



P.A.L.S.
Cancer Care in Bermuda

ANNUAL REPORT
~ 2011 ~



“We could never survive without P.A.L.S. You have given two of my friends so much care and support.”

“We all deeply appreciate the valuable role P.A.L.S. plays in caring for cancer patients and hope this donation helps in that cause.”

“May God continue to bless your efforts.”

“Your wonderful organisation is a credit to Bermuda.”



“Take good care of each other and God bless all of you P.A.L.S. ---- His angels on earth.”

“I thank P.A.L.S. for all they do to ensure cancer patients can live their lives to the fullest. This gift is priceless ---- money cannot buy this love and caring.”

“I think that you are all wonderful. I have heard so many heartwarming stories about how you care for the sick.”

“I would like to make this donation because of the wonderful gift of care that you give to people who are in need of compassion and love.”

“I am writing to express how impressed I am with your organization. The care and support you provide to patients who are undergoing a traumatic ordeal is wonderful. It gives us great comfort knowing you are there.”

~ 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 - *For the fourteen month period ended 31 August, 2011*

P.A.L.S. has proudly completed 31 years of providing cancer care for patients residing in Bermuda.

Our principal product is the service provided by our five nurses who traverse every Parish on the Island to reach out to patients in their homes and personally deliver medical assistance and care, comfort and practical advice for both the patients and their families and friends. The nurses are supported by a small but dedicated staff that manages the affairs of P.A.L.S. and a host of volunteers who support the infrastructure, including driving patients to doctors' appointments and participating in fund raising, which keeps this organisation going.

In addition, P.A.L.S. provides financial assistance to those in need and lacking insurance coverage to manage the costs of treating their cancer. Increasingly, our patients need to go overseas for treatment without the means to cover many of the expenses, such as air fares and hotels, and the company of loved ones on prolonged stays. The price of drugs to treat cancer patients increases each year as advanced solutions are sought, and P.A.L.S. is called upon more and more frequently to assist with these costs, even in some cases with the 20% co-pay.

All this activity takes place against a backdrop of a Bermuda facing a significant economic downturn which has seriously impacted the ability of many organisations – both charitable and for profit companies – to survive. P.A.L.S. works in an area, that of taking care of cancer patients, which must continue, literally, at all costs. Unlike those medical providers who benefit from being part of Government entities or those not involved with people's well-being, if our funds run out, the vital work of P.A.L.S. will end. It is with this in mind that the Board of P.A.L.S. has tried to build up its financial resources to withstand an economic downturn. We have worked very hard to control costs and can report that our monthly expenses, while at a level we wish were lower, have been maintained at approximately \$100,000 per month for several years.

We are grateful for the many fund raising initiatives, chronicled in this report, and individual donations – notably Memorials – throughout the year which daily support our vital work. In addition, activities like the St. Baldrick's Head Shaving Event, held on St. Patrick's Day each year, have raised significant funds which are used for research on children's cancer (see page 14 of this Report for additional details). At the 2010 Annual General Meeting, we were fortunate to have Dr Linda Vrooman discuss her research at Dana-Farber Cancer Institute in Boston, which had been funded by the Bermuda events. Much of this research could lead to a better overall understanding of cancer. We are fortunate that in Bermuda, the St. Baldrick's organisation has also allowed us to use these funds, which comprise the majority of our Children's Care Fund, to assist children and their families in Bermuda with the costs related to cancer treatment.

P.A.L.S. continues to reach out to the community and make itself known to any and all who might need our services. Our website www.pals.bm can be used to find information about our

services and also to make donations, which we gratefully accept. Additionally, this year we have joined Facebook and our many events are recorded there.

P.A.L.S. changed the date of its financial year-end this year from 30 June to 31 August. While this resulted in a one-time report of 14 months of results versus the normal 12 months, it brings some benefits to P.A.L.S., notably our ability to secure the services of audit staff at a time of year when our Auditor is not engaged in larger clients' audits. This is something we especially appreciate, as PricewaterhouseCoopers, our Auditor, generously donates its services to P.A.L.S.

In the latter part of 2011, the Board concentrated on renewing its certification with the Bermuda National Standards Committee (BNSC). We are pleased to have received this important designation for a further four years. As one of a small number of charities to achieve certification, it demonstrates our leadership position in the community. We are proud of our reputation and the support that we receive from the community. BNSC Certification is a measure that we can use with patients, volunteers and donors to demonstrate our commitment to maintaining the highest standards of excellence and delivery of our vital cancer care services.

This year, the Board was pleased to appoint Margaret Tricker as Honorary Director of P.A.L.S., in recognition of her 30 years of exemplary service to the organisation. Margaret served as Memorial Secretary, leading a team of dedicated volunteers, acknowledging thousands of donations remembering those who have departed and their families have named P.A.L.S. to receive funds in their memory.

On behalf of the Board, I would like to thank our President and Chief Executive Officer Ann Smith Gordon and Treasurer, John Hill, for their outstanding work over the past year – indeed for many, many years of dedicated service – and to Pat Purvey, Chairman of the Policies and Procedures Committee for her long hours of work on developing and updating P.A.L.S. operating manuals. Without Pat's diligence, we would not have been re-certified.

Our nurses, Kathy Fox, Donna Viney, Bernice Zaft-Gibbons, Julie Harrington and Sue Reeves, provide excellent care for P.A.L.S. cancer patients and their families in Bermuda. Carolyn Arnold and Lynette Waldron keep the place running smoothly and efficiently.

We can never say thank you enough to our supporters and many volunteers for their continuing interest in making P.A.L.S. a success.

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



Gavin R. Arton
Chairman

Patron

Lady Gozney

Honorary Director

Margaret Tricker (from 16 November 2011)

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

Margaret Tricker (until 16 November 2011)

Dr. Wilbert Warner FRCP(C)

Peter F Watson FCA

Officers

Gavin Arton, *Chairman*

Jeanne Edridge, *Deputy Chairman*

Ann Smith Gordon, MBE, JP, *President and CEO*

John H. Hill, *Treasurer*

Berlene Smith, *Assistant Secretary*

Medical Director

Dr. Sharon Alikhani, MBBS MSc MRCP

Spiritual Adviser

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

President's Report

My report last year began with mention of P.A.L.S. 30th Anniversary of giving hands-on care to any cancer patient in Bermuda needing our services. We noted this remarkable milestone in several ways. On 30th November 2010 The Royal Gazette carried a 32 page supplement with a selection of photos taken over the years, tributes and touching stories about our work plus advertising by many local businesses including a substantial donation from The Royal Gazette itself.

On 5th December a Special Carols By Candlelight Service, conducted by P.A.L.S. Spiritual Adviser, Archdeacon Andrew Doughty, was held at St. Mary's Church in Warwick. The service included readings by P.A.L.S. members and Patron Lady Gozney, a Solo by Joy Barnum and music by the Saltus Jazz Band. Attended by over 200 people, a reception was held in the Church Hall following the service.

To show our appreciation to the many people who have supported us over the decades, a large 3 x 10 foot banner expressing our thanks was put in place over the verandah railings of our Headquarters for passers-by to see.

Cancer continues to be the second leading cause of death in Bermuda and according to Bermuda's Health in Review Report, Bermuda has the eighth lowest cancer mortality rate out of the 29 OECD Countries surveyed yet we have the highest rate of prostate cancer mortality. Bermuda also has one of the highest rates of death from lung cancer but on the positive side, Bermuda has one of the highest rates for breast and cervical cancer screening.

Considering our geographic isolation we feel it is of utmost importance to have a full time resident oncologist in addition to various visiting oncologists practicing in specialties such as prostate, radiation etc. Bermuda Hospitals Board managed to employ a full time oncologist from October 2010 until his departure in July 2011 and is once again actively searching for a replacement. We are grateful to the Chief of Staff for allowing the Hospital Palliative Care Physician, Dr. Sharon Alikhani, to continue to act as P.A.L.S. Medical Director. To cooperate as fully as possible with the Hospital, we allowed the Hospital Concierge office space downstairs for some four months until they found permanent headquarters further along Point Finger Road and two fifth year medical students from the U.K. spent time visiting patients with two of our nurses during the Palliative Care portion of their training.

In cooperation with Friends of Hospice and Agape House, Benevides & Associates obtained planning permission and RMS Construction built a private office downstairs to house Karen Dyer, Counsellor and Art Therapist employed by Friends of Hospice. This is a step forward for P.A.L.S. and will ensure that previously unmet psychological needs of our cancer patients and their families, by a trained counsellor, will now be met. Upon bereavement, the grief reaction is complicated in some 20% of cases and severely debilitated in 5%.

The Grief Support Sessions held at P.A.L.S. in cooperation with Friends of Hospice between November 2010 and April 2011 received excellent feedback and sessions will begin again in September 2011. These associations will improve P.A.L.S. overall service and will please major donors who repeatedly encourage charities to work together.

On a sad note, Hilary Soares, founder of P.A.L.S. passed away on 19th August 2011 following a long illness. We were happy that she was well enough to attend our special 30th Anniversary Service at St. Mary's Church.

The Chairman and I attended a presentation of the 2009 National Health Plan Consultation paper. Despite the high cost, Bermuda's system fails to achieve universal coverage, not being affordable to lower income groups. In a follow up communiqué, I pointed out that P.A.L.S. annual expenditure in excess of \$1.2 million to care for cancer patients, had not been included in their calculations.

I have attended various meetings during the year including a Social Services Convening at the Hamilton Princess and with Alan Pailing, a workshop "Beyond the Hype, What Social Media Methods will work for you". As Social Media appears to be taking over Community Strategy for profit and non-profit organisations, P.A.L.S. needs to keep up with the times. As our IT Consultant, Alan maintains our website, set up on line donations and has given P.A.L.S. a presence on Facebook.

In August 2011, I attended a Centre on Philanthropy workshop "Compliance for Non-Profit Organisations". As well, the Treasurer attended seminars devoted to Payroll Tax and Social Insurance. Accounts Administrator, Carolyn Arnold completed three Excel Courses and Volunteer Co-coordinator, Lynette Waldron attended a Centre on Philanthropy Volunteer Workshop. While in Dallas for an informal meeting of the WHHO (World Home Care and Hospice Organisation) in October 2010 I attended several workshops of the NAHC (National Association for Home Care) including an excellent keynote address by former President G. W. Bush.

Following their first publication last year, the major drug company, AstraZeneca is producing a second diary for 2012. I have donated Bermuda photographs to be used along with a page of information about P.A.L.S. to be circulated throughout the Caribbean.

Accountability and practice of good governance by our organisation has been recognised once again by the Bermuda National Standards Committee in issuing the Maintenance Certificate for 2011. We have now completed the recertification required after the first successful four years.

In closing, it is always a pleasure to thank the team that makes P.A.L.S. "tick". Treasurer, John Hill is unfailing in his meticulous attention to P.A.L.S. accounts. Chairman, Gavin Arton guided us through the lengthy BNSC requirements for recertification. Alan Pailing cheerfully accepts the call for help in connection with computers. Pat Purvey is a valuable asset chairing The Policy & Procedure regular meetings and Jeanne Edridge continues to manage the Personnel Committee. Diana Simons in cooperation with Berlene Smith have worked hard raising funds,

topping a fantastic \$1 million for the Annual Sponsored Walk since 1989. I am most grateful for the support we receive from our Patron Lady Gozney and His Excellency, The Governor, Sir Richard Gozney and all members of P.A.L.S. Board of Directors, staff and volunteers.

After more than thirty years in a highly emotional human service field, P.A.L.S now has a high profile within our community. We constantly receive praise and thanks (see notes inside front and back covers), but must be ever aware of recognising that there is always room for improvement. We must never lower our standards. P.A.L.S. logo is not only a symbol; indeed it is a badge honouring those who continue in their battle and those whose treatment has failed them. It represents our determination to give every patient needing our help, the highest quality of care and comfort available.



Ann Smith Gordon
President and Chief Executive Officer

Nurses

Shirley Higgs, RN (*retired 30th June 2011*)
Kathy Fox, RN
Donna Viney, RN
Bernice Zaft-Gibbons, RN

Judith Saltus, RN (*until 31st October 2011*)
Julie Harrington, RN (*from 13th June 2011*)
Susan Reeves, RN (*from 17th October 2011*)

It has been another busy year for our five nurses. During the year 125 new patients were referred to P.A.L.S. with an additional 18 being re-activated. The nurses made 5,528 visits to our patients at home, at their place of work or wherever is most convenient for the patient. I am sad to report that we recorded 104 deaths.

Licensed Psychologist, Susan Adhemar continued to meet regularly with our nurses. Compassion, fatigue, first recognised in the 1950's is often triggered by various patient care situations involving inability to cope, unrealistic self-expectations or frustration, among others. These meetings help to recognise and alleviate such potential stresses, as well as the opportunity to discuss coping situations.

Shirley Higgs retired on 30th June after thirteen years serving as a valued P.A.L.S. Community Nurse. We welcomed Julie Harrington, who took over the Paget and Warwick area vacated by Donna who became responsible for Shirley's East End patients.

All the nurses attended various KEMH educational meetings and in addition, have been instructed in the use of Skype so patients may have the opportunity to contact loved ones abroad.

Judith Saltus attended the 18th International Congress on Palliative Care in Montreal, Canada in October 2010. In thanking P.A.L.S. for this opportunity, Judith wrote "It has given me the confidence to know that we in Bermuda are keeping up to date and a vast majority of our practices are current with worldwide standards".

Kathy Fox travelled to Manchester in the UK in March 2011 to attend the "Rehabilitation in Cancer Care" conference at the Cristie School of Oncology which she found very helpful. Kathy also represented P.A.L.S. in May 2011 as part of the successful KEMH accreditation process.

Twice a month the nurses met with Dr. Sharon Alikhani, P.A.L.S. Medical Director to discuss various patient situations, giving individual advice and guidance. In December, Bernice participated in our special 30th Anniversary Service at St. Mary's Church in Warwick by reading a lesson.

Several meetings were held during the year with Government's Chief Nursing Officer to discuss the sharing of P.A.L.S. patients where medical issues other than cancer exist.

P.A.L.S. nursing team has changed little over the decades and when it has we have always been fortunate to find skilled, compassionate and competent nurses to carry on our vital work. We salute them and thank them for always "going the extra mile".

Volunteers

Co-ordinated by Lynette Waldron, JP

P.A.L.S. volunteers, those special people who provide such friendship and support to our patients, gave 4,065 hours of service to our organisation during the year. As well they provided transportation for 197 medical appointments.

Joan Stevens, a member of the Memorial Donations Team was chosen as P.A.L.S. Outstanding Volunteer of the Year and in December 2010 attended a special recognition reception hosted by the Centre on Philanthropy.

Archdeacon Doughty officially lit P.A.L.S. Christmas Tree of Remembrance in the Washington Mall on 8th December 2010 which was manned along with The Butterfield Bank Tree during the days leading up to Christmas by our volunteers and friends of P.A.L.S.

After two attempts to enjoy a 2010 Volunteer Appreciation Cruise, it was finally cancelled due to inclement weather. Instead a supper and presentations were held at our headquarters. Another attempt in August 2011 was enjoyed immensely thanks to the generosity of Captain Michael Hayward who provided his boat and services while refusing payment.

In March 2011, we held a seminar for 10 new volunteers which included 4 volunteers from Friends of Hospice. Several P.A.L.S. volunteers attended the Friends of Hospice "Companioning the Terminally Ill" training during April & May 2011.

We are grateful to Sandy Gascoigne who continued her good work with the monthly grief mailings to bereaved families. Our thanks also to Barbara Petty, who with Karen Dyer, conducted twelve "Understanding your Grief" sessions between November 2010 and March 2011.

In June 2011, volunteers were invited to an evening at the Visual Arts Centre in Hamilton where they used their artistic talents to design their own mugs supplied by P.A.L.S. Also in June a successful Tea Party was held at our headquarters for patients and their families.

In July, more than 45 P.A.L.S. volunteers and friends attended Diana Simons ever popular Annual Fish Fry.

P.A.L.S. on-going fund raising successes are due to the continued support and work by our volunteers, details of which may be found under the Fund Raising Report. As well, a team of "Super Stuffers" prepare our Annual Appeal letters for posting and many volunteers work hard selling raffle tickets and providing delicious "treats" for any number of various events.

Dedicated volunteers giving over 100 hours of service to P.A.L.S. during the year include: Sandy Gascoigne, Ethel Hill, Fay Leseur, Pat Purvey, Diana Simons, Berlene Smith, Joan Stevens, Anna Summers and Willa Tucker. Every volunteer who contributes in any way to our organisation is appreciated more than words can say.

Education Committee

Jo-Ann Fox, *Chairman*
Ann Smith Gordon MBE, JP
Sue Pedro RN

Judith Saltus, RN
Lynette Waldron, JP

The Education Committee continued to meet in order to plan appropriate educational sessions for our volunteers.

During the past year our own Sue Pedro, Public Health Nurse as well as Assistant Nurse Examiner for Government's Sexual Assault Response Team gave a most informative talk and answered many questions.

Michele Sampson, Oncology Clinical Supervisor at KEMH gave a very interesting talk on chemotherapy at a well attended meeting.

Karen Dyer, Counsellor and Art Therapist gave our volunteers a hands-on experience as she explained her work with bereaved families.

Arrangements were also made for volunteers to visit the new Ultimate Imaging Diagnostic Services in Hamilton with their latest equipment in diagnostic technology.

Description of other volunteer events can be found under the Volunteers Report.

Memorial Committee Report

Fay Leseur Joan Stevens, RN Barbara Petty

We are most grateful to the Memorial Committee ladies who continue to do sterling work by acknowledging every individual memorial donation followed by reports to the families.

We received 1058 donations in memory of 86 persons. Additionally, 134 miscellaneous memorial donations were received.

Joan Stevens was deservedly chosen as P.A.L.S. Outstanding Volunteer of the Year for her dedication to this committee.

Policy & Procedures Committee

Patricia Purvey, *Chairman*
Jeanne Edridge

Ann Smith Gordon MBE, JP
Diana Simons RN

Pat Purvey continues to chair this committee that meets several times a month. The four year review of policies and procedures has commenced and is on-going as required by the Bermuda National Standards Committee.

Pat devotes countless hours ensuring each new and updated amendment is correctly computed and entered in the appropriate place.

As P.A.L.S. is now considered by many to be one of Bermuda's leading charities, these efforts are invaluable in our aim to remain accountable.

Audit Committee

Peter Watson, *Chairman*
Robin Judah

Gavin Arton

The Audit Committee was formed in 2010 with the primary function to assist the Board in fulfilling its oversight duties and responsibilities in connection with the financial statements of P.A.L.S. The Committee met twice during the year with the Auditors, PricewaterhouseCoopers, to initially discuss the planning, staffing and scope of the audit and then after their audit was completed, to discuss the results of their examination of the financial statements.

The critical accounting policies and practices used by P.A.L.S were discussed with the auditors as well as the adequacy of the internal controls which have been implemented over the years and which are designed to ensure the integrity of the assets and financial reporting of P.A.L.S.

The Audit Committee, after careful review and discussion, has recommended acceptance by the Board of the audited financial statements for the 14 months ended 31 August, 2011.

Development Committee

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

Alan Pailing
Carolyn Arnold (*Database Administrator*)

This committee provides oversight for all fund raising activities; is responsible for the Annual Appeal and explores new ways to provide income for P.A.L.S. As well, it is responsible for maintaining P.A.L.S. presence in the community.

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

With some 400 registered non-profit charities in Bermuda, funding is always a challenge and we cannot thank enough all the members of our team led by Diana Simons and Berlene Smith, who, year after year, give their time and energy to make the following events successful:

Annual Fish Fry – 14th July 2010 & 13th July 2011

Gerald and Tiny Bean again opened their lovely home as the venue for Diana Simons most popular Fish Fry with mounds of Tuna and Wahoo caught and donated by Dr. David Barber.

30th Annual Fair – 13th November 2010

Kindly opened by P.A.L.S. Spiritual Adviser, Archdeacon Andrew Doughty, a wonderful crowd was on hand despite an unavoidable conflict with the Presentation of Colours to the Bermuda Regiment by Her Royal Highness, The Duchess of Gloucester. Though our income was down many still say “The P.A.L.S. Fair is the best”!

Denim Day – 19th November 2010

Organised by Debby Graham and Alan Pailing, businesses and schools participated in P.A.L.S. first Denim Day fund raising event.

23rd Annual Sponsored Walk – 9th February 2011

Organised by Diana and Berlene and in spite of rain for much of walk which drenched not only the participants but all the marshals and those manning water stops, the day was considered another huge success.

25th Audio Visual Slide Presentation – 9th March 2011

Attended by P.A.L.S. Patron Lady Gozney, “Exploring America’s National Parks of the West” by Ann Smith Gordon, was well attended by many faithful followers.

Peter Grayston 10th Memorial Walk - 10th April 2011

Family and friends met once again at John Smith’s Bay on a lovely day to complete the special walk in memory of Peter, former Director of P.A.L.S.

Tag Day – 20th & 21st May 2011

Our 2011 Tag Days in St. Georges and the parishes proved to be a record year for us with Gorham’s coming out on top.

Mary Powell’s Note Cards

Now in some 16 venues, Ethel Hill continues to ensure that all the shops are kept well stocked.

Stamps

We are grateful to all those who save and turn in used stamps resulting in a donation to P.A.L.S.

Special Fund Raising Events and Donations from Friends

Our friends and supporters continue to amaze us by finding so many ways to generate funds or donate special gifts to P.A.L.S.

We are grateful to those businesses who have **matching donations** and to their employees who contribute to our organisation, **participants** in golf or fishing tournaments, those who send donations in lieu of Christmas cards or Christmas, wedding, birthday and anniversary presents as well as Saltus Grammar School Rag Week proceeds. P.A.L.S. continues to receive \$1.00 for every P.A.L.S./Lindo's shopping bag sold. Customers at Caesar's Pharmacy, Traditions Restaurant, M. Keyes & Company and The Paraquet Restaurant contribute to the donation tins on the counters. The Progressive Pool Committee chose P.A.L.S. once again to receive donations from rental of their pool table.

The list goes on with contributions from Gibbons Company Giving Back scheme as well as their Company Charity Fridays, Eastern Lionesses, Nifty Fifty, St. Georges Rotary Club, The Bermuda Guild of Stitchery and proceeds from handmade jewellery. Ian Coles had the novel idea of persuading high profile business executives to participate in a "Lunch with -----" on line bidding competition which was highly successful.

Every year Brighton Nurseries donate poinsettias at Christmas for our patients and every year the St. Vincent de Paul Society donate food vouchers in December for our needy patients. The Royal Gazette made a huge contribution towards the cost of printing **P.A.L.S. 30th Anniversary Supplement** and all proceeds from the second Dream Dare Dance Conference for Women were donated to P.A.L.S.

The Captains and Crews of the Somerset Ferries gave up their Sunday morning sleep-in to transport participants in our Annual Sponsored Walk to the Dockyard, a kind friend donated her coin collection and the Bank of Bermuda Foundation kindly donated another van for the nurses. As well, North Rock generously provides monthly service gratis to our organisation.

Smiling, willing teams from both XL Insurance (Bermuda) Limited and The Ace Group spent a day at P.A.L.S. washing, wiping and cleaning everything in sight!

St. Baldrick's Head Shaving event continues to be a major contributor to our Children's Care Fund and we are proud to be able to provide funds for children's cancer research projects at the Dana Farber Cancer Institute in Boston.

As well, we are grateful to Government's Construction and Maintenance Highway Engineer for painting much needed parking bays in the limited space at our front entrance.

We thank each and every person who has helped us in any way to meet the challenge of providing funds so we may maintain P.A.L.S. mission, found at the beginning of this report.

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 participants at St Baldrick's annual events in Bermuda.

Funding of awards by P.A.L.S. for Childhood Cancer research is summarised as follows (all awardees are physicians at Dana-Farber Cancer Institute, Boston):

P.A.L.S.-St Baldrick's

Fellow or Grant recipient	\$	Paid/payable
Dr Simone Hettmer – two years	181,980	Sept 2008
Dr Lynda Vrooman – first of three years	110,167	Aug 2009
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 2010
Dr Lynda Vrooman – third of three years	116,876	Sept 2011
Dr Simone Hettmer – additional (fourth) year	100,000	Sept 2011
Dr Katherine Janeway – first of two years	115,000	Sept 2011
Dr Katherine Janeway – second of two years	115,000	Sept 2012
	<u>1,003,744</u>	

Awardees and titles of research projects



Dr Simone Hettmer

*Rhabdomyosarcoma tumor initiation and propagation
and*

A humanized model of soft-tissue sarcoma for drug discovery.



Dr Jennifer Mack

Long-Term Outcomes of Prognosis Communication in Pediatric Oncology



Dr Lynda Vrooman

Bone mineral status changes in childhood lymphoblastic leukemia



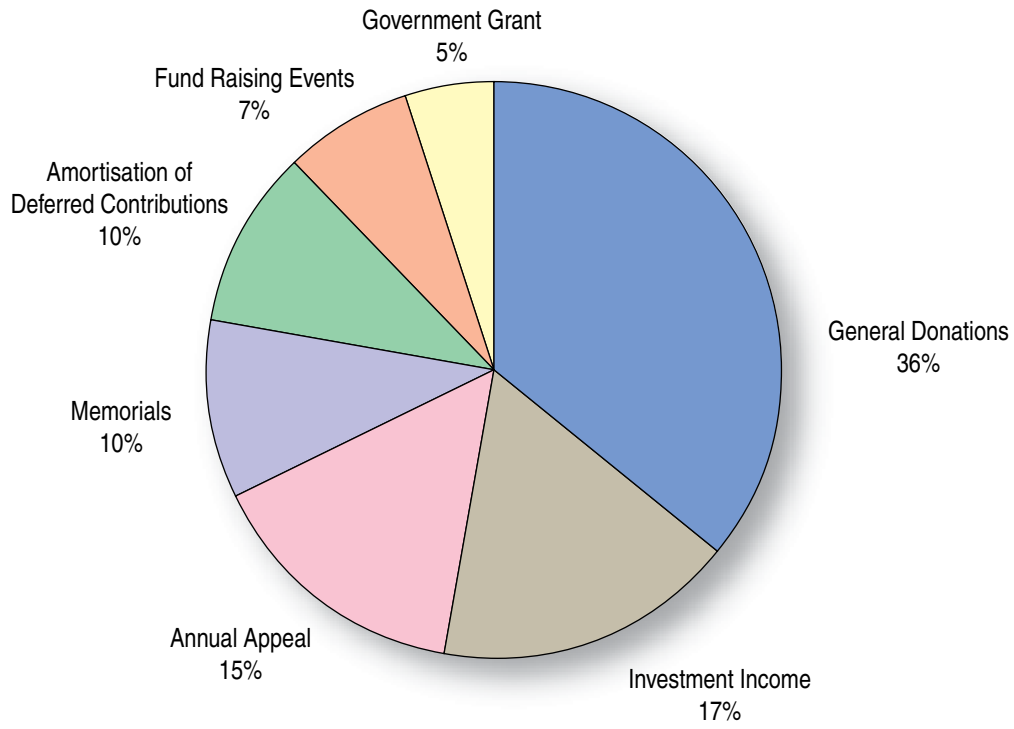
Dr Katherine Janeway

Drug and drug target discovery in metastatic osteosarcoma

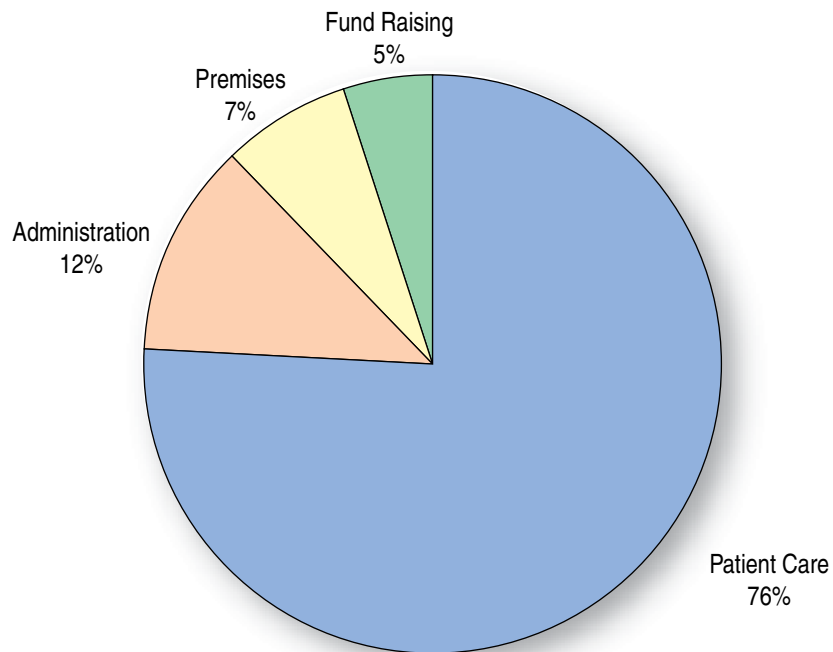
Financial Highlights

14 month period ended 31 August, 2011

Income Sources



Expenses





November 9, 2011

Independent Auditor's Report

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

We have audited the accompanying financial statements of **P.A.L.S.**, (the "Organisation") which comprise the balance sheet as at 31 August, 2011 and the statements of operations and unrestricted surplus, including the related schedules, changes in net assets and cash flows for the fourteen month period then ended, and the related notes which comprise a summary of significant accounting policies and other explanatory information.

Management's responsibility for the financial statements

Management is responsible for the preparation of these financial statements in accordance with accounting principles generally accepted in Bermuda and Canada, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in Bermuda and Canada. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.



To the Board of Directors of P.A.L.S.
November 9, 2011

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified audit opinion.

Basis for qualified opinion

In common with many charitable organisations, P.A.L.S. derives revenue from donations and other transactions with the public, the completeness of which is not susceptible to satisfactory audit verification. Accordingly, our verification of these revenues was limited to the amounts recorded in the records of P.A.L.S. and we were not able to determine whether any adjustments might be necessary to revenue, net surplus of revenues over expenses, assets and unrestricted surplus.

P.A.L.S. has excluded from donations expenses 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 \$481,250. As the income and expense offset, there is no effect on net income or unrestricted surplus.

Qualified opinion

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 sixth paragraph, and except for the exclusions from donations income and expense referred to in the seventh paragraph, these financial statements present fairly, in all material respects, the financial position of P.A.L.S. as at 31 August, 2011 and its financial performance and cash flows for the fourteen month period then ended in accordance with accounting principles generally accepted in Bermuda and Canada.

A handwritten signature in black ink that reads 'PricewaterhouseCoopers' in a cursive script.

Chartered Accountants

Balance Sheet

as at 31 August, 2011

	2011 \$	As at 30 June 2010 \$
Assets		
Cash and term deposits (note 3)	868,405	867,682
Accrued interest receivable	83,441	95,147
Accounts receivable	794	2,533
Prepaid expenses	19,433	10,715
Investments - bonds (note 4)	6,927,155	6,666,141
Investments - equities (note 4)	122,918	137,071
Capital assets, net (note 6)	1,370,177	1,386,376
	9,392,323	9,165,665
Liabilities		
Accounts payable and accrued liabilities	55,751	41,127
Revenues received in advance	9,037	-
Research grants payable	446,876	230,347
Deferred contributions (note 7)	2,322,909	2,762,678
	2,834,573	3,034,152
Accumulated funds		
Net assets restricted for endowment (note 5)	25,815	24,094
Unrestricted surplus	6,531,935	6,107,419
	6,557,750	6,131,513
	9,392,323	9,165,665

Approved by the Board of Directors



Director



Director

The accompanying notes are an integral part of these financial statements

Statement of Operations and Unrestricted Surplus

For the fourteen month period ended 31 August, 2011

	2011 \$	Year ended 30 June 2010 \$
Revenues		
Donations (schedule 1)	1,016,667	1,512,717
Interest income	270,055	215,569
Amortisation of deferred contributions (note 7)	159,700	101,880
Fund raising (schedule 2)	112,886	131,702
Government grant	87,157	100,818
Dividend income	7,248	11,820
Membership dues	340	520
	<hr/>	<hr/>
	1,654,053	2,075,026
Expenses		
Payroll and related costs	902,742	743,244
Patient expenses (schedule 3)	213,552	213,426
Depreciation	77,847	54,398
Property maintenance	35,806	17,324
Donated audit fee	27,000	26,000
Vans	25,350	23,592
Public relations	23,758	21,237
Office expenses	22,132	21,712
Insurance	21,286	18,732
Communications	14,823	13,112
Electricity	14,263	13,166
Education	12,646	9,426
Bank fees	6,385	11,550
	<hr/>	<hr/>
	1,397,590	1,186,919
Net surplus of revenues over expenses before undernoted item	256,463	888,107
Realised and unrealised gain on investments	168,053	304,669
	<hr/>	<hr/>
Net surplus of revenues over expenses	424,516	1,192,776
Unrestricted surplus, beginning of period	6,107,419	4,914,643
	<hr/>	<hr/>
Unrestricted surplus, end of period	6,531,935	6,107,419

The accompanying notes are an integral part of these financial statements

Statement of Changes in Net Assets
For the fourteen month period ended 31 August, 2011

	Net assets restricted for endowment \$	Unrestricted net assets \$	Net assets 2011 \$	Net assets Year ended 30 June 2010 \$
Balance - beginning of period	24,094	6,107,419	6,131,513	5,005,941
Net surplus from operations	–	424,516	424,516	1,192,776
Restricted dividends	–	–	–	1,358
Sale of fractions and rights	–	–	–	(1,476)
Unrealised gain (loss) on endowment investments (<i>note 5</i>)	1,721	–	1,721	(67,086)
Balance - end of period	25,815	6,531,935	6,557,750	6,131,513

The accompanying notes are an integral part of these financial statements

Statement of Cash Flows

For the fourteen month period ended 31 August, 2011

	2011	Year ended 30 June 2010
	\$	\$
Cash flows from operating activities		
Net surplus of revenues over expenses	424,516	1,192,776
Adjustments to reconcile to net cash provided by operating activities:		
Depreciation	77,847	54,398
Realised and unrealised gain on investments	(168,053)	(304,669)
Amortisation of bond premium	12,622	10,573
Amortisation of deferred contributions	(159,700)	(101,880)
Changes in assets and liabilities:		
Accrued interest receivable	11,706	(28,597)
Accounts receivable	1,739	(242)
Prepaid expenses	(8,718)	2,202
Accounts payable and accrued liabilities	14,624	(327)
Revenues received in advance	9,037	(26,878)
	215,620	797,356
Cash flows used in investing activities		
Maturity, early redemption and sale of bonds	848,424	550,721
Purchase of bonds	(938,132)	(2,180,313)
Acquisition of equity investments	-	(4)
Capital expenditure	(61,649)	(13,028)
	(151,357)	(1,642,624)
Cash flows used in financing activities		
Restricted contributions received and allocated interest	201,181	73,836
Research grants paid	(264,721)	(110,167)
	(63,540)	(36,331)
Net increase (decrease) in cash and term deposits	723	(881,599)
Cash and term deposits, beginning of period	867,682	1,749,281
Cash and term deposits, end of period	868,405	867,682

The accompanying notes are an integral part of these financial statements

Notes to Financial Statements

31 August, 2011

1. General

P.A.L.S. (the "Organisation") is registered as a charitable organisation whose primary purpose is to aid in the care of cancer patients in Bermuda. The Organisation is incorporated as a local company limited by guarantee. The Organisation changed its financial year end from 30 June to 31 August annually with effect from the current financial period ended 31 August, 2011.

2. 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 Organisation:

(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 and disclosure of contingent assets and liabilities as 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 Organisation 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

(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.

Notes to Financial Statements

31 August, 2011

(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 (2010: 1%). Interest is restricted to each fund.

(h) *Adoption of new accounting standards*

The Accounting Standards Board has approved the incorporation of the standards set out in Part III of the Canadian Institute of Chartered Accountants ("CICA") Handbook as the accounting standards applicable to not-for-profit organisations. First-time adoption of this Part of the Handbook is mandatory for annual financial statements relating to fiscal years beginning on or after 1 January, 2012. Adoption of this Part for earlier fiscal years is permitted. The Organisation is continuing to assess the adoption of these standards and the financial reporting impact of the transition cannot be reasonably estimated at this time.

3. *Cash and term deposits*

Maturities of cash and term deposits are as follows:

	2011	2010
	\$	\$
At call to within 90 days	598,542	347,819
Between 1 and 2 years	–	250,000
Between 2 and 3 years	100,000	–
Between 3 and 4 years	169,863	269,863
Total	868,405	867,682

Notes to Financial Statements

31 August, 2011

4. Investments

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

Maturity	Amortised cost \$	2011 Market value \$	Amortised cost \$	2010 Market value \$
Years to 31 August (30 June):				
2011	–	–	550,982	557,685
2012	802,121	819,659	605,522	626,555
2013	1,299,703	1,375,914	1,301,420	1,405,062
2014	302,660	323,063	603,038	639,692
2015	201,442	210,607	402,794	394,460
2016	809,595	883,344	812,289	871,888
2017	606,291	661,087	210,045	228,223
2018	900,385	1,031,130	302,403	327,689
2019	618,658	693,603	1,219,641	1,297,920
2020	295,476	341,062	294,853	316,967
2021	282,415	313,430	–	–
2022	259,074	274,256	–	–
	6,377,820	6,927,155	6,302,987	6,666,141

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 cost and market value of equities are as follows (includes endowment fund assets in note 5):

	Cost \$	2011 Market value \$	Cost \$	2010 Market value \$
Equities	420,740	122,918	420,740	137,071

Credit risk

Credit risk is the risk that a borrower will fail to fully honour its obligations to the Organisation.

The Organisation's bond portfolio in US Government or US Government Agency securities at a market value of \$2,092,104 (amortised cost of \$1,865,443) is exposed to a concentration of credit risk. The credit risk is 30% (2010 – 31%) of the Organisation's total investment bonds at market value.

The Organisation manages its exposure to credit risk through an emphasis on the quality of its investments and limiting its exposure to less well-rated securities and sectors.

Notes to Financial Statements

31 August, 2011

Market risk and interest rate risk

The Organisation is subject to market risk with its investments inasmuch as the values of the investments fluctuate with changes in market prices, including changes in the market value of bonds resulting from changes in market interest rates.

5. Endowment fund

On 4 July, 2008 the Organisation 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 Organisation in amounts and proportions determined by the Organisation;
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 \$Nil (2010 - \$1,358) relating to this contribution has been recognised in the statement of operations and unrestricted surplus.

Since 4 July, 2008 the Organisation 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 31 August, 2011 the endowment fund comprised 17,210 (2010 - 17,210) common shares of the Bank of N.T. Butterfield & Son Ltd. held at market value of \$25,815 (2010 - \$24,094). This holding is included in equities (note 4). An unrealised gain from the change in the market value of the investment amounting to \$1,721 (2010 – loss \$67,086) has been recognised as a direct change in net assets restricted for endowment in the statement of changes in net assets

Notes to Financial Statements

31 August, 2011

6. Capital assets

Capital assets comprise the following:

	Cost \$	Accumulated depreciation \$	2011 Net book value \$	2010 Net book value \$
Land	514,301	-	514,301	514,301
Building	1,130,332	345,379	784,953	828,911
Vans	96,059	73,109	22,950	19,200
Furniture	40,961	40,555	406	664
Office equipment	82,183	34,616	47,567	23,300
	<u>1,863,836</u>	<u>493,659</u>	<u>1,370,177</u>	<u>1,386,376</u>

7. 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:

	Vans \$	Building and maintenance \$	Education \$	Children's care \$	2011 Total \$	2010 Total \$
Beginning balance	3,133	1,843,242	156,738	759,565	2,762,678	3,131,236
Deferred contributions received during the period	19,500	-	50	160,633	180,183	52,382
Amounts recognised as revenue during the period	(15,750)	(118,890)	(12,646)	(12,414)	(159,700)	(101,880)
Research grants awarded during the period	-	-	-	(481,250)	(481,250)	(340,514)
Interest allocation re unspent funds	-	10,748	1,613	8,637	20,998	21,454
Ending balance	<u>6,883</u>	<u>1,735,100</u>	<u>145,755</u>	<u>435,171</u>	<u>2,322,909</u>	<u>2,762,678</u>

8. Pension plan

The Organisation participates in a defined contribution pension plan (the Plan), with the Organisation 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 period was \$31,439 (2010 - \$26,756), which is included in payroll in the accompanying statement of operations.

The accompanying notes are an integral part of these financial statements

Notes to Financial Statements

31 August, 2011

9. *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 value.

10. *Registered charity*

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

11. *Capital disclosures*

The Organisation defines capital, for its own purposes, as the unrestricted cumulative excess of revenue over expenditure. During the period ended 31 August, 2011 the Organisation's objective when managing capital, which was unchanged from 2010, was to hold sufficient unrestricted net assets to enable it to withstand negative unexpected financial events and continue as a going concern. The Organisation 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 31 August, 2011 the Organisation's unrestricted capital amounted to \$6,531,935 (2010 - \$6,107,419). The Organisation is not subject to any externally imposed requirements on capital.

12. *Comparative figures*

The comparative figures are as at 30 June, 2010 and for the year then ended. Certain comparative figures have been reclassified to conform to the current year's presentation.

The accompanying notes are an integral part of these financial statements

Schedules to Financial Statements
For the fourteen month period ended 31 August, 2011

		Year ended
	2011	30 June
	\$	2010
		\$
Schedule 1 – Donations		
General	555,350	1,092,612
Annual appeal	257,220	216,014
Memorials	167,426	169,264
In lieu of union dues	36,671	34,827
	1,016,667	1,512,717
Schedule 2 – Fund raising		
Sponsored walk	44,756	58,685
Fair – 13 November, 2010	31,259	–
Fair – 7 November, 2009	–	38,010
Tag day – 21 May, 2011	16,130	–
Tag day – 22 May, 2010	–	14,864
Ann Smith Gordon slide show: “Exploring America’s National Parks of the West”	6,813	–
Ann Smith Gordon slide show: “A Journey in Spain – Andalusia, Madrid and Environs”	–	8,100
Cards by Mary Powell	6,450	5,835
Peter Grayston memorial walk	4,992	4,285
Fish fry (two events)	2,361	1,408
Stamps	85	115
Robin Judah’s book: “Organic Abstractions – A new take on the world of plants”	40	400
	112,886	131,702
Schedule 3 – Patient expenses		
Medical supplies	150,649	135,733
Assistance	124,834	157,377
Food supplements	27,185	25,456
	302,668	318,566
Amounts reimbursed	(89,116)	(105,140)
	213,552	213,426

The accompanying notes are an integral part of these financial statements

Donors ~ Fourteen month period ended 31st August, 2011

We are ever grateful for the continued and generous support given by so many within our community. General donations and those from the Annual Appeal received during the fourteen month period ended 31st August, 2011 are listed below but do not include those kindly given as Memorial Donations.

Marvellous Friend - \$25,000+

Capital G
Ernest E. Stempel Foundation
Estate of Christine Littleboy
Head Shaving (Children's Care Fund)
PricewaterhouseCoopers - (audit fee)
The Spanish Point Trust

Wonderful Friend - \$10,000+

Bank of Bermuda Foundation
Denim Day
Memorial Christmas Trees
PartnerRe Ltd.

Mrs. Elizabeth Patton

Super Friend - \$2,500+

Abacus Trust
Alterra Bermuda Limited
Aon Insurance
Managers(Bermuda)Limited
Arch Reinsurance - Matching Donations
Benevides & Associates
Bermuda Flyfishing Invitational
Bermuda Guild of Stitchery
Bermuda Hospitals Board
Brickman Management (Bermuda)
Codan Trust Company Limited (The Puffin Trust)
Dream Dare Dance 2010
Fidelity International
First Bermuda Group Limited
Flagstone Reassurance Suisse SA
Franck Charitable Trust
Gorham's Ltd
Hamilton Parish & Tucker's Town Welfare Trust
HSBC Executive Giving
Lindo's Grocery Bags
Lunch with ...CEO'S
Mid Ocean Club Members
Movember Moustache Growing
Oil Management Services Ltd.
Orbis Investment Staff Donations
PWC Denim Day
Royal Dutch Shell Companies (Bermuda)
The Cundill Foundation
The Walker Arcade Company Ltd.
Westbury (Bermuda) Ltd.
XL Give Back Games

Anonymous (2)
R. Constance Dey
Mrs. Victoria Daulphin
Mr. George Fisher
Sir. David and Lady Gibbons
Mr. Robin Judah
Mrs. Janet Outerbridge
Mr. Alan Steynor
Mr. and Mrs. Rodwyn Tucker

Terrific Friend - \$1,000+

Anonymous (1)
Argus, Walk and Matching Don.
A. P. Moller (Bermuda) Limited
Belco - Bermuda Corporate Golf Challenge
Bermuda Container Line Ltd.
Bermuda Electric Light Company
Cahow Way Golf Classic
Camellia Private Trust Co. Limited
Chevron International Limited
Conyers, Dill & Pearman
Eastern Lionesses & Lions Club
HSBC TSO Dress Down Day
International Gas Transportation
Island Construction Services Limited
Jardine Matheson International Services Limited
Jeff "Moose" Ross Golf Tournament
Kitson & Company Ltd.
Lawrie International Limited
Lepercq Foundation
Lindo's Family Golf Tournament
Market Place Limited
Merck Sharp & Dohme (International) Ltd.
Mount Saint Agnes Academy - Student Fund Raising
Mutual Insurance Company Limited
Old Mutual Group Services Limited
Orbis Investment Management Limited
PricewaterhouseCoopers Staff Donations
Progressive Pool Committee
Raphael Limited
Royal Palms Hotel & Restaurant
Saltus Grammar School Rag Week
Seaboard Overseas Limited
Somerset Pharmacy
St. Georges Rotary Club
St. Mary's Warwick - Collection - 30th Anniversary Service
The Argus Group
World-Wide Shipping (Bermuda) Limited

XL Capital Xmas Eve Denim Day
Zurich International Limited
Anonymous (5)
Mr. and Mrs. Robert Bruce Barritt
Mr. and Mrs. John Campbell
Mr. and Mrs. J. Cyril Cooper
Mr. and Mrs. E. Kirkland Cooper
Mr. and Mrs. Stephen Cubbon
Max & Kathleen Ford
Dr. and Mrs. Ian Fulton
Everett Gibson
Mr. and Mrs. Allan Gray
Mrs. David Gutteridge & Family
Cathyann Hansey
Mrs. Richard Harris
Miss Catherine B. Heckett
Mr. and Mrs. Nat Holder
Linda Holdipp
Mr. Fred Klinkhammer and Mrs. Lillian Veri
Mr. Rob Lane
Mr. and Mrs. Sjur Linberg
Mr. and Mrs. James MacDonald
Mr. Paul Mason
Mr. Robert Masters
Jane and David Notman
Mr. Thomas Outerbridge
Mrs. Susan Pearman
Michael, Neil and Ryan Roberts
Mr. and Mrs. Henry Smith
Mr. and Mrs. J. Edward Sousa
Mrs. I. and Mrs. R. Steede
Rhonda & Leslie Steede

Special Friend - \$250+

Anonymous (1)
A. David Atcheson Ltd.
American Society 4th July Event
Anfossi Management Ltd.
Archie Sousa Water Services
Arthur H. & Annette C. Bolton Charity Foundation
Bermuda Digital Communications Ltd.
Bermuda Gas & Utility Company Limited
B.G.A. Group of Companies
Bermuda Pest Control
Bermuda Public Services Union
BNY Mellon AIS
Butterfield & Vallis Staff Quiz
Cable & Wireless Bermuda Limited
Centenary United Methodist Church
Citi Hedge Fund Services - Staff Coffee Mornings

Dog Training Club
 Dowling's Marine & Auto Service
 Dr. Andrew West - Donation Tin
 East End Ministerial Association
 Friendship & Harmony Lodge
 Gosling Brothers Limited
 Hamilton Rotary Club
 Hamilton Trust Company
 HSBC Insurance Management Bermuda Limited
 H. S. & J. E. Crisson Limited
 JLT Park Ltd.
 Leonard O. Gibbons Real Estate
 Luncheon Gals
 Lynda Milligan-Whyte and Associates
 Marshall Diel & Myers
 Max Bermuda - Matching Donations
 Mills Creek Marine Limited
 Mr. Chris Shanks, General Trucking
 OFEO Luncheon Group
 Orchid Charity Club
 Paraquet Donation Tin
 Peets Electric Company Limited
 PWC Purple T'Shirt Days
 Renaissance Reinsurance - Matching Donations
 S.H.A. Holdings Ltd.
 Somers Construction
 Souza Carpets
 The Bay Company Ltd., Frog & Onion Pub
 Thomas R. Miller (Bermuda)
 Wakefield Quin Limited
 XL Capital Matching and Year End Draw

Anonymous (20)
 Wilder Abbott
 J. Alley
 Mr. and Mrs. Edward Amaral
 Mr. and Mrs. Michael Archer
 Mr. and Mrs. Horst Augustinovic
 Mr. and Mrs. Roderick Barclay
 Mr. and Mrs. Manuel Baron
 Caitlin Bento
 Mrs. Toni Besselaar
 Mr. and Mrs. Geoffrey Bird
 Alfred and Carol Brookes
 Joe and Janet Burull
 Mrs. Laura Butterfield
 Mr. and Mrs. James Butterfield
 Mr. C. N. A. Butterfield
 Mr. and Mrs. David Cash
 Mrs. Elfrida Chappell
 Dr. and Mrs. Nigel Chudleigh
 Mr. and Mrs. Eric Clee
 Ms. Annette Cloney
 Mrs. Charles Collis
 Mr. and Mrs. John Collis
 Mr. and Mrs. N. Thomas Conyers
 Mary Cook
 David Cordon
 Mr. and Mrs. Alan Cossar
 Mr. and Mrs. Leslie Crane
 Mrs. J. Henry Dallas

Dr. Deborah Daly
 Mr. and Mrs. Peter Darling
 Mr. and Mrs. Ian Davidson
 The Hon. Ernest D. DeCouto CBE, JP and Mrs. DeCouto
 Mr. and Mrs. Nicholas Dill
 Mr. and Mrs. Michel Drew
 Ms. Mary Lee Dunkley
 Mr. John Elliott
 Margaret Emmott
 Mr. and Mrs. Roger Farge
 Mr. and Mrs. Timothy Faries
 Mr. and Mrs. Keith Fisher
 Beulah Foggo
 Mrs. Carol Frith
 Mrs. I. Fryer
 Mr. and Mrs. John Galbraith
 Mrs. Judith Gardecki
 Mr. and Mrs. James Gibbons
 Mr. Malcolm Gosling Jr.
 Mr. and Mrs. W. John Graham
 Mr. Thomas Gray
 Mr. and Mrs. Stephen Green
 Sheila Ann Gringley
 Mr. Herbert Haag
 Mr. and Mrs. Scott Hunter
 Mrs. Ford Hutchings
 Mr. and Mrs. Colin James
 Dr. Thomas James
 Mr. and Mrs. Donald Johnson
 Mr. and Mrs. Wayne Johnson
 Mr. and Mrs. Kirkham Kitson
 Mr. and Mrs. Lars Knudsen
 Mr. and Mrs. J. R. H. Lightbourn
 Mr. and Mrs. Robert Lindo
 Mr. and Mrs. Joe Lopes
 Mr. Darcy Lord
 David and Fernanda Marshall
 Mrs. Janet McCulloch
 Susan McGrath-Smith
 Mr. A. G. McKean
 Mrs. Brenda McLean
 Mr. and Mrs. David McManus
 Mr. and Mrs. Thomas Miller
 Dr. and Mrs. Duncan Moran
 Mr. and Mrs. Robert O'Shea
 Mr. and Mrs. Miles Outerbridge
 Mrs. Sandra Outerbridge
 Mr. George Paterson
 Rhydell Paynter
 Mr. Clive Pool
 Mrs. Patricia Powell
 Mr. Anthony Prentice
 Mr. and Mrs. Jay Riihiluoma
 Mr. and Mrs. John Riihiluoma
 Dr. David and Susan Roblin
 Norman and Margaret Roberts
 Dr. Fiona Ross
 Kate Ross
 Janus and Marike Roux
 David Ruse
 Mr. and Mrs. E. John Sainsbury
 Dr. the Hon. David and Mrs. Saul
 Mr. and Mrs. Hamilton Saunders

Mr. and Mrs. Joel Schaefer
 Mr. and Mrs. Walter Scott
 Mr. and Mrs. Eugene Simmons
 Jean Smith
 Mr. and Mrs. John Talbot
 Mr. and Mrs. Glenn Titterton
 Mr. and Mrs. Roger Titterton
 Mrs. Eldon Trimmingham
 Mr. and Mrs. Robert Tucker
 Dr. Robert Vallis
 Mrs. Hal Watlington
 Mrs. Brigitte White-Brauers
 Mr. David White
 Mr. David White
 Mr. John Wilkins
 Mrs. Claudine Wilson
 Mr. Malcolm Wilson
 Mrs. Helene Winter
 Mr. and Mrs. Robert Winter

Real Friend - \$100+

Anonymous (2)
 American Resource Corporation Limited
 Amis Memorial Chapel Ltd.
 Anon Insurance Mangers Demin/Raffle
 Bermuda Air Conditioning Limited
 Burrows, Lightbourn Ltd.
 Caesar's Pharmacy Donation Tin
 Conyers Imports Ltd.
 Cox Hallett Wilkinson, Barristers and Attorneys
 Evergreen Limited
 Executemps Ltd.
 Fram Shipping Limited
 Godwins Carpentry
 Joy Lusher Real Estate Limited
 MarketPlace Ltd.
 Marsden First United Methodist Church
 M. Keyes Donation Tin
 Meyer Group of Companies
 Nifty Fifties
 P & M Electrical Services & Supply Ltd.
 Richard Bath Associates
 Rego Realtors Limited
 TOPS Ltd.
 Traditions Restaurant Donation Tin
 Windcrest Management Limited
 XL Foundation - Matching Donations

Anonymous (56)
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