Member Magazine
Winter/Spring 2017  Issue 7

Protecting families since 1880

www.myPFSa.org
**Message from the Chief Executive Officer John A.R. Salvador**

Dear Fraternal Sisters and Brothers:

PFSA is launching new and exciting changes for the progress and advancement of our Society.

The Business Board of Directors, has implemented a restructure of a fraternal component of our Society, by creating a Fraternal Activities Committee. The Committee will be effective as of July 17, 2017 and the Committee will be responsible for the Fraternal Activities of the Society. The composition of the Fraternal Activities Committee, will consist of the Executive Secretary, Fraternal Activities Director (new employee), the Supreme President, Supreme Vice President, Supreme Master of Ceremonies and two (2) Members at Large (appointed by the Business Board of Directors). Linda Mateus and Donald Costa (current Members of the Fraternal Board of Trustees) have been appointed by the Business Board of Directors to serve on the Fraternal Activities Committee.

A heartfelt Thank You is extended to all past and present PFSA members who have served on the Fraternal Board of Trustees since the formation of our Society. Your outstanding support of our Fraternal Councils is greatly appreciated. I sincerely hope that you will continue to be actively involved within our Society.

Another new position that has been created is the Fraternal Deputies of Councils, which will commence at the beginning of Supreme President, Mrs. Caron Dias’ administration. Each Fraternal Council will be entitled to appoint a Fraternal Deputy. The Fraternal Deputy will serve as the Supreme President’s representative to their respective Council and will advise the Council of the fraternal activities and events.

The Fraternal Deputy will also assist the Membership Representatives by sponsoring new members. Your assistance by referring your family and friends to become new members will ensure the progress and growth of our Society.

Please note that as of July 1, 2017 the Business Board of Directors will be known as the Board of Directors of our beloved PFSA. The Amended Bylaws will be available on the PFSA Website.

As a Non-profit Fraternal Benefit Society our Members are to be complimented for all their thousands of hours volunteering to assist other non-profit charitable organizations within our communities. Please submit photos to the Home Office of the great works within in your community to be published. PFSA Makes A Difference!

It is vital for each of us to have Life insurance coverage to provide a peace of mind, especially for your loved ones in the hour of need. PFSA also provides Annuities and Educational Annuities with competitive interest rates. Please contact the Home Office for all your life insurance and financial needs. Your local PFSA Membership Representative will be glad to provide you with a complimentary needs analysis and illustrate our products to meet your needs. The PFSA has a variety of Life insurance and Savings products to meet your budget.

Remember to visit the PFSA website for current events and activities and while on the website join the Members Rewards Program (PerkSpot). It is easy to sign-up thru the Website and only take a few moments of your time. You will then receive Discounts on thousands of items, from automobiles, computers, tablets, cell phones, hotels, airfares, movie theaters, major league sports teams, etc. It is free to PFSA Members. Sign up today and start saving thru PerkSpot!

As of March 31, 2017, our PFSA has reached an all-time high, in Total Assets of $120.8 million dollars and Surplus in the amount of $10.5 million dollars. I am extremely grateful that our members have entrusted PFSA to be their primary insurance and savings provider.

My wholehearted gratitude is extended to our Supreme President, Anthony Mendes and Spouse, Gloria for representing our Society with dignity and pride, may you continued to be blessed with Safe Travels during your administration.

The PFSA Annual Convention is vastly approaching and I am looking forward to meeting our delegates for an enjoyable time.

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
Email address: John.Salvador@mypfsa.org
Cell Phone (209) 401 - 3209
Term Insurance Is A Must Have For Young Parents

Congratulations on your new arrival. Your family is growing. The joys of parenting are upon you.

Once you have a child, financial planning for the future becomes essential. Now you have to figure out how will you finance child care, medical bills, food, education, clothing, toys and education savings.

Estimates say that a couple will spend a total of $200,000 to raise a child to age 17. Add the cost of college at $25,000 per year and the figure grows to $300,000, more if a graduate degree is pursued.

All these costs are self-funded, coming from your earned income as you work hard to provide for your family.

A lot of our PFSA young parents or grandparents do the right thing by opening an Education Savings account to start saving for college. It is a self-funded proposition, this means that you will have to be there, working and earning income so that you can afford to meet these goals.

What is the risk on this?
The risk in self-funding goals is that if any mishap happens, like a premature death of one of the earners, these goals could become very difficult, if not impossible to achieve.

Yes, with all those goals and with a limited budget it is very hard to set aside funds to purchase a permanent life insurance policy. And this is why PFSA has developed our term policies, with competitive rates, that will allow you to be able to afford the coverage amounts you need at a much lower cost.

This is why having a term policy is a must have for young parents. A Term policy ensures that even if one of the parents is not around, the surviving family can maintain their standard of living and most importantly, meet the financial goals as you desired.

Let’s look at some numbers: a 30-year-old can purchase a $300,000 20-year term for as little as $22 per month*.

If you are committing $200,000 to raise your child until age 17 and are also willing to contribute $2,000 per year to fund your child’s education for 18 years, doesn’t it make sense to set aside another $22 per month to make sure those goals are met in case something happens during those years?

Take advantage of our complimentary services and call one of our membership representatives for a personal review of your insurance needs.

Fraternally,
Victor Fernandes, Sales Manager

* Rates and coverage amounts vary by age, gender and health status. Rate shown is based on our best underwriting class.
### Hotel Information

Deluxe accommodations available for the

**PFSA Annual Convention**
**July 15 - 17, 2017**

at the
Marriott Visalia
at the Convention Center
300 South Court Street
Visalia, CA

$125.00 per room, plus tax

*Please make reservations before 06/30/2017*

For Reservations (Credit Card required) please call Hotel at: 1-800-798-6506 or you may make reservations online at [goo.gl/WNE8qm](http://goo.gl/WNE8qm)

Important: Ask for PFSA Conference for this special rate.

### Enjoy Your Stay!

Directions: Off of the CA 99 highway take CA-198 East. Take exit 107 A to merge onto CA 63W/Nobles Ave. Turn left at CA-63/S Court St. Turn right into the Marriott parking lot.

### Convention Program

**Saturday, July 15, 2017**

- **8:00 AM** Business Board of Directors Meeting
- **9:00 AM** Fraternal Board of Trustees Meeting
- **10:00 AM - 5:00 PM** Registration
- **1:00 PM** Past Supreme Presidents and Spouses Association Annual Meeting
  (Complimentary Lunch for PSP’s & Spouses)
- **3:00 PM - 5:00 PM**
  1. PFSA Products and Services - An Educational Workshop
  2. Fraternal Councils Workshop - Open to all Council Officers
- **7:00 PM**
  1. PFSA Supreme Presidents Anthony Mendez Charity Fundraiser Benefitting: Valley Children’s Hospital

**Sunday, July 16, 2017**

- **8:00 AM - 3:30 PM** Registration
- **9:30 AM** Memorial Service
- **10:00 AM** Mass
- **11:30 AM** No-Host Social
- **12:00 PM** Luncheon and Visitors Hour
- **3:30 PM** Annual Corporate Meeting
- **7:00 PM** Presentation of Officers, Grand Ball and Grand March (Formal Attire and Regalia Required)

**Monday, July 17, 2017**

- **7:30 AM** Registration
- **8:30 AM** Opening Ceremonies – Fraternal Business Session Begins
  (Business Attire & Regalia Required)
- **12:00 PM** Lunch Break
- **1:30 PM** Continuation of Session – Election if needed
- **2:30 pm - 4:30 pm**
  1. PFSA Fraternal Programs, Member Benefits and Sponsorships
  2. No Host Social
- **6:00 PM** Banquet and Installation of New Officers
  (Formal Attire and Regalia Required)
- **6:30 PM** Adjournment and Final Roll Call
Annual Corporate Meeting

An opportunity to learn more about your society

Sunday, July 16, 2017

Time: 3:30 PM

Location:
Marriott Visalia Convention Center
300 South Court Street, Visalia, CA

OPEN TO
ALL MEMBERS

Required Attendance
For All Convention Delegates

For Additional Information Call 1-866-687-7372
E-Mail: mypfsa@mypfsa.org  * www.mypfsa.org
Life Insurance & Savings Plans

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.

COVERDELL IRA (EDUCATIONAL)
Great to start a college fund for children. Funds can be withdrawn for education tax free.

WHOLE LIFE
10 & 20 Year Pay Life
Interest Whole Life
Universal Life

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

ANNUITIES & IRA’s
Safety • Retirement Savings
Guaranteed Income. 4.00%
Deposits of $10,000 to $500,000 (first year interest rate)
IRA’s and 401k rollover accepted

WEALTH TRANSFER
State Maximizer Single Premium Life Insurance

Call PFSA or your local Membership Representative for more information
The Portuguese Fraternal Society of America is a non-profit fraternal benefit society with over 60 active Fraternal Councils in the States of California, Massachusetts, Rhode Island and Nevada. The 35,000 plus members are encouraged to be involved in their councils as well as giving back to their communities through meaningful volunteer activities.

The title of “Fraternalist of the Year” is awarded annually to recognize the PFSA members for their excellent leadership in their Fraternal Council and their outstanding volunteer work in their local community.

The title of Fraternalist is given in three distinct categories: Adults, 20-30’s Adults and Youth. All PFSA Fraternal Councils were invited to nominate their top volunteer.

Thank you to all Fraternal Councils that submitted their nominations. We congratulate the 2017 Fraternalists and all nominees for the continuous hard work and commitment to PFSA.

The Portuguese Fraternal Society of America is making a difference in the community. We would like to express our appreciation and gratitude to all our members for their many volunteer hours and for their spirit of fraternalism.
Dear Members,

As the year is winding down, I would like to thank all the councils that have accepted and hosted my visits at their Annual Events. I really appreciate all gracious support that I have received from all the members and the many contributions that I have received for my charity (Valley Children’s Hospital). It has been very rewarding to have met many new acquaintances as well as renewing the many that I had from my previous term with my former society.

I look forward to my remaining visits and hope to see many of you at the Annual Convention to be held at the Marriott Hotel in Visalia, California. I also would like to invite each and everyone to the charity night event featuring Elvis Presley impersonator, Jeremy ‘Elvis’ Pearce on July 15, 2017. All proceeds from the entrance fee of $10.00 and auction items will be donated to Valley Children’s Hospital.

Congratulations to the Members that received the Outstanding Council Member Award. This list is for those members that received the award from August 1, 2016 to April 25, 2017. Thank you for all that you do for our organization and your community. We are proud to have an amazing membership, who continues to make a difference. PFSA commends you for all your hard work.

I would like to thank the PFSA Home Office staff for all the assistance that I have received from them. They never denied any request that I may have had and offered any assistance to me.

In Fraternalism,
Anthony W. Mendes
Supreme President Term 2016-2017

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YES! I wish to make a donation to the Supreme President’s Charity

**Supreme President's Charity: Valley Children's Hospital**

Enclosed is my tax-deductible gift of:

- □$100  □$50.00  □$25.00  □Other $________

Check Payable to PFSA: 1120 East 14th Street, San Leandro, CA 94577

I want to make this gift donation in: □ Honor  or □ Memory

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Name

Address

Telephone Number

Email

Thank you for your generosity!

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Outstanding Council Member Award

August 25, 2016 – April 25, 2017

<table>
<thead>
<tr>
<th>Name</th>
<th>Fraternal Council</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aldina Silva</td>
<td>21, Los Banos</td>
</tr>
<tr>
<td>Alyce Cervantes</td>
<td>51, Sacramento</td>
</tr>
<tr>
<td>Angelo Gorgulho</td>
<td>90, Salinas</td>
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<tr>
<td>Barbara Geiger</td>
<td>77, Santa Cruz</td>
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<tr>
<td>Beatriz Matos</td>
<td>38, Modesto</td>
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<tr>
<td>Carolina Vargas</td>
<td>35, Half Moon Bay</td>
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<tr>
<td>Cecelia Cardoza</td>
<td>68, Dos Palos</td>
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<tr>
<td>Christine Fritzler</td>
<td>110, Kerman</td>
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<tr>
<td>Dennis Neto</td>
<td>34, Clarksburg</td>
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<tr>
<td>Deolinda Faria Pauley</td>
<td>13, Tracy</td>
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<tr>
<td>Edwin Vargas</td>
<td>53, Hughson</td>
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<tr>
<td>Elsie Medeiros</td>
<td>118, Elk Grove</td>
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<tr>
<td>Emily Rocha</td>
<td>28, Fresno</td>
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<tr>
<td>Florence Dotson</td>
<td>106, Riverdale</td>
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<tr>
<td>Henrietta Silveira</td>
<td>27, Santa Clara</td>
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<td>Henry &amp; Maria Silveira</td>
<td>44, San Jose</td>
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<tr>
<td>James Avila</td>
<td>65, Hardwick</td>
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<tr>
<td>Jim Pickens</td>
<td>110, Kerman</td>
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<tr>
<td>Joe Faria</td>
<td>38, Modesto</td>
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<tr>
<td>John Camara</td>
<td>46, Tulare</td>
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<tr>
<td>Lucia Silva</td>
<td>35, Half Moon Bay</td>
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<tr>
<td>Manuel Escobar</td>
<td>14, Mountain View</td>
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<tr>
<td>Manuela Jacques</td>
<td>54, Benicia</td>
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<tr>
<td>Maria Labandeira</td>
<td>76, Artesia</td>
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<tr>
<td>Mary Fatima Teixeira</td>
<td>16, Newark</td>
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<td>MaryJean Perry</td>
<td>18, Stockton</td>
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<td>Mike Mello</td>
<td>12, Oakland</td>
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<tr>
<td>Oscar Drumonde</td>
<td>7, Gustine/Newman</td>
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<tr>
<td>Rosa &amp; John Neto</td>
<td>24, San Leandro</td>
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<tr>
<td>Rose Rosa</td>
<td>69, Manteca</td>
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<tr>
<td>Roy Gomes</td>
<td>46, Tulare</td>
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<tr>
<td>Shane Rodrigues</td>
<td>138, Stratford</td>
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<tr>
<td>Sophie Wing</td>
<td>60, Concord</td>
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<tr>
<td>Teresa Evangelo</td>
<td>15, Hanford</td>
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<tr>
<td>Trudy Souza Mooney</td>
<td>2, Bakersfield</td>
</tr>
<tr>
<td>Virginia Correia</td>
<td>1, San Diego</td>
</tr>
</tbody>
</table>
ANNUAL EVENTS

Good Times

Anthony Mendes, Supreme President & Matthew Mendes, Executive State 20-30's Leader Testimonial

Testimonial

Co. 12, Oakland
Co. 24, San Leandro
Co. 24, San Leandro
Co. 12, Oakland
Co. 12, Oakland
ANNUAL EVENTS

Great friends

Co. 90, Salinas

Co. 77, Santa Cruz

Co. 18, Stockton & 69, Manteca

Co. 14, Mountain View

Portuguese Immigrant Week
ANNUAL EVENTS

Fraternalism

Councils 54 Benicia and 60, Concord

Council 54 Benicia/Vallejo and Council 60 Concord

Co. 24, San Leandro

Co. 13, Tracy

Co. 24, San Leandro

Co. 38, Modesto

Co. 13, Tracy

Co. 24, San Leandro

Co. 69, Manteca
ANNUAL EVENTS

Creating Memories

Council 35, Half Moon Bay

Council 76, Artesia

Councils 34, Clarksburg; 51, Sacramento and 118, Elk Grove

Council 6, San Francisco
ANNUAL EVENTS

Traditions

Council 46, Tulare

Gary Dias, Past Supreme President and Holland Dears, Executive State Youth Leader

Council 38, Modesto

Co. 2, Bakersfield

Co. 2, Bakersfield
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

Visit us at the PFSA Cultural Center
1120 East 14th Street, San Leandro, CA 94577

Call us Toll Free 1-866-687-7372

or

Visit your local public library and ask about their interlibrary exchange program.
You know 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 payment 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 call PFSA today! 866-687-7372
Congratulations to our 2017 Winners!

Grades K-3rd:

1st: Brennan Scott Mann  
Council 1, San Diego

2nd: Devin Dillard  
Council 113, Elk Grove

3rd: Charlotte Sigala  
Co. 10, Selma

Grades 4th - 8th:

1st: Alexa Rast  
Council 7, Gustine/Newman

2nd: Steadman Gray  
Council 18, Stockton

3rd: Arabella Cumero  
Council 118, Elk Grove

Grades 9th - 12th:

1st: Sage Wanner  
Council 2, Bakersfield

2nd: Adriana D. Dutra  
Council 15, Hanford

3rd: David Avila  
Council 44, San Jose

Thank you to all our members that participated in the Essay & Art Contest

We hope to see many more participants next year!

Start a new family tradition
PFSA is committed to fulfill its mission by promoting positive change and strengthen our communities.

The “Members in Action Program” was established to assist the efforts of our members and Councils as they give back to their community through volunteer projects.

Each Fraternal Council may qualify to receive up to a total maximum of $500.00 per year (August 1 to June 30)

Council 24, San Leandro
Visiting Rose Gate Assisted Living
and provided a goody bag with some essential toiletries

Council 27, Santa Clara
assisted with the Fundraiser
to raise funds for the Heart of a Hero organization

Council 24, San Leandro
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and provided a goody bag with some essential toiletries

Council 27, Santa Clara
assisted with the Fundraiser
to raise funds for the Heart of a Hero organization
Council 1, San Diego

SUPPORTING

Council 3, Eureka assisted with the Ferndale Portuguese Hall Dinner Fundraiser
ANNUAL PICNIC

A Day of Fraternalism at Casa de Fruta

Hollister, CA

Cowgirl Contest Winner

Ariel Lund
ANNUAL PICNIC

Delicious Food | Fun | Games

Cowboy Contest Winners
Robert, Tyler and Matthew Silva

Salsa Contest Winners
Yolanda Munoz; Frank Inacio, Member of Co. No. 7, Gustine/Newman and Bernie Silva, Member of Co. No. 13, Tracy
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.

Submit members in action photos. Let us know how you are helping your community.

- Scholarship Presentations
- Members in Action
- Council Activities
- Charitable Donations
- Fundraising Events
- And any other event where members participated

E-mail PFSA at mypfsa@mypfsa.org
The Portuguese Fraternal Society of America Scholarship Foundation is proud to recognize the following members for their outstanding achievements and award them with a 2017 Scholarship.
“Education is the ability to listen to almost anything without losing your temper or your self-confidence.” — Robert Frost

TWO YEAR SCHOLARSHIP AWARDS

2017 Recipients

SPECIAL SCHOLARSHIP AWARDS

Alice Sahalin Scholarship
Daniela Alejandra Martin Toste, Member of Co. 103, Tipton

Frank Pereira Scholarship
Makayla Souza, Member of Co. 26, Stevinson/Turlock/Hilmar

Ernie Mendes Scholarship
Lawrence Borba, Member of Co. 7, Gustine/Newman

Lionel and Bernardine Memorial Scholarship
William Cole Silveira, Member of Co. 118, Elk Grove

Isolete Facão-Grácio Scholarship/ PFSA Convention Scholarship
Blake Martin, Member of Co. 46, Tulare

The Irmandade da Caridade do Divino Espírito Santo Scholarship
Andrew Rezendes, Member of Co. 31, El Nido

The Directors of the PFSA Scholarship Foundation take this opportunity to thank the PFSA members and friends that with their donations helped us in our fundraising efforts.
“We can change the world and make it a better place. It is in your hands to make a difference.”
-Nelson Mandela

PFSA received a plaque in recognition of the $15,715.00 donation that was donated to St. Jude Children’s Research Hospital during the Presidential term of Linda J. Mateus

Alexa Rast first place winner of the Art & Essay Contest attended her Council 7, Gustine/Newman meeting to read her winning essay to the members

CONGRATULATIONS ALEXA!

Photos submitted by the Rast family

Presentation of the New Members

Council 18, Stockton and 69, Manteca
Art Lucas, Council President of Council 69, Manteca,
Elsie Murphy, Secretary of Council 69, Manteca
Jack Perry, President of Council 18, Stockton
Gerry Trigueiro, Secretary of Council 18, Stockton

Photo submitted by Jack Perry
Scholarship Foundation Education Grant Program

Our mission is to expand educational opportunities and provide financial assistance to PFSA members and is intended to assist PFSA members in achieving their educational goals.

The program is available to PFSA members that are enrolled as students at an accredited university, college or vocational/trade school program.

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

All inquiries should be directed to:
PFSA Scholarship Foundation

1120 E. 14th Street, San Leandro, CA 94577
Telephone: 866-687-7372 or 510-483-7676
myPfSa@myPfSa.org
PFSA Supports
Portuguese Heritage Celebrations

Portuguese Heritage Night
with the Oakland A’s

Tuesday, September 26th vs. Mariners
7:05 p.m.

For more information, or to purchase a group of 25+ contact Nicole Bailey at 510-563-2326 or nbailey@athletics.com

http://m.mlb.com/athletics/tickets/special-events/index

PFSA SUPPORTING PORTUGUESE HERITAGE NIGHT WITH THE SAN FRANCISCO GIANTS

JUNE 9, 2017

GET YOUR SF GIANTS HERITAGE NIGHT BLANKET AND SCARF! CALL PFSA AT
866-687-7372

PORTUGUESE HERITAGE NIGHT
SATURDAY, AUGUST 5
7:15 PM • AVAYA STADIUM

TICKET AND AN EXCLUSIVE GIVEAWAY

FOR MORE INFORMATION CONTACT TAYLOR AMARANTE
408.556.7700 • TAMARANTE@SJEARTHQUAKES.COM

TINYURL.COM/PHNTX • PROMO CODE: FORCA17
Save Every Day of the Week

You can save on everything from contact lenses to pet food. Get exclusive perks with your membership at the nation’s leading warehouse stores. Are you taking advantage your PFSA Member Rewards Program to save on all these everyday expenses?

Look Your Best for Less
Find huge savings on apparel, jewelry and more through your discount program.

Grocery Shopping
Find cheap gift cards to your favorite grocery store or peruse gourmet chef selections. Plus, never run out of coffee.

Pet Supplies and Insurance
Your pet deserves the best. Your broad range of pet-related discounts ensures you can always give them just that.

Start saving today! You will find the link on our website under benefits.

www.MYPFSA.org | 866-687-7372
Attention

Members

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

Name

Policy No.

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

May 2018

Volunteers in Action

Email photos to:

mypfsa@mypfsa.org

SEE YOU NEXT YEAR

June 9, 2018

PFSA participated at Dia de Portugal Celebration at Kelley Park in San Jose on June 10, 2017

Learn More at www.diadeportugalca.org/festival/about
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>
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<tr>
<td>15 to 19 New Members</td>
<td>$125 Gift Card or Treasure category gift</td>
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<tr>
<td>20 to 24 New Members</td>
<td>$175 Gift Card or Variety category gift</td>
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<td>25 to 29 New Members</td>
<td>$225 Gift Card valued or Luxury category</td>
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<tr>
<td>30 to 34 New Members</td>
<td>$275 Gift Card or Elite category gift</td>
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<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>
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</table>

*Gifts of different categories are found at [www.ordermygift.com](http://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.
COUNCILS MAKING A DIFFERENCE...

Council 7, Gustine-Newman sponsored the T-Ball Giants

Council 24, San Leandro donating stuffed animals to Calico Center in San Leandro

L-R: Hillary Gladden, Executive Director of Calico. Jackie Flynn; Isolete Fação Grácio; Carol Cromwell; Rosa Neto and John Neto

Photo submitted by Isolete Fação Grácio
IN THEIR COMMUNITY

Council 7, Gustine Newman sponsored “Gustine 2017 Special Needs Fishing Day” fundraiser

Council 18, Stockton and 69, Manteca

Jack Perry, President of Council 18 presenting a $500 check to Scott and Angie Joaquin, President of CPSC Hall Thornton Rd. Stockton for donation to the Holy Ghost.

Council 66, Visalia

Donated canned goods during the holidays

Thank You For All The Work You Do!
PFSA would like to give thanks to everyone that attended the 2017 PFSA Symposium “Bullfighting - A Portuguese Tradition in an American World” in Celebration of Dia de Portugal.

We also would like to thank the presenters Paulo Jorge Ferreira; George Martins, Jr.; Alvaro Aguiar and Monique Vallance, Ph.D. for an excellent and informative presentation.

“Thank You” to Casa dos Acores, Inc. in Hilmar for allowing us to use their hall.

“Thank You” to everyone who provided artifacts and photos to be displayed.

“Thank You” to the Committee who contributed to the success of this event.

“Special Thank You” to Marie Kelly Barreiro, Director of the PFSA Business Board and Monique Vallance, PFSA Supreme Marshal for organizing the 2017 PFSA Symposium.
California Portuguese American Veterans Memorial

PFSA is one of many proud sponsors

The bench is placed at the southern end of Capitol Park

Capitol Ave & 15th Street
Sacramento, CA 95814

Helping a dream come true

If you are in the Sacramento area don’t forget to visit and honor the Portuguese American Veterans
UPCOMING EVENTS

JULY 15, 16 & 17, 2017
PFSA Convention
Marriott Hotel, Visalia, CA

JULY 29, 2017
Portuguese Heritage Day at Six Flags Discovery Kingdom

AUGUST 5, 2017
Portuguese Heritage Night with the San Jose Earthquakes

SEPTEMBER 26, 2017
Portuguese Heritage Night with the Oakland Athletics

DECEMBER 2017
Scholarship Applications will be available.

MARCH 2018
Portuguese Immigrant Week Celebrations

APRIL 2018
PFSA Annual Family Picnic

MAY 2018
Make a Difference Month

JUNE 2018
PFSA SYMPOSIUM

WWW.MYPFSA.ORG
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.

Lucy Machado
Spouse of Past Supreme President

Mary M. Vierra
Honorary Supreme Officer

Helen Machado
Spouse of Past Supreme President

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

<table>
<thead>
<tr>
<th>Name</th>
<th>Fraternal Council</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gloria M. Borba</td>
<td>38, Modesto</td>
</tr>
<tr>
<td>Kathy S. Baptista</td>
<td>11, Turlock</td>
</tr>
<tr>
<td>John H. Sanchez</td>
<td>28, Fresno</td>
</tr>
<tr>
<td>Diane M. Alves</td>
<td>14, Mountain View</td>
</tr>
<tr>
<td>James J. Cardoza</td>
<td>140, Cayucos</td>
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<tr>
<td>Lina M. Soares</td>
<td>65, Lemoore</td>
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<tr>
<td>Alvin M. Vieira</td>
<td>66, Visalia</td>
</tr>
<tr>
<td>John A Silva</td>
<td>15, Hanford</td>
</tr>
<tr>
<td>Janice Areias</td>
<td>51, Sacramento</td>
</tr>
<tr>
<td>Maria Rosario Nunes</td>
<td>14, Mountain View</td>
</tr>
<tr>
<td>Maria T. Sousa</td>
<td>77, Santa Cruz</td>
</tr>
<tr>
<td>Allan J Pereira</td>
<td>20, Merced</td>
</tr>
<tr>
<td>James L Parsons</td>
<td>20, Merced</td>
</tr>
<tr>
<td>Lucia Silva</td>
<td>20, Merced</td>
</tr>
<tr>
<td>John A. Silva</td>
<td>15, Hanford</td>
</tr>
<tr>
<td>Edward L. Souza</td>
<td>66, Visalia</td>
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<tr>
<td>John M. Alferes</td>
<td>20, Merced</td>
</tr>
<tr>
<td>Judite Silveira</td>
<td>44, San Jose</td>
</tr>
<tr>
<td>Judith Ann Mendes</td>
<td>28, Fresno</td>
</tr>
<tr>
<td>David L. Ferreira</td>
<td>60, Concord</td>
</tr>
<tr>
<td>James B. Mello</td>
<td>65, Leemore</td>
</tr>
<tr>
<td>Jessie F. Magginni</td>
<td>106, Riverdale</td>
</tr>
<tr>
<td>James Perry</td>
<td>140, Cayucos</td>
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<tr>
<td>Ruben C. Da Silva</td>
<td>9, San Rafael</td>
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<tr>
<td>Heduino, Gomes</td>
<td>1, San Diego</td>
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<table>
<thead>
<tr>
<th>Name</th>
<th>Fraternal Council</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mary A. Pacheco</td>
<td>38, Modesto</td>
</tr>
<tr>
<td>Manuel J. Martins</td>
<td>76, Artesia</td>
</tr>
<tr>
<td>David C. Amarelo Jr.</td>
<td>53, Hughson</td>
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<tr>
<td>Gilberto A. Almeida</td>
<td>7, Gustine/Newman</td>
</tr>
<tr>
<td>John Michael Correia</td>
<td>15, Hanford</td>
</tr>
<tr>
<td>Shanon Barber</td>
<td>60, Concord</td>
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<tr>
<td>Sharon L Rodrigues</td>
<td>106, Riverdale</td>
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<tr>
<td>Edward J Chilbert</td>
<td>5/36, Hayward</td>
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<tr>
<td>Frank X Lopes</td>
<td>7, Gustine/Newman</td>
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<tr>
<td>Jose M. Raposo</td>
<td>9, San Rafael</td>
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<tr>
<td>Maria A Garcia</td>
<td>15, Hanford</td>
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<tr>
<td>Dennis Medeiros</td>
<td>46, Tulare</td>
</tr>
<tr>
<td>Eric C Hansen Jr.</td>
<td>5/36, Hayward</td>
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<tr>
<td>Eugene D Martin</td>
<td>138, Stratford</td>
</tr>
<tr>
<td>Joe G Silveira</td>
<td>5/36, Hayward</td>
</tr>
<tr>
<td>Gloria M Vargas</td>
<td>20, Merced</td>
</tr>
<tr>
<td>Ricardina O Fonte</td>
<td>57, Newcastle</td>
</tr>
<tr>
<td>Jackson E Nichols Jr.</td>
<td>5/36, Hayward</td>
</tr>
<tr>
<td>Marlene F Mello</td>
<td>31, El Nido</td>
</tr>
<tr>
<td>Manuel D Pereira</td>
<td>106, Riverdale</td>
</tr>
<tr>
<td>Maria I Raposo</td>
<td>9, San Rafael</td>
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<tr>
<td>Patti Dalpino</td>
<td>9, San Rafael</td>
</tr>
<tr>
<td>Dennis De Freitas</td>
<td>106, Riverdale</td>
</tr>
<tr>
<td>Vivaltina V Gallegos</td>
<td>44, San Jose</td>
</tr>
</tbody>
</table>

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.

Where are they now?
REPORT OF ASSETS, LIABILITIES AND UNASSIGNED FUNDS

For the Quarter ended December 31, 2016

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>2016</th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>INVESTMENTS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bonds, at Amortized cost</td>
<td>$89,724,537</td>
<td>$88,309,788</td>
<td>$79,947,560</td>
</tr>
<tr>
<td>Preferred Stock</td>
<td>$7,700,000</td>
<td>$6,050,000</td>
<td>$7,471,798</td>
</tr>
<tr>
<td>Mutual Funds</td>
<td>$9,259,718</td>
<td>$6,417,115</td>
<td>$2,284,075</td>
</tr>
<tr>
<td>Property occupied by the company</td>
<td>$140,458</td>
<td>$146,598</td>
<td>$157,418</td>
</tr>
<tr>
<td>Certificate Policy loans and liens at cost</td>
<td>$380,539</td>
<td>$356,293</td>
<td>$362,227</td>
</tr>
<tr>
<td>Mortgage Loans on Real Estate</td>
<td>$5,903,975</td>
<td>$6,735,089</td>
<td>$7,273,195</td>
</tr>
<tr>
<td><strong>Total Investments</strong></td>
<td>$113,109,227</td>
<td>$108,014,883</td>
<td>$97,496,273</td>
</tr>
<tr>
<td>Cash &amp; cash equivalents</td>
<td>$2,566,122</td>
<td>$3,207,061</td>
<td>$11,439,082</td>
</tr>
<tr>
<td>Accrued investment income receivable</td>
<td>$1,334,763</td>
<td>$1,433,324</td>
<td>$1,404,028</td>
</tr>
<tr>
<td>Deferred and uncollected premiums</td>
<td>$6,184</td>
<td>$7,374</td>
<td>$9,467</td>
</tr>
<tr>
<td>Property and improvements, net</td>
<td>$2,189,915</td>
<td>$2,249,405</td>
<td>$2,424,442</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>$119,206,211</td>
<td>$114,912,047</td>
<td>$112,773,292</td>
</tr>
</tbody>
</table>

| LIABILITIES & SURPLUS | | | |
| LIABILITIES | | | |
| Supplemental contracts | $1,735,246 | $1,757,735 | $1,812,853 |
| Certificate & contract claims | $144,783 | $162,458 | $173,625 |
| Premiums received in advance | $126,473 | $129,042 | $138,984 |
| General expenses due and accrued | $263,872 | $232,636 | $204,865 |
| Other Liabilities | $73,358 | $251,109 | $112,657 |
| **Total Liabilities** | $2,343,732 | $2,532,980 | $2,442,984 |

| RESERVES | | | |
| Interest maintenance reserve | $3,924,839 | $4,117,567 | $3,824,144 |
| Life Insurance and other insurance contracts | $99,995,909 | $97,043,299 | $95,305,009 |
| Asset valuation reserve | $2,618,988 | $2,359,244 | $2,177,947 |
| **Total Reserves** | $106,539,736 | $103,520,110 | $101,307,100 |
| Surplus, unassigned | $10,322,743 | $8,858,957 | $9,023,208 |
| **Total Liabilities & Surplus** | $119,206,211 | $114,912,047 | $112,773,292 |
REPORT OF OPERATIONS

For the Quarter ended December 31, 2016

REVENUE

Insurance premiums & fees
>Life 1st Year
$ 108,798
$ 58,999
$ 26,133

>Life Renewal
$ 764,623
$ 817,310
$ 906,694

>Annuity
$ 4,077,084
$ 2,674,844
$ 5,574,766

Investment income
$ 5,834,300
$ 5,840,091
$ 5,574,766

Amortization of IMR
$ 353,822
$ 193,845
$ 753,835

Other income
$ 8,052
$ 6,620
$ 11,271

Total Revenue
$ 11,146,678
$ 9,591,709
$ 10,010,411

OPERATING EXPENSES

Death benefits - Life
$ 651,846
$ 673,994
$ 451,331

Annuity benefits
$ 3,491,793
$ 3,176,222
$ 3,536,324

Matured Endowments
$ 32,861
$ 29,170
$ 78,033

Surrender Benefits
$ 534,288
$ 419,376
$ 455,680

Interest Expense
$ 2,491,330
$ 2,411,895
$ 2,353,456

Increase in aggregate reserve for life
$ 776,837
(450,118)
(161,981)

Commissions and exp. allowances on reinsurance assumed
$ 60,393
$ 45,603
$ 33,395

General and administrative expenses
$ 1,779,361
$ 2,085,443
$ 1,723,057

Insurance taxes, licenses and fees
$ 101,545
$ 362,377
$ 73,153

Total Expenses
$ 9,920,254
$ 8,753,962
$ 8,542,448

Net gain from operations
$ 1,224,624
$ 837,747
$ 1,467,964

Net realized capital gains (loss)
$ (56,049)
$ (20,681)
$ 205,127

Income (loss) from operations
$ 1,168,575
$ 817,066
$ 1,673,091

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

mypfsa@mypfa.org
Visit our Home Office

and

J.A. Freitas Library & PFSA Museum

Protection • Fraternalism • Sociability • Assistance

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