



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

ANNUAL REPORT

~ 2012 ~



Cancer Care in Bermuda
since 1980



“It is difficult to put into words the appreciation I have for P.A.L.S. The support given to R... and our entire family both moral and financially will not be forgotten.”

“Dear Beautiful Women of P.A.L.S. Many thanks for your love, compassion and support to both patient and families. God bless all of you.”

“Your organisation is a wonderful asset in the community and has brought solace to many.”

“May God richly bless all of you for the care you so lovingly provide in our community.”



“Heartfelt thanks to my P.A.L.S. nurse. I feel I have been touched by an angel.”

“I’m writing to express my appreciation for all the assistance, kindness, understanding and compassion that has been shown to my sweet husband and myself through all the many months he has bravely fought his illness.”

“We pray this contribution will be a blessing to P.A.L.S. May God continue to bless everyone in your organisation.”

“Thanks for all you have done for our family and the many lives you continue to touch every day.”

“I want to thank everyone at P.A.L.S. for all the work that you do, with such grace, humility and dignity.”

~ 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 year ended 31 August, 2012*

The tributes from patients, their friends and their families reproduced on the inside covers of this report are testimony to the valuable work that P.A.L.S. does in this community.

Bermuda is going through a very tough economic period, with most charities currently experiencing declines in donations; P.A.L.S. is no exception. However, we have been fortunate in that P.A.L.S. has been able to set aside surplus funds over several years which may be utilised when it is difficult for those who have given so generously in the past to continue giving to the same degree.

The Board and management of P.A.L.S. operate under stringent budget guidelines and have been able recently to maintain a nearly flat level of expenses in an environment where the community's health costs have risen substantially over the same period. However, our monthly operating expenses, which had averaged around \$100,000 during the previous three years, have risen in the last twelve months to more than \$116,000. This is due mainly to an increase in the number of patients, the cost of medications, and the need for many patients to stay overseas for longer periods.

While we all hope for a more robust economic climate, we are realistic about the length of time it will take. At P.A.L.S., we are confident that we have the funds on hand to be able to continue to provide the same level of service as we do now for all our patients for several years into the future. In that connection we are grateful to Mark Crockwell for his conservative oversight of our investment portfolio. Our ability to continue to do this will, however, depend on a number of factors – the most significant being an Island-wide economic recovery and the ability of Bermuda's healthcare system to contain the growth in medical costs in the future.

In January 2012, P.A.L.S. was recertified by the Bermuda National Standards Committee (BNSC) as one of a small number of charities completing this rigorous examination and implementation of best practices. Pat Purvey completed a thorough review of all of our Policies and Procedures, thus greatly assisting P.A.L.S. to maintain its certification. As part of this exercise, P.A.L.S. is enhancing its enterprise risk management practices and we are grateful for Steve Fallon's help in this area.

Dr. Wilbert Warner and P.A.L.S. Medical Adviser, Dr. Sharon Alikhani, provide valuable insight from the medical profession's perspective. P.A.L.S. enjoys a strong bond with KEMH, although the ability of our nurses to provide continuity of care to their patients while in hospital is sometimes a challenge and something we continue to seek to improve.

Once again, in March 2012, we were pleased to be involved with the annual St. Baldrick's Head Shaving events - see page 14 of this report.

P.A.L.S. relies on more than monetary donations to do its work. We also receive many donations of goods and services. This year a list of in-kind donors is included in this report for the first time, on page 12. I apologise if we have omitted acknowledgement of any gifts. Some of our friends and volunteers just do nice things for us and don't tell us!

We are also most grateful to PricewaterhouseCoopers for providing audit services to P.A.L.S. and for their donation of their audit fees. John Hill, Treasurer, continues to perform above and beyond the call for P.A.L.S. and is ably supported by Peter Watson, Chairman of the Audit Committee. Robin Judah continues to support this Committee and is a valuable long serving member of the Board.

Shirley Higgs was elected to the Board this past year. Shirley retired in June 2011 as one of our longer serving nurses and we are pleased that she is continuing to contribute to the organisation as Chair of the Personnel Committee. Debby Graham has helped us to improve our employee performance appraisal process significantly this year.

Alan Pailing has led P.A.L.S. technology initiatives, introducing a FaceBook page, where events are recorded and shared with "friends" and he is currently leading the improvement of our internet Home Page.

Diana Simons and Berlene Smith have handed over the reins as organisers of P.A.L.S. Annual Fair to volunteer Anna Summers, but continue to participate in P.A.L.S. activities and to organise the Sponsored Walk. My personal thanks to them for all their hard work contributed to P.A.L.S.

We were pleased that Shauna MacKenzie has agreed to serve as our Legal Adviser, bringing legal expertise to P.A.L.S. when needed. Jeanne Edridge, Deputy Chairman, and Jo-Ann Fox, Education Committee Chairman, continue as valuable supporters of P.A.L.S.

Our administrators, Carolyn Arnold and Lynette Waldron continue as the backbone of our office, managing donations and our volunteers, respectively, along with a host of other activities for P.A.L.S.

Finally, special thanks to our dedicated President & CEO, Ann Smith Gordon, for her tireless leadership of this great organisation.

On behalf of the Board of Directors, Officers and Staff, I would like to thank all P.A.L.S. supporters, particularly our donors and volunteers, for their continuing interest. We can never say thank you enough!

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


Gavin R. Arton
Chairman

Patron

Mrs. Fergusson

Honorary Director

Margaret Tricker

Board of Directors

Gavin Arton

Mark Crockwell

Jeanne Edridge

Stephen Fallon

Jo-Ann Fox

Debby Graham

Shirley Higgs RN (from 17 January 2012)

Alan Pailing

Pat Purvey RN

Robin Judah

Diana Simons RN

Berlene Smith

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*

Legal Adviser

Shauna MacKenzie

President's Report

Another year in the active life of P.A.L.S. has come and gone as we strive to maintain the highest quality of professional care for any cancer patient in Bermuda requiring our services.

Following the departure of the Island's only resident oncologist in July 2011, the Bermuda Hospitals Board engaged Dr. Paul Coty who arrived during the first week of January 2012 to take up his full time appointment. He has been joined by two part time oncologists, Dr. Tutu Aung-Hillman and Dr. Jean Walters so that there should always be two oncologists available for our patients at any one time.

We continue to appreciate our close relationship with KEMH Palliative Care Physician, Dr. Sharon Alikhani, who also acts as P.A.L.S. Medical Director. The presence of Karen Dyer, Friends of Hospice Counsellor and Art Therapist, in the office newly constructed for her has proven to be a valuable resource where 46% of referrals come from P.A.L.S. nurses. She sees patients in her P.A.L.S. office, at Agape House or at home. Karen's Bereavement Group sessions continue and are very beneficial to her clients who are mostly families of P.A.L.S. patients.

The KEMH Day Hospice at Agape House, for persons living with a terminal illness, began on a once-weekly basis limited to and fully subscribed by six participants referred by Dr. Alikhani and P.A.L.S. nurses. There is no charge and again most of the patients are from P.A.L.S. Between 10 a.m. and 3 p.m. patients activities include therapeutic massage, Reiki, social interaction and creative activities. Morning refreshments and lunch are provided.

The Chairman and I met with representatives from Friends of Hospice and Bermuda Cancer & Health Centre to discuss how our organisations may better coordinate and cooperate.

A formal request made to KEMH for P.A.L.S. to be included in the Hospital Clinical Suites Citrix computer system to allow our nurses access to hospital patient information along with physicians, was put on hold until appropriate controls have been established.

Our IT consultant Alan Pailing, attended a workshop on "Facebook & Twitter" and registered P.A.L.S. on Facebook which can now be accessed at www.facebook.com/PALSBermuda, even without a Facebook account. Alan also attended the Bermuda Government Department of E-Commerce's presentation to the Health Sector on the proposed PIPA (Personal Information Protection Act). Though still in the early stages the purpose of the meeting was to invite feedback. As privacy of information is a major concern world-wide and changing continually, charities need to be aware of these concerns and updates.

Treasurer, John Hill, attended two seminars put on by the Centre on Philanthropy focusing on Payroll Tax and Social Insurance. We thank him for his many years of always meticulous work.

Pat Purvey and Chairman, Gavin Arton, were the driving force behind the successful completion of the enormous and time consuming self-study required by the Bermuda National

Standards Committee. A plaque attesting that P.A.L.S. is certified in “Meeting the Highest Standards of Professional Performance” has been received and is valid through 31 December, 2015.

The Annual Christmas Party held at our headquarters welcomed some 150 patients, care-givers, friends and those who have helped us during the year. It is always a special evening of friendship, good will and gratitude on all sides.

I have made several presentations during the year to various organisations including the Devonshire Seventh-Day Adventist Church where I was presented with an impressive plaque reading “Presented to P.A.L.S. for their unwavering, dedicated and devoted Community Service throughout the islands of Bermuda”. Also adorning the wall is the Bermudian Magazine Best of Bermuda Award 2012 given to P.A.L.S. in the category of Most Charitable Organisation.

As well, P.A.L.S. has a page in the 2012 AstraZeneca appointment diary distributed throughout the Caribbean with a few of my Bermuda photographs.

I would like to commend and thank Jeanne Edridge who, after many years as Chairman of the Personnel Committee, has passed the torch to former P.A.L.S. Nurse, Shirley Higgs.

In April, we bid farewell to Lady Gozney, our Patron for the last four years. She and His Excellency the Governor Sir Richard Gozney attended a small reception given in their honour at our headquarters for which we received a charming letter of thanks.

Bermuda’s new Governor and Commander in Chief, Mr. George Fergusson arrived in May and I am delighted to report that Mrs. Fergusson has accepted our invitation to become the next Patron of P.A.L.S.

In closing, I would like to join the Chairman in expressing my gratitude to those close to the daily affairs of our organisation not only for their delivery of the highest standard of professional care to our cancer patients, but also for their dedication and compassion as evidenced in the following letter:

“Your care so greatly helped us through the most difficult time in our lives. We were so saddened to see our beautiful mother and wife fade from this world but your care made it all possible to be comfortable. Compassion is truly a gift from God. We know your team is His angels on earth”.

We must never waver or lose sight of the important part we as P.A.L.S. are privileged to play in the lives of so many cancer patients within our community.



Ann Smith Gordon
President and Chief Executive Officer

Nurses

Kathy Fox, RN
Donna Viney, RN
Bernice Zaft-Gibbons, RN

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



During the past year an unprecedented 148 new patients were referred to our service with 28 patients being reactivated. The nurses made 5,093 home visits and sadly we reported 88 deaths.

Judith Saltus resigned with regret in October 2011 and returned to England. Her replacement is Susan Reeves, an experienced community nurse who began her duties on 17th October following orientation with

each nurse in turn. The nurses' areas have been slightly tweaked in order to work more efficiently.

All the nurses attended an in-service update on portocaths with a member of the KEMH IV Therapy Team and they all attended various appropriate continuing Medical Education (CME) lectures at KEMH during the year. As well, they completed the required CPR refresher course which is in effect for the next two years.

In September 2012 Julie Harrington and Susan Reeves will be attending the Multi-Professional Week in Palliative Care at St. Christopher's Hospice in London. This is a five day intensive programme in clinical palliative and end of life care. Bernice will be attending the Montreal Palliative Care Conference in October 2012. The twice monthly meetings with P.A.L.S. Medical Director, Dr. Sharon Alikhani continued, proving invaluable in assisting with various nursing decisions.

Licensed Psychologist, Susan Adhémar also continued to meet regularly with the nurses. As well and helpful were meetings with permanent resident Oncologist, Dr. Paul Coty and part time Oncologists, Dr. Tutu Aung-Hillman and Dr. Jean Walters.

Julie gave an excellent presentation at the P.A.L.S./Friends of Hospice (FOH) orientation for those FOH Volunteers who had already completed their comprehensive "Companionship" course.

In July 2012 our nurses escorted two Baccalaureate Nursing Students from the College of Mount Saint Vincent Department of Nursing in Riverdale, New York, as they made their rounds visiting patients. These students were on a two week visit to Bermuda as part of their course, *A Comparative Study of the Health and Social Policy of Bermuda with the United States*. Course instructor, Dr. Sandra Hillman was consultant to the Bermuda Government for the development of Agape House (1989-91). Ann Smith Gordon gave a presentation on the history and work of P.A.L.S.

Assistance to Bermuda's cancer patients

We will accept into our service any cancer patient in Bermuda of any age and in any stage of his or her illness, who needs P.A.L.S. specialised professional care. During the year ended 31 August 2012, 148 new cancer patients were referred to P.A.L.S. At any one time P.A.L.S. is assisting over 100 patients.

In addition to providing professional care by our five nurses trained in oncology, we assist patients financially, as shown below:

Overseas

Where appropriate, we fund travel and accommodation for patients going overseas for cancer treatment. If patients are insured, we claim appropriate reimbursement.

During the year we helped patients with air fares of \$26,914 and accommodation expenses of \$216,272 for 36 patients staying at twelve hotels close to the medical centres where they were receiving treatment.

In Bermuda

Where appropriate, we fund prescription medication, medical supplies, nursing assistants, and food supplements to assist patients.

During the year we paid bills to help local patients with prescription medication and medical supplies in the amount of \$159,292, nursing assistants, financial assistance, etc. in the amount of \$34,880 and food supplements in the amount of \$23,344.

Volunteers

Co-ordinated by Lynette Waldron, JP

Without those very special people we call volunteers, P.A.L.S. would be the poorer and our patients would be denied the friendship and moral support so freely given and so gratefully received.

During the year volunteers provided transport to 242 medical appointments and gave 3,839 hours of their time to our organisation. A great deal of that time is given to our annual and on-going fund raising events vital to our income and good will within the community, details of which can be found under the heading **P.A.L.S. Own Fund Raising Events**.

Sandy Gascoigne continues to prepare the monthly grief mailings sent out to families who have lost loved ones. She was chosen P.A.L.S. Volunteer of the Year and was recognised at the Centre on Philanthropy Volunteer Reception in December 2011. Another P.A.L.S. Volunteer, Sue Pedro, was named Nurse of the Year 2012 by the Bermuda Government after more than 40 years in the medical field and 30 years with the Department of Health in Bermuda.

P.A.L.S. Christmas Tree of Remembrance in the Washington Mall 2011 was once again officially lit by Archdeacon Andrew Doughty accompanied by enthusiastic carol singing by Mount Saint Agnes students. Every year thousands of people come to this tree and to the one in Butterfield

Bank to remember loved ones in a special way by leaving a personal message and a decoration on the trees. For some three weeks in December these trees are manned by P.A.L.S. volunteers and other kind friends who can also enjoy the Christmas decorations throughout the Mall. Thanks again to P.A.L.S. volunteers and students from Cedarbridge, Warwick Academy and Saltus Grammar School.

In appreciation of their dedication we look forward to a Volunteer Appreciation Cruise in September 2012 kindly provided by Captain Mike Hayward on board his boat "Explorer".

Education Committee

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

Julie Harrington, RN
Lynette Waldron, JP

The committee met several times during the year but it is increasingly difficult to find appropriate speakers for educational Volunteer meetings and in today's busy world fewer volunteers are free to attend monthly meetings.

We held a two hour orientation for Friends of Hospice volunteers who have completed their "Companioning" training at Agape House. Consideration is being given to combine P.A.L.S. seminars for new volunteers with the more detailed Friends of Hospice training.

Mrs. Debbie Trott, the KEMH Medical Concierge explained the travel service launched in 2009 to provide travel and liaison support to Bermuda residents needing to go abroad for medical treatment. This has been very helpful in arranging for our patients who must go overseas.

Mrs. Kathi Rogers, Certified Massage Therapist, outlined her role in oncology massage including a demonstration to interested volunteers.

The many other volunteer events are described in the volunteer report.

Memorial Committee Report

Fay Leseur

Rosalie Rickards

After serving on this committee for many years, Joan Stevens retired with the promise to assist as back-up when necessary. We are most grateful for her commitment to this important role in P.A.L.S.

We are also very grateful to Fay Leseur who joined P.A.L.S. in 1981 and who has been an invaluable and dedicated volunteer ever since. Fay has been a full member of the Memorial Team since 1991, prior to which she assisted Margaret Tricker from time to time.

We were delighted to welcome Rosalie Rickards to the family of P.A.L.S. who joined us in February 2012 and has settled in beautifully.

During the year, P.A.L.S. was named to receive donations in memory of 70 persons totaling 784 individual memorial donations. Each was acknowledged and 353 letters of notification were sent to families.

Policy & Procedures Committee

Patricia Purvey, *Chairman*
Ann Smith Gordon MBE, JP

Diana Simons RN

This committee met regularly during the year. A full review of governing documents begun in November 2011 was completed. A statement to this effect was signed by the Chairman of the Board as required by the Bermuda National Standards Committee.

The next review should commence in November 2015. Until then, the committee will meet only as necessary.

P.A.L.S. is cognisant of the importance of remaining at the forefront of compliance in all areas in order to maintain our status as one of the most respected and trusted charities in Bermuda.

Audit Committee

Peter Watson, *Chairman*
Robin Judah

Gavin Arton

The Audit Committee met three times during the year with Auditors, PricewaterhouseCoopers, to discuss the planning, staffing and scope of the audit and, upon completion of the audit, to discuss the results of their examination of the financial statements.

The adequacy of the internal controls that have been implemented over the years was discussed and the auditors felt that the controls in place are sound. These controls are designed to ensure the integrity of the assets as well as the financial reporting for P.A.L.S.

After careful review and consideration, the Audit Committee has recommended acceptance by the Board of the audited financial statements of P.A.L.S for the 12 months ended 31 August, 2012.

Development Committee

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

Alan Pailing
Carolyn Arnold (*Database Administrator*)

This committee is responsible for the Annual Appeal correspondence as well as for finding new ways to provide income for P.A.L.S., a difficult job in the prevailing economic circumstances.

We will continue to send out Annual Appeal letters to our friends and supporters in the hope that their donations will continue.

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

A difficult economic climate means additional challenges for those attempting to raise funds on behalf of the hundreds of registered charities in Bermuda. We in P.A.L.S. are ever grateful to all those who continue to support our many events and activities as listed below.:

31st Annual Fair – 19th November 2011

Held at St. Paul's Christian Education Centre in Paget and kindly opened by the Reverend David Matthews of St. Ann's Church in Southampton, another successful day was enjoyed by hundreds of faithful followers.

After many, many years of acting as coordinators for the fair, including this one, Diana Simons and Berlene Smith have earned a well-deserved break as coordinators but will continue to organise the ever popular White Elephant Stall. We are very grateful for their efforts and success for so long in this popular annual event.

Piano Recital – 27th November 2011

Under the Distinguished Patronage of P.A.L.S. Patron Lady Gozney, Margaret Bruce, renowned international pianist returned to Bermuda to give the audience another evening of beautiful music at St. John's Church in Pembroke. Attended by both His Excellency Sir Richard and Lady Gozney, Margaret received a well-deserved standing ovation.

Denim Day – 18th November 2011

Organised by Board Member Debby Graham and Administrator, Carolyn Arnold, many schools and businesses took part in this popular event.

24th Annual Sponsored Walk – 12th February 2012

Diana Simons and Berlene Smith managed to organise another very successful walk from the Dockyard to Hamilton. Though gales and squalls had been forecast, the ferry was able to cross the Great Sound with 340 out of a registered 515 participants. The high winds prevented tents from being erected at Albouy's Point and we were grateful to be given permission to move the finish to BUEI. It was a day of drenching rain followed by brilliant sunshine and a forecast that discouraged many from showing up for the 7:30 a.m. start. This event has now passed the \$1 million mark in cumulative donations due to the efforts of Diana and Berlene.

26th Audio Visual Slide Presentation – 14th March 2012

Ann Smith Gordon's "Homes, Gardens & Villages of Beautiful England" was well attended by supporters including His Excellency, Sir Richard Gozney and P.A.L.S. Patron Lady Gozey who commented that the pictures of their homeland would make the task of leaving Bermuda a little easier.

Peter Grayston 11th Memorial Walk - 15th April 2012

Another glorious and warm afternoon made Peter's Walk organised by Janet and her family, a most enjoyable event for the some 140 friends who turned up to walk, trot and run the 5 km course.

Tag Days – May 2012

Though donations were down this year, we were amazed at the generosity of those who were able to contribute and support P.A.L.S. in this way.

Annual Fish Fry

It was decided to skip this popular event in 2012 and we look forward to next year's "fish frenzy".

Mary Powell's Note Cards

Ethel Hill continues to keep the shops stocked with these charming note cards popular with locals and visitors alike.

Stamps

Due to the exorbitant price now to ship stamps to the overseas headquarters, Sue's Stamp World has been forced to cease this operation. The last collection was in June 2012. We thank everyone who collected, saved and turned in stamps on P.A.L.S. behalf.

In-kind donations

The support which P.A.L.S. is fortunate to receive from all sections of the community is not simply limited to monetary donations.

Individuals

Throughout the year many generous individuals provided in-kind assistance to P.A.L.S. – they helped in providing services for patients, in all aspects of our fund raising activities, and in so many other ways. It would be invidious to list them by name, simply because of the inevitability of unintentional omissions. They are all much-appreciated supporters of our mission to assist cancer patients in Bermuda. To them all, we offer our sincerest gratitude.

Companies and other organisations

During the year ended 31 August, 2012 the following organisations supplied invaluable "in-kind" donations:

Goods and Services

Air Care – Bermuda Hospitals Board – Besco – Brighton Nurseries – Chameleon Print Express Ltd – Digicel – Freisenbruch-Meyer – North Rock Communications – PricewaterhouseCoopers – Royal Gazette

Sponsored Walk

Barritt's – BGA – BUEI – Corporation of Hamilton – Dunkley's – Europa Imports – Kaleidoscope Media – Marine & Ports

Slide Show

Electronic Services – Mount St Agnes

Memorial Christmas Trees

Butterfield Bank – Mount St Agnes Choir – Washington Mall and Washington Mall stores

Fair

Bermuda Pipe Band – Brunswick Bakery – Butterfield & Vallis – The Cake Shop – Fairmont Southampton – Market Place – The Supermart

Special Fund Raising Events and Donations from Friends

The imaginative ways our friends, supporters, grateful patients and their families find to support P.A.L.S. never ceases to amaze us. Examples of such kindness are as follows:

P.A.L.S. was very pleased to be selected as one of the recipients of the proceeds from the 20th and final Ross “Blackie” Talbot Charity Golf Classic Tournament this year. Grants were determined by sales of raffle tickets related to this event and our volunteers sold enough tickets and collected sufficient donations for P.A.L.S. to receive a cheque for \$40,000.

Esso Bermuda embarked on a huge advertising program between November 2011 and January 2012 at participating petrol stations, where, for every gallon of petrol sold, five cents was donated to P.A.L.S. This was a highly successful venture which resulted in a donation of \$26,000.

Once again donations were given in lieu of presents for birthdays, weddings, Christmas, retiring employees and anniversaries which often included matching donations from businesses and those who contribute in lieu of union dues. The Royal Gazette gave a generous donation to cover costs of advertising in 2012. St. Vincent de Paul continued their tradition of donating twenty \$120.00 food vouchers for our needy patients at Christmas. The Dream Dare Dance ladies, led by Jan Fraser Coles, organised a Women’s Conference at Christ Church Hall, Warwick in October 2011 with proceeds to P.A.L.S. As well, they held a Car Boot Sale at Peace Lutheran Church on 5th May 2012.

Proceeds were donated from the Butterfield & Vallis Staff Quiz, the Mid Ocean Club Ladies Golf Rally, the Annual “Moose Hunt” Golf Tournament, Gorham’s Super Bowl Event, Bermuda Fly Fishing Invitational Tournament with sponsors Bacardi. The “Lunch Gals” Annual Christmas Lunch, Saltus School Rag Week and School Team/Capital G 2011 Youth Give Program, Lindo’s/P.A.L.S. Shopping Bags, Bermuda Long Riders Motor Cycle Club & Association, Gosling’s Staff, Devonshire Seventh Day Adventist Church congregation and Home League St. Georges members.

And that is not all, with donations from Argus Walk the Walk, Eastern Lioness Lions Club, St. Georges Preparatory School Staff, Centenary United Methodist Church congregation, English Speaking Union for Ann Smith Gordon’s private slide presentation, St. Baldrick’s Foundation shavees and sponsors, the Progressive Pool Committee from rental of their pool table, and the East End Ministerial Association congregation.

As well, customers at the Paraquet Restaurant, M. Keyes & Company, Traditions Restaurant, Caesar’s Pharmacy and Onion Jack’s contributed to the donation tins on their counters. Brighton Nurseries continue to donate poinsettias at Christmas for our patients and the Captain and crew of the Somerset Ferry transported participants to Dockyard on their day off for the start of our Annual Sponsored Walk.

Thank you does not sufficiently express our sincere appreciation to all those who have contributed in so many ways. We are deeply grateful.

P.A.L.S. continues to partner with the St Baldrick's Foundation in funding grants for childhood cancer research. The funding for these awards is received by P.A.L.S. in support of participants at St Baldrick's annual head shaving events in Bermuda (and not from funds donated for patient care).

In March 2012 Bermuda's main St Baldrick's event was held at BAA Gymnasium – the local arrangements committee was led by Kate Daly. In addition, a private event was held at Saltus Grammar School. Total funds raised by these events amounted to \$378,121 of which \$83,556 (22%) was received by P.A.L.S. children's care fund – donors paid the remaining contributions direct to St Baldrick's Foundation in California.

P.A.L.S. ensures that its children's care fund is utilised first to assist the (fortunately) small number of young cancer patients in Bermuda; the remaining monies are made available for research. The children's care fund has been utilised as follows:

	2012 (year)	2011 (14 months)
	\$	\$
Assisting Bermuda's young cancer patients	19,272	12,414
Committed to fund childhood cancer research	379,992	481,250

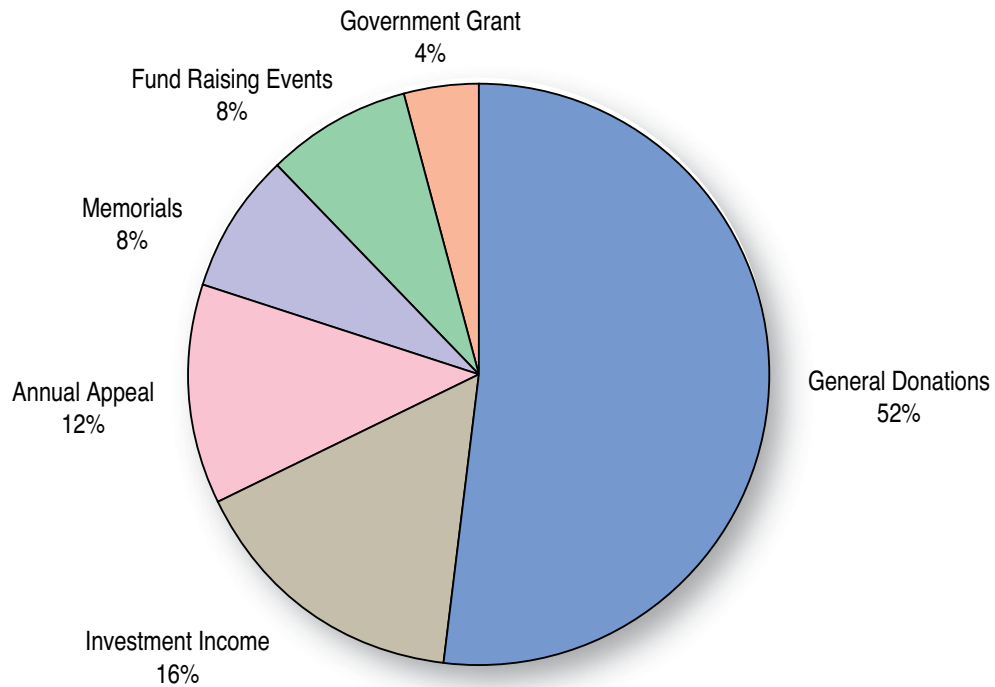
Funding of awards by P.A.L.S. for childhood cancer research is summarised as follows (all awardees are physicians at Dana-Farber Cancer Institute in Boston):

Awardees	Titles of research projects	\$	Period of grant
2012 AWARDS:			
Dr Leo Wang	Phosphoproteomic identification of therapeutic targets in AML stem cells	330,000	2012-14
Dr Joanne Wolfe	Understanding barriers to symptom management in pediatric oncology	49,992	2012
PREVIOUS AWARDS:			
Dr Katherine Janeway	Drug and drug target discovery in metastatic osteosarcoma	230,000	2011-12
Dr Jennifer Mack	Long-term outcomes of prognosis communication in pediatric oncology	50,000	2010
Dr Lynda Vrooman	Bone mineral status changes in childhood lymphoblastic leukemia	340,514	2009-11
Dr Simone Hettmer	a) Rhabdomyosarcoma tumor initiation and propagation b) A humanized model of soft-tissue sarcoma for drug discovery	383,230	2008-11
		1,383,736	

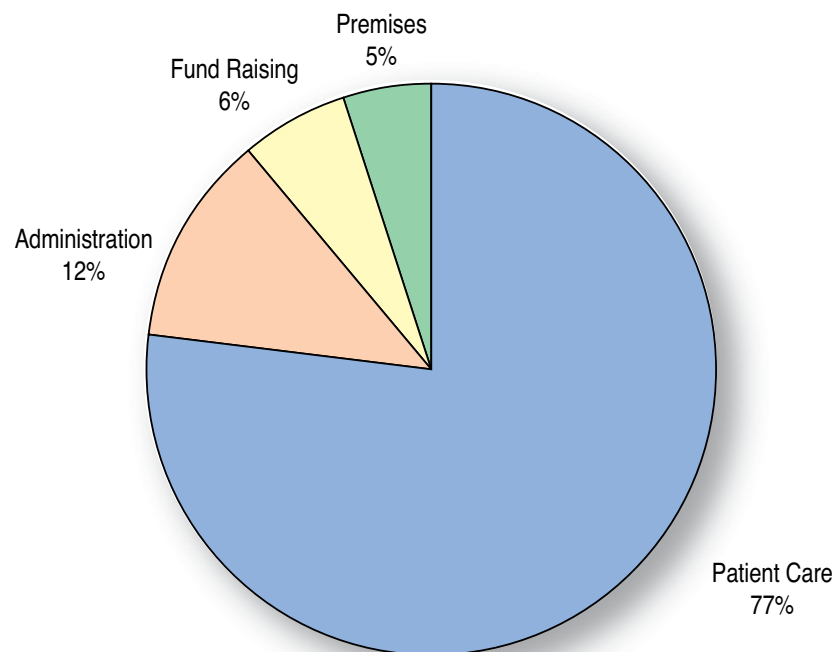
Financial Highlights

Year ended 31 August, 2012

Income Sources



Expenses





November 19, 2012

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, 2012 and the statements of operations and unrestricted net assets, including the related schedules, changes in net assets and cash flows from operations for the year 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 19, 2012

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, fund raising and other transactions with the public, the completeness of which is not susceptible of satisfactory audit verification. Accordingly, our verification of these revenues was limited to the amounts recorded in the records of P.A.L.S. Therefore, we were not able to determine whether any adjustments might be necessary to revenue from donations and fund raising, net surplus of revenues over expenses and cash flows from operating activities for the year ended 31 August, 2012 and the fourteen month period ended 31 August, 2011, assets as at 31 August, 2012 and 2011 and unrestricted net assets both at the beginning and end of the 31 August, 2012 and 2011 years. Our audit opinion on the financial statements for the fourteen month period ended 31 August, 2011 was modified accordingly because of the possible effects of this limitation in scope.

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 \$379,992 and \$481,250 for the year ended 31 August, 2012 and the fourteen month period ended 31 August, 2011, respectively. Our audit opinion on the financial statements for the fourteen month period ended 31 August, 2011 was also modified because of the possible effect of this matter. As the income and expense offset, there is no effect on net surplus of revenues over expenses or unrestricted net assets.

Qualified opinion

In our opinion, except for the possible effects of the matters described in the basis for qualified opinion paragraphs, the financial statements present fairly, in all material respects, the financial position of P.A.L.S. as at 31 August, 2012 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.

A handwritten signature in blue ink that reads "PricewaterhouseCoopers".

Chartered Accountants

Balance Sheet

as at 31 August, 2012

	2012 \$	2011 \$
Assets		
Cash and term deposits (<i>note 3</i>)	507,703	868,405
Accrued interest receivable	82,437	83,441
Accounts receivable	2,500	794
Prepaid expenses	18,123	19,433
Investments - bonds (<i>note 4</i>)	6,946,204	6,927,155
Investments - equities (<i>note 4</i>)	95,763	122,918
Capital assets, net (<i>note 6</i>)	1,314,000	1,370,177
	<u>8,966,730</u>	<u>9,392,323</u>
Liabilities		
Accounts payable and accrued liabilities	53,187	55,751
Revenues received in advance	4,671	9,037
Research grants payable	220,000	446,876
Deferred contributions (<i>note 7</i>)	1,926,118	2,322,909
	<u>2,203,976</u>	<u>2,834,573</u>
Accumulated funds		
Net assets restricted for endowment (<i>note 5</i>)	21,168	25,815
Unrestricted net assets	6,741,586	6,531,935
	<u>6,762,754</u>	<u>6,557,750</u>
	<u>8,966,730</u>	<u>9,392,323</u>

Approved by the Board of Directors



Director



Director

The accompanying notes are an integral part of these financial statements

Statement of Operations and Unrestricted Net Assets

For the year ended 31 August, 2012

	2012 \$	14 months to 31 August 2011 \$
Revenues		
Donations (schedule 1)	1,007,678	1,016,667
Interest income	241,009	270,055
Fund raising (schedule 2)	119,696	112,886
Amortisation of deferred contributions (note 7)	115,630	159,700
Government grant	56,054	87,157
Dividend income	2,370	7,248
Membership dues	1,350	340
	<hr/> 1,543,787	<hr/> 1,654,053
Expenses		
Payroll and related costs (note 8)	793,006	902,742
Patient expenses (schedule 3)	360,100	213,552
Depreciation	75,677	77,847
Donated audit fee	35,000	27,000
Vans	22,505	25,350
Public relations	21,929	23,758
Office expenses	20,160	22,132
Insurance	19,058	21,286
Property maintenance	16,746	35,806
Communications	11,951	14,823
Electricity	10,951	14,263
Bank fees	6,734	6,385
Education	2,776	12,646
	<hr/> 1,396,593	<hr/> 1,397,590
Net surplus of revenues over expenses before undernoted item	147,194	256,463
Realised and unrealised gain on investments	62,457	168,053
Net surplus of revenues over expenses	209,651	424,516
Unrestricted net assets, beginning of year (period)	6,531,935	6,107,419
Unrestricted net assets, end of year (period)	<hr/> 6,741,586	<hr/> 6,531,935

The accompanying notes are an integral part of these financial statements

Statement of Changes in Net Assets

For the year ended 31 August, 2012

	Net assets restricted for endowment \$	Unrestricted net assets \$	Net assets 2012 \$	Net assets 14 months to 31 August 2011 \$
Balance - beginning of year (period)	25,815	6,531,935	6,557,750	6,131,513
Net surplus from operations	–	209,651	209,651	424,516
Unrealised gain (loss) on endowment investments (note 5)	(4,647)	–	(4,647)	1,721
Balance - end of year (period)	21,168	6,741,586	6,762,754	6,557,750

The accompanying notes are an integral part of these financial statements

Statement of Cash Flows

For the year ended 31 August, 2012

	2012 \$	14 months to 31 August 2011 \$
Cash flows from operating activities		
Net surplus of revenues over expenses	209,651	424,516
Adjustments to reconcile to net cash provided by operating activities:		
Depreciation	75,677	77,847
Realised and unrealised gain on investments	(62,457)	(168,053)
Amortisation of bond premium	10,386	12,622
Amortisation of deferred contributions	(115,630)	(159,700)
Changes in assets and liabilities:		
Accrued interest receivable	1,004	11,706
Accounts receivable	(1,706)	1,739
Prepaid expenses	1,310	(8,718)
Accounts payable and accrued liabilities	(2,564)	14,624
Revenues received in advance	(4,366)	9,037
Net cash provided by operating activities	111,305	215,620
Cash flows from investing activities		
Maturity, early redemption and sale of bonds	800,000	848,424
Purchase of bonds	(744,469)	(938,132)
Capital expenditure	(19,500)	(61,649)
Net cash provided by (used in) investing activities	36,031	(151,357)
Cash flows from financing activities		
Restricted contributions received and allocated interest	98,830	201,181
Research grants paid	(606,868)	(264,721)
Net cash used in financing activities	(508,038)	(63,540)
Net increase (decrease) in cash and term deposits	(360,702)	723
Cash and term deposits, beginning of year (period)	868,405	867,682
Cash and term deposits, end of year (period)	507,703	868,405

The accompanying notes are an integral part of these financial statements

Notes to Financial Statements

31 August, 2012

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 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 (see 2(g)), are recognised as revenue in the statement of operations in the year in which the related expenses are incurred. 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. Interest income is recognized on the accrual basis.

(c) Capital assets and depreciation

Capital assets, except for land which is stated at cost less any impairment in value, are carried at cost less accumulated depreciation and impairment loss, if any. 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 net assets. 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, 2012

(e) *Donations*

Volunteer efforts and non-cash donations, other than investments (see 2(d)) 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 net assets.

(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 in the balance sheet. 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 (2011: 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. The Organisation is continuing to assess the financial reporting impact of the transition and cannot reasonably estimate the effect at this time but management does not expect this to be material.

3. *Cash and term deposits*

Maturities of cash and term deposits are as follows:

	2012 \$	2011 \$
At call to within 90 days	337,840	598,542
Between 1 and 2 years	169,863	100,000
Between 2 and 3 years	—	169,863
Total	507,703	868,405

Notes to Financial Statements

31 August, 2012

4. Investments

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

Maturity	Amortised cost \$	2012 Market value \$	Amortised cost \$	2011 Market value \$
Years to 31 August:				
2012	—	—	802,121	819,659
2013	1,299,724	1,331,130	1,299,703	1,375,914
2014	301,503	313,686	302,660	323,063
2015	200,992	215,808	201,442	210,607
2016	807,286	881,597	809,595	883,344
2017	605,016	669,820	606,291	661,087
2018	900,335	1,060,492	900,385	1,031,130
2019	616,137	722,749	618,658	693,603
2020	296,011	354,820	295,476	341,062
2021	977,977	1,081,323	282,415	313,430
2022	306,922	314,779	259,074	274,256
	<u>6,311,903</u>	<u>6,946,204</u>	<u>6,377,820</u>	<u>6,927,155</u>

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 \$	2012 Market value \$	Cost \$	2011 Market value \$
Equities	<u>420,740</u>	<u>95,763</u>	<u>420,740</u>	<u>122,918</u>

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 \$1,926,883 (amortised cost of \$1,669,029) is exposed to a concentration of credit risk. The credit risk is 28% (2011 – 30%) 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, 2012

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.

During the year, there was no dividend income received relating to this contribution (2011 - \$Nil).

Since 4 July, 2008 the Organisation has seen significant decline in the fair value of the endowment fund as a result of the slowdown in the global economy and turbulence in the credit markets. At 31 August, 2012 the endowment fund comprised 17,210 (2011 - 17,210) common shares of the Bank of N.T. Butterfield & Son Ltd. held at market value of \$21,168 (2011 - \$25,815). This holding is included in equities (note 4). An unrealised loss from the change in the market value of the investment amounting to \$4,647 (2011 – gain of \$1,721) 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, 2012

6. Capital assets

Capital assets comprise the following:

	Cost \$	Accumulated depreciation \$	2012 Net book value \$	2011 Net book value \$
Land	514,301	–	514,301	514,301
Building	1,130,332	383,057	747,275	784,953
Vans	101,559	81,559	20,000	22,950
Furniture	40,961	40,776	185	406
Office equipment	82,183	49,944	32,239	47,567
	1,869,336	555,336	1,314,000	1,370,177

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 \$	2012 Total \$	2011 Total \$
Beginning balance	6,883	1,735,100	145,755	435,171	2,322,909	2,762,678
Deferred contributions received during the period	–	–	–	83,557	83,557	180,183
Amounts recognised as revenue during the period	(6,883)	(86,699)	(2,776)	(19,272)	(115,630)	(159,700)
Research grants awarded during the period	–	–	–	(379,992)	(379,992)	(481,250)
Interest allocation on unspent funds	–	8,829	1,309	5,136	15,274	20,998
Ending balance	–	1,657,230	144,288	124,600	1,926,118	2,322,909

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 \$27,253 (2011 - \$31,439), which is included in payroll in the accompanying statement of operations.

Notes to Financial Statements

31 August, 2012

9. *Capital Commitment*

At 31 August, 2012 the Organisation had committed to order two new vans at a total cost of \$48,000 for delivery subsequent to the balance sheet date.

10. *Financial assets and liabilities*

The estimated fair values of cash and term deposits, accrued interest receivable, accounts receivable and accounts payable and accrued liabilities approximate their carrying values due to the short-term maturity of these financial instruments.

11. *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.

12. *Capital disclosures*

The Organisation defines capital, for its own purposes, as the unrestricted cumulative excess of revenue over expenditure. During the year ended 31 August, 2012 the Organisation's objective when managing capital, which was unchanged from 2011, 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, 2012 the Organisation's unrestricted capital amounted to \$6,741,586 (2011 - \$6,531,935). The Organisation is not subject to any externally imposed requirements on capital.

Schedules to Financial Statements

31 August, 2012

	2012	14 months to 31 August 2011
	\$	\$
Schedule 1 – Donations		
General	655,530	555,350
Annual appeal	190,400	257,220
Memorials	126,720	167,426
In lieu of union dues	35,028	36,671
	<hr/> 1,007,678	<hr/> 1,016,667
Schedule 2 – Fund raising		
Sponsored walk	50,977	44,756
Fair – 19 November, 2011	32,093	-
Fair – 13 November, 2010	-	31,259
Tag day – 19 May 2012	13,854	
Tag day – 21 May, 2011	-	16,130
Ann Smith Gordon slide show:		
<i>“Homes, Gardens & Villages of Beautiful England”</i>	8,109	-
Ann Smith Gordon slide show:		
<i>“Exploring America’s National Parks of the West”</i>	-	6,813
Denim day	5,954	-
Cards by Mary Powell	3,986	6,450
Margaret Bruce – piano recital	2,494	-
Peter Grayston memorial walk	2,134	4,992
Stamps	80	85
Shirts & hats	15	-
Fish fry	-	2,361
Robin Judah’s book:		
<i>“Organic Abstractions – A new take on the world of plants”</i>	-	40
	<hr/> 119,696	<hr/> 112,886
Schedule 3 – Patient expenses		
Assistance	278,066	124,834
Medical supplies	159,292	150,649
Food supplements	23,344	27,185
	<hr/> 460,702	<hr/> 302,668
Amounts reimbursed by insurance companies and by patients and their families	(100,602)	(89,116)
	<hr/> 360,100	<hr/> 213,552

The accompanying notes are an integral part of these financial statements

Donors ~ Year Ended 31st August 2012

We are, as always, ever grateful for the wonderful financial support given to P.A.L.S. throughout the year. Those listed below received during the year ended 31st August 2012 include General and Annual Appeal donations but do not include the many Memorial donations given in memory of loved ones.

Marvellous Friend - \$25,000+

Capital G
Esso Bermuda
Estate of Phyllis Eugenie Tucker Schwab
Head Shaving (Children's Care Fund)
PricewaterhouseCoopers - donated audit fee
Ross Blackie Talbot Charity Classic
The Ernest E. Stempel Foundation

Mr. Robin Judah

Wonderful Friend - \$10,000+

Memorial Christmas Trees
Peter Cundill Foundation

Mrs. Elizabeth Patton

Super Friend - \$2,500+

ACE Foundation
American Overseas
Applied Computer Technologies
BF & M Insurance Group
Capital G 2011 Youth Give Awards - Saltus School Team
Dream Dare Dance Events
Estate of Ursula Ashenheim
Fidelity International
Gorham's Limited
G. L. Construction
Hamilton Parish & Tucker's Town Welfare Trust
HSBC Executive Giving
Lindo's Bags & Golf Tournament
Mid Ocean Club
Renaissance Re Matching
The Lepercq Foundation
The Schroder Family from Abacus Trust Ltd.
The Walker Arcade Company Ltd.

Anonymous (1)
Mr. and Mrs. Rod Ferguson
Mr. and Mrs. Rodwyn Tucker

Terrific Friend - \$1,000+

Anonymous (1)
A. P. Moller (Bermuda) Limited
Arch Insurance Denim Day
Argus Walk the Walk
Bailey's Bay Cricket Club
Bank of Bermuda Foundation
Bermuda Container Line Ltd.
Bermuda Electric Light Company
Bermuda Professional Golfers Association
Chartis Bermuda
Colonial Group International Limited
Conyers, Dill & Pearman
Deloitte
Eastern Lioness & Lions Club
First Bermuda Group Limited
Gibbons Co. Charity Fridays
In Lieu of Gifts to BHS Teachers
Jardine Matheson International Services Limited
Kitson & Company Limited
Lepercq Corporation Management Ltd.
Lombard Odier Darier Hentsch (Bermuda) Limited
Market Place Limited
Marshall Diel & Myers Lunch Gala
Mutual Insurance Company Limited
Old Mutual Group Services Limited
Progressive Pool Committee - Bus Drivers
Saltus Grammar School - Green Grub Day
Schroders (Bermuda) Limited
United Insurance Company Limited
World-Wide Shipping (Bermuda) Limited

Anonymous (4)
Mr. Michael Bishop
Mr. and Mrs. John Campbell
Mr. and Mrs. Graham Collis
Mr. and Mrs. J. Cyril Cooper
Mr. and Mrs. Stephen Cubbon
The Hon. Ernest D. DeCouto CBE, JP and Mrs. DeCouto
Jean Eustace
Sir. David and Lady Gibbons
Hon. E. Graham Gibbons
Mrs. David Gutteridge & Family
Mrs. Richard Harris
Mr. and Mrs. Nat Holder

Mr. Fred Klinkhammer and Mrs. Lillian Veri
Mr. Joseph Johnson
Canon Thomas Nisbett
Mr. and Mrs. Robert O'Shea
Mrs. Janet Outerbridge
Mr. Thomas Outerbridge
Mrs. Corrina Rego
Mr. and Mrs. Blair Richardson
Ms. Arlene Simons
D. Barbara J. Smith
Mr. Stuart Smith
Mr. and Mrs. J. Edward Sousa
Mrs. Margaret Tricker

Special Friend - \$250+

A. David Atcheson Ltd.
Aon Group (Bermuda) Denim Day
Appleby - Susan Komen Walk
Arch Re
Arthur H. & Annette C. Bolton Charity Foundation
Bermuda Long Riders Motorcycle Club & Association
Bermuda Pest Control
B.G.A. Group of Companies
Butterfield & Vallis
Butterfield & Vallis - Staff Quiz Matching
E.S.C. Limited
Executemps Ltd.
Flagstone Reassurance Suisse SA, Bermuda Branch - Denim Day
Friendship & Harmony Lodge, No. 894 G.R.I.
Gosling's Staff
Hamilton Trust Company Ltd.
Island Construction Services Limited
Marsh IAS Management Services
Merck Sharp & Dohme (International) Ltd.
Meridan Corporate Services (Bermuda) Limited
Mills Creek Marine Limited
Orchid Charity Club
Peets Electric Company Limited
Renaissance Reinsurance Ltd.- Matching Donation
S.A.L. Trading Limited
S.H.A. Holdings Ltd.

St. George's Preparatory School - Staff
donation
Treecon Limited
Wakefield Quin Limited
XL Group Employees
2011 Fair Items received late

Anonymous (14)
Mr. Paul Adams
Mr. and Mrs. David Andrew
Mr. and Mrs. Horst Augustinovic
Mr. and Mrs. Roderick Barclay
Mr. and Mrs. Manuel Baron
Mrs. Toni Besselaar
Mrs. Jane Bielby
Mr. and Mrs. Robert Blee
Mr. and Mrs. Alfred Brookes
Mrs. Laura Butterfield
Mr. C. N. A. Butterfield
Mr. and Mrs. Steven Cardoza
Mrs. Carol Anne Carvalho
Mr. and Mrs. David Cash
Dr. and Mrs. Nigel Chudleigh
Mr. and Mrs. Eric Clee
Mr. and Mrs. Alexander Cockburn
Mrs. Charles Collis
Mr. and Mrs. John Collis
Mr. and Mrs. N. Thomas Conyers
Mr. and Mrs. Walter Cook
Mr. and Mrs. Alan Cossar
Mrs. J. Henry Dallas
Mr. and Mrs. Peter Darling
Mr. and Mrs. Owen Darrell
Mr. Edward DeMello
Mr. and Mrs. Edward and Rose DeSilva
Ms. Katrina Dias
Mr. and Mrs. Nicholas Dill
Mr. and Mrs. Keith Fisher
Mr. and Mrs. Michael Fisher
Mr. and Mrs. Kevin Frank
Mrs. I. Fryer
Dr. and Mrs. Ian Fulton
Mrs. Judith Gardecki
Mr. and Mrs. James Gibbons
David and Moira Goodman
Mr. and Mrs. W. John Graham
Mr. and Mrs. Edgar Humann
Mr. and Mrs. Scott Hunter
Mrs. Ford Hutchings
Walta and Edwin Jackson
Mr. and Mrs. Colin James
Dr. Thomas James
Mr. and Mrs. Donald Johnson
Mr. and Mrs. Joseph Johnson
Mr. and Mrs. Wayne Johnson
Mr. Michael Judd
Ms. Alfreda Lamb
Mr. and Mrs. J. R. H. Lightbourn
Mr. and Mrs. Robert Lindo
Mr. Ricky Lines (The Moose Hunt)

Mr. and Mrs. Roland Lines
Mrs. Linda Longworth
Mr. and Mrs. Joe Lopes
Mr. Robert Masters
Mr. James McCulloch
Mrs. Janet McCulloch
Mr. A.G. McKean
Mrs. Brenda McLean
Dr. and Mrs. Duncan Moran
Mr. and Mrs. Peter Nelson
Mr. and Mrs. Brian O'Hara
Mr. and Mrs. Miles Outerbridge
Mrs. Sandra Outerbridge
Mr. and Mrs. Leslie Patterson
Mrs. Suzanne Pearman
Mirando Pedro
Mr. Anthony Prentice
Mr. and Mrs. John Riihiluoma
Michael, Neil & Ryan Roberts
Norman & Margaret Roberts
Ms. Susan Roblin
Dr. Fiona Ross
Mr. and Mrs. E. John Sainsbury
Mr. and Mrs. Walter Scott
Mr. Erskine Simmons
Erskine & Michelle Simmons
Ms. Susan McGrath-Smith
Mr. and Mrs. Robert Smith
Ms. Phyllis Somersall
Mr. Archie Sousa
Victoria Kimberley & Shawn Spencer
Ms. Susan Starling
Mrs. Ida Steede
Rhonda and Leslie Steede
Sir John and Lady Swan
Mr. and Mrs. John Talbot
Mr. and Mrs. Roger Titterton
Ms. Sarah Trot
Mr. and Mrs. Robert Tucker
Mrs. Hal Watlington
Mr. and Mrs. Peter Watson
Mrs. Carol West
Mrs. Brigitte White-Brauers
Mrs. David Wilkinson
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how much we
appreciate all your
help and
compassion.”

“We are thankful for so many things and we pray
that with God’s help, P.A.L.S. will continue to go on
helping all those in need.”

“The enclosed is a
contribution to
P.A.L.S. in
recognition of the
amazing work you
have done for our
family and for
humanity generally.”



“Keep up the
good work.
You are an
inspiration!”.

“We thank you for the important work that you
continue to do and for the support and care that you
provide for our community”.

“I’m mindful and so thankful
for the care and comforting
spirit P.A.L.S. lavished on my
Aunt to extend her life of joy
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“Your work in helping family and those
affected by cancer is truly inspirational
and has helped many of my own
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