



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

ANNUAL REPORT

~ 2020 ~



Cancer Care in Bermuda
since 1980



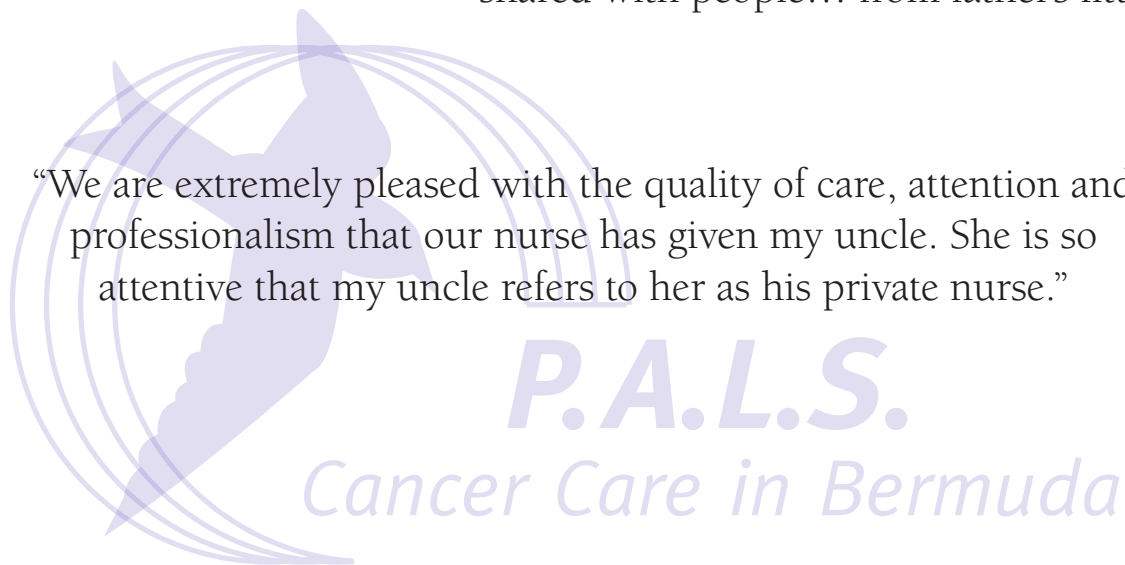
“All P.A.L.S. nurses should be commended.”

“Keep being great!”

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

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

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



“Your kindness is shining.”

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

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

~ MISSION STATEMENT ~



To provide cancer patients with quality care primarily in the home setting in order to enhance quality of life. To provide support and assistance to cancer patients and their families.

To meet physical, emotional and social needs of patients. To promote health, dignity and independence, regardless of ability to pay, to the extent of the resources of P.A.L.S.

To maximise the use of volunteers and voluntary funding by encouraging support for P.A.L.S. from the community at large.



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

Registered Bermuda Charity No.171

P.A.L.S. Chairman's Letter 2020

When P.A.L.S. fiscal year ended on August 31, 2020, we were all looking at the impact of the Covid-19 pandemic on the Island and wondering how much longer it might go on. Financially, we remain strong – as shown in the accounts included in this annual report -- although, like almost every other charity, the focus of major donations and fundraising has shifted and for many dropped dramatically. P.A.L.S. is fortunate to have the resources to cover its needs at this moment in time and importantly continue to provide its services to the many cancer patients and their families who rely on us.

We were somewhat prepared for the current crisis, having already considered the question: 'what if a pandemic struck Bermuda?' All the extra work put into our recent completion of full accreditation, led by Executive Director, Colleen English DeGrilla, was reflected in our ability to implement new policies and procedures to deal with the new reality.

Our team of clinical professionals responded quickly and the staff adjusted to the new way of doing business, but not without feeling the stress of such a change in lifestyle. Everyone adapted to working remotely and P.A.L.S. secured a supply of personal protection equipment, masks and gloves in order to continue serving our many patients and their families when face to face contact was necessary.

The Board of Directors has updated its Terms of Reference, supported the many changes in operating policies and procedures and educated itself on anti-money laundering and privacy laws, as it seeks to maintain the best governance practices.

Now into our 41st year of providing care to cancer patients and their families, P.A.L.S. has never been more ready to tackle the uncertainties we all now face coming into 2021 as the pandemic is impacting Bermuda more than ever. Unfortunately, we have had to defer several of our annual events and fundraising activities as we all await a vaccine. We did have a very successful virtual Tag Day, receiving e-donations at a greater rate than when we sold tags in person. Our Annual Appeal continues to bring in generous funds, as does the sale of raffle tickets (normally associated with the Fair) from a broad section of the community. P.A.L.S. has long enjoyed the support of many generous donors and volunteers who provide both cash and in-kind services. We look forward to their continued involvement at this difficult time and thank them for their continued interest.

Our Thrift Shop – on the ground floor of our headquarters at 18 Point Finger Road -- has reopened, after being shut down during the initial stages of the pandemic, and is busier than ever under the great leadership of Joan Cabral.

Our clinical team, led by Dr. Sharon Alikhani, continues to provide dedicated service to their patients. Again, special thanks to our nurses, Kathy Fox, Merlyn Burgess, Reanna Stovell, Rosa Ward and Waynette Wilson. They are now supported by a full time medical social worker, Shaimeka Ingham, who joined us earlier this year just in time to help advise families during this current crisis. Her position has been privately funded by a generous donation.

It has been difficult to operate the office somewhat remotely over the last several months, so a special thanks at this time to our Treasurer, John Hill, office assistant Carolyn Arnold and volunteer coordinator Lynette Waldron for their diligence in making P.A.L.S. work.

Our continued success would not be as robust without the dedicated leadership of our Executive Director, Colleen English DeGrilla who deserves a special thanks for calmly navigating P.A.L.S. through this most difficult time.

Beyond how the pandemic is being managed by the Government, which to date has been commendable, the future of how health care in Bermuda is delivered remains uncertain. P.A.L.S. has never directly charged any patient for its services and it is our fervent hope to be able to continue without doing so.

Over the last nearly four years we have enjoyed the Patronage of His Excellency the Governor, Mr. John Rankin, CMG. Sadly, his term has come to an end and we thank him for his support over the last four years and wish him well for the future.

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

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



Gavin R. Arton
Chairman

Patron

His Excellency the Governor of Bermuda, John Rankin CMG

Board of Directors

Gavin Arton
Mark Crockwell
Michael D. Daniel
Terri Durrant
Jo-Ann Fox
Ann Smith Gordon, MBE, JP
Debby Graham
Gaynell Hayward-Caesar, MPH RN BSN
RoseAnna McShane-Hoey (until 26 February 2020)
Robin Judah (until 26 February 2020)
H. Bruce Murray, MA, FCIS
Alan Pailing
Darlene Phillips
Pat Purvey
Peter Tobin (from 26 February 2020)
Judith Uddin
Dr. Wilbert Warner, FRCP(C)
Peter F. Watson, FCPA

Officers

Gavin Arton, *Chairman*
Debby Graham, *Deputy Chairman*
Colleen English DeGrilla, MSW, LCSW, *Executive Director*
Dr. Sharon Alikhani, MBBS MSc MRCGP, *Medical Director*
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

Shauna MacKenzie

Executive Director's Report

What started as a very positive fiscal year in September 2019 with P.A.L.S. looking forward to our 40th anniversary and all of the events that we were going to hold throughout the year commemorating our 40 years of dedicated service, quickly came to a halt in March 2020.

We were anxiously completing all of the necessary tasks required for accreditation and in preparation of our site visit with the Council on Accreditation. The site visit went well, and we were very excited to be fully accredited in January 2020. This is a fantastic accomplishment for P.A.L.S. but why did we push for accreditation and why were we not satisfied with certification? Certification demonstrates the capability to provide a specialized service or particular program while Accreditation means that the organization was able to demonstrate evidence of implementation to all of the relevant standards. It is a rigorous process conducted by a third-party organization. P.A.L.S. wanted to push through and ensure that the services we provide match the reputation we hold, and that we were following standards and best practice guidance in all that we do.

Around March 17th the world changed as we knew it. I remember planning for a board meeting and trying to decide if we should all gather in a room given the current situation. A Board member mentioned holding a Zoom meeting and I said, “what is Zoom?”. Did we ever think Zoom or virtual meetings would be a part of our daily lives, or that hugging, and handshaking would be taboo, or that the new fashion accessory would be a mask? So much has changed since March 2020, yet cancer has not ended, our clinical team has not stopped and P.A.L.S. has not closed.

Approximately one week before lockdown we were happy to welcome our new Medical Social Worker, she has been a very positive team member that has stepped right in despite coming at probably one of the most difficult times in her career. During lockdown P.A.L.S. continued to serve our patients. We could not stop, they needed us more than ever. We did have to change how we worked: we saw patients more remotely or virtually, we called and texted more frequently, and when we had to see a patient physically, we were covered in full PPE and continued to practice social distancing. We had to carry on for the benefit of our patients.

During this fiscal year our clinical team including five specialized Nurses, a Medical Social Worker and a Palliative Care Physician completed 4,841 visits to our patients. This included home visits, office visits, virtual visits and visits to the hospital. We received 224 new referrals. Despite being in the middle of a pandemic, the referrals kept coming and we kept going.

2020 has not been all negative. It has given the world a chance to reset and “chill out”... Families and friends have reconnected that maybe haven't spoken or seen each other in years and virtual platforms allowing people to “get together” more frequently throughout many different countries has been fantastic. People have spent more time with their immediate families, children are at home eating and talking to their families, people have cleaned out and organized closets, thrift shops (like P.A.L.S.) have had a deluge of continuous donations while people were organizing

during lockdown. Yet, despite the changes and the negatives of Covid-19, there have been a few positives.

During the Covid-19 pandemic P.A.L.S. has been fortunate enough to receive several grants to assist us in providing our necessary services. For example, we have been awarded funds to cover salary for the Medical Social Worker as well as a large sum of money to cover the expenses associated with our uninsured and underinsured patients. Grant applications are detailed and time consuming but are also a necessary part of the job and an equally necessary part of the day-to-day operations of P.A.L.S. We do not receive any government grants and therefore corporate grants are an integral part of our funding.

P.A.L.S. appreciates all donors, supporters and volunteers. At a time when cancer has not been on the forefront of people's minds, we have been remembered by many and are truly appreciative.

I continue to be thankful for the Board of Directors and their ongoing support of P.A.L.S. and of me and my role. However, this year a special mention and thank you goes out to Debby Graham the Deputy Chair who has continued to check in on me almost daily throughout Covid-19. The support I have felt from her and many others has guided me in directing P.A.L.S. through a pandemic.

I continue to be blessed in my position by my colleagues, the patients and their families, the volunteers, the Board of Directors and the donors. Each of these persons brings a certain piece of the puzzle to our family, making it fully complete. I feel that as P.A.L.S. moves forward, we are continuing to grow with the needs of the community but remain on the path of our founders. I look forward to some exciting news in 2021 as we grow even more holistically, aiding patients pre-, during and post diagnosis. P.A.L.S. is a charity to be proud of, every family that we touch continues to be in awe of the level of service provided by our dedicated team of specialists, all at no charge to the patient or their family.



Colleen English DeGrilla MSW, LCSW
Executive Director

Medical Director's Report

This report covers my second year at P.A.L.S., and what a strange, challenging yet somehow rewarding year it has been.

September 2019 brought Hurricane Humberto to the island. This was an anxious time for all, but for the sick and vulnerable it can be terrifying. Patients who are oxygen dependent but without electricity can require either access to a dependable generator or, in some cases, hospitalization. Our ability to care for patients can be significantly impacted by environmental forces that are beyond our control.

In October P.A.L.S. went through a stringent accreditation process, which required the whole team, clinical and non-clinical to focus and truly reflect on the care we provide and how we provide it. We were all proud that we had been awarded full accreditation and have implemented some changes to our operations based on the feedback we received from the accreditors.

The lay of the land seemed stable until news of a virus outbreak in Wuhan, China started to hit the news in late January. Little did we know how significantly this would affect every single one of us. By mid-March it was clear that a global pandemic of Covid-19 was ripping its way throughout the world. Fear and anxiety were palpable in our community as the Island closed the airport, the country went into a state of Shelter in Place lockdown and the hospital stopped all elective work. Seeing patients was something we did gowned in Personal Protective Equipment (PPE), which protects us and patients but makes communication at times very difficult due to the barriers of gowns, masks and face shields.

The way in which the country came together to do its part in keeping everyone safe was heartwarming. The corporate community donated hundreds of thousands of dollars to support charities that would not have survived without this emergency funding, and it reminded us of how lucky we are to have the philanthropic support of our community. Fortunately, P.A.L.S. was able to weather this challenge without funding from the emergency Covid fund.

Like so many others, our work took place in our homes as the office closed. We supported patients virtually and only visited those who needed essential visits such as dressing changes or end of life care. This became a large focus of our work as patients did not want to be parted from their families and loved ones during these times (visitation to the hospital was not permitted, even for end-of-life care). We had seen an increase in the numbers of patients choosing to die at home year on year, but this year saw a staggering trend of nearly 50% of people choosing to stay at home. This is something we are very proud of, as despite the challenges we were all facing, we were still able to give specialist, compassionate end-of-life care to those who chose to stay at home.

Education of our team remained strong, drawing on local experts as well as in-house and online teaching. An essential module we focused on during the height of lockdown was self-care, something we are still trying to practice, ensuring that we are able to continue providing our service despite ongoing stresses.

We continued to build on and strengthen the relationships we have with our stakeholder partners, such as Bermuda Cancer and Health and the Bermuda Hospitals Board. It is clear that in these times, the only way to give truly good care is by communication and collaboration.

Despite the surreal nature and occasionally trying times since March, good has come out of this. New projects and partnerships have developed as thinking outside the box has forced us to look at innovative ways of delivering existing and potential new services.

Exciting projects lie ahead, which will certainly cement our position in providing cancer care to all who need it, irrespective of where they are in their journey.



Sharon Alikhani MBBS MRCGP
Medical Director

Nurses and Social Worker

Kathy Fox, RN

Merlyn Burgess, RN

Reanna Stovell, RN

Shaimeka Ingham, MSW (started March 2020)

Rosa Ward, RN

Waynette Wilson, RN

Richard Smith, MSW (until Dec 20, 2019)

We are happy to report that during the year, we have retained the same highly qualified nursing team as before. Richard Smith, the original P.A.L.S. Medical Social Worker (MSW), left P.A.L.S. and Bermuda in December 2019. In March 2020, our first full-time Medical Social Worker joined the family. Shaimeka Ingham has been a welcome addition joining us after many years at the Department of Financial Assistance. She comes with a wealth of knowledge about the community resources and can assist P.A.L.S. patients on many levels.

P.A.L.S. received 224 new patient referrals in the past year, of which 159 were admitted to our services. Sadly, we recorded 107 deaths. The Nurses made 3,946 home visits averaging 384 monthly. The Medical Social Worker will see a large portion of the patients assisting in many facets of their care including finding a caregiver, financial assistance, counselling, grief support, legal assistance and this year completing Covid-19 mental health check-ins. To date the Social Worker has assisted approximately 37 patients a month.

This year has been unlike any other in the history of P.A.L.S. The Covid-19 pandemic has made our job extra difficult. The new normal for the clinical team has been challenging due to the constraints and regulations designed to maintain staff and patient safety. All staff have become accustomed to wearing full PPE taking temperatures daily as well as asking the “Covid” questions about travel and persons within their bubble. Prior to the arrival of Covid-19 the Nurses and the Social Worker could do social visits with their patients who needed extra support - now visits are more clinical and less time can be spent “chatting”. Masks can also cause challenges. In the past you can sometimes read pain or fear in a patient’s face and delve deeper into how we can assist but many people can now hide many things behind their mask.

The educational components this year have included a lot of Covid-19 related courses and self-care. The P.A.L.S.’ Nurses and the Medical Social Worker continue to have monthly case management meetings with Ellen Trueman, the Radiation Oncology Nurse Director of Bermuda Cancer and Health Centre to discuss shared patients and attend monthly meetings with the BHB Oncology Department to discuss all oncological patients and seek case specific information as needed from the entire medical team.

The Social Worker reports that during these past nine months she has been exposed to a wealth of knowledge pertaining to cancer patients’ needs whether it is social, emotional, or financial. There are no two patients alike as their reactions to chemotherapy or radiation often vary. Attending meetings with the oncologists and radiation team to discuss patient treatment plans and reactions to treatment play a vital role in our clinical teams’ ability to service patients. Also, we continue to liaise with agencies to obtain counseling (individual or group), insurance coverage, indigent status, legal advice, immigration information, prostheses, homecare services and assess

patients for food vouchers, medication, medical supplies, medical equipment, overseas travel and accommodations. It was a pleasure to see how P.A.L.S. continued to run seamlessly through such a critical time.

Overall, the nursing team reports that this year has been professionally challenging due to Covid-19. The heightened anxiety and stress in both themselves and their patients have made 2020 quite a different year. They have found the restrictions on giving hugs or personal touches to a patient or their family when things have been tough in someone's disease trajectory, very difficult. Also, our patients have at times found it quite upsetting if they are admitted to KEMH and are not allowed visitors or only one visitor due to Covid-19. At times, some patients have declined visits from the P.A.L.S. team for fear of getting Covid-19 too. This is concerning as seeing the patients sheds far more light on what is really happening than a phone call.

Overall, we continue to provide the highest level of patient care, given the current situation. P.A.L.S. main focus remains our patients and meeting their needs.

Volunteers

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

P.A.L.S. is forever thankful for our volunteers and we know that we could not do what we do without their support. Volunteers are such an important part of our day-to-day functioning.

Several very important volunteers who work “behind the scenes” but are invaluable to our services include the following.

- Patricia Bean – since joining our team she has been organizing our database to ensure that when the Annual Appeal goes out each envelope is addressed properly and all salutations are correct. This is a time-consuming role but has contributed significantly to the increased response rate that the annual appeal is reporting.
- Marilyn DeSilva – the memorial secretary has a very important role as she thanks every single person that sends in memorial donations and then sends a summary of donations received to the next of kin which is greatly appreciated by the family.
- Shuri Munt – as the Grief Support coordinator she sends letters each month for one year to the next of kin of each of our patients following the death of their loved ones. The letters represent different parts of grief and helps the family member cope with their loss.

Fortunately, we were able to host a great volunteer appreciation afternoon in February before everything went crazy. This was a party where volunteers from various parts of the organization got to meet each other, share the reasons they volunteer and be appreciated for all that they do. Everyone enjoyed this event.

Since, the beginning of the Covid-19 pandemic, the safety of our volunteers has been paramount. We have had to cancel, reschedule, or revamp several large events throughout the year including tag day, golf tournament and the gala and there has been a decreased need for volunteers. The Thrift Shop was closed from mid-March through July which again reduced our need for volunteers.

During shelter in place P.A.L.S. volunteer coordinator called and did mental health wellness Covid-19 check ins on our volunteers. Many expressed a deep appreciation for effort. Happily, the volunteers slowly started coming back after lockdown, and returned when they started feeling more comfortable. Now everyone wears masks and practices social distancing while volunteering in any capacity at P.A.L.S.

Jo-Ann Fox who was awarded the title of Volunteer of the Year for 2020 is currently a Board member, the chairperson of the food stall at the annual fair and will sit on any other committee/team asked of her. Jo-Ann was also part of the P.A.L.S. first golf event, which was a huge success. Jo-Ann has been a volunteer of P.A.L.S. for over 22 years. She started driving patients, then transitioned to assisting in the office and then joined the Board. Jo-Ann never says no and is always smiling, professional and calm.

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

Audit Committee

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

Gavin Arton

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

The Audit Committee meets twice each year with the Auditors, PricewaterhouseCoopers Ltd., initially 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 this year is again a clean report, subject of course to their inability to obtain assurance on the completeness of revenues in the form of donations as is the norm in not-for-profit organizations.

After careful review and consideration, the Audit Committee has recommended acceptance by the Board of the audited financial statements of P.A.L.S for the 12 months ended 31st August, 2020.

PricewaterhouseCoopers Ltd. have again been most generous in contributing their audit services to P.A.L.S for which we are most grateful.

Memorial Committee Report

Marilyn DeSilva

Patricia Bean

During the fiscal year of 2019/20 P.A.L.S. was named to receive donations in memory of 68 persons. 434 individual donations were received and each one recognized with thanks and gratitude for thinking of us.

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

Fund Raising Committee

Darlene Phillips – *Chairman*

Colleen English DeGrilla

Terri Durrant

Jo-Ann Fox

Clare Marshall

Tereza Rodrigues

Rosalie Rickards

The Fund Raising Committee continues to focus on hosting events that generate revenue in support of the important work done by P.A.L.S. and to increase community awareness of P.A.L.S. and the services we provide.

In 2019/20 the committee coordinated Mad Hair Day, the Annual Holiday Fair and the P.A.L.S. Annual Walk all of which were a considerable success. This year we also added another exciting new event – the First Annual P.A.L.S. Charity Golf Tournament. We also held our first ever Virtual Tag Day for the Month of May which significantly increased our tag day donations. Unfortunately, circumstances required us to postpone the P.A.L.S. Ruby Gala in celebration of our 40th Anniversary. This event is now scheduled to be held in May 2021.

Thank you to all the sponsors and volunteers that help run these events with such efficiency. As we like to say at P.A.L.S., “we couldn’t do it without you!”

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

Mad Hair Day – 27th September 2019

The day time event continues to be more popular than ever with schools and local business. The afternoon event was a Fun Fair sponsored by AXA/XL Insurance which was held at the Bermuda National Stadium and featured food, vendors, children's activities, dance performers and bouncy castles. It was a fun event enjoyed by all.

First Annual P.A.L.S. Charity Golf Tournament – 18th October 2019

The First Annual P.A.L.S. Charity Golf Tournament was held at Tuckers Point Golf Club with BF&M as our lead sponsor and the support of Supermart, Colonial Group, and twenty-seven other community partners. This inaugural event was a tremendous success with twenty-five registered teams. Participants enjoyed an exciting day of golf, snacks, beverages, and various competitions for prizes. This promises to be one of our key fundraising events moving forward.

39th Annual Fair and Raffle – 23rd November 2019

This year the Annual Fair and Raffle was again held at St. Paul's Church and was more popular than ever! The fair featured all our usual attractions (bake sale, plant stall, crafts and canteen) as well as a car boot sale in the parking lot. As always, crowds were lined up waiting for us to open. This event always generates real community spirit!

32nd Annual P.A.L.S. Walk – 23rd February 2020

This year, our lead sponsors Clarien Bank and Colonial Insurance generously stepped up their sponsorship of this important event. Along with donations from Butterfield & Vallis, Europa and Barritts, P.A.L.S. was once again able to host more than 450 walkers on a beautiful, sunny day. This event is always a celebration of life for patients, survivors and the family and friends who support them.

Virtual Tag Day – Month of May

The unusual circumstances surrounding Covid-19 forced many charities to think "outside the box" and P.A.L.S. was among the first to innovate with our Virtual Tag Day. This effort proved so successful, that we are planning to follow this model for 2021.

Fund Raising Events and Donations from Friends

We are very fortunate to have an extremely supportive and long-standing donor base which takes an active role in supporting P.A.L.S. On a regular basis individuals and persons from both the local and international corporate sector give to P.A.L.S. in lieu of birthdays, anniversaries, other special holidays, and in lieu of union dues. Often businesses will match the donations given by their employees, some as much as four times per donation. All of these donations make a significant impact especially this year in particular when P.A.L.S. has had to cancel so many of its own fundraising events.

One of P.A.L.S.' most dedicated group of friends are the Bosom Buddies. They joined our family in 2018 and have continued to raise money for P.A.L.S. every year. Their support is unwavering and the events they hold are exciting and very well attended. In October 2019 they hosted a very successful Girls Night In and then a quiz night in March 2020 right before lockdown. Covid-19 has forced many charities to 'think outside the box' with regard to fundraising, and the Bosom Buddies didn't miss a step. They held a children's fun race, small dinner parties, picnics, and tea parties all in keeping with health and safety protocols while raising money for P.A.L.S. at the same time.

And the Bosom Buddies were not the only ones. P.A.L.S. continues to be in awe of the people who run races for us or hold bake sales in honor of a loved one who has passed or the sports and fishing clubs that have private parties and collect donations on our behalf. All of this support continues despite what is going on in the world and P.A.L.S. could not be more grateful and proud of this dedicated community support.

In addition, P.A.L.S. continues to receive generous donations from trust funds and foundations. These long-standing donors are a valuable part of our family. At a time when so many charities are competing for funding, it is especially important to remember and thank those trustees who continue to support the important work of P.A.L.S.

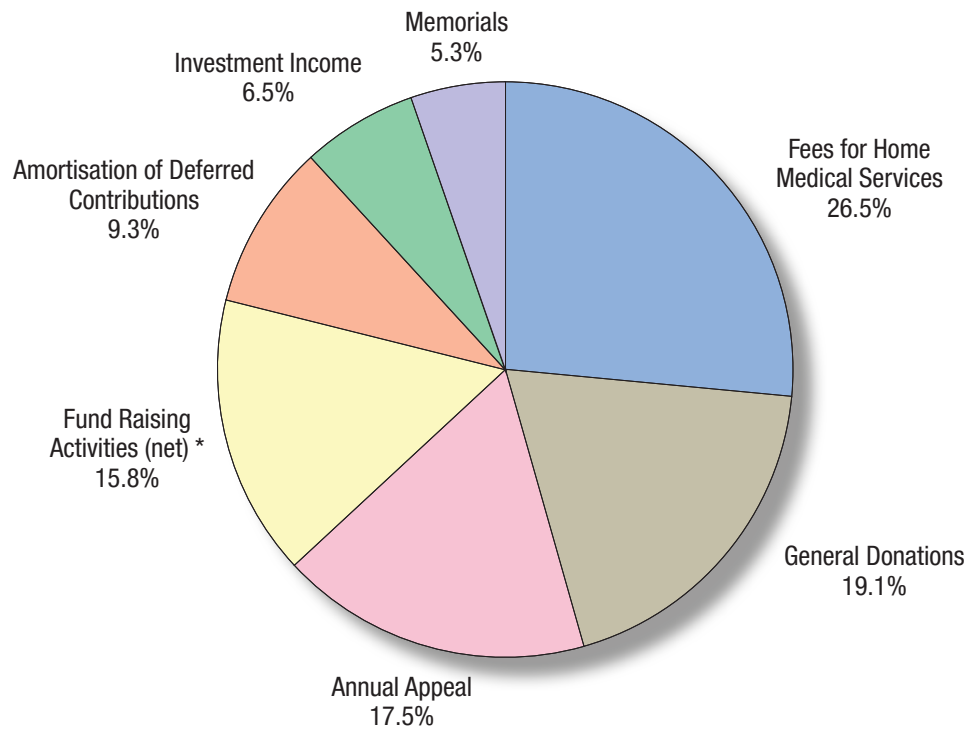
P.A.L.S.' patients and families continue to be a source of support to the organization whether by financial contributions, giving of their time or other contributions such as supporting the Thrift Shop with donations of goods. It is always heartwarming to see a family giving back -- it's a win-win for all of us.

So many people in Bermuda have been touched by P.A.L.S. or know someone who has been helped by P.A.L.S. Recently when we were given a donation, we were informed P.A.L.S. was the chosen charity because "you quietly do what you do and are not always out there asking for money". It is this groundswell of community support that is the driving force in bringing us together with exceptionally generous donors and fundraisers which enables us to provide our services to the cancer patients of Bermuda. Thank you for all you do!!

Financial Highlights

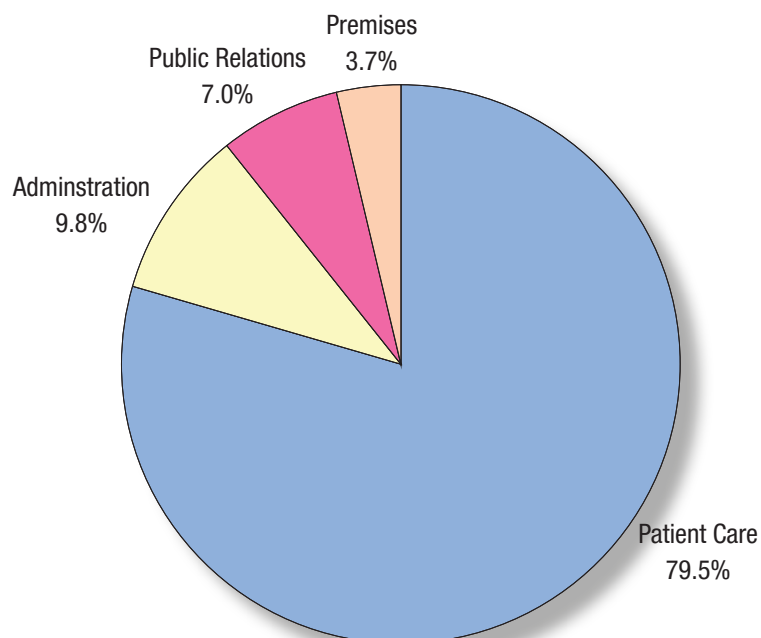
Year ended 31 August, 2020

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, 2020, and its financial performance and its cash flows for the year then ended in accordance with Accounting Standards for Not-For-Profit Organizations in Bermuda and Canada.

What we have audited

The Charity's financial statements comprise:

- the statement of financial position as at August 31, 2020;
- the statement of operations for the year then ended;
- the statement of changes in net assets for the year then ended;
- the statement of cash flows for the year then ended; and
- the notes to the financial statements, which include a summary of significant accounting policies.

Basis for qualified opinion

In common with many not-for-profit organizations, the Charity derives revenue from donations and fund raising 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 of revenues over expenses and cash flows from operations for the years ended August 31, 2020 and August 31, 2019, assets as at August 31, 2020 and August 31, 2019 and unrestricted net assets as at the beginning and the end of the years ended August 31, 2020 and August 31, 2019. 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 for the financial statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Accounting Standards for Not-For-Profit Organizations in Bermuda and Canada, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

Reference: Independent Auditor's Report on the Financial Statements of P.A.L.S. as at August 31, 2020 and for the year then ended
Page 2 of 3



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

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

PricewaterhouseCoopers Ltd.

Chartered Professional Accountants

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

November 17, 2020


Reference: Independent Auditor's Report on the Financial Statements of P.A.L.S. as at August 31, 2020 and for the year then ended
Page 3 of 3

Statement of Financial Position

as at 31 August, 2020

	2020 \$	2019 \$
Assets		
Cash and cash equivalents	542,042	277,331
Accrued interest receivable	26,133	35,090
Accounts receivable	67,060	34,578
Prepaid expenses	18,678	24,727
Investments - bonds (note 3)	4,236,105	4,543,337
Investments - equities (note 3)	157,838	177,639
Property and equipment, net (note 4)	1,012,290	1,057,378
	<hr/> 6,060,146	<hr/> 6,150,080
Liabilities		
Revenues received in advance	29,825	2,568
Accounts payable and accrued liabilities	54,596	70,913
Deferred contributions (note 5)	1,289,729	1,298,320
	<hr/> 1,374,150	<hr/> 1,371,801
Accumulated funds		
Unrestricted net assets	4,685,996	4,778,279
	<hr/> 6,060,146	<hr/> 6,150,080

Approved by the Board of Directors on 17 November 2020


Director


Director


Treasurer

The accompanying notes are an integral part of these financial statements

Statement of Operations

For the year ended 31 August, 2020

	2020	2019
	\$	\$
Revenues		
Donations (note 6)	819,797	635,739
Fees for home medical services	519,159	373,410
Fund raising revenue (note 7)	421,159	490,165
Amortisation of deferred contributions (note 5)	181,591	147,451
Interest income	120,693	136,984
Dividend income	6,312	6,568
Membership dues	500	450
	<hr/> 2,069,211	<hr/> 1,790,767
Expenses		
Payroll and related costs (note 8)	1,320,054	1,242,173
Patient expenses (note 9)	470,039	352,595
Fund raising expenses (note 7)	112,752	142,184
Depreciation	56,058	50,324
Office expenses	53,913	46,145
Donated audit fee	45,100	43,800
Insurance	37,098	35,902
Communications	26,469	20,929
Van expenses	25,688	29,730
Property maintenance	20,067	17,027
Bank fees	19,287	16,605
Electricity	12,101	13,398
Public relations	8,228	21,232
Education	4,971	5,484
Bad debt recovery	-	(7,603)
	<hr/> 2,211,825	<hr/> 2,029,925
Net deficit of revenues over expenses before undernoted item	(142,614)	(239,158)
Change in fair value of investments	<hr/> 50,331	<hr/> 160,476
Net deficit of revenues over expenses	<hr/> (92,283)	<hr/> (78,682)

The accompanying notes are an integral part of these financial statements

Statement of Changes in Net Assets

For the year ended 31 August, 2020

	Unrestricted net assets 2020 \$	Unrestricted net assets 2019 \$
Balance - beginning of year	4,778,279	4,856,961
Net deficit from operations	(92,283)	(78,682)
Balance - end of year	4,685,996	4,778,279

The accompanying notes are an integral part of these financial statements

Statement of Cash Flows

For the year ended 31 August, 2020

	2020 \$	2019 \$
Cash flows used in operating activities		
Net deficit of revenues over expenses	(92,283)	(78,682)
Adjustments to reconcile to net cash used in operating activities:		
Depreciation	56,058	50,324
Change in fair value of investments	(50,331)	(160,476)
Amortisation of bond premium	8,009	8,795
Deferred contributions received	173,000	60,000
Amortisation of deferred contributions	(181,591)	(147,451)
Changes in assets and liabilities:		
Accrued interest receivable	8,957	1,765
Accounts receivable	(32,482)	49,163
Prepaid expenses	6,049	(4,667)
Revenues received in advance	27,257	(2,179)
Accounts payable and accrued liabilities	(16,318)	19,398
Net cash used in operating activities	(93,675)	(204,010)
Cash flows used in investing activities		
Maturity of bonds	750,000	300,000
Sale of bonds	1,018,900	302,775
Purchase of bonds	(1,399,545)	(298,235)
Sale of equities	-	2,758
Expenditure on property and equipment	(10,969)	(22,095)
Net cash provided by investing activities	358,386	285,203
Net increase in cash and cash equivalents	264,711	81,193
Cash and cash equivalents, beginning of year	277,331	196,138
Cash and cash equivalents, end of year	542,042	277,331

The accompanying notes are an integral part of these financial statements

Notes to Financial Statements

31 August, 2020

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, 2020

(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, 2020

3. Investments

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

Maturity	2020		2019	
	Amortised cost \$	Market value \$	Amortised cost \$	Market value \$
Years to 31 August:				
2020	-	-	298,853	299,625
2021	1,851,318	1,857,847	1,111,936	1,125,987
2022	601,372	619,125	904,542	921,578
2023	250,724	271,611	746,527	770,384
2024	503,017	548,281	504,016	532,061
2025	296,740	327,486	296,000	312,803
2026	293,089	330,342	291,867	314,357
2027	252,155	281,413	252,476	266,542
Bonds	4,048,415	4,236,105	4,406,217	4,543,337

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:

	2020		2019	
	Cost \$	Market value \$	Cost \$	Market value \$
Equities	418,726	157,838	418,726	177,639

4. Property and equipment

Property and equipment comprise the following:

	2020		2019	
	Cost \$	Accumulated depreciation \$	Net book value \$	Net book value \$
Land	514,301	-	514,301	514,301
Building	1,130,332	(684,479)	445,853	483,531
Vans	112,850	(100,963)	11,887	15,057
Furniture	42,160	(41,642)	518	777
Office equipment	68,737	(59,081)	9,656	2,190
Thrift shop improvements	57,235	(27,160)	30,075	41,522
	1,925,615	(913,325)	1,012,290	1,057,378

Notes to Financial Statements

31 August, 2020

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:

	2020			2019
	Building and maintenance \$	Education \$	Other \$	Total \$
Beginning balance	1,131,267	72,053	95,000	1,298,320
Cash received during year	-	-	173,000	173,000
Amounts recognised as revenue during the year	(80,708)	(4,971)	(95,912)	(181,591)
Ending balance	1,050,559	67,082	172,088	1,289,729

6. *Donations*

	2020 \$	2019 \$
General	343,339	197,528
Annual appeal	342,892	305,400
Memorials	103,493	80,506
In lieu of union dues	30,073	52,305
	819,797	635,739

7. *Fund raising activities*

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

	2020		2019
	Revenue \$	Expenses \$	Net income \$
Thrift shop	189,779	(61,942)	127,837
Tag day	55,535	(1,025)	54,510
Sponsored walk	49,744	(19,642)	30,102
Golf tournament	46,371	(11,253)	35,118
Fair – raffle	45,109	(7,548)	37,561
Fair – stalls, etc.	10,666	(3,661)	7,005
Mad hair day	21,119	(7,656)	13,463
Running for P.A.L.S.	2,437	-	2,437
Cook book	280	(25)	255
Cards by Mary Powell	119	-	119
Bosom Buddies car raffle	-	-	-
Fish fry	-	-	-
Bingo	-	-	-
	421,159	(112,752)	308,407

Notes to Financial Statements

31 August, 2020

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 \$54,656 (2019 - \$49,488) and is included within the payroll and related costs line item in the statement of operations.

9. *Patient expenses*

	2020 \$	2019 \$
Assistance	437,868	354,718
Medical supplies	95,070	51,271
Food supplements	23,447	21,305
	556,385	427,294
Amounts reimbursed by insurance companies and patients and their families	(86,346)	(74,699)
	470,039	352,595

10. *Capital Commitment*

At 31 August 2020, the Organisation had capital commitments amounting to \$34,055 (2019 - \$Nil).

11. *Financial assets and liabilities*

The estimated fair values of cash and term deposits, accrued interest receivable, accounts receivable and accounts payable and accrued liabilities approximate their carrying values due to the short-term maturity of these financial instruments.

12. *Registered charity*

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

13. *Financial instruments*

The Organisation is exposed to various risks through its financial instruments. The following analysis provides a measure of the entity's risk exposure and concentrations as at 31 August 2020.

Liquidity risk

Liquidity risk is the risk that the Organisation will encounter difficulty in meeting obligations associated with financial liabilities. The Organisation is exposed to this risk mainly in respect of its accounts payable and accrued liabilities but management considers the risk as minimal. The Organisation controls liquidity risk by management of working capital and cash flows.

Notes to Financial Statements

31 August, 2020

Credit risk

Credit risk is the risk that one party to an instrument will cause a financial loss for the other party by failing to discharge an obligation. The Organisation's main credit risk relate to its investments, other receivable and cash balances with banks. The Organisation mitigates credit risk by dealing with what management believes to be financially sound counterparties and, accordingly, does not anticipate significant loss for non-performance.

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

	2020				2019			
	Amortised cost		Market value		Amortised cost		Market value	
	\$	%	\$	%	\$	%	\$	%
US Government	1,249,371	31	1,251,170	30	596,545	14	602,865	13
Banks & financial institutions	698,365	17	733,482	17	903,008	20	933,866	21
Energy companies	650,679	16	678,112	16	1,160,545	26	1,184,164	26
Canadian Provincial Governments	591,006	15	657,414	16	589,223	13	633,258	14

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 the second half of 2020 has had 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 is 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 continues 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

Certain prior year figures in the financial statements have been reclassified to conform to current year presentation.

Donors ~ Year Ended 31st August 2020

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 (2)

Bosom Buddies Girls Night In & Trivia Night
Centennial Bermuda Foundation (formerly
Bank of Bermuda Foundation)
The Ernest E. Stempel Foundation
Helios Foundation
PricewaterhouseCoopers - donated audit fee

Anonymous (1)

Bergquist, Mr. and Mrs. Lars

Wonderful Friend ~ \$10,000+

Anonymous (1)

Argus Insurance Company Limited
AXA/XL
Clarien Bank
Coralisle Group (formerly Colonial)
HSBC Bank Bermuda Limited
IAS Foundation
International Women's Club Bermuda
Oil Management Services Ltd.
The Peter Cundill Foundation
Sompo International (formerly Endurance Insurance)

Anonymous (1)

Super Friend ~ \$2,500+

Aeolus Capital Management
Aon Insurance Managers (Bermuda)
Aspen Bermuda Limited Company & Staff
Atlantic Security Limited
Avant Care Services Ltd
Bermuda Flyfishing Invitational
BF&M
Camellia Private Trust Co. Limited
Conyers Dill & Pearman
Cripps Foundation
Edmund Gibbons Limited
The English Speaking Union (Bermuda Branch)
Enstar Limited

Franck Charitable Trust
Friends of Bermuda Community Foundation
Gorhams True Value Home Centre - employee
parking program
Hamilton Parish & Tucker's Town Welfare Trust
Hiscox Re
Lepercq Corporation Management Ltd.
Liberty Specialty Markets - Denim Day
Lindo's Family Foods - sale of grocery bags
Markel Bermuda Limited
Markel CATCo Investment Management Ltd.

Memorial Trees
Mutual Insurance Company Limited
Sovereign Risk
Supermart Ltd.
Validus Group
Washington Properties Bermuda

Connell, Mr. and Mrs. Bruce
Conyers, Mr. and Mrs. Jeffrey and Edith
Douglas, Michael
Judah, Mr. and Mrs. Robin
Lines, Mr. and Mrs. Ricky E. - Moose Golf Tournament
Littlejohn, Mr. Frederick L.
O'Shea, Mr. and Mrs. Robert and Barbara
Outerbridge, Ms. Janet
Shona's Run (Shona Maule for her grandmother)
Spurling, Mr. Michael R.

Terrific Friend ~ \$1,000+

Anonymous (1)

Allied World Assurance Company Limited
Arch Reinsurance Ltd.
Ascendant Group Limited
Berco Limited
Beacon Fund at BCF
BIU Progressive Pool Committee
Butterfield & Vallis
BW Bermuda Limited
Central Diagnostic
Crawl Gospel Hall
Eastern Lioness Lions Club

Fairmont Hamilton Princess Hotel and Beach Club
 - Green Family Black History Month
 Fil Limited
 Hamilton Trust Company Ltd
 James Bond Cinema Movie Tickets
 Jardine Matheson International Services Limited
 Kitson & Company Limited
 Lancashire Holdings Limited
 Lifethyme Crossfit
 Marshall Island Private Trust
 Miles Market Ltd. - round up
 MS Amlin AG (Bermuda)
 Orbis Investment Management
 Peace Lutheran Church
 Pitt & Company Limited
 Royal Gazette - annual donation of ad credit
 Rubis tag day
 Sinclair Realty Bermuda - kindness of Judah
 United Insurance Company Limited
 Zurich International Limited
 Anonymous (6)
 Arton, Mr. and Mrs. Gavin
 Barritt, Mr. and Mrs. Frederick and Philippa
 Berg, Mr. and Mrs. John
 Campbell, Mr. and Mrs. John D.
 Correia, Ms. Michelle
 Cubbon, Mr. and Mrs. S. George
 Di Meglio, Ms. Ariane
 Furbert, Mrs. Cora Gail
 Gray, Mr. and Mrs. Allan
 Hargun, Chief Justice Narinder and Mrs.
 Harrell, Mrs. Christine
 Harris, Ms. Margaret
 Hillier, Mr. Graham
 Hunter, Mr. Scott and Mrs. Janet Kemp
 James, Dr. Thomas
 Knudsen, Mr. and Mrs. Lars
 Kress, Mr. Michael
 Mayor, Ms. Robin
 Outerbridge, Mr. and Mrs. Roy E.
 Ross, Dr. Fiona
 Scott, Mr. Duncan M.
 Scott, Mr. and Mrs. Walter A.
 Smith, Mr. and Mrs. Aaron
 Smith, Mr. and Mrs. Henry B.
 Smith, Mr. and Mrs. James and Sharon
 Talbot, Mr. and Mrs. John
 Tucker, Mr. Dennis Lee and Ms. Bradlyn DeShields
 Wilkie, Mr. and Mrs. Bruce F
 Woolridge-Allwood, Ms. Marcia
 Woolridge, Ms. Lynne

Special Friend ~ \$250+

Anonymous (1)
 A. David Atcheson Ltd.
 ACE Cleaning & Landscaping Ltd.
 Arch Reinsurance Ltd.
 Awbury Insurance Company
 Bank of Butterfield RAA Club
 Bermuda Health Care Services
 Bermuda Renal Associates - Dr. Thomas
 Centenary United Methodist Church
 Christ Anglican Church
 The Chubb Charitable Foundation
 Conyers Imports Ltd.
 Edgewood Pediatrics
 Ettrick Animal Hospital
 Europa Imports
 The Family Practice Group
 Friendship & Harmony Lodge
 Hamilton Medical Centre
 Hamilton Rotary Club
 Invisible Fence (BDA) Ltd.
 Island Health
 Island Urology Services
 John Barritt & Son Ltd.
 Joshua Bate Trading Bermuda Limited
 Joy Lusher Real Estate Limited
 Medi Lab Ltd.
 Market Place Limited - demin day
 Oxford Guest House
 Paget Service Station
 Royal Artillery Association
 S.H.A. Holdings Ltd.
 Somers Medical Ltd.
 St. Anne's Church
 St. Mary's Church
 The Total Group
 Validus Group -Kayla Outerbridge
 Vallis & Hayward Limited
 Warwick Academy
 Anonymous (11)
 Adderley, Ms. Rebecca
 Amaral, Mr. and Mrs. Edward J.
 Ashton, Dr. Michael & Irena
 Astwood, Mrs. Noelette Barbara
 Atherden, JP, MP, The Hon. Jeanne J.
 Bean, Mr. Mark A.
 Bergl, Mr. and Mrs. Alan M.
 Berry, Mr. and Mrs. Mark and Isobel
 Blackburne, Mr. Robin
 Blee, Mr. and Mrs. Robert
 Brewer, Dr. and Mrs. Martin

Burville, Mr. and Mrs. John
 Butterfield, Mr. and Mrs. James
 Campbell, Dr. Gordon
 Cawthorn, Mr. and Mrs. Robert
 Caza, Mr. and Mrs. Kirk
 Chamberlain, Ms. Gail
 Chapman, Mr. and Mrs. Wayne and Fiona
 Chatfield and Mr. Simon Templeman, Ms. Teresa
 Chiaramonte, Mr. and Mrs. Gene and Natalie
 Christopher, Mr. and Mrs. Joseph and Marlene
 Chudleigh, Dr. and Mrs. Nigel R.
 Cockburn, Mr. and Mrs. Alexander
 Collis, Mr. and Mrs. John and Judy
 Collis, Mrs. Margaret
 Conyers, Mr. and Mrs. N. Thomas
 Cook, Mr. William P.
 Correia, Mr. and Mrs. Anthony and Patricia
 Cossar, Mr. and Mrs. Alan C.
 Couper, Dr. and Mrs. Colin and Peggy
 Cox, Mrs. Jessica
 Davidson, Mr. and Mrs. Ian and Felicite
 Davison, Ms. Kerry
 DeSilva, Ms. Daphne
 DeSilva, Mr. and Mrs. Stephen
 Doughty, Ms. Christine
 Douglas, Mr. Mervyn
 Downs, Ms. Diana
 Drew, Michel and Terrill
 Ebbin, Ms. Meredith
 Elliott, Dr. Terrence
 Emery, Dr. Terrylynne
 Ezekiel, Mr. and Mrs. David
 Fisher, Mr. Jake
 Fisher, Mr. and Mrs. Keith
 Fostine-DeSilva, Mrs. Winniefred
 Frith, Mr. and Mrs. Douglas
 Fryer, Agnes
 Fountain, Dr. Annabel
 Fullerton, Mr. and Mrs. Chris and Barbara
 Furbert, Ms. Gilda M.
 Gaugain, Dr. and Mrs. John
 Gibbons, Lady Lully
 Gonsalves, Lt Col and Mrs. Brian
 Gonsalves, Ms. Karen
 Grant, Mr. Stanley
 Hammond, Dr.
 Hayward, Mr. and Mrs. J. Henry and Patricia
 Hoegh, Mr. and Mrs. Ove
 Holidipp, Lucinda
 Hollis, Rev. Dr. Arnold
 Ingham, Mr. Jonathan

Jack, Mr. Robert
 James, Mr. and Mrs. Colin and Helen C.
 Jay, Gee - Christmas Carols
 Johnson, Mr. Wayne S.
 Jolliffe, Mrs. Rachel
 Jorgensen, Ms. Christine
 Judd, Mr. and Mrs. Michael
 King, Ms. O. Vivienne
 Leseur, Ms. Karen
 Leseur, Mr. and Mrs. Kenneth Michael and Fay
 Lim, Ms. Paulette - Aqua Seniors Club closure
 Lloyd, Ms. Margaret
 Lumsden, Mr. Anthony
 Males, Ms. Jean
 Martin, Mr. and Mrs. Andrew
 Masters, Mr. and Mrs. Hal and Angela
 Mayne, Ms. Laura
 Miller, Dr. W.
 Moniz, Blanche Ms. -birthday
 Moniz, Mr. and Mrs. William
 Morbey, Mr. and Mrs. John and Audrey
 Morris, Ms. June
 Morris, Ms. Samatha
 Mowbray, Mr. and Mrs. Louis K.
 Murdoch-Muirhead, Mr. and Mrs. Colin
 Murphy, Mr. and Mrs. Edward A.
 Mutch, Mr. and Mrs. Frank
 Nelson, Mr. and Mrs. Peter and Colleen
 Nicoll, Ms. Sheila
 O'Hara, Mr. and Mrs. Brian
 Oatley, Ms. Winifred
 Packwood, Ms. Tracy
 Pearman, Ms. Suzanne D.
 Peckett, Dr. & OPA Physiotherapy
 Peets, Mr. Kirk
 Peets, Mr. Robert George
 Pierson and Ms. Barrie Trimmingham, Mr. David
 Pitcher, Mr. Roger
 Pitcher, Oliver
 Pitt, Mr. and Mrs. John William
 Pratt, Ms. Jacqueline - birthday
 Prentice, Mr. Anthony
 Pugh, Mr. and Mrs. David and Trudy
 Pullen, Ms. Margaret
 Purvey, Mr. and Mrs. Sidney
 Rans, Mr. and Mrs. Robert R.
 Richards, Mr. J. Alexander
 Roblin, Mrs. Susan
 Rowe, Ms. Pearl Anne
 Shaw, Dr. George
 Siggins, Ms. Kathryn

Simmons, A. 70th birthday
 Simmons, Ms. Shirley D.
 Slayton and Ms. Charlotte Slayton, Ms. Stephanie
 Smith, Mr. and Mrs. Colin
 Smith, Ms. Yvonne
 Stempel, Mr. Neil
 Stephens, Ms. Laura
 Stewart, Mr. Nigel
 Swift, Mr. and Mrs. John and Susan
 Suter, Dr. Kathryn
 Thouet, Dr. Herman
 Titterton, Mr. and Mrs. Glenn and Susan
 Troake, Mr. and Mrs. Philip L.
 Tufts, Mr. and Mrs. Douglas and Jennifer
 Vestweber, Dr. Boris
 Watson, Mr. and Mrs. Peter
 Weakley, Ms. Memsie
 West, Dr. Andrew
 Wilmot, Dr. Dale
 White, Mr. and Mrs. David - B. Rego and
 Beverley Marshall (twins) birthday
 Winter, Mr. and Mrs. Robert J.
 Wong, Dr.
 Woolridge, Ms. Lynne
 Young, Mr. and Mrs. Reid

Real Friend ~ \$100+

Ann Spurling Photography Studio
 Apex Law Group Limited
 Bedford Managment Limited
 Bermuda Nursing Association
 Bermys Cuisine
 Bethel AME Church
 Butterfield Insurance
 Dog Training Club Of Bermuda
 The English Sports Shop
 Emergence Corporation
 Hama Enterprises Ltd.
 Independent Order Of Oddfellows Manchester Unity
 Friendly Society
 Rego Sotheby's International Limited
 St. Mary's Church
 The Total Group
 Warwick Workmens Club
 Anonymous (19)
 Abend, Mr. and Mrs. Max and Linda
 Adams, Mr. and Mrs. Keith
 Adcock, Mr. and Mrs. Newton and Cheri
 Adderley, Mr. and Mrs. Colin and Mary
 Aeschliman, Mr. and Mrs. Richard
 Astwood, Mr. and Mrs. Quinton

Bacon, Mr. J. J. E.
 Baillie, Mr. and Mrs. Robert
 Bamber, Ms. Sheila
 Barnett, Mr. and Mrs. John
 Baron, Mrs. Manuel C.
 Bath, Mr. and Mrs. Richard
 Beckett, Mr. and Mrs. Peter
 Bento, Ms. Janet
 Bento and Ms. Sally Pimental, Mr. Andrew - Katelyn Bento
 Bielby, Ms. Jane
 Biggs, Mr. and Mrs. Simon and Rachel
 Birrer, Mr. Kurt
 Bleeker, Mr. Norman Ronald
 Bloomer, Mr. David
 Botelho, Ms. Lauren
 Bowker, Ms. Hope
 Boyland Dissington, Mrs. Diana
 Brewer, Mr. Anthony and Lynn
 Brown, Mr. and Mrs. Chris
 Browne, Ms. Harriet Rebecca
 Burch, Ms. Valarie
 Burgess JP MP, Hon Derrick
 Burland, Ms. Vivian
 Butler J.P and Mrs. Butler, The Hon. Dale D.
 Butterfield, Mr. and Mrs. Charles N. A.
 Caldwell, Ms. S. Jolene
 Carey, Ms. Gloria
 Carr, Mr. and Mrs. Andrew
 Carvalho, Ms. Carol
 Chambers, Ms. Brenda
 Cherry White, Ms. Lesley
 Chew, Mr. and Mrs. James David
 Churm, Mrs. Fanny
 Constable, Mrs. Sheila
 Copeland, Mr. and Mrs. Stephen
 Cordeiro, Mr. and Mrs. Tony
 Correia, Ms. J. Diane
 Cox, Mr. and Mrs. William J.
 Crane, Mr. and Mrs. Peter L.
 Darling, Lt. Col. and Mrs. Michael
 Darrell, Mr. and Mrs. Robert and Margaret
 Davis, Mrs. Maude
 Davis, Mr. and Mrs. Robert
 Davidson, Mr. and Mrs. Allan
 Davidson, Mrs. Estous Lee
 Davidson, Mr. and Mrs. Hugh
 De Frias, Mrs. Adriana
 DeSilva, Mr. and Mrs. Anthony
 DeSilva, Ms. Daphne
 DeSilva, Mrs. Rosemarie
 DeSilva, Mr. and Mrs. Tomas and Tina
 Dill, Mr. Nicholas B.

Dill, Mr. and Mrs. Reginald
 Dillas-Wright, Mrs. Joan
 Dolan, Mr. and Mrs. William
 Downing, Ms. Elizabeth
 Draycott, Mr. and Mrs. Terrence
 Duffy, Ms. Catherine
 Dunch, Alan birthday
 Durham, Mr. Robert
 Durrant, Mr. and Mrs. Malcolm and Terri
 Durrell, Mr. and Mrs. Jeremy and Katherine
 Edwards, Ms. Patricia
 Elliott, Mr. Geoffrey
 Evans, Mr. and Mrs. Handel and Yvonne E.
 Evans, Mr. and Mrs. Vaughan
 Farmer, Ms. Patricia
 Ferguson, Ms. Emily
 Ferguson, Mr. and Mrs. James and Dawna
 Fostine-Desilva, Mrs. Winniefred
 Fountain, Mr. Desmond
 Frick, Mr. and Mrs. H. Allan
 Frith, Mr. and Mrs. Douglas
 Fubler, Mr. Coleridge
 Gair, Mr. Stephen
 Galloway, Mr. and Mrs. David and RoseAnne
 Gilbert, Ms. Maxine Sandra
 Glasgow, Mr. and Mrs. Michael
 Gombos, Mr. Marcantonio
 Graham, Mr. and Mrs. W. John and Debby
 Grasso, Mr. Christopher
 Gray, Roderick
 Haag, Mr. Herbert
 Harris, Mr. and Mrs. Ronald
 Harvey, Dr. and Mrs. Eugene and Susan
 Harvey, Ms. Kay L.
 Hassell, Mrs. June and NormaJean
 Higgins, Mr. and Mrs. Rodney
 Hill, Mr. and Mrs. Archer
 Hill, Mr. and Mrs. John and Ethel
 Hurst, Mr. and Mrs. Noel and Vivian
 Hoskins, Mr. and Mrs. John and Joan
 Hughes, Dr. and Mrs. Walwyn
 Illston, Mr. and Mrs. Peter
 Jameson, Mr. and Mrs. Barclay and Linda
 Johnson, Mr. and Mrs. Edward and Ann
 Johnson, Mr. and Mrs. James D.
 Jolliffe, Mr. Donald and Rachel
 Jones, Mr. K. Brian
 Joslyn, Ms. Kimberley
 Judd, Mr. and Mrs. Michael
 Kempe, Ms. Pamela
 Knight, Ms. Elizabeth

Kyme, Mr. and Mrs. Jason
 Lee, Mr. and Mrs. Charles
 Lee, Joann Ms.
 Lee, Ms. Zuhailah
 Lewis, Mrs. Martha
 Lewnowski, Ms. Elfriede H.
 Lindo, Mr. and Mrs. Arthur
 Lindo, Mr. and Mrs. Larry W.
 Little, Ms. Naomi
 Lusher, Ms. Joy
 Macatangay, Mr. and Mrs. Don and Jeanette
 Madeiros, Mr. and Mrs. Edward
 Marshall, Mr. and Mrs. Charles
 Marshall, Ms. Elizabeth Jane
 Marshall, Ms. Sylvia G.
 Maycock, Mr. and Mrs. William
 McKenna, Mr. and Mrs. John C.
 Mello, Ms. Debbie
 Mello, Mr. Martin
 Ming, Mr. A. E. Junior
 Minors, Mr. and Mrs. Marshall and Rosalyn
 Mitchell, Mrs. Elizabeth
 Monish, Mr. and Mrs. Reginald
 Moore, Capt. and Mrs. John Willard
 Mowbray, Mr. and Mrs. Louis K.
 Mroz, MBE, Mrs. Elizabeth M
 Murray, Ms. Audrey
 Neal, Ms. Sandra
 Neasham, Mr. and Mrs. Allan W.
 Outerbridge, Ms. Giselle
 Outerbridge, Mr. and Mrs. Gordon J.
 Outerbridge, Ms. Paula
 Pacheco, Mr. Jose
 Packwood, Ms. Tracy
 Parris, Ms. Patricia
 Patterson, Mr. and Mrs. David
 Paulo, Mr. and Mrs. Joe
 Pearman, Lady Antoinette
 Pedro, Ms. Miranda - Valentino Girls
 Peniston, Mr. and Mrs. J. Frank
 Pereira, Ms. Vivian
 Peterich, Mr. and Mrs. D. George
 Petty/Brewer wedding gift
 Phillips, Mr. and Mrs. Michael S.
 Price, Mr. William
 Rego, Mr. and Mrs. Robert
 Richardson, Ms. Patricia
 Rickards, Mr. and Mrs. Michael L.
 Riihiluoma, Ms. Gillian
 Roos, Mr. and Mrs. Brian
 Ryall, Mr. and Mrs. John

Santucci, Mr. and Mrs. A Raymond
 Scott, Mrs. Audrey
 Simmons, Ms. Ashlie
 Simmons, Mr. and Mrs. Erskine and Michelle
 Simmons, Mr. and Mrs. Eugene and Sacha
 Simons, Mr. and Mrs. Denton
 Skinner, Ms. Amanda
 Smith, Ms. Barbara
 Smith, Mr. and Mrs. James
 Smith-Simmons, Ms. Rhonda
 Stevens, Ms. Caron
 Stubbs, Ms. Marion
 Stubbs, Ms. Robin
 Swain, Mr. David
 Swain, Ms. Hayley
 Tailford, Ms. Linda
 Tailford, Mr. and Mrs. Mark A.
 Tavares, Mr. and Mrs. John and Linda Lee
 Taylor, Mr. and Mrs. Phillip
 Terceira, Mrs. Joan
 Thomas -Ray, Ms. Carolyn
 Thomas, Mr. Darion
 Trott, Mr. and Mrs. Edric and Carolyn
 Trott, Mr. and Mrs. George
 Tucker, Mr. Cecil
 Vallis, Mr. and Mrs. Francis J.
 Vallis, Ms. Jeanette J.
 Vallis, Dr. and Mrs. Robert
 Viera, Ms. Irmgard
 Vorley, Mr. Peter and Dr. Marion Watlington
 Watlington, Ms. Ronica
 West, Ms. Carol
 Whalley, Mr. and Mrs. Michael D.
 Wilson, Mr. Malcolm
 Woolf, Mr. Peter
 Woolridge, Mr. and Mrs. Albert

True Friend ~ Up to \$100

C.A.R.E Learning Centre
 Gilbert Institute School
 Fairmont Southampton Bermuda
 Sizewise Fashions
 Anonymous (12)
 Adderley, Mr. Vernall
 Anderson, Ms. Barbara
 Atwood, Ms. Barbara Dale
 Bailey, Ms. Sarah
 Barnes, Ms. Jane
 Basden, Ms. Louise
 Bean, Ms. Edith Jacqueline
 Bean, Ms. Marilyn R.

Bell, Ms. Laquita
 Bento, Ms. Julieta
 Betschart, Mr. and Mrs. Leo
 Bickoff & Family, Mr. and Mrs. Peter
 Binns, Ms. Janice
 Burt, J.P. M.P. Premier, The Hon. E. David G.
 Camara, Ms. Karen
 Chaves, Mr. and Mrs. Vincent
 Collier, Ms. Marianne
 Conyers, Ms. Vicky D.
 Cook, Mr. and Mrs. Walter D. C.
 Corrado, Mr. and Mrs. Michael
 Cox, Mr. and Mrs. David
 Daniels, Ms. Ruth
 Davies, Ms. Donna
 DeCouto, Mr. and Mrs. Donald and Marcia
 DeSilva, Ms. Linda
 Di Meglio, Ms. Sabrina
 Dill, Ms. Patricia
 Dunstan, Mr. and Mrs. David
 Faught, Ms. Ann
 Flood, Mr. and Mrs. Jonathan
 Fogden, Mrs. Dorothy
 Fortuna, Ms. Maria O.
 Fox, Mr. Ewart
 Francis, Ms. Wanda
 Fraser, Ms. Nikara
 Frith, Mr. and Mrs. Ronald
 Gibbons, Mrs. Patricia
 Goins-Francis, Ms. Debra Lynn
 Gosling, Mr. and Mrs. Charles
 Gringley, Mr. and Mrs. Michael
 Gringley, Mr. Robert
 Guishard, Ms. Gracelyn
 Gurret, Ms. Dominique
 Hall, Mr. and Mrs. Jeffrey T.
 Hall, Mr. and Mrs. LeRoy
 Haynes, Mr. and Mrs. Peter and Pat
 Hodgson, Mr. Arthur
 Ingham, Mr. and Mrs. Brendan
 Jackson, Mr. and Mrs. Chris
 Jenkins, Ms. Margaret
 Jones, Mr. Briane
 Jones, Mr. and Mrs. Michael D.
 Key, Ms. Roseann
 Klein, Mr. Richard
 Koren, Ms. Suzanne
 Latham, Ms. Norma
 Lewis, Mr. and Mrs. Malcolm and Dawnette
 Lighbourn, Mr. and Mrs. James
 Lucas, Mr. and Mrs. Ronald
 Madeiros, Mr. and Mrs. Raymond

Maguire, Mrs. Barbara
Maiden, Ms. Frankie
Males, Ms. Jean
Mastellone, Mr. and Mrs. James (Buck) A.
Masters, Mr. and Mrs. Hal
Masters, Ms. Jeanne
McKay, Ms. Elsa
Medeiros, Mr. and Mrs. Manuel and Maria
Medeiros, Mrs. Maria
Mitchell, Mr. Christopher
Mitchell, Mr. and Mrs. Iain
Monk, Mr. and Mrs. Mark
Moniz, Ms. Beverley
Montarsolo, Ms. Sofia
Murphy, Mr. Mike
Neasham, Mr. and Mrs. Allan W. and Bernice
Norman, Ms. Lynn
Oatley, Mr. and Mrs. Bernard and Lily
Pacheco, Mr. and Mrs. Joseph
Panchaud, Ms. Susan
Phillips, Mr. and Mrs. Paul and Darlene
Pierce, Ms. Tiffany
Pimm, Ms. Jean
Powell, Ms. Joan
Powell, Mr. Peter
Ratteray, Mr. and Mrs. Randolph
Ratzlaff, Mr. Terry
Ray, Mrs. Candy
Raynor, Mr. and Mrs. Eldon
Robinson, Ms. Janet
Ross, Ms. Ann
Ross, Ms. Kate
Rosser, Mrs. Mary
Ryan, Mrs. Margaret
Pearson, Sandy - birthday
Simmons, Ms. Daisy
Simmons, Mr. and Mrs. William

Simons, Ms. Annetta Jane
Simons, Ms. Elva
Simons, Mr. Henry
Sims, Ms. Karen
Smatt, Mr. Sean
Smith, Ms. Elaine
Smith, Ms. Joanne
Smith, Ms. Myra
Soares, Mr. and Mrs. Dean and Teresa
Southern, Mr. and Mrs. Russell
Squire, Mr. and Mrs. Tommie and Marion
Stewart, Ms. Natalia Jeanne
Steynor, Mr. Allan
Steynor, Mr. and Mrs. Robert
Stone, Mr. and Mrs. Kenny and Marie
Tavares, Mr. and Mrs. David
Terceira, Ms. Penny R.
Thomas, Mr. Darion
Thorne, Mr. Mark
Todd, Mrs. Richard
Tribley, Ms. Maxine O.
Trollope, Ms. Barbara M.
Trott, Ms. Marie
Vallis, Mr. and Mrs. David A.
Viera, Mr. and Mrs. Ronald
Waddell, Ms. Monica
Watlington, Ms. M. Joyce
Webb, Ms. Anne B.
Whayman, Mr. and Mrs. Andrew
Whayman, Ms. Virginia
White, Ms. Annette
White, Ms. Kay
Williams, Ms. Lilian
Willis, Mr. and Mrs. Brian
Wilson, Ms. Jean
Xavier, Ms. Ishta

MILES

Round Up

Round Up your grocery balance to help P.A.L.S. support cancer patients in Bermuda!!

Friday, October 18

**CREDIT CARDS
ACCEPTED**

P.A.L.S.
Parent-Adult-Learner Society

HOLIDAY FUN FOR THE WHOLE FAMILY!

**P.A.L.S. 39TH ANNUAL
Holiday Fair**

SATURDAY, NOVEMBER 23
FROM 10:00AM - 4:00PM

St. Paul's Church
Middle Road, Payet

Calling All Vendors!

Two spots left to display your
wares! Contact PALS today!!

COME & ENJOY:

- TASTY SANDWICHES & SOUPS
- HOME MADE CRAFTS
- WHITE ELEPHANT SALE
- VENDORS - PLANT SALE
- BAKE SALE - BINGO 2pm
- RAFFLE DRAW AT 4pm

**** AND NEW THIS YEAR...
CAR BOOT SALE! ****

For info or to book your vendor table or car boot space, email info@pals.hk or call 236-7327

[illegible]

THE 32ND ANNUAL P.A.L.S. FAMILY FUN WALK & RUN

Join us in walking for all people living with Cancer!

40 40 40 40 40 P.A.L.S. IS TURNING 40

Sunday February 23, 2020
P.A.L.S. MAJOR FUNDRAISER FOR THE YEAR

3k, 5k, & 10k Routes
START & FINISH at P.A.L.S.
18 POINT FINGER ROAD, PAGET

Registration Fee
Adults: \$20 | Children 5-15 yrs: \$15
(CHILDREN UNDER 5 YRS FREE)

ROUTE:
 Start at P.A.L.S., 18 Point Finger Road, Paget
 Along the railway to the P.A.L.S. Cancer Care in Bermuda (18 miles)

REGISTRATION:
ON-LINE
www.racedayworld.com
 until February 22, 2020 at midnight
IN PERSON AT P.A.L.S.
 18 Point Finger Road, Paget
 9:30am to 4:30pm - Monday to Friday

LATE REGISTRATION:
P.A.L.S. Headquarters
 Saturday, February 22, 2020
 10:00am to 2:00pm (**\$10 late fee**)

NO REGISTRATION ON DAY OF THE WALK
 You must have a Registration Number in order to participate.

KIT COLLECTION:
 Registration Kits to be collected from the P.A.L.S. Headquarters
 Friday, February 21, 2020
 10:00am to 7:00pm
 Saturday, February 22, 2020
 10:00am to 2:00pm
 (Walk kit's guaranteed for the first 700 registrants only)

P.A.L.S. Cancer Care in Bermuda
 Registered Charity (C13)

Butterfield & Vallis
 ACCOUNTANTS

EUROPA IMPORTS LTD.

Along the railway
Start at P.A.L.S., 18 Point Fin

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

MAD HAIR DAY

Friday, September 25

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

Wear your hair in a "mad" or crazy fashion and make a donation to P.A.L.S.

PALs - Supporting cancer care in Bermuda for 40 years!

Remembering

**Remembering
your loved
ones at the
holidays**

**Write a note,
leave a
message,
memory or
thought...**



**P.A.L.S.
MEMORIAL
TREE**

December 2nd - 21st 10am-5pm

Donations appreciated



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