Dear Fraternal Sisters and Brothers:

Congratulations to Donald Valadao and Michael Castro for being elected to the Board of Directors for a four-year term, January 1, 2018 thru December 31, 2021, and Thank You to Gary Meyer for his interest in running for the Board.

The PFSA has reached an all-time high in Total Assets of $124,785,875 and Surplus (Unassigned Funds) in the Amount of $11,229,840, as of the September 30, 2017 Quarterly Filings with the NAIC (National Association of Insurance Commissioner’s) and California Department of Insurance. The Society is financially strong and solvent and continues to grow financially.

On behalf of the Board of Directors of the Supreme Council of PFSA, I am pleased to notify the Membership that the Board of Directors have entered into a Purchase and Sale Agreement, between the PFSA and Sansome Pacific Properties, Inc., to sell the Home Office Property in San Leandro. The property will be included in part of a major development on the site. The Board of Directors are pursuing the acquisition of another property to relocate the Home Office. Once there is a final agreement you will be notified of the new location of the Home Office.

The Board of Directors have declared a 3.00% Interest Rate, for the first year on New Annuity Accounts, with a minimum initial deposit of $1,000 and a maximum deposit of $9,999, and a 4.00% Interest Rate, for the first year on New Annuity Accounts with a minimum initial deposit of $10,000 to a maximum deposit of $500,000. Both these Annuities have a minimum guaranteed interest rate, per the contract of 1.00%. Please consider PFSA for all your financial needs and share these terrific interest rates with your family and friends.

It is gratifying that many of our Fraternal Councils have embraced the newly implemented monthly “Council Challenges” to increase fun fraternal activities within the Councils. Share these challenges with your family and friends and invite them to participate in the upcoming monthly Challenges.

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 your local PFSA Membership Representative who will be glad to provide you with a complimentary needs analysis and illustrate our products to meet your needs.

My wholehearted gratitude is extended to our Supreme President, Caron C. Dias and Spouse, Gary, Supreme 20-30’s Adult President, Terra Nesler and Supreme Youth President Holland A. Ogden for representing our Society with enthusiasm and pride, may you continued to be blessed with Safe Travels during your administration.

I sincerely hope each of you and your families had a Merry Christmas and Best Wishes for a Healthy and Happy New Year! Enjoy this edition of the Semi-Annual Official Publication and Keep Connected with PFSA.

Sincerely and Fraternally Yours,
John A.R. Salvador
Chief Executive Officer
Email address: John.Salvador@mypfsa.org
Cell Phone (209) 401 - 3209

Let’s Be Social
Follow us @mypfsa
The results of the Election held for the two (2) Seats on the Board of Directors, are as follows:

Donald D. Valadao
1,235 Votes

Michael Castro
1,035 Votes

Gary C. Meyer
683 Votes

Total Valid Votes Received 2,953. The election results were observed and tallied by the independent accounting firm of Morris, Davis, Chan & Tan, LLP.

Thank you for participating in the 2017 Election!

---

CONVENTION DATE SURVEY

Please take a moment to take this small survey by checking one box.

The PFSA Board of Directors requests your input as to whether the Annual Convention should be held in July or November. Please send your opinion either via email, thru mypfsa.org, telephone or mail the slip to PFSA.

www.mypfsa.org | mypfsa@mypfsa.org | 1-866-687-7372
1120 East 14th Street, San Leandro, CA 94577.

☐ July  ☐ November

THANK YOU!
2018 Annual Family Picnic

A Barnyard Country Picnic
Casa de Fruta, 10021 Pacheco Pass Hwy, Hollister, CA

SATURDAY, APRIL 28, 2018
Activities begin at 11:00 am

“BAKE YOUR FAVORITE APPLE PIE”
Enter it in our Contest to win one of three prizes!

BBQ, Music, Assorted Country Games, Candy Bar Bingo

“Youth Country Rooster Poster Contest”
Kids Fun Packs, Games, Ice Cream treat and Piñata

Bringing a Dessert to share is appreciated!

Reservations for RV spaces to be made with Linda Mateus
at: lmateus2001@yahoo.com |707-839-1491

Make your reservation for our PFSA Picnic on April 28, 2018
RSVP By: April 23, 2018
$5.00 per adult & youth 13 and over | Youth 12 and under FREE
Please make your check payable to: PFSA

Name: ____________________________ Telephone No. ____________________________
Email: ____________________________

# of Adults __________ x $5 = __________
# Youth 13 & over __________ x $5 = __________
# Youth 12 & under ________ Free
Amount enclosed: $______________

Mail Reservation To: PFSA HOME OFFICE
1120 East 14th Street, San Leandro, CA 94577
Telephone: 866-687-7372 or 510-483-7676 *mypfsa@mypfsa.org
BOARD OF DIRECTORS - as of 1/1/2018

Chairman of the Board          Duane S. Oliveira, Co. 51
Vice-Chairman of the Board      Donald D. Valadao, Co. 1
Secretary of the Board          Marie Kelly-Barreiro, Co. 38
Director                        Robert A. Bertao, Co. 68
Director                        Joe A. Pimentel, Co. 14
Director                        Michael Castro, Co. 27
Director                        Melanie M. Santos, Co. 20

L-R: Duane S. Oliveira, Vice Chairman of the Board; Robert A. Bertao, Director; Joe A. Pimentel, Director; Marie Kelly-Barreiro, Secretary of the Board; Melanie M. Santos, Director; Donald D. Valadao, Chairman of the Board and Michael Castro, Director.

SUPREME COUNCIL OFFICERS 2017-2018

Supreme President               Caron C. Dias, Co. 2
Supreme Vice-President           Pedro C. Vieira, Co. 16
Master of Ceremonies            Monique M. Vallance, Co. 38
Supreme Marshal                 Juanita C. Pedrozo, Co. 20
Supreme Guard                   Stephanie M. Koch, Co. 3

L-R: Supreme Marshal Juanita Pedrozo; Supreme Mistress of Ceremonies Monique Vallance; Supreme President Caron C. Dias; Supreme Vice President Pedro C. Vieira and Supreme Guard Stephanie Koch

SUPREME 20-30'S OFFICERS 2017-2018

Supreme President               Terra M. Nesler, Co. 99
Vice-President                  Miriam A. Work, Co. 99
Secretary/Treasurer              Melanie M. Martin, Co. 84
Master of Ceremonies            Matthew Mendes, Co. 10
Marshal                         Sara A. Graham, Co. 14
Director                        Christina McMahon, Co. 118

L-R: Supreme 20-30’s Vice President Miriam Work; Supreme 20-30’s President Terra Nesler; Supreme 20-30’s Secretary/Treasurer Melanie Mendes Martin; Supreme 20-30’s Director Christina McMahon; Supreme 20-30’s Marshal Sara Graham and Supreme 20-30’s Master of Ceremonies Matt Mendes (Not Pictured)

SUPREME YOUTH OFFICERS 2017-2018

Youth President                 Holland A. Ogden, Co. 2
Vice President                  Nolan Lopez, Co. 2
Secretary                      Angel Geston, Co. 66
Treasurer                      Justin Duarte, Co. 118
Master of Ceremonies           Steven Fraga, Co. 3
Marshal                        Carl Avila, Co. 44
Guard                          Steadman Gray, Co. 13

L-R: Supreme Youth Marshal Carl G. Avila, Supreme Youth Vice President Nolan Lopez; Supreme Youth Secretary Angel Geston; Supreme Youth President Holland Ogden; Supreme Youth Treasurer Justin Duarte; Supreme Youth Master of Ceremonies Steven Fraga; and Supreme Youth Guard Steadman Gray (Not pictured)
Roth or Traditional IRA?

Which one is the better option? The choice comes down to when you pay the taxes.

In a Traditional IRA, you make contributions with pre-tax dollars, helping you to lower your current income tax bill.

In other words, you never paid taxes on that money, and since the account is earning also on a tax deferred basis, you won’t pay taxes on the interest either until you start making withdrawals.

When you start making withdrawals upon retirement “Everything is taxable”, both the principal and the interest.

The Traditional IRA works best for individuals that are in a high tax bracket and expect to have a lower income when they retire.

The Traditional IRA has mandatory withdrawals once you reach age 70 ½.

The Roth IRA is funded with after tax dollars, meaning that you won’t deduct contributions from your income taxes.

However, the proceeds are income tax free and there are no mandatory withdrawals.

A tax deduction now can seem like a pretty good deal, but you have to think ahead. Every dollar you withdraw from a traditional IRA could be reduced 25 or 35 percent (or more!) come retirement time, depending on your tax bracket.

Because even if you end up in a lower income tax bracket when you retire, withdrawals from your traditional retirement accounts could potentially kick you into a higher tax bracket. That could increase your tax bill—including potential taxes on Social Security benefits—and may reduce your disposable income. Giving up the tax deduction now may be well worth having tax-free withdrawals later on. So, which is the better option?

When it comes to a traditional vs. a Roth, you don’t necessarily have to make an all-or-nothing choice. You may be able to have both, and decide year-by-year where you want to make your contributions. Always check with your tax specialist to see which is the best option for you.

When is the best time to start your Traditional or Roth IRA? Today!

The sooner you start, the more time you will have to compound interest and grow your retirement savings.

Call PFSA today to start your retirement savings.

WE ARE HERE TO SERVE YOU. CONTACT YOUR MEMBERSHIP REPRESENTATIVE.

<table>
<thead>
<tr>
<th>Serving the Bay Area</th>
<th>Serving Northern California</th>
<th>Serving the South Valley</th>
<th>Serving Southern California</th>
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</thead>
<tbody>
<tr>
<td><strong>Full Time Agent:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mark Stevens</td>
<td>Lic. # 0F07373</td>
<td><a href="mailto:Mark.Stevens@mypfsa.org">Mark.Stevens@mypfsa.org</a></td>
<td>415-608-4225</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Part-Time Agents:</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Doralice Abbruzzini</td>
<td>Lic. # 0F84124</td>
<td><a href="mailto:doralice.abbruzzini@mypfsa.org">doralice.abbruzzini@mypfsa.org</a></td>
<td>510-331-0700</td>
</tr>
<tr>
<td>Henrietta Silveira</td>
<td>Lic. # 0H7386</td>
<td><a href="mailto:Henrietta.Silveira@mypfsa.org">Henrietta.Silveira@mypfsa.org</a></td>
<td>408-368-9064</td>
</tr>
<tr>
<td>Paula Silva</td>
<td>Lic. # 0G99310</td>
<td><a href="mailto:paulasilva1083@yahoo.com">paulasilva1083@yahoo.com</a></td>
<td>510-754-8695</td>
</tr>
<tr>
<td>Michael Fraga</td>
<td>Lic. # 0H21634</td>
<td><a href="mailto:mfraga1000@aol.com">mfraga1000@aol.com</a></td>
<td>707-499-9821</td>
</tr>
<tr>
<td>Joe Seamas</td>
<td>Lic. # 0C00867</td>
<td><a href="mailto:joe.seamas@mypfsa.org">joe.seamas@mypfsa.org</a></td>
<td>209-275-0200</td>
</tr>
<tr>
<td>Luisiana Drumonde</td>
<td>Lic. # 0G92473</td>
<td><a href="mailto:olidia4649@att.net">olidia4649@att.net</a></td>
<td>209-250-0109</td>
</tr>
<tr>
<td>Anthony Mendes</td>
<td>Lic. # 0D54132</td>
<td><a href="mailto:agmendes@sbcglobal.net">agmendes@sbcglobal.net</a></td>
<td>559-859-2819</td>
</tr>
<tr>
<td>Mary Ann Garcia</td>
<td>Lic. # 0F76177</td>
<td><a href="mailto:ucmerced@aol.com">ucmerced@aol.com</a></td>
<td>209-489-9690</td>
</tr>
<tr>
<td>Adelino Santos</td>
<td>Lic. # 0B72969</td>
<td>559-731-6965</td>
<td></td>
</tr>
<tr>
<td>Alina Barboza</td>
<td>Lic. # 0C98405</td>
<td><a href="mailto:alina.barboza@mypfsa.org">alina.barboza@mypfsa.org</a></td>
<td>909-772-0990</td>
</tr>
<tr>
<td>Moises Lourenco</td>
<td>Lic. # 0C05496</td>
<td><a href="mailto:moises.lourenco@mypfsa.org">moises.lourenco@mypfsa.org</a></td>
<td>626-315-5164</td>
</tr>
<tr>
<td>Sharon May</td>
<td>Lic. # 0B41456</td>
<td><a href="mailto:gooselady@cox.net">gooselady@cox.net</a></td>
<td>619-255-4991</td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th>Councils - Bay Area</th>
<th>Councils - Northern California</th>
<th>Councils - South Valley</th>
<th>Councils - Southern California</th>
</tr>
</thead>
</table>
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

**WEALTH TRANSFER**
State Maximizer Single Premium Life Insurance

**ANNUITIES & IRA’s**
Deposits of $1,000-9,999 - Earn 3%
Deposits of $10,000 – UP - Earn 4%
(guaranteed first twelve (12) months)

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

Annuities  College Savings  Whole Life  Term  Wealth Transfer

1120 East 14th Street, San Leandro, CA 94577 | www.MYPFSA.org | 510-483-7678 | 1-866-687-PFSA | mypfsa@mypfsa.org
ANNUAL CONVENTION

Grand Ball
ANNUAL CONVENTION

Supreme President Anthony W. Mendes Charity Fundraiser benefiting Valley Children’s Hospital
ANNUAL CONVENTION

Youth Activities and Family Fun
ANNUAL CONVENTION

Annual Corporate Meeting & Workshops

Fraternal Councils Workshop

Annual Corporate Meeting

PFSA Products and Services

Educational Workshop

Mayor of Visalia, Warren Gubler welcoming PFSA to Visalia, CA
ANNUAL CONVENTION

Installation of Supreme Officers

Traditions since 1880
Fraternal Council No. 16 Newark was recognized for most fundraising and generosity in supporting, not only community activities sponsored by their local council, but also a variety of other organizations in their community. In 2016 they spent $113,200.00 in community events. Members present of Council 16 received the award on behalf of their council.

Fraternal Council 7, Gustine/Newman was recognized for volunteering the most hours. In 2016 they volunteered 7,788 hours. They are committed to their community and to their Fraternal Council Members present of Council 7 received the award on behalf of their council.

Members of the following councils were recognized for their participation in the Members in Action program:

- Fraternal Council 1, San Diego
- Fraternal Council 3, Eureka
- Fraternal Council 24, San Leandro
- Fraternal Council 27, Santa Clara

PFSA Member Referral Award Program

Members recognized for their efforts in recommending members to join PFSA.

Maria Lourenco, Member of Council 76, Artesia auctioning the Dove rescued by Joe Enes. Funds will help with youth activities.

Learn more at www.MYPFSA.org
OFFICIAL VISITS

Anthony W. Mendes Presidential Term 2016-2017 Outstanding Council Member Award, presented to:

Council 66, Visalia

Council 17, Fremont

Council 5/36, Hayward

Council 128, Oxnard

<table>
<thead>
<tr>
<th>Name</th>
<th>Fraternal Council</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ailene Cardoza</td>
<td>10, Selma</td>
</tr>
<tr>
<td>Antonio Garcia</td>
<td>5/36, Hayward</td>
</tr>
<tr>
<td>Cora Corella</td>
<td>128, Oxnard</td>
</tr>
<tr>
<td>Emily Platz</td>
<td>140, Cayucos</td>
</tr>
<tr>
<td>Emily Rocha</td>
<td>28, Fresno</td>
</tr>
<tr>
<td>Leopoldina Teixeira</td>
<td>8, Santa Maria</td>
</tr>
<tr>
<td>Lorraine Macebo</td>
<td>84, San Luis Obispo</td>
</tr>
<tr>
<td>Maria Gomes</td>
<td>108, Madera</td>
</tr>
<tr>
<td>Nancy Cunha</td>
<td>66, Visalia</td>
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<tr>
<td>Sarah Cardoza Cabral</td>
<td>10, Selma</td>
</tr>
<tr>
<td>Sharon Xavier DeSousa</td>
<td>17, Fremont</td>
</tr>
<tr>
<td>Theresa Faria</td>
<td>26, Stevinson/Turlock/Hilmar</td>
</tr>
</tbody>
</table>

CONGRATULATIONS
OFFICIAL VISITS

Anthony W. Mendes  Presidential Term

Council 108, Madera

Photos submitted by Alina Barboza, PFSA Membership Representative

Council 26, Stevinson/Turlock/Hilmar

Councils 8 Santa Maria; 84 San Luis Obispo and 140 Cayucos

Council 5/36, Hayward Festa
Congratulations Anthony W. Mendes on a job well done

Thank you to everyone for your generous donations to benefit Children’s Hospital. With your support we were able to reach our goal. On behalf of PFSA we were very proud to present this check in the amount of $15,660.

Community Involvement

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

Submit members in action photos
Let us know how you are helping your community
E-mail PFSA at mypfsa@mypfsa.org

Thank you to everyone for your generous donations to benefit Children’s Hospital. With your support we were able to reach our goal. On behalf of PFSA we were very proud to present this check in the amount of $15,660.
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
E-mail: mypfsa@mypfsa.org
Message from Supreme President Caron C. Dias

Worthy PFSA Supreme Officers, Past Supreme Presidents, Past Supreme Officers, Supreme Honorary Officers, Past Supreme 20-30 Adult and Past Supreme Youth Officers, Executive Youth Leaders, Youth Advisors, Council Officers, members, distinguished guests, my family, and my PSFA family.

As a Society, we are committed to preserve the culture and traditions of our Portuguese-American Heritage; to promote Portuguese-American Culture, 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 families and friends.

As members, we all represent PFSA in our daily lives to our communities, neighbors, families, and friends as we promote our beloved Society. Thirty founding members met on August 1, 1880 with the idea to develop a society, unite people with the same goals, show charity to those in need, and to protect members. We are in control of our destiny, can make a difference and grow our Society.

My special thanks to my husband, Past Supreme President Gary J. Dias, for his support, confidence and in nominating me to be a line officer representing the Portuguese Fraternal Society of America. Thank you to Council 2 Bakersfield for your continued support and reassurance. Maria Souza was the first to take me under her wing and taught me her Souza family Portuguese beans recipe and introduced me to my first convention. Mary Avila, originally of Hanford and now lives in Pismo Beach, would come annually to our Matança in Bakersfield to help us in the keeping of traditions. I would like to recognize and thank Isolote Gração and Tim Borges for the encouragement and support over the years as we became involved at the state level. I’m sure I would not be here if it were not for them and their love of the Society. I look forward to working with PFSA Supreme Secretary Carla Cardoso, CEO John A.R. Salvador, Business Board of Directors and the Home Office Staff. I am honored to have been elected by the delegation, just a few short years ago to the position of PFSA Supreme Guard, eventually representing as Supreme President. As I have moved up the line, I have felt the support each year from our members; thank you and I look forward to your support this coming year. As your Supreme President, representative, liaison, I am committed to support you, as individual members and your councils in obtaining new members and represent you to the PFSA Business Board of Directors, Home Office, other councils and other Societies with your accomplishments and/or concerns. Your suggestions, feedback and concerns are very important. I would like you to feel free to contact me throughout the year and at your official visit.

I encourage you and your sales representative to interact with your members (review current policies for accuracy), strengthen your council with activities and acquire new members. One tool developed by our previous 2016-17 PFSA Fraternal Board of Trustees is the “Members in Action “. Please urge your council to apply for this program: I am willing to participate in your Members in Action activity if my schedule permits. There are many opportunities for members to promote Portuguese heritage; PFSA Annual Family Day Picnic, Portuguese Immigrant Week, Dia de Portugal, Symposium, PFSA sponsored Festas, Convention and any other opportunities that may arise to socialize with members throughout the state of California. The ‘Fraternal Deputies’, of which a form of was used in our societies, is another tool suggested by the PFSA Past Supreme President’s Association, developed by the Fraternal Board of Trustees and approved by the Business Board of Directors to assist your council with obtaining new members.

I have chosen Autism Awareness/Kern Autism Network as my charity this year because one of our granddaughters and several members of our extended family are affected by Autism Spectrum Disorder (ASD). April is Autism Awareness month. The funds raised will help support the children and their families affected with ASD workshops, support groups, counseling, summer camps, and more. In addition funding is used for education of law enforcement and community projects. Autism Disorder usually appears within the first three years of life, is most commonly diagnosed in boys and is being diagnosed more frequently each year (one in every 68 children this year). ASD may impact the ability of a person to socialize with others and cause learning disabilities.

Our mission: PFSA offers financial services to protect members and their families and provides cultural, social, educational and charitable activities. We need to stand in unity, looking for new opportunities and embrace change. If we stand together we can meet these changes and become a stronger society.

Congratulations and thank you to the current and previous members of the PFSA Fraternal Board of Trustees (FBT) that have served diligently since 2010. The FBT have, over the years, worked on social activities, supported the Supreme President as they traveled and developed new programs. Thank you. Congratulations to the Business Board of Directors for working diligently to help make our society solvent.

Thank you to my installing team, PSP Jackie Flynn, PSP Richard Castro and my husband, PSP Gary J. Dias. I would also like to acknowledge the 2017 Convention Committee and chairwoman, PSP Nancy Cunha for a successful convention. Supreme President Anthony Mendes and spouse Gloria, congratulations for a successful term.

Respectfully and Fraternally,

Caron C. Dias
PFSA Supreme President
Term 2017-2018
OFFICIAL VISITS

The beginning of my Presidential Journey

Great friends

Council 7, Gustine/Newman

Council 53, Hughson

Councils 21 Los Banos and 68 Dos Palos

Dario Costa, PFSA Fraternal Deputy for Council #21, Los Banos
OFFICIAL VISITS

Maria Fernanda Silveira  
Council 26 Fraternal Deputy

Supreme President Caron C. Dias at St. Anthony’s Convention  
Congratulating Alton Schlag 2016-17 Grand President of St. Anthony for a successful year.

Unexpected guest having lunch at the same location as our Official Visit

Gloria Mendes Member of Congress Jim Costa, Consul General Dra. Maria Joao Lopes-Cardoso and her husband Valery Simhovich

You can support my Fundraiser benefiting the Autism Society or send your donation in Honor of or In Memory of a family member or a friend.

YES! I wish to make a donation towards the Supreme President’s Charity benefiting Autism Society

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

Name __________________________________________
Address _______________________________________
Telephone Number _______________________________  Email ________________________________

Thank you for your generosity!
You now have an easier way to set up a payment for your Insurance Premium or making contributions to your savings account.

**Benefits:**

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

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

**For additional information call PFSA today!**
866-687-7372

http://www.mypfsa.org/community/festas
## REPORT OF ASSETS, LIABILITIES AND UNASSIGNED FUNDS

For the Quarter ended September 30, 2017

### ASSETS

<table>
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<th></th>
<th>2017</th>
<th>2016</th>
<th>2015</th>
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<tbody>
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<td><strong>INVESTMENTS</strong></td>
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<td>Bonds, at Amortized cost</td>
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<td>Certificate Policy loans and liens at cost</td>
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<td>Mortgage Loans on Real Estate</td>
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<td><strong>Total Investments</strong></td>
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<tr>
<td>Cash &amp; cash equivalents</td>
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<td>$2,566,122</td>
<td>$3,207,061</td>
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<td>Accrued investment income receivable</td>
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<td>$1,334,763</td>
<td>$1,433,324</td>
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<td>Deferred and uncollected premiums</td>
<td>$13,649</td>
<td>$6,184</td>
<td>$7,374</td>
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<td>Property and improvements, net</td>
<td>$2,140,915</td>
<td>$2,189,915</td>
<td>$2,249,405</td>
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<tr>
<td><strong>Total Assets</strong></td>
<td>$124,258,160</td>
<td>$119,206,211</td>
<td>$114,912,047</td>
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### LIABILITIES & SURPLUS

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<th></th>
<th>2017</th>
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<th>2015</th>
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<tr>
<td><strong>LIABILITIES</strong></td>
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<tr>
<td>Supplemental contracts</td>
<td>$1,730,964</td>
<td>$1,735,246</td>
<td>$1,757,735</td>
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<td>Certificate &amp; contract claims</td>
<td>$98,414</td>
<td>$144,783</td>
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<td>Premiums received in advance</td>
<td>$128,160</td>
<td>$126,473</td>
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<td>General expenses due and accrued</td>
<td>$220,555</td>
<td>$263,872</td>
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<td>Other Liabilities</td>
<td>$76,714</td>
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<td><strong>Total Liabilities</strong></td>
<td>$2,254,807</td>
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### RESERVES

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<td>Interest maintenance reserve</td>
<td>$4,051,287</td>
<td>$3,924,839</td>
<td>$4,117,567</td>
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<td>Life Insurance and other insurance contracts</td>
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<td>$99,995,909</td>
<td>$97,043,299</td>
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<td>Asset valuation reserve</td>
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<td>$2,618,988</td>
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<td><strong>Total Reserves</strong></td>
<td>$110,773,513</td>
<td>$106,539,736</td>
<td>$103,520,110</td>
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<tr>
<td>Surplus, unassigned</td>
<td>$11,229,840</td>
<td>$10,322,743</td>
<td>$8,858,957</td>
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<tr>
<td><strong>Total Liabilities &amp; Surplus</strong></td>
<td>$124,258,160</td>
<td>$119,206,211</td>
<td>$114,912,047</td>
</tr>
</tbody>
</table>
REPORT OF OPERATIONS

For the Quarter ended September 30, 2017

REVENUE
Insurance premiums & fees
  >Life 1st Year
    $ 135,339
  >Life Renewal
    $ 550,725
  >Annuity
    $ 3,627,963
Investment income
  $ 4,402,126
Amortization of IMR
  $ 533,134
Other income
  $ 1,062

Total Revenue
$ 9,250,349

OPERATING EXPENSES
Death benefits - Life
  $ 576,055
Annuity benefits
  $ 2,090,560
Matured Endowments
  $ 39,441
Surrender Benefits
  $ 446,709
Interest Expense
  $ 1,935,750
Increase in aggregate reserve for life
  $ 2,321,409
Commissions and exp. allowances on reinsurance assumed
  $ 31,433
General and administrative expenses
  $ 1,370,627
Insurance taxes, licenses and fees
  $ 65,854

Total Expenses
$ 8,877,838

Net gain from operations
$ 371,163
Net realized capital gains (loss)
$ 39,853

Income (loss) from operations
$ 411,016

Take the PFSA Magazine on your next vacation
Submit your pictures and information to be featured on our website, social media and on our Member Magazine.

mypfsa@mypfa.org
## WELCOME NEW MEMBERS

<table>
<thead>
<tr>
<th>Co. #</th>
<th>Member’s Name</th>
<th>Co. #</th>
<th>Member’s Name</th>
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<tr>
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<td>Johnny F. Meneses</td>
<td>1</td>
<td>Maria T. G. Limlingan</td>
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<td>1</td>
<td>James M. Cox</td>
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<td>Benildo D. Ferreira</td>
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<td>2</td>
<td>Trudy S. Mooney</td>
<td>3</td>
<td>Marie J. Santos</td>
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<td>3</td>
<td>Liam D. Pierce</td>
<td>4</td>
<td>Joe P. Freitas</td>
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<td>4</td>
<td>Hudson K. E. Pires</td>
<td>5</td>
<td>Deborah L. Allan</td>
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<td>Tabitha C. Costerian</td>
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<td>Ronald S. Bettencourt</td>
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<td>Spyros A. Savaides</td>
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</table>

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.MYPFS.org

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

Call us Toll Free 1-866-687-7372

Visit your local public library and ask about their interlibrary exchange program.

Thank You for entrusting PFSA to protect you and the future of your family.
PFSA would like to thank Dra. Maria João Lopes-Cardoso, her husband Valery Simhovich, and Katarina, the PFSA Board of Directors, Present & Past Officers, and esteemed guests for attending our Consul General Welcome event this past Saturday.

The event was kicked off by our Chairman of the Board Donald Valadao and presided over by PFSA CEO John A.R. Salvador. José Luís Da Silva gave an engaging overview of the J.A. Freitas Library followed by Isolte Facão Grácia with highlights of the museum. The evening was capped off with wonderful comments from our new Consul General in San Francisco.

Thank you to all who came and participated in this event!
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 1, San Diego
Toys for Tots Campaign

Council 24, San Leandro
Donations for Alameda Food Bank

Council 3, Eureka
Ferndale Portuguese Hall Fundraiser

Council 54 Benicia- Vallejo
Working together to support fire victims.
2018 PFSA Fraternalist of the Year

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

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

PFSA Members and/or Fraternal Councils are encouraged to support the program and honor a fellow member.

Award recipients will be recognized during the PFSA Annual Convention Luncheon.

For eligibility, Requirements and Nomination form visit PFSA website at www.mypfsa.org

Deadline for all nominations is May 1, 2018

For additional information contact:
PFSA Fraternal Activities Committee – 2018 Fraternalist of the Year
1120 E. 14th Street, San Leandro, CA 94577
Fax: 510-483-5015
E-mail: jerry.escobar@mypfsa.org
PFSA Council #3 Eureka: Thank you Linda Mateus, Council 3 Secretary for sharing your event! "Pineapple Pumpkin", "Happy Pumpkin" and "Surprised Pumpkin" made an appearance as well. We have wonderful photos of the entire group in costume and the canned goods collected for charity.

PFSA Council #7 members had a lot of fun with this pumpkin contest and costume get together. Congratulations Frank Inacio who won with the pumpkin on the far right. Thank you to all who participated!

PFSA Council 24 of San Leandro members had a lot of fun celebrating October! Thank you Isolete Gracio for sharing these wonderful photos! The group brought some tasty treats and members dressed up to celebrate the event. Congratulations again to Council 24 for such a festive evening!

Thank you to everyone who participated in the October Challenge and congratulations to Council 3, Eureka who won first prize!

Co. 34, Clarksburg

Co. 16, Newark Holy Ghost Celebrating Halloween Disney Style
Co. 14, Mountain View

PFSA Co. 16 Newark - Holy Ghost Committee

NOVEMBER TO GIVE THANKS

Co. 69, Manteca

Donations for Ray of Hope in Manteca

Council 7
Newman/Gustine

Assembled a gift pack for a needy local family.

PFSA Staff

PFSA Co. 3, Eureka

only by GIVING are you able to receive MORE than you already have
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.
Youth Sponsorship Program
DREAM, BELIEVE ACHIEVE

Apply Today

Revolution TALENT COMPETITION

Kayla
Reicks
Ballare
Dance Center

GUSTINE HIGH SCHOOL

JV BASKETBALL 2016 - 2017
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

---

“Family, Friends and Fun”

PHOTOGRAPHY CONTEST

**Submission Deadline: May 1, 2018**

**Categories: Ages 6-11 and Ages 12-21**

Cash prizes will be awarded to 1st, 2nd and 3rd place winners in each of the 2 categories:

- **1st place:** $100
- **2nd place:** $75
- **3rd place:** $50

**PICTURE THIS:**

All participants must send the following information with their entry:

- **Name**
- **Address**
- **PFSA Fraternal Council #**
- **Telephone #**
- **A current photo**
- **E-mail address**
- **Age**
- **Grade**
- **Name of Parent / Guardian**

Submitted entries and participants information, such as name, age and council number will be published in the PFSA publications, social media and website.

Send your entry to PFSA

1120 East 14th St., San Leandro, CA 94577

mypfsa@mypfsa.org

**CAPTURE THAT SPECIAL MOMENT**
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>
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<tbody>
<tr>
<td>1 to 3 New Members</td>
<td>$25 Gift Card</td>
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<tr>
<td>4 to 6 New Members</td>
<td>$50 Gift Card</td>
</tr>
<tr>
<td>7 to 9 New Members</td>
<td>$75 Gift Card or Unique *category gift</td>
</tr>
<tr>
<td>10 to 14 New Members</td>
<td>$100 Gift Card or Distinctive category gift</td>
</tr>
<tr>
<td>15 to 19 New Members</td>
<td>$125 Gift Card or Treasure category gift</td>
</tr>
<tr>
<td>20 to 24 New Members</td>
<td>$175 Gift Card or Variety category gift</td>
</tr>
<tr>
<td>25 to 29 New Members</td>
<td>$225 Gift Card valued or Luxury category</td>
</tr>
<tr>
<td>30 to 34 New Members</td>
<td>$275 Gift Card or Elite category gift</td>
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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>
</tr>
</tbody>
</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.
Trudy Mooney, Member of Council 2, Bakersfield and Caron C. Dias, Supreme President delivering items to the Bakersfield Ronald McDonald House on July 31, 2017 to benefit the families. They met with the House Director, Scarlett Sabin, MBA.

Maria Labandeira, member of council 76 of Artesia donated 33 blankets for the Ronald McDonald House.

Donations collected for the Ronald McDonald House during the 2017 PFSA Annual Convention in Visalia, CA.
Council 69, Manteca donated baby clothes and water bottles to Ray of Hope, Inc. in Manteca, CA

PFSA SUPPORTING HABITAT FOR HUMANITY
Alina Barboza, Membership Representative supporting this fundraiser.

Council 38, Modesto
Richard Castro, Past Supreme President and Past President Junior of Council 38 with Beatriz Matos presenting a donation to St. Vincent de Paul in Modesto
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
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May 2018

VOLUNTEERS IN ACTION
Email photos to: mypfsa@mypsfa.org

SEE YOU NEXT YEAR SEPTEMBER 2018
ESSAY / ART CONTEST

TOPIC: What do you find special about the Portuguese Culture?

Entry Deadline: March 31, 2018

Awards will be given in the following grade categories:

Categories: Grades K – 4 – Art Contest
Submit a drawing that illustrates the topic. The drawing can be in color or black and white.

Categories: Grades 5 – 8 & Grades 9 – 12 – Essay Contest
Submit an essay either hand written in pen or typed. The essay must include an introduction, body and a clear conclusion. We will check your punctuation, spelling and knowledge of basic grammatical skills. Essay should be double-spaced and limited to 500 words.

Cash prizes will be awarded to 1st, 2nd and 3rd place winners in each of the 3 categories.
1st place: $100 | 2nd place $75 | 3rd place $50

All participants must send the following information with their entry:

- Name
- Address
- Telephone #
- E-mail address
- PFSA Fraternal Council #
- A current photo
- Age
- Grade
- Name of Parent / Guardian

Submitted entries and participants information, such as name, age and council number will be published in the PFSA publications, social media and website.

Send your entry before the March 31, 2018 deadline to Juanita C. Pedrozo
3642 S. Thrift Road, Merced, CA 95341 or e-mail: ted1038@aol.com
What a little girl's face doesn't show is why a cause is so important to her

By Deke Farrowjfarrow@modbee.com

“God knows she needed this big Portuguese hair,” Denise Rast says, reaching out to touch the dark, wavy locks of her 9-year-old daughter, Alexa.

The thick tresses cover some “gnarly” scars – the result of major surgery at 9 months old – that zigzag the little girl’s scalp, the Modesto mom says. “Not that she cares. She’s never been embarrassed – she’s the first one to talk about it.”

“It” is craniosynostosis, a condition that occurs in one in 2,000 births. And though the ordeal baby Alexa and her family went through is distant in life’s rearview mirror, craniofacial disorder awareness remains a passion for the Rasts. They continue to open eyes, and wallets, through a mostly annual benefit for the Children’s Craniofacial Association that’s coming up next month.

Alexa was diagnosed at a month old, after her mother’s repeated insistence to doctors that her mildly misshapen head was not simply from passing through the birth canal and would correct itself.

We’ve experienced it, so the children and the parents that have kids that haven’t really experienced it, we get to talk to them and help them through it.

Alexa Rast, on going to the Children’s Craniofacial Association’s retreats and educational symposiums

“It was noticeable to me because I stare at her every day, ” Rast told The Bee in a 2008 interview. “It wasn’t a huge deformity.”

A doctor at Valley Oak Pediatric Associates agreed with Rast that there was something wrong, and referred her and her husband, Michael, to a neurologist. That led to a neurosurgeon and an eight-hour surgery. The operation involved removing a great deal of the baby’s skull and “puzzle-piecing it back together,” including rebuilding an eye socket, Denise Rast says.

Without that operation, the parents were told, the pressure on Alexa’s eye could have led to visual problems, even blindness. If the skull deformity had not been corrected, the resulting pressure on the brain could have meant severe headaches and developmental delays.

Before the pediatrician’s referral, no tests were done on Alexa, her mom says. “It’s a matter of, as a parent knowing something is wrong, get a second opinion, get a third opinion, make sure there are tests done,” she says. “It took an X-ray, that was it, one simple X-ray. Who knows where we would have been if she did not get that pressure released off her brain and her eye?”

Today, Rast says, the family counts its blessings. Alexa’s only condition tied directly to the craniosynostosis is mild hearing loss on the right side because there’s a bend in her ear canal. She wears no hearing aid for it. Alexa was diagnosed with epilepsy but it’s never been determined if that’s a result of either the craniosynostosis or the corrective surgery, her mother says. But she’s rarely had seizures – it’s been about a year and a half since the last – and takes no medication for it.

Because of the difficulty getting Alexa’s craniosynostosis diagnosed, Rast says she immediately felt drawn to help spread awareness, and when she Googled the condition, she learned about the Children’s Craniofacial Association, or CCA. The group’s national spokeswoman is Cher, who starred with young Eric Stoltz in the 1985 movie “Mask,” which put craniofacial conditions in the spotlight.

It’s scary when your child is born not looking so different that it’s obvious there’s something wrong. For us, it was so mild but could have done so much damage to her if it wasn’t fixed, that it’s almost scarier.

“It means a lot to me because when you go there, nobody gets made fun of and everybody knows that they’re different, and when they go there, everybody’s friends, nobody makes fun of the other people and nobody laughs at the other people,” Alexa says. “It’s just really cool to be able to go there and not be made fun of.”

Read more here: http://www.modbee.com/news/article156842209.html#storylink=cpy
UPCOMING EVENTS

DECEMBER 2017
Scholarship Applications are available online. Deadline March 1, 2018.

MARCH 10-18, 2018
Portuguese Immigrant Week Celebrations

APRIL 28, 2018
PFSA Annual Family Picnic

MAY 2018
Make a Difference Month

JUNE 2018
PFSA SYMPOSIUM

JUNE 9, 2018
Dia de Portugal, San Jose, CA

JUNE 5, 2018
Portuguese Heritage Night with the San Francisco Giants
SF Giants vs. ARI at 7:15pm
Online purchases available in January @ the Giants website.
https://www.mlb.com/giants/tickets/events#portuguese

JULY 20-22, 2018
PFSA Convention
Marriott Hotel, Bakersfield, CA

Supreme Youth President Holland Ogden and Supreme President Caron Dias

Will be collecting Lego Donations as they visit the PFSA Fraternal Councils

Here are ways to help:

KITS BLOCKS CASH DONATIONS

We will also be accepting donations at our Home Office
PFSA Home Office
1120 East 14th Street
San Leandro, CA 94577
Phone: 1-866-687-7372

Please call or email mypfsa@mypfsa.org if you have any questions

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

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.

Joseph A. Souza
Honorary Supreme Officer

Eleanor M. Freitas
Past Supreme President Term 1998-1999

Hilda I. Mendes
Spouse of Past Supreme President

Joe A. Machado
Past Supreme President - Term 1989-1990

Dominic Nunes
Spouse of Past Supreme President

Abilio F. Freitas
Past Supreme President - Term 1996-1997

Egidio M. Almeida
Past Supreme President - Term 2005-2006

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

“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 Annual Christmas Gathering

Past Supreme Presidents and Spouses

Supreme Officers

Members who served on the Fraternal Board of Trustees

Ugly Sweater Contest

PFSA Staff

PFSA Supporting the Heart of a Hero Charity
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