WE ARE MOVING

New Beginnings - New Horizons

NEW PFSA HOME OFFICE
AS OF JULY 22, 2019

Home Office will be closed
from July 11-July 21, 2019

1100 14TH STREET
MODESTO, CA 95354

1-866-687-PFSA
myPfsa@myPfSa.org
www.MYPFSA.org
Dear PFSA Members:

As the PFSA will be relocating its Home Office, the J.A. Freitas Library and the Museum to Modesto in July, I respectfully request your patience and understanding as the Home Office will be closed from July 11th thru July 21, 2019. Staff will respond to voice messages on Monday, July 22, 2019. The move is a major undertaking and will be time consuming. Please note that the Toll-Free Number of the Home Office will remain the same 1-866-687-7372, and Staff email addresses will also be the same.

My heartfelt appreciation is extended to Staff Members; Carla Cardoso, Executive Secretary, Lidia Mata, Jocelyn Limlingan and Patricia Zapata, for their devotion and years of service to the PFSA. I extend a great big “THANK YOU” on behalf of the entire Membership, to these valuable Team Members and I wish them all the best in the future endeavors. I’d like to welcome and congratulate Edwarada Alderete, Berenice Armás-Martínez; Dominque Higgins and Tiffany Sheppa on their new positions with PFSA. Edward and Tiffany will be part of the Accounting Department and Bernice and Dominique will be part of the Membership Department.

Enjoy this edition of the Semi-Annual Official Publication and Keep Connected with PFSA thru Facebook, Twitter and Instagram. Visit the PFSA Website often to keep posted on the Society’s activities.

Sincerely and Fraternally Yours,

John A.R. Salvador
Chief Executive Officer
John.Salvador@mypfsa.org
209.401.3209

Let's Be Social
Follow us @mypfsa
Dear Officers and Members

How time goes fast! We are already in May and time for another report to be published on our Magazine. This time I have decided that I was going to write about Portugal. As you know Portugal has beautiful monuments that many of you know, but I am sure there are other who for one reason or another have not been in certain areas of Portugal. So, I am going to include an excerpt of the beautiful city of Evora, in Alentejo with its menires from the pre-historic times and also its beautiful and remarkable Diana’s Temple. So bear with me and be delighted with this piece about Evora.

In the environs of Evora and by the Central Alentejo, there are immense megalithic monuments. This wealth of prehistory in the Alentejo is one of the most important in the Iberian Peninsula and even in Europe. Therefore, it makes sense to speak of a megalithic circuit in Évora and to consider the city as the capital of the Iberian megalith. In the Évora district alone, more than ten megalithic enclosures, more than a hundred isolated menhirs, about eight hundred tapirs and close to four hundred and fifty megalithic settlements are known. Apart from these, there are about a hundred dimpled stones, whose functionality is still a mystery.

The size and number of megalithic monuments in Évora are associated with the fact that this region is the only place where the river basins of the Tagus, Sado and Guadiana, the largest rivers of the south of Portugal. It was, for that reason, an essential point of passage. The megalithic monuments (that is, made of large stones) then emerge in the region of Evora because the Alentejo plains were perfect for the last communities of hunter-gatherers there to practice their way of life. But the location of the prehistoric monuments, such as Cromeleque dos Almendres, was chosen not only according to the hydrographic network. It took into account astronomical phenomena related to the annual movement of the Sun and Moon. Amongst many other megalithic monuments on the outskirts of Evora, some stand out because of their importance and grandeur.

The Megalithic (or Cromeleque) of the Almendres is the largest megalithic monument of the Iberian Peninsula and one of the oldest in the world. Everyone has heard of the great Stonehenge in Great Britain ... The Almendres monument is 2000 years older! It was built about 7000 years ago, when humankind made the transition in Western Europe from hunter-gatherers to shepherds and farmers.

Nowadays, Cromeleque dos Almendres, near Évora, has approximately one hundred monoliths. Throughout the times, there were remodelaes and additions to the original plant in the form of horseshoe. It is quite easy to find, following the signs from the village of Our Lady of Guadalupe. The place is very quiet and very beautiful. Have a picnic close by and enjoy the view. Respecting the place, which has an aura of obvious magic.

In Fraternalism,
Pedro C. Vieira, Jr.
2018-2019 PFSA Supreme President

2018-2019 Supreme Presidents’ Annual Charities

Supreme President, Pedro Vieira has chosen the American Cancer Society as his charity.

WAYS YOU CAN HELP
You may donate at official visits or mail checks payable to PFSA Memo: Name of Charity

PFSA
1120 E 14th Street,
San Leandro, CA 94577

Supreme 20-30’s President Patsy Fraga and Supreme Youth President Justin Duarte have chosen to raise funds to support the Shasta Regional Community Foundation. A way to help the fire victims.

Please contact the home office for more information:
mpfsa@mpfsa.org
1-866-687-7372
The J. A. Freitas Library is a Special Collections Library where information is collected, archived, and organized specifically with the interests of the Portuguese-speaking and the Portuguese-American communities in mind, including:

- Over 12,000 works dealing with mainland Portugal, Azores, Madeira and the Portuguese immigrant experience throughout the world
- Largest collection of Portuguese language newspapers published in California dating back to 1885

**PFSA ANNUAL CORPORATE MEETING**

The Board of Directors invites PFSA Members to attend the 2019 Annual Corporate Meeting

**JOIN US!**

**Date:** Saturday, November 9, 2019  **Time:** 2:00 P.M.

**Location:** DoubleTree by Hilton Hotel | 1150 9th St, Modesto, CA 95354

For the presentation of the Financial Condition and Membership Status reports and valuable information of our Society

There will be a Question and Answer period for members to ask questions to the Board of Directors

PFSA Non Delegates are entitled to attend the Annual Corporate Meeting on a voluntary basis with no lodging or travel reimbursement

**Know Your Story …**

**Our Story…**

**The Portuguese-American Story**

The J. A. Freitas Library is a Special Collections Library where information is collected, archived, and organized specifically with the interests of the Portuguese-speaking and the Portuguese-American communities in mind, including:

- Over 12,000 works dealing with mainland Portugal, Azores, Madeira and the Portuguese immigrant experience throughout the world
- Largest collection of Portuguese language newspapers published in California dating back to 1885

Check our collection at www.MYPFSA.org
Win a Referral Bonus

PFSA is looking for enthusiastic individuals that are looking for a career in Insurance Sales

Refer a friend who gets hired, as a Membership Representative
Get up to $500

If you know someone who you think would be a good fit, refer them.

If we end up hiring your candidate, you are eligible for:

- $500 referral bonus for a Full-Time Agent or
- $250 Bonus for a Part-Time Agent

Rules for rewards:

- We guarantee that rewards will be paid out within a month of the date the candidate is hired.
- There is no cap on the number of referrals an individual can make. All rewards will be paid accordingly.
- If two or more individuals refer the same candidate, only the first referrer will receive their referral reward.
- Referrers are still eligible for rewards even if a candidate is hired at a later time or gets hired for another position.
- Referral only applies to candidates in areas we have openings.

www. MYPFSA .org
Job Description

Membership Representatives

Life Insurance and Annuities Sales

- English and Portuguese fluently (Required)

We are a Non-Profit Portuguese Fraternal Benefit Organization with 40,000 members in the State of California.

We are seeking a self-driven, natural born sales person driven to make a difference in our members lives.

To sell, market, and service our insurance products to existing clients and new customers. As a full-time insurance professional, you will help individuals, families, and small businesses with their life insurance, education savings and retirement needs. The position will involve calling, scheduling meetings, making presentations, conduct financial analysis and provide customer service to customers and local groups.

Job Responsibilities

- Develop insurance quotes, makes sales presentations, and close sales.
- Develop ongoing networking relationships with local stakeholders.
- Treat each customer contact as a cross and up-sell opportunity.
- Thoroughly understand and follow all underwriting, rating and compliance requirements.
- Maintain knowledge of new products.
- Prospecting and generating new business through leads & referral sources.
- Call prospective customers and service existing customers.
- Follow up with customers to assure satisfaction, respond to queries, solicit further sales, and solve or refer problems.

Job Requirements

- Possess a genuine willingness to learn, be intuitive and resourceful and be coachable.
- A California life insurance license is required – reimbursement for licensing costs after applicant passes exam.
- Career minded vision.
- Works well with other agents and is a team player with a positive attitude.
- Ability to tactfully handle stressful and difficult situations.

*Bilingual, fluent in both English and Portuguese is required.*

Job Types: Full-time: (Salary + Benefits + Commission) – Openings available in the East Bay Area.

Part-time: Commission only – openings available in **North Bay, Chico, Santa Maria, San Diego, Chino** (Must live within a 20-mile radius)

Experience:
- Sales: 2 years (Preferred)
- Language:
  - English and Portuguese fluently (Required)

4 Ways to Refer

1. **Website:** go to [www.mypfsa.org/contact/careers](http://www.mypfsa.org/contact/careers)
2. **Email:** [careers@mypfsa.org](mailto:careers@mypfsa.org)
3. **Call:** 1-866-687-7372 x 119
4. **Mail in this form with the information below:**

   | Position | __________________________ |
   | Name of Candidate | __________________________ |
   | Phone | __________________________ |
   | Email | __________________________ |
   | Location | __________________________ |
   | Person Referring | __________________________ |
   | Email | __________________________ |
   | Phone | __________________________ |
FOUR YEAR SCHOLARSHIP AWARDS
2019 Winners

The Portuguese Fraternal Society of America Scholarship Foundation is proud to recognize the following members for their outstanding achievements and award them with a Scholarship.

Alexia M. Gonsalves
Co. 98, Ferndale

Ashley S. Betchart
Co. 16, Newark

Carlos Welch
Co. 28, Fresno

Christopher J. Bergman
Co. 20, Merced

Cody Castro
Co. 28, Fresno

Devan Gomes
Co. 38, Modesto

Elizabeth Watkins
Co. 13, Tracy

Forrest D. M. Love
Co. 65, Hardwick

Grace I. Watson
Co. 12, Oakland

Isabella Bjorklund
Co. 12, Oakland

Jenna N. Perryman
Co. 66, Visalia

Jordan Baumback
Co. 118, Elk Grove

Kaylee A. Faria
Co. 66, Visalia

Lauren Machado
Co. 11, Turlock

Lauren Price
Co. 20, Merced

Madisyn Rocha
Co. 98, Ferndale

Maria S. Soares
Co. 6, San Francisco

Mattelynn Giannadrea
Co. 66, Visalia

Mitchell J. Sequeira
Co. 14, Mountain View

Nicholas George
Co. 118, Elk Grove

Randen Banuelos
Co. 106, Riverdale

Shanna Sherell-Pate
Co. 28, Fresno

Shophia B. Rosa
Co. 16, Newark

Sophie M. Provencio
Co. 35, Half Moon Bay
Our Youth … Our Future

TWO YEAR SCHOLARSHIP AWARDS
2019 Winners

“Develop a passion for learning. If you do, you will never cease to grow.”

-Antony J. D’Angelo

Special Scholarship Awards

Alice Sahalin Scholarship
Zane Alexander Friesen

Bernardine & Lionel Goularte Memorial Scholarship
Sophia Rose

Council 52/38 Scholarship
Devan Gomes

Dominic & Dolores Nunes Memorial Scholarship
Elizabeth Watkins

Ernie Mendes Scholarship
Jenna N. Perryman

Frances Drake Memorial Scholarship
Ashley Betchart

Frank Pereira Scholarship
David M. Amaral, Jr.

Isolte Facâo-Grácio Scholarship
Leanna Morford

Joseph and Mary Fagundes Scholarship
Maddiyn Rocha

Michael P. Lund Memorial Scholarship
Grace Isolete Watson
SCHOLARSHIP GRANT AWARDS

Name | Fraternal Council | August 2018-March 2019 Awards
--- | --- | ---
Aaron J. Cordeiro | 7, Gustine–Newman | The PFSA Scholarship Foundation proudly financially supports the PFSA members in making their educational dreams a reality.
Abigail G. Broughton | 28, Fresno | We take this opportunity to thank the PFSA members and friends that with their donations help us in our fundraising efforts.
Anabelle Lourenco | 14, Mountain View | www.MYPFSA.org
Aryana C. Mires | 38, Modesto |
Ashley Tatami | 68, Dos Palos |
Desiree Casey Iverson | 14, Mountain View |
Laura Dutch | 54, Benicia/Vallejo |
Lucas Newman | 28, Fresno |
Brett Cornwell | 13, Tracy |
Elizabeth DeSousa | 20, Merced |
Grace Brasil | 21, Los Banos |
James E. Moses, Jr. | 31, El Nido |
Justin Avila | 66, Visalia |
Lucas Alvernaz | 76, Artesia |
Mateo DeSousa | 20, Merced |
Sarah Simoes | 118, Elk Grove |

The PFSA Scholarship Foundation proudly financially supports the PFSA members in making their educational dreams a reality.

We take this opportunity to thank the PFSA members and friends that with their donations help us in our fundraising efforts.

SCHOLARSHIPS and GRANTS

Scholarships
High School Seniors * Applications will be available for Class of 2020 on December 2019

Educational Grants
Students attending an accredited university, college or vocational/trade school
Open Enrollment

Ways you can contribute

In Honor
Recognize a family member or a friend

In Memory
Honor a loved one

Annual Scholarship
One Time Scholarship
Minimum donation: $500

Cash Bequest
Give without affecting current cash needs during your lifetime.

Portuguese Fraternal Society of America Scholarship Foundation
Organized September 17, 2010
California Nonprofit Benefit Foundation
Tax ID # 27-1442424

1120 East 14th Street, San Leandro, CA 94577
Telephone: 1-866-687-7372
E-mail: mypfsa@mypfsa.org

All donations are tax-deductible
THANK YOU FOR YOUR GENEROSITY
ANNUAL FAMILY PICNIC

At Casa de Fruta, Hollister CA
Pineapple Upside-down Cake Contest Winners:
1st - Mary Lema
2nd - Gloria Gomes
3rd - Donna Hutchinson

Join us next year at Casa de Fruta
April 25, 2020

To join the Rolling Fraternals RV Club contact Linda Mateus at lmateus2001@yahoo.com or 707-839-1491
PFSA ANNUAL CONVENTION

NOVEMBER 8, 9, 10, 2019

Modesto
DoubleTree Hotel
1150 9th Street
Modesto, CA

MARK YOUR CALENDAR!
HONORING PORTUGUESE IMMIGRANT WEEK
It was a fantastic event. We had a table of memorabilia on display and a wreath in memory of our families now deceased who migrated to Humboldt County. Photos taken at Crescent City Festa 1926. We enjoyed Portuguese sweet bread, cheese choices, cakes, Queijadas, veggies, fruits, Portuguese Fritters, Arroz Doce, homemade corn bread, and Biscoitos de Laranja, dried figs, Port, and wines.

Thank You Dra. Maria Joao Lopes Cardoso Consul General of Portugal in San Francisco for a wonderful reception
Join us at our next Official Visit!
Visit our Calendar at www.mypfsa.org

OFFICIAL VISITS
Pedro C. Vieira, Jr.
Presidential Term 2018-2019

Council 21 Los Banos and 68 Dos Palos

Council 35 Half Moon Bay

Council 27 Santa Clara and 44 San Jose
Councils

Sacramento

Clarksburg

Elk Grove

Council 13 Tracy

Council 1 San Diego

Councils

51
Sacramento
34
Clarksburg
118
Elk Grove
OFFICIAL VISITS

Pedro C. Vieira, Jr.
Presidential Term 2018-2019

Sharing Traditions
with family and friends

Council 90
Salinas

Councils 54 Benicia/Vallejo
and 60 Concord

Council 28, Fresno
Council 8 Santa Maria; 84 San Luis Obispo; 99 Lompoc and 140 Cayucos

Council 18 Stockton

Council 69 Manteca
CREATING MEMORIES
Fraternality

OFFICIAL VISITS
Pedro C. Vieira, Jr.
Presidential Term 2018-2019
New Beginning - New Horizons
Join PFSA and be part of a great society

Pedro C. Vieira, Jr.
Presidential Term 2018-2019

Council 12 Oakland
Council 24 San Leandro
Council 38 Modesto
2019 PFSA Fraternalist of the Year

*Deadline for all nominations is August 1, 2019*

**Purpose:**
The Fraternalist of the Year Award is an honor presented by PFSA to recognize individuals within our society who, through example and accomplishment, provided outstanding volunteer service to his or her Fraternal Council, and to their community during the past year. Although past activities and contributions are important, information listed on the nomination form must focus on activities for the past calendar year.

**Eligibility**
- The nominee must be a member in good standing of PFSA
- The nominee must be of good moral character and a valued member of his or her Fraternal Council.
- The nominee must have rendered outstanding service to further enhance the cultural, social, educational and charitable activities of the PFSA.
- Society home office staff and other individuals compensated by the society as employees are not eligible to receive the award.
- There may be more than one nominee per Fraternal Council.
- The PFSA Fraternalist of the Year award can be won only once by an individual in their respective category.

**Program Procedure**
The title of Fraternalist of the Year will be awarded to one individual in the following categories: Adult, 20-30’s and Youth.

PFSA Members and/or Fraternal Councils are encouraged to support the program and honor a fellow member by completing the official nomination form. Nomination form and supporting documents are available online at [www.mypfsa.org](http://www.mypfsa.org) or you can request an application by contacting us via email at mypfsa@mypfa.org or 1-866-687-7372.

The PFSA Fraternal Activities Committee will select an honoree from among those nominated. The honoree in each category will be recognized during the PFSA Annual Convention Luncheon.

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**Portuguese Community Service Award**

Nominations for the “PORTUGUESE COMMUNITY SERVICE AWARD” are now open and must be received in sealed envelopes at the PFSA Home office by August 1, 2019 and addressed as follows:

**Portuguese Fraternal Society of America**

**Portuguese Community Service Award**

Mailed July 10th and prior:
1120 E. 14th Street,
San Leandro, CA 94577

Mailed After July 22nd:
1100 14th Street Ste. E,
Modesto, CA 95354

Nominees need not be members of PFSA and will be judged on their merits and contributions to the betterment of the Portuguese people and/or their culture, traditions, or language. The nominee must be a resident of any state where PFSA is licensed. A panel of judges will be formed with individuals from the professional, fraternal, and civic fields and shall be appointed by PFSA. The judges will review all nominations and award recipient will be notified in writing.

**Nominee’s qualifications:**
- A. Have contributed to the betterment of the Portuguese people.
- B. Rendered services to enhance the knowledge and/or understanding of the Portuguese in PFSA licensed states without compensation.
- C. Respected and held in high esteem in their community.
- D. Be a member of organized Portuguese groups formed to promote Portuguese culture and traditions in PFSA licensed states.
- E. Be active in civic projects (chairman or participant) promoting Portuguese/American relations.

**Nominations must include:**
- A. One letter of recommendation.
- B. A list of the accomplishments of the nominee.
- C. Newspaper clippings and any material supporting the nomination. (If available)

Please look for a nominee in your locality, deserving of this recognition. Nominee need not be a member of the PFSA nor of Portuguese descent, as long as he/she has contributed to the well being of the Portuguese in PFSA licensed states.

A $500.00 donation will be made to the charity of choice of the recipient.

*Excluded from the nomination process are PFSA employees, Supreme Officers and Past Supreme Presidents.*
Youth Sponsorship Program
Dream, Believe, Achieve

We believe that if we provide the tools necessary to facilitate the achievement of their goals, our youth will have the opportunity to fulfill their potential and reach their dreams.

Apply today at www.MYPFSA.org

Gustine High School Basketball Team

Newark U10G Soccer Team

Fresno Monsters Youth Hockey
We believe that if we provide the tools necessary to facilitate the achievement of their goals, our youth will have the opportunity to fulfill their potential and reach their dreams. We wish to support groups, teams, schools and organizations that promote a positive attitude and make a positive impact in their communities.

An open enrollment program

For eligibility and Application visit our website at: www.MYPFSA.org
WELCOME NEW MEMBERS

We are excited to have you as part of our organization. Membership is a lifelong journey and we look forward to serving you and your family with your life insurance or financial needs. As a member of PFSA you will enjoy being part of this great organization. Please attend your upcoming council meeting, community events and other PFSA events. We look forward to seeing you there and at other events in the future. Thank You for entrusting PFSA to protect you and the future of your family.

Council | Member’s Name |
---|---|
4 | Henry Joseph Stephens |
5/36 | Steven M Tavares Jr |
5/36 | Carson G Tavares |
5/36 | Steven M Tavares |
5/36 | Michelle M Gomes |
5/36 | Mellisa G Tavares |
5/36 | Mary Jane Furtado |
7 | Logan Alexander Souza |
7 | Olivia Elise Souza |
7 | Oscar A Drumonde |
7 | Luisiana Drumonde |
8 | Antonio R Carreira |
10 | Carol A Dutra |
11 | Julianna Marie Pepe |
13 | Sabina A Sancho Gomes |
13 | Vanessa S Sancho Gomes |
13 | Madison Lani Schwertfeger Faria |
14 | Nita Marie Carrillo |
16 | Christiana Fatima Costa |
16 | Conner Joseph Costa |
16 | Kaylah Bella Da Ponte Raposo |
16 | Emily Nicole Fagundes |
16 | Angelina Fagundes |
16 | Isabella Olivia Vieira |
16 | Pearl Reese Augusto Vindiola |
17 | Mary Lynn Pelican |
17 | Janet Ann Johannsen |
17 | Pam Rhodes |
18 | Deolinda Faria Pauley |
18 | Jason Leon Pauley |
20 | Cameron Marlene Santos |
20 | Kenzie Marie Santos |
20 | Maria Natalia Avila |
20 | Alexandra Santos Parle |
21 | Dimas Fernandes Lopes |
21 | Aleida Jasso |
21 | Elizabeth S Jasso |
21 | Stacey A Jasso |
24 | Eleni Savaides |
24 | Spyros A Savaides |
24 | Basilio B Noronha |
24 | Jeane Noronha |
26 | Andrew Derek Torres |
26 | Sierra Elizabeth Torres |
28 | Jacob Dean Rocha |
28 | Jaden Joseph Rocha |
28 | Karla R Nichols |
34 | Valerie Lynne O'Connor |
35 | Jose Arnaldo Vieira |
38 | Mackenzie Rae Morris |
38 | Allysion Alderete |
38 | Emily Alderete |
38 | Avery Vakatini |
38 | Christian Vakatini |
38 | Emma Natasha Vakatini |
44 | Natalie Da Rosa |
44 | Joe M Escobar |
46 | Manuel Raymond Medeiros Jr |
66 | Lorenzo Alexander Valencia |
68 | Easton Joseph Brum |
68 | Eliza Katleen Lara |
69 | Nicole Dawn Payan |
69 | Danielle M Gamez |
76 | Milissa Kirby Simoes |
76 | Antonio Anselmo Simoes Jr |
118 | Ricky Carmo-Owens |
118 | Tony Silva IV |
118 | Sadie A Silva |

For information about joining PFSA, please contact PFSA:
1-866-687-7372 | mypfsa@mypfsa.org
HOW CAN WE HELP YOU?

Keep PFSA informed of any changes that may affect your PFSA Policy or Life Insurance and Savings Needs

Servicing your existing insurance policy has never been easier. Whether you want to request a change, make a payment, if you have any questions or if you need a free life insurance quote we are here for you.

Name___________________________________________ Policy No. _______________________

Address: ______________________________ City/State: ______________________________ Zip: ______________

Phone: __________________ Email: ________________________________

Preferred contact method: ☐ Phone ☐ email ☐ In Person ☐ Text ☐ Mail
Best Day to contact ___________________________ Best Time to contact _______________________

I am interested in: ☐ Social Events ☐ Cultural Events ☐ Volunteer Opportunities ☐ Sports Events
☐ Educational ☐ Youth Activities

☐ Expanding your family ☐ Getting Married ☐ Death, Divorce, Separation ☐ New Address
☐ Change of Beneficiary ☐ E-mail Address ☐ New Contact Number

Are you currently a PFSA Member? ☐ Yes ☐ No

I would like additional information on:
☐ Retirement Savings ☐ Life Insurance ☐ Education Savings ☐ No Obligation - Insurance Consultation

________________________________________________________________________________________

1-866-687-7372 | www.MYPFSA.org
mypfsa@mypfsa.org
The PFSA is interested in contacting the members who have matured endowment policies, which are due and payable. Anyone knowing their whereabouts, please contact the PFSA Office.

In Memoriam

The Officers and Members of PFSA would like to express sincere condolences to the families of the Officers & Members that have passed away.

James J. Avila
Past Supreme President Term 1973-1974

Joseph M. Faria
Past Supreme President Term 1971-1972

Frances M. Drake
Past Supreme President Term 1992-1993

Daniel Tavares
Spouse of Past Supreme President

“When someone you love becomes a memory, the memory becomes a treasure.”

~Author Unknown
You now have an easier way to set up a payment for your Insurance Premium or making contributions to your savings account.

**Benefits:**

- No additional charges.
- Saves time.
- Saves on mailing.
- No paper checks.
- Ensure payments are made on time.
- A secure way of making a payment.

You initiate the process by completing a form to allow a payment from your financial institution. You will no longer have to worry about whether your payment made it through the mail on time.

For additional information contact PFSA today!

1-866-687-7372 | mypfsa@mypfsa.org
2019 Portuguese Heritage Nights

Join us for a night of Baseball, Culture, Fun and Fireworks!
John Thurman Field, Modesto

Modesto Nuts vs. Visalia Rawhide
For tickets: milb.com/modesto
209-572-HITS

Friday, June 28, 2019

Giants
June 11
www.mlb.com

Padres
Aug 27
www.mlb.com

A’s
July 27
www.mlb.com

Quakes
Aug 31
www.fevo.com
# REPORT OF ASSETS, LIABILITIES AND UNASSIGNED FUNDS

For the Quarter ended March 31, 2019

## ASSETS

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INVESTMENTS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bonds, at Amortized cost</td>
<td>$106,558,959</td>
<td>$107,443,742</td>
<td>$101,585,546</td>
</tr>
<tr>
<td>Preferred Stock</td>
<td>$7,465,000</td>
<td>$3,900,000</td>
<td>$3,900,000</td>
</tr>
<tr>
<td>Mutual Funds</td>
<td>$3,111,400</td>
<td>$4,832,300</td>
<td>$6,759,804</td>
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<tr>
<td>Property occupied by the company</td>
<td>$3,747,441</td>
<td>$132,782</td>
<td>$209,317</td>
</tr>
<tr>
<td>Certificate Policy loans and liens at cost</td>
<td>$314,376</td>
<td>$332,894</td>
<td>$310,481</td>
</tr>
<tr>
<td>Mortgage Loans on Real Estate</td>
<td>$3,630,829</td>
<td>$4,369,634</td>
<td>$5,259,071</td>
</tr>
<tr>
<td><strong>Total Investments</strong></td>
<td><strong>$124,828,004</strong></td>
<td><strong>$121,011,352</strong></td>
<td><strong>$118,024,219</strong></td>
</tr>
<tr>
<td>Cash &amp; cash equivalents</td>
<td>$3,971,236</td>
<td>$2,130,236</td>
<td>$3,633,145</td>
</tr>
<tr>
<td>Accrued investment income receivable</td>
<td>$1,944,938</td>
<td>$1,646,334</td>
<td>$1,319,539</td>
</tr>
<tr>
<td>Deferred and uncollected premiums</td>
<td>$6,623</td>
<td>$10,063</td>
<td>$2,975</td>
</tr>
<tr>
<td>Property and improvements, net</td>
<td>$1,856,539</td>
<td>$2,108,248</td>
<td>$2,124,581</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$132,607,340</strong></td>
<td><strong>$126,906,233</strong></td>
<td><strong>$125,104,459</strong></td>
</tr>
</tbody>
</table>

## LIABILITIES & SURPLUS

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LIABILITIES</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Supplemental contracts</td>
<td>$1,673,657</td>
<td>$1,686,653</td>
<td>$1,694,351</td>
</tr>
<tr>
<td>Certificate &amp; contract claims</td>
<td>$105,303</td>
<td>$70,148</td>
<td>$62,109</td>
</tr>
<tr>
<td>Premiums received in advance</td>
<td>$112,280</td>
<td>$126,873</td>
<td>$127,004</td>
</tr>
<tr>
<td>General expenses due and accrued</td>
<td>$214,502</td>
<td>$151,356</td>
<td>$284,602</td>
</tr>
<tr>
<td>Other Liabilities</td>
<td>$97,672</td>
<td>$168,034</td>
<td>$163,050</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$2,203,413</strong></td>
<td><strong>$2,203,064</strong></td>
<td><strong>$2,331,116</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>RESERVES</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest maintenance reserve</td>
<td>$4,194,900</td>
<td>$4,337,785</td>
<td>$4,252,852</td>
</tr>
<tr>
<td>Life Insurance and other insurance contracts</td>
<td>$112,233,074</td>
<td>$106,517,588</td>
<td>$104,255,683</td>
</tr>
<tr>
<td>Asset valuation reserve</td>
<td>$2,352,890</td>
<td>$2,195,506</td>
<td>$2,442,098</td>
</tr>
<tr>
<td><strong>Total Reserves</strong></td>
<td><strong>$118,780,864</strong></td>
<td><strong>$113,050,879</strong></td>
<td><strong>$110,950,633</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Surplus, unassigned</td>
<td>$11,623,063</td>
<td>$11,652,290</td>
<td>$11,822,710</td>
</tr>
<tr>
<td><strong>Total Liabilities &amp; Surplus</strong></td>
<td><strong>$132,607,340</strong></td>
<td><strong>$126,906,233</strong></td>
<td><strong>$125,104,459</strong></td>
</tr>
</tbody>
</table>
REPORT OF OPERATIONS

For the Quarter ended March 31, 2019

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Insurance premiums &amp; fees</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&gt;Life 1st Year</td>
<td>$ 6,166</td>
<td>$ 27,485</td>
<td>$ 135,484</td>
</tr>
<tr>
<td>&gt;Life Renewal</td>
<td>$ 195,091</td>
<td>$ 236,035</td>
<td>$ 717,328</td>
</tr>
<tr>
<td>&gt;Annuity</td>
<td>$ 1,878,787</td>
<td>$ 1,915,657</td>
<td>$ 4,509,090</td>
</tr>
<tr>
<td><strong>Investment income</strong></td>
<td>$ 1,660,708</td>
<td>$ 1,259,454</td>
<td>$ 5,611,153</td>
</tr>
<tr>
<td><strong>Amortization of IMR</strong></td>
<td>$ 99,840</td>
<td>$ 98,290</td>
<td>$ 906,432</td>
</tr>
<tr>
<td><strong>Other income</strong></td>
<td>$ 316</td>
<td>$ 15,263</td>
<td>$ 1,279</td>
</tr>
<tr>
<td><strong>Total Revenue</strong></td>
<td>$ 3,840,908</td>
<td>$ 3,552,184</td>
<td>$ 11,880,766</td>
</tr>
</tbody>
</table>

**OPERATING EXPENSES**

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death benefits - Life</td>
<td>$ 309,085</td>
<td>$ 211,567</td>
<td>$ 753,910</td>
</tr>
<tr>
<td>Annuity benefits</td>
<td>$ 776,349</td>
<td>$ 554,265</td>
<td>$ 2,962,761</td>
</tr>
<tr>
<td>Matured Endowments</td>
<td>$ 52,449</td>
<td>$ 10,366</td>
<td>$ 2,394</td>
</tr>
<tr>
<td>Surrender Benefits</td>
<td>$ 109,461</td>
<td>$ 218,943</td>
<td>$ 614,397</td>
</tr>
<tr>
<td>Interest Expense</td>
<td>$ 722,032</td>
<td>$ 673,265</td>
<td>$ 2,616,039</td>
</tr>
<tr>
<td>Increase in aggregate reserve for life</td>
<td>$ 1,365,793</td>
<td>$ 1,664,782</td>
<td>$ 1,980,857</td>
</tr>
<tr>
<td>Commissions and exp. allowances on reinsurance assumed</td>
<td>$ 7,794</td>
<td>$ 31,494</td>
<td>$ 44,822</td>
</tr>
<tr>
<td>General and administrative expenses</td>
<td>$ 547,932</td>
<td>$ 456,868</td>
<td>$ 1,896,129</td>
</tr>
<tr>
<td>Insurance taxes, licenses and fees</td>
<td>$ 26,518</td>
<td>$ 24,462</td>
<td>$ 90,255</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td>$ 3,917,413</td>
<td>$ 3,846,012</td>
<td>$ 10,961,564</td>
</tr>
<tr>
<td>Net gain from operations</td>
<td>$ (76,505)</td>
<td>$ (293,828)</td>
<td>$ 919,202</td>
</tr>
<tr>
<td>Net realized capital gains (loss)</td>
<td>$ 756,942</td>
<td>$ (25,100)</td>
<td>$ 39,855</td>
</tr>
<tr>
<td><strong>Income (loss) from operations</strong></td>
<td>$ 680,437</td>
<td>$(318,928)</td>
<td>$ 959,057</td>
</tr>
</tbody>
</table>

Take the PFSA Magazine on your next vacation

Submit your pictures and information to be featured on our website, social media and on our Member Magazine.

mypfsa@mypfsa.org
Council 66, Visalia wrapped up 2018 with a volunteer project to assist the Bethlehem Catholic Social Services Center in Visalia. Council members purchased, ham and chickens for the food baskets as well as toys for the children. Members helped assemble and distribute food bags, wrap toys, and distribute warm coats to approximately 200 people in need. PFSA would like to thank all the members of Council 66 who generously donated their time to help those in their community. Great job everyone!

Members of PFSA Council 46, Tulare were very busy this holiday season! Members of the Council brought canned and non-perishable food items to their monthly meeting. They then purchased 20 turkeys that weighed approximately 400lbs! They then took the turkeys and canned foods to AMVETS and the Lighthouse Rescue Mission of Tulare for their respective holiday dinners. Many thanks to all the Council members for their giving spirit during these holidays! A special thanks to the members who delivered the turkeys and food: John & Stella Camera, Joe Amaral, Inacio Costa, and Don Costa. Great job everyone and Merry Christmas!
Council 17 Fremont raised nearly $1,000 for their charity for this year, Drivers for Survivors. This organization provides free rides to cancer patients.

PFSA Council 1 San Diego and Cabrillo Civic Club 16 supporting Toys for Tots Holiday Project

PFSA COUNCILS

How to get started with Members in Action

1. Come up with a community project
2. Apply for seed money
3. Get your members together
4. Do the project and promote PFSA
5. Take pictures and send them in

IDEAS

COLLECT TOYS
For a children’s charity

COLLECT CANNED GOODS
For a shelter

HOLD A FUNDRAISER DINNER
For a local charity

Contact PFSA to get started
myfsa@myfsa.org 1-866-687-7372
PFSA would like to congratulate Supreme 20-30s President Patsy Fragana for time, effort and generosity during this holiday season. Thank you for all your great work!!

Thank you all the Councils, members, and friends who supported our Youth Tri-tip Dinner to support our Youth Officer, Steven Fragana! Many thanks to Justin and Antoinette Duarte, Richard Castro, Manuel, Tiffany, Monique, Matthew, and Jerry for helping to spearhead this fundraiser. We would also like to thank all the individuals and councils who donated to this event as well as the MRPS Hall in Manteca for allowing us to use their Hall. Muito Obrigado!

Members of Council 24, San Leandro delivered over 300 stuffed animals to CALICO a non-profit organization that opened in San Leandro 21 years ago. Their mission is working with abused children from Alameda County. Members and friends of Council 24 have been supporting Calico for 21 years. A special thank you to Council Secretary Carol Cromwell who has involved her coworkers and neighbors to participate in this annual event. The stuffed animals are given to the children when they first come in and help them not to be afraid.

Thank you to everyone who donated to such a worthy cause. Thank you Council 24!!
PFSA would like to thank the Carlos Vieira Foundation for hosting such a wonderful event! Thank you to all who helped celebrate our Portuguese Heritage and a special thanks to our friends the Portuguese Kids for a great performance as usual! We also appreciate our good friend from the Modesto Nuts for stopping by our booth!
As a Society, we are committed to preserve the culture and traditions of our Portuguese-American heritage; to promote Portuguese-American Cultural, and provide social, fraternal and charitable activities and assist our members, their families and others by providing services for the protection and benefit of our members and their family and friends since 1880.

EDUCATIONAL SAVINGS ACCOUNT
Great to start a college fund for children. Funds can be withdrawn for education tax free.

WHOLE LIFE
Protect your family
10 & 20 Year Pay Life
Whole Life
Universal Life

TERM INSURANCE
Protect your family
10, 15, 20, 30 Year Term
30 Year Term – 20 Years Guaranteed

RETIEMENT SAVINGS ACCOUNTS
Start a Retirement Savings Account
Deposits of $1,000 - $9,999 - Earn 3%
Deposits of $10,000 – UP - Earn 4%
Both, Traditional and SEP IRA’s
Annuities - Flexible and Single Premium
(Guaranteed first twelve (12) months)
(Minimum Guaranteed 2%)

WEALTH TRANSFER
Transfer wealth to future generations
Single Premium Life Insurance

Call PFSA today for more information or contact your local Membership Representative

Falamos Português

Annuities College Savings Whole Life Term Wealth Transfer
PFSA recognizes that the membership is the primary resource the organization requires to sustain its growth. PFSA has established the following standards to recognize our valued members for their efforts and contribution in increasing the Membership of our Society.

PFSA Members will receive awards for referring New Life Insurance Applicants, who are accepted for life insurance, and New Annuitant Members, as per the levels set forth:

<table>
<thead>
<tr>
<th>Level</th>
<th>Awards</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 3 New Members</td>
<td>$25 Gift Card</td>
</tr>
<tr>
<td>4 to 6 New Members</td>
<td>$50 Gift Card</td>
</tr>
<tr>
<td>7 to 9 New Members</td>
<td>$75 Gift Card or Unique *category gift</td>
</tr>
<tr>
<td>10 to 14 New Members</td>
<td>$100 Gift Card or Distinctive category gift</td>
</tr>
<tr>
<td>15 to 19 New Members</td>
<td>$125 Gift Card or Treasure category gift</td>
</tr>
<tr>
<td>20 to 24 New Members</td>
<td>$175 Gift Card or Variety category gift</td>
</tr>
<tr>
<td>25 to 29 New Members</td>
<td>$225 Gift Card valued or Luxury category</td>
</tr>
<tr>
<td>30 to 34 New Members</td>
<td>$275 Gift Card or Elite category gift</td>
</tr>
<tr>
<td>35 to 39 New Members</td>
<td>$400 Gift Card or 2 Nights Lodging in Napa</td>
</tr>
<tr>
<td>40 to 49 New Members</td>
<td>$500 Gift Card or 3 Day Cruise to Mexico for 2 people</td>
</tr>
<tr>
<td>50 or more New Members</td>
<td>$1,000 Gift Card or Airfare &amp; Hotel for 2 to Portugal or the Azores (3 days and 2 nights)</td>
</tr>
</tbody>
</table>

*Gifts of different categories are found at www.ordermygift.com, to view the awards

NOTE: Directors, Supreme Officers, Employees, Membership Representatives (Sales Agents), and spouses of the aforementioned PFSA individuals are not eligible to participate in the Member Award Program.
DECEMBER COUNCIL CHALLENGE

Council 7 Gustine/Newman

Council 14 Mountain View

Council 17 Fremont

Council 20 Merced

Council 24 San Leandro

Office Staff

John, Marcie, Lil, Aurora, Luisiana and Lena.
Council 20 Merced
Council 44 San Jose
Council 66 Visalia
Council 26 Stevinson/Turlock/Hilmar
Council 12 Oakland

Join the next Council Challenge
JANUARY COUNCIL CHALLENGE

Council 4 Arcata

Council 17 Fremont

Office Staff

Council 26 Stevinson/ Turlock/ Hilmar

Council 24 San Leandro

Council 66 Visalia

Council 27 Santa Clara

Council 7 Gustine/Newman

Celebrating PFSA’s 80th Anniversary and member Birthdays.
MARCH COUNCIL CHALLENGE

Council 7 Gustine/Newman

Council 26 Stevinson/Turlock/Hilmar

Council 44 San Jose

Council 108 Madera

Office Staff
APRIL COUNCIL CHALLENGE

JOIN THE NEXT COUNCIL CHALLENGE!

Council 24 San Leandro

Council 26 Stevinson/Turlock/Hilmar

Council 7 Gustine/Newman

Council 7 Celebrating the April Challenge with a Easter Party!

Office Staff
TAKE ON THE #PFSACOUNCILCHALLENGE

Join your local council and participate in the monthly council challenge
Have fun and make a difference in your community!

January Council Challenge

- Lets kick off the New Year with a Celebration of your members’ birthdays or anniversaries
- Bring a cake or cupcakes to celebrate

February Council Challenge

- Adopt a teacher at a local school and collect needed school supplies or
- Host a Valentine’s Day Party to celebrate love and friendship

March Council Challenge

- Host a Potluck with Portuguese Food from Family origins or
- Celebrate your family Origins, culture, sport, and traditions

April Council Challenge

- Donate to Supreme Presidents’ Fundraisers or
- Pick a Local Charity and do a Members in Action Project with your Council

May Council Challenge

- Celebrate Mother’s Day
  - Have brunch, lunch or coffee and cake with your members

June Council Challenge

- At your next meeting
  - Wear your Portuguese Colors or Soccer Jersey or
  - Celebrate Father’s Day

July Council Challenge

- Celebrate Independence Day by wearing red, white, and blue at your next meeting

August Council Challenge

- Find any local team and let them know PFSA can sponsor Youth or Collect art supplies for a school in your community.

September Council Challenge

- Celebrate Vindimas with a little Wine Tasting at your next meeting Share a bottle of your favorite Portuguese Wine and pair it with your favorite cheese, crackers, or bread or
- Celebrate Grandparents Day Bring your grandkids or photos of your grand children or grandparents to your next get together. Sept. 10th

October Council Challenge

- Get ready to carve your pumpkins and get your costumes!

November Council Challenge

- At your next get together
  - Plan a potluck or
  - Donate a turkey and canned goods for a family in need for Thanksgiving

December Council Challenge

- Host a Christmas Party and/or collect toys for a local charity and/or Have a ugly Christmas Sweater Contest

Please email photo, event date, council number & city to jerry.escobar@mypfsa.org
Portuguese Fraternal Society of America

1100 East 14th Street
Modesto, CA 95354

Toll Free 1-866-687-7372
E-mail: mypfsa@mypfsa.org
www.MYPFSA.org

“PFSA offers financial services to protect members and their families and provides cultural, social, educational and charitable activities.”

Visit our New Home Office and
J.A. Freitas Library & PFSA Museum

Protection • Fraternalism • Sociability • Assistance

Let’s Be Social Follow us @mypfsa