



A Fraternal Insurance Society Serving the Community Since 1880

July 2013

Issue 2

# Portuguese Fraternal Society of America Magazine



## Supreme Presidents

*L-R: Supreme Youth President, Sãozinha R. Lourenço (Susie), Supreme President, Duarte Teixeira and Supreme 20-30 Adults President, Amanda Sargent*



## Supreme Officers

*L-R: Supreme President, Duarte Teixeira; Vice-President, Angela G. Pereira; Master of Ceremonies, Matthew Lund; Supreme Marshal, Linda Mateus; Supreme Guard, Anthony Mendes and Supreme Pianist, Frank Mayer*



## Supreme 20-30 Adults Officers

*L-R: Treasurer, Robert Sylvester; Master of Ceremonies, Denée M. Perez; Past 20-30 Adults President, Mary Pedrozo Sylvester; President Amanda Sargent; Vice-President, Jennifer Medeiros; Secretary, Alicia Beckmire and Director of Activities, David Vallance.  
Not pictured: Alternate Master of Ceremonies, Melanie Martin*



## Supreme Youth Officers

*L-R: Vice-President Mark Martinho, Treasurer Monica Martinho; Secretary, Angela Seamas; Master of Ceremonies and Convention Queen, Hannah Rosa-Diniz; President, Susie Lourenco; Marshal, Alexis J. Burger and Guard Robert A. Bermudez.*

*Not pictured: Trustee, MariaHelena Borges; Trustee, Kaylee Faria; Trustee, Jordan Cota and Alternate Guard Lauren M. Compy*



## Fraternal Board of Trustees

## Supreme Officers Term 2012 - 2013

*Standing - L-R: 20-30 Adults Master of Ceremonies/Trustee, Denée M. Perez; Trustee, Jonine C. Barreiro; Trustee, Jacqueline M. Flynn; Trustee, Gary J. Dias; Vice-Chairman, Mary G. Medeiros; Youth Guard/Trustee Robert A. Bermudez and Secretary of the Board Jacqueline R. Hood.*

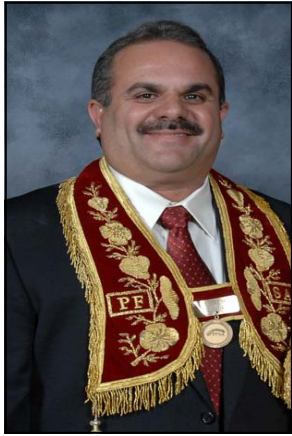
*Seated-from left to right: Chairman, Richard J. Castro, Supreme; President/Trustee, Duarte Teixeira; Vice President/Trustee Angela G. Pereira.*

*Not pictured: Trustee Gloria Mendes & Alternate Guard Caron Dias*

Jose Enes Photography

## Our Mission

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



**Duarte Teixeira**  
Supreme President

## *Letter from the Supreme President Duarte Teixeira*

Dear Fraternal Members:

It was with great pride and honor that I was installed as the second Supreme President of the Portuguese Fraternal Society of America for the term 2012-2013. Last November, I took the commitment to serve our society to the best of my ability. My many years of involvement in the Fraternal Societies and the great joy that I have experienced throughout the years helped me in the decision of accepting this new challenge.

As Supreme President of the P.F.S.A. I have visited and will be visiting the various fraternal councils to promote, inspire, encourage and motivate our members

to continue to work together for the growth and success of P.F.S.A. Come together to celebrate P.F.S.A. and our pride in the Portuguese culture and honor our rich history.

I would like to take this opportunity to congratulate our Fraternal Councils for their great work they do in their communities. The dedication and spirit of fraternalism of our members is to be recognized and commended.

This year, I have the honor to work together with Supreme 20-30 Adults President Amanda Sargent and Supreme Youth President Susie Lourenco. I am so proud of you.

I wish to take this opportunity to thank P.F.S.A Council No. 16 of Newark for all your support and congratulate all Council officers and members for your continued dedication and commitment.

To my family, words cannot express my heartfelt appreciation for all your love and support. A very special thank you to my wife Mary for her words of encouragement. I am blessed to have all of you in my life.

Fraternally yours,

Duarte Teixeira  
Supreme President







**Amanda Sargent**

Supreme 20-30  
Adults President

The 20-30s are hard at work this year! Along with our cemetery clean up, we are planning a comedy show in October. The Portuguese Kids will be flying out from Massachusetts to perform a show for our members. For more information, contact the 20-30s Supreme Officers. Along with the comedy show, the 20-30s are attempting to open Regional Districts. These districts will bring together the 20-30s members in the area and give them an opportunity to get together and do events. We will also be hosting a pong tournament at the Family Day Picnic in July. Along with the tournament, we will be selling sodas and beer!

An organization is only as good as its members. I am excited to say that we are a great organization because of our awesome members. Throughout this term, I have been lucky enough to meet so many new people in our society. The amount of support I have received has been incredible. When my brother passed away, I almost felt like giving up completely. I was

## *Letter from Supreme 20 - 30 Adults President Amanda Sargent*

contemplating stepping down. A huge part of my life just instantly disappeared. It broke my heart. While I was gone, I received a huge outpour of support from our members. Some people sent me condolences even though we had never met. To me, that support gave me so much hope and inspiration to continue my term as Supreme 20-30 Adults President. At the beginning of my term, I issued a goal to everybody—get more involved. While we still need more members, it is great to see that current members are becoming more and more involved. On March 16th, the 20-30s and the youth joined hands in a project both to help our community but also to celebrate Portuguese Immigrant week. We all got together to clean up a cemetery in Fremont. We all joined together to work hard. It was great to see the participation from all the different groups in our society. We had members come from all boards. We also had some people from the church come out to help. It was a great example of how we can all work together to get our name out there and encourage participation from our members.

A few months ago, I was doing a walk-through at the cemetery clean up. I came across the coolest thing. I found headstones with the names of our former organizations engraved in them. The people buried there were so proud of what they did and what they were part of that they wanted others to know 50-100 years later. Seeing that really made me question

where all that pride went. When our organizations merged together, we formed the largest, oldest Portuguese Fraternal Society in America. That's something to be proud of. When people discuss the merger, I hear negativity. I hear people say that "we had to merge". Yes, we did have to merge, but that doesn't mean we shouldn't have. We merged together to create a bigger, stronger society. We created something historical. Let's throw out the negativity and remind ourselves what that merger did for us. Yes, we have to create new customs. Yes, we have to change our ways, but is that always so bad? Our organization is something to be proud of. We've done so much already. The Portuguese Fraternal Society of America...the largest, oldest Portuguese Fraternal society in America. I know I'm proud of that.

Fraternally yours,  
Amanda Sargent, Supreme  
20-30 Adults President

## **Rock Out to Knock Out RSD**

Throughout the year, I will be raising money for a charity that is close to my heart. The charity is called Rock Out to Knock Out RSD. RSD (reflex sympathetic dystrophy syndrome) is a nerve disorder that is characterized by burning pain, pathological changes in bone and skin, tissue swelling, and extreme sensitivity to touch. There is no official treatment or cure. This disease hits close to home for me because one of my best and closest friends suffers from it. She was diagnosed at age 11 after almost having her arm amputated. Even though she suffers from extreme pain, she decided to help others who are affected by this disease. At 16, she founded Rock Out to Knock Out RSD.

**Join the 20-30  
Adults  
"Portuguese Kids Show"**  
**October 12th  
Modesto, CA**

Amanda Sargent- Supreme 20-30 Adults President  
(661)805-0751 \* [amanda.n.sargent@gmail.com](mailto:amanda.n.sargent@gmail.com)



Find us on  
Facebook!

[www.facebook.com/pfsastate.twenties thirties](http://www.facebook.com/pfsastate.twenties thirties)



**Sãozinha R. Lourenço**  
Supreme Youth President



Youth Charity

## Letter from the Supreme Youth President Sãozinha R. Lourenço

Hello my fellow fraternalists!

It has been a very exciting and joyous year as your Supreme Youth President, full of wondrous events!

I graduated from Cypress High School and I am now getting ready for college.

On June 23<sup>rd</sup>, I was crowned at the Hynes DES Paramount coronation for the Holy Spirit.

My Youth Officers and I are looking forward and planning special events for the upcoming Annual Picnic on July 13<sup>th</sup> at Casa de Fruta. The activities will include water balloons, the spoon

game, a piñata, a volleyball competition, and much more!

Both of my Fraternal Projects have been very successful. It is probably old news that my council of Artesia was very supportive with the fundraiser for our dear friend who was in need of a heart transplant, where we raised \$56,000 for him and his family. My second Fraternal Project, raising money for The Epilepsy Foundation of Greater Los Angeles has also been very successful, thanks to everyone who has been donating at the official visits. A special thank you to everyone who has been sending

checks to my home in the Epilepsy Foundation name.

Every visit I attended was a new adventure filled with so many incredible people! You all welcomed me with open arms, and it warms my heart knowing I have such an amazing, supportive, and dedicated fraternal family. Thank you to each and every one of you for making my experience so far as your Youth President so memorable.

God Bless

Fraternally yours,

Susie Lourenço  
Supreme Youth President



Find us on  
Facebook!

[www.facebook.com/pfsayouth.sanleandro](http://www.facebook.com/pfsayouth.sanleandro)

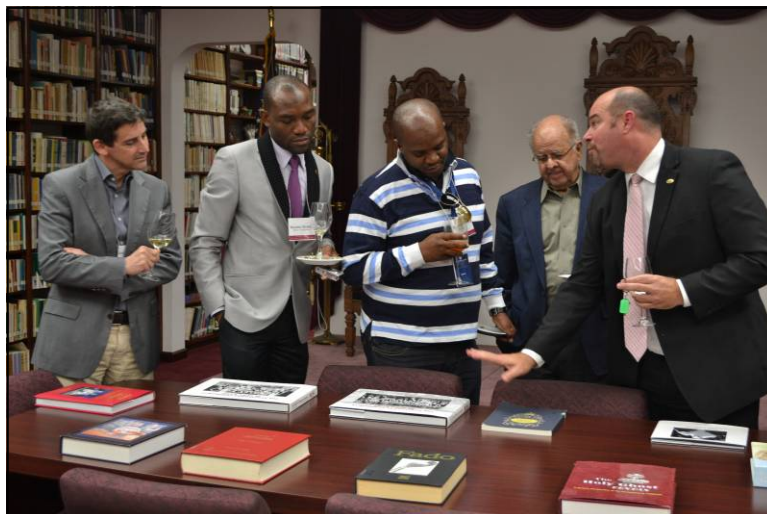
## Visit the J. A. Freitas Library

Open 9:00 A.M. - 4:30 P.M.

Enjoy reading lots of Portuguese Books...bring your Family & Friends



Mr. Art Britto presenting a book of "The Portuguese Community in Shanghai" to Mr. Timothy L. Borges, CEO







## **Awarded over \$150,000 in scholarships since January 2010**

The Scholarship Foundation continues its mission in supporting and helping our youth members in reaching their educational goals

**Make a donation *In Honor* or *In Memory* of a loved one**

Please mail check payable to: PFSA Scholarship Foundation  
1120 East 14th St., San Leandro, CA 94577

**We are sponsoring a raffle ... CASH PRIZES!**

*Drawing November 9, 2013*

1st Prize - \$500 \* 2nd Prize - \$250\* 3rd - \$100 \* 4th Prize \$100 \* 5th Prize \$100

For tickets, please call the Home Office at 510-483-7676

***Thank you for your continued support***

## ***Welcome to P.F.S.A.***



Guest visiting from Ministry of Land Management; Leadership Business Consulting; National Custom Agency, MSTelecom-Mercury, Portugal Ventures & Universidade do Minho



*Artist Joao de Brito, Paulo Teves, Regional Director of the Azorean Communities and Timothy L. Borges, CEO*



*Dr. Nuno Vaultier Mathias, Consul General of Portugal in San Francisco*

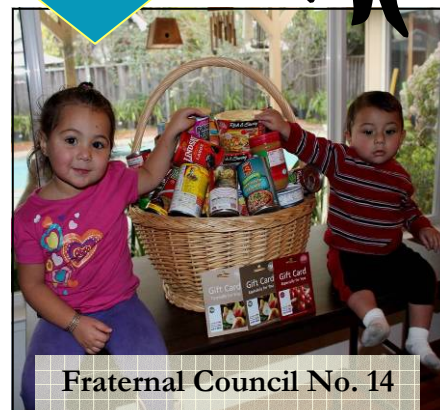
**THANK  
YOU**



## Fraternal Councils participation in social, cultural, educational & charitable activities



Fraternal Council No. 24, San Leandro



Fraternal Council No. 14  
Mountain View



Fraternal Council No. 51, Sacramento



**Working hard  
to Make a  
Difference**



Fraternal Council No. 28, Fresno



John, Nancy, Fran & Jim Carvalho at Ronald McDonald at the Sacramento House. In Memory of Adeline Carvalho her knitted blankets were donated.



Fraternal Council No. 69, Manteca



# P.F.S.A. Fraternal Councils

Join  
P.F.S.A.



Con.	City	Con.	City	Con.	City
1	San Diego	31	El Nido	87	Reno, NV
2	Bakersfield	33	Pinole	89	Hollister
3	Eureka	34	Clarksburg	90	Salinas
4	Arcata	35	Half Moon Bay	91	Arroyo Grande
5	Hayward	36	Hayward	98	Ferndale
6	San Francisco	38	Modesto	99	Lompoc
7	Gustine/Newman	40	Pleasanton	101	El Cerrito
8	Santa Maria	41	Mission San Jose	102	Gilroy
9	San Rafael	43	Crows Landing	103	Tipton
10	Selma	44	San Jose	104	Yerington, NV
11	Turlock	46	Tulare	106	Riverdale
12	Oakland	51	Sacramento	108	Madera
13	Tracy	53	Hughson	109	Traver
14	Mountain View	54	Benicia/Vallejo	110	Kerman
15	Hanford	56	Redlands	113	Bayliss
16	Newark	57	Newcastle	115	Rodeo
17	Fremont	60	Concord	118	Elk Grove
18	Stockton	65	Hardwick	124	Fallon, NV
19	Chino/Ontario	66	Visalia	128	Oxnard
20	Merced	68	Dos Palos	130	Corralitos
21	Los Banos	69	Manteca	131	Oakdale
23	Antioch	72	Point Reyes Station	132	Maxwell
24	San Leandro	73	Patterson	138	Stratford
25	Chico	75	Ryde	139	Lincoln
26	Stevinson/Turlock/Hilmar	76	Artesia	140	Cayucos
27	Santa Clara	77	Santa Cruz	152	Hilmar
28	Fresno	78	Livingston	153	Las Vegas, NV
29	Watsonville	79	Lemoore	154	Massachussets
30	Monterey	84	San Luis Obispo	155	Rhode Island



Fraternal Council No. 65, Hardwick



## How do you help out your community?

P.F.S.A. wants to know...email or mail your pictures and information today!



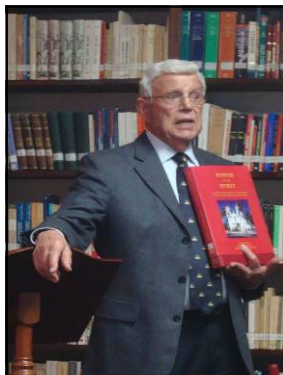
Fraternal Council No. 7, Gustine/Newman



Fraternal Council No. 5, Hayward



## P.F.S.A. participating in social, cultural, educational & charitable activities



2013 Fraternalist of the Year, Louie Cardoza - California Fraternal Alliance Luncheon



Book Presentation "Power of the Spirit"



PFSA 2013 Symposium honoring Aristides de Sousa Mendes



Dia de Portugal  
San Jose



Serving Easter Dinner to  
the Needy Families





## IN MEMORIAM

**Bell Lawrence**

Spouse of Past Supreme President

**Nadine Maciel**

Spouse of Past Supreme President

**Eldora Laverne Dias**

Spouse of Past Supreme President

**Adeline Rose Carvalho**

Spouse of Past Supreme President

**Eileen M. Nolte**

Past Supreme President

Terms 1994-1995 & 2008-2009

**Manuel R. Dias**

Past Supreme President

Term 1980-1981

**Al Antunes**

Honorary Supreme Officer

**Francisca Sousa**

Spouse of Past Supreme President

**Aurelia Correia**

Spouse of Past Supreme President

**Matilde N. Costa**

Past Supreme President

Term 1999-2000

**Louis L. Vieira**

Past Supreme President

Term 1947-1948

**Angie V. Mauricio**

Past Supreme President

Term 1978-1979

**When someone  
You love becomes  
A memory, the  
memory becomes  
A treasure.**

- Author Unknown.

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

## WHERE ARE THEY NOW?

Armanda S. de Melo  
Arminda M. Fagundes  
Arthur E Perry  
Bill J Melton  
Carolyn L. Baptista  
Charles Wessman  
Daniel D Areias  
David A. King  
Diane M. Alves  
Dimas C. Alves  
Duane A Pires  
Eduardo Alves  
Edward Castro  
Eileen Gomes  
Elizabeth Durant  
Emily M. Frunz  
Firmino Faria Sousa  
Frederick J Perry  
Germana M. Pimentel  
Gloria M. Borba  
Guilherme A. Silva  
Ilidio Almeida

James J. Cardoza  
Janet C Perry  
Jeffrey E Hoffman  
Jerry W. Cardoso  
Jimmy M. Mattos  
Joel A. Whitehurst Jr.  
John E De Vries  
Jorge S. Leonardo  
Jose R. Silveira  
Jule R. Silva Jr.  
Katheline L. Mendes  
Kathleen High  
Lee A Matthews  
Lina M. Soares  
Luis H Nunes  
Lynda G. Cowger  
Manuel E. Alves  
Manuel S. Rodrigues  
Maria C. Dutra  
Maria F. Pinto  
Maria N. Silva

Maria Salome da Costa  
Maria T. Sousa  
Mary Alice Goncalves  
Mary C. Cuevas  
Mary Luis Jorge  
Mary R Souza  
Mary Silva  
Matthew Martin  
Meera G. Shah  
Mike A. Pimentel  
Raymond J Dias  
Richard A Lial  
Robert L Martinez  
Rosemarie Alferes  
Saundra L. Hansen  
Steve J. Ferreira  
Steven M. Cook  
Terry J Ramos  
Tommy J Rodrigues  
Tony L Borges

**The P.F.S.A. is  
interested in  
contacting the  
members who have  
matured endowment  
policies, which are  
due and payable.**

**Anyone knowing  
their whereabouts  
please contact the  
P.F.S.A Office.**

## *Report of Assets, Liabilities and Unassigned Funds For the Year Ended December 31, 2012*

ASSETS	2012	2011
<b>INVESTMENTS</b>		
Bonds, at Amortized cost	\$ 67,366,935	\$ 65,448,318
Preferred Stock	\$ 4,011,161	\$ 7,775,629
Mutual Funds	\$ 11,227,399	\$ 3,201,036
Property occupied by the company	\$ 187,881	\$ 210,216
Certificate Policy loans and liens at cost	\$ 386,906	\$ 324,182
Mortgage Loans on Real Estate	\$ 11,290,132	\$ 12,650,415
Total Investments	\$ 94,470,414	\$ 89,609,796
Cash & cash equivalents	\$ 6,371,094	\$ 6,390,378
Accrued investment income receivable	\$ 1,102,466	\$ 1,176,021
Deferred and uncollected premiums	\$ 10,461	\$ 6,404
Property and improvements, net	\$ 3,188,702	\$ 3,574,431
Total Assets	\$ 105,143,137	\$ 100,757,030
<b>LIABILITIES &amp; SURPLUS</b>		
<b>LIABILITIES</b>		
Supplemental contracts	\$ 1,846,675	\$ 1,870,769
Certificate & contract claims	\$ 301,152	\$ 271,286
Premiums received in advance	\$ 165,005	\$ 171,121
General expenses due and accrued	\$ 175,192	\$ 202,714
Other Liabilities	\$ 320,651	\$ 321,200
Total Liabilities	\$ 2,808,675	\$ 2,837,090
<b>RESERVES</b>		
Interest maintenance reserve	\$ 3,226,967	\$ 1,998,254
Life Insurance and other insurance contracts	\$ 91,256,515	\$ 88,908,811
Asset valuation reserve	\$ 1,942,526	\$ 1,701,040
Total Reserves	\$ 96,426,008	\$ 92,608,105
Surplus, unassigned	\$ 5,908,454	\$ 5,311,835
Total Liabilities & Surplus	\$ 105,143,137	\$ 100,757,030

REVENUE	2012	2011
Insurance premiums & fees		
>Life 1st Year	\$ 51,904	\$ 45,533
>Life Renewal	\$ 944,390	\$ 1,057,885
>Annuity	\$ 2,360,058	\$ 2,833,654
Investment income	\$ 5,263,586	\$ 4,987,999
Amortization of IMR	\$ 803,420	\$ 106,973
Other income	\$ 24,360	\$ 6,030
Total Revenue	\$ 9,447,718	\$ 9,038,074
<b>OPERATING EXPENSES</b>		
Death benefits - Life	\$ 674,686	\$ 633,226
Annuity benefits	\$ 2,708,102	\$ 2,913,828
Matured Endowments	\$ 55,635	\$ 140,051
Surrender Benefits	\$ 501,549	\$ 632,219
Interest Expense	\$ 2,468,720	\$ 2,312,325
Increase in aggregate re-serve for life	\$ 123,646	\$ 185,928
Commissions and exp. allowances on reinsurance assumed	\$ 36,445	\$ 36,102
General and administrative expenses	\$ 1,569,915	\$ 1,749,701
Insurance taxes, licenses and fees	\$ 75,464	\$ 269,270
Total Expenses	\$ 8,214,162	\$ 8,872,650
Net gain from operations	\$ 940,076	\$ 165,424
Net realized capital gains (loss)	\$ (453,911)	\$ (1,486,928)
Income (loss) from operations	\$ 486,165	\$ (1,321,504)

## *Report of Assets, Liabilities and Unassigned Funds For the Quarter Ended March 31, 2013*

	2013
<b>INVESTMENTS</b>	
Bonds, at Amortized cost	\$ 70,670,814
Preferred Stock	\$ 4,476,106
Mutual Funds	\$ 9,764,152
Property occupied by the company	\$ 182,297
Certificate Policy loans and liens at cost	\$ 356,978
Mortgage Loans on Real Estate	\$ 10,616,362
Total Investments	\$ 96,066,709
Cash & cash equivalents	\$ 5,987,054
Accrued investment income receivable	\$ 1,353,352
Deferred and uncollected premiums	\$ 2,227
Property and improvements, net	\$ 3,021,146
Total Assets	\$ 106,430,488

	2013
<b>LIABILITIES</b>	
Supplemental contracts	\$ 1,820,646
Certificate & contract claims	\$ 256,267
Premiums received in advance	\$ 159,243
General expenses due and accrued	\$ 159,027
Other Liabilities	\$ 87,118
Total Liabilities	\$ 2,482,301
<b>RESERVES</b>	
Interest maintenance reserve	\$ 3,235,872
Life Insurance and other insurance contracts	\$ 92,416,935
Asset valuation reserve	\$ 2,058,495
Total Reserves	\$ 97,711,302
Surplus, unassigned	\$ 6,236,885
Total Liabilities & Surplus	\$ 106,430,488



## *Report of Operations for the Quarter Ended March 31, 2013*

	<u>2013</u>
<b>REVENUE</b>	
Insurance premiums & fees	
>Life 1st Year	\$ 6,297
>Life Renewal	\$ 259,836
>Annuity	\$ 581,027
Investment income	\$ 1,219,130
Amortization of IMR	\$ 70,292
Other income	\$ (154)
<b>Total Revenue</b>	<b>\$ 2,136,428</b>
<b>OPERATING EXPENSES</b>	
Death benefits - Life	\$ 117,650
Annuity benefits	\$ 355,188
Matured Endowments	\$ 9,775
Surrender Benefits	\$ 195,698
Interest Expense	\$ 584,830
Increase in aggregate reserve for life	\$ 403,568
Commissions and exp. allowances on reinsurance assumed	\$ 2,945
General and administrative expenses	\$ 403,663
Insurance taxes, licenses and fees	\$ 21,057
<b>Total Expenses</b>	<b>\$ 2,094,374</b>
Net gain from operations	\$ 42,054
Net realized capital gains (loss)	\$ 167,401
<b>Income (loss) from operations</b>	<b>\$ 209,455</b>

**Term**  
**2013-2014**

*Installation of  
P.F.S.A. Supreme  
Officers*

*Newark/ Fremont  
Hilton*

**November 9, 2013**

**For more information  
contact P.F.S.A.**

### **Business Board Of Directors**



L-R: Duane Oliveira; Marie Kelly Barreiro; Donald J. Valadao, Vice Chairman; John A.R. Salvador, Chairman; Gary Meyer, Secretary; Joseph Flynn; Robert Bertao and Joe A. Pimentel

## **Annual Corporate Meeting**

**April 2013**





Portuguese Fraternal  
Society of America

1120 East 14th Street, San Leandro, CA 94577

Phone: 510-483-7676 \* 866-687-7372

Fax: 510-483-5015

We're on the Web

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



## P.F.S.A. Products

We offer a variety of Life Insurance & savings plans to help you and your family meet your needs and budget

### ANNUITIES/IRA

For more information contact P.F.S.A. or your Insurance Sales Agent



### COVERDELL IRA (EDUCATIONAL)

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

**20 & 30 YEAR  
RETURN OF PREMIUM**

**TERM INSURANCE**  
10, 20 & 30 Year Term

**WHOLE LIFE**  
10 & 20 Year Pay Life

## 2013 Member Award Program

Refer a new member and receive recognition

**Win great prizes !**

<u>Sales Agent</u>	<u>City</u>	<u>St</u>	<u>Phone</u>	<u>Email</u>	<u>CA Lic No.</u>
Adelino Santos	Visalia	CA	559-731-6965	-	0B72969
Anthony Mendes	Kingsburg	CA	559-859-2819	agmendes@sbcglobal.net	0D54132
Caron Dias	Bakersfield	CA	661-201-8140	bvci@netxn.com	0H69555
Doralice Abbruzzini	San Leandro	CA	510-931-0700	doralice.abbruzzini@mypfsa.org	0F84124
Henrietta Silveira	Sunnyvale	CA	408-368-9064	henrietta.silveira@mypfsa.org	0H78366
James Cave	Rocklin	CA	916-838-2283	cave-pfsa@att.net	0E26395
Joe Seamas	Manteca	CA	209-275-0200	jseamas@hotmail.com	0C00867
Luisiana Drumonde	Hilmar	CA	209-250-0109	oldjo4649@att.net	0G92473
Moises Lourenco	Cypress	CA	626-315-5164	moises.lourenco@aol.com	0C05496
Paula Silva	Newark	CA	510-209-2620	paulasilva1083@yahoo.com	0G99310
Sharon May	San Diego	CA	619-255-4991	sharon.may@mypfsa.org	0B41456
Tony Dias	Fresno	CA	559-834-6311		0E34852