



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

ANNUAL REPORT
~ 2014 ~



Cancer Care in Bermuda
since 1980



CERTIFIED AT THE HIGHEST STANDARDS BY:
BNSC
BERMUDA NATIONAL STANDARDS COMMITTEE

“Your work is so important and done so well that it is our earnest wish that this small donation will contribute in a small way to your invaluable work.”

“We are confident that the great service you provide is much appreciated by the families who endure the loss of a dear one.”

“Thanking you for all your loving care.”

“Our donation is in loving memory and in recognition of your invaluable service to all of Bermuda.”

“This donation is to thank you for all your work in the Bermuda Community, keep up the effort. We appreciate all you do.”



“It is with sincere thanks that we express our appreciation for the great work done by P.A.L.S.”

“What a wonderful organisation to support family and loved ones. Hope this donation will help in some way.”

“What loving care I witnessed from true servants of God we all strive to be.”

~ 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

P.A.L.S. Chairman's Letter 2013 – 2014

P.A.L.S. has completed more than 32 years of providing cancer care in Bermuda to those with all types of this disease and helping their families.

As Bermuda's economy continues to be impacted by a prolonged economic downturn and a shrinking population, by some accounts, about 4,000 fewer residents in recent years, the entire charitable community has had to deal with a lower level of donations to do its work. P.A.L.S. revenues too, have reduced over the last two years, as shown in the financial statements. We are pleased to note that overall expenses at P.A.L.S. declined slightly, but we still experienced a shortfall of revenues over expenses.

The Board and Management have done an excellent job in controlling P.A.L.S. operating expenses. While P.A.L.S. has been able to manage deficits during the past two years, this is not sustainable for the long term. Any uptick in the cost of medical care will have a negative impact on P.A.L.S.

The community continues to be generous in trying times and all of us at P.A.L.S. appreciate the contributions received, both cash and in kind services. Our investment portfolio provides a capital cushion to help cover the operating deficit.

During the past year we concluded our long standing relationship with the St. Baldrick's Foundation, having helped raise more than \$1.3 million for children's cancer care and research over the last decade. With the exception of a very small portion, used for providing support for children with cancer in Bermuda, the majority of these funds were kept separate from P.A.L.S. own funds and used to fund research in the U.S. and more recently in Europe. In difficult fund raising times, the Board felt this relationship had become a distraction from our own efforts and had caused some confusion among our donors. St. Baldrick's is a wonderful organisation which operates on a massive scale compared to P.A.L.S. and we wish them continued success in their global mission of ending children's cancer through dedicated pediatric research.

The new Acute Care Wing of the King Edward VII Memorial Hospital has now opened across the street from P.A.L.S. and includes a new oncology suite. Dr. Sharon Alikhani continues to provide excellent insight to P.A.L.S., as Medical Adviser. The Hospital has also hired a new oncologist, Dr. Sein Aung, and we look forward to working even more closely with our neighbour. We expect an increase in patient referrals in the future as the Bermuda Hospitals Board and health insurers seek to encourage more services to be delivered on the Island.

P.A.L.S. enjoys certification by the Bermuda National Standards Committee and seeks to deliver the best possible cancer care to our patients and to their families. During the year, Ann Smith Gordon (CEO), Debby Graham (Deputy Chair) and I attended a course on measuring performance outcomes and establishing a continuous quality improvement process, which should both help us with strategic planning and demonstrate our progress to our supporters.

During the year, we welcomed Michael Daniel as a Director and Bruce Murray as Corporate Secretary, renewing necessary corporate skills at Board level.

John Hill continues to do a stellar job as Treasurer. Carolyn Arnold and Lynette Waldron continue to do an excellent job of keeping the business running, handling office administration and volunteer coordination, respectively.

Our nurses are special. Bernice, Donna, Kathy, Julie, Sue and Shirley provide unparalleled care to P.A.L.S. patients and their families. In December 2014 we commenced a job sharing approach to one of the nursing positions where the work is shared equally by two nurses covering our Eastern region. Shirley Higgs has recently returned to P.A.L.S. as a full time nurse after serving as a Director for two years following her previous retirement from P.A.L.S.

Jeanne Edridge stepped down as Deputy Chairman at the last AGM and was succeeded by Debby Graham, but continues as a Director. She has indicated that she will fully retire in 2015 after serving as a Director and, for several years, Chair of P.A.L.S. Her steadfast support and wise counsel will be missed.

During 2014, we were saddened by the passing of two of our “giants” at P.A.L.S., Honorary Director Margaret Tricker and Director Diana Simons.

Margaret led the Memorial Committee since its formation and was P.A.L.S. longest serving Director with more than 30 years involvement with the organisation. She authored thousands of thank you letters acknowledging hundreds of thousands of dollars of donations in memory of loved ones. Her keen business sense and wonderful sense of humour are missed at the Board table.

As a Registered Nurse, Diana brought her medical experience to the Board and was also very involved in volunteer and fund raising efforts, most notably the annual P.A.L.S. Walk from Dockyard to Hamilton each February, as well as our November Fair and Raffle, both of which events have raised substantial funds for P.A.L.S.

Finally, special thanks to our President and CEO, Ann Smith Gordon, for her commitment to P.A.L.S. and to all of the Directors for their ongoing support.

The Directors and I thank P.A.L.S. Officers, staff and volunteers along with our many donors for their interest in, and support for P.A.L.S.

We can never say thank you enough!

A handwritten signature in blue ink, appearing to read 'G. Arton', with a horizontal line underneath.

Gavin R. Arton

Patron

Mrs. Fergusson

Honorary Director

Margaret Tricker (until February 2014)

Board of Directors

Gavin Arton

Mark Crockwell

Michael D. Daniel, (from June 2014)

Jeanne Edridge

Jo-Ann Fox

Debby Graham

Shirley Higgs, RN (until May 2014)

Robin Judah

Alan Pailing

Pat Purvey

Diana Simons, RN (until December 2014)

Berlene Smith

Dr. Wilbert Warner, FRCP(C)

Peter F. Watson, FCPA

Officers

Gavin Arton, *Chairman*

Debby Graham, *Deputy Chairman*

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

John H. Hill, *Treasurer*

H. Bruce Murray MA, FCIS, *Secretary (from 15 July 2014)*

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

As another year in the life of P.A.L.S. comes to its close there is absolutely no hesitation in answering the question, why does P.A.L.S. exist?

Since 1980 we have existed for the one reason and one reason only: to ensure that each and every cancer patient in Bermuda needing our services will indeed receive all the hands-on professional care and moral support required to enhance their quality of life.

According to statistics, over 200 people are diagnosed with cancer annually, many of whom become P.A.L.S. patients. Many of them apply for funding to travel overseas for medical care not available in Bermuda. Others apply for life saving or pain relieving medication they cannot otherwise afford.

A diagnosis of cancer comes not only with physical symptoms and pain but often profound emotional and psychological effects.

The presence of a permanent resident oncologist in Bermuda is of vital importance. The difficulty of retaining such a specialist continues with the sudden departure of Dr. Paul Coty in June 2014. Thankfully visiting oncologists familiar with existing patients have been filling in until the arrival of Dr. Sein Aung in September 2014. In the meantime, all newly diagnosed patients are being referred overseas.

I had a productive meeting with Venetta Symons, CEO of KEMH and Dr. Michael Weitekemp, the new KEMH Chief of Staff to discuss P.A.L.S. role in the community. I am proud to report that P.A.L.S. is represented by a brick in the permanent pedestrian KEMH Legacy Walkway leading into the new state of the art Acute Wing of the hospital. It will be viewed by thousands of patients, staff and visitors for years to come. We have watched the new Acute Wing rising before us from massive holes in the ground to the magnificent building that stands today opposite our headquarters on Point Finger Road.

During the year I met with each member of staff on a regular basis, both individually and in group meetings.

In October 2013, Karen Dyer resigned from her position as Counsellor and Art Therapist at Agape House. In return for continuing use of her office in our headquarters, she provides free consultations to P.A.L.S. patients and their families up to 20 hours a month. During the last 11 months she provided services for 18 P.A.L.S. patients. 13 bereaved family members received

counselling funded by Friends of Hospice. Karen has accepted a place on a doctoral programme studying counselling psychology over the next four years.

In October 2013 the Bermuda Health Council (BHeC) introduced Home Medical Services (HMS) as a pilot programme in order to minimise procedures that can be performed at home safely, appropriately and more cost effective, than in an acute setting. Though P.A.L.S. was one of three healthcare agencies approved to be eligible for reimbursement by insurers for certain procedures through The Standard Hospital Benefit (SHB), it has proven to be a burdensome and time consuming exercise for our nurses. We have had numerous meetings with BHeC to explain and resolve our difficulties.

Consideration has been given to installing a centralised software computer programme that will allow the nurses and office staff to access and capture patient data. After comparing two systems, we have chosen the one more specific to our needs which will be installed as soon as possible.

Several Board Members have attended Centre of Philanthropy Workshops. Chairman, Gavin Arton and Debby Graham joined me in the day long study, “Performance Outcomes and Setting Up a Successful, Simple, Continuous Quality Improvement Process.”

It was with sadness that we recorded the death of Honorary Director, long serving Volunteer and Memorial Secretary, Margaret Tricker on 10th February 2014. Her beautiful letters comforted hundreds of families following the loss of a loved one. It does not seem possible that within one year we recorded the death of another long serving Director, Diana Simons, who died on 7th December 2014. Diana led our principal fund raising activities, particularly the Annual Sponsored Walk and Annual Fair for decades. Both these ladies are greatly missed.

You Tube as well as Cable TV – channel 80 both carry a 15 minute interview I gave with Mr. Richard Smith, discussing the work of P.A.L.S.

To end our financial year, H.E. the Governor Mr. George Fergusson asked me to “dunk” him with ice water in support of the ALS (Lou Gehrig’s Disease) research. In return P.A.L.S. would also receive a donation.

It has been rightly said that we ought to give those who are about to leave life, the same care and attention that we give those who enter life; the newborns. Health care organisations around the world are under increased pressure to deliver greater value and more efficiency while, at the same time, giving the highest quality of care. P.A.L.S. is no exception and we pledge once again, to continue to carry out our work with the greatest compassion and efficiency possible.

I would like to thank Alison Purvey Adams for her continued interest and guidance in various legal affairs and for standing in as P.A.L.S. legal adviser when Shauna MacKenzie was unavailable.

I salute our Nurses, Administrators, Volunteers, P.A.L.S. Board, and management especially Treasurer, John Hill and Chairman, Gavin Arton for their time, interest and commitment to this well loved and trusted organisation.



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
Shirley Higgs, RN (from November 2014)



P.A.L.S. nurses continue to give quality hands-on care to our many patients. During the year we admitted 124 new patients and sadly recorded 118 deaths, 21 patients were reactivated and the nurses made 4,725 home visits, averaging 4 -6 visits daily. The daily workload of each nurse varies. 17 new patients were admitted in March 2014 alone.

Continuing education is a priority for our nurses. Donna and Kathy attended the Harvard Medical School's 2 ½ day Palliative Care Course in Boston and reported that it was one of the best they have ever experienced.

Although experienced in accessing veins for many years and to satisfy the Bermuda Health Council (BHeC) all the nurses successfully completed The Certified Venous Access Devices (CVAD) course given by the Nursing Staff Development Department at KEMH. They also attended various appropriate on-going Hospital CME Education Series and a lecture in the Oncology Department "Blood Clots in the Cancer Patient."

Donna and Bernice attended a KEMH lecture by Dr. Andrea Barthwell, Co-Chairman, President's Action Committee on Medical Marijuana for Medical Professionals.

Julie gave a talk on End of Life Issues to graduating nursing assistants at the Bermuda College and as well she spoke at Bright Temple's Special Church Service to explain the role of P.A.L.S. in the community.

After much consideration, the Board has approved a request from Bernice and Donna to job-share Donna's area of Hamilton Parish, St. George and St. David's beginning in December 2014. Shirley Higgs has now returned as a P.A.L.S. nurse to take over Pembroke and half of Devonshire Parish vacated by Bernice.

Another accomplishment during the year was the ability for the nurses to access various medical reports including x-rays, blood work and scans through the KEMH Clinical Suites Computer Programme. However, access to these reports is limited to patients who go through the Hospital Oncology Department.

During the year, the nurses collaborated to produce a more comprehensive referral form which has been distributed to physicians and hospital nurse managers.

Bernice was instrumental in bringing Compassion Fatigue Specialist and Certified Mental Health Counsellor, Francoise Mathieu to Bermuda to conduct Compassion Fatigue Workshops. Conducted over two days and in partnership with Friends of Hospice (FoH), attendees included P.A.L.S. nurses as well as KEMH and FoH Staff.

Bernice has also worked hard in producing a power point presentation on P.A.L.S. to be used at various health fairs. As well, she greatly helped in creating a poster board for such occasions.

Volunteers

Co-ordinated by Lynette Waldron, JP

Our volunteers continue to be the back-bone of P.A.L.S. Fund Raising Activities. In September 2013 and in recognition of their efforts, Captain Mike Hayward and his boat, Explorer, treated them to another beautiful sunset cruise.

During the year our volunteers gave 2,385 hours of their time and provided 95 drives to medical appointments. Those volunteers who gave 50 or more hours to P.A.L.S. include: Tiny Bean, Sandy Gascoigne, Ethel Hill, Fay Leseur, Barbara Measures, Sandy Pearson, Rosalie Rickards, Diana Simons, Berlene Smith, Anna Summers, Dorothy Trott and Lovett Trott.

As usual the Super Stuffers helped to prepare the Annual Appeal letter for posting, encouraged by the promise of sandwiches for lunch!

Anna Summers, a valuable, dependable, and willing volunteer for many years was chosen as P.A.L.S. Volunteer of the Year 2013 and so recognised at the Centre on Philanthropy Volunteer Reception.

Sandy Gascoigne continues to prepare the comforting monthly grief mailings important to those who have lost a loved one.

The Tea Party in June and a Bingo Afternoon in July organised by Lynette and assisted by volunteers were enjoyed by patients and their families.

The Memorial Christmas Trees in the Washington Mall and Butterfield Bank were manned by P.A.L.S. volunteers and friends. The official lighting was performed by Archdeacon Andrew Doughty, and carol singing by Mount Saint Agnes Choir enhanced the event! It was never intended to be a fund raiser, nevertheless, thousands of dollars are donated. Those manning the trees find it a very moving experience.

The final event for the year was our Annual Christmas Party held at P.A.L.S. Headquarters and attended by H. E. the Governor and our Patron Mrs. Fergusson. Always a special evening, our patients were delighted to meet our distinguished guests.

Education Committee

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

Julie Harrington, RN
Lynette Waldron, JP

Education for volunteers was limited during the year. Mrs. Doris DeCosta, Executive Director of EAP (Employee Assistance Programme) gave an interesting talk on Stress Management and Mental Health.

Audit Committee

Peter F. Watson, FCPA *Chairman*
Robin Judah

Gavin Arton

The Audit Committee met twice 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 Auditor's Report is again a clean report, subject of course to their inability to obtain assurance on the completeness of revenues in the form of donations as is the norm in not-for-profit entities.

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.

PricewaterhouseCoopers Ltd. have once again been most generous in contributing their audit services to P.A.L.S for which we are most grateful.

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, 2014.

Memorial Committee Report

Fay Leseur

Rosalie Rickards

The practice of composing compassionate and caring letters to families who have lost loved ones, so ably accomplished for many years by Margaret Tricker, who sadly died in February 2014, is carried on with great sensitivity by the Memorial Team.

During the year P.A.L.S. was named to receive donations in memory of 71 persons. 794 individual donations were received; each one acknowledged with grateful thanks, 341 letters of notification were sent to families.

Policy & Procedures Committee

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

Diana Simons, RN

This committee has concentrated on updating policies not only to ensure that P.A.L.S. is in compliance with the Bermuda National Stands Committee (BNSC), but also with Best Practice Nursing Standards.

Development Committee

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

Alan Pailing
Carolyn Arnold
(*Database Administrator*)

As the downturn in the economic situation continues, funding from friends and supporters is even more important. Government found it necessary to cancel our Annual Grant begun in 1989 even though it has been reduced considerably over the years.

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

The events listed below have been undertaken with cooperation between our office administrators, Carolyn and Lynette and a host of volunteers.

Mad Hair Day – 27th September 2013

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.

A Musician & Her Surgeon Concert – 19th October 2013

Held at St. John's Church, Pembroke and attended by H.E. the Governor and Mrs. Fergusson, violinist Anne Robert and her innovative breast reconstruction surgeon and pianist gave a unique and emotionally charged performance. Through words and music they expressed the ten emotional stages experienced by Anne Robert in her journey through cancer. They received a well deserved standing ovation.

33rd Annual Fair – 16th November 2013

Coordinated by Diana Simons and Berlene Smith the well attended Fair held at St. Paul's Christian Education Centre was opened by our Patron, Mrs. Fergusson. Both she and H.E. the Governor departed with large bags of treasures!

Jordan and Syria Featuring Petra – January 2014

Presented by Ann Smith Gordon for the English Speaking Union (ESU) at the RHADC, this timely topic, considering the tragic events in Syria today, was well attended.

25th Annual Sponsored Walk – 9th February 2014

Once again coordinated by Diana Simons and Berlene Smith, the 15 mile trek from Dockyard attracted 286 people to register, of those, 237 managed to arrive at Albuoy's Point.

Tag Days – May 2014

On the 17th of May Tag Day was held in the parishes and on the 23rd of May volunteers sold tags in Hamilton. Considering the present economy, we did very well.

Diana's Annual Fish Fry – 18th July 2014

The popular event limited to P.A.L.S. volunteers and friends was held at St. Mary's Church Hall in Warwick. With fish caught and donated by Dr. Dave Barber, another enjoyable evening was had by all.

Bingo at P.A.L.S. – 26th July 2014

Organised by Lynette, some 60 Bingo enthusiast supporters packed into P.A.L.S. Meeting Room for a lively afternoon.

Mary Powell's Note Cards

Ethel Hill continues to ensure that the shops are well supplied with these lovely cards.

Special Fund Raising Events and Donations from Friends

We are especially grateful to the many kind friends, who support P.A.L.S. in so many different ways as described below.

A grateful P.A.L.S. patient along with The Filipino Club 2000 organised a wonderful dinner and cultural show at St. Paul's Christian Education Centre for a standing room only audience. The Paget Lions and Eastern Lioness Lions Clubs as well as the Pembroke, St. George and Hamilton Rotary Clubs contributed greatly to P.A.L.S.

In spite of not soliciting for this Annual event, 60 walkers participated in the Argus Walk the Walk in support of P.A.L.S.; BF & M Staff, Clarien Bank, Trott & Duncan employees as well as students from Mount Saint Agnes, Warwick, Saltus and Cedarbridge all helped our organisation in various ways.

The Bermuda Fly Fishing Invitational Tournament held its 11th Competition with proceeds to P.A.L.S. once again. Other sporting events remembering P.A.L.S. include The Bermuda Ladies Dart League, The Somerset Cricket Club Youth Programme, Aon's Charity Cricket Match, The Moose Hunt Golf Tournament and New York Marathon pledges.

Mr. and Mrs. Albert Woolridge continue their kindness by refusing payment for delivering beds to our patients. Coral Beach & Tennis Club held a charity dinner and The Christmas Lunch Ladies made an annual donation along with another clever poem.

Gorham's not only contributed from their Contractor's Fair but we were also recipients of funds from their Employee Parking Programme. The Officers, Management & employees of Barcardi selected P.A.L.S. as one of the recipients of their employee charity/organisation choice for 2014! P.A.L.S. was also remembered by ACE Foundation employees, The Centenary Church Pastor, Council & Congregation; Former Bermuda Junior League Gals, The Nifty Fifty Nurses and the HSBC Team Trackers Photo Shoot.

The Ernest Stempel Foundation continues its very generous support, Dowling's Service Station in St. George gives a discount on petrol for the P.A.L.S. van, a generous travel certificate was donated by David Ezekiel and Assured Quality Cleaning Ltd steam cleaned our carpets free of charge.

The contributions continue with matching donation programmes from Oil Management Services Limited, XL Foundation, Bank of Bermuda Foundation, Arch Reinsurance, Fil Limited, Hiscox Insurance, Meridian Fund Services, RenaissanceRe, Ironshore, Axis Specialty, Zurich International and the Ace Foundation.

We gratefully acknowledge employees of the following organisations who specified that their donations in lieu of union dues would support P.A.L.S. –

Bermuda Hospitals Board, Bermuda Housing Corporation, Bermuda Government, Elbow Beach Hotel, Fairmont Hamilton Princess, Fairmont Southampton, Grotto Bay Beach Resort, International Bonded Couriers of Bermuda, The Reefs and The West End Development Corporation.

We are always grateful to those who choose to send donations in lieu of gifts for special anniversaries, birthdays, Christmas cards, and/or Christmas presents and even weddings.

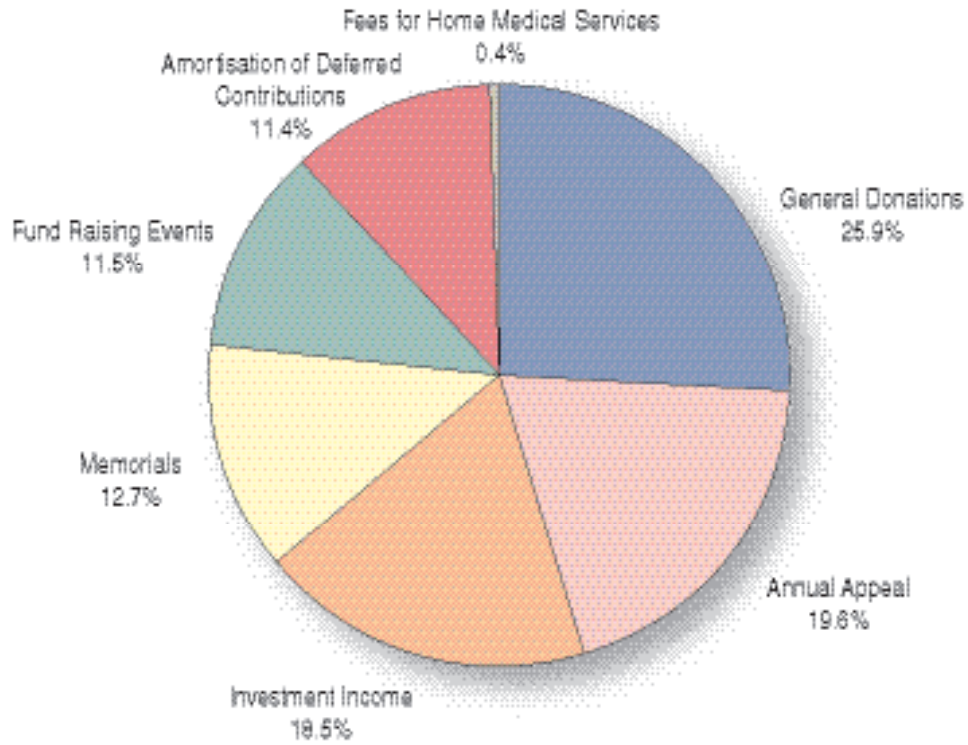
As well, we are grateful to the Trustees of various Trusts who choose P.A.L.S., Lindo's for their colourful Lindo's/P.A.L.S. shopping bags, Catlin Insurance Company for "spreading Christmas Cheer", Partner Re for Long Service Awards to employees and to the Energy Supply employees of Belco.

Of course, we are ever grateful to patients and their families who are living with cancer for their kind donations and we appreciate Brighton Nurseries for donating poinsettias for our patients at Christmas and the St. Vincent de Paul Society for food vouchers at Christmas. The Bermuda Islands Pipe Band and Dancers gave our Annual Fair another rousing start and the Captain and crew of Somerset Ferry willingly gave their time on a Sunday morning to transport participants to the Dockyard for the start of our Annual Walk.

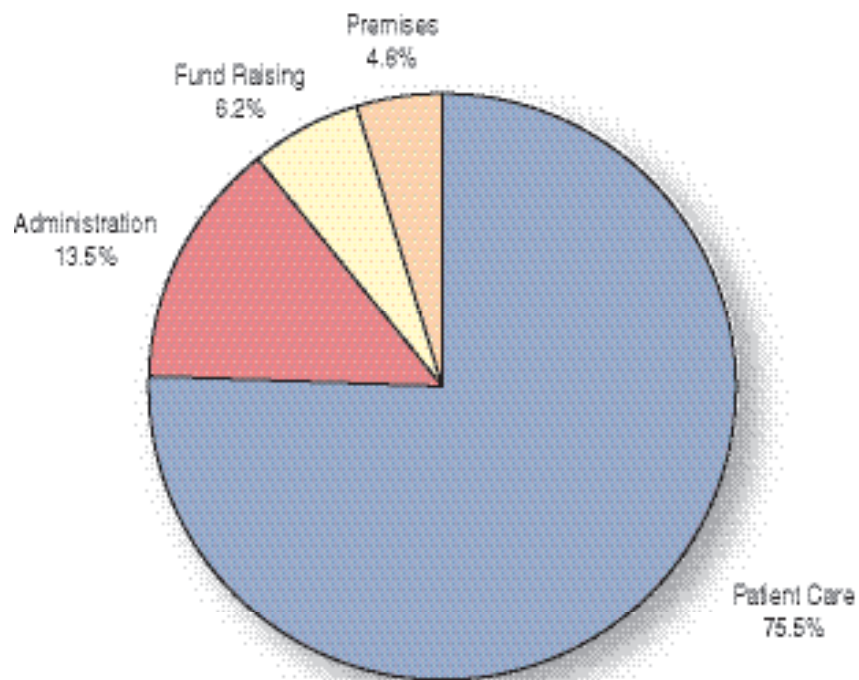
Financial Highlights

Year ended 31 August, 2014

Income Sources



Expenses





November 26, 2014

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., which comprise the statement of financial position as at 31 August, 2014 and the statements of operations, including the related schedules, changes in net assets and cash flows 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 and fair presentation of these financial statements in accordance with Accounting Standards for Not-For-Profit Organizations 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.

We believe that the audit evidence we have obtained 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 organizations, P.A.L.S. derives revenues 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, 2014, current assets as at 31 August, 2014 and 31 August, 2013 and net assets at 1 September and 31 August for both 2014 and 2013 years. Our audit opinion on the financial statements for the year ended 31 August, 2013 was modified accordingly because of the possible effects of this limitation in scope

During the year ended August 31, 2013, P.A.L.S. 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. As the income and expense offset, there is no effect on net surplus of revenues over expenses or unrestricted net assets. Our audit opinion on the financial statements for the year ended August 31, 2013 was modified accordingly because of the possible effects of this limitation of scope.

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, 2014 and the results of its operations and its cash flows for the year then ended in accordance with Accounting Standards for Not-For-Profit Organizations in Bermuda and Canada.

PricewaterhouseCoopers Ltd.

Chartered Professional Accountants

Statements of Financial Position
as at 31 August, 2014

	2014	2013
	\$	\$
Assets		
Cash and term deposits (note 3)	155,690	572,400
Accrued interest receivable	53,373	76,769
Accounts receivable	991	1,423
Prepaid expenses	9,319	8,594
Investment trade awaiting settlement	38,209	-
Investments - bonds (note 4)	5,964,518	6,084,639
Investments - equities (note 4)	101,765	98,653
Property and equipment, net (note 5)	1,238,885	1,294,924
	7,562,750	8,137,402
Liabilities		
Accounts payable and accrued liabilities	55,429	103,957
Revenues received in advance	10,022	7,437
Research grants payable	-	210,000
Deferred contributions (note 6)	1,652,726	1,777,782
	1,718,177	2,099,176
Accumulated funds		
Unrestricted net assets	5,844,573	6,038,226
	7,562,750	8,137,402

Approved by the Board of Directors


 Director


 Director

The accompanying notes are an integral part of these financial statements

Statements of Operations

For the year ended 31 August, 2014

	2014	2013
	\$	\$
Revenues		
Donations (schedule 1)	635,591	615,419
Interest income	198,152	236,417
Fund raising (schedule 2)	126,189	109,365
Amortisation of deferred contributions (<i>note 6</i>)	125,056	109,672
Dividend income	4,271	3,551
Fees for home medical services	4,175	-
Membership dues	380	520
Government grant	-	32,698
	1,093,814	1,107,642
Expenses		
Payroll and related costs (<i>note 7</i>)	844,229	884,367
Patient expenses (schedule 3)	269,615	344,181
Depreciation	64,589	63,075
Donated audit fee	38,150	37,000
Office expenses	23,397	16,942
Van expenses	20,650	25,253
Public relations	20,043	22,848
Insurance	18,315	18,009
Property maintenance	12,143	15,066
Communications	11,841	10,936
Education	9,883	13,645
Electricity	9,148	8,723
Bank fees	6,217	5,955
	1,348,220	1,466,000
Net deficit of revenues over expenses before undernoted item	(254,406)	(358,358)
Change in fair value of investments	60,753	(366,170)
Net deficit of revenues over expenses	(193,653)	(724,528)

The accompanying notes are an integral part of these financial statements

Statements of Changes in Net Assets

For the year ended 31 August, 2014

	Unrestricted Net assets 2014 \$	Net assets 2013 \$
Balance - beginning of year	6,038,226	6,762,754
Net deficit from operations	(193,653)	(724,528)
Balance - end of year	5,844,573	6,038,226

The accompanying notes are an integral part of these financial statements

Statements of Cash Flows
For the year ended 31 August, 2014

	2014	2013
	\$	\$
Cash flows from operating activities		
Net deficit of revenues over expenses	(193,653)	(724,528)
Adjustments to reconcile to net cash provided by operating activities:		
Depreciation	64,589	63,075
Change in fair value of investments	(60,753)	366,170
Amortisation of bond premium	19,006	14,777
Amortisation of deferred contributions	(125,056)	(109,672)
Changes in assets and liabilities:		
Unsettled bond trade	(38,208)	-
Accrued interest receivable	23,396	5,668
Accounts receivable	431	1,077
Prepaid expenses	(725)	9,529
Accounts payable and accrued liabilities	(48,527)	50,770
Revenues received in advance	2,585	2,766
	<hr/>	<hr/>
Net cash used in operating activities	(356,915)	(320,368)
	<hr/>	<hr/>
Cash flows from investing activities		
Maturity of bonds	300,000	1,300,000
Early redemption of bonds	111,063	49,296
Purchase of bonds	(252,308)	(871,568)
Expenditure on property and equipment	(8,550)	(44,000)
	<hr/>	<hr/>
Net cash provided by investing activities	150,205	433,728
	<hr/>	<hr/>
Cash flows from financing activities		
Restricted contributions received	-	161,337
Research grants paid	(210,000)	(210,000)
	<hr/>	<hr/>
Net cash used in financing activities	(210,000)	(48,663)
	<hr/>	<hr/>
Net increase (decrease) in cash and term deposits	(416,710)	64,697
	<hr/>	<hr/>
Cash and term deposits, beginning of year	572,400	507,703
	<hr/>	<hr/>
Cash and term deposits, end of year	155,690	572,400
	<hr/>	<hr/>

The accompanying notes are an integral part of these financial statements

Notes to Financial Statements

31 August, 2014

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) 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 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.

Interest income is recognised on the accrual basis.

(c) 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.

(d) Property and equipment and depreciation

Property and equipment, 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

Notes to Financial Statements

31 August, 2014

(e) *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.

(f) *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.

(g) *Patient expenses*

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

(h) *Deferred contributions*

Deferred contributions represent externally restricted resources. The donation revenue is being amortised to income on the same basis as the related expenditures.

3. *Cash and term deposits*

Maturities of cash and term deposits are as follows:

	2014	2013
	\$	\$
At call to within 90 days	155,690	402,537
90 days to 1 year	-	169,863
Total	155,690	572,400

Notes to Financial Statements

31 August, 2014

4. Investments

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

Maturity	2014		2013	
	Amortised cost \$	Market value \$	Amortised cost \$	Market value \$
Years to 31 August:				
2014	-	-	300,347	303,273
2015	200,094	201,863	200,543	208,092
2016	802,668	839,709	804,977	861,858
2017	602,465	638,642	603,740	644,527
2018	900,234	991,319	900,284	999,039
2019	468,637	513,828	569,847	628,730
2020	297,079	329,531	296,545	329,438
2021	1,418,446	1,470,259	1,429,471	1,427,538
2022	716,835	721,078	719,172	682,144
2023	252,197	258,289	-	-
	5,658,655	5,964,518	5,824,926	6,084,639

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:

	2014		2013	
	Cost \$	Market value \$	Cost \$	Market value \$
Equities	420,740	101,765	420,740	98,653

Notes to Financial Statements

31 August, 2014

5. *Property and equipment*

Property and equipment comprise the following:

			2014	2013
	Cost	Accumulated depreciation	Net book value	Net book value
	\$	\$	\$	\$
Land	514,301	-	514,301	514,301
Building	1,130,332	458,413	671,919	709,597
Vans	121,000	82,200	38,800	53,400
Furniture	40,961	40,961	-	-
Office equipment	69,270	55,405	13,865	17,626
	1,875,864	636,979	1,238,885	1,294,924

6. *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:

					2014	2013
	Vans	Building and maintenance	Education	Children's care	Total	Total
	\$	\$	\$	\$	\$	\$
Beginning balance	38,400	1,575,206	135,643	28,533	1,777,782	1,926,118
Deferred contributions received during the year	-	-	-	-	-	161,336
Amounts recognised as revenue during the year	(9,600)	(77,040)	(9,883)	(28,533)	(125,056)	(109,672)
Research grants awarded during the year	-	-	-	-	-	(200,000)
Ending balance	28,800	1,498,166	125,760	-	1,652,726	1,777,782

Notes to Financial Statements

31 August, 2014

7. *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 \$35,370 (2013 - \$83,953).

8. *Capital Commitment*

At 31 August, 2014 the Organisation had no capital commitments (2013 - \$Nil).

9. *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.

10. *Registered charity*

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

11. *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 2014.

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 \$1,603,570 (amortised cost of \$1,476,510) is exposed to a concentration of credit risk. The credit risk is 27% (2013 – 26%) 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 year ended 31 August, 2014

	2014	2013
	\$	\$
Schedule 1 – Donations		
General	255,422	252,758
Annual appeal	213,896	217,601
Memorials	138,991	116,327
In lieu of union dues	27,282	28,733
	635,591	615,419
Schedule 2 – Fund raising		
Fair	35,379	31,244
Sponsored walk	32,387	46,357
Tag day	15,014	12,976
Mad Hair Day	14,639	9,068
No Shave November	12,562	-
A Musician & her Surgeon	8,643	-
Ann Smith Gordon slide show:		
“Syria and Jordon Featuring Petra”	3,000	-
“Homes, Gardens & Villages of Beautiful England”	-	3,036
Cards by Mary Powell	1,728	1,911
Fish fry	1,827	1,008
Bingo	1,010	-
Peter Grayston memorial walk	-	3,595
Robin Judah’s book:		
“Organic Abstractions – A new take on the world of plants”	-	100
Shirts & hats	-	70
	126,189	109,365
Schedule 3 – Patient expenses		
Assistance	275,882	272,816
Medical supplies	137,941	182,715
Food supplements	16,118	19,042
	429,941	474,573
Amounts reimbursed by insurance companies and by patients and their families	(160,326)	(130,392)
	269,615	344,181

The accompanying notes are an integral part of these financial statements

Donors ~ Year Ended 31st August 2014

We are, as always, ever grateful for the wonderful financial support given to P.A.L.S. throughout the year. It is not possible to sufficiently express our deep gratitude to all those many individuals, groups or businesses who have contributed in order to allow P.A.L.S. work to continue. Those listed below include General and Annual Appeal donations but do not include the many donations given in memory of loved ones.

Marvellous Friend ~ \$25,000+

The Ernest E. Stempel Foundation
PricewaterhouseCoopers - Donated audit fee

Wonderful Friend ~ \$10,000+

Arch Re - matching Donation
Bacardi International
Court House Squash Event
Fishing Competition - Ian Card
Melange
Memorial Christmas Trees
Partner Reinsurance Company Limited
The Peter Cundill Foundation
Mr. Robin Judah
Mr. and Mrs. John Talbot

Super Friend ~ \$2,500+

Aon Insurance Managers(Bermuda) Limited
Appleby
Belco - Energy Supply Employees
BF & M Insurance Group
Bermuda Flyfishing Invitational
Camellia Private Trust Co. Limited
Catlin Insurance Company Limited
Colonial Group International Limited
Endurance Speciality Holdings Ltd.
Filipino dinner & show
Franck Charitable Trust
Lindo's - P.A.L.S. bags
Lombard Odier Darier Hentsch
(Bermuda) Limited
Schroder Family
The Argus Group
The Cyril Black Charitable Trust

Anonymous (1)

Mr. and Mrs. Brian Duperreault
Mr. and Mrs. Walter Sharpe
Mr. Gil Tucker

Terrific Friend ~ \$1,000+

AON Insurance Managers - charity
cricket match
A. P. Moller (Bermuda) Limited
Argus Walk the Walk
Arnold's Markets
B.G.A. Group of Companies
Bermuda Electric Light Company
Bermuda Ladies Invitational Darts League
Chevron International Limited
Conyers, Dill & Pearman
Eastern Lioness Lions Club prayer breakfast
Endurance Specialty - re Carrie Rosorea
E.S.C. Limited
Gorhams Ltd - Contractor's Fair
Gorhams parking programme
Hamilton Parish & Tucker's Town
Welfare Trust

Jardine Matheson International Services
Limited

Kitson & Company Limited
Lepercq Corporation Management Ltd.
Lindo's - Harry Lindo Golf Tournament
Markel Corporation
Mutual Insurance Company Limited
National Philanthropic Trust
Open Your Heart Foundation
Pembroke Rotary Club
Progressive Pool Committee
Renaissance Reinsurance Ltd. -
matching donation
Riddells Bay golf event
Royal Dutch Shell Companies (Bermuda)
Sirius International Insurance Corporation
(Bermuda)
St. Georges Rotary Club
The Walker Arcade Company Ltd.
United Insurance Company Limited
World-Wide Shipping (Bermuda) Limited
XL Re staff denim day

Anonymous (2)

Mr. and Mrs. James Butterfield
Mr. and Mrs. J. Michael Collier
The Hon. Ernest D. DeCouto CBE, JP and
Mrs. DeCouto
Mr. John Deuss
Ms. Margaret Emmott
Lady Lully Gibbons

Mr. and Mrs. Allan Gray
Mrs. David Gutteridge & Family
Mrs. Richard Harris
Ms. Alison Hirshi
Dr. Thomas James
Mrs. Elizabeth Kitson
Mr. Fred Klinkhammer and
Mrs. Lillian Veri
Mr. and Mrs. Lars Knudsen
Mr. and Mrs. Arthur Leighton
Mrs. Janet Outerbridge
Mrs. Susan Parker
Dr. the Hon. David and Mrs. Saul
Mr. and Mrs. Henry Smith
Mrs. Claudine Wilson
Mrs. Brenda Younie

Special Friend ~ \$250+

A. David Atcheson Ltd.
The Ace Foundation
Advertising Associates Company Saatchi
& Saatchi
Berco Limited
Bermuda High School year 6 students
Bermuda Pest Control
Bermuda Public Services Union
Bermuda Stripping & Refinishing
Company Limited
Christmas lunch ladies
D & J Construction Co. Limited
Fair 2013 - late receipts
Former Junior Service League Gals
Friendship & Harmony Lodge,
No. 894 G.R.I.
Gosling Brothers Limited
Hamilton Trust Co. staff raffle
HSBC I.T. Department denim day
International Gas Transportation
KPMG
Little Miss Paradise
Marsh/IAS Management Services -
denim day
Merck Sharp & Dohme
(International) Ltd.
North Cote Limited
Orchid Charity Club
Partner Re - award-Samantha Kyme
Peets Electric Company Limited
Royal Palms Hotel & Restaurant

School House Nursery parents
S.H.A. Holdings Ltd.
The Moose Hunt
Validus Services (Bermuda) - cricket
match
Wakefield Quin Limited
XL Foundation matching donation
Zurich International Limited

Anonymous (18)

Mr. and Mrs. David Ashton
Mr. and Mrs. Horst Augustinovic
Mr. and Mrs. Roderick Barclay
The Hon. Robert Barritt
Mrs. Toni Besselaar
Mr. and Mrs. Robert Blee
Ms. Gillian Bosch-DeNoya
Mr. and Mrs. Anthony Brewer
Mrs. Laura Butterfield
Mr. C. N. A. Butterfield
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
Mrs. Harry Cox
Mr. Peter Crisson and
Mrs. Bernadette Ruane Crisson
Mr. and Mrs. Stephen George Cubbon
Mr. and Mrs. Peter Darling
Mr. Michael Deevy - bike ride across
the Alps
Mrs. Daphne DeSilva birthday
Mr. and Mrs. Nicholas Dill
Dr. Terence Elliott
Mr. John Epps
Mr. Philip Every
Mrs. Irene Fryer re - Sarah Webb
Dr. and Mrs. Ian Fulton
Mr. and Mrs. Denis Glynn
Mr. and Mrs. Brian Gonsalves
Mr. and Mrs. Rory Gorman
Mr. and Mrs. Stephen Green
Mr. and Mrs. J. Henry Hayward
Mr. John Hill
Mr. Jonah Jones - Bermuda Arts Centre
Mr. and Mrs. Nat Holder
Mrs. Peter Holzberger
Dr. and Mrs. Walwyn Hughes
Mr. and Mrs. Edgar Humann
Mr. and Mrs. Scott Hunter
Mrs. Ford Hutchings
Mr. and Mrs. Colin James
Mr. and Mrs. Donald Johnson
Mr. and Mrs. Wayne Johnson
Mr. and Mrs. Arthur Jones
Mr. Michael Judd
Mrs. Roberta Kanter
Mr. and Mrs. Paul Konyecsni

Ms. Judith Landsberg
Mr. and Mrs. Trevor Leitch
Mr. and Mrs. J. R. H. Lightbourn
Mr. and Mrs. Robert Lindo
Mr. and Mrs. Donald Lines
Mrs. Jean Males
Mr. Stephen Masters
Mrs. Janet McCulloch
Mr. Christopher Mitchell
Dr. and Mrs. Duncan Moran
Mr. and Mrs. Vaughan Mosher
Mr. and Mrs. Louis Mowbray
Mr. Lawrence Michael Murphy
Ms. Colleen Nelson
Mr. and Mrs. Peter Nelson
Mr. and Mrs. Brian O'Hara
Mr. and Mrs. Robert O'Shea
Mr. and Mrs. Miles Outerbridge
Mrs. Sandra Outerbridge
Nicholas & Rose Angela Papadopoulo
Mrs. Suzanne Pearman
Mr. Michael Plowman
Mrs. Patricia Powell
Mr. Anthony Prentice
Mr. and Mrs. Norman Roberts
Dr. Fiona Ross
Mrs. Pearl Ann Rowe
Mr. and Mrs. E. John Sainsbury
Mr. and Mrs. Walter Scott
Mrs. Kathleen Dawn Sharp
Mr. Donald Simmons
Mr. and Mrs. Erskine Simmons
Mr. and Mrs. Eugene Simmons
Mrs. Audrey Smith
Mr. and Mrs. Calvin Smith
Mr. and Mrs. Colin Smith
Mr. and Mrs. J. Edward Sousa
Mr. and Mrs. Glenn Titterton
Mrs. De Forest Trimmingham
Dr. and Mrs. Wilbert Warner
Mrs. Hal Watlington
Mr. and Mrs. Peter Watson
Mrs. David Wilkinson
Mr. Malcolm Wilson
Mrs. Helene Winter
Mr. and Mrs. Robert Winter
Ms. Lynne Woolridge
Mr. and Mrs. Colin Young

Real Friend ~ \$100+

Anonymous (4)

Ace employees garage sales
Bermuda Nursing Association
Bright Temple AME
Burrows, Lightbourn Ltd.
Centenary United Methodist Church
Evergreen Limited
Executemps Ltd.
Global Research and Strategy
Joy Lusher Real Estate Limited

M Keyes & Co. - donation tin
M & M Landscaping
M.S.A. crazy sock day
Network Asset Management Limited
Nifty Fifty luncheon
RenaissanceRe Operations Team
Somerset Cricket Club Youth Programme
The Whitfield Group Ltd.
TOPS Ltd.
Vallis & Hayward Limited
Windcrest Management Limited

Anonymous (34)

Mr. and Mrs. James Amos
Mrs. Barbara Antonition
Mr. and Mrs. David Ashton
Mr. and Mrs. Quinton Astwood
Mrs. Jeanne Atherden
Ms. Pam Bailey
Mr. and Mrs. Robert Baillie
Mr. Frank Baron
Mr. and Mrs. Manuel Baron
Mr. and Mrs. Alan Bergl
Ms. Renee Bernardo
Mrs. Jane Bielby
Dr. and Mrs. Gordon Black
Mr. and Mrs. Robin Blackburne
Mrs. Joan Blades
Mrs. Robert Bowker
Ms. Florence Boyles
Ms. Carol Brooks
Mr. and Mrs. Chris Brown
Mrs. Vivian Burland
Mr. and Mrs. Warren Cabral
Mr. and Mrs. Steven Cardoza
Mrs. Carol Anne Carvalho
Mr. and Mrs. Robert Cawthorn
Mr. and Mrs. Wayne Chapman
Ms. Teresa Chatfield and Mr. S. Templeman
Ms. Clarine Clark
Mr. William Cook
Mr. and Mrs. Tony Cordeiro
Mrs. J. Diane Correia
Mr. and Mrs. Alan Cossar
Mr. and Mrs. Dudley Cottingham
Dr. and Mrs. Colin Couper
Mr. John Cox
Mr. and Mrs. Leslie Crane
Lt. Col. and Mrs. Michael Darling
Mr. and Mrs. Hugh Davidson
Mr. and Mrs. Roger Davidson
Mr. and Mrs. Arthur Deters
Mr. and Mrs. Thomas Dickinson
Ms. Sabrina DiMeglio
Mr. and Mrs. Reginald Donald
Ms. Hannah Donkin
Ms. Elizabeth Downing
Mr. and Mrs. Terrence Draycott
Terrill Drew
Premier, The Hon. Mr. Michael Dunkley JP,
MP and Mrs. Dunkley
Mrs. E. A. Edwards
Mr. and Mrs. John Faiella
Mrs. Carol Faries

Mr. and Mrs. Kevin Frank
 Mr. and Mrs. Chris Fullerton
 Mrs. Judith Gardecki
 Mr. and Mrs. James Gibbons
 Dr. and Mrs. Robert E. Gibbons
 Mr. Marcanton Gombos
 Mrs. Janet Grayston
 Dr. Juanita Guishard
 Mr. Herbert Haag
 Mr. Michael Hamer
 Mr. and Mrs. James Hannam
 Mr. and Mrs. Narinder Hargun
 Ms. Deborah Harper
 Mrs. Mary Hess
 Mr. and Mrs. Andrew Horsfield
 Ms. Joan Hoskins
 Mr. Jonathan Ingham
 Mr. and Mrs. Derek Irby
 Mr. and Mrs. Robert Jack
 Ms. Audrey Jeffrey
 Mr. and Mrs. Gordon Johnson
 Mr. and Mrs. Carol Jones
 Mr. and Mrs. Peter Jones
 Mrs. Elizabeth Kawaley
 Mrs. Wilbur Kempe
 Mr. Jonathan Kingsman
 Mr. Richard Kitson
 Mr. Richard Klein
 Mr. and Mrs. Kenneth Lamb
 Mr. John Leseur
 Mr. and Mrs. Michael Leseur
 Mr. R. McLeod Lightbourn
 Mr. and Mrs. Arthur Lindo
 Mr. and Mrs. David Lindo
 Mrs. Peter Lloyd
 Ms. Keren Lomas
 Mr. and Mrs. Larry Lombardo
 Mr. and Mrs. Joe Lopes
 Heather MacKenzie/Marvin
 Burchall wedding
 Mrs. Sally Madden
 Mrs. Margaret Maddocks
 Mr. and Mrs. Ronnie Madeiros
 Mrs. Margaret and Ms. Jennifer Manders
 Mrs. Brenda McLean
 Mr. and Mrs Raymond Moore
 Captain J. Willard and Mrs. Moore
 Mr. and Mrs. David Morrell
 Mrs. June Morris
 Mrs. Lois Morris
 Ms. Sheila Nicoll
 Mrs. Anne Nisbet
 Canon Thomas Nisbett
 Mr. and Mrs. Eugene Outerbridge
 Mr. and Mrs. William Outerbridge
 Ms. Lindsay Pacheco
 Mr. and Mrs. Geoff Parker
 Dr. and Mrs. Brian Peckett
 Mrs. Susan Pedro
 Mr. and Mrs. David Pethen
 Mr. and Mrs. Frederick Phillips
 Miss Angela Dale Pitcher
 Mr. and Mrs. Nigel Prescott

Mr. Arthur Price
 Mr. and Mrs. Cyril Rance
 Mrs. Kim Rego & family
 Mr. and Mrs. Jonathan Reiss
 Ms. Patricia Richardson
 Ms. Wendy Robinson
 Mr. Milton Scott
 Mr. and Mrs. Vivian Siddle
 Mr. and Mrs. Herbie Siggins
 Mr. and Mrs. Robert Sinclair
 Mr. and Mrs. James Smith
 Mrs. Pamela Smith
 Mr. Reginald Smith
 Ms. Susan Starling
 Mr. and Mrs. Terry Stevens
 Mr. Nigel Stewart
 Mrs. Marion Stubbs
 Ms. Kathryn Suter
 Mr. and Mrs. Mark Tailford
 Dr. and Mrs. Clarence Terceira
 Mr. John Thompson
 Mrs. H. V. Thornton
 Mr. and Mrs. Thomas Thorsteinson
 Ms. Sakeena Tucker
 Mr. Douglas Tufts
 Mr. and Mrs. Francis Vallis
 Mrs. James Vallis
 Dr. Robert Vallis
 Ms. Elizabeth Viera
 Mrs. Llewellyn Vorley
 Mr. Peter Vorley and Dr. Marion
 Watlington Vorley
 Mrs. Sue Walker
 Mrs. Joyce Watlington
 Mrs. Elizabeth Wingate
 Mr. and Mrs. Wilbur Woollard
 Mr. William Zuill

True Friend ~ Up to \$100

Anonymous (1)

Bermuda Electro Plating

Anonymous (13)

Mrs. Barbara Atwood
 Mr. John Barnes
 Mrs. Mary Barnes
 Ms. Louise Basden
 Mr. Eric Benevides
 Mrs. Jan Bird
 Mr. Kurt Birrer
 Mr. and Mrs. Colin Blades
 Mr. and Mrs. Frank Capstick
 Mr. and Mrs. Tom Carr
 Bette Choquette & Frieda Heard
 Mr. P. Somers Cooper
 Mrs. Audrey Cranage
 Ms. Amelia Rose DaCosta
 Mrs. Lorraine Dakin
 Mr. and Mrs. Frank DeSilva

Mr. and Mrs. Reginald Dill
 Mrs. Rochelle Dill
 Mrs. Joan Dismont
 Ms. Patricia Dixon
 Mr. and Mrs. Ross Doe
 Mr. and Mrs. Frank Farmer
 Mrs. Helen Fulton
 Ms. Carmel Hanna
 Mr. and Mrs. Richard Harrison
 (Albert Outerbridge)
 Ms. Kay Harvey
 Ms. Maria Hassell
 Ms. Christianna Hiles
 Mrs. Carolyn Hill
 Ms. Gemma Hopkins
 Ms. Erin Jackson
 Ms. Sarah Jackson
 Mr. and Mrs. Barclay Jameson
 Mr. and Mrs. Hubert Jones
 Ms. Angela Kendall
 Mr. Michael Larkin
 Mrs. Mary Lewis
 Mrs. Agnes Lindo
 Ms. Anne Lindroth
 Mr. and Mrs. Mark Lombardi wedding
 Mr. Eugene Lottimore
 Mr. and Mrs. Ed Manuel
 Mrs. Margaret Marshall
 Mr. and Mrs. Donald Mason
 Mrs. Edith M. McGlynn
 Mr. and Mrs. Manuel Medeiros
 Mr. A. E. Junior Ming
 Ms. Mary Alice Moulder
 Mrs. Mary Moulder
 Mrs. Noranne Mulderig
 Mrs. Jenny Mullins
 Mr. and Mrs. Brian Northcott
 Mr. and Mrs. Gordon Outerbridge
 Mr. and Mrs. Joseph Pacheco
 Mr. and Mrs. David Pantry
 Mrs. John Patterson
 Mr. David Pethen
 Ms. Lauren Pett
 Mr. and Mrs. Angelo Pimental
 Nigel & Gloria Prescott wedding
 Mrs. Jill Raine
 Mr. and Mrs. Eric Robinson
 Mr. and Mrs. Gerald Ryan
 Mr. Dudley Simmons & family
 Mrs. Joy Simmons
 Mr. and Mrs. Derek Singleton
 Mr. and Mrs. Joseph Small
 Mr. J. & Mrs. G. Smith
 Ms. Myra Smith
 Ms. N. Jeanne Stewart
 Mrs. Wendy Tribley
 Mr. and Mrs. Peter Truran
 Mr. and Mrs. David Vallis
 Mrs. Agnes Waddicor
 Ms. Judith Whayman
 Mr. and Mrs. Lyle Willits
 Mr. William Winstanley



Volunteers at P.A.L.S. Fair



P.A.L.S. Fair



P.A.L.S. Annual Sponsored Walk



P.A.L.S. Mad Hair Day



“Your work is so important and done so well that it is our earnest wish that this small donation will contribute in a small way to your invaluable work.”

“We are confident that the great service you provide is much appreciated by the families who endure the loss of a dear one.”

“Thanking you for all your loving care.”

“Our donation is in loving memory and in recognition of your invaluable service to all of Bermuda.”

“This donation is to thank you for all your work in the Bermuda Community, keep up the effort. We appreciate all you do.”



“It is with sincere thanks that we express our appreciation for the great work done by P.A.L.S.”

“What a wonderful organisation to support family and loved ones. Hope this donation will help in some way.”

“What loving care I witnessed from true servants of God we all strive to be.”



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