



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

ANNUAL REPORT
~ 2019 ~



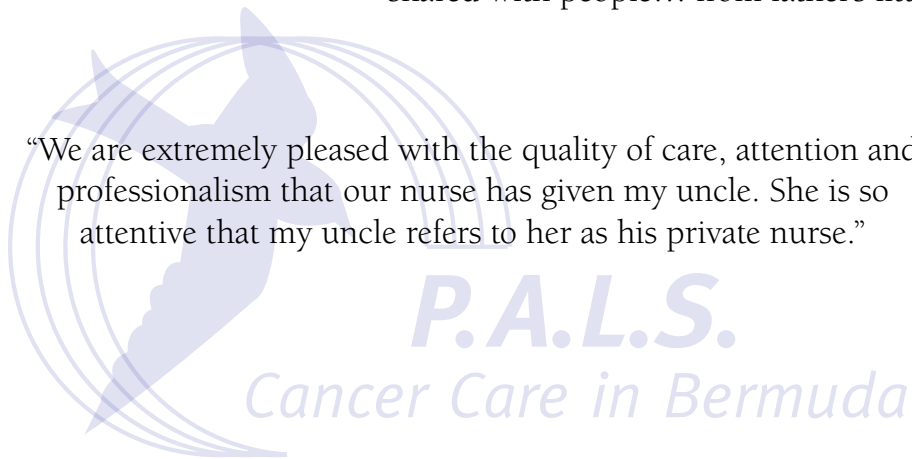
“All P.A.L.S. nurses should be commended.”

“Keep being great!”

“I write this letter to speak of one of the most fantastic nurses that I have had the privilege to meet in my lifetime. She will leave no stone unturned in the search for the ongoing needs and concerns of her patient.”

“Your kind of love will always be cherished and shared with people... from father’s little girl.”

“We are extremely pleased with the quality of care, attention and professionalism that our nurse has given my uncle. She is so attentive that my uncle refers to her as his private nurse.”



“Your kindness is shining.”

“May God continue to bless you as your “angels of mercy” continue to reach out to those who are blessed daily by your care.”

“It has been very helpful the way that the nurse breaks information down into laymen’s terms and acts as a go between with the doctors and pharmacists.”

~ 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.



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

ACCREDITED AT THE HIGHEST STANDARDS BY:



Attests That

P.A.L.S.

Is

ACCREDITED

MEETING THE HIGHEST INTERNATIONAL STANDARDS OF PROFESSIONAL PERFORMANCE

A handwritten signature in blue ink, appearing to read "David Lang", is written over a horizontal line.

David Lang
BNSC Chairman

A handwritten signature in blue ink, appearing to read "Alfred Maybury", is written over a horizontal line.

Alfred Maybury
BNSC Vice Chairman

Accredited Through
December 31, 2023

P.A.L.S. Chairman's Letter 2019

P.A.L.S. is now entering its fortieth year of service to Bermuda, providing care to cancer patients and their families. Although a relatively small organization, we have a very dedicated team focused on providing the highest level of care, primarily in the home, making as many as 4,000 annual visits to as many as 180 patients at any one time.

During this past year, we have focused much of our attention on moving P.A.L.S. from its current certification by the Bermuda National Standards Committee ("BNSC") to being fully accredited by the BNSC to the standards of the U.S.-based Council on Accreditation. This initiative has been led by our Executive Director Colleen English DeGrilla and reflects our focus on continuous improvement as well as a desire to demonstrate to our many donors and supporters that we are 'best in class'. The addition of a Medical Director last year, Dr. Sharon Alikhani, has brought a heightened level of knowledge in-house, allowing our nurses instant access to a specialist. Our policies and procedures have been strengthened across the board and we now have specific outcome measures to monitor our performance quality improvement. Our sound financials are overseen by dedicated Treasurer John Hill and audited by PricewaterhouseCoopers.

This demonstration of our capabilities is more important than ever, as the healthcare landscape in Bermuda is undergoing change driven by Government seeking to lower the cost of healthcare in Bermuda while ensuring that all will be covered. We remain concerned about the unintended consequences of the proposed sweeping changes. P.A.L.S. has never charged a patient directly for its services, and all patients referred to us are treated the same without the financial burden some families face in their time of healthcare need. For those with insurance, P.A.L.S. currently does seek reimbursement from their insurance provider. For those without insurance, we provide our services at no cost to the patient, so it remains to be seen what the impact of these changes will be on how we fund medical services.

Fundraising for all charities has become more challenging, particularly in a small community like Bermuda, as the needs continue to grow. P.A.L.S. has enjoyed the support of many generous donors and volunteers who provide both cash and in-kind donations. The Thrift Shop, on the ground floor of our premises at 18 Point Finger Road, has enjoyed tremendous support this year, building on its first year's success. Our Annual Appeal is also a key component of P.A.L.S.' fundraising and we are pleased also with the funds raised by a number of other events and groups, including Bosom Buddies and P.A.L.S.' initial Annual Golf Tournament. Other important events are noted later in this report. Our thanks to all!

None of P.A.L.S.' work would be possible without the efforts of our five dedicated nurses – Kathy Fox, Merlyn Burgess, Reanna Stovell, Rosa Ward and Waynette Wilson. They are supported by long-serving office staff – Carolyn Arnold and Lynette Waldron, dedicated Treasurer, John Hill, Thrift Shop Manager, Joan Cabral, Assistant Manager, Susan Tessitore and their loyal team of volunteers, plus others who help with patients, including consultant social worker Richard Smith.

We have enjoyed the Patronage of His Excellency the Governor, Mr. John Rankin, CMG, and are pleased that he continues to be engaged in many of our activities each year.

Earlier this past year, I announced that I would be stepping down as Chairman of P.A.L.S., after some 18 years. As this letter is being written, we are actively looking for a new Chair. I will stay in the role until a new Chair is appointed and will continue as a strong supporter. Our longest-

serving director, Robin Judah, is retiring from the Board at the AGM this year, as his family has moved back to the UK. Robin has been a valuable advisor to the Board and to me during my time at P.A.L.S., donating both time and money to it for almost four decades. We will miss his wisdom and counsel. This year we welcomed Terri Durrant on the Board, bringing with her much experience and knowledge of the corporate world and charitable sector.

I extend thanks to our donors, supporters, volunteers, staff and fellow directors for their dedication to this organization and all it stands for.

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

His Excellency the Governor of Bermuda, John Rankin CMG

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Mark Crockwell
Michael D. Daniel
Terri Durrant (from 19 March 2019)
Jo-Ann Fox
Ann Smith Gordon, MBE, JP
Debby Graham
Gaynell Hayward-Caesar, MPH RN BSN
RoseAnna McShane-Hoey
Robin Judah
H. Bruce Murray, MA, FCIS
Alan Pailing
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Judith Uddin
Dr. Wilbert Warner, FRCP(C)
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Debby Graham, *Deputy Chairman*
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John H. Hill, *Treasurer & Compliance Officer*
H. Bruce Murray, MA, FCIS, *Corporate Secretary & Deputy Compliance Officer*
Darlene Phillips, *Assistant Secretary*

Medical Director

Dr. Sharon Alikhani, MBBS MSc MRCP

Spiritual Adviser

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

Legal Adviser

Sauna MacKenzie

Executive Director's Report

What a busy year it has been! P.A.L.S. continues to focus on treating cancer patients in their homes, the P.A.L.S. office, the hospital or Agape house. We have spent the last year trying to change the mindset of the community. Since we were founded, many have believed we only deal with end of life. However, P.A.L.S. is so much more. We work with patients LIVING with cancer at any stage of their disease. Our patient referrals have increased tremendously. In previous years we averaged 10-12 new referrals a month and today we are averaging 20 a month. As the word spreads about what we do and how we can assist, more and more people are contacting us. As the economy continues to suffer so does the family unit. People are undergoing chemotherapy and radiation treatments, now locally as well as abroad and they are working as long as they can. However, when they can't, they are falling back on their savings, if they are fortunate enough to have some. Many people don't have savings, many are living paycheck to paycheck and many of those are the people coming to P.A.L.S. for financial assistance.

P.A.L.S. treats all patients the same, by never charging a patient or their family for our services. We have many elements to our programs: the Nurses provide specialized nursing care including symptom management, wound care, and support through the disease process; the Physician provides pain management, palliative care, end of life care and also symptom management; and the Social Worker provides the emotional, financial and social support, frequently required. The entire team is necessary in order to provide the full multi-disciplinary approach. A diagnosis of cancer is not an easy thing to hear. P.A.L.S.' full team of support assists on so many levels and for that patients and their families are so very appreciative. Many feel they could not get through the many layers without P.A.L.S. Some patients who are on their second or third diagnosis and are just learning about our services, wish we had been with them from the beginning. This is why P.A.L.S. is spending so much time reminding everyone in Bermuda who we are and what we do.

P.A.L.S. joined the Center to Advance Palliative Care (CAPC) in 2019. This has enhanced the resources available to the staff and has also allowed P.A.L.S. to strengthen the educational component of its program. CAPC offers many online operational courses and tools for building and strengthening a palliative care program.

In September 2018 we were proud to have Dr. Sharon Alikhani join our team. As a Palliative Care Physician, she was a wonderful addition to our already strong medical team. Those patients and families who have had the benefit of meeting Dr Alikhani, have felt that she is compassionate, empathetic, caring and informative. She has added a tremendous level of medical oversight to our programs and is continuing to enhance the level of service that we provide to everyone.

P.A.L.S.' volunteers have been extremely busy. We know how important our volunteers are and we also know we could not exist without their assistance. Since the opening of the Thrift Shop our volunteer pool has doubled. Each job that a volunteer does is just as important as the next whether it be assisting patients, selling raffle tickets or working in the Thrift Shop. We value our volunteers so much more than we could ever tell them.

The Thrift Shop has been a great source of revenue since its opening in March 2018. The staff of the shop include a manager, an assistant manager and a security guard, the remainder of the workers are volunteers who donate much of their time on a weekly basis. We continue to be recipients of a great deal of second-hand goodies. So much so that we often have to put up a sign stating, "donations on hold". P.A.L.S. has very limited storage and is blessed immensely with

the amount of donations received. This ongoing revenue has been greatly appreciated, but the majority of the thanks go to the volunteers and the managers. It takes a great deal of time to go through donations, salvage sellable items, toss unsellable items, and then display appropriately.

The key to the Thrift Shop's success has been Joan Cabral, the manager. Joan has an amazing eye for retail and every week the store looks different. Joan and the volunteers have made the Thrift Shop the "in" place to be on a Saturday or Sunday. Each sale day there are lines of people waiting to shop and to see what is on offer that week. Susan Tessitore, the Assistant Manager and Lisa Dawson a volunteer, both manage our Facebook account and continue to provide stimulating, artistic and informative posts with pictures displaying the sale items for each week.

Once again, our fundraising activities have been varied and eventful and outside events supporting P.A.L.S. have also been increasing. We are enjoying the support of The Bosom Buddies, a group of ladies who have been supporting Cancer Care in Bermuda for over 14 years. We are extremely appreciative of their support and we offer volunteers for their events and items for auction, when possible. P.A.L.S. held a Fish Fry in June, which was a fun community event with a drive through component that people loved. The Inaugural P.A.L.S.' Golf Tournament held at Tucker's Point Golf Club in October 2019 was a huge success that we hope will become an annual event.

In today's economy in Bermuda the sustainable charities need to be open and transparent. Currently there is a lack of funding and when funding is available through foundations, trusts and companies, charities are required to have measurable and achievable goals, a clear and concise mission and vision statement and must be a valuable, needed service in the community. P.A.L.S. is all of the above, yet there is still very active competition for the coveted donor dollar. That is why P.A.L.S. began the process of going for full accreditation in 2019. P.A.L.S. has been certified through the BNSC (Bermuda National Standards Council) for more than 10 years and has now officially received full accreditation through the Council on Accreditation.

Who is the Council on Accreditation (COA)? In 2005 the BNSC established a memorandum of understanding with the COA in New York to operate the first international COA accrediting process. The agreement includes a commitment to preserve the international standards and use international reviewers while maintaining a less expensive and more culturally relevant Bermuda operation. Bermuda was the first country to forge such a partnership and several countries have since sought to make similar agreements with the COA.

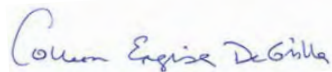
What is the difference between certification and accreditation? **Certification** represents a written assurance by a third party of the conformity of a product, process or service to specified requirements. **Accreditation**, on the other hand, is the formal recognition by an authoritative body of the competence to work to specified standards. Why seek accreditation? Accreditation provides a framework to manage resources, offer best practices, and strive for continuous improvement. This supports an organization's sustainability, encourages its growth, and helps it to achieve measurable results.

P.A.L.S. continues to be very appreciative of our donors, our volunteers and our patients. We would not be the charity we are today without the support of each one of these separate groups. Each one plays a specific role in our success and we know that we are indebted to them separately for the part they play in our existence.

I continue to be thankful for the Board of Directors and their ongoing support of P.A.L.S. I can reach out at any time and receive advice and/or guidance from Gavin Arton (Chairman) and

Debby Graham (Deputy Chair). John Hill (Treasurer) is always available to answer any financial questions about anything related to P.A.L.S. Each of P.A.L.S.' staff members continue to bring their very diverse and knowledgeable experience to the entire team, the volunteers provide dedication and numerous hours of their time to P.A.L.S. for any task asked of them and the patients continue to teach us about the importance of living one day at a time.

I feel it is truly an honor to be in this position and often wonder how I have been so blessed. I feel that as P.A.L.S. moves forward we are continuing to grow with the needs of the community but remain on the path of our founders. P.A.L.S. is a charity to be proud of. Anybody that has ever been touched by our service continues to marvel at our expertise, our empathy and our compassion for years and years after. Thank you to everyone involved who continue to assist us along the way.

A handwritten signature in blue ink that reads "Colleen English DeGrilla". The signature is written in a cursive, flowing style.

Colleen English DeGrilla, MSW, LCSW
Executive Director

Medical Director's Report

I have been privileged to have been involved with P.A.L.S. since my earliest days in palliative care starting in 2008. Little did I know that that would be the beginning of a much bigger involvement with the organization that I now proudly call my employer.

I joined P.A.L.S. full time in September 2018 and the past 17 months have afforded both myself and the team at P.A.L.S. a chance to develop and enhance the services we provide.

My primary objective for the first 12 months was to develop a strong position within the organization both from a clinical and administrative perspective.

The number of referrals we have seen in the past 17 months has increased substantially over previous years, confirming that my full-time position here has added a layer of service to an already well known and well utilized service.

The increased number of patient referrals has at times challenged our team, but on the whole has rewarded us with new families, new problems and, as a result, new skills. During the period from September 2018 to August 2019, I received 218 referrals, I completed 364 home visits, 149 office visits and 248 hospital visits.

Our mission is to respect patients preferred place of care in their final days and facilitating home as a real possibility for those who wish this to be where they spend their final days. Our goal is 50% and we are currently at 38% of patient deaths taking place at home in 2019. As part of our recent accreditation process, we are now running a formal audit to see how well we do with respecting patients' preferred place of care.

We are working collaboratively with Agape House and Bermuda Cancer and Health Centre. I attend weekly rounds at Agape House to discuss shared patients and I also attend weekly meetings at Bermuda Hospitals Board with Surgeons, Radiologists, Oncologists and Pathologists. We discuss 6-8 patient cases each with a new diagnosis or new developments, the purpose of the meeting is to seek a multi-disciplinary perspective.

I am delighted to say in December 2019 P.A.L.S. received full accreditation status from the Council on Accreditation, after being certified for the last 10 years. The approval was as a result of our team establishing and utilizing clinical, administrative and organizational policies, as well as our transparent and responsible conduct.

This has been a fantastic first 17 months for me and I look forward to continuing to improve and enhance our services here at P.A.L.S. over the next 12 months.



Dr. Sharon Alikhani MBBS MSc
Medical Director

Nurses and Social Worker

Kathy Fox, RN
Merlyn Burgess, RN
Reanna Stovell, RN

Rosa Ward, RN
Waynette Wilson, RN
Richard Smith, MSW

The nursing team has remained the same during the period from September 2018 to August 2019. As stated previously the number of patient referrals is increasing. It is unclear whether the increase is due to the fact that radiation treatment is now provided in Bermuda, or the community is becoming more trusting of medical services in Bermuda and therefore seeking treatment on island or people are learning more and more about P.A.L.S. Whatever the reason we continue to service our patients and families to the best of our abilities with the resources that we have available.

P.A.L.S. received 224 new patient referrals in the past year, of which 150 were admitted. Sadly, we recorded 96 deaths. The nurses made 3,999 home visits averaging 20 daily. Richard Smith, the Social Worker will see many patients to assist with some of the social needs of the patient allowing the nurses to focus on the medical and physical side of the patients and their families. Throughout the same dates he assisted 339 patients, averaging 28 patients a month. Richard continues to assist patients and their families in seeking legal assistance, obtaining caregivers and financial assistance either provided by P.A.L.S. or directing the families through the government process and counselling. Richard has also co-facilitated a grief support group with Friends of Hospice.

Due to the increase in numbers we are looking at ways to better triage our patients. We are looking at better monitoring of patients who don't need us but like the safety net, ensuring that they can call at any time if they feel they require our services.

Dr Alikhani has developed an educational curriculum utilizing our Center to Advance Palliative Care membership. Each month there is a new topic and the team members it relates to (nursing, social work, administration) will complete the online course and then attend a monthly education meeting, where they discuss the webinar and new learnings. The P.A.L.S. nurses continue to have monthly case management meetings with Ellen Trueman, the Radiation Oncology Nurse Director of Bermuda Cancer and Health Centre to discuss shared patients, and also attend monthly meetings at the Hospital in the oncology unit to discuss all oncological patients and seek case specific information as needed from the oncologists.

The nurses all worked hard with the Executive Director in updating policies and procedures and completing all necessary standards for accreditation. It was a great deal of work, but we know how beneficial it will be to P.A.L.S. patients as it will enhance the clinical services provided to our patients and families and also ensure that the nurses meet best practice in all that we do.

Overall, we continue to grow within our roles and further develop our skills in the palliative care field. Each nurse feels it is truly an honor to be able to assist our patients in their time of need and for the families to allow us into their world when they need us the most.

Volunteers

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

At P.A.L.S. we can never thank our volunteers enough. The volunteers are the backbone of P.A.L.S. and they allow us to be the outstanding agency that we are, mainly because of what each and every one of our volunteers brings to us and adds to our team.

Since the Thrift Shop has opened, we have tripled our volunteer base. Although P.A.L.S. historically began using volunteers to visit patients in their home, today there are so many other things that also need to be done. P.A.L.S. is eternally grateful for any offer of assistance that we receive.

We have background volunteers that do regular ongoing work behind the scenes. These volunteers get very little attention and they like it that way. Our Grief Support Secretary sends out letters each month for one year following the death of a patient. These letters have sometimes kept a family going through the initial grief process. Our Memorial Secretary sends out thank you notes to each person that donates “in memory of someone” and also sends letters to the families acknowledging the donations. We have office volunteers that assist us in updating and maintaining our database and we have volunteers who drive patients to and from appointments. Some volunteers will regularly drop in to see how they can assist; they will fold letters, get welcome packets together, stuff envelopes, as well as assist in the Thrift Shop...

During the year our volunteers gave over 15,000 hours. This includes sorting in the Thrift Shop on Tuesday and Thursdays, selling in the Thrift Shop on Saturdays and Sundays, driving patients, assisting with events and of course all of the background volunteers.

We would be remiss to not mention the volunteers that deal directly with patients, this group of volunteers is growing smaller due to the lack of availability during working hours and also patients' needs are changing, however we appreciate everything they do and the attention, compassion and empathy that they offer to our patients. The volunteers that drive patients are very dedicated and this year alone have provided 109 drives for 50 patients. This group consisted of the following volunteers; Barbara Petty, Movita Roberts, Susan Starling, Marlyn Darrell, Francis Copeland, Sue Walker, Judy Patton, Eileen DeShields, Richard Lee, Sheila Fisher, David Vallis and Valerie Dill. They have been a part of the P.A.L.S. family combined for 143 years. Thank you.

Every year through the Centre of Philanthropy each charity chooses a volunteer of the year. This is an extremely difficult task as we feel every single person should be given this award, however we must only choose one. In 2019 Jo-Ann Fox was nominated, she is currently a Board member, the chairperson of the food stall at the Annual Fair and will sit on any other committee/team asked of her. Jo-Ann was also part of our first golf event which was a huge success. Jo-Ann has been a volunteer of P.A.L.S. for over 22 years, she started driving patients, later did some office work and then joined the Board. Jo-Ann never says no and is always smiling, professional and calm.

From the bottom of our hearts we thank each and every volunteer for every minute of their time they have donated to P.A.L.S., to the staff, the patients and their families. Thank you all.

Audit Committee

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

Gavin Arton

The Audit Committee of the Board of Directors of P.A.L.S. consists of three Directors who are independent of the operations of P.A.L.S. The primary function of the Audit Committee is to assist the Board in fulfilling its oversight duties and responsibilities in connection with the financial affairs of P.A.L.S.

The Audit Committee met twice this year with the Auditors, PricewaterhouseCoopers, to discuss the planning, risk factors that might impact the operations of P.A.L.S., 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 organizations.

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 31st August, 2019.

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

Marilyn DeSilva

Patricia Bean (*since August 2019*)

During the fiscal year of 2018-2019 P.A.L.S. was named to receive donations in memory of 70 persons. 503 individual donations were received and each one recognized with thanks and gratitude for thinking of us.

Thank you very much to the volunteers that manage the role of Memorial Secretary. They are very dedicated and efficient and donate their time weekly to ensure proper thanks are given to the donors and next of kin who have lost a loved one.

Fund Raising Committee

Darlene Phillips – *Chairman*

Colleen English DeGrilla

Terri Durrant

Clare Marshall

Marilyn DeSilva

Tereza Rodrigues

Rosalie Rickards

Tamika Wade-Trott

The Fund Raising Committee again did a great job in organizing our three largest annual events: Mad Hair Day, the Annual Holiday Fair and the P.A.L.S. Annual Walk. This year we also added two new initiatives for this team – the P.A.L.S. Cookbook and the P.A.L.S. Fish Fry. Both endeavors have proved successful!! Thank you to all the sponsors and volunteers that turn up every year to help organize and execute these important events.

The goal of the Fund Raising Committee has always been to generate revenue and enhance public awareness of P.A.L.S. We strive to generate a profit from each event by identifying a sponsor, managing costs (with many service providers offering a charity rate) and encouraging participation through social media. However, we are beginning to recognize a trend. While all of our events generate a profit, they provide something else just as important – community spirit. P.A.L.S. events are often an annual get-together that volunteers and attendees alike look forward to each year. It is another way for us to reach out and foster relationships in the community we support.

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

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

Mad Hair Day – 28th September 2018

The day time event continues to be popular with students and business people alike. This year the P.A.L.S. Mad Hair Fun Fair was an afternoon event sponsored by AXA Insurance held in Victoria Park featuring bouncy castles, laser tag, carnival games, food as well as vendors with items to sell. The kids had a blast!

38th Annual Fair and Raffle – 8th December 2018

The P.A.L.S. Annual Holiday Fair continues to be a favorite for volunteers and attendees alike. People love the delicious food in the canteen, the White and Gold Elephant stalls, crafts, plants and vendors!! People come early for their seats for BINGO and stay late to hear the raffle winners!

P.A.L.S. Cookbook – December 2018

P.A.L.S. published our “Simply Delicious” cookbook which was sponsored by Lindo’s. Recipes were submitted by friends of P.A.L.S. – some in memory of loved ones. It makes a great gift!!

31st Annual P.A.L.S. Walk – 24th February 2019

The Annual Walk was again generously sponsored by Clarien Bank and Colonial Insurance along with Butterfield & Vallis and Europa and was another success this year. Despite the terrible weather, more than 500 people walked in support of cancer care in Bermuda. The Memorial Wall continues to be a source of inspiration to all.

Tag Days – 31st May 2019 and 1st June 2019

Tag days were held in Hamilton Central on Friday 31st May and outside parishes on Saturday 1st June. Thank you to all donors, volunteers, runner and money handlers. The days were once again very successful.

P.A.L.S. Fish Fry – 14th June 2019

P.A.L.S. held its first ever “drive through” Fish Fry sponsored by Island Construction and the Cripps Foundation with additional sponsorship as well as food and cooking kindly provided by Keith’s Kitchen. The event was very well received, and people were most pleased by the experience of delicious food delivered right to their car!

Fund Raising Events and Donations from Friends

P.A.L.S. is very appreciative of all special friends and people that choose to give to P.A.L.S. on a regular basis including those that choose an alternate route rather than directly giving. We have donors that choose P.A.L.S. as their charity of choice in lieu of union dues, or people celebrating birthdays, anniversaries and other special holidays and they ask for a donation to P.A.L.S. We have friends that run races, or businesses that have auctions or staff charity quizzes, we have offices going out of business and donating furniture to others with an expectation that they will donate to a charity all of these acts of kindness benefit P.A.L.S. We have children saving their pennies to donate money to P.A.L.S. because we helped their grandparent or parent. So many individuals think of P.A.L.S. when they think of donating, many people have been touched by P.A.L.S. services or maybe even a P.A.L.S. like service in another country and just wish to give back in their own way. Every single donation is acknowledged and appreciated.

As mentioned in the Executive Director's report the Bosom Buddies have kindly chosen P.A.L.S. as their preferred charity. This group of dedicated women have been raising money for Cancer Care in Bermuda for over 14 years. In 2018/2019 the Bosom Buddies held a car raffle successfully selling 1000 tickets resulting in Dr. Craig Horton a Veterinarian at Ettrick Animal Hospital being the delighted winner. The Bosom Buddies also held their annual Kentucky Derby party at Bella Vista. This event is always very successful and a lot of fun and this year was made more exciting by the very controversial disqualification and a long shot being awarded the win.

There are many companies in Bermuda that provide matching dollars when an employee donates. This is a great way for a business to give back and also for a charity to receive additional funds. There are also many charities that encourage their staff to provide a community day at a charity of choice. Last year P.A.L.S. was supported by Butterfield & Vallis who provided a team of people to paint the outside of our building. We were also a recipient of AXA XL Global Day where a group of staff came and assisted with sorting in the Thrift Shop. Donations of time or services are just as welcome as financial donations and always appreciated.

Rubis continues to be a friend of P.A.L.S. we were once again chosen to be in the annual calendar allowing us to also have a special Rubis tag day as well as their annual donation. Miles Market has provided us with our second round up day, what a fantastic way for a business to give back and customers to be able to donate without feeling the pinch.

P.A.L.S. continues to be supported annually by many trustees of trust funds or foundations. These long-standing donors are treasured and a welcome part of our family. P.A.L.S. patients and families also continue to donate of their time, their money or their services. This dedication to the charity provides validation that we are doing what we should be doing.

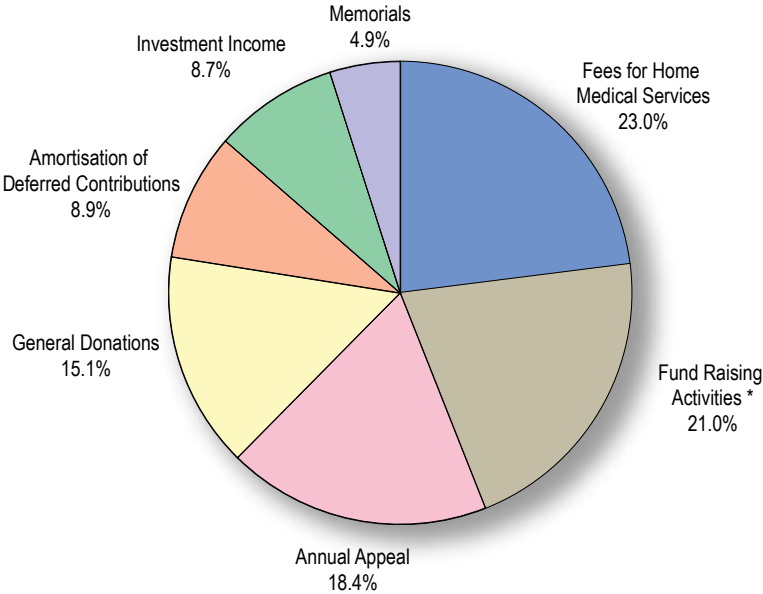
We have many people that have started giving monthly donations, this is sometimes a little easier for the pocket, being able to provide a smaller amount over time. We also have several people that have been providing ongoing monthly donations since 1997 as they are so appreciative of the services, we provided their family members. We hope they realize how very important they are in our everyday lives.

P.A.L.S. welcomes all donations from around the world with the same enthusiasm. We continue to be amazed at the generosity of persons affected by P.A.L.S. We will never be able to thank everyone enough but hope that they know how truly special they are to us and how much they aid us in continuing to provide the exceptional level of service that we do.

Financial Highlights

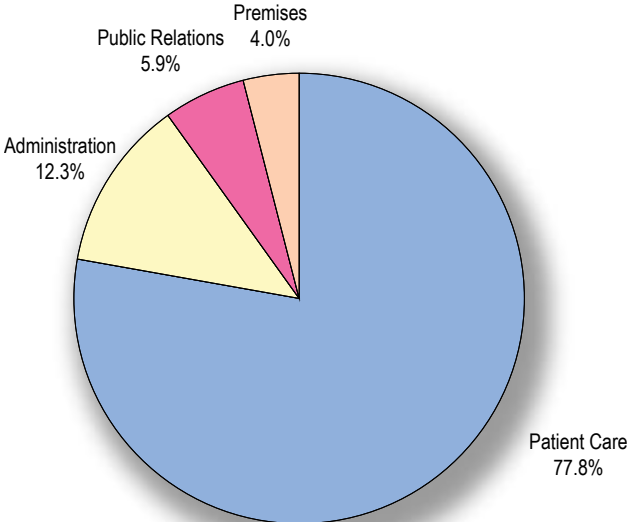
Year ended 31 August, 2019

Income Sources



*Fund Raising Activities are shown net of related expenses

Expenses





Independent auditor's report

To the Board of Directors of P.A.L.S.

Our qualified opinion

In our opinion, except for the possible effects of the matter described in the *Basis for qualified opinion* section of our report, the financial statements present fairly, in all material respects, the financial position of P.A.L.S. (the Charity) as at August 31, 2019, and its financial performance and its cash flows for the year then ended in accordance with Accounting Standards for Not-For-Profit Organizations in Bermuda and Canada.

What we have audited

The Charity's financial statements comprise:

- the statement of financial position as at August 31, 2019;
- the statement of operations for the year then ended;
- the statement of changes in net assets for the year then ended;
- the statement of cash flows for the year then ended; and
- the notes to the financial statements, which include a summary of significant accounting policies.

Basis for qualified opinion

In common with many not-for-profit organizations, the Charity 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 the Charity. 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 August 31, 2019 and August 31, 2018, assets as at August 31, 2019 and August 31, 2018 and net assets as at the beginning and the end of the years ended August 31, 2019 and August 31, 2018.

*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*



We conducted our audit in accordance with auditing standards generally accepted in Bermuda and Canada. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report.

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

Independence

We are independent of the Charity in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) and the ethical requirements of the Chartered Professional Accountants of Bermuda Rules of Professional Conduct (CPA Bermuda Rules) that are relevant to our audit of the financial statements in Bermuda. We have fulfilled our other ethical responsibilities in accordance with the IESBA Code and the ethical requirements of the CPA Bermuda Rules.

Responsibilities of management for the financial statements

Management is responsible for the preparation and fair presentation of the 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.

In preparing the financial statements, management is responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Charity or to cease operations, or has no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with auditing standards generally accepted in Bermuda and Canada will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with auditing standards generally accepted in Bermuda and Canada, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Reference: Independent Auditor's Report on the Financial Statements of P.A.L.S. as at 31 August, 2019 and for the year then ended

Page 2 of 3



- Obtain an understanding of internal control relevant to the audit 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 Charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

PricewaterhouseCoopers Ltd.

Chartered Professional Accountants

**Washington House, 4th Floor
16 Church Street
Hamilton HM 11
Bermuda**

October 29, 2019

*Reference: Independent Auditor's Report on the Financial Statements of P.A.L.S. as at 31 August, 2019 and for the year then ended
Page 3 of 3*

Statement of Financial Position
as at 31 August, 2019

	2019	2018
	\$	\$
Assets		
Cash and cash equivalents	277,331	196,138
Accrued interest receivable	35,090	36,855
Accounts receivable, less an allowance for doubtful accounts of \$nil (2018 \$7,603)	34,578	83,741
Prepaid expenses	24,727	20,060
Investments - bonds (note 3)	4,543,337	4,683,158
Investments - equities (note 3)	177,639	193,435
Property and equipment, net (note 4)	1,057,378	1,085,607
	6,150,080	6,298,994
Liabilities		
Revenues received in advance	2,568	4,747
Accounts payable and accrued liabilities	70,913	51,515
Deferred contributions (note 5)	1,298,320	1,385,771
	1,371,801	1,442,033
Accumulated funds		
Unrestricted net assets	4,778,279	4,856,961
	6,150,080	6,298,994

Approved by the Board of Directors on 29 October 2019


Director


Director


Treasurer

The accompanying notes are an integral part of these financial statements

Statement of Operations

For the year ended 31 August, 2019

	2019	2018
	\$	\$
Revenues		
Donations (note 6)	635,739	605,015
Fund raising revenue (note 7)	490,165	275,081
Fees for home medical services	373,410	257,568
Amortisation of deferred contributions (note 5)	147,451	100,088
Interest income	136,984	153,081
Dividend income	6,568	6,396
Membership dues	450	350
	1,790,767	1,397,579
Expenses		
Payroll and related costs (note 8)	1,242,173	968,857
Patient expenses (note 9)	352,595	376,000
Fund raising expenses (note 7)	142,184	81,021
Depreciation	50,324	45,946
Office expenses	46,145	36,653
Donated audit fee	43,800	42,500
Insurance	35,902	19,477
Van expenses	29,730	30,505
Public relations	21,232	12,843
Communications	20,929	16,501
Property maintenance	17,027	13,708
Bank fees	16,605	12,175
Electricity	13,398	9,656
Education	5,484	12,412
Bad debt (recovery) expense	(7,603)	7,603
	2,029,925	1,685,857
Net deficit of revenues over expenses before undernoted item	(239,158)	(288,278)
Change in fair value of investments	160,476	(121,850)
Net deficit of revenues over expenses	(78,682)	(410,128)

The accompanying notes are an integral part of these financial statements

Statement of Changes in Net Assets
For the year ended 31 August, 2019

	Unrestricted Net assets 2019 \$	Unrestricted Net assets 2018 \$
Balance - beginning of year	4,856,961	5,267,089
Net deficit from operations	(78,682)	(410,128)
Balance - end of year	4,778,279	4,856,961

The accompanying notes are an integral part of these financial statements

Statement of Cash Flows
For the year ended 31 August, 2019

	2019	2018
	\$	\$
Cash flows used in operating activities		
Net deficit of revenues over expenses	(78,682)	(410,128)
Adjustments to reconcile to net cash used in operating activities:		
Depreciation	50,324	45,946
Change in fair value of investments	(160,476)	121,850
Amortisation of bond premium	8,795	11,928
Deferred contributions received	60,000	117,200
Amortisation of deferred contributions	(147,451)	(100,088)
Changes in assets and liabilities:		
Accrued interest receivable	1,765	480
Accounts receivable	49,163	(83,741)
Prepaid expenses	(4,667)	3,540
Revenues received in advance	(2,179)	4,073
Accounts payable and accrued liabilities	19,398	(24,013)
Net cash used in operating activities	(204,010)	(312,953)
Cash flows from investing activities		
Maturity of bonds	300,000	600,000
Sale of bonds	302,775	264,150
Purchase of bonds	(298,235)	(589,077)
Sale (purchase) of equities	2,758	(41)
Expenditure on property and equipment	(22,095)	(53,386)
Net cash provided by investing activities	285,203	221,646
Net increase (decrease) in cash and cash equivalents	81,193	(91,307)
Cash and cash equivalents, beginning of year	196,138	287,445
Cash and cash equivalents, end of year	277,331	196,138

The accompanying notes are an integral part of these financial statements

Notes to Financial Statements

31 August, 2019

1. General

P.A.L.S. (the “Organisation”) is registered as a charitable organisation and Health Services Provider, 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.

Revenue in relation to reimbursements from insurance companies for the provision of home medical services is recognised on the completed contract basis of accounting. As such, revenue for such services is accrued only when the rendering of such services is complete.

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

Notes to Financial Statements

31 August, 2019

(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.

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

Any premiums or discounts arising from the purchase of bonds are amortised or accreted 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 activities 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 and reimbursements of patient expenses are recorded on an accrual 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.

(j) *Allowance for doubtful accounts*

An allowance for doubtful accounts is established against accounts receivable when uncertainty arises in relation to the collectability of accounts receivable. Expenses are charged when such provisions are established, and credited in the period of collection if the provision proves to be excessive.

Notes to Financial Statements

31 August, 2019

3. Investments

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

Maturity	2019		2018	
	Amortised cost \$	Market value \$	Amortised cost \$	Market value \$
Years to 31 August:				
2019	-	-	299,168	301,512
2020	298,853	299,625	299,216	304,383
2021	1,111,936	1,125,987	1,121,999	1,123,524
2022	904,542	921,578	906,635	897,858
2023	746,527	770,384	745,307	741,603
2024	504,016	532,061	505,016	501,055
2025	296,000	312,803	295,258	289,056
2026	291,867	314,357	290,646	285,596
2027	252,476	266,542	252,796	238,571
	4,406,217	4,543,337	4,716,041	4,683,158

Certain issuers have the right to call their debt issues without penalty. As a result, the actual maturity dates for these issues may differ from the contractual maturity dates.

The cost and market value of equities are as follows:

	2019		2018	
	Cost \$	Market value \$	Cost \$	Market value \$
Equities	418,726	177,639	420,773	193,435

4. Property and equipment

Property and equipment comprise the following:

	2019		2018	
	Cost \$	Accumulated depreciation \$	Net book value \$	Net book value \$
Land	514,301	-	514,301	514,301
Building	1,130,332	(646,801)	483,531	521,209
Vans	112,850	(97,793)	15,057	-
Furniture	42,160	(41,383)	777	1,036
Office equipment	70,277	(68,087)	2,190	2,180
Thrift shop improvements	57,235	(15,713)	41,522	46,881
	1,927,155	(869,777)	1,057,378	1,085,607

Notes to Financial Statements

31 August, 2019

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:

				2019	2018
	Building and maintenance	Education	Other	Total	Total
	\$	\$	\$	\$	\$
Beginning balance	1,207,749	77,537	100,485	1,385,771	1,368,659
Cash received during year	-	-	60,000	60,000	117,200
Amounts recognised as revenue during the year	(76,482)	(5,484)	(65,485)	(147,451)	(100,088)
Ending balance	1,131,267	72,053	95,000	1,298,320	1,385,771

6. *Donations*

	2019	2018
	\$	\$
Annual appeal	305,400	245,475
General	197,528	246,431
Memorials	80,506	74,044
In lieu of union dues	52,305	39,065
	635,739	605,015

7. *Fund raising activities*

Net income earned from fund raising activities has been reconciled as follows:

				2019	2018
	Revenue	Expenses	Net income	Net income	
	\$	\$	\$	\$	\$
Thrift shop	201,143	(56,899)	144,244	55,889	
Bosom Buddies car raffle	99,300	(34,351)	64,949	-	
Fair	66,115	(12,274)	53,841	54,299	
Sponsored walk	47,944	(22,767)	25,177	40,414	
Mad hair day	25,045	(7,669)	17,376	19,735	
Tag day	16,879	-	16,879	14,086	
Fish fry	14,688	(3,684)	11,004	-	
Cook book	12,497	(4,314)	8,183	-	
Bingo	5,868	-	5,868	5,697	
Cards by Mary Powell	686	(226)	460	840	
Ann Smith Gordon slide show "Adventures in Nepal"		-	-		3,100
	490,165	(142,184)	347,981	194,060	

Notes to Financial Statements

31 August, 2019

8. Pension plan

The Organisation participates in a defined contribution pension plan (the Plan) in accordance with the National Pension Scheme (Occupational Pensions) Act 1998, with the Organisation contributing an amount equal to 5% of salary for participating employees. The Plan is administered by an independent insurance company. Total pension expense for the year was \$49,488 (2018 - \$39,390) and is included within the payroll and related costs line item in the statement of operations.

9. Patient expenses

	2019	2018
	\$	\$
Assistance	354,718	402,681
Medical supplies	51,271	88,317
Food supplements	21,305	28,216
	427,294	519,214
Amounts reimbursed by insurance companies and patients and their families	(74,699)	(143,214)
	352,595	376,000

10. Capital Commitment

At 31 August, 2019 the Organisation had no capital commitments (2018 - \$Nil).

11. 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.

12. Registered charity

The Organisation is registered under the Charities Act 2014 as Bermuda charity number 171.

13. 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 2019.

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.

Notes to Financial Statements

31 August, 2019

The Organisation's largest concentrations of bonds are as follows:

	2019				2018	
	Amortised cost		Market value		Market value	
	\$	%	\$	%	\$	%
Energy companies	1,160,545	26	1,184,164	26	1,156,884	25
Banks & financial institutions	903,008	20	933,866	21	898,629	19
US Government	596,545	14	602,865	13	905,624	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.

Donors ~ Year Ended 31st August 2019

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+

Bank of Bermuda Foundation
The Ernest E. Stempel Foundation
PricewaterhouseCoopers - donated audit fee

Wonderful Friend ~ \$10,000+

Anon (1)

Argus Insurance Company
Buchanan and Mr. Matthew Furr
Butterfield Bank
Clarien Bank - sponsored walk
Colonial Insurance - sponsored walk
Helen D. Cunningham Trust
The Peter Cundill Foundation

McCulloch, Ms. Janet
Estate of Stuart Lester Pearson
Ferguson, Mrs. Martha

Super Friend ~ \$2,500+

Anon (1)

Aon Insurance Managers (Bermuda)
Assured Guaranty
Bermuda Flyfishing Invitational
BF & M Insurance Group
Bosom Buddies Kentucky Derby Event
Butterfield & Vallis - Kraft Promo & Staff Quiz
Conyers Dill & Pearman
Deloitte Ltd
The English Speaking Union
(Bermuda Branch)
Enstar Limited
FIL Limited
Franck Charitable Trust
Freemasons Fund for Bermuda
Gorhams car park donation
Helios Foundation
Hiscox Re
Island Construction - Fish Fry
Lepercq Corporation Management Ltd.
Lindo's - Cookbooks and Grocery Bags
Lombard Odier Darier Hentsch
(Bermuda) Limited
Markel Bermuda Limited
Memorial Trees
Mutual Insurance Company Limited
Oil Management Services Ltd.
Orbis Investments Ltd. and Staff Donations
Renaissance Re and matching donations
Rubis - fueling for a cause
Rubis Charity 2019
Sol Petroleum Bermuda

Validus Group
Washington Properties Bermuda
Watford Re

Hutchings, Ms. Elizabeth
Littlejohn, Mr. Frederick L.
Lopes, Mr. Gilbert
O'Shea, Mr. and Mrs. Robert J.
Outerbridge, Ms. Janet
Smith, Ashley Ms.
Talbot, Mr. and Mrs. John

Terrific Friend ~ \$1,000+

Apex Law
Bacardi
Beacon Awards Scheme
Berco Limited
Bermuda Community Foundation
Bermuda Senior Golfers
The Bermuda Foundation Charitable Trust
Bermuda Waterworks Limited
Codan Trust Company Limited
Cripps Foundation - Fish fry
Devil's Isle All Breed Club
Freisenbruch-Meyer Group
Hamilton Insurance
Hamilton Parish & Tucker's Town
Welfare Trust
Hannover Life Re Bermuda Ltd.
Jardine Matheson International Services
Limited
Kitson & Company Limited
Marsh & McLennan Companies
(Bermuda) Ltd.
North Shore Pharmacy - 2019 fair
Pembroke Rotary Club
Progressive Pool Committee
Royal Dutch Shell Companies (Bermuda)
Royal Gazette -annual donation of ad credit
Sirius Bermuda Insurance Company Ltd.
St. George's Rotary
Warwick Academy fashion show
Willis Towers Watson
Zurich

Anonymous (1)

Amy Peets - Berkeley Community Service
Award
Arton, Mr. and Mrs. Gavin
Barritt, Frederick & Philippa
Besselaar, Ms. Toni
Blee, Mr. and Mrs. Robert
Butterfield, Mr. and Mrs. Spencer
Carter, Mr. and Mrs. Francis

Collis, Mrs. Margaret
Connell, Mr. and Mrs. Bruce
Cubbon, Mr. and Mrs. S. George
Di Meglio, Ms. Ariane
Estate of Leonard Daniel Macfarlane (final
distribution)
Ezekiel, Mr. and Mrs. David
Gibbons, Lady Lully
Harris, Ms. Margaret
Hillier, Mr. Graham
James, Dr. Thomas
Kitson, Mr. and Mrs. G. Kirkham
Klinkhammer, Mr. & Mrs. Fred T. W.
Knudsen, Mr. and Mrs. Lars
Lines, Ms. Janine
Mayor, Ms. Robin
Mutch, Mr. and Mrs. Frank
RoseAnna Hoey - running for P.A.L.S.
Scott, Mr. and Mrs. Walter A.
Spurling, Mr. Michael R.
Stempel, Mr. Neil
Swayne, Mr. and Mrs. Guy
Syjuco, Paz
Tatem, Mavis
Wilkie, Mr. and Mrs. Bruce F.
Winfield, Mr. Alex

Special Friend ~ \$250+

Anonymous (2)

A. David Atcheson Ltd.
Amis Memorial Chapel
Anfossi Management Ltd.
ASW Law - denim day
Atlantic Vision Care Limited
AXA XL Bermuda
Bda Hospitals Board Imaging Services
Bake Sale
B.G.A. Group of Companies
BMA denim day
The Bermuda Long Riders Motor Cycle
Club & Association
Centenary United Methodist Church
Chubb Charitable Matching Natalie
Chairamonte
Conyers Imports Ltd.
Donation bucket when selling cookbooks
Donation bucket when selling raffles
Dowlings Marine & Auto Service
English Sports Shop - Liquor Licences
Friendship Club
Friendship & Harmony Lodge
Gibbons Charity Day

Invisible Fence (BDA) Ltd.
Joy Barritt & Son Ltd.
Joy Lusher Real Estate Limited
KPMG denim day
Marsden First United Methodist Church
Meyer Group of Companies
Miles Market round up day
Mystery no wait deposit
One Communications Limited
Oxford Guest House
S.H.A. Holdings Ltd.
Schroders (Bermuda) Limited
Special People's Seniors Club
The Music Box
United Insurance Company Limited
Vallis & Hayward Limited
Validus Re- Chris Chapman retirement
War Med Ltd.
Warwick & Compania Ministerio Hermandad

Anonymous (13)

Amaral, Mr. and Mrs. Edward J.
Anderson, Glenda
Barany, Holly
Barclay, Mr. and Mrs. Roderick
Bergl, Mr. and Mrs. Alan M.
Brewer, Dr. and Mrs. Martin
Brookes, Mr. and Mrs. Alfred
Brookes, Bea
Butterfield, Mr. and Mrs. Charles N. A.
Butterfield, Mr. and Mrs. James
Campbell, Mr. and Mrs. John D.
Carty, John and Caroline
Chudleigh, Dr. and Mrs. Nigel R.
Clee, Mr. and Mrs. Eric J.
Collis, Mr. and Mrs. John C. R.
Conyers, Mr. and Mrs. N. Thomas
Correia, Mr. and Mrs. Anthony
Cottingham, Mr. and Mrs. Dudley
Couper, Dr. and Mrs. Colin
Crane, Peter
Davidson, Mr. and Mrs. Ian
Davis, Maude
DeCosta Owen - Saltus Grammar School
DeCouto, Ms. Phyllis
DeMora, Reya
Dill, Ben
Dill, Mr. and Mrs. Nicholas B.
Dill, Mr. and Mrs. Reginald
Drew, Michel and Terrill
Durrant, Terri
Epps, Mr. John
Fisher, Mr. and Mrs. Keith
Fox, Glenn & Rose Marie
Frith, Mr. A. David
Frith, Mr. and Mrs. Douglas
Fryer, Mrs. Agnes
Fullerton, Mr. and Mrs. Chris
Furbert, Ms. Gilda M.
Gallant, Teresa
Gibbons, Mr. and Mrs. James
Grant, Stanley and Stacy
Gunter, Quinn and Josie Berry
Hannam, Ms. Nancy
Hayward, Mr. and Mrs. J. Henry
Hoegh, Mr. and Mrs. Ove

Humann, Ms. Faith
Ingham, Mr. Jonathan
Jack, Mr. Robert
Johnson, Mr. Wayne S.
Jones, Celia
Judd, Mr. Michael
Knight, Ms. Elizabeth
Leseur, Ms. Karen
Lindo, Mr. Brian
Lloyd, Ms. Margaret
Little, Daniel
Mason, Paul
Mayne, Ms. Laura
Moniz, Mr. and Mrs. William
O'Hara, Mr. and Mrs. Brian
Oldfield, Mr. and Mrs. Roger
Outerbridge, Ms. Sandra H.
Patterson, Mr. and Mrs. Francis
Peets, Mr. Kirk
Prentice, Mr. Anthony
Pursell, Ms. Martine E.
Purvey, Mr. and Mrs. Sidney
Rego, Mrs. Leslie
Riihiluoma, Mr. and Mrs. Jay
Ross, Dr. Fiona
Sainsbury, Mr. and Mrs. E. John
Scott, Mr. Duncan M.
Sharpe, Mr. and Mrs. John M.
Simmons, Mr. and Mrs. Eugene
Simmons, Ms. Shirley D.
Smith, Mr. and Mrs. James
Smith, Mr. Ralph
Smith, Ms. Yvonne
Stewart, Mr. Nigel
Suter, Dr. Kathryn
Titterton, Mr. and Mrs. Roger
Titus, Mr. and Mrs. Alan
The Tucker Family
Tufts, Mr. and Mrs. Douglas
Watson, Mr. and Mrs. Peter
Weale, Mr. and Mrs. John R.
Wilson, Mr. Malcolm
Woolf, Mr. Peter
Woolridge, Ms. Lynne
Young, Mr. and Mrs. Reed

Real Friend ~ \$100+

Anonymous (2)

Bedford Management Limited
The Bermuda Legion
Bermuda Nurses Association
Coral Coast Clothing - liquor licence
Crisson - liquor licence
Etrick Animal Hospital
Hamilton Royal Arch Chapter No. 745
Hamilton Trust Co - ugly sweater day
M & M Landscaping
Raphael Limited
Spa Oasis - Crown & Anchor promotion
Swizzle Ltd.
TOPS Ltd.
The Total Group
Waterfront Properties

Anonymous (27)

Adderley, Mr. and Mrs. Colin
Bamber, Ms. Sheila
Basden, Ms. Phyllis
Bath, Mr. and Mrs. Richard
Bean, Mr. and Mrs. Gerald
Bielby, Ms. Jane
Birrer, Mr. Kurt
Black, Ms. Susan
Bloomer, Mr. David
Brewer, Mr. and Mrs. Anthony
Burch, Ms. Deborah
Burch, Ms. Dianne
Burch, Ms. Valarie
Burgess, Mr. and Mrs. Leroy
Burland, Mr. and Mrs. Alan E.
Burland, Ms. Vivian
Burrows, Sarah
Butterfield, Mr. and Mrs. Tom
Butterfield-Smith, Ms. Sandra
Butz, Mr. and Mrs. Richard
Caldwell, Ms. S. Jolene
Carr, Mr. and Mrs. Andrew
Cart, Ms. Elizabeth
Carvalho, Ms. Carol
Castle, Mrs. Noretta
Cawthorn, Mr. and Mrs. Robert
Chaves, Mr. and Mrs. Vincent
Christopher, Mrs. Marlene
Churm, Mrs. Fanny
Constable, Mrs. Sheila
Cook, Mr. and Mrs. Walter D. C.
Cook, Mr. William P.
Copeland, Mr. and Mrs. Stephen
Cordeiro, Mr. and Mrs. Tony
DeCouto, Mr. Daniel
Daniels, Ms. Ruth
Darling, Lt. Col. and Mrs. Michael
Davidson, Mr. and Mrs. Allan
Davidson, Mrs. Estous Lee
Davidson, Mr. and Mrs. Hugh
DeCouto, Mr. and Mrs. Donald
DeSilva, Mr. and Mrs. Stephen
DeSousa, Mr. and Mrs. Michael
Di Meglio, Ms. Sabrina
Dias, Mr. and Mrs. Frank
Diel, Mr. and Mrs. Mark
Dill, Rev. and Mrs. Reginald
Downs, Ms. Diana
Draycott, Mr. and Mrs. Terrance
Durham, Mr. Robert
Durrell, Mr. and Mrs. Jeremy
Eatherley, Mr. and Mrs. Frederick
Elliott, Mr. John
Ferguson, Ms. Emily
Gardecki, Ms. Judith
Gibbons, Mr. and Mrs. Edward
Glynn, Mr. and Mrs. Denis
Gombos, Mr. Marcanton
Gorman, Mr. and Mrs. Rory
Graham, Ms. Gina
Guishard - Packwood, Dr. Juanita
Harvey, Dr. and Mrs. Eugenius
Harvey, Ms. Kay L.
Henderson, Ms. Elizabeth
Hollis, Joan E.
Horsfield, Mr. and Mrs. Andrew
Hoskins, Ms. Joan M.

Hughes, Dr. and Mrs Walwyn
Hunt, Mr. and Mrs. William E.
Jackson, Jane - Paget Parish Waterlot
James, Mr. Dai
James, Mr. and Mrs. Leon
Johnson, Mr. and Mrs. James D.
Jones, Ms. Elizabeth
Jones, Mr. K. Brian
Kempe, Ms. Pamela
Lancaster, Mr. Harry
Latham, Ms. Norma
Lau, Mrs. Laverne
Lee, Mr. and Mrs. Charles
Leseur, Mr. and Mrs. John
Lindo, Mr. and Mrs. Larry W.
Lomas, Ms. Keren
Lord, Mr. Darcy R.
Lowry, Mr. Paul V.
Lumsden, Mr. Anthony
Lusher, Ms. Joy
Lyons, Shina - Fiber Art Week
Madeiros, Mr. and Mrs. Ronnie
Maguire, Mr. and Mrs. Michael
Marshall, Mr. and Mrs. Charles
Marshall, Ms. Sylvia G.
Marshall, Mr. and Mrs. Thomas
Martin, Mr. and Mrs. Andrew
Masters and Mrs. M. Smith, Mr. Robert
Ming, Mr. A. E. Junior
Moore, Capt. and Mrs. John Willard
Morbey, Mr. and Mrs. John
Mullen, Mr. and Mrs. Peter
Nicoll, Ms. Sheila
Nisbet, Ms. E. Anne
O'Connell, Rory
Oliver, Mr. and Mrs. Robert
Outerbridge, Ms. Paula
Outerbridge, Mr. and Mrs. William
Owner, Ms. Janet
Parsons, Mr. John
Patterson, Mr. and Mrs. David
Pedro, Miranda and Valentina
Peterich, Mr. and Mrs. D. George
Prescott, Mr. and Mrs. William Nigel
Pugh, Mr. and Mrs. David
Rans, Mr. and Mrs. Robert R.
Richardson, Ms. Patricia
Richold, Ms. Harriet
Rickards, Mr. and Mrs. Michael L.
Robinson, Mr. and Mrs. Eric
Rowe, Mr. Mark
Shaw, Beverley
Siggins, Ms. Kathryn
Simmons, Mr. and Mrs. Erskine
Simmons, Ms. Suzanne
Smith, Ms. Barbara
Smith, Mrs. Berlene
Sousa, Mrs. Susan and Mr. Jonathan Sousa
Spurling, Mr. and Mrs. Richard D.
Stowe, Linda
Stubbs, Ms. Robin
Summers, Ms. Anna
Swan, Beverly
Swan, Ms. Donnelle
Tavares, Mr. and Mrs. John
Thorsteinson, Mr. and Mrs. Thomas J.
Troake, Mr. and Mrs. Philip L.

Vallis, Mr. and Mrs. Francis J.
Vallis, Ms. Jeanette J.
Vallis, Dr. and Mrs. Robert
Walker -Steele, Mrs. E. Kay
White, Mr. and Mrs. Herman Lee
Whiting, Mr. and Mrs. David
Willkie, Mrs. Joan
Willits, Mrs. Lyle Nea W.
Wright, Laura
Young, Mr. and Mrs. Michael

True Friend ~ Up to \$100

Aspen - jeans day
Care Learning Centre
Chatham House Staff
Clearwater Middle School
Harbour Nights donation

Anonymous (14)

Anderson, Ms. Barbara
Augustinovic, Mrs. Heidi
Bartlett, Ms. Beryl
Basden, Ms. Louise
Bell, Ms. Laquita
Bento, Ms. Julieta
Binns, Quinton and Marie
Blackburne, Mr. and Mrs. Robin
Blee, Ms. Joan
Brown, Mr. and Mrs. Beris
Burgess, Mr. and Mrs. Robert
Campbell, Mr. Mark
Chambers, Ms. Brenda
Cottingham, Debbie
Craig, Liz
Cunha, Ms. Mary
Darling, Mr. and Mrs. Peter
DeSilva, Mr. and Mrs. David
DeSilva, Ms. Linda
DeSilva, Ms. Sally Ann
Dill, Ms. Rochelle
Duffy, Mr. and Mrs. Charles
Elliott, Ms. Chrissy
Elliott, Mr. and Mrs. Geoffrey
Faries, Mr. and Mrs. Edwin
Farmer, Ms. Patricia
Fortuna, Ms. Maria O.
Fox, Mr. and Mrs. Glenn
Gringley, Mr. Robert
Haynes, Mr. and Mrs. Peter
Hirschi, Mr. and Mrs. John
Hollis, Ms. Beverly
Kanter, Mrs. Bobbie
Koren, Ms. Suzanne
Latter, Mr. Ray
Little, Naomi
Madeiros, Lolita
Martin, Mr. and Mrs. Daniel
Martins, Gina
Mello, Mr. Stephen Joseph
Mroz, MBE, Mrs. Elizabeth M
Neasham, Mr. and Mrs. Allan W.

Oatley, Ms. Winifred
Pacheco, Mr. and Mrs. Joseph
Playle, Brenda M.
Pedro, Ms. Joan
Pitt, Ms. Judith
Rewalt, Ms. Ellen
Romeo, Roman and Angela
Roux, Ms. Marike
Ryan, Mr. and Mrs. Gerald V.
Scott, Laverne - from friends in Dublin
Small, Ms. Marsha Velma
Smith, Mr. and Mrs. Joseph
Smith, Ms. Carolyn
Soares, Mrs. Colin E.
Soares, Mr. and Mrs. Craig
Styannes, Ms. Answer
Tribley, Ms. Maxine O.
Trott, Ms Jacqueline
Truran, Mr. Peter J.
Tuzo, Ms. Valeria
Vallis, Mr. and Mrs. David A.
Vonhassell, Ms. Anita
Walzholz, Mr. and Mrs. Dieter
Watlington, Ms. M. Joyce
Watlington, Ms. Penelope
Way, Ms. Audrey
Webb, Ms. Anne B.
White, Ms. Annette
Williams, Mr. and Mrs. Quintin
Young, Ms. Josiane

Protecting our Environment...
Protects our Health!



MAD HAIR FUN FAIR

Friday, September 28th
3:30pm to 7:30pm
Victoria Park **FREE ADMISSION!**

Come join the fun...

- Bouncy castles and games with great prizes!
- Local vendors selling crafts and home made treasures.
- Delicious food & drink.

Entertainment by: Nadanya Bailey

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38th Annual Fair
8th November 2018 - 10 a.m. - 5 p.m.
Victoria Park

Bring along a table with 12 different recipes in your own home or restaurant

\$10

0001

38th Annual Fair
8th November 2018 - 10 a.m. - 5 p.m.
Victoria Park

P.A.L.S. 38TH ANNUAL

Holiday Fair CRAFT & MARKET

SATURDAY
DECEMBER 8, 2018
FROM 10AM TO 5PM

AT ST. PAULS CHRISTIAN EDUCATION CENTER
MIDDLE ROAD, PAGET

COME FOR LUNCH AND STAY FOR BINGO! 2:00PM-4:45PM
RAFFLE DRAW WILL BE HELD AT 5:00PM
LOTS OF CHRISTMAS CRAFTS AND GOODS
BY LOCAL VENDORS.

Simply
Delicious
Recipes

From your Friends
at P.A.L.S.

THE 11th ANNUAL P.A.L.S. FAMILY FUN WALK & RUN

Join us in Walking for all People Living with Cancer!

Sunday February 24th, 2019
P.A.L.S. REGION 15 (NORTH COAST) 10:00-11:00 AM

3k, 5k, & 10k Routes
START & FINISH AT P.A.L.S.
15 POINT FINGER BOARD, PAGET

Registration Fee
Adults \$20 | Children 5-15 (incl \$15 children's lunch) FREE

www.palsbermuda.com

P.A.L.S. FISH FRY provided by:

Keisha Keisha

Friday June 14th, 2019
St. Mark's Church, Smith's
(Drive through or eat in)
4:00PM- 8:30PM
\$25 per person

Call to pre-pay and get ticket's 236-7257

Kindly sponsored by:



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