



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

ANNUAL REPORT

~ 2021 ~



Cancer Care in Bermuda
since 1980



“We, and Bermuda are very lucky to have your compassion and expertise. Thank you”

“God bless you and your team!!”

“I would like to thank Mrs Kathy Fox and Dr. Sharon Alikhani for caring for (patient) who has been like a mother to me, both ladies have been so wonderful, loving and terrific. God bless them.”

“It’s hard to find the right words to convey our family’s gratitude to the wonderful caregivers at PALS for everything you have done for us in the past year. I remember our nurse’s first visit to the home. Having been reluctant to accept help, (patient) became visibly relaxed. They established an immediate rapport. On many occasions the visits by the nurse and Dr simply served to boost our waning morale. Laughter is a cure for the soul. It is such a vital service that you provide. I do not know of anything in my hometown of Halifax that comes even close to the generosity, professionalism, and humanity of your work. Thank you.”

“How to begin? First thank you... for being there for my mom and now my wife. I am really struggling with all of this so a calm manner with a patient smile (even if covered with a mask) is so important and appreciated.... Blood work results scare us both, knowing tomorrow will possibly be an affirmation of our fears. In truth... not really sure why I am sending this email other than to say thank you and PALS for being there for us.”

“Because God could not be everywhere, he made sure we had doctors like you, Dr Alikhani who have the “gift” of caring for the dying. My family and I are so thankful to you for caring for our mother so tenderly.”

“THANK YOU for doing for people in Bermuda, you are needed.”

~ 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

P.A.L.S. Chairman's Letter 2021

Another year has passed, the Covid-19 pandemic is sadly still impacting Bermuda and it appears that we will be dealing with this health crisis into the future. Fortunately, P.A.L.S. acted early in the pandemic and has been able to deliver on its promise to serve cancer patients and their families without interruption and will continue to do so.

During this prolonged period of Covid-19, our clinical team, led by Dr. Sharon Alikhani, has been observing stringent protocols for serving our patients and meeting their families' needs. Adhering to the strict standards required to maintain our Bermuda National Standards Committee Accreditation has underscored our high level of commitment to delivering the best care to our patients and their families at this critical time.

Recently, we have seen an increase in referrals as demand for our services has risen due to more cancer patients receiving treatment in Bermuda as well as a greater number of patients being supported outside of the hospital during the pandemic. Our increased clinical capabilities, notably the addition of a dedicated palliative care physician and a full-time medical social worker, have been essential to our success in supporting the cancer patients of Bermuda.

We have been blessed with a strong level of donations and supporting grants over the past year, despite the pandemic, resulting in a positive operating result and our best financial results in more than eight years. Special thanks to Fundraising Chair Darlene Phillips and her committee for their extraordinary efforts this year. Additionally, several initiatives, including the installation of solar panels on our building, have helped to reduce expenses at a critical time. The Thrift Shop, under the leadership of Joan Cabral, has had another year of successful operation despite restrictions on the number of people allowed in the shop at one time.

The Board was pleased to appoint Ann Smith Gordon as Honorary Director in recognition of her more than 40 years of service to P.A.L.S. – and a nice way to have her still actively involved!

Directors Alan Pailing and Judith Uddin retired this past year after many years of service on the P.A.L.S. Board. We are pleased to welcome Shauna Mackenzie and William (Bill) Wharton to the Board. Shauna was formerly our Legal Advisor and now as a director is helping P.A.L.S. to meet its privacy compliance needs. She has been replaced as Legal Advisor by Melanie Fullerton, further strengthening our commitment to good governance. Bill brings his strong business background and with over 20 years of international insurance experience, has already helped with P.A.L.S. insurance coverage renewals as well as joining our Audit and Strategic Planning Committees.

Last December we noted the passing of Jeanne Edridge, who had served P.A.L.S. for many years as a Board member, Chairman, Deputy Chair and dedicated Volunteer. Jeanne led the project that bought the property and developed our headquarters building. We were doubly saddened by the passing this summer of both Robin and Sue Judah. Robin was our longest serving Director through his retirement from the Board two years ago and they were generous benefactors to P.A.L.S. The Board misses his wise counsel and wonderfully dry sense of humor.

We were pleased to welcome Her Excellency the Governor, Ms Rena Lalgie as our Patron and look forward to her increased involvement as restrictions imposed by pandemic protocols allow.

P.A.L.S. cannot be the successful organization that it is without the leadership of its Board, our energetic Executive Director, Colleen English DeGrilla, supported by Treasurer John Hill and Carolyn Arnold, Administrative Assistant and Accounts Manager, and Lynette Waldron, Volunteer Coordinator. Our clinical team under the leadership of Dr. Sharon Alikhani is the backbone of the organization and thanks to our nurses – Kathy Fox, Merlyn Burgess, Reanna Stovell, Rosa Ward and Waynette Wilson – and medical social worker, Shaimeka Wilson for their dedication to our patients and their families, particularly at this prolonged stressful time.

On behalf of all of us at P.A.L.S., I extend thanks to our many donors, supporters, volunteers, staff and fellow directors for your dedication to this organization and all it stands for. We look forward to your continued involvement at this difficult time and thank you for your continued interest.

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



Gavin R. Arton
Chairman

Patron

Her Excellency the Governor, Ms Rena Lalgie (from January 2021)

Honorary Director

Ann Smith Gordon, MBE, JP

Board of Directors

Gavin Arton
Mark Crockwell
Michael D. Daniel
Terri Durrant
Jo-Ann Fox
Debby Graham
Gaynell Hayward-Caesar, MPH RN BSN
Shauna MacKenzie (from 17 March 2021)
H. Bruce Murray, MA, FCIS
Darlene Phillips
Pat Purvey
Peter Tobin
Dr. Wilbert Warner, FRCP(C)
Peter F. Watson, FCPA
William Wharton (from 20 July 2021)

Officers

Gavin Arton, *Chairman*
Debby Graham, *Deputy Chairman*
Colleen English Degrilla, MSW, LCSW, *Executive Director*
Dr. Sharon Alikhani, MBBS MSc MRCP, *Medical Director*
Shauna MacKenzie, *Privacy Officer*
John H. Hill, *Treasurer & Compliance Officer*
H. Bruce Murray, MA, FCIS, *Corporate Secretary & Deputy Compliance Officer*
Darlene Phillips, *Assistant Secretary*

Spiritual Adviser

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

Legal Adviser

Melanie Fullerton

Executive Director's Report

Despite everything going on in the world, P.A.L.S. has kept going and we are a stronger team than ever. Although we have had to cancel many fundraising events, we have been successful at thinking outside of the box for alternative fundraising initiatives. Unfortunately, we were forced to repeatedly cancel the Ruby Gala celebration in recognition of our 40th anniversary. However, we did not let it get us down. P.A.L.S. is here for our patients and we will go on hopefully wiser and better for the experience. During 2020 we said goodbye to our patron His Excellency, Governor John Rankin and have excitedly welcomed a new patron, Her Excellency the Governor, Ms Rena Lalgie, who I had the pleasure of meeting in person in November 2021.

P.A.L.S. continues to grow and expand the services offered to our patients. P.A.L.S. is on the forefront and we are working hard to offer more comprehensive services to meet the ever-changing needs of our patients and their families. Dr Alikhani and I secured a grant from the Bermuda Health Council to establish the Integrative Oncology Programme which focuses on a mind/body “wellness” model for our patients. The programme was developed in partnership with Penny Brohn UK and we collaborate locally with Waterfront Wellness, Catherine Burns (nutritional therapist) and Solstice. We are excited to have offered our first course in October 2021.

I can honestly say this has been one of the most trying years of my career. As a social worker for over 30 years, I like to feel as if I have things under control but due to Covid-19 and the ever-changing climate of the world, I have felt “out of control”. Have you felt that way this year? I am working to overcome this by trying to relax, focusing on what is important, and letting go of distractions. And remembering to breathe!!! Although it has been a financially tough year for many companies and individuals here in Bermuda, P.A.L.S. has again been “saved” by our donors and supporters. Many other charities on the Island are struggling and have been forced to close, but P.A.L.S. continues to stay strong and we appreciate the ongoing support we receive from our community.

I have been at P.A.L.S. for over 4 years now, and I feel very appreciative of the guidance and the support I continue to receive from Ann Smith Gordon (the previous ED of PALS for over 30 years), Gavin Arton (the Chairman of the Board who is retiring after 20 years), Debby Graham (the Vice Chair) and John Hill (the Treasurer). But this year a special shout out goes to Darlene Phillips (the Fundraising Chairperson) who on a daily basis makes me a better person. Thank you to my team who inspire me all of the time and all who continue to “root for” P.A.L.S. either in the forefront or quietly in the background.



Colleen English DeGrilla MSW, LCSW
Executive Director

Medical Director's Report

This year has been no less surreal than 2019/2020, but somehow out of challenge and strain, there always seems to be a ray of sunshine that provides hope and innovation. The last 12 months have certainly rewarded us with some exciting projects and developments despite the challenges. More importantly, it has created resilience and cohesiveness amongst our team, who have navigated this time and continue to overcome the obstacles and anxieties posed by the pandemic in an admirable way.

September 2020 offered us not only the challenge of working through the throes of the pandemic, but 2 hurricanes within the space of a week. Thankfully neither caused too much damage to the island and we managed to deliver care without much interruption.

Referrals continued to be received in high numbers, and despite Covid-19 the nurses, social worker and I muddled our way through repeated lock downs, delivering care in innovative ways and of course donning our new uniform, namely PPE.

A second Covid-19 surge forced increased restrictions over the Christmas period, which impacted many of our patients negatively. Some were now more isolated than ever, and for many, their nurse, with her regular visits and calls, was sometimes the sole human contact some of our patients had during that time. It highlights the important role our team plays in many of their patients' lives.

During the latter part of the year, we acted on an idea we had been developing for some time regarding starting an Integrative Oncology Programme. The program aims to educate and empower patients to live well with cancer. We were delighted to receive the news in May 2021, that we had been awarded a grant of \$100,000 from the Bermuda Health Council to set up our Integrative Oncology Programme. Following this wonderful news, work began in earnest to partner with colleagues here and away to develop our new program. We developed and continue to strengthen our partnership with Penny Brohn, UK, a charity delivering patient centered integrated care to patients with cancer in the Bristol area and virtually to a much wider audience.

Welcome news for the island came in January 2021 when Bermuda received its first batch of Pfizer BioNTech Covid-19 vaccines. The Government and medical community collaborated brilliantly to roll out the vaccine program. P.A.L.S. strongly encourages all employees, patients and the general public to get vaccinated to protect the vulnerable among us.

Education of our team during these months focused largely on self-care and the care of others during these unprecedented times. The commonplace use of zoom and similar platforms afforded us the ability to join overseas symposiums. The whole clinical team participated in a day of Palliative Care Education delivered by the Harvard Palliative Care department. We also joined the first British Symposium in Integrated Oncology, and finally through our collaboration with Penny Brohn UK, we had a personalized 2- day training in integrated care. Again, this highlights the innovation that the pandemic has created worldwide, making quality education more accessible.

Finally, our statistics for the period covered by this report show an increase in referral numbers and when we look specifically at our end-of-life care, 60% of our patients died at home which reflects an increase of 10% over the last reporting period. I think this reflects several important factors. First, the impact that Covid-19 had on patients choosing to remain home for their end-of-life care so that they could be near their families. Second, the message is getting across that people do have a choice and can be involved and proactive in choosing how and where they are cared for in their final weeks. I believe this trend will continue and as such we will be involved in patient care across the illness trajectories experienced by our patients.

I know I speak for the rest of the clinical team, that we feel privileged to be involved in the care of our patients and are excited by the new projects that lie ahead in providing them with a wider range of services.



Sharon Alikhani MBBS MRCGP
Medical Director

Nurses and Social Worker

Kathy Fox, RN

Merlyn Burgess, RN

Reanna Stovell, RN

Rosa Ward, RN

Waynette Wilson, RN

Shaimeka Ingham, MSW

All around the world the value of nurses has been recognized and appreciated more than ever throughout the pandemic. However, at P.A.L.S. we have always known the value of our nurses. We are once again happy to report that the composition of the clinical team remains consistent with the same “strong six” supporting the efforts of our Medical Director. The clinical team is the backbone and the reason P.A.L.S. exists. Did you know that the 11 current employees (clinical and administrative) have provided over 100 years of dedicated service to P.A.L.S.? This dedication to the cancer patients of Bermuda is demonstrated by this team every day and acknowledged by families and patients often.

Working at P.A.L.S. requires a desire to work with sick and often dying patients - it is truly a calling more than a job. These dedicated nurses consider it to be an honour to be allowed into a person's home and life during their often-difficult journey. The P.A.L.S. team received 226 new referrals during this fiscal year and sadly lost 113 patients. Even during the pandemic when most people were working from home, the clinical team managed to complete 2,848 home visits. They also completed many Zoom meetings, video chats, telephone calls and What'sApp messages. Patient care has had to adapt due to the pandemic as some families did not want people in their homes. Our team did whatever we could to reach out to patients and check in so that they and their families did not feel alone.

The nurses put it this way.....As we reflect on the past year at P.A.L.S., we can say this year has been challenging as we continue through the pandemic. We have seen an increase in the level of anxiety, stress and limited financial resources for both co-workers and our clients as we all struggled through the pandemic. This has caused Covid-19 fatigue for many. However, our team continues to assist our clients with a high level of professionalism and dignity. Covid-19 has resulted in an increase in the amount of social and financial support that has been needed by clients and their families that was outside of their cancer diagnosis. This has put a tremendous strain on time management. If we had to sum up this past year in one sentence, we would say “It has been a roller coaster ride.”

Volunteers

Co-ordinated by Lynette Waldron, JP

At P.A.L.S. we always say “we cannot say thank you enough” to our volunteers. In 2020-2021 we relied on our volunteers more than ever however not in the usual fashion. Historically the P.A.L.S.’s volunteers have assisted patients by driving them to appointments and visiting them at home. This year due to Covid 19 many patient appointments were canceled and patients were keeping their “bubbles” small, so the demand for these types of volunteer services decreased.

The volunteers in the Thrift Shop have continued to come faithfully and sort through the overwhelming amount of donations we receive on a daily basis. Many of these volunteers came twice weekly since the opening of the shop four years ago and we know that our shop would not be as successful without their dedication. We very much appreciate each and every one of the Thrift Shop volunteers.

The office volunteers come whenever asked to write thank you letters, stuff envelopes, assist with fundraising initiatives including the Walk, Charleston Wrap, the Holiday Fair, selling of raffle tickets, and manning the Memorial Tree. We have volunteers who stop by daily just to see what needs to be done. As you can see, our volunteer needs are varied and we can use volunteers in many different ways.

What is volunteering? Volunteering allows you to connect to your community and make it a better place. ... and volunteering is a two-way street: It can benefit you and your family as much as the cause you choose to help. Dedicating your time as a volunteer helps you make new friends and give back to the community at the same time.

Thank you to everyone who gives their time and resources to P.A.L.S. We truly know that we could not do what we have done for over 40 years without you.

Audit Committee

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

Gavin Arton
William Wharton

The Audit Committee of the Board of Directors of P.A.L.S has oversight responsibilities for P.A.L.S financial reporting process on behalf of the Board. Management has the primary responsibility for the financial statements and the reporting process, including the systems of internal control. The Audit Committee consists of four Directors who are independent of the operations of P.A.L.S.

The Audit Committee met twice this year via conference calls 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.

Based on the reviews and discussions with management of P.A.L.S. and PricewaterhouseCoopers, 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, 2021.

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

During the fiscal year 2020/2021 P.A.L.S. was named to receive donations in memory of 96 persons. There were 718 individual donations received and each one was recognized with thanks and gratitude for thinking of P.A.L.S. This year we made a concerted effort to begin sending thanks via email and donors have very much appreciated the efforts. We added a line to each letter saying *“we are working hard to achieve efficiencies at P.A.L.S. To that end, we have begun sending our correspondence via email rather than through traditional mail service in an effort to focus our resources where they are most needed – patient care.”*

The Memorial Secretary works tirelessly tracking down donors and finding next of kin in order to ensure the family is notified of the received donation in their loved one’s name. She has been extremely busy this year with the increased number of individual donations and has spent a lot of time streamlining our processes and updating the system we had in place.

Fund Raising Committee

Darlene Phillips – Chairman

Colleen English DeGrilla

Terri Durrant

Jo-Ann Fox

Clare Marshall

Angie Cooney

Rosalie Rickards

In 2020/2021 the Fund Raising Committee coordinated five major events including Mad Hair Day, the Annual Fair & Raffle, a Virtual Step-A-Thon to replace our traditional walk, a Charleston Wrap fundraiser, and the Virtual Tag Day for the Month of May. Covid-19 restrictions required us to continue our online approach to fundraising which has worked out very well for P.A.L.S. In fact, we are pleased to announce that P.A.L.S. was the winner of the Best of Bermuda Charity Fund Raising Award!

The team has gotten quite proficient at producing artwork and videos for use in advertising, on social media and on the P.A.L.S. Website to promote events and raise awareness for P.A.L.S. This represents a savings since such support does not need to be outsourced.

The Fund Raising Committee continues to coordinate entirely self-sustaining events by securing sponsorship to cover all associated expenses so we can ensure that all money raised goes toward patient care!

P.A.L.S. 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.

P.A.L.S. Thrift Shop

The P.A.L.S. Thrift Shop continues to thrive and has raised more than \$460,000 since opening in March 2018. The Shop's Manager - Joan Cabral and assistant manager Susan Tessitore work with a team of more than 40 volunteers to keep the shop well stocked and looking great!!

Mad Hair Day – 25th September 2020

Mad Hair Day continues to be a great way for nursery and primary schools to give back to P.A.L.S. with children wearing their hair in a “mad” or crazy fashion and donating to P.A.L.S. This year, even some local hair salons participated!

40th Annual Fair and Raffle – 12th December 2020

This year the Annual Fair and Raffle was moved to the P.A.L.S. Headquarters and held primarily outdoors. Unfortunately, many of our traditional stalls had to be cancelled due to Covid-19. However, we were able to replace the traditional white elephant sale with our thriving Thrift Shop, and our craft stall was organized by the Bosom Buddies. Despite numerous restrictions, the Fundraising Team did their best to continue the long-standing tradition of having this Annual Holiday Fair.

33rd Annual P.A.L.S. Walk – 28th February 2021

Covid-19 prompted P.A.L.S. to look at alternatives to the traditional walk, so we created a Virtual Step-A-Thon! People could walk on their own or with their “bubbles” Any Where, Any Time during the week of our event and then submit their step count online for a chance to win exciting prizes. Thanks to our sponsors Clarien Bank, CG Group and Butterfield & Vallis. And congratulations to the entire team for winning Best of Bermuda Charity Fundraising Award!!

Charleston Wrap – January – March 2021

P.A.L.S. tried something new this year. Charleston Wrap is an online shopping site that partners with schools and charities in their fundraising efforts. They offer a wide variety of products and ship to Bermuda with a percentage of sales coming to P.A.L.S. It's another online initiative that's proven successful enough to become an annual event.

Virtual Tag Day – Month of May 2021

P.A.L.S. continued the online trend with our second Virtual Tag Day for the entire month of May. It was another successful online endeavor that gave our donors a chance to support P.A.L.S. virtually.

Fund Raising Events and Donations from Friends

Once again P.A.L.S. is truly appreciative of our donors, supporters and friends. We have been overwhelmed by the donations that have been received during the pandemic. We have been able to continue to grow our services and offerings dedicated to the cancer patients of Bermuda due in large part to your support and dedication to our mission. Our support comes in large part from people that have been touched by our services either directly or indirectly through family, friends or co-workers. P.A.L.S. continues to receive memorial donations on a regular basis from all corners of the world. We receive individual and corporate donations, matching donations, inlieu donations for birthdays, anniversaries, weddings and other special occasions. Some supporters even choose to hold their own fundraising events to generate donations for P.A.L.S. Another great way to support P.A.L.S. is by remembering us in your will; this year we received monies and paintings that we were able to enter into our silent auction. Any and all support is welcomed and needed.

The Bosom Buddies continue to be one of our most significant and valued fundraising organizations. They run several functions annually to support the cancer patients of Bermuda. In less than 20 years these amazing women have raised almost \$1 million for cancer patients. Covid-19 has not deterred the Bosom Buddies from their fundraising efforts. They held a Girls Night In and a trivia night in 2020/2021 and they have plans for more fun events in 2021/2022. Thank you to the entire group for all that you do for cancer care in Bermuda.

Brittany DeMelo chose to support P.A.L.S. by cutting her hair. “Britt Goes Bald” was a hugely successful event not only raising money for P.A.L.S. but also increasing awareness of what P.A.L.S. does and who we are. Thank you, Brittany. Also, Lindo’s Family Foods continues to support P.A.L.S. through the sale of reusable shopping bags which was again very successful this year.

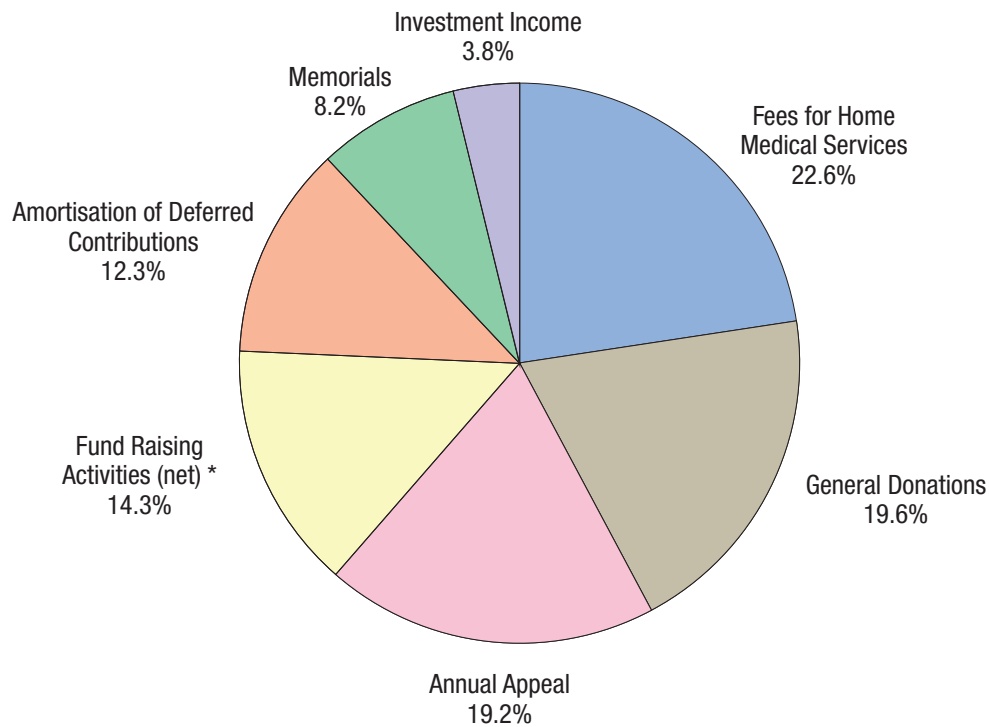
The above listed are just a few of the many wonderful people that supported us this year.

Thank you to the foundations, trusts, groups, churches and clubs that continue to select P.A.L.S. as their charity of choice. We remain indebted to the families that have continued to support us for many years as well as to our new donors who have just started supporting us because we helped their family or friends. We know we could not do what we do without your ongoing support and from the bottom of our hearts we thank you.

Financial Highlights

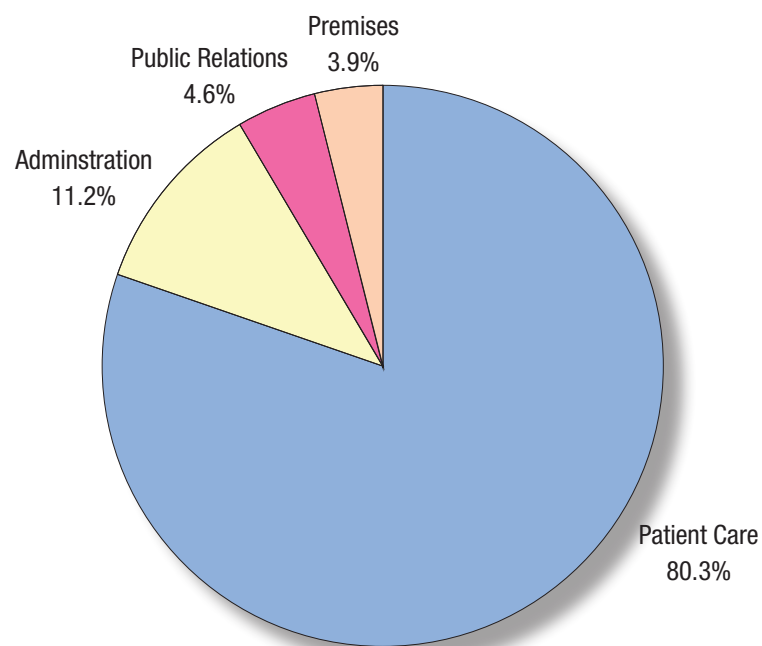
Year ended 31 August, 2021

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, 2021, and the results of its operations and its cash flows for the year then ended in accordance with Accounting Standards for Not-For-Profit Organisations in Bermuda and Canada.

What we have audited

The Charity's financial statements comprise:

- the statement of financial position as at August 31, 2021;
- 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 significant accounting policies and other explanatory information.

Basis for qualified opinion

In common with many not-for-profit Organisations, the Charity derives revenue from donations and fund-raising activities, 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 activities, net surplus and deficit of revenues over expenses and cash flows from operations for the years ended August 31, 2021 and August 31, 2020, assets as at August 31, 2021 and August 31, 2020 and unrestricted net assets as at the beginning and the end of the years ended August 31, 2021 and August 31, 2020. In addition to the modification to our audit opinion for the current year, our audit opinion for the prior year was also modified accordingly because of the possible effects of this limitation in scope.

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 Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for 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 Organisations 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.
- 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

Hamilton, Bermuda

November 16, 2021

Statement of Financial Position

as at 31 August, 2021

	2021 \$	2020 \$
Assets		
Current assets		
Cash and cash equivalents	185,906	542,042
Accrued interest receivable	30,947	26,133
Accounts receivable	80,920	67,060
Prepaid expenses	12,474	18,678
Total current assets	<u>310,247</u>	<u>653,913</u>
Long-term assets		
Investments - bonds (note 3)	4,562,243	4,236,105
Investments - equities (note 3)	134,556	157,838
Property and equipment, net (note 4)	994,238	1,012,290
Total assets	<u>6,001,284</u>	<u>6,060,146</u>
Liabilities		
Current liabilities		
Revenues received in advance	11,710	29,825
Accounts payable and accrued liabilities	56,136	54,596
Total current liabilities	<u>67,846</u>	<u>84,421</u>
Deferred contributions (note 5)	<u>1,227,725</u>	<u>1,289,729</u>
Accumulated funds		
Unrestricted net assets	<u>4,705,713</u>	<u>4,685,996</u>
Total liabilities and accumulated funds	<u>6,001,284</u>	<u>6,060,146</u>

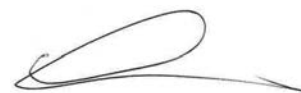
Approved by the Board of Directors on 16 November 2021



Director



Director



Treasurer

The accompanying notes are an integral part of these financial statements

Statement of Operations

For the year ended 31 August, 2021

	2021 \$	2020 \$
Revenues		
Donations (note 6)	1,063,784	819,797
Fees for home medical services	511,858	519,159
Fund raising activities (note 7)	422,249	421,159
Amortisation of deferred contributions (note 5)	277,499	181,591
Interest income	79,894	120,693
Dividend income	5,805	6,312
Membership dues	340	500
	<hr/> 2,361,429	<hr/> 2,069,211
Expenses		
Payroll and related costs (note 8)	1,393,198	1,320,054
Patient expenses (note 9)	533,598	470,039
Fund raising expenses (note 7)	97,454	112,752
Depreciation	64,196	56,058
Donated audit fee	45,100	45,100
Office expenses	44,971	53,913
Insurance	37,815	37,098
Van expenses	34,235	25,688
Property maintenance	26,999	20,067
Communications	22,577	26,469
Bank fees	21,780	19,287
Public relations	10,659	8,228
Electricity	8,181	12,101
Education	6,977	4,971
	<hr/> 2,347,740	<hr/> 2,211,825
Net surplus (deficit) of revenues over expenses before undernoted item	<hr/> 13,689	<hr/> (142,614)
Change in fair value of investments	<hr/> 6,028	<hr/> 50,331
Net surplus (deficit) of revenues over expenses	<hr/> 19,717	<hr/> (92,283)

The accompanying notes are an integral part of these financial statements

Statement of Changes in Net Assets

For the year ended 31 August, 2021

	Unrestricted net assets 2021 \$	Unrestricted net assets 2020 \$
Balance - beginning of year	4,685,996	4,778,279
Net deficit from operations	19,717	(92,283)
Balance - end of year	4,705,713	4,685,996

The accompanying notes are an integral part of these financial statements

Statement of Cash Flows

For the year ended 31 August, 2021

	2021 \$	2020 \$
Cash flows from operating activities		
Net surplus (deficit) of revenues over expenses	19,717	(92,283)
Adjustments to reconcile to net cash used in operating activities:		
Depreciation	64,196	56,058
Change in fair value of investments	(6,028)	(50,331)
Amortisation of bond premium	29,733	8,009
Deferred contributions received	215,495	173,000
Amortisation of deferred contributions	(277,499)	(181,591)
Changes in assets and liabilities:		
Accrued interest receivable	(4,814)	8,957
Accounts receivable	(13,860)	(32,482)
Prepaid expenses	6,204	6,049
Revenues received in advance	(18,115)	27,257
Accounts payable and accrued liabilities	1,540	(16,318)
Net cash provided by (used in) operating activities	16,569	(93,675)
Cash flows from investing activities		
Maturity of bonds	2,050,000	750,000
Sale of bonds	-	1,018,900
Purchase of bonds	(2,474,769)	(1,399,545)
Sale of equities	98,208	-
Expenditure on property and equipment	(46,144)	(10,969)
Net cash (used in) provided by investing activities	(372,705)	358,386
Net (decrease) increase in cash and cash equivalents	(356,136)	264,711
Cash and cash equivalents, beginning of year	542,042	277,331
Cash and cash equivalents, end of year	185,906	542,042

The accompanying notes are an integral part of these financial statements

Notes to Financial Statements

31 August, 2021

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 Organisations 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, 2021

(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, 2021

3. Investments

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

Maturity	2021		2020	
	Amortised cost \$	Market value \$	Amortised cost \$	Market value \$
Years to 31 August:				
2021	-	-	1,851,318	1,857,847
2022	600,010	602,520	601,372	619,125
2023	1,127,469	1,140,835	250,724	271,611
2024	1,041,750	1,072,177	503,017	548,281
2025	655,191	675,715	296,740	327,486
2026	767,196	797,176	293,089	330,342
2027	251,835	273,820	252,155	281,413
Bonds	4,443,451	4,562,243	4,048,415	4,236,105

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:

	2021		2020	
	Cost \$	Market value \$	Cost \$	Market value \$
Equities	358,710	134,556	418,726	157,838

4. Property and equipment

Property and equipment comprise the following:

	2021		2020	
	Cost \$	Accumulated depreciation \$	Net book value \$	Net book value \$
Land	514,301	-	514,301	514,301
Building	1,130,332	722,156	408,176	445,853
Vans	112,851	104,133	8,718	11,887
Furniture	42,160	41,901	259	518
Office equipment	69,727	54,597	15,130	9,656
Thrift shop improvements	57,235	38,607	18,628	30,075
Rooftop solar panels	36,283	7,257	29,026	-
	1,962,889	968,651	994,238	1,012,290

Notes to Financial Statements

31 August, 2021

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:

	2021		2020
	Building and maintenance \$	Grants and awards \$	Total \$
Beginning balance	1,050,559	239,170	1,289,729
Cash received during year	-	215,495	215,495
Amounts recognised as revenue during the year	(91,858)	(185,641)	(277,499)
Ending balance	958,701	269,024	1,227,725

6. *Donations*

	2021 \$	2020 \$
Annual appeal	435,761	342,892
General	416,612	343,339
Memorials	186,307	103,493
In lieu of union dues	25,104	30,073
	1,063,784	819,797

7. *Fund raising activities*

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

	2021		2020
	Revenue \$	Expenses \$	Net income \$
Thrift shop	200,541	68,050	132,491
Sponsored walk	95,371	14,982	80,389
Fair – raffle	64,995	6,978	58,017
Tag day	38,703	100	38,603
Charleston Wrap	8,988	3,508	5,480
Mad hair day	8,163	438	7,725
Fair – stalls, etc.	4,124	3,377	747
Holiday market & cocktails in the garden	940	21	919
Cards by Mary Powell	244	-	244
Cook book	180	-	180
Golf tournament	-	-	-
Running for P.A.L.S.	-	-	-
	422,249	97,454	324,795

Notes to Financial Statements

31 August, 2021

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 \$58,321 (2020- \$54,656) which is included within the payroll and related costs line item in the statement of operations.

9. *Patient expenses*

	2021 \$	2020 \$
Assistance	486,427	437,868
Medical supplies	81,609	95,070
Food supplements	20,657	23,447
	<u>588,693</u>	<u>556,385</u>
Amounts reimbursed by insurance companies and patients and their families	(55,095)	(86,346)
	<u>533,598</u>	<u>470,039</u>

10. *Capital Commitment*

At 31 August 2021, the Organisation had capital commitments amounting to \$nil (2020 - \$34,055).

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 2021.

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 maintaining sufficient levels of cash and liquid investments to meet short-term obligations.

Notes to Financial Statements

31 August, 2021

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 relates to its investments, other receivables 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:

	2021				2020			
	Amortised cost		Market value		Amortised cost		Market value	
	\$	%	\$	%	\$	%	\$	%
Banks & financial institutions	1,795,692	40	1,817,895	40	698,365	17	733,482	17
Information technology/software	667,284	15	667,130	15	401,739	10	413,306	10
Canadian Provincial Governments	592,789	13	643,113	14	591,006	15	657,414	16
Energy companies	450,355	10	466,855	10	650,679	16	678,112	16
US Government	-	-	-	-	1,249,371	31	1,251,170	30

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.

14. Covid-19

The spread of Covid-19 (Coronavirus) during 2021 has continued to have a significant impact on the Bermuda economy and the daily lives of its citizens.

The extent and duration of the impact of Covid-19 on the global and local economies and the donors upon which the Organisation relies to operate remains uncertain at this time, but it has the potential to adversely affect our Organisation. This will depend on future developments, including the related travel advisories and restrictions and the extent to which the Bermuda economy subsequently recovers.

Management will continue to monitor and evaluate the evolving situation and, in respect of the Organisation's operations and the need for measures to be taken to reduce expenditures.

15. Prior period presentation

In the current year the Organisation has adopted the presentation of the statement of financial position on a classified basis. The comparative statement of financial position has been revised to conform with the current year presentation.

Donors ~ Year Ended 31st August 2021

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+

Anonymous (1)

Bosom Buddies
Centennial Bermuda Foundation
Franck Charitable Trust
The Ernest E. Stempel Foundation
PricewaterhouseCoopers

Anonymous (1)

Ferguson, Mrs. Martha
Tucker, Ms. Linda

Wonderful Friend ~ \$10,000+

Anonymous (2)

Appleby (Bermuda) Ltd.
Atlantic Security Limited
CG Insurance
Clarien Bank
Hamilton Parish & Tucker's Town
Welfare Trust
Helen D. Cunningham Trust
Lindo's Family Foods
RenaissanceRe Services Ltd
Sompo International
The Argus Group
The Peter Cundill Foundation

Outerbridge, Ms. Janet

Super Friend ~ \$2,500 +

Aeolus Capital Management Ltd.

Argo Group Ltd.
Ascot Reinsurance Co. Ltd.
Avant Care Services Ltd
AXA XL Bermuda
Bermuda Interiors
Blue Waters Anglers Club
Buchanan Programme & Ian Watkinson
Buchanan Programme & Theresa Andrade
Butterfield & Vallis
Conyers Dill & Pearman
Cripps Foundation

Enstar Limited
Hannover Re Bermuda Ltd.
Joshua Bate Trading Bermuda Limited
Memorial Trees
MS Amlin
Mutual Insurance Company Limited
Oil Management Services Ltd.
Orbis Investment Management Limited
Royal Gazette
The Chubb Charitable Foundation
The Lepercq Charitable Foundation
Validus Group
Washington Properties Bermuda

Anonymous (3)

Arton, Mr. and Mrs. Gavin and Nancy
Banks, Mr. S. Andrew
Butz, Mrs. Adrienne Antoinette
Caton, Ms. Albertina
Connell, Mr. and Mrs. Bruce and Beverley
Correia, Mr. and Mrs. Anthony and Patricia
Gutteridge & Family, Ms. Janice
Holder, Mr. and Mrs. Nathaniel and Julie
Judah, Mr. Robin and Susan
King, Ms. O. Vivienne
Lopes, Mr. Gilbert J.
Moniz, Mr. Tyler
O'Shea, Mr. and Mrs. Robert and Barbara

Terrific Friend ~ \$1,000+

Anonymous (1)

AmTrust Group Bermuda (A.I.I.)
Arch Reinsurance Ltd.
Atlantic Cleaning & Maintenance Ltd
Bethel AME Church
Bermuda Waterworks Limited
BW Bermuda Limited
Caesar's Pharmacy
Eastern Lioness Lions Club
EY Bermuda Ltd.
GEHI - Think Pink Dress Down Day
Gorhams True Value Home Centre
Island Construction Services Co. Limited
Jardine Matheson International Services
Limited
Kitson & Company Limited

Markel Bermuda Limited
Paget Service Station
Pitt & Company Limited
Royal Dutch Shell Companies (Bermuda)
Scott Family Foundation
Sirius Bermuda Insurance Company Ltd.
The Purvis Sutherland Charitable Trust
Willis Towers Watson
Windship (Bermuda) Limited

Anonymous (10)

Aeschliman, Mr. and Mrs. Richard and
Frannie
Barit, Mr. and Mrs. Hugh E.
Barritt, Mr. and Mrs. Frederick and Philippa
Besselaar, Ms. Toni
Burville, Mr. and Mrs. John and Deborah
Butterfield, Mr. and Mrs. James
Butterfield, Mr. and Mrs. Spencer
Cart, Ms. Elizabeth
Cawthorn, Mr. and Mrs. Robert
Clinton, Mr. and Mrs. Glen and Sally
Crane, Mr. and Mrs. Peter L.
Cubbon, Mr. and Mrs. S. George
De Groote, Sr., Mr. Michael
DeMelo, Ms. Brittany
Di Meglio, Ms. Ariane
Dunkley, Mrs. Marye Lee
Ezekiel, Mr. David
Fields Lambert, Mrs. Selena (Va Va) Anne
Fisher, Mr. and Mrs. Michael and Sheila
Fowle, Mr. Robert G.
Franklin, Mr. and Mrs. Glenn And Megan
Gibbons, Lady Lully
Gonsalves, Lt. Col. and Mrs. Brian
Harris, Ms. Margaret
Hayward-Caesar, Ms. Gaynell
Humann, Ms. Faith
Hunter and Mrs. Janet Kemp, Mr. Scott
Hutchings, Mrs. Elizabeth
James, Mr. Hafid
Knudsen, Mr. and Mrs. Lars and Kitty
Kooiman, Dr. and Dr. Diane and Gordon
Landy, Ms. Katherine
Lines, Mr. and Mrs. Ricky and Kathy E.
Lopes, Ms. Melanie
Mayor, Ms. Robin
McKean, Mr. Alan

McLean, Ms. Janice
 Minors, Mrs. Evelyn
 Moniz, Mr. and Mrs. William and Cassie
 Mutch, Mr. and Mrs. Frank and Helen
 O'Shea, Mr. Paul
 Rance, Ms. Heather
 Richards, Mr. J. Alexander
 Riihiluoma, Ms. Gillian
 Ross, Dr. Fiona
 Smith, Mr. and Mrs. Henry and Judiann
 Smith, Mr. and Mrs. James and Sharon
 Stempel, Mr. Neil
 Swift, Mr. John
 Tacklyn, Mr. Keith
 Talbot, Mr. and Mrs. John
 Titterton, Mr. and Mrs. Roger and Elizabeth
 Viera, Mr. and Mrs. Joseph
 Wilkie, Mr. and Mrs. Bruce and Diane
 Wilson, Ms. Helen

Special Friend ~ \$250+

Anonymous (3)

A. David Atcheson Ltd.
 Amis Memorial Chapel
 Aon Insurance Managers (Bermuda)
 Bermuda Public Services Union
 Bermuda Triathlon Association
 BF & M Insurance Group
 Bulley-Graham Funeral Home
 Butterfield Bank/RAA Club
 CNA Butterfield & Son Limited
 Conyers Imports Ltd.
 E.N.T. Health Practice Limited
 Friendship & Harmony Lodge No. 894
 Greenaap Consultants Ltd.
 Health Insurance Department
 Island Health Services
 Lancashire Holdings Limited
 Mills Creek Marine Limited
 Oasis Spa Limited
 Orchid Charity Club
 Pembroke Tile and Stone Company Limited
 Raphael Limited
 S.H.A. Holdings Ltd.
 Somers Medical Services
 Vallis & Hayward Limited
 War Med Ltd.
 Young Men's Social Club

Anonymous (22)

Astwood, Mrs. Noelette Barbara
 Adderley, Mr. and Mrs. Colin and Mary
 Arton, Ms. Airlie
 Avant Care Services Ltd
 Baillie, Mr. and Mrs. Robert and Betsy
 Baron & Ms. Donna Bennett, Mr. Frank

Berry, Mr. and Mrs. Mark and Isobel
 Brewer, Dr. and Mrs. Martin and Prudence
 Brewer, Mr. and Mrs. John Barrington and Heather
 Brookes, Mr. and Mrs. Alfred and Carol
 Brookes, Mr. and Mrs. Denis and Beatrice
 Brooks, Ms. Erica
 Cabral, Mr. and Mrs. Carlos and Julie
 Cabral, Ms. Alison
 Capriz, Ms. Lynette
 Carter, Mr. and Mrs. Francis and Linda Lea
 Carty, Mr. and Mrs. John and Caroline
 Chiaramonte, Mr. and Mrs. Gene and Natalie
 Chudleigh, Dr. and Mrs. Nigel and Diana
 Cockburn, Mr. and Mrs. Alexander and Mildred
 Collis, Mr. and Mrs. John and Judy
 Collis, Mrs. Margaret
 Conyers, Mr. and Mrs. N. Thomas and Heather
 Cook, Mr. and Mrs. Walter and Mary D. C.
 Cook, Mr. William P
 Correia, Ms. Marjorie
 Cossar, Mr. and Mrs. Alan C.
 Cottingham, Mr. and Mrs. Dudley and Debbie
 Cox, Mrs. Jessica
 Davidson, Mr. and Mrs. Ian and Felicite
 Davies, Mr. and Mrs. Gareth and Diana
 Davis, Mr. and Mrs. Delmonte and Martha
 Davis, Mrs. Maude
 DeFrias, Mr. and Mrs. Carlos and Laura
 Deaton, Ms. J. E.
 DeSilva, Ms. Linda
 DeSousa, Mr. and Mrs. Michael and Michelle
 Dias, Ms. Katrinia
 Dill, Mr. and Mrs. Reginald and Jennifer
 Drew, Michel and Terrill
 Durham, Mr. Robert
 Evans, Mr. and Mrs. Handel and Yvonne E.
 Evans, Ms. Whitney
 Finnerty, Mr. and Mrs. Edward and Patricia
 Finnerty, Ms. Lisa
 Fournier, Mr. Thornton Alain
 Fox, Mr. Steven
 Franklin, Mr. Brian
 Fulton, Dr. and Mrs. Ian
 Furbert, Mrs. Cora Gail
 Gilfether, Mr. P. Douglas
 Glover, Mr. Daniel
 Glynn, Mr. and Mrs. Denis and RoseMarie
 Grant, Stanley
 Griffiths, Mr. Julian
 Hargun and Mrs. Marie Hargun, Chief Justice Narinder
 Harvey, Dr. Eugene and Susan
 Hayward, Mr. and Mrs. J. Henry and Patricia

Hayward, Ms. Valerie
 Hetzel, Mr. and Mrs. Erich and Janice
 Hoegh, Mr. and Mrs. Ove
 Hollis, Rev. Arnold
 Hyland, Mr. and Mrs. David and Lindsay
 James, Dr. Thomas V.
 James, Mr. and Mrs. Colin and Helen C.
 Jones, Mr. and Mrs. Peter and Marian
 Jorgensen, Ms. Christine
 King, Mrs. Lauren Mae
 Knight, Ms. Elizabeth
 Lloyd, Ms. Margaret
 Longworth, Mr. and Mrs. Andrew and Linda
 Lopes, Mr. and Mrs. Ricky and Lucy
 Males, Ms. Jean
 Manuel, Mr. and Mrs. William R. and Nancy
 Masters, Mr. Robert and Mrs. Margaret Smith
 Matthews Sousa, Ms. Rebeka
 Mello, Ms. Heather
 Miller, Mr. and Mrs. Thomas and Beth
 Mulder, Mr. and Mrs. William and Shirley
 Naylor, Mr. Russell
 Nicoll, Ms. Sheila
 Noble, Mr. Laurence
 Outerbridge, Ms. Susan
 Pantry, Ms. Madeleine H.
 Parsons, Mr. John
 Patterson, Mr. and Mrs. Francis and June
 Pearman, Ms. Suzanne D.
 Phillips, Mr. and Mrs. Paul and Darlene
 Phillips, Mrs. Patricia
 Pimentel, Mr. and Mrs. Manuel and Roslyn
 Pitcher, Ms. Patricia
 Prentice, Mr. Anthony
 Randall, Ms. Diana
 Rego, Mr. and Mrs. Robert and Carolyn
 Roblin, Mrs. Susan
 Sainsbury, Mr. and Mrs. E. John and Ruth
 Saunders, Ms. Abby
 Shailer, Mr. and Mrs. Barry
 Sharpe, Mr. and Mrs. Bruce and Sue R.
 Simmons, Mr. and Mrs. Eugene and Sasha
 Simmons, Mr. and Mrs. Peter and Andrea
 Simmons, Ms. Shirley D.
 Sims, Mr. and Mrs. Bruce and Carol Ann
 Skinner, Mr. and Mrs. George and Christine
 Skurowski, Ms. Haley
 Smith, Mr. and Mrs. Colin and Michelle
 Smith, Mr. and Mrs. Timothy
 Smith, Ms. Yvonne
 Smith, Ralph
 Sousa, Mrs. Maria Louisa
 Stephens, Ms. Laura
 Stevens, Ms. Caron
 Stewart, Mr. Nigel
 Stone, Mr. and Mrs. Kenneth and Marie

Strobel, Ms. Kristen
 Stubbs, Ms. Robin
 Suter, Dr. Kathryn
 Swan, Ms. Alana
 Thomas, Mr. Darion
 Thorsteinson, Mr. and Mrs. Thomas
 and Debbie
 Titterton, Mr. and Mrs. Glenn and Susan
 Tucker, Mr. and Mrs. Craig and Angela
 Viney, Mr. and Mrs. Paul and Donna
 Walker, Mr. Blythe
 Warner, Dr. and Mrs. Wilbert and Romelle
 Watson, Mr. and Mrs. Peter and Katherine
 Weale, Mr. and Mrs. John R. and Margaret
 Wellman, Ms. Belinda
 White-Brauers, Ms. Brigitte
 Wilkinson, Mr. and Mrs. Charles and Gina
 Williams, Ms. Shakira
 Winter, Mr. and Mrs. Robert J.
 Woolridge, Ms. Lynne
 Young, Mr. and Mrs. Reid and Emma Linda

Real Friend ~ \$100+

A. F. Smith
 Bacardi International Limited
 Bedford Management Limited
 Bermuda Hearing Services Ltd.
 Bermuda Nursing Association
 Harrington and Partners
 Sun Control
 TOPS Ltd.
 Warwick Workmens Club
 Zurich International Limited

Anonymous (50)

Adams, Mr. and Mrs. Arthur and Ellen
 Adams, Ms. Beverly
 Adcock, Mr. and Mrs. Newton and Cheri
 Allen, Mr. and Mrs. Van Dyke and Marva
 Amaral, Ms. Patricia
 Anfossi, Ms. Elma
 Araujo, Mr. and Mrs. Simon and Lucia
 Astwood, Mr. and Mrs. Quinton and Clea
 Astwood, Mr. William Wayne
 Bailey, Ms. Pamela
 Bamber, Ms. Sheila
 Barber, Dr. David and Mrs. Fiona
 Barber, Mr. and Mrs. David and Marjorie
 Barber, Mr. and Mrs. Steven and Cindy
 Barnes, Ms. Jane
 Baron, Mrs. Dinah
 Bartoletti, Ms. Rebecca
 Battersbee, Mr. and Mrs. Keith and Merle
 Bean, Mr. and Mrs. Sidney and La-Keesha
 Bean, Ms. Jennifer
 Bechter, Mr. and Mrs. Allan and Patricia
 Bell, Mr. and Mrs. Raymond and Deborah

Berg, Mr. and Mrs. John and Hope
 Bielby, Mr. and Mrs. John and Christine
 Biggs, Mr. and Mrs. Simon and Rachel
 Birrer, Mr. Kurt
 Bishop, Mr. Michael
 Blades, Mr. and Mrs. Colin and Kalmia Joan
 Bloomer, Mr. David
 Brimmer, Ms. Cherlyn
 Broadley, Ms. Amanda
 Brooks, Mr. and Mrs. Alan and Paulina
 Burch, Ms. Valarie
 Burchall, Mr. and Mrs. Wendell and Marilyn
 Burchall, Ms. Shadae
 Burland, Mr. and Mrs. Alan and Linda Jo
 Burland, Ms. Vivian
 Burrows, Mr. and Mrs. Steven and Sandra
 Burrows, Ms. Delfi
 Burull, Mr. Jon
 Butterfield-Smith, Ms. Sandra
 Cabral and Family, Ms. Sierra
 Cabral, Ms. Joan
 Calderon, Ms. Melanie
 Camara, Mr. and Mrs. Michael and Karen
 Campbell, Mr. and Mrs. Wayne Swan
 and Francezia
 Card, Ms. Judy
 Carr, Mr. and Mrs. Andrew and
 Agnes Nanette
 Carr, Ms. Cathal
 Carreiro, Mr. Anthony
 Chaves, Mr. and Mrs. Vincent and Natalie
 Christensen, Ms. Carol
 Christopher, Mrs. Marlene
 Clifford, Mr. Ivan T.
 Clinton, Ms. Josephine
 Colton, Ms. Penny
 Constable, Mrs. Sheila
 Cook, Ms. Sarah
 Copeland, Mr. and Mrs. Stephen
 and Carolyn
 Cordeiro, Mr. and Mrs. Tony and Elizabeth
 Correia, Mr. and Mrs. Gil and Maria
 Couper, Dr. and Mrs. Colin and Margaret
 Crisson, Mr. Inish
 Da Ponte, Mr. David
 Daniels, Ms. Rosamund
 Daniels, Ms. Ruth
 Darling, Lt. Col. and Mrs. Michael
 and Elaine
 Davidson, Mr. and Mrs. Allan
 Davidson, Mr. and Mrs. Hugh
 Davis, Ms. Jane
 Dean, Mrs. Gretchen
 DeCouto, Mr. and Mrs. Donald and Marcia
 DeMelo, Mr. Andrew
 DeMelo, Mr. Gregory
 DeSilva, Mr. and Mrs. Raymond and Alison
 DeSilva, Mrs. Rosemarie
 DeSilva, Ms. Daphne

Deutsch, Mr. and Mrs. John and Kathy
 Di Meglio, Ms. Sabrina
 Dias, Mr. and Mrs. Frank and Cynthia
 Dill, Rev. and Mrs. Reginald and Deborah
 Dillas-Wright, Mrs. Joan
 Doe, Mr. and Mrs. Ross and Diana
 Donald, Mr. and Mrs. Reginald and Diane
 Dowling, Ms. Cheryl
 Downing, Ms. Elizabeth
 Downs, Ms. Diana
 Duncan, Ms. Linda
 Durrant, Mr. and Mrs. Malcolm and Terri
 Durrant, Ms. Claire
 Dyer Tucker, Ms. Alberta
 Edwards, Ms. Patricia
 Exell, Ms. Carol
 Faught, Ms. Ann
 Faulkenberry, Mr. and Mrs. Finn
 and Tammy
 Ferguson, Ms. Emily
 Finnerty, Mr. and Mrs. Ian and Sonia
 Forde, Mrs. Bernette
 Frank, Mr. and Mrs. Kevin and Sandra M.
 Fullerton, Mr. and Mrs. Chris and Barbara
 Gair, Mr. Stephen
 Garca, Mr. and Mrs. Anthony and Lucy
 Gascoigne, Ms. Sandy
 Gibbons, Ms. Susan
 Gillies & Mr. Robert Gillies, Mr. and
 Mrs. William
 Gober, Ms. Brenda
 Gombos, Mr. Marcantonio
 Gonsalves, Ms. Karen
 Gorman, Mr. and Mrs. Rory and Gail
 Graham, Ms. Gina
 Gunther, Mrs. Keil
 Hagen and family, Mr. and Mrs. Graeme
 and Judy
 Hammond, Mr. and Mrs. George and
 Caroline
 Harmer and Ms. Clare Frances Warburton,
 Mr. Michael
 Harris, Mr. and Mrs. Christopher
 Harvey, Dr. and Mrs. Neil and Lois
 Harvey, Mr. and Mrs. Mark and Kay
 Henagulph, Ms. B. Nadine
 Henderson, Mr. Ian
 Higgins, Mr. and Mrs. Rodney and
 Shirley Leach
 Hill, Mr. and Mrs. Archer
 Hill, Ms. Sandra
 Johnson and Ms. Claudette DeShields,
 Ms. Keisha
 Johnson, Mr. and Mrs. James and Gillian
 Johnson, Mrs. Mary
 Johnston, Mr. Jay
 Jones, Mr. K. Brian
 Jones, Ms. Lisa
 Joslyn, Ms. Joan

Joslyn, Ms. Kimberley
 Kempe-Gibson, Mrs. Zoe
 Kenny, Mr. Hayden
 Kerr, Mr. and Mrs. Tim and Shanna-Lee
 LaHuta, Ms. Joy
 Lambert, Ms. Lori-Lee
 Leseur, Mr. and Mrs. John and Elizabeth
 Leseur, Mr. and Mrs. Kenneth Michael
 and Fay
 Lewis, Ms. Jean
 Lindo, Mr. and Mrs. Larry W.
 Lister Reed, Ms. Lisa
 Little, Ms. Naomi
 Lomas, Ms. Keren
 Lusher, Ms. Joy
 Madeiros, Mr. and Mrs. Raymond
 and Nancy
 Maguire, Mr. and Mrs. Michael and Paula
 Manson, Mr. Jeff
 Marshall, Mr. Charles
 Marshall, Ms. Elizabeth Jane
 Martin, Mr. and Mrs. Raymond and Janine
 Martin, Mrs. Carol Susan
 Martins, Mrs. Valerie
 Masters, Mr. and Mrs. Hal and Angela
 Matthews, Mr. Stuart Matthews &
 Mrs. Marie
 Matvey, Mr. Chris
 Maughan, Mr. Michael
 McLoughlin, Mr. Peter
 Medeiros, Mr. and Mrs. Raymond
 and Helen
 Medeiros, Ms. Michelle
 Ming, Mr. A. E. Junior
 Minors, Mr. and Mrs. Marshall and Rosalyn
 Minors, Ms. Helen
 Mitchell, Ms. Cynthia
 Michell, Mr. Howard
 Mitchell, Ms. Dorothy Joyce
 Moore, Capt. and Mrs. John Willard
 and Elizabeth
 Muirhead, Mr. Peter John
 Mullan, Mr. Sean
 Mullen, Mr. and Mrs. Peter and Mary
 Neasham, Mr. and Mrs. Allan W.
 and Bernice
 Nisbett, Mr. Thomas
 Notman, Mr. and Mrs. David
 O'Connor, Mr. Aidan
 Oldfield, Mr. and Mrs. Roger and Magda
 Oliver, Mr. and Mrs. Robert
 Oliver, Mr. Stan
 Orchard, Mr. and Mrs. Mark and Helen
 Outerbridge, Mr. and Mrs. William
 and Carol
 Outerbridge, Ms. Paula
 Parfit, Mr. and Mrs. Jeremy and Helen
 Parris, Ms. Patricia
 Paterson, Mr. and Mrs. George and Irene

Patterson, Mr. and Mrs. David and Jennifer
 Paulo, Mr. and Mrs. Jose and Maria Beatriz
 Peniston, Mr. and Mrs. J. Frank and Mina
 Peniston, Ms. Winifred
 Pepper, Ms. Laura
 Peterich, Mr. and Mrs. D. George
 Pimm, Ms. Jean
 Pitman, Mr. and Mrs. Raymond and Nancy
 Pitt, Ms. Carol
 Powell, Ms. Joan
 Powell, Ms. Jody
 Price, Mr. Gary
 Price, Mr. William
 Pugh, Mr. and Mrs. David and Trudi
 Pullen, Ms. Margaret
 Redford, Mr. and Mrs. Graham and Cindy
 Rego, Mr. and Mrs. Edward and Gloria
 Rego, Mr. and Mrs. Michael and Kim
 Renaud and Family, Mrs. Nicole
 Repose, Mr. Manuel
 Reynolds, Mr. Louis
 Richold, Ms. Eleanor Harriet
 Rickards, Mr. and Mrs. Michael
 and Rosalie L.
 Roberts, Ms. Rebecca
 Rogers, Mr. and Mrs. Johnathan and Alana
 Romeo, Dr. and Mrs. Alexander
 Rose, Ms. Siobhan
 Ross, Mr. Ronald
 Rowe, Mr. Mark and Anne
 Rubaine, Mr. and Mrs. Zeko and Gaynell
 Ruse, Mr. Stephen
 Russo, Mr. and Mrs. Hugh
 Ryall, Mr. and Mrs. John and Brenda
 Santucci, Mr. and Mrs. Raymond
 and Andrea
 Schultz, Dr. and Mrs. Edward and Crystal
 Scott, Mr. and Mrs. Ralph and Carla
 Shaw, Mr. and Mrs. Peter and Beverley
 Shaw, Mr. Robert
 Sherwin, Dr. Stephen
 Siddle, Ms. Patricia
 Siggins, Ms. Kathryn
 Simmons, Ms. Ashlie
 Simmons, Ms. Joy
 Simmons, Ms. Robyn
 Simons, Ms. Arlene J.
 Simons, Ms. Wenda
 Simpson, Mr. and Mrs. Eddie and Gail
 Sims, Ms. Karen
 Skinner, Mr. and Mrs. David and Dianne
 Smith, Mr. Chris
 Smith, Ms. Barbara
 Soares, Mr. and Mrs. Dean and Teresa
 Sobe, Ms. Elizabeth
 Sousa, Ms. Suzanne
 Spaulding-Gibbons, Mrs. Tracy
 Steede, Ms. Rose I.
 Stewart, Ms. Gillian

Steynor, Mr. and Mrs. Robert and Nancy
 Storrie, Ms. Tonya and Shelby
 Stowe, Ms. Linda
 Stuart, Ms. Edith
 Swain, Mr. David
 Swain, Ms. Hayley
 Swan, Ms. Judith
 Swann, Ms. Joanne
 Tailford, Mr. and Mrs. Mark and Jackie A.
 Tannock, Ms. Janet
 Tavares, Mr. and Mrs. John and Linda Lee
 Teel, Ms. Renee
 Terceira, Mrs. Joan
 Testard, Ms. Veronique
 Thomas -Ray, Ms. Carolyn
 Thomas, Mr. and Mrs. Alun and Elyna
 Thomas, Ms. Renee
 Thompson, Mr. and Mrs. Stuart William
 Trimm, Mr. and Mrs. Roger and Deborah
 Troake, Mr. and Mrs. Philip and Anita
 Trott, Mr. Troy
 Trott, Mrs. Debbie
 Trott, Ms. Marie
 Tucker and Ms. Bradlyn DeShields,
 Mr. Dennis Lee
 Tucker, Mr. and Mrs. Darius and Talitta
 Tucker, Mr. and Mrs. Harry S. and Judith
 Tucker, Rev. Jamaine
 Tufts, Mr. and Mrs. Douglas and Jennifer
 Turner, Mrs. Mary Elizabeth
 Valadao, Ms. Nicole
 Vallis, Ms. Jeanette J.
 Vasconcelos, Mr. and Mrs. Dalmero
 and Patricia
 Vorley, Mr. Peter Vorley and
 Dr. Marion Watlington
 Wallace, Ms. Keitha
 Wallington, Mr. and Mrs. Ronald and Susan
 Watkinson, Mr. and Mrs. Richard and
 Elaine
 Watlington, Ms. Margery Joyce
 Watt, Ms. Sandra
 West, Dr. and Mrs. Andrew and Jenny
 West, Ms. Carol
 Wetherhill, Mr. and Mrs. Christopher and
 Chrissy
 Whalley, Mr. Michael
 Wharton, Mr. and Mrs. William
 and Georgia
 White, Mr. and Mrs. Andrew and Penny
 White, Mr. and Mrs. Anthony and Mandy
 Wilson, Mr. Malcolm
 Wingate, Ms. Elizabeth
 Woods, Mr. Eldridge
 Woolridge, Mr. and Mrs. Albert and Karen
 Woolridge, Rev. Betty L. Furbert-Woolridge
 and Mr. Edward
 Wright, Mr. and Mrs. Ben and Laura
 Young, Ms. Josiane
 Young, Ms. Natalie

True Friend ~ Up to \$100

Apex Law Group Limited
 Dame Marjorie Bean Hope Academy
 Hamma Enterprises Ltd.
 Schroders (Bermuda) Limited
 Sizewise Fashions

Anonymous (32)

Adams, Ms. Martha
 Amott, Mr. John
 Anderson, Ms. Gina
 Ashford, Mr. and Mrs. Michael and Sally
 Atwood, Ms. Barbara Dale
 Bartlett, Ms. Beryl
 Barnes, Mr. and Mrs. John and
 Cynthia Lancer
 Bath, Mr. Stephen
 Bean, Ms. Marilyn R.
 Bento, Ms. Maria Julieta
 Black, Ms. Susan
 Brackstone, Ms. Maria Sophie
 Brangman, Ms. Beverley
 Brine, Mr. David
 Brine, Mr. Joshua
 Burgess, Mr. and Mrs. Lloyd and Judith
 Burke, Mr. and Mrs. Nick and Aoife
 Cabral, Ms. Karen
 Carey, Ms. Gloria
 Carreiro, Ms. Maria
 Cart, Mr. and Mrs. David and Sylvia
 Caton, Ms. Margaret
 Collier, Ms. Marianne
 Cooper, Ms. Alexia
 Corday, Mr. and Mrs. Terry and Trudy
 Crofton, Mr. and Mrs. Lothar and Alexia
 Cunha, Ms. Mary
 Dale, Mr. John
 Darling, Lt. Col. and Mrs. Michael
 and Elaine
 DaSilva, Ms. Jennifer
 De Melo, Mr. and Mrs. Kevin and Jana
 DeShields, Mr. and Mrs. George
 DeSilva, Mr. and Mrs. David and Cecilia
 Dill, Ms. Georgina
 Dill, Mr. and Mrs. Kenneth and Linda
 Dill, Ms. Patricia
 Doyle, Ms. Deirdre
 Dunstan, Ms. Rosehelen
 Elliott, Ms. Chrissy Sylvia
 Evans, Mr. and Mrs. Vaughan
 Faries, Mrs. Barbara
 Farmer, Ms. Patricia
 Fata, Mr. Mike

Ferguson, Mrs. Marlene
 Ford, Ms. Kathleen
 Fortuna, Ms. Maria O.
 Frith, Mr. and Mrs. Ronald
 Frith, Ms. Barbara
 Fox, Mr. and Mrs. Denis and Jo-Anne
 Franklin, Mrs. Candace
 Froncioni, Ms. Nina
 Fryer, Ms. Agnes
 Furbert, Ms. Judith Ann
 Furtado, Ms. Elizabeth
 Gardecki, Ms. Judith
 Garland, Mr. and Mrs. Dave and Sue
 Gibbons, Mr. and Mrs. Steve and Sue
 Gilbert, Mr. and Mrs. Weldon
 Glasgow, Mr. and Mrs. Michael and
 Deborah
 Goddard Gibbons, Mrs. Donna
 Graham, Ms. Rosemary
 Greenslade, Mr. and Mrs. Stanley and Terri
 Guishard, Ms. Gracelyn
 Hava, Ms. Evi
 Haynes, Mr. and Mrs. Peter and Pat
 Hayward, Ms. Diane
 Henderson, Ms. Elizabeth
 Hinton, Mr. and Mrs. Mark
 Hurst, Mr. and Mrs. Noel and Vivian
 James, Ms. Harriet
 Jeffrey, Mr. and Mrs. Michael and Audrey
 Joell, Mr. Eugene
 Johnson, Mr. and Mrs. Scott and Nicole
 Kempe, Ms. Pamela
 Kendall, Ms. Angela R.
 Kendell, Mr. Stephen
 Koren, Ms. Suzanne
 Lemaire, Ms. Lorriann
 Lewis, Mrs. Martha
 Lutkin, Mr. and Mrs. Raymond and Janet
 Lyons, Mr. and Mrs. Gerry and Shina
 Maddock, Ms. Sarah
 Madeiros, Mr. and Mrs. Raymond
 Madeiros, Mr. and Mrs. Ronald
 and Elizabeth
 McCallum, Mr. Michael
 McKay, Ms. Elsa
 Medeiros, Mr. and Mrs. Manuel and Maria
 Mellor, Mr. and Mrs. Andrew and Laura
 Messick, Mr. Klye
 Morbey, Mr. and Mrs. John and Audrey
 Nearon, Mr. William
 Osborne, Mr. Christopher
 Outerbridge, Mr. and Mrs. Gordon J.
 and Helen
 Outerbridge, Ms. Giselle
 Pacheco, Mr. and Mrs. Joseph and Dorothy

Patterson, Ms. Jeanette
 Paul, Mrs. Marion
 Paynter, Ms. Jenee
 Pereira, Ms. Vivian
 Pitt, Ms. Tiffany
 Plowman, Mr. Michael
 Pratt, Ms. Jacqueline
 Price, Mr. and Mrs. Tim and Natalie
 Purvey, Mr. and Mrs. Keith and Lorraine
 Raine, Ms. Jill
 Ray, Mrs. Candy
 Rego, Ms. Kelly
 Ricciardi, Mr. and Mrs. Brian and Becky
 Roberts, Mr. and Mrs. Kevin and Susan
 Robinson, Mr. and Mrs. Daniel and Andrea
 Robinson, Ms. Iris Jean
 Ross, Ms. Ann
 Rosser, Mrs. Mary
 Ryan, Mrs. Margaret
 Simons, Ms. Elva
 Singleton, Mr. and Mrs. Derek and Sallie
 Skinner, Mrs. Dee Dee
 Smith, Mr. Boyd
 Smith, Ms. Betty
 Smith, Ms. Catherine
 Smith, Ms. Esther
 Smith, Mr. Harold
 Smith, Ms. Joanne
 Soares, Mrs. Colin E.
 Soares, Mr. and Mrs. Craig and Kelli
 Southern, Mr. and Mrs. Tim and Elizabeth
 Southern, Mr. Russell
 Spurling, Mr. and Mrs. Richard and Jane
 Squire, Mr. and Mrs. Tommie and Marion
 Stokes, Ms. Danielle
 Telpoukhovskaia, Ms. Maria
 Thomas, Mr. and Mrs. Eugene and Patricia
 Tribley, Ms. Maxine O.
 Trott, Mr. Edric
 Trott, Ms. LuVerne
 Tuzo, Ms. Terrae
 Vallis, Mr. and Mrs. David and Shirley
 Vallis, Mr. Richard
 Van Dorset, Ms. Christina
 Walker, Mr. and Mrs. David and Susan
 Warwick, Mr. John
 Watlington, Ms. Penelope
 Webb, Ms. Anne B.
 Whayman, Mr. and Mrs. Andrew
 and Amanda
 Whitehead, Mr. and Mrs. Dennis and Lisa
 Williams, Mr. and Mrs. Quintin and Clara
 Williams, Ms. Pamela
 Wilson, Mr. George
 Young, Ms. Wendy





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