



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

ANNUAL REPORT
~ 2013 ~



“We continue to be impressed by the very caring and demanding role of P.A.L.S. in ensuring that cancer patients in Bermuda are given the very best possible care and counselling through the tremendous compassion and dedication of all your staff and volunteers.”

“As always, we commend P.A.L.S. for its wonderful humanitarian mission in caring for cancer patients and their families during their time of greatest need.”

“Thank you for the beautiful labour of love and service to the people of Bermuda.”

“You are the most caring organisation in the world.”

“To P.A.L.S. for your compassion and dedicated service when I so sorely needed your help. Bless you all.”



“To all those involved in P.A.L.S., we appreciate all you have done and continue to do for the members of the community and our own families. We have raised \$140.00 by washing cars and would like to donate it to P.A.L.S. in order to help you continue to help others.” Mount Saint Agnes Students

“Congratulations to you and all at P.A.L.S. for the sterling work, care and devotion to so many deserving people in Bermuda. We are filled with admiration for what you have accomplished.” Former Patron & Governor of Bermuda.

“As I have written before, P.A.L.S. is a well organised and helpful source of inspiration to all of us.”

~ 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, 2013*

We are grateful for the level of donations that the community continues to give to P.A.L.S. Without the kindness of our donors, there would be no P.A.L.S. We are fortunate to have a strong balance sheet and to have been able to raise funds during the good times to have enough to be able to continue to the same level of service to our patients without interruption in the current environment.

However, total revenues for P.A.L.S. declined by 28 percent in this past fiscal year, largely reflecting the impact of current economic times on the ability of people to make or continue a level of giving that we previously enjoyed.

Medical care costs in Bermuda continue to rise at an unprecedented rate, with most facing double digit insurance cost increases. P.A.L.S. has also seen its cost of patient care rise, notably for those needing overseas assistance. For the first time in many, many years our revenues did not cover our expenses – which now average \$122,000 per month. Management and the Board have done a very good job again this year in controlling expenses, limiting growth to less than two percent in the past year, excluding a one-time catch up in pension contributions, but outflow exceeded revenues by nearly \$1,000 per day in the past year.

If this trend continues, the Board has discussed the possibility of changing its business model. Up until this point, P.A.L.S. has, for nearly 33 years, offered its services to patients at no cost. While we are very proud to be able to offer all of our services to patients at no charge, we have applied to the Bermuda Health Council for Approval to provide Home Medical Services should we ever decide that we need to charge for our services in the future. The fees for Home Medical Services provided by P.A.L.S. nurses would be set according to an approved schedule and, for those patients with health insurance, paid to P.A.L.S. by the insurance system. Still under consideration by both Government and P.A.L.S., this could help alleviate some of the shortfall.

We do continue to benefit from the generosity of the community and remind families to think of P.A.L.S. with legacy gifts which would enable us to continue providing medical care to patients. After Computer City's closure, following many years of generously providing technical support, thanks to Alan Pailing, Director and our IT consultant, Mobile Tech has stepped in and is now looking after us, recently upgrading our IT capabilities. The Bank of Bermuda Foundation continued its tradition of providing vans for our nurses, purchasing two new vans this past year. The two old ones were sold.

P.A.L.S. Treasurer, John Hill, provides detailed monthly financial reports, incorporating the investment portfolio's performance. A dedicated Finance Sub-committee, advised by Mark Crockwell and supported by Robin Judah and Gavin Arton, ensures that P.A.L.S. funds are invested in highly rated securities. The Audit Committee, chaired by Peter Watson, oversees our relationship with the independent auditors and ensures that this annual report meets current accounting standards. PricewaterhouseCoopers Ltd. kindly makes a matching donation to offset the cost of its services.

Reports on each of the other key committees are included in the following pages of this report, including: Personnel Committee (incorporating the Nurses activities) led by Shirley Higgs, a former P.A.L.S. nurse and Board Director, with substantial support from fellow Director, Debby Graham; Education Committee, overseen by long serving Director Jo-Ann Fox; Memorial Committee, driven by P.A.L.S. volunteer, Fay Leseur and Rosalie Rickards; and, the Policy and Procedures Committee, driven by Pat Purvey.

Bermuda's new Acute Care Hospital Wing is nearing completion, conveniently located almost directly across the street from P.A.L.S. We are pleased that it will have dedicated oncology facilities, including chemotherapy suites.

St. Baldrick's activities in Bermuda have now raised more than \$1.5 million for advanced research on children's cancer, all done external to P.A.L.S. own fund-raising efforts. As a result, P.A.L.S. has been able to fund the significant research highlighted on page 14 of this report. Steve Fallon served as the representative of this group for several years, and resigned on 24 January 2014: we thank him for his service.

P.A.L.S.' operations continue under the extremely able leadership of our CEO, Ann Smith Gordon, and Treasurer, John Hill, supported by Office Administrator, Carolyn Arnold, and Volunteer Coordinator, Lynette Waldron. Without our five dedicated nurses – Kathy Fox, Julie Harrington, Susan Reeves, Donna Viney and Bernice Zaft-Gibbons – we would not be able to provide cancer care to our patients. Thanks to Deputy Chairman Jeanne Edridge, Berlene Smith and Diana Simons for their tireless efforts on P.A.L.S. behalf. Dr. Wilbert Warner, Director, and Dr. Sharon Alikhani, Medical Advisor, provide medical experience and perspective.

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

“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 (Until 24 January 2014)

Jo-Ann Fox

Debby Graham

Shirley Higgs, RN

Robin Judah

Alan Pailing

Pat Purvey

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 Adviser

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

It hardly seems possible that we are now in our 33rd year of caring for Bermuda's cancer patients. Though tributes continue to pour in as recorded on the front and back inside covers of this report, our focus remains on providing our patients with relief from their symptoms, relief from their pain and relief from the emotional stress of a serious illness, thus assisting them to live as normal a life as possible for as long as possible.

To help us reach these goals, P.A.L.S. Medical Director, Dr. Sharon Alikani continues to meet fortnightly with our nurses giving direction and advice.

The new Chairman of the Bermuda Hospitals Board, Mr. Jonathan Brewin, kindly visited me at P.A.L.S. as he builds relationships and tackles increasing hospital costs.

The new Finance Minister and former P.A.L.S. Board member, Hon. E. T. (Bob) Richards, also kindly visited me explaining the necessity to withdraw P.A.L.S. Government Grant which was first awarded in 1989, but greatly reduced over the years. Our expenses continue to rise and every request for financial aid, be it for funding travel overseas for medical treatment, prescriptions for pain or life saving medications, nursing aides in the home or other medically necessary reasons, is considered individually with accurate financial records being kept.

P.A.L.S. patients continue to enjoy the KEMH Day Hospice at Agape House. Karen Dyer, Friends of Hospice Counsellor and Art Therapist resigned from her position effective 31st August 2013 and plans to offer her services as an independent contractor. The formal request made to KEMH for P.A.L.S. to be included in the Hospital Clinical Suites Citrix Computer system allowing our nurses to access their patient information was finally approved in July. Our nurses are now able to obtain various x-rays, scans and blood reports of their patients as long as they are also KEMH oncology patients.

During the year, P.A.L.S. was recognised by the Centre on Philanthropy for "Long Term Commitment to Bermuda's Third Sector".

As the new hospital rises before our eyes, the Chief Executive Officer, Venetta Simons, spoke of its progress at our February 2013 AGM and was happy to answer many questions.

Our new Legal Adviser, Shauna MacKenzie has been very helpful with advice since her appointment in October 2012.

In keeping up with the times Alan Pailing attended The Centre on Philanthropy's workshop "Online Giving: Strategies That Click" and Treasurer, John Hill attended a workshop "Impact Meeting Surviving the Times". Chairman, Gavin Arton attended a workshop on Succession Planning.

Recently there has been considerable media coverage with reference to charities not being in compliance with the Charity Commissioners Rules and thus being struck off the Registry. Since 1981, P.A.L.S. has enjoyed indefinite registration status and has always complied with the rules.

P.A.L.S. long serving Treasurer John Hill never fails to be complimented by the auditors, PricewaterhouseCoopers Ltd. on his meticulous accuracy of our financials in preparation for P.A.L.S. Annual Independent Auditor's Report very generously given pro bono.

I must express my thanks and gratitude to all those Board Members, Office Staff, Nurses and Volunteers who give their time, talent and commitment day in and day out to ensure that the recognition, acceptance, respect and reliance we receive from physicians, health care professionals and the community at large will never be compromised.

I think it would be appropriate to end with the following clever 2012 Christmas plea on behalf of PALS from the generous "Lunch Girls":

AS IS CUSTOM AT THE END OF THE YEAR
OUR CHRISTMAS LUNCH WAS FULL OF GOOD CHEER!
WE CATCH UP ON NEWS OF OUR FRIENDS WHO ARE HERE
AND CELEBRATE THE LIVES OF THOSE NO LONGER NEAR.
WE WANT TO SHOW OUR GRATITUDE TO THOSE THAT SUPPORT
OUR LOVED ONES WHEN THEY CAN NO LONGER CAVORT.
INSTEAD OF LAVISH GIFTS WE DON'T REQUIRE
WE DONATE THIS BIT OF CASH TO FUEL YOUR FIRE!
CARRY ON NOW PALS WITH YOUR WONDERFUL DEED
OF BRINGING LOVE AND CARE TO THOSE IN NEED.



Ann Smith Gordon

President and Chief Executive Officer

Nurses

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

Julie Harrington, RN
Susan Reeves, RN



Our five nurses have had yet another busy year with 118 new admissions averaging 10 patients monthly. Twenty patients were reactivated and the nurses made 5,075 home visits at no charge to the patient or family. We are always sad to record a death; 87 in the last year.

The nurses continue with appropriate local education and attend KEMH CME lectures during the year.

In September 2012 Julie Harrington and Susan Reeves attended The Multi-Professional Week in Palliative Care at St. Christopher's Hospice in London and in October Bernice Zaft-Gibbons attended the excellent Palliative Care Conference in Montreal. All have reported favourably on their experiences.

In October 2013, Kathy Fox and Donna Viney will be travelling to Boston to attend Harvard Medical School's Department of Continuing Education course entitled Practical Aspects of Palliative Care. This course was funded by a United Way Worldwide grant on behalf of the generosity of FedEx.

P.A.L.S. is in a highly emotional human service field and our Medical Director, Dr. Sharon Alikhani and licensed Psychologist, Susan Adhemar continue to support the nurses with regular meetings.

During two of our monthly staff meetings, we had speakers from BF & M Insurance and Government's Department of Financial Assistance outlining their work as pertains to P.A.L.S.

Prompted by a meeting with Board Member, Robin Judah in Boston, Dr. Vicki Jackson, Director of the Palliative Care unit at Massachusetts General Hospital visited Bermuda for two days to observe the workings of P.A.L.S. with a view to starting a similar organisation in Boston. She visited patients with the nurses and spoke highly of our efforts on behalf of Bermuda's cancer patients.

In September 2013 and in partnership with Friends of Hospice, Françoise Mathieu will be visiting Bermuda to conduct Compassion Fatigue Workshops at KEMH and PALS Meeting Room. We will be offering this opportunity to P.A.L.S., Agape and KEMH staff and volunteers.

Former P.A.L.S. nurse and now a member of the Board, Shirley Higgs completed the appraisals using the newly designed form with emphasis on provision of training to matched goals.

Volunteers

Co-ordinated by Lynette Waldron, JP

During the year our Volunteers gave 2,881 hours of their valuable time to our organisation. Along with those hours they freely gave of their friendship and moral support as well as transportation for 186 medical drives. Without those volunteers, our on-going fund raising events would not be possible. Please see page 11 for details.

Berlene Smith, a volunteer since 1995, was chosen as P.A.L.S. Volunteer of the Year and so recognised at the Centre on Philanthropy Volunteer reception in December 2012. Assistant Secretary to the Board, Berlene has been a co-chair of the Annual Fair and Sponsored Walk for many years.

We are grateful to Sandy Gascoigne who continues to prepare the very helpful and comforting monthly grief mailings to bereaved families.

The “Super Stuffers” team prepared for posting some 2000 Annual Appeal letters that are sent out in November every year.

In September 2012, Captain Mike Hayward insisted on once again providing his boat, Explorer, to reward our Volunteers with a beautiful sunset cruise, greatly appreciated by all those able to be present.

In June, a Tea Party for patients, their caregivers and guests was organised by Lynette and held at our Headquarters. Assisted by volunteers, it was enhanced by the music of Dennis Fox.

Without P.A.L.S. Volunteers and Friends of P.A.L.S., we would be unable to man the beautiful Christmas Trees of Remembrance in the Washington Hall and Butterfield Bank. Originally the idea of Joanne Armstrong, a former P.A.L.S. nurse, these trees generate thousands of dollars in donations though it is not considered now and never has been intended to be considered a fund raiser.

Ending the calendar year was our celebrated Annual Christmas Party held at P.A.L.S. Headquarters. There were so many patients in wheel chairs we had two rows of them arranged down the centre of the room. Even though our Patron was away and unable to attend, His Excellency The Governor Mr. George Fergusson, kindly accepted our invitation and had a chance to speak to every patient. Always a very special evening it was made even more so when young Eliza sang a capella “Away in a Manger”. We are ever grateful to Dennis Fox for providing the Christmas music year after year.

Education Committee

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

Julie Harrington, RN
Lynette Waldron, JP

As recorded in last year's Annual Report it is increasingly difficult to find appropriate speakers for our Volunteer Meetings. As well, many of our volunteers are unwilling to come out at night so meetings of an educational nature have been few. One very popular speaker was Mary Ellen Jackson, a Science of Raw Food Certified Educator and Life Coach.

The many other volunteer events may be found in the Volunteer Report.

Audit Committee

Peter F. Watson, FCA *Chairman*
Robin Judah

Gavin Arton

The Audit Committee met three times during the year with the Auditors, PricewaterhouseCoopers Ltd., 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.

The presentation and disclosure in the financial statements this year reflects the adoption, effective 1 September, 2011, of Accounting Standards for Not-for-Profit Organisations as issued by the Canadian Accounting Standards Board. The accounting policies selected have been applied consistently and retrospectively as if these policies had been in effect since 1 September, 2011.

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, 2013.

Memorial Committee Report

Fay Leseur

Rosalie Rickards

The Memorial Committee ladies continue to do sterling work with their caring and sympathetic telephone calls and letter to families who have lost a loved one and have chosen P.A.L.S. to receive donations in their memory. We are grateful to Joan Stevens for filling in from time to time.

Kind letters of acknowledgement are sent for each and every such donation followed by accurate lists to inform the families.

During the year P.A.L.S. was named to receive donations in memory of 66 persons totaling 827 individual donations. 361 letters of notification were sent to families. It is interesting to note that though we were named for 4 less persons and the total donation amount was less for the year, there was an increase of 43 individual contributions.

Policy & Procedures Committee

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

Diana Simons, RN

Having worked diligently for the last few years, this committee has only met a few times during the past 12 months when necessary but remains conscious of the need for up to date policies and compliance in order to retain our respected status within the community.

Development Committee

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

Alan Pailing
Carolyn Arnold
(*Database Administrator*)

Annual Appeal letters to our friends and supporters continue, even more importantly now in the current and continuing economic situation. With some 400 registered charities in Bermuda it is critical that P.A.L.S. is not overlooked in the competition for donated funds.

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

Many of our own fund raising events are on-going year after year as detailed below. We gratefully thank all those who attend and support P.A.L.S. in this way.

Mad Hair Day – 28th September 2012

Not only was this a first time wacky, popular and fun event, dreamed up by our former P.A.L.S. nurse, Judith Saltus and enjoyed by students and employees of many businesses, it also generated funds and we hope it will become an annual event.

32nd Annual Fair – 27th October 2012

Under the Patronage of Mrs. Ferguson who kindly opened the fair, we enjoyed another successful day with the revenue from many stalls up over last year. Coordinated by Anna Summers, P.A.L.S. Volunteers were conspicuous throughout the hall in our blue and white “uniforms”.

25th Annual Sponsored Walk – 10th February 2013

Coordinated by Diana Simons and Berlene Smith, this important fund raiser has now passed the \$1 million mark!

With no rain and hardly a cloud in sight over 300 walkers enjoyed the best weather we have ever experienced for this event.

Peter Grayston 12th Memorial Walk – 21st April 2013

Once again Janet and her family along with P.A.L.S. Volunteers organised the Annual 5 km walk in memory of Peter, enjoyed by some 70 walkers, amblers and runners.

Tag Days – May 2013

Held on a Friday and Saturday, P.A.L.S. Volunteers were once again out in full force in St. George’s and the other parishes.

Annual Fish Fry – 10th July 2013

Diana Simons ever popular Fish Fry was held at St. Mary’s Church Hall in Warwick. Some 50 pounds of tuna and wahoo caught and kindly donated by Dr. Dave Barber was enjoyed all those lucky enough to attend.

Mary Powell’s Note Cards

Thanks to Ethel Hill, these lovely Bermuda note cards continue to be popular with locals and visitors and are sold in many shops island-wide.

Special Fund Raising Events and Donations from Friends

Once again we are impressed and grateful to so many friends, including children who continue to make efforts to raise funds in support of P.A.L.S as detailed below:

We were happy to be chosen as a recipient of Sandys Rotary Club's major fund raising event and delighted they agreed that the funds may be used for sponsorship of "A Musician and Her Surgeon" concert to honour cancer survivors, to be held in October 2013. In fact, all three Rotary Clubs remembered P.A.L.S. with donations from the Pembroke and St. George's Clubs also.

BMDS produced their own Calendar Girls stage play and a 2014 calendar, with part proceeds to P.A.L.S. Lead actor, Alan Brooks went one step further by shaving his head as was required in the play with all proceeds from pledges kindly donated to P.A.L.S.

Every now and again we receive in the post an envelope, incorrectly addressed, with two single U.S. dollar bills inside. There is never a note and never an explanation. But the intent is evident and heartwarming. P.A.L.S. has touched someone's heart.

We are ever grateful to the Trustees of the Ernest E. Stempel Foundation for their continued and generous support.

Often employees or groups will vote to decide which charity will be the beneficiary of their donations. In both the Butterfield & Vallis Quiz and Argus Walk The Walk, "P.A.L.S. was the clear winner".

Many kind people asked for donations to P.A.L.S. in lieu of union dues, birthday, wedding, anniversary, retirement, staff lunches and Christmas presents as well as in lieu of sending Christmas cards and holding staff lunches.

Lindo's are still selling their P.A.L.S./Lindo's bags. The Annual Bermuda Flyfishing Invitational Tournament and The Bus Drivers Progressive Pool Committee carry on with their kind annual donations. The Royal Gazette gave another generous gift towards advertising costs. Other contributions were received from The Nifty Fifty Nurses, The Bermuda Nursing Association, HSBC Directors who donated their fees and the Bermuda Guild of Stitchery kept up their annual contribution.

Some unusual efforts included rewards from HSBC employees who gave up drinking coffee for Lent. The Attorney General's Chambers had a cake bake-off competition. A donation was given to recognise the Moroccan Desert Marathon. A donation was given in lieu of payment for a birthday cake, and Albert Woolridge Trucking often donates his trucking fee. We even received a donation given in lieu of a reward for finding a lost wallet.

The Freemasons in Bermuda remembered P.A.L.S. as did Melange and the Warwick Academy Leo Club. A sailing regatta and several golf tournaments rounded out the sporting contributions.

We are grateful for matching donations from Conyers, Dill & Pearman, HSBC and Renaissance Re. Sadly the last donation has been received from Sue's Stamp World/Bermuda Coin and Stamp Company for collecting used stamps

The English Speaking Union has given yet another generous donation in gratitude for Ann Smith Gordon's audio visual slide presentation "Homes Gardens & Villages of Beautiful England".

Betsy Truran continues to donate to P.A.L.S. from proceeds of her handmade jewellery and the Eastern Lions Lioness Club share their fund raising proceeds with P.A.L.S. at the Breakfast they hold annually. One happy lady sent a donation for "being a cancer survivor". Others are pleased to donate in lieu of paying parking fees at their place of business.

Thanks for Donations In Kind include a musical performance by the Bermuda Islands Pipe Band and Dancers at the opening of our Annual Fair. Eddie Wicks for printing jumbo size copies of P.A.L.S. Annual St. Baldrick's Head Shaving report. Brighton Nurseries for donating poinsettias for our patients at Christmas. St. Vincent de Paul donated food vouchers at Christmas. The Captain and crew of the Somerset Ferry, War Baby Fox, gave up their Sunday morning to transport participants in P.A.L.S. Sponsored Walk. Harrington Hill Farms generously donated herbs for our Annual Fair's Plant Stall.



P.A.L.S. continued to partner with the St Baldrick's Foundation in funding grants for childhood cancer research during 2013. These awards were paid from the children's care fund which is financed from head shaving fund raising events (and not from funds dedicated to patient care).

Total funds raised by St Baldrick's 2013 Bermuda events amounted to \$463,322 of which \$108,336 (23%) 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. uses its children's care fund to assist the (fortunately) few young cancer patients in Bermuda. 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 and has been utilised as follows:

	2013	2012
	\$	\$
Assisting Bermuda's young cancer patients	4,403	19,272
Committed to fund childhood cancer research	200,000	379,992

The decline in P.A.L.S. revenues during 2013 has been of significant concern to P.A.L.S. which is keen now to concentrate on its own fund raising efforts; P.A.L.S. has therefore decided to end its financial relationship with St Baldrick's. P.A.L.S. has the highest regard and admiration for the St Baldrick's Foundation and for its aims, so this decision has been reached with some regret.

St Baldrick's and P.A.L.S. 2002-2013

P.A.L.S. financial activity vis-à-vis St Baldrick's during the twelve years from 2002 to 2013 may be summarised as follows:

	\$
Funds received from "head shaving" events	1,579,296
Interest allocation	125,028
Children's cancer research awards (detail on next page)	(1,583,736)
Children's cancer care	(92,055)
	<hr/>
Balance at 31 August 2013 retained for children's care	28,533
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Notwithstanding the large sums involved, the financial benefit to P.A.L.S. of its relationship with St Baldrick's has been fairly nominal, as follows:

- A comparatively modest amount of the money has been used to assist Bermuda's young cancer patients; and
- Investment income has been earned on the "float" (i.e. funds collected but not yet paid over for research awards).

The St Baldrick's Foundation reports that from 2002 to 2013 a total of \$4,163,852 was raised by head shaving events in Bermuda. Of this sum, the \$1,579,296 received by P.A.L.S. represents 38% – the balance of 62% was paid by donors direct to St Baldrick's Foundation in California.

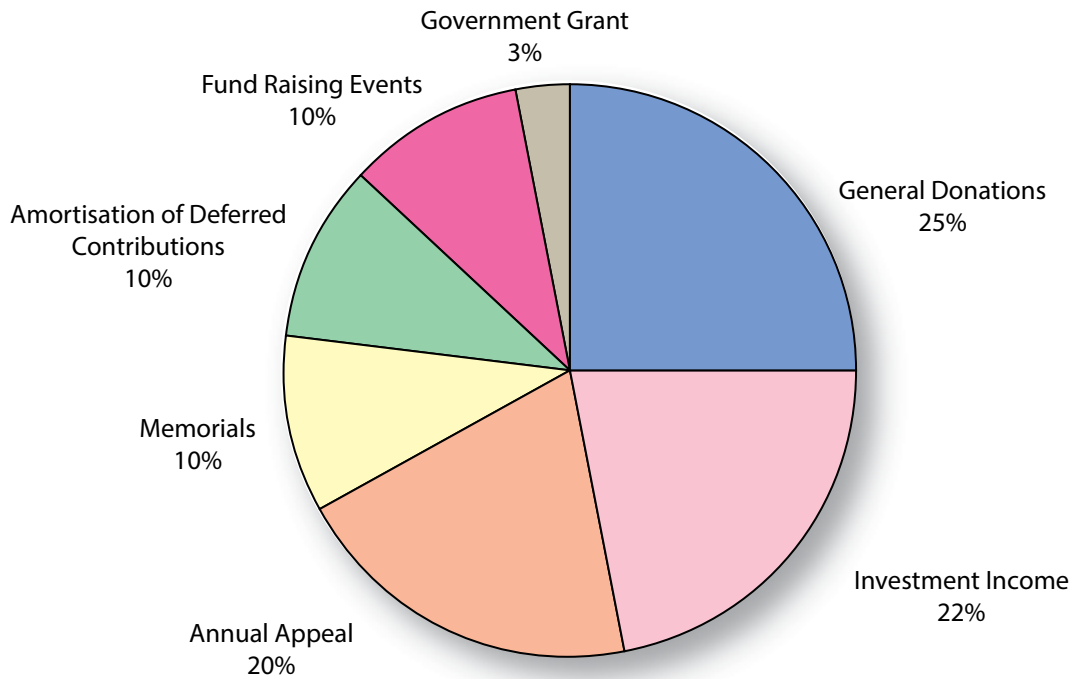
The full list of awards funded by P.A.L.S. for childhood cancer research is as follows:

<i>Awardee</i>	<i>Title of research project</i>	<i>\$</i>	<i>Period of grant</i>
2013 AWARDS:			
Dr Simone Hettmer	Gremlin 1 / BMP signaling in rhabdomyosarcoma	100,000	2014
Dr Xiaofeng Wang	Elucidating the mechanisms by which SNF5 mutation causes rhabdoid tumors	100,000	2013
PREVIOUS 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
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
		<u>1,583,736</u>	

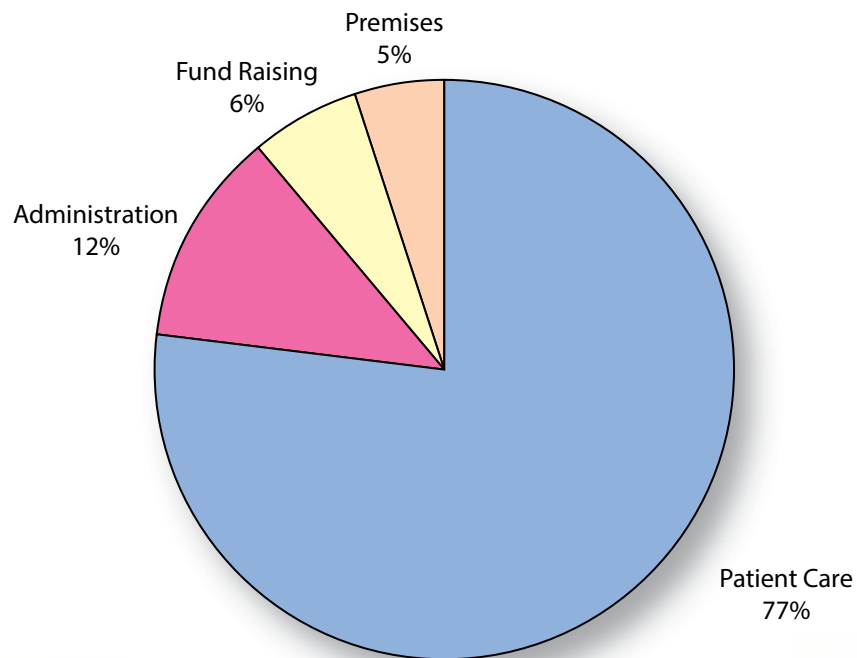
Financial Highlights

Year ended 31 August, 2013

Income Sources



Expenses





December 10, 2013

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 statements of financial position as at 31 August, 2013 and 2012 and 1 September, 2011 and the statements of operations, including the related schedules, changes in net assets and cash flows for the years ended 31 August, 2013 and 2012, 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 and fair presentation of these financial statements in accordance with Accounting Standards for Not-For-Profit Organisations 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 audits. We conducted our audits 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 audits 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.

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



Opinion

Basis for qualified opinion

In common with many not-for-profit 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 donations, net surplus of revenues over expenses and cash flows from operations for the years ended 31 August, 2013 and 2012, current assets as at 31 August, 2013 and 2012 and 1 September, 2011 and net assets at both the beginning and end of the years ended 31 August, 2013 and 2012.

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 \$200,000 and \$379,992 for the years ended 31 August, 2013 and 2012, respectively. 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, 2013 and 2012 and 1 September, 2011 and the results of its operations and its cash flows for the years ended 31 August, 2013 and 2012 in accordance with Accounting Standards for Not-For-Profit Organisations in Bermuda and Canada.


PricewaterhouseCoopers Ltd.

Chartered Accountants

Statements of Financial Position
as at 31 August, 2013 and 2012 and 1 September, 2011

	2013	2012	1 September
	\$	\$	\$
Assets			
Cash and term deposits (note 3)	572,400	507,703	868,405
Accrued interest receivable	76,769	82,437	83,441
Accounts receivable	1,423	2,500	794
Prepaid expenses	8,594	18,123	19,433
Investments - bonds (note 4)	6,084,639	6,946,204	6,927,155
Investments - equities (note 4)	98,653	95,763	122,918
Capital assets, net (note 6)	1,294,924	1,314,000	1,370,177
	8,137,402	8,966,730	9,392,323
Liabilities			
Accounts payable and accrued liabilities	103,957	53,187	55,751
Revenues received in advance	7,437	4,671	9,037
Research grants payable	210,000	220,000	446,876
Deferred contributions (note 7)	1,777,782	1,926,118	2,322,909
	2,099,176	2,203,976	2,834,573
Accumulated funds			
Net assets restricted for endowment (note 5)	-	21,168	25,815
Unrestricted net assets	6,038,226	6,741,586	6,531,935
	6,038,226	6,762,754	6,557,750
	8,137,402	8,966,730	9,392,323

Approved by the Board of Directors


 Director


 Director

The accompanying notes are an integral part of these financial statements

Statements of Operations

For the years ended 31 August, 2013 and 2012

	2013	2012
	\$	\$
Revenues		
Donations (schedule 1)	615,419	1,007,678
Interest income	236,417	241,009
Amortisation of deferred contributions (note 7)	109,672	115,630
Fund raising (schedule 2)	109,365	119,696
Government grant	32,698	56,054
Dividend income	3,551	2,370
Membership dues	520	1,350
	1,107,642	1,543,787
Expenses		
Payroll and related costs (note 8)	884,367	793,006
Patient expenses (schedule 3)	344,181	360,100
Depreciation	63,075	75,677
Donated audit fee	37,000	35,000
Vans	25,253	22,505
Public relations	22,848	21,929
Insurance	18,009	19,058
Office expenses	16,942	20,160
Property maintenance	15,066	16,746
Education	13,645	2,776
Communications	10,936	11,951
Electricity	8,723	10,951
Bank fees	5,955	6,734
	1,466,000	1,396,593
Net surplus (deficit) of revenues over expenses before undernoted item	(358,358)	147,194
Net realised and unrealised gain (loss) on investments	(366,170)	57,810
Net surplus (deficit) of revenues over expenses	(724,528)	205,004

The accompanying notes are an integral part of these financial statements

Statements of Changes in Net Assets
For the years ended 31 August, 2013 and 2012 and 1 September 2011

	Net assets restricted for endowment \$	Unrestricted net assets \$	Net assets 2013 \$	Net assets 2012 \$	1 September 2011 \$
Balance - beginning of year	21,168	6,741,586	6,762,754	6,557,750	6,131,513
Net surplus (deficit) from operations	-	(724,528)	(724,528)	205,004	426,237
Assets released from endowment restrictions	(21,168)	21,168	-	-	-
Balance - end of year	-	6,038,226	6,038,226	6,762,754	6,557,750

The accompanying notes are an integral part of these financial statements

Statements of Cash Flows
For the years ended 31 August, 2013 and 2012

	2013	2012
	\$	\$
Cash flows from operating activities		
Net surplus (deficit) of revenues over expenses	(724,528)	205,004
Adjustments to reconcile to net cash provided by operating activities:		
Depreciation	63,075	75,677
Net realised and unrealised (gain) loss on investments	366,170	(57,810)
Amortisation of bond premium	14,777	10,386
Amortisation of deferred contributions	(109,672)	(115,630)
Changes in assets and liabilities:		
Accrued interest receivable	5,668	1,004
Accounts receivable	1,077	(1,706)
Prepaid expenses	9,529	1,310
Accounts payable and accrued liabilities	50,770	(2,564)
Revenues received in advance	2,766	(4,366)
	(320,368)	111,305
Cash flows from investing activities		
Maturity of bonds	1,300,000	800,000
Early redemption of bonds	49,296	-
Purchase of bonds	(871,568)	(744,469)
Capital expenditure	(44,000)	(19,500)
	433,728	36,031
Cash flows from financing activities		
Restricted contributions received and allocated interest	161,337	98,830
Research grants paid	(210,000)	(606,868)
	(48,663)	(508,038)
Net increase (decrease) in cash and term deposits	64,697	(360,702)
Cash and term deposits, beginning of year	507,703	868,405
Cash and term deposits, end of year	572,400	507,703

The accompanying notes are an integral part of these financial statements

Notes to Financial Statements

31 August, 2013 and 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.

2. Summary of significant accounting policies

These financial statements have been prepared in accordance with Accounting Standards for Not-For-Profit Organisation in Bermuda and Canada (“ASNPO”). The preparation of financial statements in accordance with ASNPO requires management to make certain estimates and assumptions that affect reported amounts of assets and liabilities and disclosure of contingent assets and liabilities as at date of the financial statements. Estimates also affect the reported amounts of income and expenses for the reporting period. Actual results could differ from these estimates. The following are the significant accounting policies adopted by the Organisation:

(a) Basis of presentation

During the current year the organisation was required to adopt CICA Accounting Handbook, Part III - Accounting Standards for Not-for-Profit Organisations (“ASNPO”) as issued by the Canadian Accounting Standards Board. The accounting policies selected under the framework have been applied consistently and retrospectively as if these policies had always been in effect. The Organisation has not utilised any transitional exemptions on the adoption of ASNPO.

The Organisation’s retrospective application of ASNPO resulted in the unrealised gains and losses on endowment investments previously classified as available for sale to be reported in the statement of operations. The opening net assets amount does not change, but the presentation of the net assets does and is reflected in these financial statements.

At 1 September, 2011, the Organisation accounted for its endowment investments that had previously been classified as available-for-sale investments, at fair value, and retrospectively recorded any gains or losses through the statement of operations.

A reconciliation of the Statement of Operations for the year ended 31 August, 2012 is shown as follows:

	As reported under previous GAAP	Changes arising on adoption of ASNPO	As reported under ASNPO
	\$	\$	\$
Revenues	1,543,787	-	1,543,787
Expenses	(1,396,593)	-	(1,396,593)
Unrealised gain (loss) on investments	62,457	(4,647)	57,810
Net surplus for the year	209,651	(4,647)	205,004

Notes to Financial Statements

31 August, 2013 and 2012

(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.

(c) *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 (see 2(h)), 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. In previous years annual government grants were accrued evenly over the year to which they related once government had specified the amount to be contributed. Endowment contributions were recognised as direct increases in net assets restricted for endowment.

Interest income is recognised on the accrual basis.

(d) *Cash and cash equivalents*

The Organisation considers all cash on hand, current and savings accounts with financial institutions as cash. Cash and cash equivalents include cash on account and term deposits which are readily convertible to known amounts of cash and are subject to insignificant changes in value.

(e) *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

(f) *Investments*

Investments are initially and subsequently recorded at fair value, with the unrealised gain (loss) recorded in the statement of operations. Fair market value approximates quoted market value.

Investments are tested for impairment at the end of each reporting period when there are indications that the investments may be impaired.

Donated investments are recorded at fair value at date of transfer.

Notes to Financial Statements

31 August, 2013 and 2012

(g) *Donations and fund raising*

Donations and fund raising of cash received by the Organisation are recorded in these financial statements. The success of the Organisation depends in large part on continued donation of time and services by volunteers and other individuals or donations in kind. Volunteer efforts and non-cash donations, other than investments (see 2(e)) 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.

(h) *Patient expenses*

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

(i) *Deferred contributions*

Deferred contributions represent externally restricted resources. The donation revenue, other than contributions which may be used for research grants, is being amortised to income on the same basis as the related expenditures. Contributions which may be used for research grants flow through the schedule of deferred contributions in the balance sheet. If, as and when any expenditures are incurred in respect of research grants, such expenditures also flow through the schedule of deferred contributions. Interest is no longer calculated on the unspent funds (in 2011 it was calculated at 1%).

3. *Cash and term deposits*

Maturities of cash and term deposits are as follows:

	2013	2012
	\$	\$
At call to within 90 days	402,537	337,840
90 days to 1 year	169,863	-
Between 1 and 2 years	-	169,863
Total	572,400	507,703

Notes to Financial Statements

31 August, 2013 and 2012

4. Investments

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

Maturity	2013		2012	
	Amortised cost \$	Market value \$	Amortised cost \$	Market value \$
Years to 31 August:				
2013	-	-	1,299,724	1,331,130
2014	300,347	303,273	301,503	313,686
2015	200,543	208,092	200,992	215,808
2016	804,977	861,858	807,286	881,597
2017	603,740	644,527	605,016	669,820
2018	900,284	999,039	900,335	1,060,492
2019	569,847	628,730	616,137	722,749
2020	296,545	329,438	296,011	354,820
2021	1,429,471	1,427,538	977,977	1,081,323
2022	719,172	682,144	306,922	314,779
	5,824,926	6,084,639	6,311,903	6,946,204

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:

	2013		2012	
	Cost \$	Market value \$	Cost \$	Market value \$
Equities	420,740	98,653	420,740	95,763

5. Endowment fund

On 10 December, 2012, Butterfield Trust (Bermuda) Limited, trustee of the Butterfield Bank Charitable Foundation, distributed the remaining capital of the endowment fund to the Organisation.

Notes to Financial Statements

31 August, 2013 and 2012

6. Capital assets

Capital assets comprise the following:

			2013	2012
	Cost	Accumulated depreciation	Net book value	Net book value
	\$	\$	\$	\$
Land	514,301	-	514,301	514,301
Building	1,130,332	420,735	709,597	747,275
Vans	121,000	67,600	53,400	20,000
Furniture	40,961	40,961	-	185
Office equipment	82,183	64,557	17,626	32,239
	1,888,777	593,853	1,294,924	1,314,000

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:

					2013	2012
	Vans	Building and maintenance	Education	Children's care	Total	Total
	\$	\$	\$	\$	\$	\$
Beginning balance	-	1,657,230	144,288	124,600	1,926,118	2,322,909
Deferred contributions received during the year	48,000	-	5,000	108,336	161,336	83,557
Amounts recognised as revenue during the year	(9,600)	(82,024)	(13,645)	(4,403)	(109,672)	(115,630)
Research grants awarded during the year	-	-	-	(200,000)	(200,000)	(379,992)
Interest allocation on unspent funds	-	-	-	-	-	15,274
Ending balance	38,400	1,575,206	135,643	28,533	1,777,782	1,926,118

Notes to Financial Statements

31 August, 2013 and 2012

8. *Pension plan*

The Organisation participates in a defined contribution pension plan (the Plan) in accordance with the National Pension Scheme (Occupational Pensions) Act 1998, 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 year was \$83,953 (2012 - \$27,253), of which \$48,814 represents arrears of contributions from 2000 to 2012, which is included in payroll in the accompanying statement of operations. These arrears relate to obligatory and voluntary contributions for certain employees during this period.

9. *Capital Commitment*

At 31 August, 2013 the Organisation had no capital commitments (2012 - \$48,000).

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. *Financial instruments*

The Organisation is exposed to various risks through its financial instruments. The following analysis provides a measure of the entity's risk exposure and concentrations as at 31 August 2013.

Liquidity risk

Liquidity risk is the risk that the Organisation will encounter difficulty in meeting obligations associated with financial liabilities. The Organisation is exposed to this risk mainly in respect of its accounts payable and accrued liabilities but management considers the risk as minimal. The Organisation controls liquidity risk by management of working capital and cash flows.

Credit risk

Credit risk is the risk that one party to an instrument will cause a financial loss for the other party by failing to discharge an obligation. The Organisation's main credit risk relate to its other receivable and cash balances with banks. The Organisation mitigates credit risk by dealing with what management believes to be financially sound counterparties and, accordingly, does not anticipate significant loss for non-performance.

The Organisation's bond portfolio in US Government or US Government Agency securities at a market value of \$1,613,883 (amortised cost of \$1,472,830) is exposed to a concentration of credit risk. The credit risk is 26% (2012 – 28%) 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.

Market risk and interest rate risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. The Organisation is mainly exposed to changes in market prices, including changes in the market value of bonds resulting from changes in market interest rates.

Schedules to Financial Statements
For the years ended 31 August, 2013 and 2012

	2013	2012
	\$	\$
Schedule 1 – Donations		
General	252,758	655,530
Annual appeal	217,601	190,400
Memorials	116,327	126,720
In lieu of union dues	28,733	35,028
	615,419	1,007,678
 Schedule 2 – Fund raising		
Sponsored walk	46,357	50,977
Fair	31,244	32,093
Tag day	12,976	13,854
Mad Hair Day	9,068	-
Peter Grayston memorial walk	3,595	2,134
Ann Smith Gordon slide show: “Homes, Gardens & Villages of Beautiful England”	3,036	8,109
Cards by Mary Powell	1,911	3,986
Fish fry	1,008	-
Robin Judah’s book: “Organic Abstractions – A new take on the world of plants”	100	-
Shirts & hats	70	15
Denim day	-	5,954
Margaret Bruce – piano recital	-	2,494
Stamps	-	80
	109,365	119,696
 Schedule 3 – Patient expenses		
Assistance	272,816	278,066
Medical supplies	182,715	159,292
Food supplements	19,042	23,344
	474,573	460,702
Amounts reimbursed by insurance companies and by patients and their families	(130,392)	(100,602)
	344,181	360,100

The accompanying notes are an integral part of these financial statements

Donors ~ Year Ended 31st August 2013

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 2013 include General and Annual Appeal donations but do not include the many donations given in memory of loved ones.

Marvellous Friend - \$25,000+

Bank of Bermuda Foundation - Two vans
Ernest E. Stempel Foundation
Head Shaving (Children's Care Fund)
PricewaterhouseCoopers - Donated audit fee
Mr. Robin Judah

Wonderful Friend - \$10,000+

Capital G
Memorial Christmas Trees
Melange
Partner Re
The Peter Cundill Foundation
Mrs. Elizabeth Patton

Super Friend - \$2,500+

Arch Reinsurance Ltd.
Argus Insurance Denim Day
American Overseas Reinsurance Co. Ltd.
Assured Guaranty Re
Bermuda Flyfishing Invitational
BF & M Insurance Group
Capital G
Catlin Insurance Company Limited
Franck Charitable Trust
Freemasons Fund for Bermuda
HSBC Executive Giving
Lawrie International Limited
Lindo's Bags and Golf Tournament
Lombard Odier Darier Hentsch (Bermuda) Limited
Michael Dolding Prostate Cancer Foundation
Mutual Insurance Co.
Orbis Investment Management
Partner Reinsurance Company Limited
Platinum Underwriters Holdings Ltd.
Schroder Family
South Shore Hospitality Group Ltd.
United Way Worldwide Grant on behalf of the generosity of FedEx

Anonymous (1)

Mr. Alan Brooks Head Shaving -
Calendar Girls
Mr. and Mrs. K. Bruce Connell
Mr. and Mrs. Owen Darrell
Mr. and Mrs. Rod Ferguson
Mr. and Mrs. Rodwyn Tucker

Terrific Friend - \$1,000+

Anonymous (1)
A. P. Moller (Bermuda) Limited
Bermuda Guild of Stitchery
Camellia Private Trust Co. Limited
Capital G - IB Senior Executives Research
Chevron International Limited
Colonial Group International Limited
Conyers, Dill & Pearman
Deloitte & Touche Ltd.
Eastern Lioness Lions Club
Fidelity International
Hamilton Parish & Tucker's Town Welfare Trust
HSBC Operations - Centre Staff
Jardine Matheson International Services Limited
LabCorp
Lepercq Corporation Management Ltd.
Marsh & McLennan Companies (Bermuda)
Mutual Insurance Company Limited
Orbis Investment Management Limited
Pembroke Rotary Club
Progressive Pool Committee
Renaissance Reinsurance Ltd.
(matching donations)
Royal Dutch Shell Companies (Bermuda)
Sirius International Insurance Corporation (Bermuda)
Skal Club
St. George's Rotary Club
The Walker Arcade Company Ltd.
Walk the Walk
Westbury (Bermuda) Ltd.
World-Wide Shipping (Bermuda) Limited
Zurich International Limited

Anonymous (6)

Ms. Sheila Brown
Mr. and Mrs. Fabian Bullen
The Hon. Ernest D. DeCouto CBE, JP and Mrs. DeCouto
Mr. and Mrs. Edward DeMello
Mrs. Adrianna Goodfellow
Mrs. David Gutteridge & Family
Mrs. Richard Harris
Ms. Denise Hollis
Mr. and Mrs. Kirkham Kitson
Mr. Ricky Lines (The Moose Hunt)
Mrs. Janet McCulloch

Mrs. Janet Outerbridge
Mrs. Susan Parker
Lady Antoinette Pearman
Ms. Roderika Pitcher - Birthday
Mr. Michael Roberts and Family
Lady Eileen Sharpe
Mr. and Mrs. Henry Smith
Walker/Farrell Wedding
Mr. and Mrs. Graham Wall
Mr. and Mrs. George Wardman
Mr. Wallace Wellman

Special Friend - \$250+

Anonymous (2)

A. David Atcheson Ltd.
The Ace Foundation
Aon Insurance Managers (Bermuda) Denim Day
B.G.A. Group of Companies
Bermuda Coin & Stamp Co.
BHS Students
Bermuda High School - In lieu of gift to year 6 teachers
Bermuda Forwarders Ltd
Bermuda Public Services Union
Butterfield & Vallis
(Donation & Staff Quiz)
Dowling's Marine & Auto Service
Fram Shipping Limited
Golf Tournament - Calvin Crockwell
International Gas Transportation
Island Glass Ltd.
KPMG
Lamb Enterprises Limited
Lancashire Insurance Staff Raffle
Merck Sharp & Dohme
(International) Ltd.
North Cote Limited
Orchid Charity Club
Peets Electric Company Limited
Pitt & Company Limited
Raphael Limited
Renaissance Re IT Dept.
Royal Palms Hotel & Restaurant
S.A.L. Trading Limited
The Lunch Girls
Warwick Academy Leo Club
Anonymous (14)
Mr. and Mrs. Edward Amaral

Mr. and Mrs. Horst Augustinovic
Mr. and Mrs. David Bailey
Mr. and Mrs. Roderick Barclay
Mr. and Mrs. Manuel Baron
Ms. Gillian Bosch-DeNoya
Ms. Carol Brookes
Mrs. Laura Butterfield
Mr. C. N. A. Butterfield
Mr. and Mrs. John Campbell
Dr. Annabel Carter
Dr. and Mrs. Nigel Chudleigh
Mr. and Mrs. Eric Clee
Captain Frederick Clipper
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. E. Kirkland Cooper
Mr. and Mrs. Alan Cossar
Mr. and Mrs. Leslie Crane
Mr. and Mrs. Stephen Cubbon
Mr. and Mrs. Peter Darling
Mr. and Mrs. Ian Davidson
Ms. Kara Douglas
Mr. John Epps
Mr. and Mrs. Paul Field
Mr. and Mrs. Keith Fisher
Ms. Lisa Frias
Mrs. Irene Fryer - Sarah Webb
Dr. and Mrs. Ian Fulton
Mr. and Mrs. James Gibbons
Mr. and Mrs. Denis Glynn
Mr. and Mrs. W. John Graham
Mr. and Mrs. Stephen Green
Mr. Peter Green
Dr. Edward Harris MBE, FSA
Ms. Marla Harris
Miss Catherine B. Heckett
Mr. and Mrs. Nat Holder
Mrs. Peter Holzberger
Mr. and Mrs. Edgar Humann
Mr. and Mrs. Scott Hunter
Mrs. Betty Hutchings
Mr. and Mrs. Colin James
Dr. Thomas James
Mr. Donald Johnson
Mr. and Mrs. Wayne Johnson
Mr. Michael Judd
Ms. Judith Landsberg
Mr. Ronnie Lau
Mr. and Mrs. Arthur Leighton
Mr. and Mrs. J. R. H. Lightbourn
Mr. and Mrs. Robert Lindo
Mr. and Mrs. Cosimo Lovecchio
Mr. William Madeiros
Mr. and Mrs. Thomas Miller
Dr. and Mrs. Duncan Moran
Mr. and Mrs. Arthur Morris
Mr. and Mrs. William Mulder
Mr. L. Michael Murphy
Mr. and Mrs. Brian O'Hara
Mr. and Mrs. Robert O'Shea
Mr. and Mrs. Miles Outerbridge
Mrs. Sandra Outerbridge

Mr. and Mrs. Jose Pacheco
Mrs. Suzanne Pearman
Mr. Anthony Prentice
Ms. Karen Rego
Mr. Graham Rendell - 150 mile
- Moroccan Desert Marathon
Mr. and Mrs. Norman R. Roberts
Mrs. Susan Roblin
Mr. and Mrs. E. John Sainsbury
Dr. the Hon. David and Mrs. Saul
Mr. and Mrs. Walter Scott
Mr. and Mrs. Erskine Simmons
Mr. and Mrs. James Smith
Mr. and Mrs. J. Edward Sousa
Ms. Susan Starling
Mr. Nigel Stewart
Sir John and Lady Swan
Mr. and Mrs. John Talbot
Dr. and Mrs. Clarence Terceira
Mr. and Mrs. Glenn Titterton
Mr. and Mrs. Roger Titterton
Mrs. De Forest Trimmingham
Mr. and Mrs. Robert Tucker
Mr. Greg Tynes - 150 Mile
- Moroccan Desert Marathon
Dr. and Mrs. Wilbert Warner
Mrs. Hal Watlington
Mr. and Mrs. Peter Watson
Mr. David White
Mr. Malcolm Wilson
Mrs. Helene Winter
Mr. and Mrs. Robert Winter
Mr. and Mrs. Reid Young
Mr. and Mrs. Giorgio Zanol

Real Friend - \$100+

Anonymous (4)

Allen Temple A.M.E. Church
American Resource Corporation Limited
Amis Memorial Chapel Ltd.
Bermuda Credit Association Limited
Bermuda Nursing Council
Burrows, Lightbourn Ltd.
Butterfield & Vallis Customer
Centenary United Methodist Church
Ettrick Animal Hospital
Executemps Ltd.
Friendship & Harmony Lodge, No. 894 G.R.I.
Lynda Milligan-Whyte and Associates
M. Keys Donation Tin
Meyer Group of Companies
Motives by La La
Network Asset Management Limited
Nifty Fifties Monthly Lunch Group
Rego Realtors Limited
Richard Allen AME Church
Richard Bath Associates
Vallis & Hayward Limited
Warwick Seventh-Day Adventist Church
Windcrest Management Limited
Wm. E. Meyer & Company Limited

Anonymous (41)

Mr. Donald Adcock
Mrs. Barbara Antonition
Mr. and Mrs. David Ashton
Mrs. Lorraine Ashton
Mr. and Mrs. Robert Baillie
Mrs. Cynthia Lancer-Barnes & Family
Mr. and Mrs. Robert Bruce Barritt
Mr. and Mrs. Ben Beasley
Mr. and Mrs. Colin Benbow
Mr. and Mrs. John Berg
Mr. and Mrs. Alan Bergl
Ms. Renee Bernardo
Mrs. Jane Bielby
Dr. and Mrs. Gordon Black
Mr. and Mrs. William Black
Mr. and Mrs. Robin Blackburne
Mr. and Mrs. Colin Blades
Mrs. Robert Bowker
Mr. and Mrs. Anthony Brewer
Mr. Warren Brown
Mr. and Mrs. Michael Burns
Mr. and Mrs. James Butterfield
Ms. S. Jolene Caldwell
Mrs. Carol Anne Carvalho
Mr. and Mrs. Robert Cawthorn
Mr. and Mrs. Wayne Chapman
Mrs. Marlene Christopher
Mr. William Cook
Dr. William Cooke
Mr. and Mrs. Tony Cordeiro
Mr. and Mrs. Dudley Cottingham
Dr. and Mrs. Colin Couper
Mr. Clevelyn Crichlow
Lt. Col. and Mrs. Michael Darling
Mr. Henry Darrell
Ms. Lorna Darrell
Mrs. Marlyn Darrell
Ms. Shirlene Darrell
Mrs. Eleanor Davis
Mr. and Mrs. Donald DeCouto
Mr. and Mrs. Tomas DeSilva
Mr. and Mrs. Arthur Deters
Dr. and Mrs. John Dickinson
Mr. and Mrs. Thomas Dickinson
Mr. and Mrs. Nicholas Dill
Ms. Sabrina Di Meglio
Mr. and Mrs. Reginald Donald
Ms. Elizabeth Downing
Ms. Diana Downs
Ms. Meredith Ebbin
Mrs. A. E. Edwards
Mr. John Elliott
Mr. and Mrs. Kevin Frank
Mr. and Mrs. Saul Froomkin
Mr. and Mrs. Leonard Gibbons
Dr. and Mrs. Robert E. Gibbons
Mr. Marcanton Gombos
Mrs. Malcolm Gosling
Mr. Stanley Grant
Dr. Juanita Guishard
Mr. Herbert Haag
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