



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

ANNUAL REPORT
~ 2016 ~



Cancer Care in Bermuda
since 1980



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

“The nurse went above and beyond... always available when I needed her...made me feel comfortable when I was anxious ...a lasting friendship”

“PALS nurses were very genuine, compassionate, patient, caring, helpful and available”



“Keep on going. You guys are great!”

“We are so thankful to PALS and all they do! God Bless You All”

“My mother’s native tongue is Portuguese, but the PALS Nurse always made sure she knew what was going on. She always made herself available for questions and she was always professional, kind and knowledgeable”

~ 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: info@pals.bm • Website: www.pals.bm

Registered Bermuda Charity No.171

P.A.L.S. Chairman's Letter 2016

P.A.L.S. has been providing cancer care for patients in their homes for more than 35 years at no cost to them or their families for our services. Our nurses make nearly 5,000 patient visits each year.

Although P.A.L.S. is fortunate to have a strong balance sheet, thanks to funding provided by many generous donors over the long period of our existence, our operating expenses exceeded revenues this past fiscal year by \$315.3 thousand versus income of \$60.6 thousand in the prior period. This primarily reflects a lower level of donations received in the past year, with total revenues down by 23% and expenses reflecting only a modest 2% increase.

As we look forward, P.A.L.S. has embarked on a full review of its business and is conducting a strategic review to ensure that, at this time, we are focused on what we do best – cancer patient care – and running our business in the most efficient manner. This review includes an analysis of our funding needs and how we source new funds to continue our valuable services to our many patients.

During the past year, we were pleased to appoint two new Directors to the Board of Directors, Mrs. Louisa Swayne and Mrs. Judith Uddin, both of whom bring extensive development experience to P.A.L.S. They are already leading some of our new strategic initiatives.

At the end of last year, we completed our re-certification under the Bermuda National Standards Committee and are committed to continuous quality improvement of the services we offer to cancer patients and their families. We are a stronger organization as a result.

We were pleased to welcome Bermuda's new Governor, Mr. John Rankin CMG, as P.A.L.S. Patron in December 2016 – he has already attended his first P.A.L.S. function, the annual Holiday Party for patients. We would also like to thank Mrs. Fergusson for serving in that capacity over the past three years.

None of what we do at P.A.L.S. would be possible without the dedication of those individuals who work for the organization. My special thanks to Karen Dyer, Executive Director, John Hill, Treasurer, Carolyn Arnold, Office Administrator, Lynette Waldron, Volunteer Coordinator, and our terrific nurses. Also, extra thanks to our many Volunteers, who assist with patient care and fund raising, and to the donors large and small who make our work possible.

At 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
Chairman

Patron

Mrs. Fergusson (up to August 2016)

His Excellency the Governor of Bermuda, John Rankin CMG (from December 2016)

Board of Directors

Gavin Arton

Mark Crockwell

Michael D. Daniel

Michael DeCouto

Jo-Ann Fox

Ann Smith Gordon, MBE, JP

Debby Graham

Gaynell Hayward-Caesar, MPH RN BSN

Robin Judah

H. Bruce Murray, MA, FCIS

Alan Pailing

Pat Purvey

Berlene Smith

Louisa Swayne (from 17 May 2016)

Judith Uddin (from 20 September 2016)

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*

John H. Hill, *Treasurer*

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

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

Executive Director's Report

P.A.L.S continues to exist to ensure that each and every cancer patient in Bermuda needing our services will indeed receive all the professional care and psycho-social support required to enhance their quality of life.

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, enabling them access to life saving or pain relieving medication they cannot afford. Funding is provided for medical travel overseas for procedures not available in Bermuda.

P.A.L.S. nurses continue to liaise closely with Oncology services at KEMH and this collaborative partnership serves the patients well.

We welcomed excellent news in the treatment of cancer with the new Radiation Oncology initiative at Bermuda Cancer and Health Centre (BCHC) planned to open in 2017. Many persons who currently need to go overseas will now be able to access radiation treatment in Bermuda, reducing our need to support overseas medical travel. However, this means that more patients may be requiring post-radiation nursing support locally who currently are not seen by our team. In preparation for these changes we have been collaborating with BCHC management and hope to work together for the good of the community we both serve, being mindful of the need to keep costs down and avoid duplication of services.

P.A.L.S is registered with The Bermuda Health Council (BHEC) as a Home Medical Services (HMS) provider. Ongoing restructuring of registration of health care providers in Bermuda continued in 2015-2016, however, P.A.L.S. continues to be fully compliant with all requirements.

In June 2016 a data management tool called Sumac was implemented to help manage donations and our non-profit charity events and volunteers. Sumac also has a case management component for the medical personnel, allowing the nurses to access and capture patient data. This system has improved communication across the team, enhancing patient care and service delivery.

P.A.L.S. Staff and Board Members have attended Centre of Philanthropy (COP) Workshops throughout the year. In March 2016 Karen Dyer and Carolyn Arnold attended a Franklin Covey "5 Choices Workshop" facilitated by Martha Kirkland for non-profit participants, partially funded by a Cummings Zuill scholarship. In June 2016 the COP hosted two events pertinent to P.A.L.S., the first on June 16th was a forum discussion exploring "Collaboration and the Future State of the Third Sector in Bermuda"; attended by Gavin Arton, Louisa Swayne and Karen Dyer. On June 23rd Karen Dyer attended "Strategic Planning for Non-Profits" facilitated by Pamela Barit Nolan. Ongoing continuing education for Anti-money laundering (AML) and Anti-

Terrorist Financing (ATF) is required by the Charities Act 2014. John Hill and Bruce Murray oversee compliance on this matter, offering in-house training for orientation of new staff and board members as required.

One requirement of recertification by The Bermuda National Standards Committee (BNSC) for the period January 1, 2016 – December 31, 2019, was the establishment of a more rigorous Performance and Quality Improvement (PQI) programme. The PQI committee members; Karen Dyer, Reanna Stovell RN and Lynette Waldron submitted the mandatory PQI plan to the BNSC in March 2016 outlining P.A.L.S philosophy of PQI, our structure, stakeholders and overview of the improvement cycle. PQI is an ongoing program collecting data to evidence the excellent services we provide and make adjustments and improvements as necessary. We welcome feedback from all of our stakeholders.

P.A.L.S. Annual Christmas Party 2016 was once again special, with patients and their families, staff and friends joining together for a festive evening. The best surprise of the evening was welcoming H.E. the Governor John Rankin to the party and sharing the exciting news that he has agreed to be our new Patron. 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!

Like all health care organizations 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 go above and beyond the call of duty to make P.A.L.S the well respected organization that it is.



Karen Dyer, MA ATR-BC NCC
Executive Director

Nurses

Kathy Fox, RN
Donna Viney, RN (Retired June, 2016)
Bernice Zaft-Gibbons, RN (Resigned May, 2016)
Susan Reeves, RN (Retired August, 2016)

Reanna Stovell, RN
Merlyn Burgess, RN
Roseann Key, RN

P.A.L.S. nurses continue to provide in-home nursing care and psycho-social support to patients in the community. During the period September 1, 2015 to August 31, 2016 P.A.L.S. admitted 109 patients and sadly recorded 87 deaths, 22 patient files were reactivated and the nurses made 4,583 home visits, averaging 5 visits daily for each nurse.

Continuing education remains a priority for our nurses. Due to retirements and new staff recruitment, no overseas education was granted during the 2015- 2016 financial year. However, plans were approved for Reanna Stovell to attend St. Christopher's Hospice Multi-Professional Week in the UK for September 2016 and Merlyn Burgess and Kathy Fox were granted approval for the Montreal International Palliative Care Congress in October 2016.

The P.A.L.S. Nurses attended continuing education with the hospital CME Education Series. In March Dr. T.M. Vallis visiting Psychologist presented a workshop at the Hamilton Princess on Behavior Change and Motivational Interviewing. They also benefitted from clinical skills courses, such as Central Venous Access (CVAD) course to ensure compliance with standards for the Bermuda Health Council requirements for approval as a Home Medical Service Provider. In addition, the P.A.L.S. nurses attended mandatory AML and ATF training as per 2014 Charity Act. In order to support the nursing staff in a smooth transition to our new online digital record system, IT Microsoft training was required. Prior to moving to Sumac Database and Case Management System a Microsoft Certified Trainer was engaged from Gateway Ltd. to support the staff and ensure that they all had basic computer skills needed for the transition.

P.A.L.S. Nurses Reanna and Bernice gave a presentation; "The Role of P.A.L.S. in Bermuda" to the staff of the Health Department on April 14th 2016.

Donna Viney retired in June 2016 after 13 years of service. Donna was a well-respected member of the team and much loved by her patients in the East End Parishes. Merlyn Burgess RN moved area from Pembroke to the East End to take over from Donna. In August 2016, Susan Reeves retired after 5 years of service. We wish both Donna and Sue many happy retirement years ahead.

We welcomed Roseann Key RN to the team in July 2016. Roseann is a palliative care nurse specialist. She recently retired from the role of manager at Agape House Hospice. Roseann has made a smooth transition to community nursing and is now the P.A.L.S. nurse for Pembroke and half of Devonshire Parish.

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 2015 and in recognition of their efforts, Captain Mike Hayward and his boat, Explorer, treated them to another beautiful sunset cruise. In April 2016 we held a Volunteer Appreciation event at P.A.L.S. Headquarters to honor and acknowledge our volunteers and the contribution they make to the organization.

During the year our volunteers gave 3005 hours of their time and provided 121 drives to medical appointments. This is an increase of 47% on volunteer hours and an increase of 35% on requests for assistance with transportation! Those volunteers who gave 50 or more hours to P.A.L.S. include: Tiny Bean, Pat Chiappa, Marlyn Darrell, Sandy Gascoigne, Ethel Hill, Mary Johnson, Richard Lee, Fay Leseur, Barbara Measures, Elsa McKay, Madeleine Outerbridge, Sandy Pearson, Rosalie Rickards, Movita Roberts, Susan Starling, Joan Stevens, 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!

Barbara Measures, 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 a Bingo Afternoons in July and October organized 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 fundraiser, nevertheless, thousands of dollars were donated. The total number of tags with messages added to the trees were 1126 in the Washington Mall and 121 in Butterfield Bank.

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.

Audit Committee

Peter F. Watson, FCPA, FCA *Chairman*
Mark Crockwell

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 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. Discussion was also held on the critical accounting policies and practices which have been consistently applied by P.A.L.S. over the years and which the Auditors fully support.

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

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, 2016.

As they have in prior years PricewaterhouseCoopers have been most generous in contributing their audit services to P.A.L.S for which we are most grateful.

After many years of service, including Chairman at the initial formation of the Audit Committee in 2010, Robin Judah has decided to step down from the Committee and, on behalf of the Committee and the Board, I would like to thank Robin for his dedication, time and energy while being a member of the Audit Committee.

Memorial Committee Report

Fay Leseur

Rosalie Rickards

During the year P.A.L.S. was named to receive donations in memory of 55 persons. 604 individual donations were received and each one acknowledged with grateful thanks. In addition, a further 262 letters of notification were sent to families. In total the memorial team sent out 866 letters to families and donors!

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

Events Committee (as of May 2016)

Louisa Swayne – *Chairman*

Darlene Phillips

Clare Marshall

Berlene Smith (retired October 2016)

Angela Cooney

Theresa Rodrigues

Sandy Gascoigne

Rosalie Rickards (retired October 2016)

Supported by P.A.L.S. staff Carolyn Arnold and Lynette Waldron

The events committee has taken on the challenge of fundraising in a difficult economy. We are grateful to this group of volunteers who have dedicated countless hours of time and energy organizing events to support P.A.L.S. We could not manage without their enthusiasm and creative thinking bringing forth new ideas to raise awareness of P.A.L.S. and the funding to support our work. We say farewell to Berlene and Rosalie who laid solid foundations for the new and improved P.A.L.S. sponsored walk and for their many years of service working quietly behind the scenes making organizing events look so easy!

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

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

Mad Hair Day – 26th September 2015

The fourth MAD HAIR DAY saw even more community partners support the day event and the evening MAD HAIR PARTY held at Pier 6. Thanks to Burrows Lightbourn and all of the volunteers who so generously made this event possible.

35th Annual Fair – 6th November 2015

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

27th Annual Sponsored Walk – 21st February 2016

Sponsored by Clarien Bank and Colonial Insurance, this year we changed the route from the grueling 15-mile trek to a start and finish at P.A.L.S headquarters giving participants options for a 3K, 5K or 10K workout! The inclusivity of this change saw the numbers rise from 190 registrants in 2015 to a staggering 609 people register in 2016! Our thanks to Clarien and Colonial for their generous sponsorship of this event and commitment to support again in 2017.

Ages and Images of England – March 2016

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.

Tag Days – May 2016

On the 20th of May a Tag Day was held in Hamilton and in the parishes on the 21st of May. Thanks to the many volunteers who sold tags for P.A.L.S.

Bingo at P.A.L.S. – 23rd July 2016

Organized 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.

We were thrilled to be selected as a recipient of Funds from the 2016 XL Catlin End to End event held on May 7th 2016. Their generous gift of \$50,000 was put to good use assisting cancer patients, especially seniors with financial need, gain access to medications and medical supplies that they could not otherwise afford.

We are grateful to have been selected to participate in special fundraising events including “Gibbons Charity Thursday’s” (December 2015) and Lindo’s “Round Up for Charity Day” (July 2016). The Eastern Lioness Club, the Free Masons Fund for Bermuda and the Bermuda Guild of Stitchery also 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 Clarien Bank, Colonial Insurance, CD&P Staff benevolent fund, Trott & Duncan employees as well as students from BHS, Berkeley, Cedarbridge, Mount Saint Agnes, Warwick Academy and Saltus. We are grateful for all who helped our organization in various ways.

The Bermuda Fly Fishing Invitational Tournament held its 13th Competition with proceeds to P.A.L.S once again. Other sporting events donating to P.A.L.S. include the Marathon runners “Shaking the Bacon For P.A.L.S.” organized by Kate Tompkins., Zoe Kempe and Friends 24th May Race Day fundraiser and the Arch Re Giveback Games.

P.A.L.S. was the grateful recipient of funds raised by The Bus Drivers “Progressive Pool Players” 9th annual Christmas donation, Butterfield and Vallis; Casual Fridays, Charity Change Jar and Staff Quiz. We also had support from the Bermuda Housing Corporation staff raffle, BMDS, Gorham’s Employee Parking Programme, as well as Denim Day proceeds held at companies including Arch Re, 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.

The contributions continue with matching donation programs from ACE Foundation, Bank of Bermuda Foundation, James Butterfield, Markel, HSBC, OIL Management, PartnerRe and Renaissance Re.

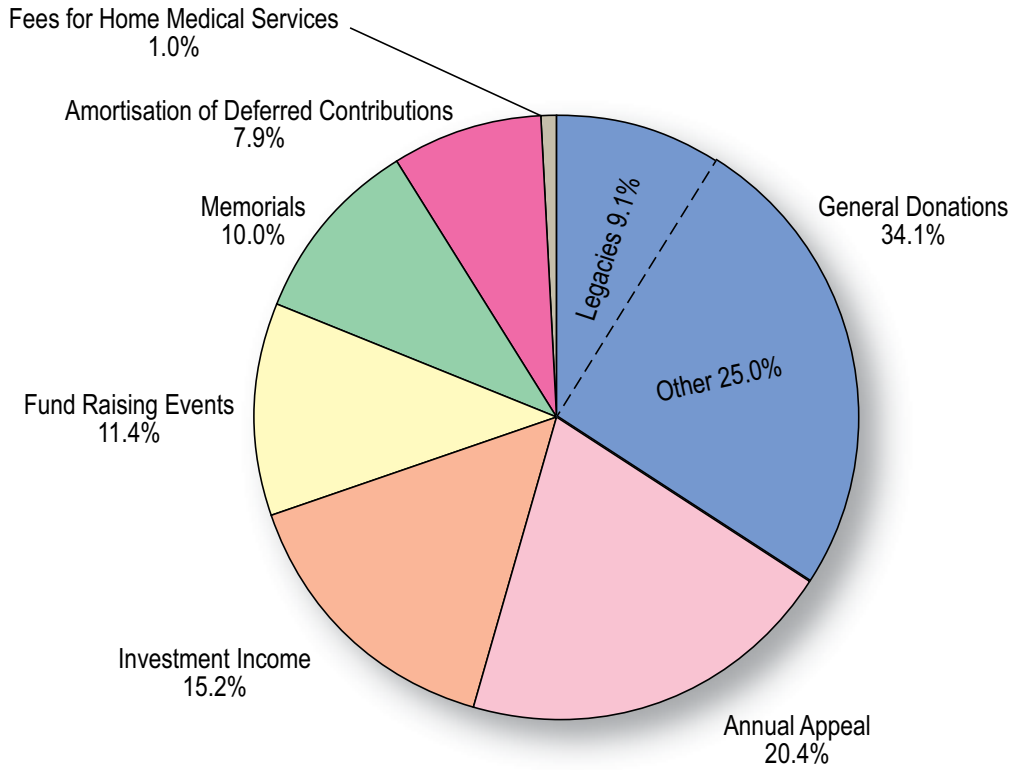
We are always grateful to those who choose to send donations in lieu of union dues, special anniversaries, birthdays, Christmas cards, and/or Christmas presents and even weddings.

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 at Christmas. The Bermuda Islands Pipe Band and Dancers gave our Annual Fair another rousing start.

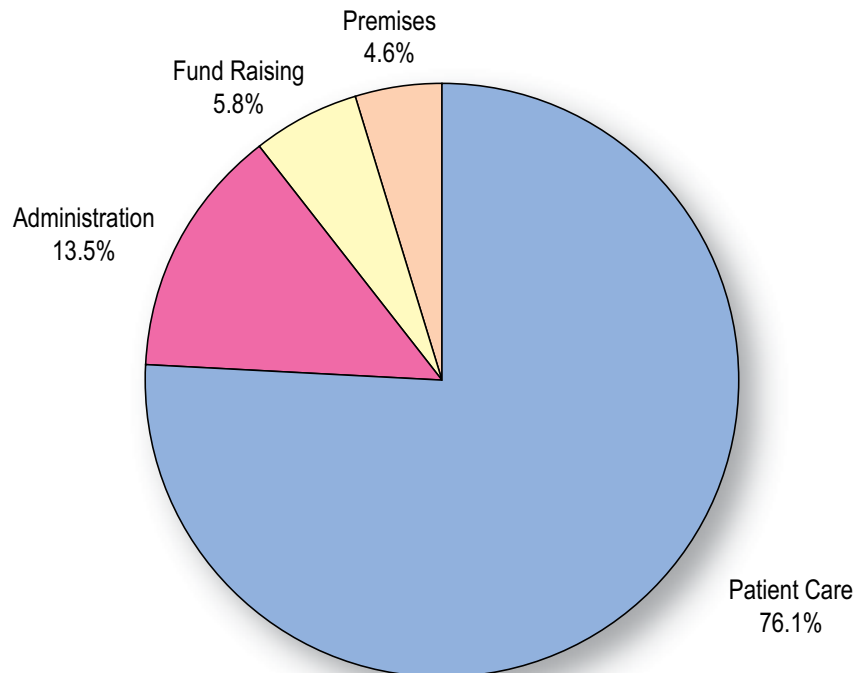
Financial Highlights

Year ended 31 August, 2016

Income Sources



Expenses





14 December, 2016

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, 2016 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 to 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 deficit of revenues over expenses and cash flows used in operations for the years ended 31 August, 2016 and 31 August, 2015, current assets as at 31 August, 2016 and 31 August, 2015 and net assets as at the beginning and the end of the years ended 31 August, 2016 and 31 August, 2015. Our audit opinion on the financial statements for the year ended 31 August, 2015 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 matter 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, 2016 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


Reference: Independent Auditor's Report on the Financial Statements of P.A.L.S. for the year ended 31 August, 2016.

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Statement of Financial Position
as at 31 August, 2016

	2016	2015
	\$	\$
Assets		
Cash and cash equivalents	819,077	75,621
Accrued interest receivable	34,175	51,213
Accounts receivable	2,151	1,416
Prepaid expenses	10,383	11,097
Investments - bonds (note 3)	5,021,536	6,068,737
Investments - equities (note 3)	96,830	91,755
Property and equipment, net (note 4)	1,128,245	1,177,873
	7,112,397	7,477,712
Liabilities		
Accounts payable and accrued liabilities	50,925	73,219
Revenues received in advance	-	1,289
Deferred contributions (note 5)	1,463,408	1,556,409
	1,514,333	1,630,917
Accumulated funds		
Unrestricted net assets	5,598,064	5,846,795
	7,112,397	7,477,712

Approved by the Board of Directors on 17 January 2017


Director


Director


Treasurer

The accompanying notes are an integral part of these financial statements

Statement of Operations

For the year ended 31 August, 2016

	2016	2015
	\$	\$
Revenues		
Donations (schedule 1)	757,555	1,058,347
Interest income	174,781	195,368
Fund raising events (schedule 2)	134,225	161,675
Amortisation of deferred contributions (note 5)	93,001	96,317
Fees for home medical services	11,434	10,764
Dividend income	3,482	4,223
Membership dues	360	680
	1,174,838	1,527,374
Expenses		
Payroll and related costs (note 6)	963,586	916,037
Patient expenses (schedule 3)	271,292	291,315
Depreciation	55,078	61,012
Office expenses	49,535	41,833
Donated audit fee	40,000	38,900
Van expenses	21,877	21,257
Insurance	19,197	19,567
Property maintenance	16,842	13,685
Public relations	13,406	23,584
Communications	13,194	12,950
Education	11,527	11,507
Electricity	7,863	8,421
Bank fees	6,770	6,702
	1,490,167	1,466,770
Net (deficit) surplus of revenues over expenses before undernoted item	(315,329)	60,604
Change in fair value of investments	66,598	(58,382)
Net (deficit) surplus of revenues over expenses	(248,731)	2,222

The accompanying notes are an integral part of these financial statements

Statement of Changes in Net Assets
For the year ended 31 August, 2016

	Unrestricted Net assets 2016 \$	Unrestricted Net assets 2015 \$
Balance - beginning of year	5,846,795	5,844,573
Net (deficit) surplus from operations	(248,731)	2,222
Balance - end of year	5,598,064	5,846,795

The accompanying notes are an integral part of these financial statements

Statement of Cash Flows
For the year ended 31 August, 2016

	2016	2015
	\$	\$
Cash flows (used in) from operating activities		
Net (deficit) surplus of revenues over expenses	(248,731)	2,222
Adjustments to reconcile to net cash (used in) provided by operating activities:		
Depreciation	55,078	61,012
Change in fair value of investments	(66,598)	58,382
Amortisation of bond premium	22,498	18,429
Amortisation of deferred contributions	(93,001)	(96,317)
Changes in assets and liabilities:		
Unsettled bond trade	-	38,209
Accrued interest receivable	17,038	2,160
Accounts receivable	(735)	(425)
Prepaid expenses	714	(1,778)
Accounts payable and accrued liabilities	(22,294)	17,790
Revenues received in advance	(1,289)	(8,733)
Net cash (used in) provided by operating activities	(337,320)	90,951
Cash flows from investing activities		
Maturity of bonds	800,000	200,000
Early redemption of bonds	420,086	45,318
Sale of bonds	347,180	-
Purchase of bonds	(481,040)	(416,338)
Expenditure on property and equipment	(5,450)	-
Net cash provided by (used in) investing activities	1,080,776	(171,020)
Net increase (decrease) in cash and cash equivalents	743,456	(80,069)
Cash and cash equivalents, beginning of year	75,621	155,690
Cash and cash equivalents, end of year	819,077	75,621

The accompanying notes are an integral part of these financial statements

Notes to Financial Statements

31 August, 2016

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, 2016

(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, are not reflected in the financial statements. Donated professional audit services and other investments (see 2e)) 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	2016		2015	
	Amortised cost \$	Market value \$	Amortised cost \$	Market value \$
Years to 31 August:				
2016	-	-	800,359	822,720
2017	599,914	607,655	601,190	626,674
2018	602,411	637,339	900,183	973,042
2019	296,846	317,985	426,818	469,535
2020	298,148	326,640	297,613	328,051
2021	1,396,396	1,481,059	1,407,421	1,469,575
2022	910,820	950,221	714,499	715,971
2023	453,844	478,757	454,421	452,100
2024	211,344	221,880	212,905	211,069
	4,769,723	5,021,536	5,815,409	6,068,737

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, 2016

3. Investments (continued)

The cost and market value of equities are as follows:

	Cost \$	2016 Market value \$	Cost \$	2015 Market value \$
Equities	420,740	96,830	420,740	91,755

4. Property and equipment

Property and equipment comprise the following:

	Cost \$	Accumulated depreciation \$	2016 Net book value \$	2015 Net book value \$
Land	514,301	-	514,301	514,301
Building	1,130,332	533,768	596,564	634,242
Vans	121,000	111,400	9,600	24,200
Furniture	40,961	40,961	-	-
Office equipment	69,177	61,397	7,780	5,130
	1,875,771	747,526	1,128,245	1,177,873

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:

	Vans \$	Building and maintenance \$	Education \$	2016 Total \$	2015 Total \$
Beginning balance	19,200	1,422,956	114,253	1,556,409	1,652,726
Amounts recognised as revenue during the year	(9,600)	(71,875)	(11,526)	(93,001)	(96,317)
Ending balance	9,600	1,351,081	102,727	1,463,408	1,556,409

Notes to Financial Statements

31 August, 2016

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 \$38,763 (2015 - \$33,144).

7. *Capital Commitment*

At 31 August, 2016 the Organisation had no capital commitments (2015 - \$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 registered under the Charities Act 2014 as Bermuda charity number 171.

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 2016.

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 \$962,910 (amortised cost of \$886,957). The Organisation's holding in US Government or US Government Agencies is 19% (2015: 26%) 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, 2016

	2016	2015
	\$	\$
Schedule 1 – Donations		
General	367,566	689,533
Annual appeal	240,155	244,934
Memorials	117,811	95,075
In lieu of union dues	32,023	28,805
	757,555	1,058,347
 Schedule 2 – Fund raising		
Fair	49,326	32,870
Sponsored walk	46,191	29,191
Mad Hair Day	14,570	21,520
Tag day	13,249	13,688
Ann Smith Gordon slide shows:		
“Ages & Images of England” (two showings)	5,500	-
“The Many Faces of China”	-	3,000
Bingo	4,306	2,612
Cards by Mary Powell	1,083	727
P.A.L.S. Gala & Concert – Pinky Steede	-	56,670
Clothing mart	-	1,377
Shirts & hats	-	20
	134,225	161,675
 Schedule 3 – Patient expenses		
Assistance	306,395	295,946
Medical supplies	87,424	143,991
Food supplements	24,675	19,525
	418,494	459,462
Amounts reimbursed by insurance companies and by patients and their families	(147,202)	(168,147)
	271,292	291,315

The accompanying notes are an integral part of these financial statements

Donors ~ Year Ended 31st August 2016

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+

Estate of Dorothy Trimmingham
PricewaterhouseCoopers - donated audit fee
XL Catlin End to End
The Ernest E. Stempel Foundation

Mr. Robin Judah

Wonderful Friend ~ \$10,000+

Aspen Bermuda Limited
Estate of Roland McLeod Lightbourn
Lombard Odier Darier Hentsch (Bermuda) Limited
The Peter Cundill Foundation

Super Friend ~ \$2,500+

Arch Re give back games
Argus Insurance Co.
Assured Guaranty
Bermuda Electric Light Company
Bermuda Flyfishing Invitational
BF & M Insurance Group
Butterfield & Vallis
Conyers, Dill & Pearman & Staff benevolent scheme
Estate of Harry Burch
Estate of Margaret Tricker Gasteiger
Fil Limited
Franck Charitable Trust
Gibbons Company Limited - charity Thursday
Helios Foundation
IAS Charitable Trust
Lepercq Corporation Management Ltd.
Lindo's Family Foods - sale of grocery bags & round up
Memorial Trees
MJM Limited - Andrew Martin
Mutual Insurance Company Limited
Oil Management Services Ltd.
Running for P.A.L.S.
Schroders Bermuda Limited
South Shore Hospitality Group
Washington Properties Bermuda

Anonymous (1)

Mr. and Mrs. K. Bruce Connell
Ms. Christine Cook
Mr. and Mrs. David Ezekiel

Mr. and Mrs. Rod Ferguson
Mrs. David Gutteridge & Family
JD & MB Long
Mr. Julian D. Rose Movember
Mr. Michael Spurling

Terrific Friend ~ \$1,000+

Anonymous (1)

Aon Insurance Managers (Bermuda) Limited
A. P. Moller (Bermuda) Limited
Appleby (Bermuda) Ltd.
Bermuda Housing Corporation - staff raffle
BW Bermuda Limited
Camellia Private Trust Co. Limited
Chevron International Limited
Deloitte Ltd.
Eastern Lioness Club
Estate of Jane Pocock
Floyd Jennings birthday
Freemasons Fund for Bermuda
G. L. Construction
Gorham's employee parking programme
Hamilton Parish & Tucker's Town Welfare Trust
HSBC - Steven Simons community service
Jardine Matheson International Services Limited
Kitson & Company Limited
KPMG Internal Services
Lawrie International Limited
Markel Bermuda Limited
Mount Zion AME Church
Once Upon a Time Nursery School, Chapter Two
Orbis Investment Management Ltd.
Partner Re Insurance
Paz Party
Progressive Pool Committee
Renaissance Re Matching
Royal Dutch Shell Companies Bermuda
Royal Gazette Complimentary Advertising
Sirius International Insurance Corporation (Bermuda)
The Walker Arcade Company Ltd.
Tucker's Point Club Pink Golf Tournament
Westbury (Bermuda) Ltd.
World-Wide Shipping (Bermuda) Ltd.

Anonymous (3)

Mr. and Mrs. Francis Carter
Mr. Peter Crisson and Mrs. Bernadette Ruane Crisson
Mr. and Mrs. Ian Davidson
Ms. Clara Jones birthday
Mrs. Elise Martins-DeMello
Mr. and Mrs. Allan Gray
Mrs. Margaret Harris
Mr. and Mrs. Nat Holder
Mrs. Elizabeth Ford -Hutchings
Mrs. Elizabeth Kitson
Mr. and Mrs. Kirkham Kitson
Mr. and Mrs. Lars Knudsen
Mrs. Karen Leseur
Mr. and Mrs. J. R. H. Lightbourn
Mr. and Mrs. Scott and Serena Markham marriage
Mrs. Janet McCulloch
Mr. and Mrs. Robert O'Shea
Mrs. Susan Parker
Mr. and Mrs. Walter Scott (Walter Mary Scott Foundation)
Mr. and Mrs. Henry Smith
Mrs. Rosemary Smith & family
Ms. Sandra Thomas birthday tea party
Mr. and Mrs. John Talbot

Special Friend ~ \$250+

A. David Atcheson Ltd.
Alpha Kappa
Apex Law Group Limited
Arch Re Denim Day
Argus Walk the Walk
Bank of Bermuda Foundation matching
Bermuda Hospital Board
BHS - Cutting for a Cure
Cripps Foundation
Cummings Vail Zuill Scholarship Award
Department of Health - World Cancer Day
Dr. Andrew West's Office - Donation Tin
Dowling's Marine & Auto Service
E.S.C. Limited
Estate of Reginald A. R. Smith
Ettrick Animal Hospital
Friendship & Harmony Lodge, No. 894 G.R.I.
Hiscox Denim Day
Lodge Civil & Military No. 726
Ironshore Matching - Michael Grayston
Island Construction Services Limited
Island Glass & Metal Co. Ltd.

Joy Lusher Real Estate Limited
 Lynette's dance-a-thon
 Marketplace Denim Day
 Marriage of Ronald & Diane Maughan
 Merck Sharp & Dohme (International) Ltd.
 North Cote Limited
 Oil Management Services
 Peets Electric Company Limited
 Pembroke Rotary
 Pitt & Company Limited
 P.R.P. Performa Ltd.
 Probus Club
 Renaissance Aviation Ltd.
 Royal Palms Hotel & Restaurant
 S.A.L. Trading Limited
 S.H.A. Holdings Ltd.
 Sun Life Assurance Co. of Canada staff dona-
 tions
 The ACE Foundation
 Validus
 Wakefield Quin Limited

Anonymous (10)

Mr. and Mrs. Edward Amaral
 Mr. and Mrs. Horst Augustinovic
 Mr. and Mrs. Roderick Barclay
 Mr. Manuel Baron
 Mrs. Toni Besselaar
 Mr. and Mrs. Simon Biggs
 Mr. and Mrs. Alfred Brookes
 Mr. and Mrs. John Burville
 Mrs. Laura Butterfield
 Dr. and Mrs. Nigel Chudleigh
 Mr. and Mrs. Eric Clee
 Mr. and Mrs. Alexander Cockburn
 Mrs. Caroline Collis
 Mr. and Mrs. John Collis
 Mr. and Mrs. N. Thomas Conyers
 Mr. and Mrs. Alan Cossar
 Mr. and Mrs. Dudley Cottingham
 Mr. and Mrs. Leslie Crane
 Mr. and Mrs. Stephen George Cubbon
 Ms. Katrina Dias
 Mr. and Mrs. Nicholas Dill
 Mr. and Mrs. Brian Duperreault
 Mr. John Elliott
 Mr. John Epps
 Mr. and Mrs. Timothy Faries
 Ms. Sarah Fox birthday
 Mrs. Agnes Fryer
 Dr. and Mrs. Ian Fulton
 Mr. and Mrs. James Gibbons
 Lady Lully Gibbons
 Mr. and Mrs. Denis Glynn
 Mr. Stanley Grant and Ms. Stacy Grant
 Mrs. Janet Grayston
 Mr. Peter Green
 Ms. Lisa Greene
 Mr. and Mrs. J. Henry Hayward
 Mr. and Mrs. Ove Hoegh
 Ms. Lucinda Holdipp birthday

Dr. and Mrs Walwyn Hughes
 Mr. and Mrs. William Hunt
 Mr. Scott Hunter and Mrs. Janet Kemp
 Mr. and Mrs. Robert Jack
 Mr. and Mrs. Colin James
 Dr. Thomas James
 Mr. and Mrs. Donald Johnson
 Mr. Reeve Johnson
 Mr. Wayne Johnson
 Mr. Michael Judd
 Mr. and Mrs. Charles Kempe
 Dr. and Mrs. James King
 Mr. Arthur Leighton
 Mr. and Mrs. Robert Lindo
 Mrs. Jean Males
 Ms. Zoe Mitchell
 Mr. and Mrs. Edward Moniz
 Mrs. June Morris
 Mr. and Mrs. Louis Mowbray
 Mr. and Mrs. William Mulder
 Ms. Patricia O'Doherty
 Mr. and Mrs. Miles Outerbridge
 Mrs. Sandra Outerbridge
 Mrs. Suzanne Pearman
 Mr. Anthony Prentice
 Dr. Alexander Romeo
 Dr. Fiona Ross
 Mr. and Mrs. E. John Sainsbury
 Dr. the Hon. David and Mrs. Saul
 Mr. and Mrs. Eugene Simmons
 Mr. Michael Spurling
 Mr. Neil Stempel
 Mr. Nigel Stewart
 D. Sutherland
 Sir John and Lady Swan
 Ms. Judith Wadson
 Mrs. Ronica Watlington
 Mr. and Mrs. Peter Watson
 Mrs. Carol West
 Mrs. Brigitte White-Brauers
 Mrs. Aina E. Wilkinson
 Mr. Malcolm Wilson
 Mr. and Mrs. Robert Winter
 Ms. Cherrie Woods
 Ms. Lynne Woolridge

Real Friend ~ \$100+

Anonymous (2)

The Ace Foundation
 Amis Memorial Chapel
 Anfossi Management Ltd.
 Argonaut Limited
 Bermuda Nursing Association
 Bermuda Musical & Dramatic Society
 Bermuda Plant Nursery
 Bermuda Stripping & Refinishing Company
 Limited
 Centenary Methodist Church
 Corrado Trust

Dalton E. Tucker Primary School Grub Day
 Executemps Ltd.
 M D M Landscaping
 Markel Corp. - Susan M. Sousa
 Prince Alfred Lodge No. 223
 Raphael Limited
 Secrets Boutique
 Sizewise Fashions donation tin
 The West End Development Corp.
 TOPS Ltd.
 Warwick Workmens Club
 Windcrest Management Limited

Anonymous (35)

Mr. and Mrs. David Ashurst
 Mrs. Barbara Atwood
 Mr. and Mrs. Robert Baillie
 Mrs. Sheila Bamber
 Mr. Frank Baron
 Mr. and Mrs. John Berg
 Mr. and Mrs. Alan Bergl
 Mrs. Jane Bielby
 Mr. and Mrs. Colin Blades
 Mr. and Mrs. Anthony Brewer
 Mr. and Mrs. John Buckley
 Mrs. Vivian Burland
 Mr. and Mrs. C. N. A. Butterfield
 Mr. James Butterfield Matching Charity Jar
 Mrs. Katherine Carswell
 Mrs. Carol Anne Carvalho
 Mr. and Mrs. Francis Cassidy
 Mr. and Mrs. Ted Cassidy
 Mr. and Mrs. Wayne Chapman
 Mr. and Mrs. Joseph Christopher
 Mr. William Cook
 Dr. and Mrs. Colin Couper
 Mrs. Jessica Cox
 Mr. John Cox
 Lt. Col. and Mrs. Michael Darling
 Mr. and Mrs. Peter Darling
 Mr. and Mrs. Allan Davidson
 Mr. and Mrs. Hugh Davidson
 Mr. and Mrs. Tomas DeSilva
 Ms. Sabrina Di Meglio
 Mr. and Mrs. Reginald Donald
 Mr. and Mrs. Terrence Draycott
 Premier, The Hon. Mr. Michael Dunkley JP,
 MP and Mrs. Dunkley
 Mr. Robert Fowle
 Mr. and Mrs. Kevin Frank
 Mr. and Mrs. Saul Fromkin
 Miss Gilda M. Furbert
 Mrs. Roseanne Galloway
 Dr. and Mrs. Robert E. Gibbons
 Mr. Marcanton Gombos
 Dr. Juanita Guishard
 Mr. Herbert Haag
 Mr. Michael Hamer
 Dr. and Mrs. Eugene Harvey
 Ms. Kay Harvey
 Mr. and Mrs. Rodney Higgins

Mrs. Mary Hopkins
 Mr. Jonathan Ingham
 Walt & Edwin Jackson
 Mr. Richard Klein
 Mrs. Shirley Leach
 Mr. and Mrs. Trevor Leitch
 Mr. and Mrs. John Leseur
 Mr. and Mrs. Arthur Lindo
 Mr. Brian Lindo
 Ms. Alison Lister
 Miss Roseitta Livingston
 Mrs. Margaret Lloyd
 Mr. and Mrs. Larry Lombardo
 Mr. and Mrs. Jose Lopes
 Mr. and Mrs. Cosimo Lovecchio
 Mrs. Margaret Maddocks
 Mr. and Mrs. Ronald Madeiros
 Mr. and Mrs. William Manuel Jr.
 Mrs. Elizabeth Jane Marshall
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 Captain J. Willard and Mrs. Moore
 Mr. and Mrs. Craig Morfitt
 Mr. and Mrs. Peter Nelson
 Ms. Sheila Nicoll
 Mrs. Anne Nisbet
 Mr. and Mrs. Bernard Oatley
 Mr. and Mrs. Roger Oldfield
 Mr. and Mrs. Robert Oliver
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 Mr. and Mrs. Nigel Prescott
 Mr. Arthur Price
 Mr. and Mrs. David Pugh
 Mrs. Heather Rance
 Mr. and Mrs. Graham Redford
 Mrs. Attilana Rego
 Mr. and Mrs. Edward Rego
 Ms. Patricia Richardson
 Mrs. Harriet Richold
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 Mr. and Mrs. Norman Roberts
 Mr. Ronald Ross
 Mrs. Pearl Anne Rowe
 Mr. Mark Rowe
 Mr. and Mrs. Victor Ruberry Marriage
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 Mr. and Mrs. Vivian Siddle
 Mr. and Mrs. Erskine Simmons
 Mr. and Mrs. Robert Sinclair
 Mrs. Barbara Smith
 Mrs. Audrey Smith
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 Mr. and Mrs. Richard Spurling
 Mr. and Mrs. Terry Stevens
 Mrs. Marion Stubbs
 Mr. and Mrs. David Sullivan
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 Mr. and Mrs. Mark Tailford

Mr. and Mrs. Thomas Thorsteinson
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 Ms. Wendy Tucker
 Ms. Valerie Tuzo
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 Mr. and Mrs. David Vallis
 Mr. and Mrs. Francis Vallis
 Mrs. Jeanette Vallis
 Ms. Lindsay Viera
 Mr. Peter Vorley and Dr. Marion Watlington
 Vorley
 Mrs. Agnes Waddicor
 Dr. and Mrs. Wilbert Warner
 Mr. and Mrs. Christopher Wetherhill
 Mr. and Mrs. Lee White

True Friend ~ Up to \$100

Anonymous (1)

Allied World
 Grief Support Group
 Joacinda - workshop at P.A.L.S.
 Maude Carlington Girl's
 Network Asset Management Limited
 Tea Party Donations
 Shairon's Hair Salon

Anonymous (9)

Mr. and Mrs. Arthur Adams
 Mrs. Barbara Antonition
 Mr. and Mrs. Quinton Astwood
 Mr. and Mrs. James Bartley
 Mrs. E. Jacqueline Bean
 Ms. Kathy Bean-Lewis
 Ms. Christine Bell
 Mrs. Jan Bird
 Mr. Kurt Birrer
 Dr. and Mrs. Gordon Black
 Mr. Ivan Caines and Ms. Kathleen Brangman
 The Hon. Dale Butler JP
 Mr. and Mrs. Frank Capstick
 Ms. Sharon Chapman
 Mrs. Gayle Clay
 Mr. Walter Cook birthday
 Mr. and Mrs. Tony Cordeiro
 Mrs. J. Diane Correia
 Ms. Marthe Couvreur
 Mr. and Mrs. David DeSilva
 Ms. Linda DeSilva
 Rev. and Mrs. Reginald Dill
 Ms. Ariane Di Meglio birthday
 Mrs. Joan Dismont
 Mr. and Mrs. Ross Doe
 L. F. Dolan
 Mr. and Mrs. W. A. Donovan
 Ms. Angela Dunstan
 Mr. and Mrs. Malcolm Durrant
 Mrs. Carol Exell

Mr. and Mrs. Edwin Faries
 Mrs. Patricia Farmer
 Mr. and Mrs. Glenn Fox
 Mrs. Jan Fraser birthday
 Mr. and Mrs. Ronald Frith
 Mr. L. O. Gibbons
 Ms. Rosa Graham
 Mrs. Sheila Gray
 Mr. Charlie Griffiths
 Mrs. Margaret Gullon
 Mr. Hugh Hassell - Dr. Terceira's book
 Mrs. B. Nadine Henagulph
 Ms. Beth Henderson
 Mr. and Mrs. Andrew Horsfield
 Ms. Audrey Jeffrey
 Mr. Dennis Joell birthday
 Mrs. Bobbie Kanter birthday
 Ms. Pamela Kempe
 Ms. Jenny Kristensen birthday
 Mr. and Mrs. Kenneth Lamb
 Mr. and Mrs. W. Alan Leigh
 Mr. Jim Leitch
 Mrs. Mary Lewis
 Mr. and Mrs. David Lindo
 Mr. and Mrs. Daniel Martin
 Mr. and Mrs. Donald Mason
 Mr. and Mrs. Manuel Medeiros
 Mr. A. E. Junior Ming
 Mr. Zach Mitchell
 Mr. and Mrs. Allan Neasham
 Mrs. Norma Nottingham
 Ms. Kimberly Oliviera
 Mr. and Mrs. Gordon Outerbridge
 Mr. and Mrs. Joseph Pacheco
 Mrs. Patricia Parker
 Mr. and Mrs. Stuart Pearson
 Mrs. Vivian Pereira
 Ms. David Pethen
 Mrs. Jean Pimm
 Mr. Derek Preston
 Mrs. Katherine Rabubal
 Mr. Alessandro & Betty Rech
 Mr. Byron Rencken
 Mr. and Mrs. Derek Singleton
 Ms. Brenda Smith
 Mr. and Mrs. Joseph Smith
 Mr. Peter Stubbs
 Dr. Kathryn Suter
 Mrs. Wendy Tribble
 Mrs. Maxine Tribble
 Mr. and Mrs. Peter Truran
 Mrs. Monica Waddell
 Mrs. Joyce Watlington
 Mrs. Penny Watlington
 Mr. and Mrs. Andrew Whayman
 Mr. Garry Wilkinson
 Mrs. Lyle Willits
 Mrs. Helen Winter birthday
 Mr. John Collis and Ms. Lillian Woo
 Mrs. Wilma Yearwood JP



“PALS Support is a must for every cancer patient...the comfort and reassurance I feel makes the fight against cancer all the more bearable”

“was very nice to have someone to talk to when I was not feeling so good during chemotherapy”

“Very reliable and kind”



“very satisfied with PALS experience”

“PALS provided an invaluable service, delivered with respect and consideration. Nothing has been too much trouble for our PALS Nurse”

“My nurse always treats me with kindness and compassion”



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