



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

ANNUAL REPORT
~ 2017 ~



“Thank you for everything, thank you for making mother comfortable and happy to the very end. Hugs.”

“I think P.A.L.S. does a top job, very, very caring. A plus and much more.”



“express our sincere gratitude for everything P.A.L.S. has done to help our loved one in her time of need. The staff are truly a blessing above and beyond the norm for their patients”

“May god whose love is everywhere “bless you” every day, your beautiful smile and generous ways has made a difference in my life and in the lives of others”

“This donation is made in appreciation of your good works and support shown in particular to a member of the company’s staff and to Bermuda generally.”

~ 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 2017

2017 was a year of great activity for P.A.L.S., as our nurses crisscrossed the Island meeting with hundreds of cancer patients and their families. While many medical advances have been made in the treatment of cancer, the number of people afflicted with it has not abated. Thus, the valuable work that P.A.L.S. provides will need to continue well into the future.

The organization is fortunate to have the resources to carry on, despite another year of expenses exceeding revenues and diligent efforts to contain outgoings. The Board is committed to expanding its fund raising efforts with many initiatives already underway. We are reviewing the business that is P.A.L.S., and a dedicated sub-committee of the Board is focused on making us an even better organization.

We were pleased to support the opening of Bermuda Cancer and Health Centre's Radiation Unit, which allows many of the cancer patients that will benefit from radiation to remain on Island and receive those treatments without having to travel abroad. It enables our nurses to continue to see their patients on a continuous basis during their specialized treatments. However, contrary to expectations, P.A.L.S. patient travel expenses have not reduced, as the current demand for overseas support has shifted to those not eligible for radiation who need to stay for longer treatment periods at specialized medical centers in North America.

During the past year, there have been a number of changes at P.A.L.S., with the retirement of Berlene Smith, as a Director and Assistant Secretary, after many, many years. Berlene has been instrumental in organizing the annual P.A.L.S. Walk and the Annual Raffle and Fair. Fortunately, she remains an active volunteer. Louisa Swayne, resigned as a Director and head of the Events Committee, and Michael DeCouto also stepped down from the Board this past year. Fay Leseur retired from the Memorial Committee after literally decades of tireless service personally acknowledging on P.A.L.S. behalf receipt of donations made in memory of loved ones. We thank them all for their continuing commitment to P.A.L.S.

Karen Dyer, P.A.L.S. Executive Director, advised us early in 2017 that she would be returning to school to complete her PhD and we were fortunate that she was able to stay until her successor started. Colleen English DeGrilla, MSW, LCSW joined us from the Bermuda Hospitals Board as Executive Director in May 2017, she is a seasoned medical social worker, bringing a valuable set of new skills to the position. She has quickly become the leader of P.A.L.S. that we need in this time of change. Her review of the past year is included in this report. Welcome aboard Colleen!

The Board was pleased to appoint Rose-Anna Hoey as a Director – she has already completed an ultra-marathon road race and raised significant funds for P.A.L.S. Also, Darlene Phillips was appointed to the Board as a Director and as Assistant Secretary. She is also continuing with leading several fund raising initiatives working closely with the Executive Director.

Kathy Fox received a long service award, celebrating 15 years as a P.A.L.S. nurse. We also welcomed Rosa Ward and Waynette Wilson as P.A.L.S. nurses. Our five nurses, including Merlyn Burgess and Reanna Stovell, supported by consultant social worker Richard Smith, are the face of P.A.L.S. delivering medical care, support for families and other services critical to those affected by cancer. They deserve special thanks.

We were pleased to be able to host several of our donors at Government House in September, as guests of our Patron, His Excellency the Governor of Bermuda., John Rankin, CMG. Other fund raising events that continue to provide valuable support to P.A.L.S. include the Tag Days in May, the Mad Hair Day Event – created by our nurses! -- and the Annual Raffle and Fair held each November. While not a formal fund raiser, the Memorial Christmas Trees in Hamilton each December yield significant unsolicited funds. P.A.L.S. Annual Walk started from our office on Point Finger Road for the first time and attracted over 600 participants. And to the companies and schools who have teamed up to fund raise for P.A.L.S. over the past year, our sincere thanks.

Under development at this moment is a new P.A.L.S. Thrift Shop, to be located on the ground floor of our Headquarters, 18 Point Finger Road, which we hope will be opening in the Spring of 2018. Funds generated from sales will be used for patient care.

At P.A.L.S. we have an expression that says: “We can never say thank you enough”. This year it is especially true and, in addition to those mentioned above, I extend thanks to our many donors, the volunteers who help P.A.L.S. do its work and run smoothly, our dedicated Board, the key office staff – Carolyn Arnold, Administrator and Lynette Waldron, Volunteer Coordinator – and not least, John Hill, our Treasurer.

On behalf of the Board of Directors, all of us at P.A.L.S. look forward to continuing to deliver the best care possible to our cancer patients and their families.

At P.A.L.S. *“We can never say thank you enough!”*



Gavin R. Arton
Chairman

Patron

His Excellency Mr. John Rankin CMG, Governor of Bermuda

Board of Directors

Gavin Arton

Mark Crockwell

Michael D. Daniel

Michael DeCouto (until 18 July 2017)

Jo-Ann Fox

Ann Smith Gordon, MBE, JP

Debby Graham

Gaynell Hayward-Caesar, MPH RN BSN

RoseAnna McShane-Hoey (from 18 July 2017)

Robin Judah

H. Bruce Murray, MA, FCIS

Alan Pailing

Darlene Phillips (from 19 September 2017)

Pat Purvey

Berlene Smith (until 21 February 2017)

Louisa Swayne (until 16 May 2017)

Judith Uddin

Dr. Wilbert Warner, FRCP(C)

Peter F. Watson, FCPA, FCA

Officers

Gavin Arton, *Chairman*

Debby Graham, *Deputy Chairman*

Colleen English Degrilla, MSW, LCSW, *Executive Director* (from 15 May 2017)

Karen Dyer, MA ATR-BC NCC, *Executive Director* (until 14 May 2017)

John H. Hill, *Treasurer*

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

Darlene Phillips, *Assistant Secretary* (from 19 September 2017)

Berlene Smith, *Assistant Secretary* (until 21 February 2017)

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. has been treating cancer patients in their homes for 37 years. What started as a voluntary group helping to discharge cancer patients out of the hospital has grown to a charity with five specialized nurses, a part time social work consultant, a part time treasurer and two administrators. The demand for our specialized services continues to increase. P.A.L.S. receives no government grant and continues to rely on individual and corporate donations. Our fund raising efforts continue and we are always trying to think outside of the box to make ourselves more marketable throughout the community of Bermuda.

In January, P.A.L.S. and Friends of Hospice (FOH) co-sponsored the Difficult Conversations training. This training was very well received and was attended by community members and Bermuda Hospitals Board (BHB) staff including the Medical Social Work team. The training provided many practical skills and prepared Drs. Sharon Alikhani and Elaine Campbell to be trainers on this topic.

One of P.A.L.S. many fund raisers is its annual walk which took place in February 2017 and was a success with approximately 600 people in attendance. In March P.A.L.S. held a volunteer appreciation party - in the eyes of P.A.L.S. you can never thank your volunteers enough! We all know without a strong volunteer team we could not be where we are today and could not continue to provide the services we do.

In April, P.A.L.S. was invited to host an informational table at a garden party for The Queen's Birthday held at Government House. As always P.A.L.S. welcomes the opportunity to spread the word of all the good work that we do. Informational tables at any venue provide the community another way of getting to know about us and who we are.

May was a very busy month for P.A.L.S. with the "changing of the guard", Karen Dyer left P.A.L.S. to further pursue her education and I joined the team, coming with a wealth of experience from my 25+ years as a social worker. The month of May also brought the opening of the long-awaited radiation unit at Bermuda Cancer and Health Centre (BCHC) and P.A.L.S. annual tag day which was another successful event.

In June, P.A.L.S. had the honour of being one of five chosen charities invited to a cocktail reception at Government House in honour of the Princess Royal and Vice-Admiral Sir Tim Laurence. The event was lovely and I had the pleasure of shaking hands with and speaking to the Princess, who encouraged P.A.L.S. to continue its great work and its fund raising efforts.

September was yet another busy month for P.A.L.S. We held a thank you reception for many of our donors at Government House. P.A.L.S. feels along with our volunteer base there are never enough ways to thank a donor. It is our hope each donor knows how much we truly appreciate every time they donate financially or of their time, their services and their volunteering.

Also in September, our newest nurses Rosa Ward and Waynette Wilson attended St Christopher's Multi-disciplinary week in the United Kingdom and thoroughly enjoyed their time spent at the world's first hospice. They returned with many wonderful ideas on fund raising, increasing our volunteer pool and on services to provide to our patients. P.A.L.S. also held Mad Hair Day which continues to grow in interest each year. This year we had many participants and it was a great fund raiser.

In November, the P.A.L.S. Annual Fair and Raffle were both hugely successful. This event is long awaited by many and the stampede at the door upon the opening was enough to prove that this event must continue for many years to come. In December P.A.L.S. held its annual patient Christmas party, which was honored by the presence of H.E. The Governor John Rankin. There was a wonderful speech by Gavin Arton the Chairman of the Board, a fantastic solo by Eliza Olander, a longtime friend of P.A.L.S. and a visit from Santa rounded out the evening. Everyone left with a smile on their face and Christmas spirit in their hearts.

All in all, 2017 has proved to be another busy year for P.A.L.S. My transition to this wonderful organization has been seamless and I am enjoying every minute of it. However, it would not have been as smooth if it was not for the wonderful embrace I have received since joining and the exceptional team that surrounds me. I am truly thankful for the guidance and direction offered to me by my predecessors Ann Smith Gordon and Karen Dyer. I am constantly evolving through the guidance and leadership that comes from Gavin Arton and John Hill. I am thankful for each of the wonderful staff members on our team, the great volunteers that continuously support us through every part of our journey, the Board of Directors who have P.A.L.S. best interest at heart always and to the many patients we provide care to daily.

Many years ago, I had the pleasure of meeting Mother Theresa, she is my idol and it will always be a special time in my life. I would like to end with one of her many inspirational quotes, "Do things for people not because of who they are or what they do in return, but because of who you are".



Colleen English DeGrilla, MSW, LCSW
Executive Director

Nurses

Kathy Fox, RN

Merlyn Burgess, RN

Reanna Stovell, RN

Rosa Ward, RN (from 1 March 2017)

Waynette Wilson, RN (from 26 June 2017)

Christine Belboda (Resigned 31 December 2016)

Roseann Key, RN (Resigned 6 April, 2017)

P.A.L.S. nurses continue to provide in-home nursing care, psycho-social and emotional support to patients in the community. During the period of September 1, 2016 to August 31, 2017 P.A.L.S. admitted 135 cases and reactivated 34 cases, sadly recorded 87 deaths, while the nurses made 5,006 home visits which averages approximately 24 daily. In September 2016 P.A.L.S. hired a social work consultant to determine the financial needs of the patients requiring our services. With the addition of the part time medical social worker, the nurses are now able to focus more on the medical needs of the patient while the social worker can assess each patient for financial needs. The social worker is also able to assist the patient and family with emotional support, caregiving support, legal assistance for end of life planning and many other tasks that previously took the nurses away from the patients and their direct care needs.

The P.A.L.S. nurses are continuously broadening their skills by attending courses and training both locally and overseas. In September 2016 Reanna Stovell attended the Multi-Professional Week in Palliative Care at St Christopher's in the UK. St. Christopher's was the first hospice worldwide and each new staff member of P.A.L.S. is offered the opportunity to attend once. P.A.L.S. has agreed to send Rosa Ward and Waynette Wilson in September 2017. Merlyn Burgess and Kathy Fox attended the Montreal International Congress in Palliative Care in October 2016. These overseas conferences provide a wealth of information to the nurses attending. It is a great opportunity to meet other people and share ideas and come back with new processes, as well as being a wonderful learning experience with many courses being offered on different topics and new trends in palliative care. P.A.L.S. sends two nurses annually to overseas conferences in order to strengthen our skill set and provide educational opportunities.

The P.A.L.S. nurses continue to liaise and attend as many courses as applicable at Bermuda Hospitals Board through their CME Education Series. The Difficult Conversations training was offered through this platform for nurses, social workers and doctors throughout the community. All P.A.L.S. nurses have completed a one day IV therapy training as required for BHeC competencies in IV Therapy.

With the opening of the Bermuda Cancer and Health Center Radiation Unit the P.A.L.S. nurses have worked closely with Ellen Trueman, the Radiation Oncology Nurse Director. Ellen led education sessions weekly at first and then monthly to introduce the nurses to radiation and the processes and side effects and how they can better care for their patients undergoing treatment in Bermuda. As this is a new treatment in Bermuda the education was welcomed and the nurses have become more skilled in aiding their patients.

Two new nurses joined our team this year. Rosa Ward joined the team in March 2017. Rosa is an Oncology Certified Nurse who has recently returned from the United States to join P.A.L.S. She brings with her experience from working at a major academic center based in New York. Waynette Wilson joined us in June 2017. She comes with experience working as a community district nurse, working at King Edward Memorial Hospital and working at a local Insurance company. Our two newest members fit in nicely with the team and are welcome additions.

Volunteers

Co-ordinated by **Lynette Waldron, JP**

Once again, we can never ever thank our volunteers enough. In our current pool, our longest volunteers have been a part of our team for as long as we have been around, 37 plus years and our newest volunteer started one week ago. Although the volunteer needs slightly change over the years the people that volunteer do not, nor does the reason. Most volunteers give of their time for many reasons but the majority want to give back, as P.A.L.S. has aided their family member or friend in the past, or they have free time and wish to fill it with something meaningful, or they just want to support the charity.

During the year our volunteers gave over 3,600 hours of their time and provided 130 drives to medical appointments. Volunteers who gave over 50 hours or more to P.A.L.S. include; Marlyn Darrell, Sandy Gascoigne, Ethel Hill, Fay Leseur, Barbara Measures, Richard Lee, Barbara Petty, Rosalie Rickards and Susan Starling.

Our volunteers are called on for many tasks some of which include; drives for patients to and from medical appointments, outings or to go grocery shopping. We also use our volunteers to assist with office tasks we are often too busy to complete; e.g. stuffing envelopes, mailing envelopes, collecting items from printers, delivering Mad Hair Day stickers, tag day sellers or runners, manning a stall at the fair, organizing the entire food and beverage component at the fair, sending out letters for memorial donations and also bereavement letters to family members of patients who have passed away within the year. We also have many events at which we use volunteers which include our Tea Party, our Bingo, our memorial tree and our annual patient Christmas party. We utilize our volunteers so much that many are like staff and yet still come back even though they are not getting paid. They come back for the thank you, for the camaraderie, and for the good feelings they feel for having helped us.

Every year through the Centre of Philanthropy each charity chooses a volunteer of the year to represent their charity. In 2017 Susan Starling was nominated. Susan demonstrates compassion, empathy and kindness to the patients. She never says no and will complete any task asked of her. Susan is a cancer survivor and feels it is very important to help whenever needed and also is able to share experiences with our patients.

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, 2017.

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.

Memorial Committee Report

Fay Leseur (retired September 2017)

Jannette Fox (joined August 2017)

During the fiscal year of 2016-2017 P.A.L.S. was named to receive donations in memory of 51 persons. 561 individual donations were received and each one recognized with thanks. In total 829 letters were sent to families and donors to express gratitude for their thinking of us.

Thank you very much to the memorial committee who devotedly volunteer and manage these duties with empathy, warmth and compassion.

Events Committee

Louisa Swayne – *Chairman*

Darlene Phillips

Clare Marshall

Angela Cooney

Theresa Rodrigues

Sandy Gascoigne

The events committee continue to meet regularly and attempt to think outside of the box for new fund raising ideas. They volunteer their time and are always looking at their friends and family to donate or attend events. As the economy changes in Bermuda and worldwide it is getting more difficult to fund raise and the donor population is looking for more creative, sustainable fund raising ideas. This group of dedicated women have used their wonderful ideas to bring awareness of P.A.L.S. to the community and they continue to keep us on the forefront of everyone's mind and also at the top of their donation lists.

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 – 16th September 2016

The 5th Annual Mad Hair Day was held. The day time event is growing in popularity throughout businesses and schools. An evening event was held at Docksidiers Pub and although not as successful as the previous years' evening party all that attended enjoyed themselves.

36th Annual Fair – 3rd December 2016

Coordinated successfully by an entire team of volunteers. This event is well attended and enjoyed by all. The event was opened by our new Patron, Mr. Rankin, H.E. the Governor.

29th Annual Sponsored Walk – 19th February 2017

Sponsored by Clarien Bank and Colonial Insurance, the 3K, 5K, and 10K routes were kept as the previous year. This year our numbers were great as we had over 600 registrants. Our thanks to Clarien and Colonial for their ongoing support and commitment to support again in 2018.

Tag Days – 19th and 20th May 2017

Tag days were held in Hamilton Central on Friday 19th May and outside parishes on Saturday 20th May. Thank you to all donors, volunteers and money handlers. Once again this was a success.

Special Fund Raising Events and Donations from Friends

P.A.L.S. is blessed to be supported by so many wonderful people. We are continuously receiving donations from people whose lives we have touched, people that know of someone we have helped or people that know about the services we provide and wish to assist us. P.A.L.S. knows that there are many other charities on the island that could be granted these donations and we appreciate all contributions that come our way.

P.A.L.S. is very fortunate to have many great partners within our community. This year we have been included in Gibbons Company charity days, which is a great event for Gibbons and P.A.L.S. where all shoppers who donate \$5 receive a 25% off coupon to be used that day. It is a win win for both organisations. We have also been chosen by RUBiS in their Fueling for a Cause event, where we were able to have a tag day at each RUBiS on island. This was another great partnership and a super event. We were chosen by Tokio Millenium Re to be the recipient of their winnings for participating in the give back games and they came in second. This was a very interactive and team building event that took place on Horseshoe Bay and was a fun and competitive day.

A high end wine tasting and silent auction was held at Goslings with a sold out attendance. This was put on by the fund raising committee and was hugely successful. WIRe (Women in Reinsurance) held an event with a silent auction and P.A.L.S. received the proceeds, another wonderful event demonstrating the community spirit of giving.

Our very own Volunteer coordinator, Lynette Waldron holds Bingo approximately 2-3 times a year at the P.A.L.S. headquarters. These events are attended by patients, family and friends. People really enjoy the outing and Lynette is able to raise funds at each event. Each event is themed and donations of food and music are provided to round out the evening.

There are many wonderful trustees that remember P.A.L.S. throughout the year when disbursing from various Trust funds or foundations. Once again P.A.L.S. can not ever thank our long standing supportive donors enough for being by our side and aiding us in continuing to provide the specialized level of service that we endeavor to provide.

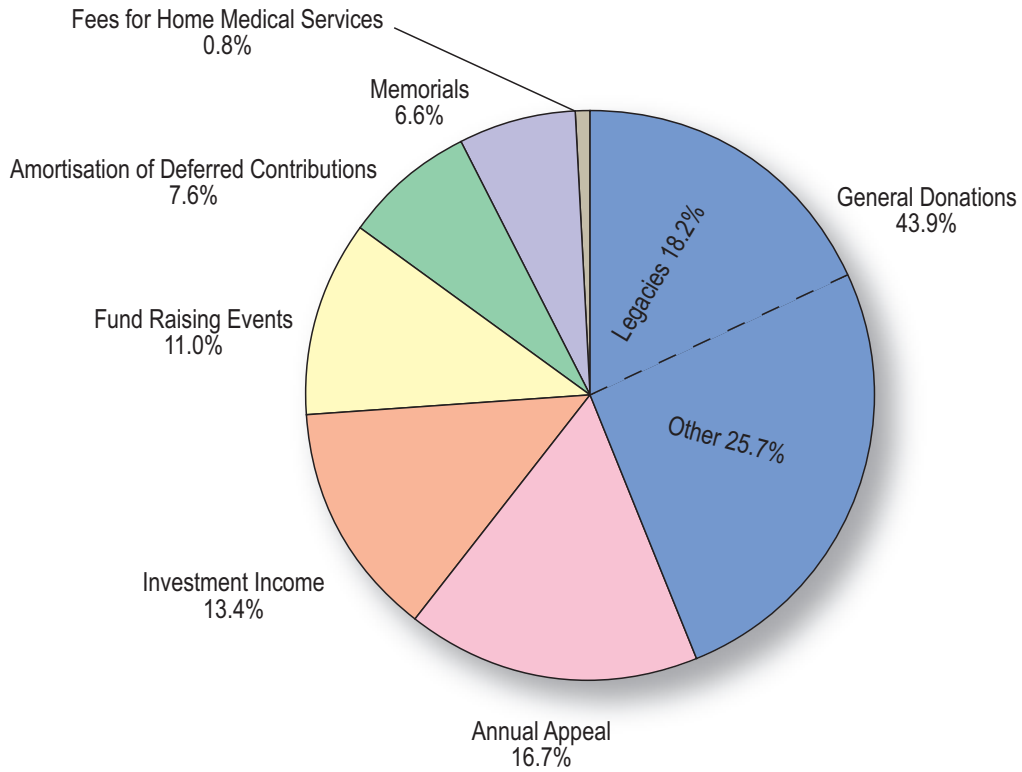
We are always grateful to those who choose to send donations in lieu of union dues, or choose a donation in lieu of presents for special days such as birthdays, anniversaries, weddings and Christmas. What a feel-good way to say "I don't need any presents". The donor and the celebrant each receive individual thank you letters.

P.A.L.S. patients and families continue to give back in any way they can. Sometimes it is monetarily or in the form of volunteering or they choose to give back in the form of a donation of equipment. Every single contribution, in whatever form, is gladly accepted.

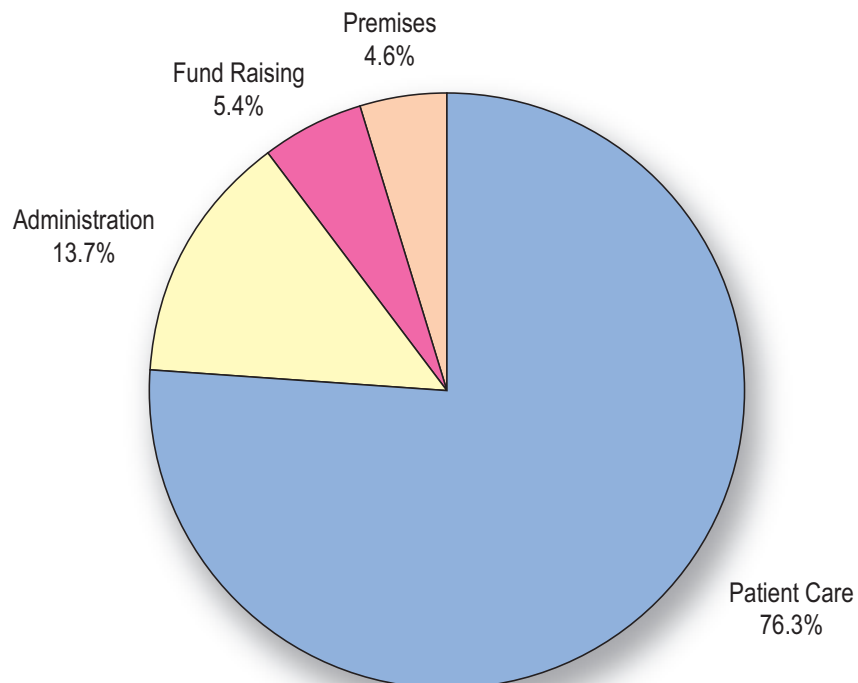
Financial Highlights

Year ended 31 August, 2017

Income Sources



Expenses





21 November, 2017

Independent Auditor's Report

To the Members of P.A.L.S.

We have audited the accompanying financial statements of P.A.L.S. (the "Organization), which comprise the statement of financial position as at 31 August, 2017 and the statements of operations, 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.

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Basis for qualified opinion

In common with many not-for-profit organizations, P.A.L.S. derives revenue from donations and fund raising events, 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 and fund raising events, net deficit of revenues over expenses and cash flows from operations for the years ended 31 August, 2017 and 31 August, 2016, assets as at 31 August, 2017 and 31 August, 2016 and net assets as at the beginning and end of the years ended 31 August, 2017 and 31 August, 2016. Our audit opinion on the financial statements for the year ended 31 August, 2016 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, 2017 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.

PrinewaterhouseCoopers Ltd.

Chartered Professional Accountants

Reference: Independent Auditor's Report on the Financial Statements of P.A.L.S. as at 31 August, 2017 and for the year then ended.

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Statement of Financial Position

as at 31 August, 2017

	2017	2016
	\$	\$
Assets		
Cash and cash equivalents	287,445	819,077
Accrued interest receivable	37,335	34,175
Accounts receivable	-	2,151
Prepaid expenses	23,600	10,383
Investments - bonds (note 3)	5,152,585	5,021,536
Investments - equities (note 3)	132,818	96,830
Property and equipment, net (note 4)	1,078,167	1,128,245
	6,711,950	7,112,397
Liabilities		
Revenues received in advance	674	-
Accounts payable and accrued liabilities	75,528	50,925
Deferred contributions (note 5)	1,368,659	1,463,408
	1,444,861	1,514,333
Accumulated funds		
Unrestricted net assets	5,267,089	5,598,064
	6,711,950	7,112,397

Approved by the Board of Directors on 21 November 2017


 Director


 Director


 Treasurer

The accompanying notes are an integral part of these financial statements

Statement of Operations
For the year ended 31 August, 2017

	2017	2016
	\$	\$
Revenues		
Donations (note 11)	836,532	757,555
Interest income	161,933	174,781
Fund raising events (note 12)	136,314	134,225
Amortisation of deferred contributions (note 5)	94,749	93,001
Dividend income	4,984	3,482
Fees for home medical services	9,979	11,434
Membership dues	320	360
	1,244,811	1,174,838
Expenses		
Payroll and related costs (note 6)	958,084	963,586
Patient expenses (note 13)	301,180	271,292
Office expenses	55,587	49,535
Depreciation	50,078	55,078
Donated audit fee	41,200	40,000
Van expenses	26,295	21,877
Insurance	19,008	19,197
Property maintenance	17,575	16,842
Communications	13,091	13,194
Education	12,777	11,527
Public relations	8,522	13,406
Electricity	7,627	7,863
Bank fees	6,436	6,770
	1,517,460	1,490,167
Net deficit of revenues over expenses before undernoted item	(272,649)	(315,329)
Change in fair value of investments	(58,326)	66,598
Net deficit of revenues over expenses	(330,975)	(248,731)

The accompanying notes are an integral part of these financial statements

Statement of Changes in Net Assets
For the year ended 31 August, 2017

	Unrestricted Net assets 2017 \$	Unrestricted Net assets 2016 \$
Balance - beginning of year	5,598,064	5,846,795
Net deficit from operations	(330,975)	(248,731)
Balance - end of year	<u>5,267,089</u>	<u>5,598,064</u>

The accompanying notes are an integral part of these financial statements

Statement of Cash Flows
For the year ended 31 August, 2017

	2017	2016
	\$	\$
Cash flows used in operating activities		
Net deficit of revenues over expenses	(330,975)	(248,731)
Adjustments to reconcile to net cash (used in) provided by operating activities:		
Depreciation	50,078	55,078
Change in fair value of investments	58,326	(66,598)
Amortisation of bond premium	17,170	22,498
Amortisation of deferred contributions	(94,749)	(93,001)
Changes in assets and liabilities:		
Accrued interest receivable	(3,160)	17,038
Accounts receivable	2,151	(735)
Prepaid expenses	(13,217)	714
Revenues received in advance	674	(1,289)
Accounts payable and accrued liabilities	24,603	(22,294)
	(289,099)	(337,320)
Cash flows from investing activities		
Maturity of bonds	600,000	800,000
Early redemption of bonds	330,087	420,086
Sale of bonds	-	347,180
Sale of equities (share fraction)	8	-
Purchase of bonds	(1,172,628)	(481,040)
Expenditure on property and equipment	-	(5,450)
	(242,533)	1,080,776
Net increase (decrease) in cash and cash equivalents	(531,632)	743,456
Cash and cash equivalents, beginning of year	819,077	75,621
Cash and cash equivalents, end of year	287,445	819,077

The accompanying notes are an integral part of these financial statements

Notes to Financial Statements

31 August, 2017

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. Dividend income is recognised at the date of declaration and when the right to receive payment is established.

(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) Impairment

Property and equipment are reviewed for impairment whenever events or changes in circumstances indicate that the carrying value of an asset may not be recoverable.

(f) Investments

Investments are initially and subsequently recorded at fair value, with the unrealised gain (loss) recorded in the statement of operations. The fair value of investments is determined by reference to their quoted market price.

Notes to Financial Statements

31 August, 2017

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

Bonds are carried at amortised cost with any premium or discount being amortised over the expected life of the bond.

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

(g) *Donations and fund raising*

Revenues derived from donations and fund raising events are recorded in these financial statements at the point the cash is received by the Organisation. 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 2(f)) are included at fair value in the statement of operations.

(h) *Patient expenses*

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

(i) *Deferred contributions*

Deferred contributions represent externally restricted resources. The donation revenue 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	2017		2016	
	Amortised cost \$	Market value \$	Amortised cost \$	Market value \$
Years to 31 August:				
2017	-	-	599,914	607,655
2018	601,145	614,692	602,411	637,339
2019	298,007	309,225	296,846	317,985
2020	298,682	316,336	298,148	326,640
2021	1,385,371	1,440,698	1,396,396	1,481,059
2022	908,728	931,738	910,820	950,221
2023	453,267	469,541	453,844	478,757
2024	209,782	215,318	211,344	221,880
2025	294,518	302,717	-	-
2026	289,424	299,771	-	-
2027	253,116	252,549	-	-
	4,992,040	5,152,585	4,769,723	5,021,536

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, 2017

3. Investments (continued)

The cost and market value of equities are as follows:

	Cost \$	2017 Market value \$	Cost \$	2016 Market value \$
Equities	420,732	132,818	420,740	96,830

4. Property and equipment

Property and equipment comprise the following:

	Cost \$	Accumulated depreciation \$	2017 Net book value \$	2016 Net book value \$
Land	514,301	-	514,301	514,301
Building	1,130,332	(571,446)	558,886	596,564
Vans	121,000	(121,000)	-	9,600
Furniture	40,865	(40,865)	-	-
Office equipment	69,177	(64,197)	4,980	7,780
	1,875,771	(797,604)	1,078,167	1,128,245

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:

	2017			2016
	Vans \$	Building and maintenance \$	Education \$	Total \$
Beginning balance	9,600	1,351,081	102,727	1,463,408
Amounts recognised as revenue during the year	(9,600)	(72,372)	(12,777)	(94,749)
Ending balance	-	1,278,709	89,950	1,368,659

Notes to Financial Statements

31 August, 2017

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 \$32,510 (2016 - \$38,763) and is included within the payroll and related costs line item in the statement of operations.

7. Capital Commitment

At 31 August, 2017 the Organisation had no capital commitments (2016 - \$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 2017.

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 investments, 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 concentrations of bonds are as follows:

	2017		2016			
	Amortised cost	Market value	Market value			
	\$	%	\$	%		
Banks & financial institutions	1,211,597	24	1,248,599	24	1,377,051	27
Energy companies	1,177,478	24	1,205,546	23	1,228,908	24
US Government	890,562	18	936,166	18	962,910	19

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.

Notes to Financial Statements

31 August, 2017

11. Donations

	2017	2016
	\$	\$
General	509,956	367,566
Annual appeal	208,468	240,155
Memorials	81,629	117,811
In lieu of union dues	36,479	32,023
	836,532	757,555

12. Fund raising events

	2017	2016
	\$	\$
Sponsored walk	37,390	46,191
Fair	36,190	49,326
Mad hair day	24,938	14,570
Wine tasting & silent auction	19,230	-
Tag day	13,056	13,249
Bingo	4,500	4,306
Cards by Mary Powell	1,010	1,083
Ann Smith Gordon slide shows: “Ages & Images of England” (two showings)	-	5,500
	136,314	134,225

13. Patient expenses

	2017	2016
	\$	\$
Assistance	334,360	306,395
Medical supplies	87,771	87,424
Food supplements	37,084	24,675
	459,215	418,494
Amounts reimbursed by insurance companies and patients and their families	(158,035)	(147,202)
	301,180	271,292

Donors ~ Year Ended 31st August 2017

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+

Ernest E. Stempel Foundation
Estate of June Mary Crawford
Estate of Agnes Waddicor
PricewaterhouseCoopers - donated audit fee

Mr. Robin Judah

Wonderful Friend ~ \$10,000+

Estate of James Finlay
Helen D. Cunningham Trust
IAS Foundation
Somers Isles Global Conservation Trust
The John E. and Janet E McCulloch
Foundation
The Peter Cundill Foundation
WiRe event

Super Friend ~ \$2,500+

Aeolus Capital Management
Aspen Bermuda Limited
Bermuda Flyfishing Invitational
BF & M Insurance Group
Codan Trust Company Limited
Conyers Dill & Pearman
Fil Limited
Franck Charitable Trust
Hamilton Re
Hamilton Rotary Club
Helios Foundation
HSBC Team Tracker Award for Steven Simons
International Managers Bermuda
Lepercq Charitable Foundation
Lepercq Corporation Management Ltd.
Lindo's grocery bags
Live to Give dinner
Lodge of Loyalty No. 358
Markel
Memorial Trees
Mutual Insurance Company Limited
Oil Management Services Ltd.
Orbis Investment Management - staff
donations
Rubis Tag Day
The Argus Group
Washington Properties Bermuda
Zurich International Limited

Anonymous (1)

Mr. and Mrs. K. Bruce Connell
Mr. and Mrs. Roderick Ferguson
Mrs. David Gutteridge & Family
Mrs. Elizabeth Hutchings
Mrs. Janet Outerbridge
Mr. Michael R. Spurling
Mr. and Mrs. Roger Titterton

Terrific Friend ~ \$1,000+

Anonymous (1)

A. P. Moller (Bermuda) Limited
Bermuda Aviation Services Limited
Bermuda Guild of Stitchery
BW Bermuda Limited
Camellia Private Trust Co. Limited
Codan Trust Company Limited
Eastern Lioness Lions Club
Ex-Artillery Men's Association - Mother's Day
brunch
Gibbons Company Charity Day
G. L. Construction
Hamilton Parish & Tucker's Town Welfare
Trust
Hamilton Rotary Club donation - Joy Lusher
IFM Ltd.
International Women's Club Bermuda
Jardine Matheson International Services
Limited
Kitson & Company Limited
Lawrie International Limited
Lombardi Odier Darier Hentsch
Partner Reinsurance Co. Ltd.
Pembroke Rotary Club
Progressive Pool Committee - bus operators
Royal Gazette - donation of advertising credit
for 2017
Santa and Elves collection bucket
Shell Oman Trading
Sirius International Insurance Corporation
(Bermuda)
The Walker Arcade Company Ltd.
Westbury (Bermuda) Ltd.
Willis (Bermuda) Limited

Anonymous (3)

Mr. and Mrs. Francis Carter
Ms. Ariane Di Meglio
Mr. and Mrs. Allan Gray
Mr. Peter Green
Mrs. Margaret Harris

Mr. and Mrs. Nat Holder
Mr. and Mrs. Scott Hunter
Dr. Thomas James
Mr. Samuel D. Johnson
Mrs. Elizabeth Kitson
Mr. and Mrs. Kirkham Kitson
Mr. Fred Klinkhammer and Mrs. Lillian
Veri Klinkhammer
Mr. and Mrs. David McManus
Mr. and Mrs. Robert O'Shea
Mrs. Donna Tavares and Mr. Cory Powell
Mrs. Christine Saul
Lady Eileen Sharpe
Mr. and Mrs. Henry Smith
Mr. and Mrs. John Talbot
Mr. and Mrs. Bruce Wilkie

Special Friend ~ \$250+

A. David Atcheson Ltd
Allen Temple AME Church Ladies
Fellowship
Almeida's Landscaping & Estate
Maintenance Ltd.
Bank of Bermuda Foundation annual
giving - Leila Madeiros
Bermuda Nursing Association
Bermuda Pest Control
BHS - J. Jackson leaving gift
Butterfield & Vallis
Cathedral of the Most Holy Trinity
Centenary United Methodist Church
Chevron International Limited
Chop the Mop event
Cranham Management
CV Zuill Scholarship Fund
Dowlings Marine & Auto Service
Enstar
Friendship & Harmony Lodge
Harrington Sound School walk
Hiscox denim day
KPMG Internal Services
M. Keys & Co. collection tin
Marketplace - Denim Day for P.A.L.S.
Merck Sharp & Dohme (International)
Ltd.
Mid Ocean Golf Tournament -
Anthony Smith
Mount Zion AME Church
North Cote Limited
One Communications Ltd.
P.R.P. Performa Ltd.
Paget Service Station

Peets Electric Company Limited
Pembroke Tile and Stone Company Limited
Queen Management Services
Rayclan Limited
Renaissance Re
Royal Palms Hotel & Restaurant
S.A.L. Trading Limited
S.H.A. Holdings Ltd.
Schrodgers (Bermuda) Limited
Spanish Heights Apartments
St. George's Prep and Staff
Tea party donations
Wakefield Quin Limited
Windcrest Management Limited
XL Services (Bermuda)

Anonymous (8)

Mr. and Mrs. Edward Amaral
Mr. Michael Anfossi birthday
Mrs. Jeanne Atherden
Mr. and Mrs. Horst Augustinovic
Mr. and Mrs. Roderick Barclay
Mrs. Toni Besselaar
Mr. and Mrs. Robert Blee
Dianne, Deborah and Valarie Burch
Mr. and Mrs. John Burville
Mr. and Mrs. Jack Chiappa
Ms. Marlene Christopher
Dr. and Mrs. Nigel Chudleigh
Mrs. Fanny Churm
Mr. and Mrs. Eric Clee
Mr. and Mrs. Alexander Cockburn
Mrs. Charles Collis
Mr. and Mrs. John Collis
Mr. and Mrs. Graham Collis
Mr. and Mrs. N. Thomas Conyers
Mr. and Mrs. Walter Cook
Mr. and Mrs. Alan Cossar
Mr. and Mrs. Dudley Cottingham
Mr. Richard Davies
Mr. and Mrs. Stephen DeSilva
Mr. and Mrs. Nicholas Dill
Mr. Francis Dow birthday
Mr. Robert Duffy
Ms. Marye Lee Dunkley
Mr. and Mrs. Brian Duperreault
Mr. John Epps
Mr. and Mrs. Keith Fisher
Mrs. Agnes Fryer - Sarah Webb
Mr. and Mrs. Randolph Furbert
Mr. Stephen Gair
Mr. and Mrs. James Gibbons
Stanley and Stacy Grant
Mr. James Hannam
Mr. and Mrs. J. Henry Hayward
Mr. and Mrs. Erich Hetzel
Ms. Linell Greet and Mr. Graham Hillier
Mr. and Mrs. Ove Hoegh
Mr. William Hunt
Mr. and Mrs. Robert Jack
Mr. and Mrs. Colin James
Mr. Samuel Johansen birthday

Mr. and Mrs. Donald Johnson
Mr. Wayne Johnson
Mr. Michael Judd
Mr. Arthur Leighton
Mrs. Elfriede H. Lewnowski
Mr. and Mrs. J. R. H. Lightbourn
Ms. Melissa Lindo birthday
Mr. and Mrs. Robert Lindo
Mr. Darcy Lord
Mrs. Elsie Martins-DeMello
Mr. and Mrs. Louis Mowbray
Mr. and Mrs. Brian O'Hara
Mr. and Mrs. Miles Outerbridge
Mrs. Sandra Outerbridge
Mrs. Suzanne Pearman
Mr. and Mrs. Angelo Pimental
Mr. Anthony Prentice
Mr. and Mrs. Robert Rans
Dr. Fiona Ross
Mr. Stephen Ruse
Mr. and Mrs. E. John Sainsbury
Ms. Pam Shailer
Mr. and Mrs. John Sharpe
Mr. and Mrs. James Smith
Mr. Steven Sousa
Mr. Michael Spurling
Mr. Neil Stempel
Mr. Nigel Stewart
Mr. and Mrs. Glenn Titterton
Mr. Nicholas Trollope - Robin Judah photos
Mrs. B. W. Walker
Dr. Wilbert Warner
Mrs. Ronica Watlington
Mr. and Mrs. Peter Watson
Mrs. Carol West
Mrs. Brigitte White-Brauers
Ms. Yvonne Smith and Ms. Isabel
Whitecross
Mrs. Aina Wilkinson
Mrs. Claudine Wilson
Mr. Malcolm Wilson
Mr. and Mrs. Robert Winter
Ms. Lynne Woolridge

Real Friend ~ \$100+

Ariel Re
Etrick Animal Hospital
Executemps Ltd.
M & M Landscaping
Oxford Guest House
Raphael Limited
Sizewise Fashions donation Tin
Warwick Seventh-Day Adventist Church
Warwick Workmens Club

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Mr. Kevin Anderson birthday
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Mrs. Sheila Bamber

Mr. Manuel Baron
Mr. Richard Bath
Mr. and Mrs. John Berg
Mr. and Mrs. Alan Bergl
Dr. and Mrs. Gordon Black
Mr. and Mrs. Colin Blades
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Mrs. Carol Anne Carvalho
Mr. and Mrs. Francis Cassidy
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Mr. and Mrs. Christopher Coelho
Mr. T. Coelho birthday
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Mrs. Gwendolyn Crispon
Lt. Col. and Mrs. Michael Darling
Mr. and Mrs. Hugh Davidson
Mr. and Mrs. Ian Davidson
Mrs. Estous Lee Davidson
Mr. and Mrs. Tomas DeSilva
Mr. and Mrs. Michael DeSousa
Mr. and Mrs. Frank Dias
Mr. and Mrs. Mark Diel
Ms. Sabrina Di Meglio
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Ms. Diana Dill
Mr. and Mrs. Reginald Dill
Mr. and Mrs. Reginald Donald
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Ms. Elizabeth Downing
Mrs. Gwen Durham
Mr. and Mrs. Vaughan Evans
Mr. Leo Flood
Mr. Robert Fowle
Mr. and Mrs. Chris Fullerton
Ms. Gilda Furbert
Dr. and Mrs. Robert E. Gibbons
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Dr. Juanita Guishard - Packwood
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Dr. and Mrs. Eugene Harvey
Ms. Rosemary Holmes
Ms. Joan Hoskins
Dr. and Mrs. Walwyn Hughes
Mr. and Mrs. William Hunt
Mr. Jonathan Ingham
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Mr. and Mrs. Carlton Johnson
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Mr. and Mrs. Malcolm Kirkland
Mr. Richard Klein
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Mr. John Leseur
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 Mr. and Mrs. Ronnie Madeiros
 Mr. and Mrs. Michael Maguire
 Ms. Jennifer Manders
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 Mrs. Elizabeth Jane Marshall
 Mrs. Herbert Marshall
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 Capt. and Mrs. J. Willard Moore
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 Mrs. Lois Morris
 Mr. and Mrs. Peter Mullen
 Mr. and Mrs. Peter Nelson
 Ms. Sheila Nicoll
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 Ms. Pauline Powell & Mrs. B. Jane Powell
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 Ms. Patricia Richardson
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 Mrs. Pearl Anne Rowe
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 Mr. and Mrs. Gerald Ryan
 Mr. and Mrs. William Scott
 Mr. and Mrs. Vivian Siddle
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 Ms. Kathryn Siggins
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 Mrs. Sandra Smith
 Mrs. Rhonda Smith-Simmons
 Mr. and Mrs. Richard Spurling
 Mrs. Ida Steede
 Mrs. Rhonda Steede
 Mr. and Mrs. Terry Stevens
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 Mr. and Mrs. Thomas Thorsteinson
 Mr. and Mrs. Clive Tobin
 Mrs. Edna Tucker
 Ms. Wendy Tucker
 Mr. Douglas Tufts
 Mrs. Jeanette Vallis
 Mr. Peter Vorley and Dr. Marion Watlington
 Mr. and Mrs. John Wadson
 Mr. and Mrs. Christopher Wetherhill
 Mr. Charles Wilkinson
 Mr. and Mrs. Lee White
 Mrs. Debra Whiting
 Mr. Malcolm Wilson
 Mrs. Helene Winter

True Friend ~ Up to \$100

Anonymous (1)

Naughty Nurse donation tin
 Network Asset Management Limited

Anonymous (10)

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 Hon. Sir James Quinton Astwood
 Ms. Heidi Augustinovic birthday
 Ms. Lauren Beasley
 Ms. Christina Bell
 Mrs. Diana Bergquist birthday
 Mr. and Mrs. Leo Betschart
 Mrs. Jan Bird
 Mr. Kurt Birrer
 Mr. and Mrs. Robin Blackburne
 Ms. Lauren Botelho
 Mr. and Mrs. J. W. Bradford
 Mr. and Mrs. Frank Capstick
 Ms. Clarine Clark
 Ms. Annette Cloney
 Mrs. J. Diane Correia
 Mr. and Mrs. Donald DeCouto
 Ms. Linda DeSilva
 Ms. Rose DeSilva
 Mrs. Pat Farmer
 Ms. Melissa Field
 Mr. and Mrs. Glenn Fox
 Mr. and Mrs. Ronald Frith
 Ms. Kacie Gaffney
 Mr. and Mrs. Weldon Gilbert
 Mrs. Sheila Gray
 Mrs. B. Nadine Henagulph
 Ms. Jeane Hofmeyr
 Hamish Homer
 Mrs. Mary Hopkins
 Mr. and Mrs. Andrew Horsfield
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 Mr. and Mrs. Kenneth Lamb
 Mr. Roger Lambert

Mr. and Mrs. W. Alan Leigh
 Mr. and Mrs. Alvin Lespere
 Mrs. Mary Lewis
 Mr. and Mrs. David Lindo
 Mr. Lowry
 Mr. Gerry Lyons & Family
 Mr. Richard M Mansfield
 Mr. and Mrs. Donald Mason
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 Mr. and Mrs. John Morbey
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 Mr. and Mrs. Gordon J. Outerbridge
 Mr. and Mrs. Joseph Pacheco
 Mrs. Beryl Pearson
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 Mr. and Mrs. Steven Petty
 Mrs. Anne C. Powell
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 Mrs. Joan Powell
 Ms. Enith & Lisa Q Quinn
 Mrs. Gillian Riihiluoma
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 Ms. Gail Schechtman birthday
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 Mr. and Mrs. Ronald Viera
 Virgil Family
 Mrs. Monica Waddell
 Mr. Angus Warnich
 Mrs. Penelope Watlington
 Mrs. Joyce Watlington
 Ms. Virginia Whayman
 Mrs. Molly White
 Mrs. Nea Willits
 Mr. and Mrs. William Winstanley
 Mrs. Wilma M. Yearwood JP



“I promised my husband who is now deceased that I would continue to give to P.A.L.S. for as long as I could and Ill keep that promise with pleasure. You do a fantastic amount of good work and I know I am supporting a good cause (has supported for 20+ years).”

“Your help at this time makes the situation
a little easier”

“There are not enough words to express how thankful we are for all that you have done. Nurse____ thank you for always checking on him, you are a very special person.”



“Many, many, many thanks! I am
forever humbled and grateful”

“This donation is sent on behalf of my sister, she was truly blessed with your recent financial and other assistance during her medical illness and would have wished this done on her behalf”

“For my 40 days of Lent, I promised myself \$10 a day. Who better to give it than P.A.L.S.”



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