



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

ANNUAL REPORT
~ 2015 ~



Cancer Care in Bermuda
since 1980



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

“In recognition of the excellent work which your organization continues to perform.”

“In memory of my Grandpa...donation to P.A.L.S. that I raised instead of receiving birthday gifts at my 11th party!”

“P.A.L.S really makes a difference in the lives of cancer patients.”

“My life has been touched by so many people which is a true testament of who I am.”

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



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

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

“Your work is invaluable and appreciated by all who have been touched by cancer.”

“God bless you all.”

“Thanks for the wonderful care and hope your great organization gives to cancer patients...with special applause to my nurse who always makes me laugh and feel good.”

~ 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

Registered Bermuda Charity No.171

P.A.L.S. Chairman's Letter 2014 – 2015

P.A.L.S. continues to deliver its valuable service providing cancer care to patients in Bermuda. Although clearly impacted by the economic downturn in the economy, P.A.L.S. is fortunate to remain in a strong financial position as shown in the Financial Statements which are included in this report.

In 2015, P.A.L.S. ended the fiscal year ended August 31, 2015 with a modest surplus of revenues over expenses (\$2.2 thousand) compared with a loss of \$193.7 thousand in the prior period and with net unrestricted assets essentially unchanged at \$5.8 million. This result was achieved thanks to a number of larger than usual single donations. However, the organisation remains challenged, much as are all charities, with holding expenses down and seeking support from a decreasing number of donors.

2015 was a transformational year for P.A.L.S. Our President and Chief Executive Officer, Ann Smith Gordon, stepped down after some 34 years of leading the organisation. We owe her a level of gratitude which words are inadequate to describe, but we are fortunate that she is continuing her involvement as a Director of P.A.L.S. and as a Volunteer. See our tribute to Ann later in this report.

P.A.L.S. was fortunate to have recruited Mrs. Karen Dyer, MA ATR-BC NCC, to fill the renamed role of Executive Director. Karen brings a wealth of relevant experience to the position, having trained as a Registered Nurse in the UK, previously serving at Agape House (Friends of Hospice) and most recently operating her own art therapy and grievance counselling practice working closely with many P.A.L.S. patients and their families. As you will see from the Executive Director's Report, she has "hit the ground running".

The cost of delivering the high standard of health care, that we have all come to expect, in a small place like Bermuda continues to rise. At P.A.L.S., we have always prided ourselves on providing our services at no cost to the patients in our care. During the past year we have concentrated on doing what we do better and understanding our data better – thanks in large part to the rigorous requirements of the Bermuda National Standards Committee ('BNSC') to undertake continuous improvements in the programmes we provide. Additionally, we have been approved by the Bermuda Health Council as a Home Medical Services provider, which allows P.A.L.S. to be reimbursed by insurers for a limited number of services previously given without charge. It is important to underscore that this will not change the level of services offered or delivered to our patients.

Setting and maintaining corporate governance standards are now very much part of Directors' roles, not only in general business practice but also for charities. The Directors of P.A.L.S. have actively engaged in ensuring adherence to the highest standards, through attendance at courses on anti-money laundering and anti-fraud, completing a full review of all P.A.L.S. Policies and

Procedures, including introducing several new policies – such as those pertaining to Vulnerable Persons, now prescribed by law – and completing a full Re-certification of BNSC Standards.

Mrs. Patricia Purvey has led the Policies and Procedures Committee for many years and is to be commended along with her committee for such a thorough review this past year. Sadly, she is stepping down as Chair of this Committee but she will remain on the Board as a Director.

Gaynell Hayward-Caesar MPH RN BSN was elected a Director at the AGM in February 2015, bringing many years of public health and nursing experience to P.A.L.S. Also, during 2015, Bruce Murray, our Corporate Secretary, was appointed as a Director and Michael DeCouto joined the Board as well. Michael brings significant marketing and development experience to P.A.L.S.

This year we also saw the retirement of two nurses, Julie Harrington and Shirley Higgs, who served P.A.L.S. extremely well for many years. We welcomed Merlyn Burgess and Reanna Stovell to the team of Kathy Fox, Susan Reeves, Donna Viney and Bernice Zaft-Gibbons. The P.A.L.S. nurses are the backbone of the organisation.

Particularly helpful in ensuring a smooth transition to a new Executive Director, were Carolyn Arnold and Lynette Waldron who, respectively, keep the office running and Volunteers busy. Our Treasurer, John Hill has again done an excellent job in keeping our finances in order and providing a vigilant watch over our investment portfolio and compliance.

Thanks also to Karen Dyer, who as I noted earlier is off to a great start as Executive Director and to the entire Board of Directors for their support, as well as to the staff, P.A.L.S. volunteers and our donors for their continued interest in and support for P.A.L.S.

We can never say thank you enough!



Gavin R. Arton
Chairman

Patron

Mrs. Fergusson

Board of Directors

Gavin Arton

Mark Crockwell

Michael D. Daniel

Michael DeCouto (from November 2015)

Jeanne Edridge (until February 2015)

Jo-Ann Fox

Ann Smith Gordon, MBE, JP (from September 2015)

Debby Graham

Gaynell Hayward-Caesar, MPH RN BSN (from February 2015)

Robin Judah

H. Bruce Murray, MA, FCIS (from June 2015)

Alan Pailing

Pat Purvey

Berlene Smith

Dr. Wilbert Warner, FRCP(C)

Peter F. Watson, FCPA

Officers

Gavin Arton, *Chairman*

Debby Graham, *Deputy Chairman*

Karen Dyer, MA ATR-BC NCC, *Executive Director* (from May 2015)

Ann Smith Gordon, MBE, JP, *President & CEO* (retired April 2015)

John H. Hill, *Treasurer*

H. Bruce Murray, MA, FCIS, *Corporate Secretary*

Berlene Smith, *Assistant Secretary*

Medical Adviser

Dr. Sharon Alikhani, MBBS MSc. MRCPGP

Spiritual Adviser

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

Legal Adviser

Shauna MacKenzie

Ann Smith Gordon, MBE JP



After 34 years of amazing service Ann Smith Gordon retired as President and Chief Executive Officer of P.A.L.S. in May of 2015, concurrently celebrating a significant birthday. As those who know Ann have learned, she doesn't 'retire' from anything she is passionate about, so on this occasion she accepted appointment to continue as a Director of P.A.L.S. and to volunteer her services to the organisation. Not one to sit still, at the time of writing, she was off to the UK to look after a friend who is not well.

Trained as a Registered Nurse ('RN'), Ann joined P.A.L.S. in 1981, just a year after it was formed. Initially, she operated P.A.L.S. from her shop, Contours, in Hamilton, overseeing one nurse and serving as Chairman and chief fund raiser. She did not become a paid employee for another 12 years. P.A.L.S. now has its own fully paid for premises and 10 employees, six of whom are RNs caring for cancer patients throughout the Island.

An avid photographer, Ann and her camera are never far apart. She continues to publish her very popular engagement diary, "The Lure of Bermuda", and a wall calendar, "Glimpses of Bermuda," featuring her beautiful photographs of local scenes. For more than 30 years, she has hosted slide shows on her significant travels around the world, always using the presentations as an opportunity to raise awareness of P.A.L.S. as well as much needed funds.

She has been very involved in the needs of Seniors and the subject of Ageing, serving as Chairman of the Advisory Committee of the Atlantic Philanthropies Bermuda Project 'Ageing in Bermuda: Meeting the Needs of Seniors' from 2004 – 2006 and joining the Bermuda Council on Ageing when it was formed in 2006.

For many years, on Thursday mornings, Ann led walking tours for the Department of Tourism, "rain or shine" in the Somerset area, sharing in her unique way the story of Bermuda, its flora and fauna. The Department of Education has used her slide show on the history of Bermuda.

She has been recognised for her 'services to the community of Bermuda', first in 1986, in the Queen's Birthday Honours being awarded the Queen's Certificate and Badge of Honour and again in 1996, becoming a Member of the Most Excellent Order of the British Empire ('MBE'). Further recognition of her many contributions have come from many other organisations, including the Kiwanis Club of Bermuda in 1994. Internationally, Ann has been an active member of the World Home Care and Hospice Organization ('WHHO'), serving as Vice Chairman twice in 1995 and 2007, and as Chairman in 1999.

P.A.L.S. is blessed to have had Ann Smith Gordon as its leader, chief advocate and best fund raiser for so many years. All of us at P.A.L.S. thank her for her selfless service and wish her well in that elusive 'retirement'.

Executive Director's Report

2015 was a year of many changes for P.A.L.S. On May 1st I began my new role as Executive Director taking over the day to day operations from Ann Smith Gordon (ASG) after 34 years at the helm of the charity.

To quote ASG; "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". The leadership may have changed but I can assure you that the mission remains the same.

At any given time P.A.L.S. serves approximately 125 individuals at varying stages in their cancer journeys. Some require the support of our nurses as they navigate their treatment regimens and achieve remission and even celebrate a cure. Others require palliative services and support through more chronic phases of illness and end of life care. In addition to psycho-social and nursing support we offer financial assistance to cancer patients who are uninsured or underinsured and who need to travel overseas for medical procedures not available in Bermuda. There is good news in the treatment of cancer with newer medicines and targeted therapies becoming available. However this all comes at a cost. The co-pay for these medicines is often beyond the budget of many of those who need them, especially seniors on limited and fixed incomes. We strive to assist as many persons as possible, enabling them access to life saving or pain relieving medication they cannot afford.

Thankfully 2015 saw major improvements to the oncology service in Bermuda with the appointment of two full-time oncologists at King Edward VII Memorial Hospital (KEMH). We welcomed Dr. Aung and Dr. Fosker who continue to be supported by several visiting specialist oncologists. P.A.L.S. nurses liaise closely with Oncology Services at KEMH and this collaborative partnership serves the patients well.

P.A.L.S. was approved as a Home Medical Services (HMS) provider by The Bermuda Health Council (BHEC) in 2014. Ongoing restructuring of registration of health care providers in Bermuda continued in 2015 and BHEC now requires agencies to be registered. P.A.L.S. continues to be fully compliant with all requirements.

Due to the change in management the introduction of a centralised software computer program that will allow the nurses and office staff to access and capture patient data was put on hold. With further research and assessment of needs of the entire organisation a different program has been selected and scheduled to launch in 2016. Sumac is a data management tool that will help manage our non-profit charity events and donations and it also has a case management component for the medical personnel.

P.A.L.S. Staff and Board Members have attended Centre of Philanthropy Workshops throughout the year. The 2014 Charities Act saw changes in legislation requiring the implementation of

specific new policies and procedures. These changes required staff and volunteer education on such topics as Protecting Vulnerable Persons and Compliance with Anti-money laundering (AML) and Anti-terrorist Financing (ATF). The Centre on Philanthropy offered courses on both subjects, which were well attended by P.A.L.S. representatives.

In November 2015 P.A.L.S was approved for recertification by the Bermuda National Standards Committee (BNSC) for the period January 1, 2016 – December 31, 2019. This requires methodical evidencing of standards of excellence in an annual self study review. As a newcomer to P.A.L.S., I was grateful for the guidance and team effort during this process and I want to thank Gavin Arton, Ann Smith Gordon and Pat Purvey for their many hours of meticulous hard work during this herculean task.

P.A.L.S. Annual Christmas Party 2015 was once again special, with patients and their families, staff and friends joining together for a festive evening. Special thanks to Dennis Fox on the keyboard and solo performer Eliza Olander. We were also very fortunate to enjoy a visit from Santa too! Sadly due to unforeseen circumstances H.E. the Governor and Mrs. Fergusson were unable to attend.

Like all health care organisations P.A.L.S has experienced increased pressure to deliver greater value and more efficiency while, at the same time, providing the highest quality of care. I can attest that our Nurses, Administrators, Volunteers, P.A.L.S. Board, and Management especially Treasurer, John Hill and Chairman, Gavin Arton go above and beyond the call of duty to make P.A.L.S the well respected organisation that it is.



Karen Dyer, MA ATR-BC NCC
Executive Director

Nurses

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

Julie Harrington, RN (retired October 2015)
Susan Reeves, RN
Merlyn Burgess, RN
Shirley Higgs, RN (retired June 2015)

P.A.L.S. nurses continue to provide in-home nursing care and psycho-social support to our many patients. During the year we admitted 111 new patients and sadly recorded 91 deaths, 5 patients were reactivated and the nurses made 4,258 home visits, averaging 5 visits daily. The daily workload of each nurse varies.

Continuing education is a priority for our nurses. This year our nurses opted to attend the following 2 day courses offered by Harvard Medical School in Boston. In September 2014 Susan and Julie attended “Practical Aspects of Palliative Care: Integrating Palliative Care into Clinical Practice”, then in May 2015, Donna and Shirley participated in “Communication in Serious Illness”. All nurses reported that these were valuable learning experiences that would assist in their day to day work helping families come to terms with end of life care decisions.

They also attended various appropriate on-going Hospital CME Education Series and lectures in the Oncology Department such as “An Introduction to Radiotherapy” and “Cannabis Sativa - Recent Developments and Implications”. In addition all P.A.L.S. nurses attended training from the Centre on Philanthropy regarding the “Protection of Vulnerable Persons”.

Julie and Bernice gave a presentation; “The Role of P.A.L.S. in Bermuda” to the staff of the Health Department. Kathy Fox represented P.A.L.S. at the Department of Health Community Health Fair.

In January 2015 a six month trial allowing Bernice and Donna to job-share Hamilton Parish, St. George and St. David’s was approved. Shirley Higgs stepped in to cover Pembroke and half of Devonshire Parish as a temporary measure. The job share was approved by the Board in May 2015 and Shirley left us (again) to return to her retirement!

We welcomed Merlyn Burgess to the team in June 2015. Merlyn is a veteran palliative care nurse specialist having worked at Agape House Hospice since 1991. Merlyn has made a smooth transition and is now the P.A.L.S. nurse for Pembroke and half of Devonshire Parish.

In August we welcomed Reanna Stovell to take over in Warwick Parish from Julie Harrington. Reanna joined us from PACU at KEMH and has prior experience working on oncology units in the US and at Agape House Hospice in Bermuda.

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 2014 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 2,036 hours of their time and provided 89 drives to medical appointments. Those volunteers who gave 50 or more hours to P.A.L.S. include: Tiny Bean, Sandy Gascoigne, Ethel Hill, Mary Johnson, Fay Leseur, Barbara Measures, Sandy Pearson, Rosalie Rickards, Movita Roberts, 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!

Lovett Trott, a valuable, dependable, and willing volunteer for many years was chosen as P.A.L.S. Volunteer of the Year 2015 and was recognized 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 Bingo Afternoons in July and October 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 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 were 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. Always a special evening when our patients, staff and friends come together for holiday cheer.

Education Committee

Jo-Ann Fox, *Chairman*

Ann Smith Gordon, MBE, JP

Sue Pedro, RN (until March 2015)

Julie Harrington, RN

Lynette Waldron, JP

Visiting Physician Dr. Robert Rutledge, Radiation Oncologist from Halifax Nova Scotia gave several informative presentations to the Bermuda Community on behalf of P.A.L.S. in February

2015. Dr. Rutledge presented at BUEI free of charge to the public on “A Holistic Approach to Cancer Care”. In addition he offered two presentations to the medical staff at Bermuda Hospitals Board; “Integrative Oncology: The benefits of body-mind-spirit medicine in cancer care” and “Professional Caregiver health: Taking care of us”, both of which received positive feedback from the CME Department of BHB.

Audit Committee

Peter F. Watson, FCPA *Chairman*
Robin Judah

Gavin Arton

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

The 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 was discussed and the auditors felt that the controls in place are sound. These controls are important and are designed to ensure the integrity of the assets as well as accuracy of the operations and the completeness of the financial reporting for P.A.L.S.

As they have in prior years PricewaterhouseCoopers have been most generous in contributing their audit services to P.A.L.S at no charge 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, 2015.

Memorial Committee Report

Fay Leseur

Rosalie Rickards

During the year P.A.L.S. was named to receive donations in memory of 56 persons. 566 individual donations were received; each one acknowledged with grateful thanks, 301 letters of notification were sent to families.

Thank you to the Memorial Team who faithfully volunteer and manage these duties with compassion and great sensitivity.

Policy & Procedures Committee

Patricia Purvey – *Chairman*
Karen Dyer

Ann Smith Gordon MBE, JP

Chaired by Pat Purvey, this dedicated committee has ensured new policies have been drafted and others updated in order to help maintain P.A.L.S. Bermuda National Standards Certification.

We would like to thank Patricia Purvey for her invaluable contribution over many years upon her retirement from this committee in December 2015.

Development Committee

Ann Smith Gordon, MBE JP, *Chairman* (retired May 2015)

Karen Dyer MA ATR-BC NCC (from May 2015)

Gavin Arton

Robin Judah

Alan Pailing

Carolyn Arnold

(Database Administrator)

2014/2015 saw a continuation in the decline of general and memorial donations but we are grateful for the continued funding from our friends and supporters and acknowledge their importance to our ability to continue to provide quality care for cancer patients in Bermuda.

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 – 26th September 2014

The third MAD HAIR DAY saw even more community partners support the event with 75 schools and businesses including Hair Salons taking part.

The Pinky Steede Gala and Matinee Concert – October 2014

Organised by Pat Purvey, the Pinky Steede Gala and Matinee Concert were to have taken place on Saturday 18th October and Sunday 26th October respectively, intended as major fund raisers for P.A.L.S., with Pinky performing free of charge. Due to Hurricanes Fay and Gonzalo the Gala was cancelled. We did manage to have the concert, which was well attended considering the weather at the time. Several very generous Gala patrons donated their already committed funds to P.A.L.S., for which we are most grateful.

34th Annual Fair – 15th November 2014

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!

26th Annual Sponsored Walk – 1st March 2015

This year the annual 15 mile trek from Dockyard was generously sponsored by Clarien Bank. 190 people registered and of those 150 arrived at the finish line at Albuoy's Point.

The Many Faces of China – April 2015

Presented by Ann Smith Gordon for the English Speaking Union (ESU) at the RHADC, this event was well attended. Thanks to Ann for sharing her wonderful photography and the generous donation given to P.A.L.S.

Clothing Mart – 25th April 2015

Thanks to the donors of new and gently used clothing items and to those who supported the sale organised by Lynette and volunteers.

Tag Days – May 2015

On the 22nd of May a Tag Day was held in Hamilton and in the parishes on the 23rd of May. Thanks to the many volunteers who sold tags for P.A.L.S.

Bingo at P.A.L.S. – 25th July 2015

Organised by Lynette, some 40 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.

The Paget Lions and Eastern Lioness Lions Clubs, the St. George Rotary Club, as well as the Freemasons Fund for Bermuda and the Bermuda Guild of Stitchery made efforts on behalf of P.A.L.S.

Thanks to all who supported P.A.L.S at the Argus Walk the Walk. Other community support was gratefully received from BF & M Staff, Clarien Bank, Trott & Duncan employees as well as students from Bermuda Institute, Mount Saint Agnes, Warwick Academy, Saltus, BHS, Berkeley and Cedarbridge. We are grateful for all who helped our organisation in various ways.

The Bermuda Fly Fishing Invitational Tournament held its 12th Competition with proceeds to P.A.L.S once again. Other sporting events donating to P.A.L.S. include The Moose Hunt Golf Tournament, Tokio Millennium Re Triathlon and New York Bike Ride pledges.

P.A.L.S. was the grateful recipient of funds raised by BMDS Calendar Girls calendar sales, Ariel Re Triple Weight Loss Challenge and the Butterfield and Vallis Football Jersey Day. We also had support from the Bermuda Nurses Association, Gorham's Employee Parking Programme, as well as Denim Day proceeds held at companies including EY, HSBC, Renaissance Re, Kitson & Co., and The Market Place.

The Ernest Stempel Foundation continues its very generous support, and we are also grateful to the Trustees of various Trusts who choose P.A.L.S.

Dowlings Service Station in St. George and Paget Service Station continue giving our nurses discounts, on petrol for their P.A.L.S. Vans, and Assured Quality Cleaning Ltd. steam cleaned our carpets free of charge.

The contributions continue with matching donation programs from ACE Foundation, Endurance Specialty Insurance, Markel, Chubb Atlantic, Bank of Bermuda Foundation, Arch Reinsurance, and Fil Limited.

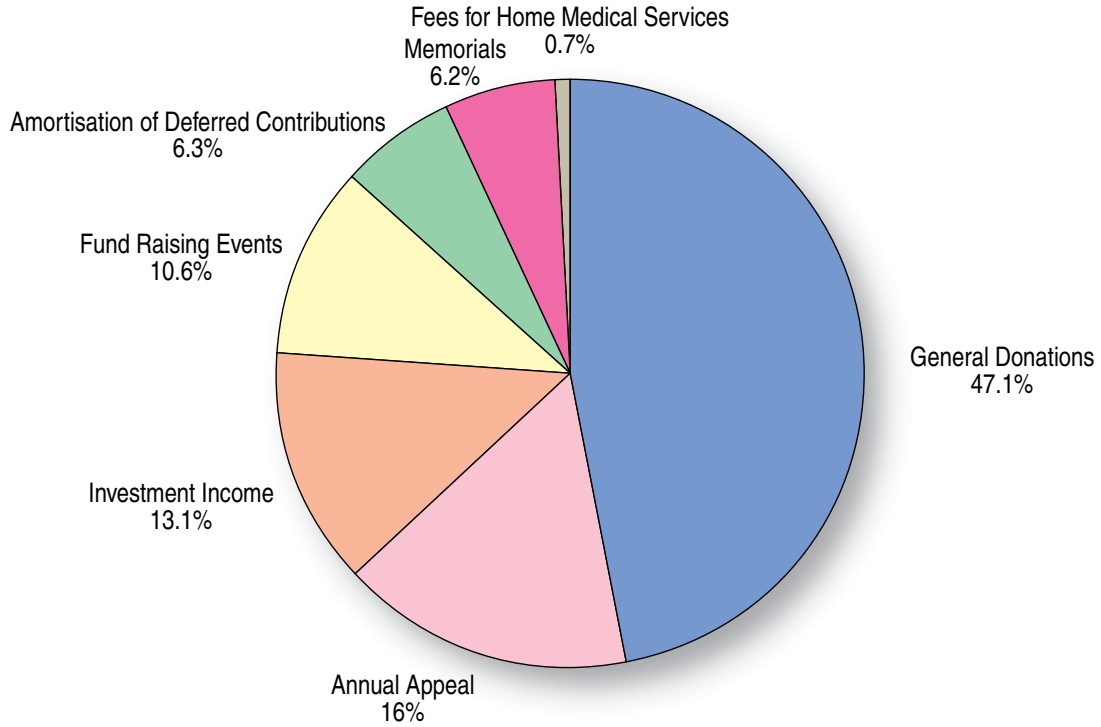
We are always grateful to those who choose to send donations in lieu of union dues, special anniversaries, birthdays, Christmas cards, and/or Christmas presents and even weddings.

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 also 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.

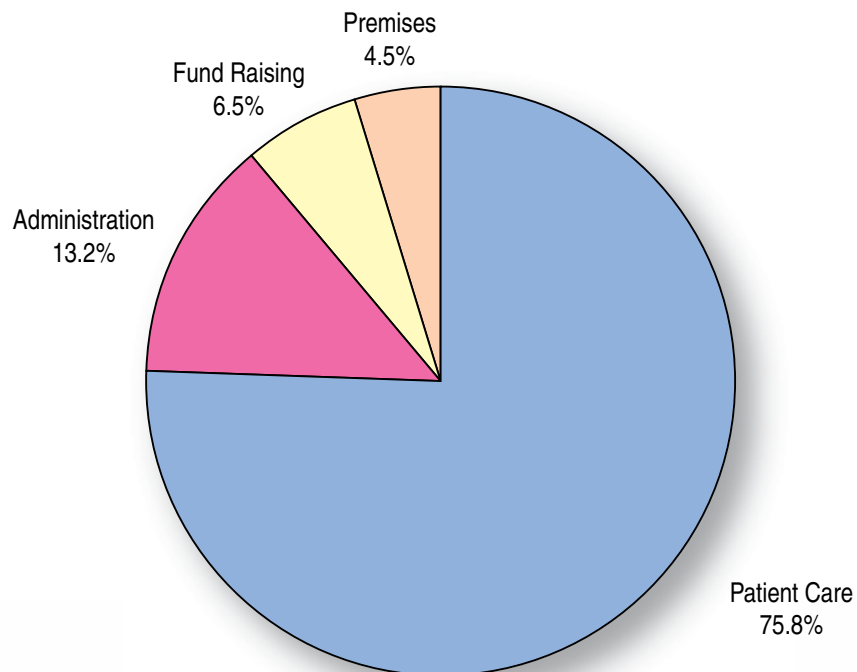
Financial Highlights

Year ended 31 August, 2015

Income Sources



Expenses





December 8, 2015

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, 2015 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.

*PricewaterhouseCoopers Ltd., Chartered Professional Accountants, P.O. Box HM 1171, Hamilton HM EX, Bermuda
T: +1 (441) 295 2000, F: +1 (441) 295 1242, www.pwc.com/bermuda*



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, 2015 and 31 August, 2014, current assets as at 31 August, 2015 and 31 August, 2014 and net assets as at the beginning and the end of the years ended 31 August, 2015 and 31 August, 2014. Our audit opinion on the financial statements for the year ended 31 August, 2014 was modified accordingly because of the possible effects of this limitation in scope.

Qualified opinion

In our opinion, except for the possible effects of the matters described in the basis for qualified opinion paragraph, the financial statements present fairly, in all material respects, the financial position of P.A.L.S. as at 31 August, 2015 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

Statement of Financial Position

as at 31 August, 2015

	2015	2014
	\$	\$
Assets		
Cash and cash equivalents	75,621	155,690
Accrued interest receivable	51,213	53,373
Accounts receivable	1,416	991
Prepaid expenses	11,097	9,319
Investment trade awaiting settlement	-	38,209
Investments - bonds (note 3)	6,068,737	5,964,518
Investments - equities (note 3)	91,755	101,765
Property and equipment, net (note 4)	1,177,873	1,238,885
	7,477,712	7,562,750
Liabilities		
Accounts payable and accrued liabilities	73,219	55,429
Revenues received in advance	1,289	10,022
Deferred contributions (note 5)	1,556,409	1,652,726
	1,630,917	1,718,177
Accumulated funds		
Unrestricted net assets	5,846,795	5,844,573
	7,477,712	7,562,750

Approved by the Board of Directors on 19 January 2016


 Director


 Director


 Treasurer

The accompanying notes are an integral part of these financial statements

Statement of Operations

For the year ended 31 August, 2015

	2015	2014
	\$	\$
Revenues		
Donations (schedule 1)	1,058,347	635,591
Interest income	195,368	198,152
Fund raising (schedule 2)	161,675	126,189
Amortisation of deferred contributions (note 5)	96,317	125,056
Fees for home medical services	10,764	4,175
Dividend income	4,223	4,271
Membership dues	680	380
	1,527,374	1,093,814
Expenses		
Payroll and related costs (note 6)	916,037	844,229
Patient expenses (schedule 3)	291,315	269,615
Depreciation	61,012	64,589
Office expenses	41,833	23,397
Donated audit fee	38,900	38,150
Public relations	23,584	20,043
Van expenses	21,257	20,650
Insurance	19,567	18,315
Property maintenance	13,685	12,143
Communications	12,950	11,841
Education	11,507	9,883
Electricity	8,421	9,148
Bank fees	6,702	6,217
	1,466,770	1,348,220
Net surplus (deficit) of revenues over expenses before undernoted item	60,604	(254,406)
Change in fair value of investments	(58,382)	60,753
Net surplus (deficit) of revenues over expenses	2,222	(193,653)

The accompanying notes are an integral part of these financial statements

Statement of Changes in Net Assets
For the year ended 31 August, 2015

	Unrestricted	
	Net assets	Net assets
	2015	2014
	\$	\$
	<hr/>	<hr/>
Balance - beginning of year	5,844,573	6,038,226
Net surplus (deficit) from operations	2,222	(193,653)
	<hr/>	<hr/>
Balance - end of year	5,846,795	5,844,573
	<hr/>	<hr/>

The accompanying notes are an integral part of these financial statements

Statement of Cash Flows
For the year ended 31 August, 2015

	2015	2014
	\$	\$
Cash flows from operating activities		
Net surplus (deficit) of revenues over expenses	2,222	(193,653)
Adjustments to reconcile to net cash provided by operating activities:		
Depreciation	61,012	64,589
Change in fair value of investments	58,382	(60,753)
Amortisation of bond premium	18,429	19,006
Amortisation of deferred contributions	(96,317)	(125,056)
Changes in assets and liabilities:		
Unsettled bond trade	38,209	(38,208)
Accrued interest receivable	2,160	23,396
Accounts receivable	(425)	431
Prepaid expenses	(1,778)	(725)
Accounts payable and accrued liabilities	17,790	(48,527)
Revenues received in advance	(8,733)	2,585
Net cash provided by (used in) operating activities	90,951	(356,915)
Cash flows from investing activities		
Maturity of bonds	200,000	300,000
Early redemption of bonds	45,318	111,063
Purchase of bonds	(416,338)	(252,308)
Expenditure on property and equipment	-	(8,550)
Net cash provided by (used in) investing activities	(171,020)	150,205
Cash flows from financing activities		
Research grants paid	-	(210,000)
Net cash used in financing activities	-	(210,000)
Net decrease in cash and cash equivalents	(80,069)	(416,710)
Cash and cash equivalents, beginning of year	155,690	572,400
Cash and cash equivalents, end of year	75,621	155,690

The accompanying notes are an integral part of these financial statements

Notes to Financial Statements

31 August, 2015

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

(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.

Notes to Financial Statements

31 August, 2015

(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. *Investments*

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

Maturity	2015		2014	
	Amortised cost \$	Market value \$	Amortised cost \$	Market value \$
Years to 31 August:				
2015	-	-	200,094	201,863
2016	800,359	822,720	802,668	839,709
2017	601,190	626,674	602,465	638,642
2018	900,183	973,042	900,234	991,319
2019	426,818	469,535	468,637	513,828
2020	297,613	328,051	297,079	329,531
2021	1,407,421	1,469,575	1,418,446	1,470,259
2022	714,499	715,971	716,835	721,078
2023	454,421	452,100	252,197	258,289
2024	212,905	211,069	-	-
	5,815,409	6,068,737	5,658,655	5,964,518

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.

Notes to Financial Statements

31 August, 2015

3. Investments (continued)

The cost and market value of equities are as follows:

	Cost \$	2015 Market value \$	Cost \$	2014 Market value \$
Equities	420,740	91,755	420,740	101,765

4. Property and equipment

Property and equipment comprise the following:

	Cost \$	Accumulated depreciation \$	2015 Net book value \$	2014 Net book value \$
Land	514,301	-	514,301	514,301
Building	1,130,332	496,090	634,242	671,919
Vans	121,000	96,800	24,200	38,800
Furniture	40,961	40,961	-	-
Office equipment	69,270	64,140	5,130	13,865
	1,875,864	697,991	1,177,873	1,238,885

5. 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:

	2015			2014	
	Vans \$	Building and maintenance \$	Education \$	Total \$	Total \$
Beginning balance	28,800	1,498,166	125,760	1,652,726	1,777,782
Amounts recognised as revenue during the year	(9,600)	(75,210)	(11,507)	(96,317)	(125,056)
Ending balance	19,200	1,422,956	114,253	1,556,409	1,652,726

Notes to Financial Statements

31 August, 2015

6. *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 \$33,144 (2014 - \$35,370).

7. *Capital Commitment*

At 31 August, 2015 the Organisation had no capital commitments (2014 - \$Nil).

8. *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.

9. *Registered charity*

The Organisation is preparing an application for registration under the Charities Act 2014.

10. *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 2015.

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 largest concentration of bonds is in US Government or US Government Agency issued bonds with a total market value of \$1,588,576 (amortised cost of \$1,480,190). The Organisation's holding in US Government or US Government Agencies is 26% (2014: 27%) of the total investments in 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, 2015

	2015	2014
	\$	\$
Schedule 1 – Donations		
General	689,533	255,422
Annual appeal	244,934	213,896
Memorials	95,075	138,991
In lieu of union dues	28,805	27,282
	<hr/> 1,058,347	<hr/> 635,591
Schedule 2 – Fund raising		
P.A.L.S. Gala & Concert – Pinky Steede	56,670	-
Fair	32,870	35,379
Sponsored walk	29,191	32,387
Mad Hair Day	21,520	14,639
Tag day	13,688	15,014
Ann Smith Gordon slide show:		
“The Many Faces of China”	3,000	-
“Syria and Jordon Featuring Petra”	-	3,000
Bingo	2,612	1,010
Clothing mart	1,377	-
Cards by Mary Powell	727	1,728
Shirts & hats	20	-
No Shave November	-	12,562
A Musician & her Surgeon	-	8,643
Fish fry	-	1,827
	<hr/> 161,675	<hr/> 126,189
Schedule 3 – Patient expenses		
Assistance	295,946	275,882
Medical supplies	143,991	137,941
Food supplements	19,525	16,118
	<hr/> 459,462	<hr/> 429,941
Amounts reimbursed by insurance companies and by patients and their families	<hr/> (168,147)	<hr/> (160,326)
	<hr/> 291,315	<hr/> 269,615

The accompanying notes are an integral part of these financial statements

Donors ~ Year Ended 31st August 2015

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
Estate of Leonard Daniel Macfarlane
Estate of Arthur Edward Sheppard
PricewaterhouseCoopers - donated audit fee

Mr. Robin Judah

Wonderful Friend ~ \$10,000+

Clarien Foundation
Partner Reinsurance Company Limited
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Super Friend ~ \$2,500+

Arch Re - Give Back Games
Argus Insurance Co.
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BF & M Insurance Group
BMDS - Calendar Girls - calendar sales
Catlin Insurance Co.
Colonial Group International Limited
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Terrific Friend ~ \$1,000+

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Appleby (Bermuda) Ltd.
AQR Re Management
Ariel Re - Triple (weight loss) Challenge
Arnold's Markets
Bank of Bermuda re: Steven Simons
The Walker Arcade Company Ltd.
Bermuda Guild of Stitchery
Bermuda Housing Corporation Staff Donations
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Compania Minera Cordillera (Bermuda) Ltd.
Dowling's Marine & Auto Service
Eastern Lioness Club Prayer Breakfast
EY and Staff Donations
Freemasons Fund for Bermuda
Gorham's - employee parking programme
Hamilton Parish & Tucker's Town
Welfare Trust
HSBC Executive Giving - Tim Marshall
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Limited
Kitson & Company Limited and Staff
Donations
Lawrie International Limited
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Ms. Shelley Ray
Mr. Eddie Roberts - 50 Mile Bike Ride
in New York
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Special Friend ~ \$250+

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True Friend ~ Up to \$100

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 Mrs. Heather Woolf
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“We hope this token will help towards your fundraising this year. We sincerely thank you for your continued efforts in all that you do for our community.”

“Thank you for all the loving care you give to patients and their loved ones – what would we do without you?”

“We cannot thank you enough for all you did and how you prepared us for everything that might develop.”

“Your help over the difficult times and support was really appreciated by her and our family.”



“Your kindness meant so much during my family’s time of need.”

“I admire each and every one of you at P.A.L.S. for your wonderful work and contribution.”

“Thanks for all the wonderful work you do!”



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