



Life Insurance and Savings Plans

Issue 5

# Portuguese Fraternal Society of America

*Winter/Spring 2016 Member Magazine*



*J.A. Freitas Library*

The J.A. Freitas Library is a Special Collections Library privately owned and operated by PFSA with funds from a Grant of the Louise Freitas Estate. The library collection consists of 12,000 works dealing with the Portuguese throughout the world. It holds a vast number of books on the Azores and a fairly complete sample of periodicals published by the Portuguese in California, some dating to the late 1880's. Most of the collection circulates for periods of two weeks each and books can be requested from anywhere in California through the inter-loan library services provided by most Public Libraries in California.

## Message from the Chief Executive Officer

*John A. R. Salvador*



*Dear Fraternal Sisters and Brothers:*

*We are in the process of the implementation of very exciting enhancements to our beloved PFSA. The Wealth Transfer product is now available, it provides better coverage than the largest commercial insurers in the Nation. Coverage will provide the member a peace of mind to ensure their final expenses are covered and the remaining proceeds are tax-free inheritance to your loved ones. Our new Software System is scheduled to Go-Live on September 26, 2016 for new business and the legacy policy information is set to Go-Live on December 12, 2016. Additional proprietary life insurance products are pending approval of the Departments of Insurance and will be available in the near future. The revamped and modern PFSA Website will be launched soon. It will contain valuable information, provide financial calculators and tools to meet your financial needs of which PFSA offers solutions for all your financial requirements.*

***CALL TO ACTION!!!*** *I am pleased to inform you that the PFSA Business Board of Directors has approved to establish a Youth Advisory Committee of members who are at least 25 years of age or older. The purpose of the Committee is to assist in the restructure of our Youth program. The Committee will remain intact upon implementation of the new youth program to support and assist the Youth Leaders in all their endeavors and activities. If you are interested to serve as a member of the Youth Advisory Committee please contact me via email [John.Salvador@mypfsa.org](mailto:John.Salvador@mypfsa.org), or my direct office telephone (510) 877-8036 or via cell phone (209) 401-3209. As a Committee member it will require your firm commitment, time and devotion to our Youth. Our goal is to create an exciting youth program, with the input of ideas and suggestions from our Youth Members, to increase participation of our youth members who are the future leaders of PFSA. The target time to implement the new program is by our Convention in July of 2017.*

***Discounts*** *on thousands of items are awaiting you and it is **free to PFSA Members**. You can save*

*thousands of dollars by signing up thru the Members Rewards Program (PerkSpot) on our Website. It only takes a few moments of your time and an email address to sign up. Sign up today and start saving thru PerkSpot!*

*PFSA is blessed with dedicated members who support the fraternal councils and devote thousands of hours of service and acts of kindness through fund-raisers and financial support within our respective communities. Through your volunteer-ism and devotion we reap the benefits of being a tax-exempt non-profit organization. Congratulations are extended to all of you for your commitment and dedication in serving our Society! Let us continue to share our Portuguese Heritage and Pride within our Communities.*

*I extend sincerest appreciation to our Supreme President, Mrs. Linda J. Mateus for representing our Society with enthusiasm, pride and for creating an enjoyable atmosphere at the Fraternal Councils Annual Events!*

*My heartfelt gratitude is extended to the Business Board of Directors, Fraternal Board of Trustees, and Supreme Officers (past & present), the Home Office Staff and my family for your vote of confidence in having me serve our great Society in the capacity of CEO. Muito obrigado!!!*

*Our Annual Convention is vastly approaching and looking forward to seeing all our Supreme Officers and all Council Delegates at the DoubleTree Hotel in Modesto!!!*

*Enjoy this edition of the Semi-Annual Official Publication and Keep Connected with PFSA.*

***In the Spirit of Fraternalism, I remain,  
Sincerely and Fraternally Yours,  
John A.R. Salvador  
Chief Executive Officer***



## *Message from the Business Board*

First and foremost, I want to thank the Business Board of Director's Members for electing me to serve as our Board Chairman for our great organization. When I was first elected to the Board, I did so in hopes to one day move into a Board leadership role after discovering the extraordinary value of the PFSA's services and initiatives to our community and witnessing the tremendous focus of the PFSA's staff to advance our member's interests. The Team's energy is contagious and truly embodies our mission. I look forward to serving with this talented group and observing all that they will accomplish over the course of the year.

Our fraternal culture has been a key source of ongoing strength and stability. Protecting, maintaining and reinforcing

this culture is a shared responsibility, and one that everyone at PFSA takes seriously. This responsibility starts at the top, with the Board of Directors and our Fraternal Leaders setting the tone, and extends to every PFSA employee.

On behalf of the Board, I would like to thank our Chief Executive Officer, John A.R. Salvador, and the Executive Team for their continued strong leadership. I would also like to thank our Fraternal Councils Officers and Trustees for their dedication to their members, and for representing the PFSA so well in the many communities they serve. We are confident they will continue to do so for many years to come.

As your Chairman, I look forward to facing the challenges ahead. I also invite

you to contact me through the Home Office to discuss ways to improve your membership experience and share your ideas on improving our organization. Above all, I encourage us all to think and stay positive about all of the great things the PFSA has to offer and the future of our strong organization. With all of us working together the future of the PFSA is without limits.

In Fraternalism,  
Donald Valadao  
Chairman, PFSA Business  
Board of Directors



### **Business Board Members**

L-R: Chairman Donald Valadao; Robert Bertao; Joe Pimentel; Marie Kelly Barreiro; Vice-Chairman Duane Oliveira; Secretary Gary Meyer and Michael Castro.

## *Message from the Fraternal Board of Trustees*

Dear PFSA members,

I would like to thank all the members that attended and supported PFSA by attending our Installation of Officers in November and attended annual events of fraternal councils. I would like to thank all the councils and members that were involved in the Portuguese Immigrant Week in helping promote the Portuguese culture within your community and also supporting the PFSA Portuguese heritage week. We, the fraternal Board have been working on planning events for our members to enjoy and to educate members on the Portuguese culture and how it is linked to California.

Portuguese Immigrant Week was a great success. We had many members come out and support PFSA at our wreath laying ceremony at Root Park in San Leandro followed by a reception at the Home office. We also had several subordinate councils hosting events in honor of Portuguese Immigrant Week and they as well had a great turn out with the help of our members. We hope that each and every one of you can become involved in the upcoming years to be a part of Portuguese Immigrant Week and help spread the heritage and knowledge of the Portuguese culture throughout California.

The Annual Family Day Picnic was lots of fun. We had games and activities for all kids, as well as games and activities for adults. The Annual Family Day Picnic was held on April 30, 2016 at Casa da Fruta. I hope that everyone had a great time and met new friends and created many memories.

This year's topic for our 2016 Symposium will be "Bacalhoiros-The History of the Portuguese White Fleet" which will be held on June 9, 2016 at the home office in San Leandro. Isolete Facão-Grácio will be the speaker for the evening, who will share with us all about the great Portuguese fishermen. I hope that you can come and enjoy the history of our culture.

Dia De Portugal is a celebration of Portuguese heritage held at Kelly Park in San Jose on June 11, 2016. There will be many informational booths of different Portuguese companies throughout the Bay Area, entertainment and various food booths so that you can enjoy different tastes of Portugal. PFSA will participate in the parade as part of the celebration of our Portuguese heritage. Anyone is welcome to come and join in the celebration. Come out enjoy the food, great weather, and the Portuguese culture.

This year's Portuguese heritage night games in the Bay Area are; the San Francisco Giants VS Brewers on June 13, 2016, the Oakland Athletics vs Astros on September 20, 2016, the San Jose Earthquakes vs Houston on August 19, 2016.

The youth redevelopment program will be hosting a youth night with PFSA on June 29, 2016. We will be going to one of the battle of the bay baseball game at the Oakland coliseum with the Athletics playing the Giants. I hope that many of our youth members, their families and friends can come out and enjoy the night of baseball and PFSA Fraternalism.

The 2015-2016 term is coming to an end rapidly, which means that convention is quickly approaching. I hope everyone is ready to enjoy the great events we have planned for you this year. The Supreme President Linda J. Mateus and the fraternal board have been hard at work planning convention so that everyone can have a wonderful time. I hope to see a great turnout of members this year at our convention in Modesto, California.

Fraternally Yours,  
Matthew Lund  
Chairman of the Fraternal  
Board of Trustees



### **Fraternal Board of Trustees**

L-R: John(Jack) Perry; Supreme Vice-President Anthony Mendes; Jackie Flynn; Vice Chairman Gary Dias; Secretary Isolete Facão-Gracio; Chairman Matthew Lund; Supreme President Linda Mateus; and Mary G. Medeiros





## **Victor Fernandes**

### **Sales Manager**

### **Field Notes...**

First of all, let me start by thanking everyone that has reached out with words of encouragement at the time of the announcement of my new position as Sales Manager for PFSA. It was great to hear from some longtime friends.

We have been hard at work to offer additional benefits and add value from our services to you as a member.

Some of the new things we have available to better service your needs are:

The recently added Life Insurance calculator software that allows us to provide a comprehensive analysis for all your insurance needs.

Our Agents have access to 55 Financial Calculators that can help you determine your Financial needs and prepare a plan for achieving your life goals.

We are now able to provide customized presentations and reports for your College Education planning, Retirement planning and Survivor Needs planning.

There are currently great rates on our annuities with a Limited time offer of 3.5% guaranteed for 1 year for deposits over \$25,000

Our Education IRA's offer rates of 3%

One of our new products is a Single Premium Whole Life Plan that allows you to Maximize the Size of the estate you can leave to your beneficiaries.

Call one of our Membership Representatives today to schedule a Comprehensive Complimentary Review for your Retirement, Education or Survivor Benefits planning.

Or Call the PFSA Home Office.

### **Full Time Membership Representatives:**

**Joe Seamas - Manteca**

Lic. # 0C00867  
209-275-0200

**Alisa Contreras – Visalia**

Lic. # 0A92727  
559-308-9050

**Manuel Arreguin - Fresno**

Lic. # 0F43779  
559-777-3538

**Alina Barboza – Beaumont**

Lic. # 0C98405  
909-772-0990

### **Part-Time Membership Representatives**

**Adelino Santos - Visalia**

Lic. # 0B72969  
559-731-6965

**Anthony Mendes - Kingsburg**

Lic. # 0D54132  
559-859-2819

**Luisiana Drumonde - Hilmar**

Lic. # 0G92473  
209-250-0109

**Moises Lourenco - Cypress**

Lic. # 0C05496  
626-315-5164

**Paula Silva - Newark**

Lic. # 0G99310  
510-754-8695

**Sharon May – San Diego**

Lic. # 0B41456  
619-255-4991

**MaryAnn Garcia - Atwater**

Lic. # 0F76177  
209-489-9690

### **PFSA HOME OFFICE**

**Victor Fernandes**  
**Doralice Abbruzzini**  
**Henrietta Silveira**

**Toll Free**  
**1-866-687-7372**

## Become a Member of PFSA

**PFSA is a non-profit Fraternal Benefit Society and a Membership Based Organization.**

### **WHAT IS A FRATERNAL BENEFIT SOCIETY?**

The PFSA is a not-for-profit membership organization and a mutual aid organization that helps members secure their families' financial security through a variety of life insurance and retirement products. Operating through local fraternal councils enables our members to carry out charitable, educational, cultural, social and other volunteer community initiatives. The charitable and volunteer efforts of fraternal council members significantly impact local communities and other not-for-profit charitable organizations.

Each year through this unique structure, members of fraternal benefit societies throughout the United States of America and Canada invest more than 92.5 million hours in community works and services and contribute more than \$414 million dollars to charitable programs supporting community projects making it one of the largest volunteer networks of community and social service providers in existence.

### **As a Member of the PFSA you can enjoy membership benefits, such as:**

- Participate in Fraternal Activities such as Sports Events, Picnics, Youth Activities, Portuguese events including Portuguese Heritage Nights at Major League Sporting Events.
- Opportunity to become part of a local fraternal council and expand your network of friends at a local level. Each member can be active and have a voice in our organization, become an officer, at the local or State level, and attend conventions and participate in the decision making process of the organization.
- As a member you can interact with some of the sincerest, generous and most compassionate people in your community.
- Civic Participation - Volunteer activities such as Fundraisers, Donations to Local, State and National charities. Our members make a difference in their communities.
- Cultural Programs – Symposiums, Book Presentations, Musical Events and Portuguese Festas. Learn about the Portuguese heritage and culture.
- Receive complimentary Monthly Newsletters and our Semi-Annual Official Publication (magazine) which contains information of PFSA events.
- Access the J.A. Freitas Library and PFSA Museum.
- Scholarship Awards and Grants for members
- PERKSPOT – Exclusive Member Discounts in hundreds of categories and thousands of products and companies.
- Membership Referral Award Program – Qualify for prizes by referring your family and friends to become a new member.

The PFSA Supreme Youth Officers, Supreme 20-30's Adults and along with the support of our members and friends have worked diligently to make a difference and have been able to give back to our communities.

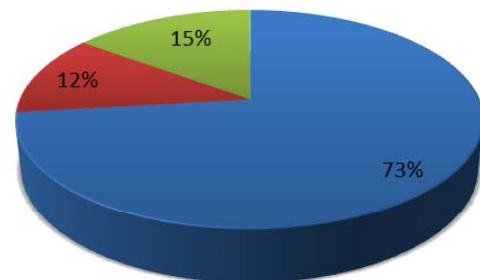
# \$16,500

### **The funds were donated to the following charities:**

American Cancer Society; Epilepsy Foundation; Wounded Warrior Project; Alzheimer's Foundation of America; Rock Out to Knock Out RSD; Sleep Train for Foster Kids, Lung Cancer Alliance and Community Support.

### **PFSA Contributions to our Communities**

- Fraternal Councils Community Service Events \$110,000
- Fraternal Councils Social Activities \$18,000
- Home Office Donations \$22,400



***You can also contribute and make a difference....Join PFSA***





Life Insurance &amp; Savings Plans

## Portuguese Fraternal Society of America

A Fraternal Benefit Society serving humanity since 1880

Home Office: San Leandro, CA

### PFSA Wealth Transfer – Single Premium Whole Life

#### Why purchase a PFSA Single Premium Whole Life?

You're building your estate to take care of your children... your grandchildren ... a favorite charity and final expenses. Now, simply by reallocating a portion of your assets into PFSA's new single premium whole life insurance policy, you can increase your estate at once, provide your beneficiaries with an inheritance that is federal income-tax free, and ensure that your beneficiaries will receive a guaranteed death benefit.

#### How can a Single Premium Whole Life Help you build your Estate?

*Example: Female Age 50, Non Tobacco*

Current Portfolio		New Portfolio with PFSA's Single Premium Whole Life	
\$ 100,000	Certificate of Deposit	\$ 354,233	Single Premium Whole Life
\$ 15,000	Money Market Funds	\$ 15,000	Money Market Funds
\$ 25,000	Mutual Funds	\$ 25,000	Mutual Funds
\$ 10,000	Savings/Checking	\$ 10,000	Savings/Checking
<b>\$ 150,000</b>	<b>Total Estate at Death</b>	<b>\$ 404,233</b>	<b>Total Estate at Death</b>
By reallocating \$100,000 from the certificate of deposit and purchasing a PFSA Single Premium whole life insurance policy, the estate available to your loved ones at your death increases by \$ 254,233			

#### Who is eligible for PFSA's single premium whole life insurance?

Individuals between the ages of 45 and 85 who want to maximize the size of their estate - Individuals that have accumulated assets specifically to leave to their children, grandchildren or a favorite charity - Individuals that currently own CDs, annuities, money market instruments, and securities - Qualification is based upon the completion of an application and answering health questions.

**Call our client hotline at  
1-866-687-7372 (Toll Free)**

With a simple phone call you can:

**Obtain information about our Products - Request a Premium simulation for your age  
Schedule a free consultation with one of our agents in your area**

**Liquidity Feature:** You may borrow from the cash value of the policy. Loans may be taken at a fixed interest rate, payable in advance. Any unpaid loans, along with accumulated interest, will be deducted from the proceeds at death or if the policy is surrendered prior to death. Within contractual limitations, there is a maximum value that can be borrowed that is less than the total cash value of the policy.

**Additional Benefits:** Protection for your lifetime • Guaranteed death benefits and cash values • Upon policy issue, your estate increases immediately • Creates additional wealth that no other asset can accomplish • Death benefits are federal income-tax free to the beneficiary • One single premium – eliminate the worry of annual or monthly premiums • Minimum face amount: \$10,000 Maximum face amount \$ 1,000,000

**Whole Life – Term Life – Annuities – IRA's – Roth IRA's – Education IRA's**



### **Saturday, July 16, 2016**

- 8:00 AM Business Board of Directors Meeting
- 8:00 AM Fraternal Board of Trustees Meeting
- 12:00 PM Registration
- 1:00 PM Past Supreme Presidents and Spouses Association Annual Meeting
- 7:00 PM Supreme President's Celebration and Charity Fund-Raiser  
(Benefitting St. Jude's Children's Research Hospital)

### **Sunday, July 17, 2016**

- 8:00 AM Registration
- 10:00 AM Mass
- 12:00 PM Visitors Hour Luncheon
- 3:30 PM Annual Corporate Meeting
- 7:00 PM Presentation of Officers, Grand Ball and Grand March

### **Monday, July 18, 2016**

- 7:30 AM Registration
- 8:30 AM Opening Ceremonies – Fraternal Business Session Begins
- 12:00 PM Lunch Break
- 1:30 PM Continuation of Session
- 6:00 PM No Host Social
- 6:30 PM Banquet and Installation of New Officers  
Adjournment and Final Roll Call



## *Announcing Supreme Presidents' Charity 2016*

### **“St. Jude Children’s Research Hospital”**

St. Jude leads the way the world understands, treats, and defeats childhood cancer and other life threatening diseases. Your donations to St. Jude will help ensure that families never receive a bill from St. Jude for treatment, travel, housing, or food... because all a family should worry about is helping their child live. Any support you or your fraternal council could provide to this charity is greatly appreciated and commendable.

Thank you for all you do in support of charities throughout our communities.

Linda J. Mateus, PFSA Supreme President

**I would like to donate to the Supreme Presidents’  
Charity Fundraiser 2016.**

**Enclosed is my donation in the amount of:**

**\$ \_\_\_\_\_**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

PFSA Council # \_\_\_\_\_ Co. Name \_\_\_\_\_

Checks payable to: PFSA  
Please Memo on your check: St. Jude  
Mail to: PFSA - 1120 East 14th Street, San Leandro, CA 94577  
Attn: Supreme President, Linda Mateus





*Portuguese Fraternal Society of America Scholarship Foundation*

## **Congratulations 2016 Scholarship Recipients**

*In recognition of your outstanding achievements, and finding you to possess the qualities of HONOR, DEDICATION, LEADERSHIP and SERVICE, we the members and officers of this great organization believe these qualities to be absolutely necessary to the preservation and protection of the fundamental institutions of our country and the advancement of our society.*

*In recognition of your past achievements and in asserting the faith which we have in you and your future in bringing credit, not only to the Supreme Council of the Portuguese Fraternal Society of America but to this great country of America, we are proud to award you a scholarship.*



**Adrian Landeros**  
Council 16, Newark



**Alexandra R. Bair**  
Council 7, Gustine/Newman



**Allison Younkin**  
Council 26,  
Stevinson/Hilmar /Turlock



**Alexandria Lopes**  
Council 21, Los Banos



**Andres Landeros**  
Council 16, Newark



**Anna M. R. Mendes**  
Council 113, Bayliss



**Bailey M. McParland**  
Council 26,  
Stevinson/Hilmar /Turlock



**Brandon A. Peixoto**  
Council 16, Newark



**Brandon Resler**  
Council 44, San Jose



**Britton E. Bassetti**  
Council 113, Bayliss



**Brooke Sveum**  
Council 30, Monterey



**Caleb N. Gonsalves**  
Council 54, Benicia/Vallejo



**Camryn L. Muzio**  
Council 28, Fresno



**Carissa Cabral**  
Council 132, Maxwell



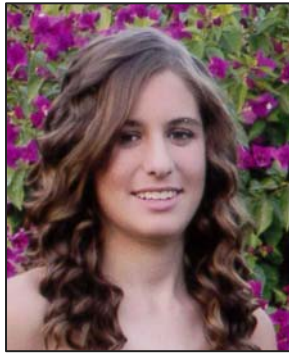
**Carson Coelho**  
Council 31, El Nido



# *Education, Inspiring Our Youth's Future*



**Daniel A. L. Vitoria**  
Council 118, El Grove



**Darian Roeber**  
Council 65, Hardwick



**Elizabeth Betchart**  
Council 16, Newark



**Evan M. Carvalheira**  
Council 16, Newark



**Fabiola Nunes**  
Council 118, El Grove



**Gabriel J. Ramos**  
Council 7, Gustine/Newman



**Gabriella Germann**  
Council 11, Turlock



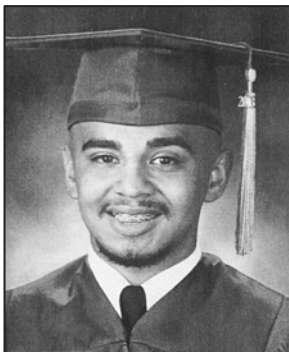
**Gillian Borges**  
Council 3, Eureka



**Gregory Wikoff**  
Council 21, Los Banos



**Hanna R. Grossman**  
Council 118, Elk Grove



**Isaac G. Pacheco**  
Council 12, Oakland



**Jacquelyn M. George**  
Council 118, Elk Grove



**Janee R. Valadao**  
Councils 4, Arcata  
& 1, San Diego



**Jessica Erlenheim**  
Council 10, Selma



**Joshua A. Limlingan**  
Council 24, San Leandro



**Julia Nunes**  
Council 20, Merced



**Kenneth G. Watkins, IV**  
Council 13, Tracy



**Lauren A. Miller**  
Council 10, Selma



**Logan Jackson**  
Council 69, Manteca



**Mackenzie Nunes**  
Council 38, Modesto





**Madeline E. Cano**  
Council 14, Mountain



**Mariah King**  
Council 69, Manteca



**Marissa Regalo**  
Council 20, Merced



**Marly Meyer**  
Council 13, Tracy



**Mary M. Silva**  
Council 7, Gustine/Newman



**Mason A. Miguel**  
Council 11, Turlock



**Matthew J. Hamon**  
Council 99, Lompoc



**Mckenzie Carvalho**  
Council 132, Maxwell



**Natasha S. C. Bier**  
Council 1, San Diego



**Patsy M. Fraga**  
Councils 3, Eureka  
& 4, Arcata



**Perla O. Perez**  
Council 29, Watsonville



**Taylor B. Lowe**  
Council 19,  
Chino/Ontario



**Congratulations**  
**Wishing you Good Luck and**  
**Success through your lives!**

This is just the beginning  
You are a star in the making...shine on!

**Alice Sahlin Memorial Scholarship**  
*Joshua Andrew Limlingan*

**Barbara L. Fraga Memorial Scholarship**  
*Caleb N. Gonsalves*

**Bernardine Goularte Memorial Scholarship**  
*Lauren A. Miller*

**Ernie Mendes Scholarship**  
*Kenneth G. Watkins, IV*

**Frank Pereira Memorial Scholarship**  
*Allison Younkin*

**ICDES Scholarship**  
*Isaac G. Pacheco*

**Isolete Facão-Grácio Scholarship**  
*Alexandra R. Bair*

**Joseph and Mary Fagundes Scholarship**  
*Patsy M. Fraga*

**William Drake Memorial Scholarship**  
*Evan M. Carvalheira*



## *Message from the Supreme President Linda J. Mateus*

To all of our Supreme Officers, our Members, Families, Friends and Guests:

Thank you for being here tonight to celebrate with our Immediate Past Supreme Presidents, our newly installed Supreme Officers, and our new CEO, John Salvador. To Matt, Angela and Miriam, thank you for representing PFSA throughout the year with dedication, and fraternalism. To our CEO, John Salvador, congratulations! You have experience and leadership skills to definitely lead us into new beginnings; I am honored to be serving as a Supreme President with you as our Chief Executive Officer.

To Supreme Past Presidents Jackie Hood, Jackie Flynn, & Ron Graham, thank you for being our Installing Officers this evening.

We all have a common bond to be involved in our Society because we are committed in promoting our Portuguese-American culture, our Society, and Serving & Honoring our members. By working together as Supreme Officers we have the opportunity to continuously improve and recommend new ideas for the future of the fraternal unit of PFSA. I look forward to working with you to accomplish much during the next eight months; believing that we can make a difference will make my journey one that matters.

Members of PFSA are the foundation of our success; they have made the progress of PFSA a reality with their many years of experience. Our forefathers laid the foundation of our fraternal societies because they had the vision of wanting to provide for themselves, their friends and families by supporting one another in difficult times. But, through time, the result for many fraternal organizations, as you

may know, is diminishing relevance and a slow decline in member participation.

We must meet the challenges of today and the future to keep our society engaged in providing for our members in different ways, by refreshing, renewing, and re-directing our prior thoughts into new ideas to revitalize our fraternal councils and membership. Continue to DISCOVER your communities & support them by giving and sharing your talents. PARTICIPATE, encourage your member families, fraternal councils & friends to attend PFSA's scheduled events, a neighboring fraternal Official Visit, a charitable activity of your council or in your community. Try something new in your councils to include all ages of our membership base. Future leaders deserve our best efforts to help them accomplish great things. We can continue to build a different kind of society, together, by succeeding to meet the challenges of today. We can be enthusiastic and passionate for the LOVE of the Portuguese Fraternal Society of America.

I have a short story to share, it is from "The Heart that Gives", by Father Thomas J. Connery. I quote, "One of my favorite Peanuts comic strips came out some years ago a few days before Thanksgiving. Lucy is feeling sorry for herself: "My life is a drag. I'm completely fed up. I've never felt so low in my life."

Her little brother, Linus, tries to console her: "Lucy, when you're in a mood like this, you should try to think of things you have to be thankful for; in other words, count your blessings."

To that Lucy says, "Ha! That's a good one! I could count my blessings on one finger! I've never had anything and I never will have anything. I don't get half the breaks that other people do. Nothing ever goes right for me!

And you talk about counting blessings! You talk about being thankful! What do I have to be thankful for?"

Linus says, "Well, for one thing, you have a little brother who loves you."

With that, Lucy runs and hugs little brother Linus as she cries tears of joy, and while she's hugging him tightly, Linus says, "EVERY NOW AND THEN, I SAY THE RIGHT THING."

We have a lot to be grateful for both in our personal lives and in our fraternal society. PFSA has a slate of New Supreme Officers, a New CEO, an "Annual" Convention starting in July, Fraternal Councils that have drawn together to host combined Official Visits, a Business Board of Directors who are dedicated to finding more benefits for you as members with life protection, assistance and other services. A Fraternal Board of Trustees who are developing social events and programs that will both recognize members and their councils, and a new Youth Development Program to engage our younger members to make a path within our Society for their generation. We are all determined to accomplish much in the next 8 months, so stay connected, be in touch, and support your fraternal councils.

I thank everyone for your support, your kindness and friendship. I hope that I will exceed your expectations as your Supreme President. May our patrons, Our Lady of the Immaculate Conception, St. Anthony, and the Divine Holy Spirit strengthen and guide us to treasure each day, spend it doing practical good on earth.

God Bless You,  
Linda J. Mateus  
PFSA Supreme President  
November 2015 – July 2016





## Supreme Council Officers Term 2015-2016

L-R: Supreme Pianist  
Frank Mayer; Supreme  
Master of Ceremonies  
Caron Dias; Supreme  
President Linda Mateus;  
Supreme Vice President  
Anthony Mendes;  
Supreme Marshal Alicia  
Beckmire and Supreme  
Guard Monique Vallance



## 2015 Installation of Supreme Officers



## Visitor's Hour



## 2015 Installation of Supreme Officers



PFSA Past Supreme Presidents and Spouses Association









**Council 14  
Mountain View**



## Special Awards Presented ...

**Our members are committed to their community and it is an honor for PFSA to recognize them for their outstanding efforts to promote and enhance the prestige of the PFSA**

Council 14, Mountain View has donated the highest number of volunteer hours to their community. In 2014 they volunteered a total of 2,305 hours.

Council 7, Gustine/Newman has donated the most monetary donations. Their fundraising and generosity allowed them to support a variety of organization in their community. In 2014 they donated a total of \$3,470.

## Congratulations!

**Council 7  
Gustine/Newman**





## OFFICIAL VISITS

*Good Times \* Socialize \* Great Friends*



**HUGHSON COUNCIL #53**



Fraternal Council #5/36 Hayward celebrates the Joy of Christmas with Members, Families and Friends. A Potluck event with holiday music by Carlos & Maria Noia, the San Leandro Marching Band & Santa, too! Much Holiday Fun!





# OFFICIAL VISITS

*Good Times \* Socialize \* Great Friends*



50 Year Membership



ARTESIA #76,  
2/24/2016

An Honor to be  
with these  
beautiful,  
happy, fun,  
devoted  
fraternal  
members and  
families of  
Artesia, CA!  
Thank you !



New Member, Grandson of  
PSP Albert & Natalie Sousa  
Star Award: Natalie Sousa,  
Secretary Co. #76



DOS PALOS AND LOS BANOS



Visitors in Support!



SAN RAFAEL



STAR  
AWARDS



Emma and  
Alexis





## ANNUAL EVENTS

Good Times \* Socialize \* Great Friends

### Clarksburg, Elk Grove & Sacramento



### STAR Awards

Antoinette Duarte, Elk Grove  
Terrie Ostergar, Sacramento  
Jim Souza, Clarksburg  
Congratulations and Thank you  
for your dedications to PFSA.



### Tracy, Stockton & Manteca



25 Yr. Membership



### STAR Awards:

Bernice Silva, Tracy; Elizabeth Campbell, Manteca; and  
Gerry Trigueiro, Stockton. All Fraternal Council  
Secretaries Making a Difference! Congratulations!



Elsie Murphy, Manteca  
STAR Award





## ANNUAL EVENTS

Good Times \* Socialize \* Great Friends



San Leandro #24



San Leandro #24  
Youth Members

Salinas #90 Members & Officers



Mountain View Annual Event, Co. #14, Members and Officers



PSP AI  
Furtado &  
New  
Member  
Sue  
Stomel, Co  
44  
San Jose

Below: STAR AWARDS to those who Make a Difference!

Mountain View, PSP Ron Graham  
Merced, Norma Jean Sousa  
Half Moon Bay, Carolina Vargas  
Newark, Christina Silva  
San Leandro, Carol Cromwell





## ANNUAL EVENTS

Good Times \* Socialize \* Great Friends



Santa Clara Co. Vice President

Lorraine Freitas



Immigrant Week Ceremony—Wreath and Reception Participants, San Leandro, PFSA Home Office



Manteca 25 year Membership



Newark Council President, Alice Silva



STAR AWARD, Council Secretary #90 Salinas, Marie Rosa



San Diego Co 1, Alicia Beckmire Star Award - Council Secretary and PFSA Supreme Marshal



Salinas



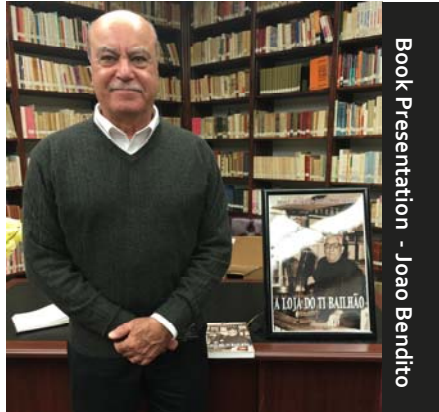
Fraternal Council Event, Salinas #90



# ANNUAL EVENTS

Good Times \* Socialize \* Great Friends

San Diego, PSP Gene Santos



Book Presentation - Joao Bendito



Members of Half Moon Bay #35

San Jose #44—Star Award—Arlene Avila, Sec.



Santa Cruz #77



Santa Cruz Secretary Star  
Barbara Geiger



Newark #16



Santa Clara # 27



Helen Vieira, Secretary, Co 27 Santa Clara





## 2015 SYMPOSIUM "THE PORTUGUESE PAVILION AT THE PANAMA PACIFIC EXHIBITION"

*"The World's Fair of 1915"**Presented by Joanne V. Camara*Past Supreme President  
Felicie Marshall playing  
the piano.



# PFSA Annual Picnic



## Sweet Rice Contest

*And the*  
**Winners**  
*are...*

**1st Place - Maria Rosa Neto**

**2nd Place - Teresa Salvador**

**3rd Place - Bernardine Silva**

*Congratulations!*



See you next year at Casa de Fruta on April 29, 2017







## Book Presentation

### *California Madrasta dos Meus Filhos*

By Deolinda M. Adao, PhD & Joanne V. Camara



Congratulation and Best Wishes to Past Supreme President Joanne V. Camara on the Publishing of the letters that contain valuable historical information. If anyone is interested in purchasing a book, please contact Joanne V. Camara at [jvcamara.agualva@hotmail.com](mailto:jvcamara.agualva@hotmail.com)

# Attention Members

Keep PFSA informed of any changes that may affect your PFSA Policy

\_\_\_\_\_  
Name

\_\_\_\_\_  
Policy No.

- |   |  |
|---|--|
| <input type="checkbox"/> Expanding your family      | <input type="checkbox"/> Getting Married |
| <input type="checkbox"/> Death, divorce, Separation | <input type="checkbox"/> New Address     |
| <input type="checkbox"/> Change of Beneficiary      | <input type="checkbox"/> E-mail Address  |
| <input type="checkbox"/> New telephone number       |  |

Servicing your existing insurance policy has never been easier. Whether you want to request a change, make a payment or if you have any questions, we are here for you. Contact us. Phone: 866-687-7372  
Fax: (510) 483-5015 E-Mail: [mypfsa@mypfsa.org](mailto:mypfsa@mypfsa.org)

## Make a Difference Month

May 2016



**VOLUNTEERS IN ACTION**

Email photos to :

[mypfsa@mypfsa.org](mailto:mypfsa@mypfsa.org)





# Welcome to

## *PFSA Member Rewards*

PFSA wants to introduce to you our Member Rewards, an exclusive web-based program that offers thousands of discounts for our members, their families and friends.



TRAVEL



COMPUTERS



MOVIES



CELL PHONES



FOOD

- 1** Visit our website at [www.mypfsa.org](http://www.mypfsa.org)
- 2** Click the Member Rewards link.
- 3** Sign up for your FREE PFSA PerkSpot account and start saving.
- 4** Share your benefits with your family and friends!

*Hundreds of great merchants like...*

Reebok 

 PERKSPOT  
AUTO BUYING  
PROGRAM

Southwest  
Vacations 

AMC  
THEATRES 

DELL 

DIAMONDBACK  
BICYCLES 

*and many more!*

## Enjoy your PFSA Member Rewards!

866-687-7372 \* [WWW.MYPFSA.ORG](http://WWW.MYPFSA.ORG)

perkspot 



## PFSA participates at Dia de Portugal Celebration




Join PFSA and participate at

*Dia de Portugal*

**June 11, 2016**

*See you there!*



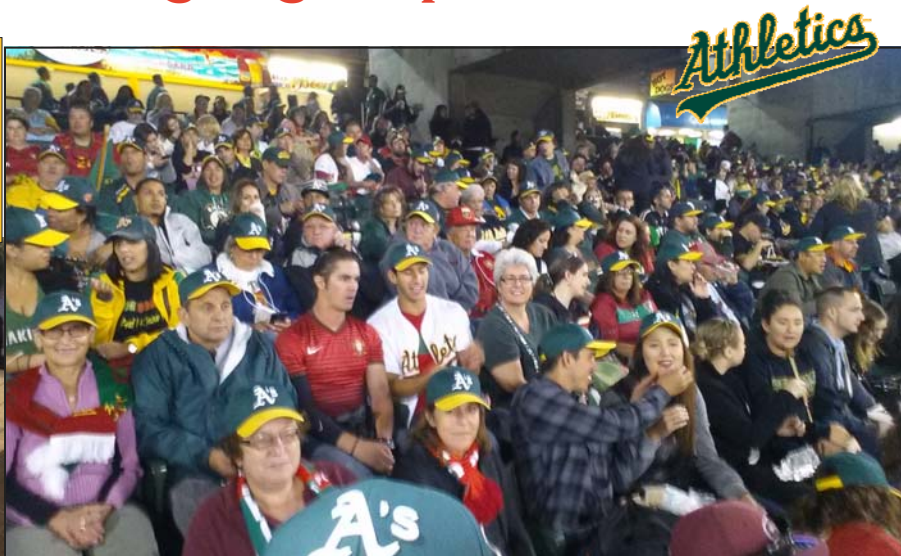

Portuguese Heritage Night at AT&T Park was a blast last year! Get your tickets online for June 13, 2016

[http://sanfrancisco.giants.mlb.com/sf/ticketing/group\\_special\\_events.jsp#portuguese](http://sanfrancisco.giants.mlb.com/sf/ticketing/group_special_events.jsp#portuguese)



## **PFSA Joins Portuguese Heritage Night September 22, 2015**

**Mark your calendar for  
September 20, 2016  
CALL PFSA FOR TICKETS  
1-866-687-7372**



# **Youth Day at the "Battle of the Bay"**

Oakland Coliseum



**vs**



**Wednesday, June 29, 2016 @ 7:05 pm**

**Let's have a fun day!  
Invite your family and Friends**

**Tickets are only \$25 each**

Includes \$10 food credit

**Get your tickets by June 1, 2016**

Mail check to PFSA 1120 East 14th St., San Leandro, CA 94577

**For additional information contact PFSA 510-483-7676 or [mypfsa@mypfsa.org](mailto:mypfsa@mypfsa.org)**





## FRATENAL COUNCILS MAKING A DIFFERENCE IN THEIR COMMUNITIES

*Thank You For All  
The Work You Do!*



Fraternal Council 7 - Gustine/ Newman donated funds to the "Friends of Your Project". And Our Lady of Miracles confirmation class bagged the necessities for the homeless in Stanislaus County.



### FRATERNAL COUNCIL NO. 3, EUREKA



Council 69, Manteca collected donations of food and clothing for St. Vincent de Paul - St. Anthony's 2015 Holiday Season.



PFSA Manteca Council 69 delivering donations to St. Vincent de Paul-St. Anthony's.

L-R: Art Lucas, Jr.; Liz Campbell; Myra Lucas; Natalie Xavier; Joe Rosa and Dennis Linhares

Submitted by Elizabeth Campbell, Secretary of Council No. 69, Manteca



L-R: Liz Campbell; Regina Fagundes; Gloria Hudson; Veronica Seamas; Joe Seamas; Natalie Xavier; Art Lucas, Jr.; Myra Lucas; Joe Rosa; Don Reed; Elsie Murphy; Manuel Xavier; Maria Linhares; Dennis Linhares; Mary King and Ed Murphy.



## FRATERNAL COUNCILS MAKING A DIFFERENCE

*Thank You For All The Work You Do!*



Council 7 Gustine/Newman members donated food to Agape Food Bank.



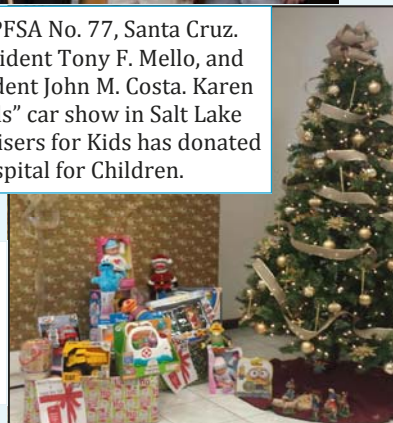
**Council No. 24 , San Leandro**

For the past 17 years, the members of Council No. 24 have supported CALICO Center in San Leandro by donating stuffed toys to give to children during their first interview at the Center.



Karen Mello Jensen is a member of PFSA No. 77, Santa Cruz. She is daughter of Past Supreme President Tony F. Mello, and granddaughter of Past Supreme President John M. Costa. Karen was in charge of the "Kruisers for Kids" car show in Salt Lake City this year. In the past 12 years Kruisers for Kids has donated a total \$268,000 to Shriners Hospital for Children.

*PFSA donated toys to  
Davis Street  
Family resource center  
in San Leandro*



**Joseph Fernandes**  
Member of Council 11, Turlock & 27, Santa Clara



**Sophia Rosa member of Co. 16, Newark**







## FRATERNAL COUNCILS MAKING A DIFFERENCE

*Thank You For All The Work You Do!*



**Council No. 21 of Los Banos**

PFSA Council 21 gathered during the holiday and made donations St Vincent de Paul Society thrift store. The youth group also donated to New Bethany in Los Banos



### **Council 18, Stockton**

Many of the members present volunteer monthly in community projects. Over 25 members in attendance. Thank You.



In the picture: Virginia Wolf, Emily Toaromina, Mary Moso, and Delores Silva.

PFSA Fraternal Council #18 members volunteered in the community for various projects in the month of May, as they do every month. Last year our members contributed 1,645 hours to community service projects.



**Council 7**  
Gustine/Newman  
had their 5th Annual  
BBQ  
Fundraiser  
on July 1st.

It was another  
successful  
fundraiser.

**Thank you for  
supporting our  
Annual Fundraiser !**



At our festa mass Bishop Myron Cotta challenged our queen and her court to help the less fortunate just as Queen Isabella . With the tremendous need for help from the fire victims Festa Queen Victoria Miranda asked the Portuguese community in the surrounding area to help. We collected enough items to pack 55 boxes and money to help with medical needs.

Submitted by Antoinette Duarte





## PFSA Member Participation Referral Recognition Program

*September 1, 2015 - May 31, 2016*

*We want to recognize you for helping strengthen the PFSA's Membership*

### Individual Member Referral Recognition (Based on number of Policies)

- 1-3 New Members— Your name will be in the Convention Book
- 4-6 New Members – You will receive a personalized Certificate
- 7-10 New Members – Dinner for two (2) at the PFSA Annual Convention Banquet
- 11-15 New Members – You will receive a personalized Certificate and a gift card valued at \$100.



### Individual Member Referral Recognition (Based on Annual Premium)

- 16-20 New Members\* – Three (3) Days/Two (2) nights Stay in Hotel in Las Vegas, Reno or San Francisco
- 50 New Members\*\* - Airfare and Hotel for two (2) for 3 days/ 2 nights to Portugal or the Azores Islands.

*This is part of our "New Member a Week" program*

\*\$10,000 in Annual Premium – 2 nights stay at a Hotel in Las Vegas, Reno or San Francisco

\*\*\$20,000 in Annual Premium - Airfare and Hotel for two (2) for 3 days/2 nights to Portugal or the Azores Islands



**Our Youth  
Our Future**

*Helping our youth members  
in reaching their educational goals*

Call PFSA  
for Tickets

The Foundation offers scholarship to PFSA Members  
pursuing a higher education

**Four Year Scholarships \* Two Year Scholarships**

Applicants must be high school seniors.

### How can you help

The generosity of our donors will secure funding that will provide  
resources that will assist our scholarship recipients as they prepare  
for the challenges of the twenty-first century.

### Ways you can contribute

**In Memory** - Honor a loved one

**In Honor** - Recognize a family member or a friend

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

**Annual Scholarship One Time Scholarship** - Minimum donation: \$500

### PFSA Scholarship Foundation Raffle



**ONLY 4,000 TICKETS**

Drawing - July 18, 2016

1<sup>st</sup> Prize: \$300.00 Cash    2<sup>nd</sup> Prize: \$200.00 Cash  
3<sup>rd</sup> Prize: \$100.00 Cash    4<sup>th</sup> Prize: \$75.00 Cash  
5<sup>th</sup> Prize: \$50.00 Cash

Tickets - Donation \$2.00 each    Need not be present to win



## ART \* ESSAY \* PHOTOGRAPHY CONTEST

*Theme: "A STAR IN MY LIFE"*



**And the Winners are:**

### **Grades K - 3rd**

**1st Place - Charlotte Sigala, Co. 10**

**2nd Place - Erik Petersen, Co. 7**

**3rd Place - Mia Silva, Co. 16**

### **Grades 4th - 8th**

**1st Place - Shiloh Sigala, Co. 10**

**2nd Place - Maya De Sousa, Co. 20**

**3rd Place - Steadman Gray, Co. 18**

### **Grades 9th - 12th**

**1st Place - Mason Wagner, Co. 44**

**2nd Place - Kayla Campoy, Co. 44**

**Congratulations to all of the  
members who entered the contest**

## Universidade Católica Fellowships for Portuguese American Students

Universidade Católica Portuguesa offers 5 fellowships to Portuguese American Students seeking undergraduate or Masters level degrees in any field of knowledge.

The CFPA Fellowships are merit based fellowships awarded to American students of Portuguese descent, who wish to seek a degree at Universidade Católica Portuguesa.

For additional information, contact

Universidade Católica Portuguesa :

Palma de Cima

1649-023 Lisboa

Telephone: (+351) 217 214 000

E-mail: [info@reitoria.ucp.pt](mailto:info@reitoria.ucp.pt) or [gcoutinho@reitoria.ucp.pt](mailto:gcoutinho@reitoria.ucp.pt)



## Youth Sponsorship Program

**DREAM, BELIEVE, ACHIEVE**

### About The Youth Sponsorship Program

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.

### Categories of sponsorship

Athletic Program: Registration Fees,  
Membership Fees, *Required*  
Uniforms/Supplies/Equipment, etc.

Music, Art, Dance: Registration Fees,  
Membership Fees, *Required* Uniforms/Supplies, etc.

### Eligibility

Applicants must be a California/Nevada  
Youth based group,  
team, school or organization.

Group members must be between the  
ages of 5-18 years of age.

**DOWNLOAD THE  
YOUTH SPONSORSHIP  
PROGRAM  
REQUIREMENTS  
AND APPLICATION  
ONLINE**

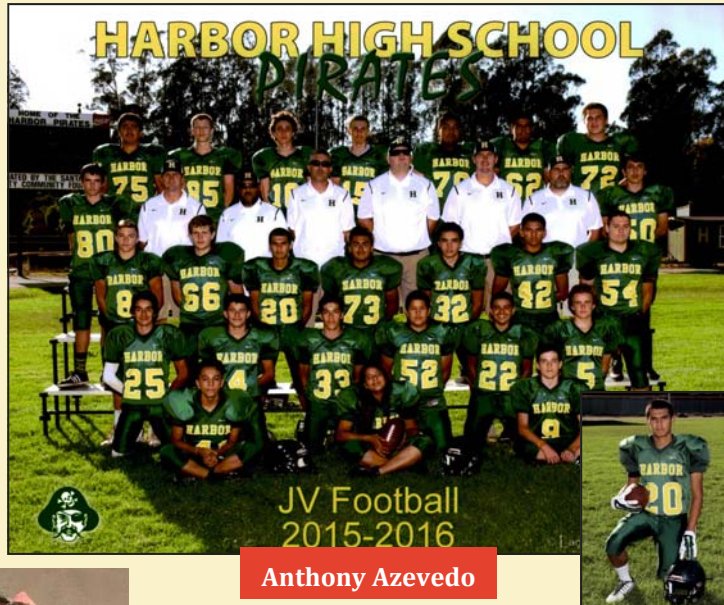
**[www.MYPFSA.ORG](http://www.MYPFSA.ORG)**





## PESA YOUTH SPONSORSHIPS

Filarmonica Uniao Portuguesa de San Diego



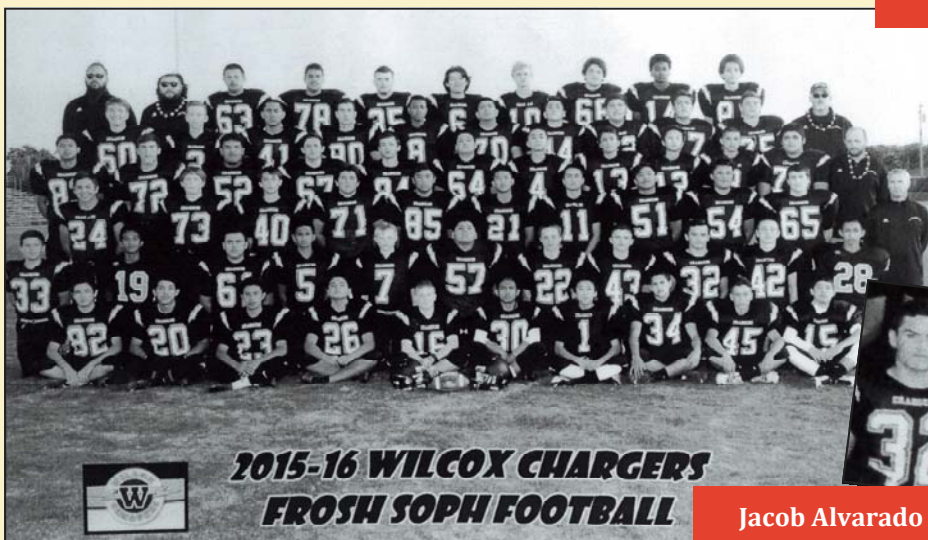
Anthony Azevedo



CHEERFOCE SAN DIEGO "FRENZY"  
Janeé Valadao & Bristyn Milheiser



Lukas Jon Vargas Borba  
American High School



2015-16 WILCOX CHARGERS  
FROSH SOPH FOOTBALL

Jacob Alvarado

**DREAM**  
**BELIEVE**  
**ACHIEVE**



# Congratulations PFSA 2016 Fraternalists of the Year



2016 Fraternalist of the Year Nancy Petersen & CEO John A. R. Salvador



Chairman of the Fraternal Board, Gary Dias & 2016 Youth Fraternalist of the Year, Patsy Fraga



Nancy Petersen  
2016 Fraternalist of the Year  
with Supreme President,  
Linda J. Mateus and 2016 Youth  
Fraternalist Patsy Fraga



Petersen Family



**THANK YOU FOR  
MAKING A DIFFERENCE**



Fraga Family & Friends







Past Supreme Youth President &  
PFSA 2015 Youth Fraternalist Susie Lourenco  
received the  
"California Fraternal Alliance  
Fraternalist of the Year Award."

***Congratulations***



Search for books online  
by Author or Subject

View our Recent  
Additions to the Library

[www.MYPFSA.org](http://www.MYPFSA.org)

## Visit the J. A. Freitas Library

**Open Monday-Friday - 9:00 A.M. - 4:30 P.M.**

**Invite your Family & Friends**

A fun place for reading and learning about  
the Portuguese Culture

## A Friendly *Reminder*

**June 4th**

PFSA will participate in the  
Cherry Festival in San  
Leandro, CA

**June 9th**

PFSA Symposium  
BACALHOEIRO  
The history of the  
Portuguese White Fleet

**June 11th**

PFSA will join in the  
celebration at  
Dia De Portugal  
Kelley Park, San Jose

**June 13th**

Portuguese Heritage Night  
at the AT&T Park,  
San Francisco

**June 29th**

Youth Day  
"Battle of the Bay"  
at the Oakland Coliseum

**July 16th, 17th & 18th**

PFSA Convention  
DoubleTree in Modesto, CA

**December**

Scholarship Application  
available online

**Download**

**your Festa**

**Schedule online**

[www.MYPFSA.org](http://www.MYPFSA.org)

**Stay connected  
with PFSA**



# In Memoriam

**Rose Marie Silva** (APUMEC)  
Past Supreme President Term 1992-1993

**Edward Rodrigues** (IDES)  
Past Supreme President Term 1982-1983

**Lillian Ann Apolinario** (IDES)  
Spouse of Past Supreme President

**Christina A. Pitta** (IDES)  
Spouse of Past Supreme President

**Stephen B. Machado** (UPEC)  
Past Supreme President Term 1976-1977

**Dolores A. Nunes** (SES)  
Past Supreme President Term 1993-1994

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

*"When someone You love becomes A memory, the memory becomes A treasurer."*

*- Author Unknown*

# Where Are they Now?

Allan J Pereira  
Alvin M. Vieira  
Anthony Gill  
Antonio B. Freitas  
Candico C. Avila Jr.  
Bernadette Ferreira  
David C. Amarelo Jr.  
David L. Ferreira  
Dennis Medeiros  
Diane M. Alves  
Edmundo M. Ramos  
Edmundo M. Ramos  
Edward J Chilbert  
Edward L. Faria  
Edward L. Souza  
Frank Borba  
Frank X Lopes  
Gary J. Peichoto  
George Arthur Freitas  
Gerard A Trigueiro  
Gilberto A. Almeida  
Gloria M. Borba

Harvey N Fonseca  
Heduiño, Gomes  
James B. Mello  
James J. Cardoza  
James L Parsons  
James Perry  
Janice Areias  
Jeanette E. Alves  
Jessie F. Magginni  
Jo Ann Lafler  
John A Silva  
John A. Silva  
John H. Sanchez  
John M. Alferes  
John Michael Correia  
Jose C. Freitas  
Jose M. Raposo  
Judite Silveira  
Judith Ann Mendes  
Julia M. Garcia  
Kathy S. Baptista  
Larry F. Larmon

Leonard J. Trindade  
Lina M. Soares  
Louis Baptista  
Lucia Silva  
Lucille M Farell  
Manuel J. Martins  
Manuel S. Xavier  
Marcella Rodgers  
Margarida Da Silva  
Maria A Garcia  
Maria Rosario Nunes  
Maria T. Ramos  
Maria T. Sousa  
Maria T. Sousa  
Mary A. Pacheco  
Matthew Martin  
Michael Machado  
Ruben C. Da Silva  
Shanon Barber  
Sharon L Rodrigues  
Steve J. Ferreira

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*



## PFSA Directory 2015-2016

### Business Board of Directors

**Donald D. Valadao**  
Business Board (Chairman)  
Spouse: Dinisa

**Duane Oliveira**  
Business Board (Vice-Chairman)  
Spouse: Shirley

**Gary Meyer**  
Business Board (Secretary)  
Spouse: Maria Alice

**Marie Kelly Barreiro**  
Business Board Director  
Spouse: Jonine

**Robert Bertao**  
Business Board Director  
Spouse: Maria

**Joe A. Pimentel**  
Business Board Director  
Spouse: Iria

**Michael Castro**  
Business Board Director  
Spouse: RoseMarie

### Fraternal Board of Trustees

**Matthew Lund**  
Board of Trustees (Chairman)  
Spouse:

**Gary Dias**  
Board of Trustees (Vice-Chairman)  
Spouse: Caron

**Isolete Facao-Gracio**  
Board of Trustees (Secretary)  
Spouse: Max

**Jackie M. Flynn**  
Trustee

**Mary G. Medeiros**  
Trustee

**John (Jack) Perry**  
Trustee  
Spouse: MaryJean

### Supreme Officers

**Linda Mateus**  
Supreme President - Term: 2015-2016  
Spouse: Salomão

**Anthony Mendes**  
Supreme Vice-President - Term: 2015-2016  
Spouse: Gloria

**Caron Dias**  
Master of Ceremonies - Term: 2015-2016  
Spouse: Gary

**Alicia Beckmire**  
Supreme Marshal - Term: 2015-2016  
Spouse: Jason

**Monique Vallance**  
Supreme Guard - Term: 2015-2016  
Spouse: David

Supreme Pianist - Vacant Position

### Past Supreme Presidents and Spouses Association

**Marie Areias (UPPEC)**  
Past Supreme President - Term: 1968-1969

**Joseph M. Faria (UPEC)**  
Past Supreme President - Term: 1971-1972  
Spouse: Evelyn

**James J. Avila (IDES)**  
Past Supreme President - Term: 1973-1974  
Spouse: Shirley

**Jackie M. Flynn (APUMEC)**  
Past Supreme President - Term: 1973-1974

**Margaret Costa De Mello (UPPEC)**  
Past Supreme President - Term: 1974-1975  
Spouse: Bill

**Jose Valadao (IDES)**  
Past Supreme President - Term: 1974-1975

**Helen A. Groh (UPPEC)**  
Past Supreme President - Term: 1975-1976

**Rita Macias (APUMEC)**  
Past Supreme President - Term: 1976-1977

**Emanuel J Lopes (APUMEC)**  
Past Supreme President - Term: 1977-1978  
Spouse: Maria

**Gene G. Santos (SES)** Term: 1978-1979 &  
Past Supreme President - Term: 2001-2002

**Alyce P. Cervantes (APUMEC)**  
Past Supreme President - Term: 1980-1981  
Spouse: Camilo

**Salomão L. Mateus (IDES)**  
Past Supreme President - Term: 1980-1981  
Spouse: Linda

**Mary D. Oliveira (SES)**  
Past Supreme President - Term: 1982-1983

**Tony C. Avila (IDES)**  
Past Supreme President - Term: 1985-1986

**Maria Elizabeth Brum (APUMEC)**  
Past Supreme President - Term: 1985-1986

**Adelino Santos (UPEC)**  
Past Supreme President - Term: 1985-1986

**Francis J. Dutra (IDES)**  
Past Supreme President - Term: 1986-1987  
Spouse: Mary

**Jean Fitch (APUMEC)** Term: 1986-1987 &  
Past Supreme President - Term: 1997-1998

**Manuel Medeiros (UPEC)**  
Past Supreme President - Term: 1986-1987  
Spouse: Maria

**Mary I. Pereira (UPEC)**  
Past Supreme President - Term: 1987-1988

**Jose H. Camara (IDES)**  
Past Supreme President - Term: 1988-1989  
Spouse: Joanne

**George Corvelo (UPEC)**  
Past Supreme President - Term: 1988-1989  
Spouse: Connie

**Carlos Leal (APUMEC)**  
Past Supreme President - Term: 1988-1989  
Spouse: Marilou

**Donald J. Costa (IDES)**  
Past Supreme President - Term: 1989-1990

**Joe A. Machado (SES)**  
Past Supreme President - Term: 1989-1990  
Spouse: Laura

**Joe C Rosa (UPEC)**  
Past Supreme President - Term: 1990-1991  
Spouse: Filomena

**Joe P. Rosa (UPEC)**  
Past Supreme President - Term: 1991-1992  
Spouse: Rose

### PFSA Directory 2015-2016

**Felicissimo A. Carvalheira (UPEC)**  
**Past Supreme President - Term: 1992-1993**  
 Spouse: Benilde

**Frances M. Drake (SES)**  
**Past Supreme President - Term: 1992-1993**

**Madeline L. Faria (UPPEC)**  
**Past Supreme President - Term: 1992-1993**

**Almiro C. Furtado (IDES)**  
**Past Supreme President - Term: 1993-1994**

**Joanne V. Camara (UPPEC)**  
**Past Supreme President - Term: 1994-1995**  
 Spouse: Joe

**Mary G. Medeiros (UPEC)**  
**Past Supreme President - Term: 1994-1995**

**John O. Avila (IDES)**  
**Past Supreme President - Term: 1995-1996**

**Lourdes R. Avila (UPPEC)**  
**Past Supreme President - Term: 1996-1997**  
 Spouse: Tony

**Abilio F. Freitas (SES)**  
**Past Supreme President - Term: 1996-1997**  
 Spouse: Maria

**Joseph G. Vargas (UPEC)**  
**Past Supreme President - Term: 1996-1997**  
 Spouse: Caroline

**Gloria J. Fresquez (UPEC)**  
**Past Supreme President - Term: 1997-1998**  
 Spouse: Louis

**Sidonia S Rosa (UPPEC)**  
**Past Supreme President - Term: 1997-1998**  
 Spouse: Jose

**Michael E. Trigueiro (IDES)**  
**Past Supreme President - Term: 1997-1998**  
 Spouse: Marie

**Arlene M. Vierra (SES)**  
**Past Supreme President - Term: 1997-1998**  
 Spouse: Leroy

**Eleanor M. Freitas (UPPEC)**  
**Past Supreme President - Term: 1998-1999**

**Angelo Gorgulho (IDES)**  
**Past Supreme President - Term: 1998-1999**  
 Spouse: Angie

**Mary Lou Laranjo (SES)**  
**Past Supreme President - Term: 1998-1999**  
 Spouse: Joe

**Walter Nicolau, Jr. (UPEC)**  
**Past Supreme President - Term: 1998-1999**  
 Spouse: Donna

**Elaine Tavares (APUMEC)**  
**Past Supreme President - Term: 1998-1999**  
 Spouse: Danny

**Joseph A. Mendes (SES)**  
**Past Supreme President - Term: 1999-2000**  
 Spouse: Evelyn

**Carol Rodrigues (IDES)**  
**Past Supreme President - Term: 1999-2000**

**Tony A. Alameda (SES)**  
**Past Supreme President - Term: 2000-2001**  
 Spouse: Mabel

**Anthony Allegretti (IDES)**  
**Past Supreme President - Term: 2000-2001**  
 Spouse: Kassie

**Jonine Barreiro (UPEC)**  
**Past Supreme President - Term: 2000-2001**  
 Spouse: Marie

**Felicie M. Marshall (UPPEC)**  
**Past Supreme President - Term: 2001-2002**  
 Spouse: John

**Gene G. Santos (SES)**  
**Past Supreme President - Term: 2001-2002**

**Edwin J. Vargas (UPEC)**  
**Past Supreme President - Term: 2001-2002**  
 Spouse: Louise

**Antoinette F. Duarte (SES)**  
**Past Supreme President - Term: 2002-2003**  
 Spouse: Tony

**Ronald V. Graham (IDES)**  
**Past Supreme President - Term: 2002-2003**  
 Spouse: Maria

**Adeline F. Silva (UPPEC)**  
**Past Supreme President - Term: 2002-2003**

**Albert Sousa (UPEC)**  
**Past Supreme President - Term: 2002-2003**  
 Spouse: Natalie

**Timothy L. Borges (UPEC)**  
**Past Supreme President - Term: 2003-2004**

**Nancy A. Cunha (UPPEC)**  
**Past Supreme President - Term: 2003-2004**

**Lewis Mendes (IDES)**  
**Past Supreme President - Term: 2003-2004**  
 Spouse: Margaret

**Manuel Da Rosa (IDES)**  
**Past Supreme President - Term: 2004-2005**  
 Spouse: Elmira

**Joe F. Dias (UPEC)**  
**Past Supreme President - Term: 2004-2005**  
 Spouse: Dorothy

**Linda G. L. Whaley (UPPEC)**  
**Past Supreme President - Term: 2004-2005**

**Egidio Almeida (UPEC)**  
**Past Supreme President - Term: 2005-2006**  
 Spouse: Isilda

**Ruthanne Lemos (SES)**  
**Past Supreme President - Term: 2005-2006**

**Deolinda L. Pedreiro (UPPEC)**  
**Past Supreme President - Term: 2005-2006**  
 Spouse: Arthur

**George Teixeira (IDES)**  
**Past Supreme President - Term: 2005-2006**  
 Spouse: Leopoldina

**Ailene T. Cardoza (UPPEC)**  
**Past Supreme President - Term: 2006-2007**  
 Spouse: Louie

**Gary Dias (UPEC)**  
**Past Supreme President - Term: 2006-2007**  
 Spouse: Caron

**Joe M. Louro (SES)**  
**Past Supreme President - Term: 2006-2007**  
 Spouse: Janice

**Donald D. Valadão (IDES)**  
**Past Supreme President - Term: 2006-2007**  
 Spouse: Dinisa

**Geraldine E. Alves (UPPEC)**  
**Past Supreme President - Term: 2007-2008**

**Richard J. Castro (SES) & (PFSA)**  
**Term: 2007-2008 & Term: 2010-2012**  
**Past Supreme President**



## PFSA Directory 2015-2016

**Joe I. Silva (UPEC)**  
**Past Supreme President - Term: 2007-2008**  
 Spouse: Aldina

**Natalie Batista (UPEC)**  
**Past Supreme President - Term: 2008-2009**

**Joe R. Peres (IDES)**  
**Past Supreme President - Term: 2008-2009**

**Shirley L. Perry (UPPEC)**  
**Past Supreme President - Term: 2008-2009**

**Marie Kelly Barreiro (UPEC)**  
**Past Supreme President - Term: 2009-2010**  
 Spouse: Jonine

**Jacqueline R. Hood (UPPEC)**  
**Past Supreme President - Term: 2009-2010**  
 Spouse: Virgil

**Anthony W. Mendes (IDES)**  
**Past Supreme President - Term: 2009-2010**  
 Spouse: Gloria

**Duarte T. Teixeira (SES) & (PFSA)**  
**Term: 2009-2010 & Term: 2012-2013**  
**Past Supreme President**  
 Spouse: Mary Fatima

**Angela G. Pereira (PFSA)**  
**Past Supreme President - Term: 2013-2014**  
 Spouse: Pedro Vieira

**Matthew Lund (PFSA)**  
**Past Supreme President - Term: 2014-2015**

**Mary Avila (IDES)**  
**Spouse of Past Supreme President**

**Betty Azevedo (IDES)**  
**Spouse of Past Supreme President**

**Clivia Cardoza (IDES)**  
**Spouse of Past Supreme President**

**Eleanor M. Ferreira (SES)**  
**Spouse of Past Supreme President**

**Marie L. Fritzler (SES)**  
**Spouse of Past Supreme President**

**Helen Machado (IDES)**  
**Spouse of Past Supreme President**

**Mary Airozo Machado (SES)**  
**Spouse of Past Supreme President**

**Hilda Mendes (IDES)**  
**Spouse of Past Supreme President**

**Phoebe Perry (IDES)**  
**Spouse of Past Supreme President**

**Phyllis Santos (SES)**  
**Spouse of Past Supreme President**

**Roberta Santos (SES)**  
**Spouse of Past Supreme President**

**Maria Rose Silva-Freitas (IDES)**  
**Spouse of Past Supreme President**

**Dalinda Smith (IDES)**  
**Spouse of Past Supreme President**

**Rosaline Smith (IDES)**  
**Spouse of Past Supreme President**

**Alicia Teixeira (IDES)**  
**Spouse of Past Supreme President**

**Doris Azevedo (IDES)**  
**Spouse of Past Supreme President**

**Alice Simas (UPEC)**  
**Spouse of Past Supreme President**

**Lucy Machado (UPEC)**  
**Spouse of Past Supreme President**

**Rose Teixeira (UPEC)**  
**Spouse of Past Supreme President**

**Maria C. Neves (UPEC)**  
**Spouse of Past Supreme President**

**Sara Mello (SES)**  
**Spouse of Past Supreme President**

**Louise Avila (IDES)**  
**Spouse of Past Supreme President**

**Dominic Nunes (SES)**  
**Spouse of Past Supreme President**

**Julie M. Pereira (UPEC)**  
**Past Supreme 20-30's Adults President**  
**Term: 2008-2009**

**Monique Vallance (UPEC)**  
**Past Supreme 20-30's Adults President**  
**Term: 2009-2010** Spouse: David

**Mary K. Pedrozo Sylvester (PFSA)**  
**Past Supreme 20-30's Adults President**  
**Term: 2010-2012** Spouse: Robert

**Amanda Sargent (PFSA)**  
**Past Supreme 20-30's Adults President**  
**Term: 2012-2013**

**David Vallance (PFSA)**  
**Past Supreme 20-30's Adults President**  
**Term: 2013-2014** Spouse: Monique

**Angela Seamas (PFSA)**  
**Past Supreme 20-30's Adults President**  
**Term: 2014-2015**

**Ron Vieira (UPEC)**  
**Past Supreme Youth President - Term: 1979-80**

**Caroline Cota (UPEC)**  
**Past Supreme Youth President - Term: 1983-84**

**Bernadette O. Curtis (SES)**  
**Past Supreme Youth President - Term: 1987-88**  
 Spouse: Ponciano

**Anthony Allegretti (IDES)**  
**Past Supreme Youth President - Term: 1988-89**  
 Spouse: Kassie

**John I. Rocha III (SES)**  
**Past Supreme Youth President - Term: 1988-89**  
 Spouse: Rosemary

**Tisha F. McParland (SES)**  
**Past Supreme Youth President - Term: 1989-90**  
 Spouse: Alan

**Donald D. Valadao (IDES)**  
**Past Supreme Youth President - Term: 1990-91**  
 Spouse: Dinisa

**Martin F. Louro (SES)**  
**Past Supreme Youth President - Term: 1990-91**  
 Spouse: Christine

**Eduard A. Braun (UPEC)**  
**Past Supreme Youth President - Term: 1990-91**

**J. Kris Vieira (IDES)**  
**Past Supreme Youth President - Term: 1991-92**

**Christine M. Fritzler (SES)**  
**Past Supreme Youth President - Term: 1991-92**

**Andrew Venancio (IDES)**  
**Past Supreme Youth President - Term: 1992-93**  
 Spouse: Susie

**Tony F. Estacio (SES)**  
**Past Supreme Youth President - Term: 1992-93**  
 Spouse: Gabriela

## PFSA Directory 2015-2016

**David DaSilva (IDES)**  
**Past Supreme Youth President - Term: 1993-94**  
 Spouse: Amanda

**David E. Musson (SES)**  
**Past Supreme Youth President - Term: 1993-94**  
 Spouse: Elizabeth

**Arlene Avila (IDES)**  
**Past Supreme Youth President - Term: 1994-95**

**Joey E. Enes (SES)**  
**Past Supreme Youth President - Term: 1994-95**

**Natalie A. Vieira (IDES)**  
**Past Supreme Youth President - Term: 1995-96**

**Christine Saiz (SES)**  
**Past Supreme Youth President - Term: 1995-96**  
 Spouse: Frank

**Kevin Sequeira (IDES)**  
**Past Supreme Youth President - Term: 1996-97**

**Debbie M. Gomes (SES)**  
**Past Supreme Youth President - Term: 1996-97**  
 Spouse: Dustin

**Michael Poisson (IDES)**  
**Past Supreme Youth President - Term: 1997-98**

**Lisa A. Betschart (SES)**  
**Past Supreme Youth President - Term: 1997-98**  
 Spouse: Jack

**Justina Hoffman (UPEC)**  
**Past Supreme Youth President - Term: 1998-99**  
 Spouse: Kristofer

**Elizabeth A Ward (SES)**  
**Past Supreme Youth President - Term: 1998-99**  
 Spouse: Lester

**Clifton Costa (IDES)**  
**Past Supreme Youth President - Term: 1999-2000**

**Diane A. Oliveira (SES)**  
**Past Supreme Youth President - Term: 1999-2000**

**Vanessa Batista (UPEC)**  
**Past Supreme Youth President - Term: 1999-2000**

**Skye Woods (IDES)**  
**Past Supreme Youth President - Term: 2000-2001**  
 Spouse: Raymond

**Nicole F. Doyle (SES)**  
**Past Supreme Youth President - Term: 2000-2001**

**Natalie Batista (UPEC)**  
**Past Supreme Youth President - Term: 2000-2001**

**Elizabeth Fitch (IDES)**  
**Past Supreme Youth President - Term: 2001-2002**

**Adriana S. Da Silva (SES)**  
**Past Supreme Youth President - Term: 2001-2002**  
 Spouse: John

**Julie Pereira (UPEC)**  
**Past Supreme Youth President - Term: 2001-2003**

**Sean Ramage (IDES)**  
**Past Supreme Youth President - Term: 2002-2003**

**Regina M. Cave (SES)**  
**Past Supreme Youth President - Term: 2002-2003**  
 Spouse: James

**Melanie Mendes Martin (IDES)**  
**Past Supreme Youth President - Term: 2003-2004**  
 Spouse: Jason

**Melannie B. Reveles (SES)**  
**Past Supreme Youth President - Term: 2003-2004**  
 Spouse: Dino

**Jennifer Medeiros (UPEC)**  
**Past Supreme Youth President - Term: 2003-2004**

**Elicia Gonzales (IDES)**  
**Past Supreme Youth President - Term: 2004-2005**

**Daniel L. Teixeira (SES)**  
**Past Supreme Youth President - Term: 2004-2005**

**Kathleen Barrett (UPEC)**  
**Past Supreme Youth President - Term: 2004-2005**

**Connie S. Da Costa (SES)**  
**Past Supreme Youth President - Term: 2005-2006**

**Zachary Batista (UPEC)**  
**Past Supreme Youth President - Term: 2005-2006**

**Anton Batista Jr. (UPEC)**  
**Past Supreme Youth President - Term: 2006-2007**

**Paula A. Teixeira Silva (SES)**  
**Past Supreme Youth President - Term: 2006-2007**  
 Spouse: Marc

**Amanda Sargent (UPEC)**  
**Past Supreme Youth President - Term: 2006-2007**

**Matthew Lund (IDES)** Term: 2005-2006 &  
**Past Supreme Youth President - Term: 2007-2008**

**Denee M. Perez (SES)**  
**Past Supreme Youth President - Term: 2007-2008**

**Katie Ann Woods (UPEC)**  
**Past Supreme Youth President - Term: 2007-2008**

**Christine M. DaSilva (IDES)**  
**Past Supreme Youth President - Term: 2008-09**

**Christina Silva (SES)**  
**Past Supreme Youth President - Term: 2008-09**

**Mary Batista (UPEC)**  
**Past Supreme Youth President - Term: 2008-09**

**Elizabeth Cardoso (IDES)**  
**Past Supreme Youth President - Term: 2009-10**

**Desarae Teixeira-Peña (SES)**  
**Past Supreme Youth President - Term: 2009-10**  
 Spouse: Eriberto

**Ashley Da Silva (UPEC) & (PFSA)**  
**Term: 2009-10 & Term: 2010-12**  
**Past Supreme Youth President**

**Susie Lourenco (PFSA)**  
**Past Supreme Youth President - Term: 2012-13**

**Angela Seamas (PFSA)**  
**Past Supreme Youth President - Term: 2013-14**

**Miriam Work (PFSA)**  
**Past Supreme Youth President - Term: 2014-15**

### Supreme Permanent Members

**Edna Borges (IDES)**  
**Permanent Member**

**Antonio Cafeteiro (IDES)**  
**Permanent Member**

**Jackie M. Flynn (IDES)**  
**Permanent Member**

**Celestino Freitas (IDES)**  
**Permanent Member**

**Lorraine V. Freitas (IDES)**  
**Permanent Member**

**Liliana Ornelas Lourenço (IDES)**  
**Permanent Member**  
 Spouse: Joe

**Ernest Olivas (IDES)**  
**Permanent Member**

### Honorary Supreme Officers

**Dorothy C. Ancona (IDES)**  
**Honorary Supreme Officer**

**Verne B. La Cross (SES)**  
**Honorary Supreme Officer**  
 Spouse: Belle



## PFSA Directory 2015-2016

**Tony F. Machado (SES)**  
**Honorary Supreme Officer**  
 Spouse: Evelyn

**Joseph A. Souza (IDES)**  
**Honorary Supreme Officer**  
 Spouse: Emily

**Melvin G. Vargas (SES)**  
**Honorary Supreme Officer**  
 Spouse: Barbara

**Mary M. Vierra (SES)**  
**Honorary Supreme Officer**

**Isolete Facão-Grácio (PFSA)**  
**Honorary Supreme Officer**  
 Spouse: Max

### Ten Year Officer

**Carlos Almeida (UPEC)**  
**Ten Year Officer**  
 Spouse: Maria

**Lawrence Phillip Sousa (UPEC)**  
**Ten Year Officer**  
 Spouse: Joann

**Eduard A. Braun (UPEC)**  
**Ten Year Officer**

**Gary C. Meyer (UPEC)**  
**Ten Year Officer**  
 Spouse: Maria Alice

### Ex-Supreme Officer

**John A.R. Salvador (SES)**  
**Ex-Supreme Officer**

## Portuguese Fraternal Society of America Scholarship Foundation

**Antoinette F. Duarte**  
**PFSA Scholarship Foundation (Chairman)**  
 Spouse: Tony

**Mary G. Medeiros**  
**PFSA Scholarship Foundation (Vice-Chairman)**

**Fran V. Carvalho**  
**PFSA Scholarship Foundation (Secretary)**  
 Spouse: James

**Carla Cardoso**  
**PFSA Scholarship Foundation (Treasurer)**  
 Spouse: Luis

**Isolete Facão-Grácio**  
**PFSA Scholarship Foundation (Director)**  
 Spouse: Max

**Maria Bertao**  
**PFSA Scholarship Foundation (Director)**  
 Spouse: Bob

**Marie Kelly Barreiro**  
**PFSA Scholarship Foundation (Director)**  
 Spouse: Jonine

**Donald J. Costa**  
**PFSA Scholarship Foundation (Director)**

**Luisiana Drumonde**  
**PFSA Scholarship Foundation (Director)**  
 Spouse: Oscar

**Dr. Décio De Oliveira**  
**PFSA Scholarship Foundation (Director)**  
 Spouse:

**Juanita Pedrozo**  
**PFSA Scholarship Foundation (Director)**  
 Spouse: Ted

### Executive Officers

**John A. R. Salvador**  
**PFSA Chief Executive Officer**

**Carla Cardoso**  
**PFSA Executive Secretary**  
 Spouse: Luis

**Helen Vieira**  
**PFSA Executive Treasurer/CFO**



Photo by Jose Avila

## Portuguese Immigrant Week Celebration

*Wreath Ceremony at Root Park*  
*Sam Leandro*

**Book Presentation: "A Loja Do Ti Bailhão"**  
 João C. Bendito—Jorge M. Bendito



## PFSA Fraternal Council Directory

**Fraternal Council No. 1, San Diego****Secretary:** Alicia Beckmire

☎ 510-566-5264

✉ alicia.beckmire@gmail.com

**Fraternal Council No. 2, Bakersfield****Secretary:** Caron C. Dias

☎ 661-201-8140

✉ carondias007@gmail.com

**Fraternal Council No. 3, Eureka****Secretary:** Linda Mateus

☎ 707-839-1491

✉ lmateus2001@yahoo.com

**Fraternal Council No. 4, Arcata****Secretary:** Michael Fraga

☎ 707-822-2031

✉ MFraga1000@aol.com

**Fraternal Council No. 5/36, Hayward****Secretary:** Jose M. Menezes

☎ 510-406-2479

✉

**Fraternal Council No. 6, San Francisco****Secretary:** Vilma Soares

☎ 415-731-3002

✉ vilmajoe@sbcglobal.net

**Fraternal Council No. 7, Gustine/Newman****Secretary:** Nancy Petersen

☎ 209-854-6604

✉ nappete@icloud.com

**Fraternal Council No. 8, Santa Maria****Secretary:** Odette Pinheiro

☎ 805-922-3538

✉ opinheiro65@gmail.com

**Fraternal Council No. 9, San Rafael****Secretary:** Emeli Dolar

☎ 415-892-1134

✉ mello6465@yahoo.com

**Fraternal Council No. 10, Selma****Secretary:** Gloria Mendes

☎ 559-897-7611

✉ agmendes@sbcglobal.net

**Fraternal Council No. 11, Turlock****Secretary:** Julie Teran

☎ 209-620-1403

✉ jteran@wintonireland.com

**Fraternal Council No. 12, Oakland****Secretary:** Ruben Leandro

☎ 510-387-4656

✉ rubenleandro97@gmail.com

**Fraternal Council No. 13, Tracy****Secretary:** Bernardine Silva

☎ 209-835-4341

✉ snsnows@yahoo.com

**Fraternal Council No. 14, Mountain View****Secretary:** Ron V. Graham

☎ 650-967-5413

✉ ronvgraham@comcast.net

**Fraternal Council No. 15, Hanford****Secretary:** Teresa Evangelo

☎ 559-583-1068

✉ evangelo@hughes.net

**Fraternal Council No. 16, Newark****Secretary:** Christina Silva

☎ 510-651-9812

✉ csilva648@comcast.net

**Fraternal Council No. 17, Fremont****Secretary:** Maria P. Medina

☎ 510-793-2969

✉

**Fraternal Council No. 18, Stockton****Secretary:** Gerry Trigueiro

☎ 209-952-9012

✉ gtrigueiro@sbcglobal.net

**Fraternal Council No. 19, Chino/Ontario****Secretary:** Lucie Batista

☎ 909-435-9864

✉ sytlingmomof6@yahoo.com

**Fraternal Council No. 20, Merced****Secretary:** Norma Jean De Sousa

☎ 209-358-6175

✉ ndesousa61@earthlink.net

**Fraternal Council No. 21, Los Banos****Secretary:** Linda Silva

☎ 209-826-9461

✉ pfsa21@outlook.com

**Fraternal Youth Council No. Co. 21, Los Banos****Secretary:** Toni Silva

☎ 209-826-9461

✉ mooczrytony@hotmail.com

**Fraternal Council No. 23, Antioch****Secretary:** Mary Jo Keister

☎ 925-754-2407

✉ corvogirl@yahoo.com

**Fraternal Council No. 24, San Leandro****Secretary:** Carol Cromwell

☎ 510-814-0697

✉ carolcatwillows@aol.com

**Fraternal Council No. 26, Stevinson/Turlock/Hilmar****Secretary:** Richard J. Castro

☎ 209-605-4548

✉ richiejc@att.net

**Fraternal Council No. 27, Santa Clara****Secretary:** Helen Vieira

☎ 510-483-7676

✉ helen-v@pacbell.net

**Fraternal Council No. 28, Fresno****Secretary:** Dorothy Castro

☎ 559-270-2691

✉ dorthycasto10@yahoo.com

**Fraternal Council No. 29, Watsonville****Secretary:** Maria F. Sousa

☎ 831-722-8806

✉

**Fraternal Council No. 30, Monterey****Secretary:** Dorothy Blakeman

☎ 831-596-7820

✉

**Fraternal Council No. 31, El Nido****Secretary:** Emily Mendonca

☎ 209-383-4192

✉ emfeb555@yahoo.com

**Fraternal Council No. 34, Clarksburg****Secretary:** Susan V. Colbert

☎ 916-373-9942

✉ colbert.s@sbcglobal.net

**Fraternal Council No. 35, Half Moon Bay****Secretary:** Carolina Vargas

☎ 650-726-9255

✉ azoresjoe@yahoo.com

**Fraternal Council No. 38, Modesto****Secretary:** Jonine Barreiro

☎ 209-556-7185

✉ jcbarreiro1@yahoo.com

**Fraternal Council No. 41, Mission San Jose****Secretary:** Gloria Nowick

☎ 510-656-0512

✉ cortuguesa@yahoo.com

**Fraternal Council No. 44, San Jose****Secretary:** Arlene Avila

☎ 408-823-6866

✉ qnleney@prodigy.net

**Fraternal Council No. 46, Tulare****Secretary:** Margie Lopes

☎ 559-897-2518

✉



## PFSA Fraternal Council Directory

**Fraternal Council No. 51, Sacramento****Secretary:** Terrie Ostergar

☎ 916-686-5114

✉ tmopro@frontiernet.net

**Fraternal Council No. 53, Hughson****Secretary:** Louise Vargas

☎ 209-404-1454

✉ edlouisevargas@icloud.com

**Fraternal Council No. 54, Benicia/Vallejo****Secretary:** Elizabeth Precour

☎ 707-642-3775

✉ bprecx@tt.nett

**Fraternal Council No. 57, Newcastle****Secretary:** Maria Laura Faria

☎ 916-663-2212

✉

**Fraternal Council No. 60, Concord****Secretary:** Sharon Ouimet

☎ 925-685-1361

✉ jsouimet@astound.net

**Fraternal Council No. 65, Hardwick****Secretary:** Eldora Trigueiro

☎ 559-584-7857

✉

**Fraternal Council No. 66, Visalia****Secretary:** Anthony Mendes

☎ 559-897-7611

✉ agmendes@sbcglobal.net

**Fraternal Council No. 68, Dos Palos****Secretary:** Maria Bertao

☎ 209-392-3375

✉ mbertao@gmail.com

**Fraternal Council No. 69, Manteca****Secretary:** Elizabeth Campbell

☎ 209-823-4987

✉

**Fraternal Council No. 75, Ryde****Secretary:** David Charamuga

☎ 925-383-4154

✉ dave@charamuga.com

**Fraternal Council No. 76, Artesia****Secretary:** Natalie Sousa

☎ 562-924-3085

✉ nataliesousa@verizon.net

**Fraternal Council No. 77, Santa Cruz****Secretary:** Barbara Geiger

☎ 831-722-5151

✉ barbaraleegeiger@aol.com

**Fraternal Council No. 84, San Luis Obispo****Secretary:** Maria Graham

☎ 650-967-5413

✉ ronvgraham@comcast.net

**Fraternal Council No. 89, Hollister****Secretary:** Gordan A. Machado

☎ 831-637-7285 or 637-5051

✉ gordon@rusticturtle.com

**Fraternal Council No. 90, Salinas****Secretary:** Marie Rosa

☎ 831-449-0614

✉ darosahouse@yahoo.com

**Fraternal Council No. 98, Ferndale****Secretary:** Silvia M. Leonardo

☎ 707-786-9717

✉

**Fraternal Council No. 99, Lompoc****Secretary:** Dorothy Avila

☎ 805-736-2787

✉ avilad37@yahoo.com

**Fraternal Council No. 103, Tipton****Secretary:** Laura A. Faria

☎ 559-688-0321

✉

**Fraternal Council No. 106, Riverdale****Secretary:** Regina Aricas

☎ 559-867-4135

✉ rdarma@att.net

**Fraternal Council No. 108, Madera****Secretary:** Maria Hinkle

☎ 559-977-4873

✉ mariahinkle25@gmail.com

**Fraternal Council No. 109, Traver****Secretary:** Barbara Watkins

☎ 559-897-2640

✉

**Fraternal Council No. 110, Kerman****Secretary:** Marie L. Fritzler

☎ 559-842-7340

✉ marfritz68@aol.com

**Fraternal Council No. 113, Bayliss****Secretary:** Edwina Leonardo

☎ 530-934-8369

✉ Edwina\_Leonardo@fws.gov

**Fraternal Council No. 115, Rodeo****Secretary:** Louis Mandrigues, Jr.

☎ 510-724-2478

✉

**Fraternal Council No. 118, Elk Grove****Secretary:** Antoinette F. Duarte

☎ 916-684-2234

✉ taduarte@aol.com

**Fraternal Council No. 128, Oxnard****Secretary:** Maria S. Corella (Cora)

☎ 805-483-6285

✉

**Fraternal Council No. 132, Maxwell****Secretary:** Mary Airozo Machado

☎ 530-438-2856

✉

**Fraternal Council No. 138, Stratford****Secretary:** Grace Nunes

☎ 559-583-7071

559-212-7845

✉ gracemnunes@gmail.com

**Fraternal Council No. 139, Lincoln****Secretary:** Manuel Garcia

☎ 916-645-8024

✉

**Fraternal Council No. 140, Cayucos****Secretary:** Pearl N. Perry

☎ 805-461-1432

✉ pnperry@charter.net



**Contact your local secretary to  
keep informed with any activities,  
events and volunteer opportunities.  
Help to make a difference  
in your community.**

**Get involved with your council  
and meet new people that have  
the same interests as you.**

**Enjoy the friendship and  
fraternalism!**

**Protection  
Fraternalism  
Sociability  
Assistance**

## ***REPORT OF ASSETS, LIABILITIES AND UNASSIGNED FUNDS FOR THE QUARTER ENDED DECEMBER 31, 2015***

### **ASSETS**

#### **INVESTMENTS**

	<b>2015</b>	<b>2014</b>	<b>2013</b>
Bonds, at Amortized cost	\$ 88,309,788	\$ 79,947,560	\$ 83,634,925
Preferred Stock	\$ 6,050,000	\$ 7,471,798	\$ 4,509,624
Mutual Funds	\$ 6,417,115	\$ 2,284,075	\$ 6,184,396
Property occupied by the company	\$ 146,598	\$ 157,418	\$ 172,072
Certificate Policy loans and liens at cost	\$ 356,293	\$ 362,227	\$ 384,749
Mortgage Loans on Real Estate	\$ 6,735,089	\$ 7,273,195	\$ 7,975,612

<b>Total Investments</b>	<b>\$ 108,014,883</b>	<b>\$ 97,496,273</b>	<b>\$ 102,861,378</b>
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Cash & cash equivalents	\$ 3,207,061	\$ 11,439,082	\$ 1,263,716
Accrued investment income receivable	\$ 1,433,324	\$ 1,404,028	\$ 1,366,871
Deferred and uncollected premiums	\$ 7,374	\$ 9,467	\$ 13,530
Property and improvements, net	\$ 2,249,405	\$ 2,424,442	\$ 2,971,475

<b>Total Assets</b>	<b>\$ 114,912,047</b>	<b>\$ 112,773,292</b>	<b>\$ 108,476,970</b>
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### **LIABILITIES & SURPLUS**

#### **LIABILITIES**

Supplemental contracts	\$ 1,757,735	\$ 1,812,853	\$ 1,836,008
Certificate & contract claims	\$ 162,458	\$ 173,625	\$ 147,134
Premiums received in advance	\$ 129,042	\$ 138,984	\$ 153,359
General expenses due and accrued	\$ 232,636	\$ 204,865	\$ 241,178
Other Liabilities	\$ 251,109	\$ 112,657	\$ 89,585

<b>Total Liabilities</b>	<b>\$ 2,532,980</b>	<b>\$ 2,442,984</b>	<b>\$ 2,467,264</b>
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#### **RESERVES**

Interest maintenance reserve	\$ 4,117,567	\$ 3,824,144	\$ 3,039,681
Life Insurance and other insurance contracts	\$ 97,043,299	\$ 95,305,009	\$ 93,316,351
Asset valuation reserve	\$ 2,359,244	\$ 2,177,947	\$ 2,046,980

<b>Total Reserves</b>	<b>\$ 103,520,110</b>	<b>\$ 101,307,100</b>	<b>\$ 98,403,012</b>
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Surplus, unassigned	\$ 8,858,957	\$ 9,023,208	\$ 7,606,694
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<b>Total Liabilities &amp; Surplus</b>	<b>\$ 114,912,047</b>	<b>\$ 112,773,292</b>	<b>\$ 108,476,970</b>
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### *Report of Operations for the Quarter Ended December 31, 2015*

	<b>2015</b>	<b>2014</b>	<b>2013</b>
<b>REVENUE</b>			
Insurance premiums & fees			
>Life 1st Year	\$ 58,999	\$ 26,133	\$ 44,373
>Life Renewal	\$ 817,310	\$ 906,694	\$ 950,402
>Annuity	\$ 2,674,844	\$ 2,737,712	\$ 1,957,377
Investment income	\$ 5,840,091	\$ 5,574,766	\$ 5,269,330
Amortization of IMR	\$ 193,845	\$ 753,835	\$ 765,720
Other income	\$ 6,620	\$ 11,271	\$ 3,451
<b>Total Revenue</b>	<b>\$ 9,591,709</b>	<b>\$ 10,010,411</b>	<b>\$ 8,990,653</b>
<b>OPERATING EXPENSES</b>			
Death benefits - Life	\$ 672,194	\$ 451,331	\$ 464,951
Annuity benefits	\$ 3,176,222	\$ 3,536,324	\$ 2,771,976
Matured Endowments	\$ 29,170	\$ 78,033	\$ 82,583
Surrender Benefits	\$ 419,376	\$ 455,680	\$ 612,930
Interest Expense	\$ 2,411,895	\$ 2,353,456	\$ 2,376,094
Increase in aggregate reserve for life	\$ (450,118)	\$ (161,981)	\$ (306,342)
Commissions and exp. allowances on reinsurance assumed	\$ 45,603	\$ 33,395	\$ 27,303
General and administrative expenses	\$ 2,085,443	\$ 1,723,057	\$ 1,587,664
Insurance taxes, licenses and fees	\$ 362,377	\$ 73,153	\$ 64,464
<b>Total Expenses</b>	<b>\$ 8,752,162</b>	<b>\$ 8,542,448</b>	<b>\$ 7,681,623</b>
Net gain from operations	\$ 837,747	\$ 1,467,964	\$ 1,309,031
Net realized capital gains (loss)	\$ (20,681)	\$ 205,127	\$ 387,726
<b>Income (loss) from operations</b>	<b>\$ 817,066</b>	<b>\$ 1,673,091</b>	<b>\$ 1,696,757</b>

### **Attention Council Secretaries:**

#### *PFSA Fraternal Councils Fiscal Year:*

January 1, 2015 thru May 31, 2016 - for the 2016 Annual Convention

June 1, 2016 thru May 31, 2017 - for the 2017 Annual Convention



Portuguese Fraternal  
Society of America

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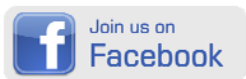
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**20-30 Adults**

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**Portuguese Fraternal  
Society of America**