



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

ANNUAL REPORT

~ 2022 ~



ACCREDITED AT THE HIGHEST STANDARDS BY:



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

“We connect directly to the social worker or the nurse. They both treat our dad and family with dignity and respect.”

“My personal nurse is excellent at her job. She has been with me for 3 years through my cancer surgeries and recoveries. She is personable and a great help in the aid of my physician and mental state.”

“Blown away by the care, concern and professionalism, courtesy and the easing of any fear. I always feel better after a visit by the nurses. Jobs well done. Thank you.”

“I would like to take the time to thank the faculty and everyone of the PALS family for the support I have received. Without all of you, I would not be here. Thank you.”

“Always found that the nurse was available to offer help by phone if not in person. Nurse always followed through by seeking answers for me. PALS is an essential service to the cancer community.”

“I was thoroughly happy with the care that was provided to me in my time of need. I couldn't ask for any better. I thank you all tremendously for your help and support.”

“My interaction with your PALS team has been nothing but positive. Your presence in Bermuda is a true blessing.”

“This is my third bout of cancer and PALS has been with me every step of the way. I don't think I would have made it this far without the support I have been given. I consider myself very lucky.”

~ 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 2022

I am very pleased to have been elected Chairman of the P.A.L.S. Board of Directors and feel fortunate to have joined an organization with a robust and knowledgeable Board. I would like to personally thank my predecessor, Gavin Arton, for his 21 years of service as P.A.L.S. Chairman, and I look forward to working with Gavin as he remains an active member of the Board of Directors. The deep institutional knowledge of P.A.L.S. and the community it serves which Gavin and Ann Smith Gordon (Honorary Director) possess will continue to be of great value to both myself and the organization.

There have been many positive changes at P.A.L.S. during my first year of service. In January 2022, we were excited to welcome Julie Harrington as Nurse Manager. Julie is no stranger to P.A.L.S. (she served as a P.A.L.S. nurse from 2011 to 2015) and brings deep clinical and managerial expertise. Julie's leadership and support has enabled the P.A.L.S. nurses to focus on providing high quality care while minimizing time spent performing administrative tasks. This is key since patient care is core to the P.A.L.S. mission.

In August Lynette Waldron, P.A.L.S.' longtime Volunteer Coordinator retired. We'll miss her warm and compassionate dedication to the patients we serve. We look forward to seeing Lynette as she continues to support the annual P.A.L.S. Christmas Tree in Washington Mall and the Bank of Butterfield. Thank you Lynette for almost twenty-four years of service to P.A.L.S.

This year we welcomed Geoff Usher to the board. Geoff brings with him extensive IT and cyber security expertise. He will lead a review of P.A.L.S. IT infrastructure to ensure that we remain resilient and in compliance with the evolving regulatory landscape with emphasis on protecting sensitive patient data.

Lacey Rance joined P.A.L.S. as our new Receptionist/Marketing Coordinator. We welcome Lacey to the P.A.L.S. family. In the short time she has been here, she has already become a valued member of our team.

While 2022 brought some relief from the pandemic, this was replaced by economic challenges including inflation. P.A.L.S. was not immune to this economic pressure. A decrease in donations coupled with an increase in operating cost resulted in our largest deficit for many years. The board is committed to narrowing the deficit while still meeting the needs of the community.

Providing in-home patient care is key to the mission of P.A.L.S., and it would not be possible without our dedicated nurses – Kathy Fox, Merlyn Burgess, Reanna Stovell, Rosa Ward, Waynette Wilson; Nurse Manager Julie Harrington; Medical Social Worker, Shaimeka Ingham; and the clinical leadership provided by Medical Director Dr. Sharon Alikhani. On behalf of the entire Board of Directors, I want to extend a heartfelt thanks to our clinical team.

Special thanks also to our Executive Director, Colleen English DeGrilla who keeps everything running efficiently from the daily operations of the office, to the securing of funding and grants, to the personal touch with both our patients and our donors. Colleen is the leader of our team along with support from Treasurer John Hill; Carolyn Arnold, Administrative Assistant and Accounts Manager; and Lacey Rance, Receptionist/Marketing Coordinator.

Thank you to Darlene Phillips who does so much more than her title of Chair of the Fundraising Committee implies. Since I've joined P.A.L.S., I have not attended a single event or meeting where Darlene wasn't present and supportive.

On behalf of all of us at P.A.L.S., I extend thanks to our many donors, supporters, and volunteers. Gavin closed his letters by stating at P.A.L.S., "We can never say thank you enough!" I share his sentiment and will continue the tradition. Thank you!

A handwritten signature in dark ink, reading "W. M. Wharton". The signature is fluid and cursive, with a horizontal line underlining the name.

William Wharton
Chairman

Patron

Her Excellency the Governor of Bermuda, Ms Rena Lalgie

Honorary Director

Ann Smith Gordon, MBE, JP

Board of Directors

Gavin Arton
Mark Crockwell
Michael D. Daniel
Terri Durrant
Jo-Ann Fox
Debby Graham
Shauna MacKenzie
Darlene Phillips
Pat Purvey
Peter Tobin
Geoff Usher (*from 28 June 2022*)
Dr. Wilbert Warner, FRCP(C)
Peter F. Watson, FCPA
William Wharton

Officers

William Wharton, Chairman (*from 28 June 2022*)
Gavin Arton, Chairman (*until 28 June 2022*)
Debby Graham, *Deputy Chairman*
Colleen English Degrilla, MSW, LCSW, *Executive Director*
Dr. Sharon Alikhani, MBBS MSc MRCP, *Medical Director*
Shauna MacKenzie, *Corporate Secretary & Privacy Officer*
John H. Hill, *Treasurer & 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

Looking back just five short years ago when I started with P.A.L.S. in 2017, we have seen significant positive growth. I have been fortunate to be the Executive Director during one of the most exciting periods of change at P.A.L.S.

Some changes were operational. In June of 2017 we became approved as a Standard Hospital Benefit for end-of-life care and we are now able to claim for Palliative Care End-of-Life Benefits. Through this benefit we have been able to assist 224 patients and their families with their end-of-life wishes and help more people with a desire to die at home be able to fulfill their final wish. We are grateful to have been a part of their transitions. In January 2020 we became BNSC accredited and have maintained our accreditation since which ensures that we provide the highest quality care possible to our patients.

Another significant change has been the addition of the P.A.L.S. Thrift Shop which today, four years later, has a tremendous following and a very loyal customer base. The shop is open every weekend Saturday and Sunday. I can attest because I work the first Saturday each month and although we open at 9am, the lines start at 8am. The Thrift Shop is known as the “boutique of thrift shops” on island and I credit this to the hours of dedication given by the manager Joan Cabral, the assistant managers Susan Tessitore and Alexia Cooper and the many volunteers who give of their time each week and have since we opened in March 2018.

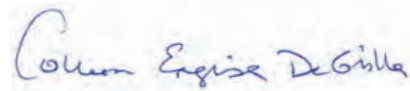
Since 2018, P.A.L.S. has seen an expansion of our Clinical Team with the addition of a Palliative Care Physician, a Medical Social Worker and a Clinical Nurse Manager. Each member of the team brings to P.A.L.S. specialized skills to help increase the level of service we are able to provide to patients and their families.

One of the things we are most proud of is the Integrative Oncology Programme (IOP). In 2020 P.A.L.S. received a grant from the Bermuda Health Council to provide Bermuda's first IOP. This programme was created through a partnership with Penny Brohn UK and includes a six week session of movement with Ewa Gutowska of Alchemy Gym, nutrition with Catherine Burns of Waterfront Wellness, psychology with Dr Jade Templer of Solstice and reflexology through Fiona Couper-Smith. These sessions have been incredibly successful!! To date we have had 31 graduates and lots of positive feedback. P.A.L.S. is always looking at how to better patients' lives while living with cancer, and multidisciplinary “wellness” programmes such as this directly impact our patients in a positive way.

Perhaps one of the most profound changes will be the change in leadership at the Board level. All these advances at P.A.L.S. have come under the tenure of Gavin Arton, Chairman of the Board of Directors for P.A.L.S. I am thankful to have begun my time as ED under his leadership. At the same time, I am excited to be working with Bill Wharton who brings with him a dedication to P.A.L.S. and a vision for our future.

I continue to rely on the sage advice of Ann Smith Gordon, a P.A.L.S. founding member, and appreciate her guidance. Thank you also to John Hill for his amazing head with numbers and for helping us to manage our finances. I am very, very appreciative of the fundraising chairperson, my right hand woman Darlene Phillips who assists me daily without complaint or hesitation. I could not do my job without my amazing team! Each member provides their own special talent to P.A.L.S. and without them, and those that came before them, we would not be who we are today. Lastly, our volunteers - we could not survive without their hours of dedication to P.A.L.S. and our patients.

As I look forward, my goal for this year will be to focus on communication. We often hear that people don't know the extent of the services we provide until they know a person who has had support from P.A.L.S. There are many people who confuse the roles of P.A.L.S. versus Bermuda Cancer and Health Centre and Friends of Hospice. Our goal is to ensure that each person in Bermuda knows who P.A.L.S. is, what we do, and how to access our services. We hope no person dealing with cancer ever has to do it alone. We are not only an end-of-life agency, we want to be involved through the entire journey with cancer. Can you help us spread the word?



Colleen English DeGrilla MSW, LCSW
Executive Director

Medical Director's Report

2022 has been a year of recalibration and settling into a world where we are learning to exist and adapt to the Covid-19 virus as something we simply must live with. While it has continued to challenge the way we work and deliver care to our patients, it has in no way limited the care that we provide.

Our referral rates continued to rise which shows that the message is getting out that P.A.L.S. is here for all cancer patients, wherever they happen to be in their journey.

We are sadly seeing the impact that Covid-19 has had on some people, where diagnosis or treatment may have been delayed because of restricted access to health care during the past two years. However, we have worked hard to advocate for our patients with our partners at KEMH Oncology Department and Bermuda Cancer and Health Centre to ensure that the best possible care is delivered to our patients.

We have been excited to see our Integrated Oncology Programme (IOP) take off this year and have enjoyed celebrating our graduates. The programme focuses on the pillars of nutrition, psychosocial wellbeing as well as movement and exercise - all aspects of one's life that we have control over. With the inevitable feeling of loss of control with any cancer diagnosis, this programme helps to educate and empower people to make choices that can and do have a positive impact on their quality of life. We are indebted to our facilitators and partners who make this programme possible, and also to Bermuda Health Council for the grant to fund this programme.

Our team has grown this year with the addition of our new Clinical Nurse Manager. Julie Harrington brings with her not only years of experience as a nurse and specifically P.A.L.S. nurse, but also her relentless support to the nurses and the rest of the clinical team. It is hard to know how we coped before she filled this new role.

We have also seen changes at the board level with the retirement of Gavin Arton who has always been so supportive of the clinical team. We welcome Bill Wharton who has joined P.A.L.S. as Chairman and look forward to his leadership in guiding our organization whilst continuing to support the team on the ground.

There are always new drugs, new programmes and innovative ways of delivering care to cancer patients, but at the core of what we do lies advocacy, respect, empathy, and kindness within an evidence-based setting. This will never change.



Sharon Alikhani MBBS MRCGP
Medical Director

Clinical Team

Julie Harrington - Clinical Nurse Manager (*started Jan 2022*)

Kathy Fox - RN

Rosa Ward - RN

Merlyn Burgess - RN

Waynette Wilson - RN

Reanna Stovell - RN

Shaimeka Ingham - MSW

I began my career at P.A.L.S. as a nurse in 2011 and I would like to express my gratitude for being able to return to P.A.L.S. after retiring in 2015. It is an uplifting experience to once again be part of this amazing organization that I feel is so vital to our community, in providing transformational care.

As the Nurse Manager, I am humbled by the dedication and resilience of our team of nurses and the Medical Social Worker. They consistently uphold the vision to provide support for cancer patients in the community, primarily in the home setting. Their daily activities continue to support our core mission, which is to meet cancer patients' physical, emotional, and social needs whilst maintaining independence and dignity throughout their cancer journey. They do this at an advanced nursing practice level, giving the highest quality of care to all our clients. This is no easy task since over the last five years patient numbers have increased, and the complexity of care to our clients has changed as well, requiring extra time for nurses to care for patients. Their days are much busier and of course the emotional toll is ever present.

My primary focus so far this year has been to support and lead the team daily and show them that they are invaluable. Since I joined, we have completed 1389 home visits (approximately 231 per month) and 1546 contacts through phone calls, emails, and text messages. The team has had 210 new referrals in the last fiscal year averaging 17.5 each month, but sadly we lost 112 patients averaging 9.33 per month. At any given time, our active cases average 200 throughout the entire team. Five years ago, our new referrals were averaging 11.5 per month. Our referrals continue to increase with the added support offered by P.A.L.S., the enhanced multi-disciplinary team and the awareness of the community of the service we provide.

If P.A.L.S. was not here to deliver this exceptional, highly-efficient level of care there would be huge costs to our healthcare system incurred through ambulance calls, emergency room visits, hospital admissions and lengthy stays.

As always, none of our work would happen if it were not for the generosity of families, friends, companies, and the community at large for their continued support and generous donations. On behalf of our most deserving patients, I thank you all very much for your ongoing support. To my wonderful team, thank you for your commitment and I am deeply grateful for all that you do.

Julie Harrington RN. *Clinical Nurse Manager*

Volunteers

Co-ordinated by Lynette Waldron (*through August 2022*)

Lacey Rance (from August 2022)

We continue to rely on P.A.L.S. volunteers as the backbone of our existence. Yes the clinical team leads the front of the house, but behind the scenes - driving patients to appointments, sending out grief support letters and thank you letters to memorial donors, stuffing envelopes, helping in the office, sorting and selling in the thrift shop, aiding and assisting with all events - are the volunteers. Several of our volunteers have been with us since we started in 1980 and many new ones join each year. We can never thank them enough for all of the time they give us but we also know they feel as rewarded by the opportunity to assist as we are grateful to have them.

What are the top 10 reasons to volunteer:

- It's good for you
- It saves resources
- It brings people together
- It promotes personal growth and self esteem
- Volunteering strengthens your community
- You learn a lot
- You get a chance to give back
- You make a difference

A big hug to all of our volunteers...



Audit Committee

Peter F. Watson FCPA, *Chairman*
William Wharton

Gavin Arton
Mark Crockwell

The Audit Committee of the Board consists of four Directors who are independent of the operation 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 Ltd. The initial meeting was designed to review the planning, staffing and scope of the audit of the financial statements.

The second meeting was held to review the results of the audit, the adequacy of the internal controls that could significantly impact the financial statements as well as a discussion of the critical accounting policies and practices used by P.A.L.S.

The Auditor's Report this year is again a clean report, subject of course to the Auditor's inability to obtain assurance on the completeness of revenues in the form of donations, as is the norm for not-for-profit enterprises. 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-month period ended 31 August, 2022.

PricewaterhouseCoopers Ltd. have again been most generous in contributing their audit services to P.A.L.S.

Memorial Secretary Report

Alexia Cooper

During the fiscal year 2021/2022 P.A.L.S. was named to receive donations in memory of 100 persons. There were 474 individual donations received and each one was recognized with a letter of thanks (unless they requested otherwise) and gratitude for thinking of P.A.L.S. We continue to streamline our processes and now send many thank you letters through email instead of traditional mail and donors are very happy for us to have reduced this expense.

One of the families that received services from P.A.L.S. and asked for donations in lieu of flowers said “I will continue to support P.A.L.S. and my link will continue to stay on my wife's website. P.A.L.S. came to our support for both my mom and my wife. Nurse Kathy and Dr Alikhani were literally angels on earth to our family and I will find it hard to ever repay you for the love and support they offered. I will continue to support P.A.L.S. in years to come in every opportunity I can. Again... Thank you”. We are truly appreciative to be able to offer this supportive means for families to be able to give back.

The Memorial Secretary volunteers many hours tracking and thanking people for their donations including the families and also the donors for supporting P.A.L.S. We are very, very appreciative of her dedication to P.A.L.S. and all that it entails.

Fund Raising Committee

Darlene Phillips – *Chair*
Colleen English DeGrilla
Terri Durrant

Berlene Smith
Chrissy Wetherhill
Jo-Ann Fox

In 2021/2022 the Fundraising Committee coordinated our traditional five major events: Mad Hair Day, the Annual Fair & Raffle, our second Virtual Step-A-Thon to replace the traditional walk, a Charleston Wrap fundraiser, and the Tag Day for the Month of May. In addition, P.A.L.S. held our first ever Online Auction which was a tremendous success!!

The Fundraising Team also supports other events that are coordinated by outside donors such as the Bosom Buddies Online Auction, “Nina Swims” and “Running for Kat” by creating marketing materials and posting the event on P.A.L.S. website and social media. Such collaborations with people who want to give back to P.A.L.S. are very rewarding.

The Fundraising Committee continues to coordinate zero cost events by securing sponsorship to cover all expenses so we can ensure that all money raised goes toward patient care! We are looking forward to next year and more face-to-face events in the community.

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

These events would not have been possible without the efforts of the Fundraising 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 \$600,000 since opening in March 2018. The shop's Manager, Joan Cabral, and assistant managers, Alexia Cooper and Susan Tessitore, work with a team of more than 40 volunteers that contribute over 6,000 hours annually to keep the shop well stocked and looking great!!

Mad Hair Day – 29th to 31st October 2021

Mad Hair Day is a community spirit event that involves local schools and businesses. People wear their hair in a “mad” or crazy fashion and donate to P.A.L.S.. This year, we had more students than ever!

P.A.L.S. Online Auction – 11th to 29th October 2021

In keeping with the trend of “virtual” events, the Fundraising Committee held our first P.A.L.S. Online Auction which was a tremendous success. The auction featured an amazing array of exciting items including original works of art, hotel stays, gift certificates to local businesses, gift baskets and even stays in homes in London and Provence! The event received rave reviews. Thank you to everyone who contributed auction items and to everyone who bid!

41st Annual Fair and Raffle – 11th December 2021

The Annual Fair was held for the second time at P.A.L.S. Headquarters. We were happy to have many of our traditional stalls back including the plant stall, Mystery Table, bake sale, and crafts by the Bosom Buddies. There were special raffle baskets and the Lucky 50 game along with delicious sandwiches & homemade soup from our canteen. The Thrift Shop did a brisk business too!

34th Annual P.A.L.S. Walk – 20th to 27th February 2022

P.A.L.S. continued with the “virtual” trend and held our second Virtual Step-A-Thon. Participants could walk Any Time, Any Place during the week of our event and submit their step count online for a chance to win one of three fitness trackers donated by BF&M Insurance. Thanks to our sponsors Clarien Bank, CG Group and Butterfield & Vallis.

Charleston Wrap – March 1st to April 10th 2022

The Charleston Wrap fundraiser is an easy way to shop overseas and support charity at the same time. We have a small but loyal following which is sure to grow!

P.A.L.S. 2nd Annual Golf Tournament – May 13th 2022

We were thrilled to welcome players back to Tucker's Point Golf Club after a three year absence. It was a beautiful day and everyone was excited to hit the links. We couldn't have done it without our sponsors BF&M Insurance, Butterfield & Vallis, Island Construction Services, Lindos Family Markets and Sargasso Sea.

Virtual Tag Day – Month of May

P.A.L.S. was pleased to be able to again have volunteers in front of our favorite stores selling tags. In addition, we continued the online Tag Day Month of May campaign. Tag day/month continues to be both a profitable fundraising event as well as an effective way of keeping P.A.L.S. visible in the community.

Fund Raising Events and Donations from Friends

P.A.L.S. is lucky to be blessed with so many friends, supporters and donors. We continue to be very appreciative of their ongoing dedication and support. Most people know that P.A.L.S. receives no government funding for operational expenses and relies mainly on corporate, individual and memorial donations as well as annual fundraising events. But our “special friends” continue to be so very important to us.

For example, in November 2021 Nina London completed a 2km swim to celebrate her five year anniversary of being cancer free. This swim was to raise money to create a “New and Beautiful Me” class for cancer patients. We are proud to say that the first class took place in September 2022 at Headway Hair and Body. Nina says “When I was battling cancer, I experienced many harsh physical and mental side effects. One of them was that my appearance suddenly changed. I didn't recognize myself in the mirror and sometimes I felt powerless. In the New and Beautiful Me class, professionals will teach women, men and teens simple and effective techniques on how to look after their skin, hair, body and mind so that they can feel stronger, look better, regain a sense of normalcy and control and face cancer with confidence.”

The Bosom Buddies continue to support P.A.L.S. and held two exciting fundraising events. When in-person events were restricted by Covid regulations, they held a tremendously successful online auction featuring more than 80 amazing items. Once people were able to get together again, they held a Trivia Night at Bella Vista and everyone had a very enjoyable evening.

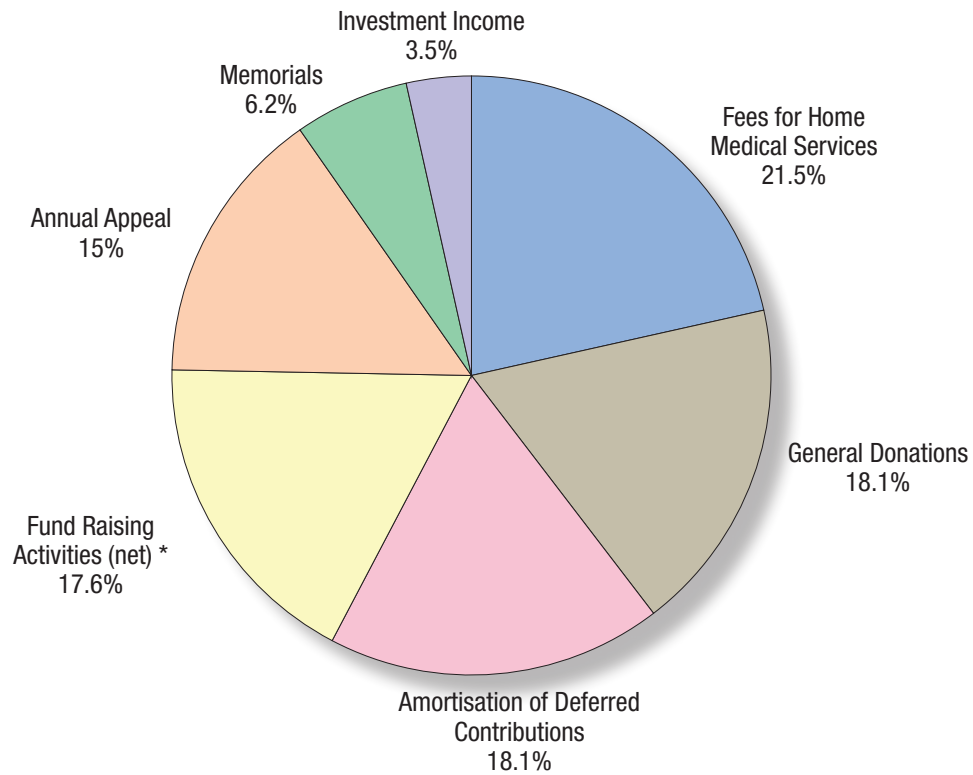
In May 2022 Karl Wilson and his friend ran a grueling 125K Ultramarathon in Scotland to raise money for P.A.L.S. in memory of his wife Kathryn Wilson who passed away in 2021. He raised over \$37,000 through this event and said “The support that P.A.L.S. provided Kat and I during her illness was outstanding. I don't know how I would have coped without them. If Kat were still with us I know she would love to support this fantastic charity so that they can continue to assist our community going forward.”

Thank you to the foundations, trusts, clubs, groups, churches and all that continue to choose P.A.L.S. as their charity of choice. We remain ever thankful for your ongoing support of our mission, who we are and what we do. We know that we could not have served Bermuda's cancer patients for 42 years without your support. Thank you.

Financial Highlights

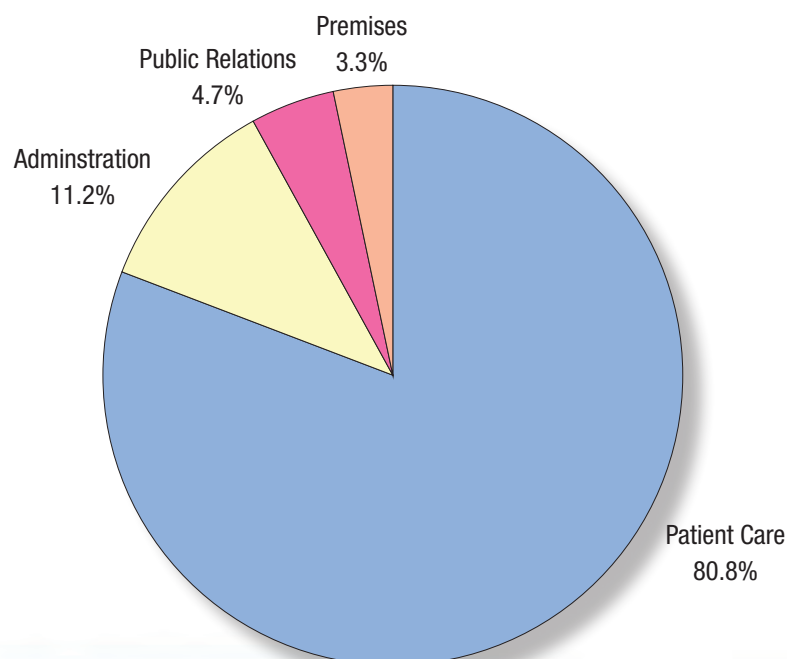
Year ended 31 August, 2022

Income Source



*Fund Raising Activities are shown net of related expenses

Expenses





Independent auditor's report

To the Board of Directors and Members 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 31 August 2022, 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 31 August 2022;
- 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 (deficit) surplus of revenues over expenses and cash flows from operating activities for the years ended 31 August 2022 and 31 August 2021, current assets and net assets as at 31 August 2022 and 31 August 2021. 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.

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



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 and those charged with governance 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.

Those charged with governance are responsible for overseeing the Charity's financial reporting process.

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

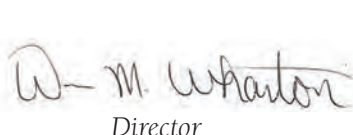
November 22, 2022

Statement of Financial Position

as at 31 August, 2022

	2022 \$	2021 \$
Assets		
Current assets		
Cash and cash equivalents	368,480	185,906
Accrued interest receivable	24,603	30,947
Accounts receivable	73,805	80,920
Prepaid expenses	19,363	12,474
Total current assets	486,251	310,247
Long-term assets		
Investments - bonds (note 3)	3,657,228	4,562,243
Investments - equities (note 3)	117,120	134,556
Property and equipment, net (note 4)	1,036,326	994,238
Total assets	5,296,925	6,001,284
Liabilities		
Current liabilities		
Revenues received in advance	-	11,710
Accounts payable and accrued liabilities	91,944	56,136
Total current liabilities	91,944	67,846
Deferred contributions (note 5)	1,163,789	1,227,725
Accumulated funds		
Unrestricted net assets	4,041,192	4,705,713
Total liabilities and accumulated funds	5,296,925	6,001,284

Approved by the Board of Directors on 22 November 2022


Director


Director


Treasurer

The accompanying notes are an integral part of these financial statements

Statement of Operations

For the year ended 31 August, 2022

	2022 \$	2021 \$
Revenues		
Donations (note 6)	787,375	1,063,784
Fund raising activities (note 7)	462,992	422,249
Fees for home medical services	429,786	511,858
Amortisation of deferred contributions (note 5)	361,731	277,499
Interest income	64,039	79,894
Dividend income	5,714	5,805
Profit on disposal of vehicle	750	-
Membership dues	320	340
	<hr/> 2,112,707	<hr/> 2,361,429
Expenses		
Payroll and related costs (note 8)	1,506,114	1,393,198
Patient expenses (note 9)	500,208	533,598
Fund raising expenses (note 7)	111,724	97,454
Depreciation	90,767	64,196
Office expenses	72,973	44,971
Donated audit fee	46,000	45,100
Insurance	40,221	37,815
Vehicle expenses	34,142	34,235
Bank fees	20,698	21,780
Communications	20,130	22,577
Public relations	17,022	10,659
Property maintenance	16,226	26,999
Electricity	8,426	8,181
Education	4,296	6,977
	<hr/> 2,488,947	<hr/> 2,347,740
Net (deficit) surplus of revenues over expenses before undernoted item	(376,240)	13,689
Net realised and unrealised (loss) gain on investments	(288,281)	6,028
Net (deficit) surplus of revenues over expenses	<hr/> (664,521)	<hr/> 19,717

The accompanying notes are an integral part of these financial statements

Statement of Changes in Net Assets

For the year ended 31 August, 2022

	Unrestricted net assets 2022 \$	Unrestricted net assets 2021 \$
Balance - beginning of year	4,705,713	4,685,996
Net (deficit) surplus of revenues over expenses	(664,521)	19,717
Balance - end of year	4,041,192	4,705,713

The accompanying notes are an integral part of these financial statements

Statement of Cash Flows

For the year ended 31 August, 2022

	2022 \$	2021 \$
Cash flows used in operating activities		
Net (deficit) surplus of revenues over expenses	(664,521)	19,717
Adjustments to reconcile to net cash used in operating activities:		
Depreciation	90,767	64,196
Net realised and unrealised loss (gain) on investments	288,281	(6,028)
Amortisation of bond premium	42,785	29,733
Deferred contributions received	297,795	215,495
Amortisation of deferred contributions	(361,731)	(277,499)
Changes in assets and liabilities:		
Accrued interest receivable	6,344	(4,814)
Accounts receivable	7,115	(13,860)
Prepaid expenses	(6,889)	6,204
Revenues received in advance	(11,710)	(18,115)
Accounts payable and accrued liabilities	35,808	1,540
Net cash (used in) provided by operating activities	(275,956)	16,569
Cash flows from investing activities		
Maturity of bonds	400,000	2,050,000
Redemption of bonds	461,008	-
Sale of bonds	249,590	-
Purchase of bonds	(519,213)	(2,474,769)
Sale of equities	-	98,208
Expenditure on property and equipment	(132,855)	(46,144)
Net cash provided by (used in) investing activities	458,530	(372,705)
Net increase (decrease) in cash and cash equivalents	182,574	(356,136)
Cash and cash equivalents, beginning of year	185,906	542,042
Cash and cash equivalents, end of year	368,480	185,906

The accompanying notes are an integral part of these financial statements

Notes to Financial Statements

31 August, 2022

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) 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.

(b) 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.

(c) 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

(d) Impairment

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

Notes to Financial Statements

31 August, 2022

(e) 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.

(f) 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. Non-cash donations without readily ascertainable fair values and volunteer services are not reflected in the financial statements. Donated professional audit services and other investments (see 2(e)) are included at fair value in the statement of operations.

(g) Patient expenses

Expenses paid on behalf of patients and reimbursements of patient expenses are recorded on an accrual basis.

(h) Deferred contributions

Deferred contributions represent externally restricted resources. The donation revenue is being amortised to income on the same basis as the related expenditures.

(i) 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, 2022

3. Investments

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

Maturity	2022		2021	
	Amortised cost \$	Market value \$	Amortised cost \$	Market value \$
Years to 31 August:				
2022	-	-	600,010	602,520
2023	608,278	598,877	1,127,469	1,140,835
2024	1,282,242	1,246,755	1,041,750	1,072,177
2025	653,946	616,780	655,191	675,715
2026	763,060	713,071	767,196	797,176
2027	510,524	481,745	251,835	273,820
Bonds	3,818,050	3,657,228	4,443,451	4,562,243

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:

	Cost \$	2022 Market value \$	Cost \$	2021 Market value \$
Equities	358,710	117,120	358,710	134,556

4. Property and equipment

Property and equipment comprise the following:

	2022		2021	
	Cost \$	Accumulated depreciation \$	Net book value \$	Net book value \$
Land	514,301	-	514,301	514,301
Building	1,130,332	759,834	370,498	408,176
Vehicles	185,546	82,642	102,904	8,718
Furniture	43,170	42,362	808	259
Office equipment	79,877	61,013	18,864	15,130
Thrift shop improvements	57,235	50,054	7,181	18,628
Rooftop solar panels	36,283	14,513	21,770	29,026
	2,046,744	1,010,418	1,036,326	994,238

Notes to Financial Statements

31 August, 2022

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:

	2022			2021	
	Building and maintenance \$	Education \$	Other \$	Total \$	Total \$
Beginning balance	958,701	-	269,024	1,227,725	1,289,729
Contributions received during the year	-	121,695	176,100	297,795	215,495
Amounts recognised as revenue during the year	(84,156)	(24,339)	(253,236)	(361,731)	(277,499)
Ending balance	874,545	97,356	191,888	1,163,789	1,227,725

6. *Donations*

	2022 \$	2021 \$
General	346,256	416,612
Annual appeal	300,513	435,761
Memorials	123,944	186,307
In lieu of union dues	16,662	25,104
	787,375	1,063,784

7. *Fund raising activities*

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

	2022		2021	
	Revenue \$	Expenses \$	Net income \$	Net income \$
Thrift shop	215,159	68,241	146,918	132,491
Sponsored walk	77,728	17,742	59,986	80,389
Fair – raffle	56,196	7,303	48,893	58,017
Golf tournament	56,105	9,316	46,789	-
Online auction	23,980	5,908	18,072	-
Tag day	18,623	100	18,523	38,603
Coins for Cancer	3,560	147	3,413	-
Fair – stalls, etc.	3,784	485	3,299	747
Mad hair day	3,039	273	2,766	7,725
Charleston Wrap	3,922	2,209	1,713	5,480
Cards by Mary Powell	536	-	536	244
Cook book	360	-	360	180
Holiday market & cocktails in the garden	-	-	-	919
	462,992	111,724	351,268	324,795

Notes to Financial Statements

31 August, 2022

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 \$55,834 (2021- \$58,321) which is included within the payroll and related costs line item in the statement of operations.

9. *Patient expenses*

	2022	2021
	\$	\$
Assistance	475,108	486,427
Medical supplies	71,480	81,609
Food supplements	22,699	20,657
	569,287	588,693
Amounts reimbursed by insurance companies and patients and their families	(69,079)	(55,095)
	500,208	533,598

10. *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.

11. *Registered charity*

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

12. *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 2022.

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.

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.

Notes to Financial Statements

31 August, 2022

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

	2022				2021			
	Amortised cost		Market value		Amortised cost		Market value	
	\$	%	\$	%	\$	%	\$	%
Banks & financial institutions	2,032,477	53	1,933,870	53	1,795,692	40	1,817,895	40
Healthcare	678,667	18	650,585	18	-	-	-	-
Canadian Provincial Governments	594,572	16	584,113	16	592,789	13	643,113	14
Information technology/software	260,818	7	247,021	7	667,284	15	667,130	15

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 2022

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.

They are listed below.

Marvellous Friend ~ \$25,000+

Anonymous (1)

Arton, Mr. and Mrs. Gavin and Nancy
Bermuda Health Council
Bosom Buddies
Centennial Bermuda Foundation
Ernest E. Stempel Foundation
Ferguson, Mrs. Martha
Oil Management Services Ltd.
PricewaterhouseCoopers Ltd.

Wonderful Friend ~ \$10,000+

Allied World Assurance Company Limited
Auto Solutions
Bacardi International Limited
Brown, Ms. Dorothy
CG Insurance
Clarien Bank
Hamilton Parish & Tucker's Town Welfare Trust
Hannover Re Bermuda Ltd.
Helios Foundation
Nesbitt, Mr. and Mrs. Roderick and Megan
Ocorian Services (Bermuda) Limited
Orbis Investment Management Limited
Peter Cundill Foundation
RenaissanceRe Services Ltd
Validus Services (Bermuda))

Super Friend ~ \$2,500+

Anonymous (5)

Aeolus Capital Management
AMTrust Group Bermuda (A.I.I.)
Aon Insurance Managers (Bermuda)
Argo Group Ltd.
Ascot Reinsurance Co. Ltd.
Athene Holdings Ltd. & Subsidiaries
Atlantic Security Limited
Avant Care Services Ltd
Awbury Insurance Ltd.
AXA XL Bermuda
Bermuda Interiors
Bergquist, Mr. and Mrs. Lars and Diana
Blee, Mr. and Mrs. Robert and Susan
Butterfield & Vallis
Butterfield Bermuda Championship/Birdies for Charity
Chubb Charitable Foundation
Connell, Mr. and Mrs. Bruce and Beverley
Cox, Ms. Cynthia

Cripps Foundation
Edmund Gibbons Limited
Enstar Limited
Eurocar Ltd
Freemasons Fund for Bermuda
Hamilton Trust Company Ltd
Hamilton, Mr. Mark
Holder, Mr. and Mrs. Nathaniel and Julie
Island Construction Services Ltd.
Jardine Matheson International Services Limited
Judah, Mr. Robin and Susan
Lepercq Charitable Foundation
Lindo's Family Foods
Lines, Mr. Roland
Memorial Christmas Tree
Moniz, Mr. Tyler
Mutual Insurance Company Limited
Rance, Mr. Cyril E.
Rubis Energy Bermuda Ltd.
Sargasso Sea
St. Georges Rotary Club
Sun Life Financial International
Trott & Duncan
Washington Properties Bermuda

Terrific Friend ~ \$1,000+

Anonymous (6)

Baillie, Mr. and Mrs. Robert and Betsy
BAC Group of Companies
Baisden, Mr. and Mrs. Bob and Ann
Barritt, Mr. and Mrs. Frederick and Philippa
Beacon Awards Scheme
Bermuda End To End Charitable Trust
Bermuda Seniors Golfers Society
Bermuda Weekenders
Best Shipping Limited
Biggs, Mr. and Mrs. Simon and Rachel
Brewer, Mr. and Mrs. Timothy and Victoria
Brooks, Ms. Erica
BW Group Bermuda Limited
Campbell, Mr. and Mrs. John and Jean D.
Crane, Mr. and Mrs. Peter L. and Margaret
Cubbon, Mr. and Mrs. S. George
Davis, Ms. Sharika
Di Meglio, Ms. Ariane
Fisher, Mr. and Mrs. Keith and Suzette Edmead
Gibbons, Lady Lully
Gibson, Ms. Judith
Greenaap Consultants Ltd.
Griffiths, Mr. Julian
Gringley, Mr. Robert

Hamilton Royal Arch Chapter No. 745
Harris, Ms. Margaret
Kooiman, Dr. and Dr. Diane and Gordon
Langley, Mr. Clive
Lightbourne, Mr. William
Lombard Odier Darier Hentsch (Bermuda) Limited
Mizzen Holdings Ltd
Mutch, Mr. and Mrs. Frank and Helen
O'Hara, Mr. and Mrs. Brian and Nancy
Outerbridge, Mr. and Mrs. Roy Eugene and Elsie
Pearman, Lady Antoinette
Pearson, Ms. Susan
Progressive Pool Committee
PRP Performa Limited
Rance, Mr. and Mrs. Allan and Mary
Rego, Ms. Tina
Robinson, Dr. and Mrs. Reid and Jen
Royal Dutch Shell Companies (Bermuda)
Scott Family Foundation
Scott, Mr. Duncan M.
Smith, Mr. and Mrs. James and Sharon
SOL Petroleum Bermuda Limited
Soutter, Mr. David
Stempel, Mr. Neil
Talbot, Mr. and Mrs. John
Weale, Mr. and Mrs. John and Margaret
Wharton, Mr. and Mrs. William and Georgia
Wilkie, Mr. and Mrs. Bruce and Diane
Wilson, Ms. Helen
Wilson, Ms. Pauline
Zurich International Limited

Special Friend ~ \$250+

Anonymous (29)

Adderley, Mr. and Mrs. Colin and Mary
Alers, Mr. Jens
Amaral, Mr. and Mrs. Edward J.
American International
Amos, Mr. James
Arscott Plastic & Reconstructive Surgery - Dr. Ramon Arscott
Ashton, Dr. Michael & Irena
Aspen Bermuda Limited
Barker, Mr. Daniel
Bell, Mr. and Mrs. Raymond and Deborah
Bermuda Chiropactic Health - Dr. Henry Dowling
Bermuda Healthcare Services - Dr. the Hon. Ewart F. Brown
Bermuda High School For Girls
Bermuda Pain Relief Center - Dr. A. Pinto

Bermuda Realty Company Limited
 Bermuda Renal Associates - Dr. Lynette Thomas
 Bermuda Royal Arch Chapter No. 224
 Bermuda Skin Cancer Foundation - Dr. Deborah Daly
 Bermuda Triathlon Association
 Bermuda Union of Teachers
 Bethel AME Church
 Black, Susan Ms.
 Botelho, Mr. and Mrs. Manuel and Lucia
 Brewer, Mr. and Mrs. John Barrington and Heather
 Brookes, Mrs. Carol
 Brown, Mr. and Mrs. David and Valerie
 Brown, Mr. Thomas
 Burchall, Ms. Shadae
 Butler, Mr. and Mrs. David and Shaunagh
 Butterfield, Mr. and Mrs. James
 Butterworth, Mr. and Mrs. Andrew and Sylvia
 Cambell, Dr. Gordon
 Carey, Mr. and Mrs. John
 Cartwright, Mr. John
 Catalina Holdings
 Cawthorn, Mr. and Mrs. Robert
 Chiappa, Mr. and Mrs. Jack and Patricia
 Chiaramonte, Mr. and Mrs. Gene and Natalie
 Christ Anglican Church
 Christopher, Mrs. Marlene
 Chudleigh, Dr. and Mrs. Nigel and Diana
 Collier, Mr. and Mrs. J. Michael
 Collis, Mr. and Mrs. John and Judy
 Comissao Do Divino Espirito Santo
 Conduit Re
 Contemporary OB-GYN - Dr. Alton Trott and Dr. Yusef Wade
 Conyers Dill & Pearman
 Conyers, Mr. and Mrs. N. Thomas and Heather
 Cook, Mrs. Mary
 Cossar, Mr. and Mrs. Alan C.
 Cottingham, Mr. and Mrs. Dudley and Debbie
 Cousins-Simpson, Dr. Jo-Ann
 Crofton, Mr. and Mrs. Lothar and Alexia
 Davidson, Mr. and Mrs. Ian and Felicite
 Davidson, Mrs. Estous Lee
 DeCouto, Mr. and Mrs. Donald and Marcia
 DeCouto, Mr. and Mrs. Douglas and Rebecca Pitman
 DeCouto, Ms. Katherine
 Department Of Health
 DeSilva, Mr. and Mrs. Anthony and Marilyn
 DeSilva, Mrs. Philomena
 Dillas, Ms. Christina
 Doran, Mr. and Mrs. John and Krista
 Douglas, Ms. Peggy
 Downs, Mr. Kevin
 Driscoll, Mr. Kean
 Dunkerley, Mrs. Veronica
 Dunkle, Mr. and Mrs. Allan & Kris
 Dunkley J.P., M.P and Mrs. Dunkley, The Hon. Michael and Pamela
 Dynamic Urology Services - Dr. Michael

Brooks
 Edgewood Pediatric Services
 Elliott, Dr. Terrence J.
 Emery, Dr. Terry-Lynne
 English DeGrilla, Ms. Colleen M
 Estwanik and Ms. Caroline Campbell, Mr. Christopher
 Evans, Mr. and Mrs. Handel and Yvonne E.
 Evans, Mr. and Mrs. Shawn and Leslie
 Family Practice Group - Dr. Louise White
 Fong Chan, Ms. Salina
 Fosker family
 Fountain Health Bda - Dr. Annabel Fountain
 Franklin, Mr. Brian
 Freisenbruch Insurance Services Ltd.
 Friendship & Harmony Lodge No. 894
 Froud, Mr. and Mrs. Dek and Samantha
 Furtado and Ms. Miranda Pedro, Mr. Luis
 Gaugain, Dr. and Mrs. John
 Gibbons, Dr. and Mrs. Robert E. and Dorothy
 Gibbons, Mr. and Mrs. James and Judy
 Goslings
 Grant, Mr. Stanley
 Greene, Mr. and Mrs. Danny and Elizabeth Lisa
 Gurr, Mr. and Mrs. Arthur and Linda
 Haag, Mr. Herbert
 Habitat For Humanity ReStore
 Hamilton, Ms. Lyn
 Hammond Family, The
 Hammond, Mr. and Dr. George and Caroline
 Hargun and Mrs. Marie Hargun, Chief Justice Narinder
 Hassell, Mr. and Mrs. Dennis Troy and Carol Ann
 Hayward, Mr. and Mrs. J. Henry and Patricia
 Head, Ms. Meredith
 Hoegh, Mr. and Mrs. Ove
 Hoskins, Mrs. Joan
 Hygienitech
 Hypolite, Mr. Edward
 Ingham, Mr. Jonathan
 Island Health Services - Dr. Basil Wilson
 Island Urology Services - Dr. Michael Czerwinski
 James, Mr. and Mrs. Colin and Helen C.
 Jorgensen, Ms. Christine
 Joshua Bate Trading Bermuda Limited
 Judd, Mr. and Mrs. Michael
 Kempe-Gibson, Mrs. Zoe
 King, Ms. O. Vivienne
 KPMG
 Lacasse, Ms. Lisa
 LeBlanc, Ms. Tiffany
 Leibowitch, Mr. and Mrs. Serge and Pam
 Leseur, Mr. and Mrs. Kenneth Michael and Fay
 LifeCare Family Practice - Dr. Fiona Ross
 Lines, Mr. and Mrs. Ricky and Kathy E.
 Llewellyn, Ms. Lyn
 Lloyd, Ms. Margaret
 Lumsden, Mr. Anthony
 Lusher, Mrs. Elizabeth
 Mackesey, Ms. Katy
 Madden, Ms. Malacia

Madeiros, Mr. and Mrs. Brian and Ruth
 Madeiros, Mr. Garry
 Mahoney, Ms. Pamela
 Madeiros, Mr. William
 Manders, Ms. Jennifer
 Marcotte, Mr. and Mrs. Robert and Sarah
 Markel Bermuda Limited
 Marshall, Mr. Charles
 Maskalenko, Mr. Mark
 Masters and Mrs. Margaret Smith, Mr. Robert
 Masters, Ms. Valerie
 McLean, Mr. Danny Fagundo and Mrs. Brenda
 McNulty, Mr. Sean
 Mello, Mr. and Mrs. Gerald and Sharon
 Meskunas, Mr. Jack
 Mid Ocean Club
 Mitchell, Mrs. Cynthia
 Mitchell, Ms. Zoe
 MJM Limited
 Monish, Mr. and Mrs. Reginald and Dolores
 Moore, Dr. Roderick
 Morris, Ms. June
 Morris, Ms. Samantha
 Morton, Dr. Simon and Dr. Hayley Morton
 Mr. and Mrs. Scott & Helene Simmons, Ms. Holly Lewis and
 Mullen, Mr. and Mrs. Peter and Mary
 Murphy, Mr. and Mrs. Edward and Elizabeth A.
 Music Box
 Nicol, Mr. John
 Northshore Medical - Dr. Kyjuan Brown
 OBMI
 O'Brien, Ms. Sandra
 P.A.L.S. Thrift Shop Donation Tin
 Pare, Ms. Jeanne
 Peets Electric Company Limited
 Perry & family, Ms. Janice B.
 Pierson and Ms. Barrie Pamela Trimmingham, Mr. David
 Pimentel, Mr. and Mrs. George and Connie
 Papat, Mr. Deepak
 Porteous, Ms. Elizabeth
 Purvey, Ms. Pat
 Purvis Limited
 Raine, Ms. Jill
 Raphael Limited
 Ray, Ms. Debbie
 Reardon, Mr. John
 Rego, Ms. Marie
 Ribaroff, Mr. and Mrs. Alex and Denise
 Richards, Mr. J. Alexander
 Richardson, Ms. Genetta
 Riihiluoma, Ms. Gillian
 Rodriguez & Smith
 Ronaldson, Mr. Kevin
 Royal Bermuda Regiment
 Ryan, Mr. William
 S.H.A. Holdings Ltd.
 Sangster, Mr. Jeff
 Saul, Ms. Christine
 Sea Horse Anglers Club
 Sharpe, Mr. and Mrs. John and Fong Sau
 Sherwin, Dr. Stephen
 Simmons, Mr. and Mrs. Eugene and Sasha

Simmons, Ms. Shirley D.
 Simons, Mr. Howard
 Smith, Kelli Anne
 Smith, Mr. and Mrs. Timothy and Salma
 Smith, Mr. Steven
 Smith, Ms. Rosemary
 Smith, Ms. Yvonne
 Snelling, Mr. and Mrs. Richard and Juliana Horseman
 Somers Medical - Dr. Joanna Sherratt-Wyer
 Southern Cross Cable Network Limited
 Southern, Mr. Russell
 Stephens, Mr. and Mrs. Neal and Daina
 Stephens, Ms. Laura
 Stevens, Ms. Caron
 Stewart, Mr. and Mrs. Robert and Susan Fairhurst
 Stone, Mr. and Mrs. Kenneth and Marie
 Strings & Tasty Things
 Swart, Ms. Kirsty
 Tavares, Mr. and Mrs. John and Linda Lee
 Terry, Ms. Jeanie
 Thomas, Mr. Darion
 Thompson, Mr. and Mrs. William Stuart and Dinah
 Thorsteinson, Mr. and Mrs. Thomas and Debbie
 Thouet, Dr. Herman
 TK Foundation
 Trott, Mrs. Corinne
 Truran, Mrs. Elizabeth
 Tucker and Ms. Tina Stevenson & Family, Mr. Scott
 Tucker, Mr. and Mrs. Gil and Beverly
 Tudor-Thomas, Mrs. Katie
 Vestwebber, Dr. Boris
 Ward, Mr. and Mrs. Jack and Shirley Higgs
 WarMed Limited - Dr. Wilbert Warner
 Watlington, Ms. Margery Joyce
 Watson, Mr. and Mrs. Peter and Katherine
 Wehmeyer, Ms. Sven
 West, Mrs. Barbara
 White, Mr. and Mrs. David and Margo
 White, Mr. and Mrs. Keith and Judy P.
 Wiebe, Mrs. Kelly Marie
 Williams, Mr. and Mrs. Eric and Beverly
 Williamson, Mr. and Mrs. Martin and Kimberly
 Wilson, Mr. Malcolm
 Winter, Mr. and Mrs. Robert J.
 Wong, Dr. Roger
 Woolf, Mr. and Mrs. Peter and Cathy
 Woolridge, Ms. Lynne
 Young, Mr. and Mrs. Colin and Pat
 Young, Ms. Margaret
 Zuill, Mr. and Mrs. Cummings and Kathy

Real Friend ~ \$100+

Anonymous (81)

Abend, Mr. and Mrs. Max and Linda
 Adams, Mr. and Mrs. Arthur and Ellen
 Adams, Ms. Jennifer
 Anderson, Ms. Timia
 Andrade, Mr. and Mrs. Oscar and Gail
 Anfossi, Ms. Elma

Araujo, Mr. and Mrs. Simon and Lucia
 Ashurst, Mrs. Lucetta (Liz)
 Astwood, Mr. and Mrs. Quinton and Cleta
 Astwood, Mrs. Noelette Barbara
 Atwell, Mrs. Cecily
 Bacon, Mr. J. J. E.
 Baksh, Ms. Giselle
 Barber, Dr. David and Mrs. Fiona
 Bardgett, Mrs. Lynn
 Baron, Mr. and Mrs. Joseph and Susan
 Barre, Ms. Sally
 Bartlett, Ms. Beryl
 Bassett, Mr. Richard
 Bedford Management Limited
 Begeman, Mr. Gerald
 Belchoir, Ms. Lindsay
 Benjamin, Mr. Okeema
 Benjamin, Ms. Carolldon
 Bento, Mr. Derek David
 Bermingham and Ms. Lisa Abeel, Mr. Philip
 Bermuda Nursing Association
 Bermuda Paralympic Association
 Bermuda Security Group Ltd.
 Bhola, Ms. Andrea
 Bielby, Mr. and Mrs. John and Christine
 Billing, Ms. Debbie
 Binikos, Ms. Paula
 Birrer, Mr. Kurt
 Bishop, Mr. Gavin
 Blee, Ms. Joan
 Bloomer, Mr. David
 Bostelmann, Mr. and Mrs. Erich and Aida
 Botelho, Mr. and Mrs. Gerald and Joan
 Brangman, Ms. Beverley
 Brine, Mr. and Mrs. David and Karen
 Broadley, Ms. Amanda
 Bromby, Ms. Thalia
 Brookes, Mr. and Mrs. Denis and Beatrice
 Brooks, Ms. Barbara
 Bullock, Mr. and Mrs. Lucious and Verna
 Burch, Ms. Valarie
 Burgess, Ms. Helen
 Butterfield, Mr. and Mrs. Tom and Gillian
 Butterfield-Smith, Ms. Sandra
 Butterworth, Ms. Gail
 Butz, Mrs. Adrienne Antoinette
 Cabral, Mr. and Mrs. Edward and Helen
 Cabral, Ms. Joan
 Camara, Mr. and Mrs. Michael and Karen
 Camara, Ms. Michelle
 Cann, Ms. Gilda
 Cardell-Naranjo, Mrs. Gina
 Carr, Mr. and Mrs. Andrew and Agnes Nanette
 Carreiro, Mr. Anthony
 Chan, Mr. Gary
 Chan, Mr. Ka Wai
 Chan, Ms. Priscilla
 Chapman, Mr. Christopher
 Cheng, Mr. and Mrs. Henry
 Christensen, Ms. Carol
 Clementino, Ms. Bernadette
 Colton, Ms. Penny
 Cook, Dr. and Mrs. George and Jo
 Cook, Mr. Andrew and Ms. Krista Lynch
 Cook, Ms. Sarah

Cooney, Mr. and Mrs. Robert and Angela
 Cooper, Mr. David
 Cooper, Mrs. Barbara
 Copeland, Mr. and Mrs. Stephen and Carolyn
 Corrado, Mr. and Mrs. Michael and Christine Benn
 Cox, Mr. and Mrs. David and Lesley
 Cox, Mrs. Roseanna
 Craven, Mr. Paul
 Crisson, Mr. Inish
 Crisson, Ms. Gwendolyn B.
 Cunha, Mr. and Mrs. Gill and Mary
 Cunha, Mr. Edgar
 Daniels, Ms. Ruth
 Darling, Lt. Col. and Mrs. Michael and Elaine
 Dautzenberg, Mr. Ruud
 Davidson, Ms. Jill
 Davis Jr., Mr. George
 Dawson, Mr. and Mrs. Howard and Ana
 De Frias, Mr. and Mrs. Jorge and Catarina
 Dean, Mr. and Mrs. Clarence and Erlor
 DeShields, Ms. Megan
 DeSilva, Mr. and Mrs. Allan and Janice
 DeSilva, Mr. and Mrs. Raymond and Alison
 DeSilva, Mr. and Mrs. Tomas and Tina
 DeSilva, Ms. Daphne
 Desmond, Ms. Eleanor
 Dickens, Ms. Carole
 Diel, Ms. Diana
 Dietz, Ms. Lisa
 Dill, Mr. and Mrs. Collin and Yvonne
 Dill, Rev. and Mrs. Reginald and Deborah
 Dillas-Wright, Mrs. Joan
 Dowling, Ms. Cheryl
 Drew, Michel and Terrill
 Duffy, Mr. Peter
 Durham, Ms. Deanna
 Durrant, Mr. and Mrs. Malcolm and Terri
 Dziak, Mr. Todd
 Edwards, Mr. Kenneth and Ms. Justine Rego
 Edwards, Mr. and Mrs. Gary and Glenda
 Edwards, Ms. Patricia
 Euling, Ms. Ruth
 Faiella, Mr. and Mrs. John and Barbara
 Ferrari, Ms. Lisa
 Flood, Mrs. Jennifer
 Ford-Hutchings, Mrs. Elizabeth C. H.
 Forde, Mrs. Bernette
 Fox, Ms. Charlotte
 Francis, Ms. Robin
 Frith, Ms. Barbara
 Froomkin, Mr. and Mrs. Saul and Donna
 Gallant, Mr. and Mrs. Gavin and Joan
 Galloway, Mr. and Mrs. David and RoseAnne
 Gelhar, Ms. Katrin
 Gibbons, Mr. and Mrs. Edward and Bernice Zaft
 Gibbons, Ms. Tracy
 Gilliam, Ms. Mary Ann
 Goodman, Mr. Justin
 Gorman, Mr. and Mrs. Rory and Gail
 Gray, Mr. and Mrs. Jonathan and Susan
 Greenslade, Mr. and Mrs. Stanley and Terri
 Ha, Mr. Wai Lun Charles and Mr. Jackson
 Hamilton, Mr. Alexander

Harkins, Ms. Keri
Hart, Ms. Rose
Hartry, Mr. Nick
Harvey, Dr. and Mrs. Eugene and Susan
Harvey, Mr. and Mrs. Mark and Kay
Hayward, Ms. Valerie
Henderson, Mr. Ian
Hill, Mr. and Mrs. John and Ethel
Hind, Mr. and Mrs. Ian and Jennifer
Hindess, Mr. and Mrs. James and Diana
Hollis, Ms. Linda Rose
Hooper, Ms. Angela
Hubbard and Ms. Gina Vivien, Mr. Ronald
Hurst, Mr. and Mrs. Noel and Vivian
Ingham, Mr. and Mrs. Vince and Judy
Ingham, Ms. Donna
James, Ms. Pamela
Jameson, Mr. and Mrs. Barclay and Linda
Jeffrey, Mr. and Mrs. Michael and Audrey
Johansen, Mr. and Mrs. Samuel and Marjorie
Johnson, Mr. and Mrs. David and Gita
Jones, Mrs. Rebecca
Jones, Ms. Elizabeth
Keller, Mr. and Mrs. John and Wilma
Kelly, Mr. and Mrs. Marvin and Anona
Kendell, Mr. Stephen
Kikkeri, Mr. Dhaksha
Knight, Ms. Deborah
Knudsen, Mr. and Mrs. Lars and Kitty
Laing, Ms. Preya
Lang, Mr. and Mrs. Dennis and Carol
Lang, Mr. and Mrs. Paul and Heather
Lapsley, Ms. Sonya
Lee, Ms. Rochelle
Lefkowitz, Dr. Brett
Leseur, Ms. Karen
Lewis, Mrs. Martha
Lewis, Ms. Jean
Lightbourne, Mr. and Mrs. Stephen and Anita
Lindroth, Ms. Anne
Lines, Ms. Janine
Little, Ms. Naomi
Lobster Pot Bermuda Limited
Lord, Mr. and Mrs. Darcy and Catherine
Loucks, Mr. Brant
Lovell, Mr. and Mrs. Keith and Jade
Loyal Mayflower Lodge No. 9387
Lunn, Mr. and Mrs. David and Felicity
Lynam, Mr. Thomas
Lynam, Ms. Nancy
Madeiros, Mr. and Mrs. Raymond and Nancy
Madeiros, Mr. and Mrs. Ronald and Elizabeth
Madeiros, Ms. Elizabeth
Maguire, Mr. and Mrs. Tommy and Danielle
Nichols
Mailer, Ms. E. Ann
Malette, Mrs. Dianne
Marshall, Mr. and Mrs. Allan
Marshall, Mr. and Mrs. Thomas and Beverly
Marshall, Mr. Dan
Marshall, Mrs. Annette
Marshall, Ms. Elizabeth Jane
Martin, Ms. Suzanne
Masters, Ms. Jeanne

Maynard, Mr. and Mrs. Keithley and Judith
McAllister, Mr. and Mrs. Eric and Suzanne
McBeath, Mr. and Mrs. Campbell and Laura
McKay, Ms. Elsa
Medeiros, Mr. and Mrs. Antonio and Candida
Medeiros, Mr. and Mrs. Raymond and Helen
Mello, Mr. and Mrs. Arthur James and Peggy
Melvin, Ms. Vivien
Messick, Mr. Kyle
Miller, Mr. Jason
Miller, Mrs. Vicki Urquhart and Mr. Don
Minugh, Ms. Elizabeth
Mitchell, Mr. Howard
Mitchell, Mrs. Elizabeth
Moniz, Mr. and Mrs. William and Catherine
Moniz, Ms. Beverley
Morris, Mr. Huw
Mullings, Ms. Kelmia
Munro, Mr. Mark Beasley and Ms. Judith Munro
Neal, Mr. and Mrs. Patrick and Sandra
Nearon, Mr. William
Neijmeijer, Mr. Tjerk
Nelson, Mr. Christopher
Newport, Mr. and Mrs. Simon and Jo
Nunez, Mr. Pablo
Oatley, Ms. Cherry
Oatley, Ms. Winifred
Oliver, Mr. and Mrs. Robert
Osborn, Mr. and Mrs. Otis and Pat
Outerbridge, Ms. Gillian
Owner, Ms. Janet
Pacheco, Mr. Jose
Packwood, Ms. Tracy
Pantry, Mr. Kevin
Patterson, Mr. and Mrs. David and Jennifer
Paulino & Family, Ms. Catherine
Peniston, Mr. David
Pereira, Mr. Greg
Pereira, Ms. Vivian
Perinchief, Mr. and Mrs. Claude and Geraldine
Petty & family, Mrs. Joan
Petty, Mr. and Mrs. Kevin and Alexa
Petty, Ms. Barbara
Phillips, Mr. and Mrs. Paul and Darlene
Pimental, Mr. and Mrs. Roger and Maria
Pimental, Ms. Barbara
Pimm, Ms. Jean
Plowman, Mr. Michael
Pomander Gate Tennis Club Ltd.
Ponte, Ms. Cidalia
Pontes, Miss Azalea
Pontes, Mr. Francisco
Poulsen, Mr. and Mrs. Bent and Patricia
Powell, Mr. Everett
Price, Mr. Arthur (Pell)
Price, Mr. William
Rae, Mrs. Elizabeth
Rance, Mr. and Mrs. David and Bonnie
Rance, Ms. Deborah
Rance, Ms. Marie
Rans, Mr. and Mrs. Robert and Julie
Ray, Ms. Ruby
Rebellato, Ms. Mary Anne

Rech, Mr. and Mrs. Alex and Betty
Redford, Mr. and Mrs. Graham and Cindy
Redman, Mr. and Mrs. Donald and Helen
Reeder, Mr. Sam
Rego, Mr. and Mrs. Edward and Gloria
Rego, Mr. and Mrs. Robert and Carolyn
Resendes Leavy, Ms. Raquel and Master Mason
Richards, J.P., The Hon. and Mrs. Everard and Pauline
Richards, Ms. Marie
Richardson, Mrs. Bismillah
Richardson, Ms. Patricia
Richold, Ms. Eleanor Harriet
Roberts, Mr. and Mrs. Charles and Doreen
Roberts, Ms. Rose
Rodriguez, Mrs. Mary
Romaine, Ms. Erika
Rowe, Mr. and Mrs. Mark and Anne
Royal Hamilton Amateur Dinghy Club
Ruse, Mr. Stephen
Ryall, Mr. and Mrs. John and Brenda
Ryan, Mrs. Margaret
School House Nursery
Searson, Ms. Marion
Selley, Mr. and Mrs. Douglas and Kim
Semos, Mr. and Mrs. David
Shields, Ms. Deborah
Siegel, Ms. Sharon
Siggins, Ms. Kathryn
Silverman, Mr. and Mrs. Scott And Deborah
Simmons, Ms. Ashlie
Simmons, Ms. Carolyn
Simmons, Ms. Daisy
Simmons, Ms. Shirley
Simons, Mr. and Mrs. McNeil and Sharon
Simons, Mrs. Marion
Simons, Ms. Arlene J.
Simons, Ms. Valetta
Singleton, Mr. and Mrs. Derek and Sallie
Skinner, Mr. and Mrs. David and Dianne
Skinner, Ms. Heidi
Smith, Ms. Catherine Ann
Smith, Ms. Gail
Smith, Mr. and Mrs. Glen and Jonelle
Smith, Mr. Graham
Smith, Mrs. Helen
Smith, Ms. Ida Mae
Smith, Ms. Keisha
Smith, Mr. Ralph
Smith, Ms. Sandra
Sofianos, Ms. Valerie
Sousa, Mr. and Mrs. J. Edward and Sharon
Souza, Mr. and Mrs. Johnny and Lori
Spring, Mrs. Tonetta
Spurling, Mr. Giles
St. John's Church
Steele, Ms. Candace
Stevens, Mr. and Mrs. Terrence and Joan
Stevenson-Kempe, Mr. Jay Kempe and Mrs. Jacqueline
Stones, Mr. and Mrs. Simon and Mary
Stovell, RN, Ms. Reanna
Stuart, Ms. Edith
Sun, Mr. Shannon
Swan-Smith, Ms. Alana
Swift, Mr. and Mrs. David and Mair

Teel, Ms. Renee
 Thompson, Ms. Sarah
 Thorne, Mr. John
 Thorne, Mr. Mark
 Todd, Ms. Janet
 Tribley, Mr. and Mrs. Chris
 Trimm, Mr. and Mrs. Roger and Deborah
 Trott, Ms. Marie
 Tucker, Mr. and Mrs. Harry S. and Judith
 Vasconcelos, Mr. and Mrs. Dalmero and Patricia (Mergie)
 Viera, Mrs. June
 Volek, Ms. Nicole
 Walker, Ms. Roberta
 Walzholz, Mr. and Mrs. Dieter and Jennifer
 Warren, Mr. and Mrs. Michael and Amanda
 Warwick Academy
 Weddup, Ms. Valerie
 Wetherhill, Mr. and Mrs. Christopher and Chrissy
 Whayman, Ms. Virginia
 White, Ms. Annette
 Whitehead, Mr. and Mrs. Dennis and Lisa
 Williams, Mr. Rhys
 Wilson, Ms. Jennifer
 Winter-Bean, Mrs. Kim
 Wolfe, Ms. Michelle
 Woods, Mr. and Mrs. Ralph and Maria
 Wright, Mr. and Mrs. Ben and Laura
 Young, Mr. and Mrs. Michael K. and Erna

True Friend ~ Up to \$100

Anonymous (27)

Acton, Ms. Nancy
 Adams, Ms. Diane
 Adams, Ms. Ruth
 Atwood, Ms. Barbara Dale
 Ausenda, Mr. and Mrs. Valerio and Katherine
 Bailey, Ms. Sarah
 Bean, Ms. Deverne
 Bean, Ms. Marilyn R.
 Beek, Ms. Edith
 Bento, Ms. Maria Julieta
 Bermuda Guild of Stitchery
 Bermuda Housing Trust
 Bickoff & Family, Mr. and Mrs. Peter and Carolyn
 Bizzell, Ms. Grace
 Blaser, Ms. Carol
 Brangman, Ms. Sandra
 Brookes, Ms. Sonia
 Buckley & Family, Mr. and Mrs. Nick and Stephanie
 Burrows, Ms. Marsha L.
 Butterfield, Ms. Gina
 Butterworth, Ms. Jennifer
 Carreiro, Mr. Jamie
 Carvalho, Mr. and Mrs. Aaron
 Cassidy, Mr. and Mrs. Francis and Judi
 Castle, Ms. Patricia
 Caton, Ms. Margaret
 Cavanagh, Mr. John
 Chatfield and Mr. Simon Templeman, Ms. Teresa

Christie, Ms. Caitlyn
 Cloud, Ms. Arlata
 CNA Butterfield & Son Limited
 Cordeiro, Mr. Antonio (Tony)
 Davis, Mr. and Mrs. Glenn and Lori Ann
 DeSilva, Mr. and Mrs. David and Cecilia
 DeSilva, Mrs. Ada Mary
 DeSilva, Ms. Linda June
 Dill, Ms. Rochelle
 Dolan, Mr. and Mrs. William and Lisa
 Douglas, Mr. Mervyn
 Draycott, Mr. and Mrs. Terrance and Mary
 Evans, Mr. and Mrs. Vaughan and Amelia
 Fong, Mr. Ken
 Fortuna, Ms. Maria O.
 Fox, Mr. Steven
 Fox, Ms. Shirley
 Frederick, Mr. and Mrs. Rawle and Gloria
 Frith, Mr. and Mrs. Ronald and Josephine
 Furbert, Ms. Marilyn
 Furtado, Ms. Lyndsey
 Garland, Mr. and Mrs. Dave and Sue
 Goddard Gibbons, Mrs. Donna
 Hallett, Ms. Nicola
 Harness, Ms. Claire
 Harvey, Mr. and Mrs. John R.
 Higson, Mr. Jack
 Hoey, Mr. and Mrs. David and Rose-Anna
 Holmes, Ms. Rosemary
 Hovi, Ms. Angela
 Hyde, Ms. Anne
 Hypolite, Ms. Donna Lynn
 James, Dr. Thomas V.
 Kelly, Mr. Simon
 Kempe, Mr. Jonathan
 Kempe, Mrs. Cornelia (Neil)
 King, Mr. and Mrs. Steven and Marcy
 Lambert, Mr. and Mrs. Roger and Patricia
 Lang, Ms. Pat
 Le, Mr. John
 Leseur, Mr. and Mrs. David and Alberta
 Lindo, Mr. and Mrs. Brian and Gladys
 Lottimore, Mr. Sergio
 Lunsford, Mr. Lonzell
 MacIntyre, Mr. and Mrs. Ian and Gladys
 Madeiros, Ms. Diana
 Madeiros, Ms. Janet
 Maguire, Mrs. Barbara
 Manuel, Ms. Alexandra
 Marshall, Ms. Maureen
 Martin, Mr. and Mrs. Andrew
 Mayor Jr., Mr. and Mrs. William and Sandra
 McDowell, Ms. Terri
 Mello, Mr. and Mrs. Thomas and Mary
 Morbey, Mr. and Mrs. John and Audrey
 Moss, Mr. and Mrs. Thomas and Deanna
 Munro, Ms. Joan
 Munro, Ms. Sylvia
 Oatley, Ms. Leatrice
 Oliveira, Ms. Lydia
 Oliver, Ms. Rachel
 O'Neil, Mr. Daniel
 Outerbridge, Mr. and Mrs. Gordon J. and Helen
 Outerbridge, Ms. Susan
 Pacheco, Mrs. Dorothy

Palmer, Ms. Margaret
 Pantry, Mr. David
 Paris, Mr. Raymond
 Patterson, Ms. Jeanette
 Paynter, Ms. Gladys
 Pedro, Ms. Theresa
 Peets, Ms. Xine
 Peterich, Mr. and Mrs. D. George
 Pitt, Mr. and Mrs. Gary and Juliette
 Pitt, Ms. Joanna
 Platinum Reality
 Pratt, Ms. Jacqueline
 Proctor Jackson, Ms. Petrina
 Reddy Family
 Ridgeway, Ms. Anna
 Riley, Mr. and Mrs. Cordell
 Roberts, Ms. Movita
 Rochester, Mr. and Mrs. Leighton
 Ross, Ms. Ann
 Rosser & Ms. Lynda Di Pietro, Mr. Greg
 Saltus, Ms. Debra Lynette
 Santini, Mr. and Mrs. Adriano and Violet
 Scroggins, Ms. Alice
 Simmons, Mr. and Mrs. Peter and Andrea
 Simmons, Ms. Robyn
 Simmons, Ms. Sanche
 Simons, Mr. Henry
 Simons, Ms. Elva
 Sims, Ms. Karen
 Sizewise Fashions
 Skinner, Mrs. Diane (Dee Dee)
 Smith, Mr. and Mrs. Gregory and Elaine
 Soares, Mrs. Evelyn
 Sousa, Mr. and Mrs. William and June
 Squire, Mr. and Mrs. Tommie and Marion
 Steinhoff, Mr. and Mrs. Russell and Lori
 Stevens, Mr. Ronald
 Swann, Ms. Joanne
 Tannock, Ms. Janet
 Tatem, Ms. Brenda
 Tavares, Ms. Kelly
 Tomao, Mr. and Mrs. Jerry and Mary
 Trott, Mr. and Mrs. George and Dorothy
 Trott, Mr. Edric
 Tucci, Ms. Sharika
 Virgil, Mr. and Mrs. Charles and Janice
 Walker, Jr., Mr. and Mrs. Allen and Jennifer
 Walker, Mr. and Mrs. David and Susan
 Webb, Ms. Anne B.
 West, Ms. Jane
 Whayman, Mr. and Mrs. Andrew and Amanda
 White, Ms. Kay
 Williams, Ms. Lilian
 Williams, Ms. Pamela
 Wood and Mr. Keith Cassidy, Ms. Joan
 Woolf, Mrs. Heather
 Woollard, Mr. and Mrs. Arnold and Wendy
 Young, Ms. Jean
 Young, Ms. Josephine
 Zuill, Mr. Keino

PALS Online Auction

October 11 - 29, 2021



PALS Step-A-Thon
February 20-27, 2022

**THE BERMUDEAN
BEST OF
BERMUDA
AWARDS 2021**

SPONSORED BY BF&M



BF&M
TITLE SPONSOR

P.A.L.S.
2ND ANNUAL
GOLF
TOURNAMENT
REGISTER NOW!

TUCKER'S POINT GOLF CLUB

FRIDAY MAY 13 2022

CHECK IN: 12:00PM
SHOT GUN START: 1:00PM

\$150 PER PERSON
\$600 PER PERSON

ADVANCED REGISTRATION REQUIRED

HOLE IN ONE BATTLE
WIN A NEW CAR!

Nina London
Is swimming 2KM to celebrate
5 years of being cancer free!!

PLEASE Donate to PALS
Funds will be used to create a "New & Beautiful Me" class for anyone going through cancer

Go to www.pals.bm. Click "donate" & select
"Nina swims for cancer"

New date: November 21st
Shelly Bay at 12 Noon

New Dates

MAD HAIR DAY
October 29 - October 31

Wear your hair in a crazy fashion, dress up in a costume or throw a Halloween party & make a donation to PALS

\$5 donation for adults
\$2 donation for kids
Call 236-7257 for participation!

**P.A.L.S. 41st ANNUAL
Holiday Fair**

SATURDAY, DECEMBER 11
9:00AM - 2:00PM
Rain date Sunday, December 12

PALS Parking Lot
18 Pt. Finger Road, Paget

COME & ENJOY:

- PALS THRIFT SHOP
- YOUR FAVORITE STALLS: Crafts, Plants, Bake Sale

RAFFLE DRAW AT 3:00pm

FREE ENTRY

ULTRA X 125 SCOTLAND

Karl Wilson is raising funds for PALS by participating in the Ultra X 125 Scotland May 7-8. He is running 125km in two days in memory of his beloved wife Kat. Please support Karl with a donation to PALS.

Go to www.pals.bm, click **DONATE** & select
"Running for Kat"
or phone PALS at 236-7257

F&R TO GO

"The support that PALS provided Kat and I during her illness was outstanding. I don't know how I would have coped without them. If Kat were still with us I know she would love to support this fantastic charity so that they can continue to assist our community going forward."



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