuss the critical accounting policies and practices used by P.A.L.S.

P.A.L.S. Own Fund Raising Events

We are most grateful to our Volunteers, Nurses, Administrative Staff and even Board Members for joining together to make the events listed below so successful.

Annual Fish Fry – 8th July 2009

The home of Tiny & Gerald Bean was the venue for Diana Simons ever popular Annual Fish Fry. Despite torrential rain during the afternoon we had a wonderful turn-out to enjoy pounds and pounds of delicious Wahoo caught and donated by Dr. Dave Barber.

29th Annual Fair – 7th November 2009

St. Paul's Christian Education Centre in Paget was once again buzzing with activity as hundreds of people crowded around the various stalls hoping to find a bargain. Opened by our Patron, Lady Gozney, it was another most successful P.A.L.S. event.

22nd Sponsored Walk - 21st February 2010

Two ferries were needed to transport some 400 walkers to Dockyard during a beautiful sunrise to begin the long trek to Albuoy's Point where certificates, medallions and refreshments awaited each participant.

24th Audio Visual Slide Presentation – 10th March 2010

Attended by His Excellency Sir Richard Gozney and P.A.L.S. Patron Lady Gozney and in spite of stiff competition from "Dad's Army" at Daylesford, there was another good turn-out for Ann Smith Gordon's "Travels in Spain (Andalusia, Madrid and Environs)".

Peter Grayston 9th Memorial Walk - 11th April 2010

It was a beautiful day and a very nice turn-out of friends and supporters to enjoy this 5km walk beginning and ending at John Smith's Bay.

Tag Day - 21st & 22nd May 2010

Considering the economic climate and the fact we did not have a full complement of taggers for more locations, we did very well. The Towne of St. George managed a 1.4% increase and Gorham's came out on top with a 23.8% increase though overall we experienced a 6.4% decrease in revenue.

Stamps

Volunteers and friends continued to save and hand in their used stamps, which in turn generates a donation to P.A.L.S. from Sue's Stamp world.

Mary Powell's Note Cards

Ethel Hill and her colleagues managed to keep the shops stocked with these ever-popular and lovely cards.

Special Fund Raising Events and Donations from Friends

We are always so very grateful and amazed at the many kind friends who find imaginative and unique ways to support P.A.L.S. including one to honour a baby's christening!

Others included **Donations in Lieu** of union dues or Christmas cards and presents, or birthday and anniversary presents, golf tournaments, Directors fees, **Matching Company Donations**, proceeds from the sale of hand-made jewelry and dish cloths, Saltus Grammar School Rag Week, contributions in lieu of jobs done for friends where payment was refused, Butterfield & Vallis Staff Quiz, and Girls Nite In. The first Dream Dare Dance Conference for women who want to dream, renew a dream or fulfill a dream was most successful with all proceeds to P.A.L.S.

And still there is more! The Progressive Pool Committee of the Department of Public Transportation **donated** proceeds from rental of their pool table. As will **proceeds** received from various events held by the Bailey's Bay Cricket Club, Jezzie Belles, Bermuda Bacchanalian Society, Bermuda Marathon Derby Sporting Enterprise, SAL Staff Jeans Day, BF&M Denim Day, The Bermuda Housing Corporation Christmas Charity Raffle, Argus "Walk The Walk" Event where, of 65 charities, P.A.L.S received the greatest support, Bermuda Fly Fishing Invitational Tournament, Bacardi Employee Charity Choice Award, Gibbons Charity Fridays events, Devonshire Anglers Club and The Dog Training Club of Bermuda.

And still more including, Dreddy's Big Chop for Charity (Alexander Hunter), which took place at the Robin Hood Pub and Restaurant, proceeds were shared with Hope Academy. The Eastern Lioness Club donated proceeds from their fund raising efforts. Inmates at Westgate Correctional Facility made and sold kites for P.A.L.S. The Captains and crews of the ferry boats Serenity and Resolute transported participants in our Annual Sponsored Walk to Dockyard on their day off. Marilyn Steede donated proceeds from her 7th Annual 24 Hours Walk.

Customers at M. Keyes and Company, The Paraquet Restaurant and Caesar's Pharmacy kindly contributed to P.A.L.S. donation tins. Brighton Nurseries donated Poinsettias at Christmas time for our patients and The Bermuda Quilters Guild donated a beautiful quilt for one of our patients. Once again, The St. Vincent de Paul Society provided food vouchers for many of our patients at Christmas. Lindo's/P.A.L.S. beautiful shopping bags continue to be popular with shoppers. For every bag sold P.A.L.S. receives \$1.00.

We recognise with much gratitude the enormous and continued financial support of the Patrick & Beryl Campbell Charitable Trust. And of course, the St. Baldrick's Head Shaving Event is a major contributor. We thank the organisers and all the shavees, young and old for their courage in participating in this world-wide event.





P.A.L.S. continues to partner with the St Baldrick's Foundation in funding fellowships and grants for Childhood Cancer Research. The funding for these awards is provided from deferred contributions for Children's Care (and not from funds dedicated to patient care). The Children's Care fund comprises contributions received by P.A.L.S. in support of shavees at St Baldrick's annual events in Bermuda.

Funding of awards by P.A.L.S. for Childhood Cancer research is summarised as follows:

Paid/payable	P.A.L.SSt Baldrick's Fellow or Grant recipient	\$
Sept 2008	Dr Simone Hettmer (two years)	181,980
Aug 2009	Dr Lynda Vrooman (first of three years)	110,167
Sept 2010	Dr Lynda Vrooman (second of three years)	113,471
Sept 2010	Dr Simone Hettmer (optional third year)	101,250
Sept 2010	Dr Jennifer Mack (one year project)	50,000
Sept 2011	Dr Lynda Vrooman (third of three years)	116,876
		673,744

Summary of Dr Jennifer Mack's project



Dr Mack, recipient of the P.A.L.S.-St Baldrick's Supportive Care Research Grant

Childhood cancer is a rare and devastating event for families. Physicians may, in compassion, wish to soften the blow of bad news by putting chances of cure in the best possible light. But when information transmitted is inaccurate, parents and children may lose the opportunity to make meaningful choices for their health care and how they spend their lives. We aim to study the long-term effects of prognosis communication, so that we can understand the role of communication about prognosis in medical decision-making, parental distress, and parental adjustment to the child's illness.

We previously evaluated communication about prognosis in a group of 194 children with cancer, their parents, and their physicians. In this previous study, we evaluated the extent to which physicians discussed prognostic information with parents, and how well parents understood such information. The children we studied previously were diagnosed between April 2003 and May 2005; therefore, long-term assessment of their perspectives about communication is now possible. Some of these children now remain in long-term remission, while others have had relapses of their cancer or have died. We plan to interview the parents of all of these children to learn about the medical decisions they have made, their satisfaction or regret about decisions, and the extent to which information from their physician helped to prepare them for what was ahead. Ultimately we believe that this work may increase parents' ability to make value-driven decisions for care of their children with cancer and to adjust to this life-changing event in the best way possible.



Dr Simone Hettmer's Research

In September 2010 P.A.L.S. funded an optional third year of Dr Hettmer's research into childhood cancer, specifically "Rhabdomyosarcoma tumor initiation and propagation".



Dr Lynda Vrooman's Research

In September 2010 P.A.L.S. paid the second of three instalments to fund Dr Vrooman's research into childhood cancer, specifically "Bone mineral status changes in childhood acute lymphoblastic leukemia".



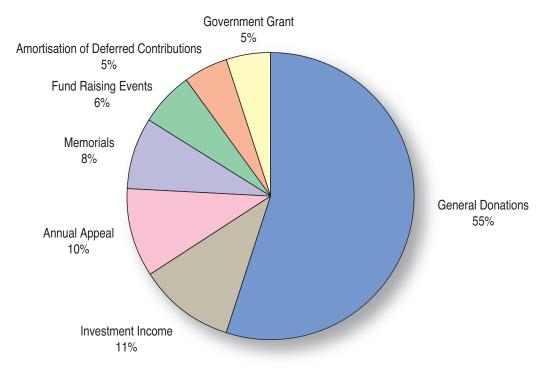
"P.A.L.S. in partnership with St Baldrick's Foundation"



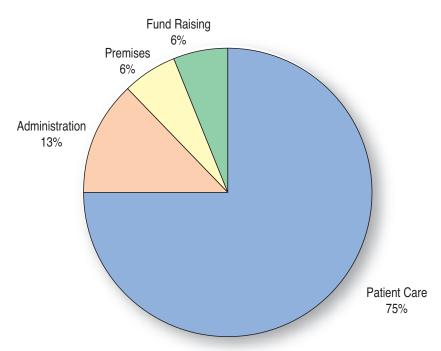
Financial Highlights

Year ended 30 June 2010

Income Sources



Expenses





October 7, 2010

PricewaterhouseCoopers Chartered Accountants P.O. Box HM 1171 Hamilton HM EX Bermuda Telephone +1 (441) 295 2000 Facsimile +1 (441) 295 1242

Auditors' Report

To the Board of Directors of P.A.L.S.

We have audited the balance sheet of P.A.L.S. (the "Company"), as at 30 June, 2010 and the statements of operations and unrestricted surplus, including the related schedules, changes in net assets and cash flows for the year then ended. These financial statements are the responsibility of the Company's management. Our responsibility is to express an opinion on these financial statements based on our audit.

Except as explained in the following paragraph, we conducted our audit in accordance with auditing standards generally accepted in Bermuda and Canada. Those standards require that we plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In common with many charitable organisations, the Company derives part of its income from the general public in the form of donations, the completeness of which is not susceptible to complete audit verification. Accordingly, our verification of revenue from these sources was limited to accounting for the amounts recorded in the records of the organisation. As such, we were unable to determine whether any adjustments to the balance sheet or the statements of operations and unrestricted surplus, changes in net assets and cash flows might be necessary.

The Company has excluded from donations expense and donations income, respectively, the research grants paid and payable charged to deferred contributions – Children's care and the related amortisation to income in the amount of \$340,514. As the income and expense offset, there is no effect on net income or unrestricted net assets.

In our opinion, except for the effects of adjustments, if any, which we might have determined to be necessary had we been able to satisfy ourselves concerning the completeness of donations as referred to in the third paragraph, and except for the exclusions from donations income and expense referred to in the fourth paragraph, these financial statements present fairly, in all material respects, the financial position of the Company as at 30 June, 2010 and the results of its operations and its cash flows for the year then ended in accordance with accounting principles generally accepted in Bermuda and Canada.

Chartered Accountants

Street address: Dorchester House, 7 Church Street, Hamilton 11, Bermuda

A list of partners can be obtained from the above address.

Balance Sheet

as at 30 June 2010

	2010 \$	2009
Assets		
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Cash and term deposits (note 4)	867,682	1,749,281
Accrued interest receivable	95,147	66,550
Accounts receivable	2,533	2,290
Prepaid expenses	10,715	12,917
Investments - bonds (note 5)	6,666,141	4,714,470
Investments - equities (note 5)	137,071	232,255
Capital assets, net (note 7)	1,386,376	1,427,746
	9,165,665	8,205,509
Liabilities		
Accounts payable and accrued liabilities	41,127	41,454
Revenues received in advance	-	26,878
Research grants payable (note 8(b))	230,347	
Deferred contributions (note 8)	2,762,678	3,131,236
	3,034,152	3,199,568
Accumulated funds		
Net assets restricted for endowment (note 6)	24,094	91,298
Unrestricted surplus	6,107,419	4,914,643
Officstricted surpids	0,107,117	1,511,015
	6,131,513	5,005,941
	9,165,665	8,205,509

Approved by the Board of Directors

The accompanying notes are an integral part of these financial statements

Director

Statement of Operations and Unrestricted Surplus

For the year ended 30 June 2010

	2010 \$	2009
	Ψ	Ψ
Revenues Donations (schedule 1) Interest income Fund raising (schedule 2) Amortisation of deferred contributions (note 8) Government grant Dividend income Membership dues	1,512,717 215,569 131,702 101,880 100,818 11,820 520 2,075,026	869,568 224,225 157,702 108,945 106,068 14,390 470
Payroll and related costs Patient expenses (schedule 3) Depreciation Donated audit fee Vans Office expenses Public relations Insurance Property maintenance Electricity Communications Bank fees Education	743,244 213,426 54,398 26,000 23,592 21,712 21,237 18,732 17,324 13,166 13,112 11,550 9,426	709,820 317,103 57,455 19,000 17,535 15,532 31,764 18,609 16,258 14,263 10,151 5,064 10,985
Net surplus of revenues over expenses before undernoted item	888,107	237,829
Realised and unrealised gain (loss) on investments	304,669	(64,502)
Net surplus of revenues over expenses	1,192,776	173,327
Unrestricted surplus, beginning of year	4,914,643	4,741,316
Unrestricted surplus, end of year	6,107,419	4,914,643

Statement of Changes in Net Assets

For the year ended 30 June, 2010

	Net assets restricted for endowment \$	Unrestricted net assets \$	Net assets 2010 \$	Net assets 2009 \$
Balance - beginning of year	91,298	4,914,643	5,005,941	4,741,316
Net surplus from operations Contribution of equity to endowment	-	1,192,776	1,192,776	173,327
fund (note 6)	_	_	_	250,000
Restricted dividends	1,358	_	1,358	1,334
Sale of fractions and rights Unrealised loss on endowment	(1,476)	_	(1,476)	_
investments (note 6)	(67,086)	_	(67,086)	(160,036)
Balance - end of year	24,094	6,107,419	6,131,513	5,005,941

Statement of Cash Flows

For the year ended 30 June 2010

	2010 \$	2009
Cash flows from operating activities		
Net surplus of revenues over expenses	1,192,776	173,327
Adjustments to reconcile to net cash provided by operating activities: Depreciation	54,398	57,455
Realised and unrealised (gain) loss on investments	(304,669)	64,502
Amortisation of bond premium	10,573	8,740
Amortisation of deferred contributions (note 8) Changes in assets and liabilities:	(101,880)	(108,945)
Accrued interest receivable	(28,597)	76,464
Accounts receivable	(242)	11,025
Prepaid expenses	2,202	(3,236)
Accounts payable and accrued liabilities Revenues received in advance	(327) (26,878)	(1,088) (1,365)
Revenues received in advance	(20,070)	(1,303)
Net cash provided by operating activities	797,356	276,879
Cash flows (used in) from investing activities Maturity, early redemption and sale of bonds Purchase of bonds Acquisition of equity investments Capital expenditure	550,721 (2,180,313) (4) (13,028)	1,100,000 (710,279) (185) (22,571)
Net cash (used in) provided by investing activities	(1,642,624)	366,965
Cash flows (used in) from financing activities Restricted contributions received and allocated interest Research grants paid (note 8)	73,836 (110,167)	68,931 (181,980)
Net cash used in financing activities	(36,331)	(113,049)
Net (decrease) increase in cash and term deposits	(881,599)	530,795
Cash and term deposits, beginning of year	1,749,281	1,218,487
Cash and term deposits, end of year	867,682	1,749,281

Notes to Financial Statements

30 June 2010

1. General

P.A.L.S. (the "Company") is registered as a charitable organisation whose primary purpose is to aid in the care of cancer patients in Bermuda. The Company is incorporated as a local company limited by guarantee.

2. Adoption of new accounting standards

The Canadian Institute of Chartered Accountants ("CICA") has issued new accounting standards that are applicable to the Company's 2010 fiscal year. The new accounting standards adopted are as follows:

Goodwill and Intangibles

The CICA issued 3064, "Goodwill and Intangible Assets", which will apply to interim and annual financial statements relating to fiscal years beginning on or after October 1, 2008. This section establishes standards for the recognition, measurement and disclosure applicable to intangible assets. It replaces Section 6032, "Goodwill and Other Intangible Assets", and Section 3450, "Research and Development Costs". Management has assessed the impact of this standard and concluded that there is no impact on the financial statements.

3. Summary of significant accounting policies

The accompanying financial statements have been prepared in accordance with accounting principles generally accepted in Bermuda and Canada. The following are the significant accounting policies adopted by the Company:

(a) Use of estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

(b) Revenue recognition

The company follows the deferral method of accounting for contributions. Restricted contributions, other than contributions received which may be used for research grants and awards, are recognised as revenue in the statement of operations in the year in which the related expenses are incurred. Contributions which may be used for research grants and awards do not flow through the statement of operations but flow through the schedule of deferred contributions. If, as and when any expenditures are incurred in respect of research grants and awards, such expenditures also flow through the schedule of deferred contributions. Unrestricted contributions are recognised as revenue when received. Annual government grants are accrued evenly over the year to which they relate once government has specified the amount to be contributed. Endowment contributions are recognised as direct increases in net assets restricted for endowment.

(c) Capital assets and depreciation

Capital assets are carried at cost less a provision for depreciation. Cost includes actual purchases of goods and services relating to construction of the building. Donated capital assets relating to construction of the building are included at nil cost due to the difficulty of fairly valuing the extent of the donations. Depreciation is charged for a full year on assets bought during the financial year. No depreciation is charged on land. For all other capital assets depreciation is charged on a straight-line basis using the following periods:

Building 30 years
All other capital assets 5 years

30 June 2010

(d) Investments

Investments in bonds and equities actively traded on a public market are designated as held for trading and are recognised at fair value on the balance sheet with realised and unrealised gains and losses reported in the statement of operations and unrestricted surplus. The unrealised gains and losses of equity investments related to the endowment fund are presented under net assets restricted for endowment. Donated investments are recorded at fair value at date of transfer.

(e) Donations

Volunteer efforts and non-cash donations, other than investments (see (d) above) and professional audit services, are not reflected in the financial statements. Donated professional audit services are included at fair value in the statement of operations and unrestricted surplus.

(f) Patient expenses

Expenses paid on behalf of patients are recorded on an accrual basis. Reimbursements of patient expenses are recorded on a cash basis.

(g) Deferred contributions

Deferred contributions represent externally restricted resources. The donation revenue, other than contributions which may be used for research grants and awards, is being amortised to income on the same basis as the related expenditures. Contributions which may be used for research grants and awards flow through the schedule of deferred contributions and if, as, and when any expenditures are incurred in respect of research grants and awards, such expenditures also flow through the schedule of deferred contributions. Interest is calculated on the unspent funds at the rate of 1% per annum (2009: 1%). Interest is restricted to each fund.

4. Cash and term deposits

Maturities of cash and term deposits are as follows:

	2010	2009
Current At call to within 90 days 90 days to one year	347,819	1,329,419
Long-term	347,819	1,329,419
Between 1 and 2 years	250,000	_
Between 2 and 3 years	-	250,000
Between 3 and 4 years	269,863	160.062
Between 4 and 5 years		169,862
	519,863	419,862
Total	867,682	1,749,281

30 June 2010

5. Investments

The amortised cost and market value of bonds are as follows:

Maturity	Amortised cost \$	2010 Market value \$	Amortised cost	2009 Market value \$
Years to 30 June: 2010	-	-	116,785	118,533
2011	550,982	557,685	302,232	314,397
2012	605,522	626,555	608,706	627,076
2013	1,301,420	1,405,062	1,302,079	1,366,509
2014	603,038	639,692	1,007,048	1,024,305
2015	402,794	394,460	403,433	356,012
2016	812,289	871,888	506,566	503,342
2017	210,045	228,223	-	-
2018	302,403	327,689	-	-
2019	1,219,641	1,297,920	404,850	404,296
2020	294,853	316,967	-	-
	6,302,987	6,666,141	4,651,699	4,714,470

Certain issuers have the right to call their debt issues without penalty. As a result, the actual maturity dates for these issues may differ from the contractual maturity dates.

The Company's bond portfolio in US Government or US Government Agency securities at a market value of \$2,061,604 (amortised cost of \$1,932,065) is exposed to a concentration of credit risk. The credit risk is 31% (2009 - 29%) of the Company's total investment bonds at market value.

The cost and market value of equities are as follows (includes endowment fund assets in note 6):

	Cost \$	2010 Market value \$	Cost \$	2009 Market value \$
Equities	420,740	137,071	419,518	232,255

30 June 2010

6. Endowment fund

On 4 July, 2008 the Company received from Butterfield Trust (Bermuda) Limited, trustee of the Butterfield Bank Charitable Foundation, an endowment of 16,667 common shares of the Bank of N.T. Butterfield & Son Ltd with a market value of \$250,000 (the "endowment fund"), to be held in trust subject to the following investment guidelines:

- 1. All cash dividends from the shares can be distributed to the Company in amounts and proportions determined by the Company;
- 2. The shares cannot be sold or distributed for the first three (3) years;
- 3. During year four (4), up to 25% of the shares held on 31 December of year three can be sold and reinvested in other assets;
- 4. During year five (5), up to 50% of the shares held on 31 December of year three can be sold and reinvested in other assets;
- 5. During year six (6), up to 75% of the shares held on 31 December of year three can be sold and reinvested in other assets;
- 6. All remaining shares held can be sold and reinvested in year seven (7) onwards;
- 7. After year 3, up to 5% of the value of the endowment fund will be available for distribution based on the 31 December valuation of the preceding year. Cash dividends distributed during the year will form part of this 5%;
- 8. In all cases, in the event the cash dividends from the shares exceed 5% of the appointed Fund, no other funds can be distributed for that year.

Dividend income of \$1,358 (2009 - \$4,005) relating to this contribution has been recognised in the statement of operations and unrestricted surplus.

Since 4 July, 2008 the Company has seen significant decline in the value of the endowment fund as a result of the slowdown in the global economy and turbulence in the credit markets. At 30 June, 2010 the endowment fund comprised 17,210 (2009 - 16,907) common shares of the Bank of N.T. Butterfield & Son Ltd. held at market value of \$24,094 (2009 - \$91,298). This holding is included in equities (note 5). An unrealised loss from the change in the market value of the investment amounting to \$67,086 (2009 - \$160,036) has been recognised as a direct charge to net assets restricted for endowment in the statement of changes in net assets.

30 June 2010

7. Capital assets

Capital assets comprise the following:

	Cost \$	Accumulated depreciation \$	2010 Net book value \$	2009 Net book value \$
Land	514,301	_	514,301	514,301
Building	1,130,332	301,421	828,911	866,589
Vans	89,773	70,573	19,200	28,800
Furniture	40,961	40,297	664	886
Office equipment	40,034	16,734	23,300	17,170
	1,815,401	429,025	1,386,376	1,427,746

8. Deferred contributions

Deferred contributions represent externally restricted resources. The donation revenue is being amortised to income on the same basis as the related expenditures. Changes in the deferred contributions balance are as follows:

					2010	2009
		Building and naintenance	Education \$	Children's care	Total \$	Total \$
Beginning balance	12,733	1,913,940	164,558	1,040,005	3,131,236	3,353,230
Deferred contributions received in the year	_	_	_	52,382	52,382	46,381
Amounts recognised as revenue in the year	(9,600)	(81,047)	(9,426)	(1,807)	(101,880)	(108,945)
Research grants paid*	_	_	_	(110,167)	(110,167)	(181,980)
Research grants payable* Interest allocation re unspent fund	.s –	10,349	1,606	(230,347) 9,499	(230,347) 21,454	22,550
Ending balance	3,133	1,843,242	156,738	759,565	2,762,678	3,131,236

^{*} The Company has awarded Dana-Farber Cancer Institute research grants from the Children's care fund as follows:

⁽a) In September 2008: \$181,980 for two years funding for research into childhood cancer, specifically "Rhabdomyosarcoma tumor initiation and propagation", by P.A.L.S.-St. Baldrick's Fellow, Dr Simone Hettmer.

30 June 2010

8. Deferred contributions (continued)

- (b) In August 2009: \$340,514 (of which the first instalment of \$110,167 was paid during the year) for a 3-year research study into childhood cancer, specifically "Bone mineral status changes in childhood lymphoblastic leukemia" by P.A.L.S.-St. Baldrick's Fellow, Dr Lynda Vrooman. The balance of \$230,347 is payable in instalments of \$113,471 and \$116,876 in September 2010 and September 2011 respectively.
- (c) In July 2010: \$101,250 for a third year of Dr Hettmer's research ((a) above), and \$50,000 for a one year supportive care research grant for P.A.L.S.-St. Baldrick's Fellow Dr Jennifer Mack (see also note 13).

9. Pension plan

The Company participates in a defined contribution pension plan (the Plan), with the Company contributing an amount equal to 5% of salary for participating employees. The Plan is administered by an independent insurance company. Total pension expense for the year was \$26,756 (2009 - \$25,625), which is included in payroll in the accompanying statements of operations.

10. Financial assets and liabilities

The estimated fair values of cash and term deposits, accrued interest receivable, accounts receivable, accounts payable and accrued liabilities and research grants payable approximate their carrying values.

11. Registered charity

In order to maintain its status as a registered charity, the Company has a legal obligation to submit financial statements to the Registrar General. The Company is not, nor has it ever been, in default of this obligation.

12. Capital disclosures

The Company defines capital, for its own purposes, as the unrestricted cumulative excess of revenue over expenditure. During the year ended 30 June, 2010 the Company's objective when managing capital, which was unchanged from 2009, was to hold sufficient unrestricted net assets to enable it to withstand negative unexpected financial events and continue as a going concern. The Company seeks to achieve this objective by minimising its exposure to financial leverage and variable financial obligations and by holding cash and short term deposits to maintain sufficient liquidity to enable it to meet its obligations as they become due. As at 30 June, 2010 the Company's unrestricted capital amounted to \$6,107,419 (2009 - \$4,914,643). The Company is not subject to any externally imposed requirements on capital.

13. Subsequent events

In July 2010 the Company awarded the following Dana-Farber Cancer Institute research grants from the Children's care fund: \$101,250 for a third year of Dr Hettmer's research (note 8(a)), and \$50,000 for a one year supportive care research grant for Dr Jennifer Mack.

14. Comparative figures

Certain comparative figures have been restated to conform to the current year's presentation. Expenses totalling \$181,980 relating to the Dana-Farber Cancer Institute research grants have been netted against income previously recognised (Note 8).

Schedules to Financial Statements

For the year ended 30 June 2010

	2010 \$	2009
	Φ	Ψ
Schedule 1 – Donations	1 002 612	210.606
General Appropriate the second	1,092,612 216,014	318,696
Annual appeal Memorials	169,264	239,046 279,975
In lieu of union dues	34,827	31,851
	1,512,717	869,568
Calcadada 2 Francisco		
Schedule 2 – Fund raising	70.607	01.141
Sponsored walk	58,685	81,141
Fair – 7 November, 2009 Fair – 1 November, 2008	38,010	40,662
Tag day – 22 May, 2010	14,864	70,002
Tag day – 16 May, 2009	-	15,888
Ann Smith Gordon slide show		13,000
"A Journey in Spain – Andalusia, Madrid and Environs"	8,100	_
Ann Smith Gordon slide show		
"Exploring the Canadian Maritimes"	_	6,581
Cards by Mary Powell	5,835	4,682
Peter Grayston memorial walk	4,285	6,350
Fish fry	1,408	1,112
Robin Judah's book		
"Organic Abstractions – A new take on the world of plants"	400	200
Stamps	115	75
Clothing mart	_	981
Shirts and hats		30
	131,702	157,702
Schedule 3 – Patients expenses		
Assistance	157,377	218,757
Medical supplies	135,733	121,665
Food supplements	25,456	28,925
••		<u>'</u>
	318,566	369,347
Amounts reimbursed	(105,140)	(52,244)
	213,426	317,103

Development Committee

Ann Smith Gordon, MBE JP, Chairman Gavin Arton Robin Judah

Alan Pailing Carolyn Arnold (Database Administrator)

We are always grateful for each and every donation given by the generous people of Bermuda. Annual Appeal and General donations received during the year ended 30th June 2010 are listed below but these figures do not include those given as Memorial donations.

Donors ∼ Year Ended 30th June 2010

Marvellous Friend - \$25,000+

Anonymous (1) Children's Care Fund (St. Baldrick's Head Shaving) Ernest E. Stempel Foundation Patrick & Beryl Campbell Charitable PricewaterhouseCoopers (audit fee)

Alexander Hunter (Dready's Big Chop)

Wonderful Friend - \$10,000+

Barcardi Limited - 2010 Employee Charity Choice Awards Capital G Christmas Tree Dream Dare Dance Lindo's Grocery Bags

J. Albouy Mrs. Elizabeth Patton Catherine Sheridan

Super Friend - \$2,500+

Abacus Trust Ascendant Group President's Cup Golf Tournament Bank of Bermuda Foundation - Giving Programme Bermuda Flyfishing Invitational Bermuda Football Association BF & M Insurance Group Chartis Bermuda Limited Codan Trust Company Limited (The Puffin Trust) Conyers, Dill & Pearman Cundill Foundation Fidelity International Flagstone Reassurance Suisse SA Franck Charitable Trust G. L. Construction Hamilton Parish & Tucker's Town Welfare Trust

Harbour View Charitable Trust/XL Capital Jezzie Belles Lindo's Memorial Golf Tournament Red Barracks Ltd. Renaissance Re Matching Donations The Walker Arcade Company Ltd. Westbury (Bermuda) Ltd.

Anonymous (1) Brewin/Johnson Half Marathon Mr. and Mrs. Rod Ferguson Mr. George Fisher Mr. Robin Judah Mr. Michael Roberts Mr. Richard Semerjian Ronald & Vivian Stacey Mr. and Mrs. John Weale

Terrific Friend - \$1,000+

Anonymous (3) A. P. Moller (Bermuda) Limited Bank of Bermuda Tech & Services Organisation Bacardi International Bermuda Marathon Derby Bermuda Telephone Company Limited **Bus Drivers** Camellia Private Trust Co. Limited Chevron International Limited Devonshire Bay Anglers Club Dog Training Club of Bermuda Eastern Lioness & Lions Club Golden Onions Rugby Team HSBC Insurance Management Bermuda Limited Kitson & Company Limited **KPMG** Lawrie International Limited Lepercq Corporation Management Ltd. Lombard Odier Darier Hentsch (Bermuda) Limited Marshall Diel & Myers Mutual Insurance Company Limited Old Mutual Group Services Limited

Orbis Investment Management Limited Paragon Trust Ltd. Paraquet Donation Tin Raphael Limited Royal Dutch Shell Companies (Bermuda) Royal Palms Hotel & Restaurant S.A.L. Limited Seaboard Overseas Limited St. Paul's Church Woodbourne Associates Ltd., Zurich International Limited

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Special Friend - \$250+

Mr. and Mrs. Rodwyn Tucker

Grace Woodley

Anonymous (1) A. David Atcheson Ltd. Advertising Associates Company Saatchi & Saatchi

A. F. Smith Appleby Ariel Re Arnold's Markets Arnold's Tile & Building Supplies Artex Risk Solutions Arthur H. & Annette C. Bolton Charity Foundation Arthur Morris, Christensen & Company Bailey's Bay Cricket Club - Terry Burgess Memorial Games Bermuda Housing Corporation -Christmas Raffle BF&M Staff B.G.A. Group of Companies Bermuda Bacchanalian Society Bermuda Container Line Ltd. Bermuda Pest Control Butterfield & Vallis Butterfield & Vallis Staff Caesar's Donation Tin Centre on Philanthropy - Argus Walk Centre on Philanthropy - Gibbons Charity Fridays Dowling Marine & Auto Service Elbow Beach Hotel and Development Endurance Specialty Matching E.S.C. Limited Friendship & Harmony Lodge H. S. & J. E. Crisson Ltd. Jardine Matheson International Services Limited Lynda Milligan-Whyte and Associates Merck Sharp & Dohme (International) M. Keyes & Co. Mills Creek Marine Limited Moose Hunt Golf Tournament Mr. Chris Shanks, General Trucking Orchid Charity Club Oxford Guest House Peets Electric Company Limited Pink Ladies Night In Roche Holdings Services Ltd. S.H.A. Holdings Ltd. Somers Construction Ltd. The Bay Company Ltd., Frog & Onion Pub Treecon Limited Wakefield Quinn Westgate Prisoners Willowbank Guest House World-Wide Shipping (Bermuda) Limited

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Mr. and Mrs. David McManus

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Southampton Preschool

Souza Carpets Tea Party Donations

The Body Shop

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Warwick Seventh-Day Adventist Church

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Charity

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