



July 2021

Newsletter



**“Then join hand in hand, brave Americans all! By uniting we stand,
by dividing we fall.” – John Dickinson**

ATTENTION COUNCIL SECRETARIES:

Official Visits:

Council Secretaries please send to the Home Office your Official Visit invitation.

Feedback:

The Home Office is always working towards improving our services. If you have any suggestions on how we can improve, please email any suggestions to mypfsa@mypfsa.org. Positive feedback is also welcomed!

Products:

Call the PFSA Home Office to learn more about our new Universal Life product which has an interest rate of 2.5% and is one of our most flexible products!



Executive
Secretary Corner:
**Bernice
Armas-Martinez**

- **The Board of Election Nomination:**
The PFSA Board of Directors will have two (2) positions open, as of December 31, 2021. Nominations will be closed as of September 1, 2021. Nomination forms will be mailed out on July 1, 2021.
- **Time for your policy review:**
Please call the Home Office to schedule in person appointments with one of our agents 8:30-12:30 or 1:15-4:00 pm:
- **Mark your calendars:**
August 28th-29th:
The San Joaquin Portuguese Festival!
Support our Agents by inviting your family and friends.
- **Membership Referral Program:**
Make PFSA stronger by referring new members!
- **Youth Sponsorship:**
With the state going back to normalcy, kids are going back to joining sports. Visit our website to learn more about PFSA's Youth Sponsorship Program!
- **Councils:**
Our sincere appreciation to all the councils that participated by sending in your responses and photos to the Home Office.
- **Service Form:**
You are valued! We want to help and service all your insurance and savings needs. Call the PFSA today!

Calling for all PSP Youth and 20-30's:

If you are a

**Past Supreme Youth President
and/or a
Past Supreme 20-30's President**

We want to feature you in the next newsletter!

Please contact the home office at your earliest convenience.

Post Pandemic Celebrations

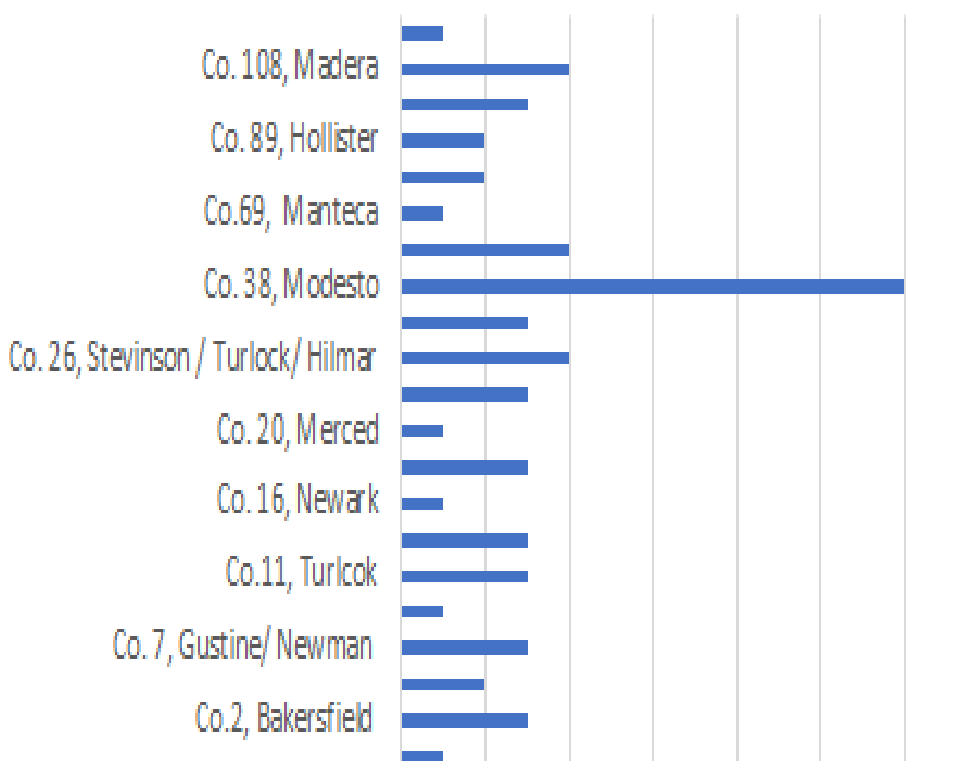
Be on the lookout for the post pandemic events in your area.

Coming to:

1. Northern California
2. North and East Bay Area
3. Tulare/ Visalia
4. South Bay Area
5. Modesto
6. Central Coast
7. Los Angeles/Artesia
8. San Diego



New Members 2021



Attention Council Secretaries!

If you see your council has new members contact the Home Office for their contact information! Let us welcome our new members and get them connected to our councils!



PFSA CHARITY 2021



SWEET CASES
FOR CHILDREN IN FOSTER CARE!

Decorate duffle bags for foster children complete with a teddy bear, hygiene kit, and blanket. Most children entering foster care receive just two trash bags for their belongings, but they deserve more!

What Comes in Sweet Case

Teddy Bear



Blanket



Coloring Book & Crayons



Hygiene Kit



Order in sets of 10

\$250 for each 10 pack

Order at least 1 week
Prior to your event

TWO WAYS TO ORDER

1) Email
hannah@togetherwerise.org

2) CALL Hannah
(714) 386-9007 (direct line)
(714) 784-6760 (office number)

Please have the following information ready:

Name
Phone number
Shipping address
Event date
The number of Sweet Cases needed

Let's Be Social

Follow us @mypfsa



Council 1, San Diego



Why join the council?

Actively working side by side with great people, volunteering and giving back to the community. UPSES Inc Festa, Toys-4-Tots, Food Drive.

What is the most memorable council story?

Proudly becoming PFSA Council #1, the local councils scheduled an immediate joint meeting upon hearing the merger announcement and submitted our request. We were very excited when the Council Number Announcement was made and we were selected Council #1.

Council 2, Bakersfield



Why join the council?

We PFSA #2 since the 60's have referred to ourselves as the International Council because we've always had a diverse ethnic mix as members!

What is the most memorable council story?

I was president of the UPEC Bakersfield in 1969! A memorable event was when my sister, Helen Souza Bryant, chaired the State Convention in Bako in 2007!!

Council 3, Eureka



Our Council is active year round with sponsoring varied events ranging from participation in the FAC Monthly Challenges, an annual Members in Action Event, an Immigrant Week Social (which has grown to be one of our most fun, memorable and successful events growing in attendance. We serve Portuguese foods & have much fun making Portuguese Donuts). Our members are always eager to donate to varied community charity needs by planning a social in conjunction with the charity. Through the years Council #3 has sponsored Supreme Presidents and has current Supreme Line Officers. Our most recent on-going Fundraiser is now for Convention 2024, term year for Stephanie Koch, PFSA Supreme Master of Ceremonies. Convention will be at the DoubleTree by Hilton - Sonoma Wine Country, Rohnert Park, CA. If you should be interested in purchasing one of our fundraiser hats @ \$12 (Black or Grey) email Stephaniekoch296@gmail.com We hope you may be able to visit us at the PFSA Northern California Regional Event at Fort Humboldt State Historic Park, Eureka, CA. Come Join Us!!!! Submitted by: Linda Mateus, Past Supreme President Council #3 and Secretary.

Council 5/36, Hayward

Why join your council?

Our council is based on our traditions and history all while trying to put a new younger approach to events and activities. We aren't just a council of individuals we all go above and beyond for our council and for each-other and would love to have some new faces and participation join our PFSA 5/36 Family.

What is the most memorable council story?

One of our most memorable stories is actually more of a memory it's when our festa celebrated its 100th year it was beautiful to see all the previous queens from all the different years that could join us represented in the parade. It was an amazing example of how so many different generations can come together and have a beautiful time.

Our president is in the process of getting one more picture we wanted to include to the 2 we have selected and we will forward that to you as soon as she gets it to me.



Council 7, Gustine/ Newman



Why join the council?

The biggest reason to wanting to be a part of Council 7 Gustine-Newman is we are a fun group, very active in our council by giving back to our surrounding communities through donations and by members volunteering their time and energy where needed in worthy causes while still getting business done at our meetings and participating in PFSA monthly challenges and PFSA events too!

We are always welcoming new members to join PFSA Council 7. We are currently running an ad showcasing our Sales Agent Luisiana Drumonde in our local newspapers to join PFSA promoting the products offered by PFSA.



What is the most memorable council story?

The most memorable Council 7 Gustine-Newman story is our "Annual Charity Rib BBQ Fundraiser". Council 7 has held 9 so far and council participation is very high for this event. Due to the COVID-19 pandemic and PFSA restrictions for in person events we were unable to hold one in 2020.

The fundraiser has been a very successful event for Council 7. Our surrounding communities (Gustine, Newman, Patterson, Crowslanding, Hilmar, Los Banos, Stevinson, Turlock and Modesto) have overwhelmingly supported Council 7 and has made it a sold out event for 9 years.

Council 12, Oakland



Why join the council?

Reason you would like to join Council No. 12 is due to the fact that our Council does a lot for our members:

At no charge to our members we have membership luncheons, bus trips to casinos, a cash raffle at every meeting, pay the premiums of indigent members, have Christmas parties with a gift to each member, have official visits and much more.



Council 20, Merced



Why join the council?

We are a fun loving group and have some interesting meetings.

What is the most memorable council story?

One most memorable story would be that in 1950 the UPEC convention was in Merced and they had a band. What was interesting is the band escorted the delegates everyday.

Council 26, Stevinson/ Turlock/ Hilmar



Installation of officers council 26
celebration of grandfather and
grandparents day



Council 26 celebrating PFSA 10th anniversary. We had a wedding ceremony we had four couples representing each of the four emerging societies and then the married couple was the one representing PFSA Jonine Barreiro and Marie Kelly and we had wedding vows by Chaplin Monique Vallance.

1. Why should people want to join your council?

Our council is very active. Every month we celebrate with the monthly PFSA Council Challenge, and the members look forward to it. We have a dinner prior to each meeting either a pot-luck dinner or a dinner pertaining to the special event. Our council is a big supporter of the Holy Rosary Catholic Church with monetary contributions to various events that they have. Once a year we do help cook and serve a complete turkey dinner for the Senior Citizens of the Holy Rosary Parish. We also support the Toys for Tots at Christmas and many other worthy causes. Every year we have an annual memorial mass in many of the Past Supreme Presidents, Spouses and Honorary Supreme Officers from our council. Our members yearly volunteer many service hours to support their communities. We get a lot of satisfaction by giving to the less fortunate.

2. What is your most memorable story?

Our 2018 Official Visit of Supreme President Caron Dias and her spouse Gary Dias, Past Supreme President. We started out by attending Mass at Holy Rosary Catholic Church in Hilmar. Our Council wanted to do something different for the Official Visit and we had a Portuguese Theme and various members sponsored a table to decorate. Several tables represented Azores Islands, the roots of some of our members. We had Judges to vote on 1st, 2nd, and 3rd place winners and all received ribbons accordingly. The 1st place winner was presented with a large, sweet bread with a bottle of wine centered in it. Our Council President at the time, Mary Lou Hernandez organized a Portuguese Dance Group with members and many of her friends and they performed several dances from various Azores Islands. We also invited and encouraged the members and guests to come dressed in Portuguese Attire. The Judges also picked the best dressed winners and we had 1st, 2nd, and 3rd ribbons presented to them. The 1st place winner was awarded a large sweetbread with a bottle of wine centered in it. Everyone was served a delicious family style dinner by the Portuguese Dancers. They were served a traditional "Cozinho a Portuguesa" (Beef, Linguica, Bacon, White Potatoes, Sweet Potatoes and Cabbage". Rice Pudding, Wine, Coffee, and Beverages. Also Cheese and Sweetbread for the Social Hour prior to the luncheon.

It was a very fun day and we received so many compliments.

Council 31, El Nido



Why join the council?

Small town there is not a lot of social activity and to have a sense of Community.

What is the most memorable council story?

Official visit one time. For a specific supreme president they had a Unique decoration idea, got many different patterned fabrics and put them on the table under a plastic sheet to protect them and then got all different kinds of sowing decorations. Needles, spools and thimbles as center pieces. To celebrate that supreme presidents love for sowing.

Council 46, Tulare



Why join the council?

I've met such wonderful people that I wouldn't have known.

What is the most memorable council story?

Attached is a picture of several of our officers visiting a rest home and handing out socks. Mostly I remember trying to move 40 turkeys in my car AMVETS and Lighthouse Rescue Mission.

Council 51, Sacramento



Why join the council?

You should join our council to meet new people as well as help the community.



What is the most memorable council story?

Council 51, Sacramento loves to help people in need here are some pictures of our 2015 Sacramento Food locker sock donations for the homeless. Another great memory would be our 2019 Christmas luncheon.

Council 69, Manteca



Why join the council?

Good people and we help out in the community.

What is the most memorable council story?

Giving gifts to those in need.



Council 76, Artesia



Why join the council?

We have good members and good administration.

What is the most memorable council story?

We had a beautiful convention one of the best in 2002-2003, a good president of UPEC Albert Sousa and a good convention chairmen Antonio Aguiar. The convention was held in Southern California the city of Cerritos at the Chariton. There were so many activities at that convention, like a boat, a band, etc.. Everybody really enjoyed that convention.



Council 99, Lompoc



Why join the council?

Most memorable memory was our member Mary Cabral lived to be 100 and came to most of our meetings.

What is the most memorable council story?

Join our council as we have great cooks for our potluck and good conversation. With great desserts.



Council 106, Riverdale

Why join the council?

Our council meetings are a time to talk, laugh and connect with each other, our families, our community and PFSA news. The snacks and food that we munch on during our meetings are the best!

What is the most memorable council story?

There is not a particular memorable moment that comes to mind. We just enjoy each other's company and having the opportunity to get together.

Council 128, Oxnard



Why join the council?

For fraternity, For friendship and to Connect to the Portuguese Culture

What is the most memorable council story?

Going to the conventions and meeting all the fraternalists.





PORTUGUESE FRATERNAL SOCIETY OF AMERICA

1100 14th Street, Suite E, Modesto, CA 95354

Phone: 1-866-687-7372 * E-Mail: mypfsa@mypfsa.org * Website: www.mypfsa.org

July 1, 2021

Dear PFSA Members and Fraternal Councils:

The PFSA Board of Directors will have two (2) positions open, as of December 31, 2021, when Directors, Michael Castro and Donald Valadao complete their respective terms. Director, Michael Castro is eligible for nomination and reelection, Director, Donald Valadao will be completing his 2nd Term and is ineligible for nomination.

Therefore, at this time, the Board of Directors has opened nominations to fill two (2) Board of Directors positions to serve a four (4) year term from January 1, 2022 to December 31, 2025. The PFSA Board of Directors is the governing body of the Society and is responsible for high-level oversight and direction of a Hundred and Forty-One Million Dollars plus (\$141,000,000) not-for-profit insurance and financial services organization as well as 60 local Fraternal Councils, which engage in social, charitable, and benevolent activities to benefit members and their communities.

The PFSA Board of Directors request your assistance in notifying your members that we are seeking qualified candidates among our membership who possess the educational background, work experience and other related experience that are required to fill this position.

Any PFSA Beneficial Member or Fraternal Council of PFSA may nominate Benefit Members as candidates for a Director position. Nomination forms, a resume of qualifications of the nominee as well as a Candidate's Statement and picture are to be submitted no later than September 1, 2021 to the PFSA Home Office. **Nominations postmarked after September 1, 2021 will not be accepted.** Enclosed is a Nomination Form and the Requirements and Desired Experience for a member to serve as a Director on the Board of Directors.

Nominees that meet the requirements will be interviewed by the PFSA Governance Committee, prior to the approval of the slate of candidates by the Board of Directors.

The PFSA Board of Directors appreciates and thanks you for your assistance in this very important process. If you have any questions, please contact the PFSA Home Office at (866) 687-7372 or Donald Valadao, Chairman of the Board at (619) 204 - 1230.

Sincerely and Fraternaly Yours,

Donald Valadao

Donald Valadao
Chairman of the Board

PFSA Board of Directors with term ending, respectively, December 31st:

Donald D. Valadao, Chairman (2021)
Melanie Santos, Secretary (2024)
John P. Camara (2024)
Duane S. Oliveira (2022)

Robert A. Bertao, Vice-Chairman (2023)
Marie Kelly-Barreiro (2023)
Michael Castro (2021)

PFSA Board of Directors Nominee's

***** REQUIREMENTS AND DESIRED EXPERIENCE *****

Eligibility Requirements:

1. Must have owned or managed a business, or department within a business, for at least 5 Years, with some of that time being within the last 10 years.
2. Must understand and be capable of meeting their Fiduciary duties; have a clear understanding of the duties of a Director of a Board; and understand the structure, operation, and requirements of Fraternal Benefit Societies.
3. Must be able to devote sufficient time to Board activities, as required, and must be able to attend PFSA Board of Directors meetings or activities.
4. Must be a current member of PFSA and meet the following requirements:

Director Requirements.

- (a) To be a Director of the Board of Directors, an individual must (1) be a Benefit Member of the Society; and (2) be capable of assuming the responsibilities as outlined herein and as established by the Society from time to time. These qualifications shall reflect the complexity and magnitude of the business and affairs of the Society.
- (b) In no event, however, shall any individual be permitted to seek office or serve as a Director if they (1) are a current employee, full time membership representative (sales agent) or broker of the Supreme Council of PFSA, (2) are a current corporate officer, field manager, sales agent, broker, or director of any other life insurance company or fraternal benefit society, or (3) are an immediate family member (parent, spouse, natural or adopted child, sibling) of any person in any of the prohibited categories enumerated above.
- (c) No candidate may seek or be elected or appointed to a Director position unless they are able to complete the term of office to which they would be elected or appointed.
- (d) No Director may serve more than two consecutive terms of office, unless there is an uncontested election in which there are no other candidates nominated to run for the expired term, then a Director completing two (2) consecutive terms of office shall be eligible to be elected by acclamation by the Board of Directors for a third term, otherwise a Director completing two consecutive terms of office shall not be eligible for any elected or appointed Director position until after the date that is two years following the expiration of his or her term.
- (e) In no event, shall any individual be permitted to seek office or serve as a Director who has ever been suspended or expelled from the society or of its predecessors for cause.

Note: The Board of Directors serve staggered four (4) year terms.

Note: Currently the Board of Directors meets on the third Saturday of each month at the PFSA Home Office in Modesto, or via Video Conferencing, at 9:00 a.m.

Experience in the following areas preferred, but not required:

(1) Accounting	(7) Banking
(2) Investments/securities	(8) Actuarial
(3) Legal	(9) Professional, Not-for-Profit Organizational Expertise
(4) Financial Planning	(10) Public Policy/Government
(5) Executive Management	
(6) Insurance	



Board of Directors Nomination Form

Suggested Candidate for PFSA Board of Directors

Deadline is September 1, 2021

Please Note: The Board of Directors must have supporting information to consider the nomination. Please review the Requirements and Desired Experiences of the PFSA Board of Directors which accompany this form.

Nominee's Name: _____

PFSA Council No.: _____ Locale/City _____

Nominee's address: _____

Phone Number: (____) _____

Email: _____

Please state the reasons why you believe the Nominee would be a good Director, including what you believe are this Nominee's strengths and/or skills, and what you believe this individual may add to the PFSA as a member of the Board of Directors? One additional page may be added if necessary.

Membership on Board of Directors of other organization? (circle one) Yes No

Name and Address and Type of Organization(s) _____

Other Relevant Volunteer Experience: _____



By submitting this nomination, you agree to be interviewed by the Governance Committee of the PFSA Board concerning this nominee, at the discretion of the Governance Committee. Is there anyone else the Governance Committee may talk to about this person?

Name: _____

Contact Information: _____

Recommended by:

Name of PFSA Beneficial Member (printed): _____

Address: _____

Phone Number: _____

Email: _____

Relationship to Nominee: _____

Signature _____

Attach the Nominee's Resume, Candidate to substantiate the nomination. Include any career, professional, and/or volunteer experience which support the nomination. Please request the individual submit a Candidate Statement and Photo.

PFSA Board of Directors Election Timeline:

Nominations open -- July 1, 2021

Nominations close -- September 1, 2021

(Nominations postmarked after September 1, 2021 will not be accepted)

Slate of Candidates Selected by Board of Directors on September 25, 2021

Ballots mailed -- October 1, 2021 (If election is required)

Deadline for return of Ballots -- November 1, 2021

(Ballots postmarked after November 1, 2021 will not be accepted)

Candidates Notified -- November 22, 2021

Please Mail this Nomination Form and Resume to:

PFSA Board of Directors
Attention: Board Nomination
1100 14th Street, Suite E
Modesto, CA 95354

PFSA Post-Pandemic Celebration

Northern California Area

Fort Humboldt

State Historic Park



Get a glimpse of pioneer-era military life in the mid-19th century

Join us for a guided tour of the historic grounds, snacks, light lunch, refreshments, and fun.



Near Eureka Bay

Tour the grounds

Reconnect with old friends

Enjoy the afternoon

YOU, YOUR FAMILY AND FRIENDS ARE INVITED

Date-Time: Saturday, July 31, 2021
11:30 a.m. - 3:00 p.m.

Location: Fort Humboldt State Park
Highland Ave., Eureka, CA

RSVP: Stephaniekoch296@gmail.com
(707) 498-8805

Reservations Required

Please RSVP by
July 15, 2021

Sponsored by the PFSA Board of Directors, Fraternal Activities Committee, and Councils:

3 — Eureka, 4 — Arcata, 98 — Ferndale



In Memoriam

The officers and members of PFSA would like to express sincere condolences to the bereaved families of PFSA Officers and Members

Fraternal Council	Name
14, Mountain View	Shelley Graham
38, Modesto	Arnaldo P. Avila
44, San Jose	Andrew Henriques
138, Stratford	Owen R. Schales Jr.
17, Fremont	Gary J. Nowicki
17, Fremont	Sheryl J. Medeiros
38, Modesto	Mary Pacheco
1, San Diego	Rogério A. Serpa
138, Stratford	Steve J. Bettencourt
16, Newark	Rose M. Sousa
26, Stevenson/ Turlock/ Hilmar	Joao L. Neves
84, San Luis Obispo	Stephen Johnson
84, San Luis Obispo	Isabel L. Marques
7, Gustine/ Newman	Joe C. Martin
5/36, Hayward	Manuel G. Ferreira
16, Newark /17, Fremont	Hilda P. Rodrigues
6, San Francisco	Paul V. Silva
53, Hughson	Ernest Mendoca
154, Massachusetts	Rosaria L. Fernandes
60, Concord	Patricia F. Langston
12, Oakland	Antonio V. Vivo Jr.
26, Stevenson/ Turlock/ Hilmar	Virginia M. Amaral
3, Eureka	Anna Marie Godinho
18, Stockton	Louis Aufdermaur Jr.
16, Newark /38, Modesto	James J. Carvalho
7, Gustine/ Newman	Helena D. Nunes
140, Cayucos	Maria Lavigne
66, Visalia	Beatrice M. Stewart
16, Newak	William C. Vierra
138, Stratford	Abel A. Avila
20, Merced	Veronica M. Correia
44, San Jose	Maria F. Gonsalves
5/36, Hayward	Betty M. Hathaway
118, Elk Grove	Olivia D. Ormonde
23, Antioch	Catarina V. Soite
8, Santa Maria	Mary A. Cabral
10, Selma	Frances M. Xaiver
51, Sacramento	Manuel L. Azevedo



Membership Referral Program



November 1, 2020—September 30, 2021

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. Levels and Awards are set below:

NOTE: Directors, Supreme Officers, Employees, Sales Agents, and spouses are not eligible to participate in the Member Award Program. To qualify as a New Member for the Member Referral Award Program, New Members shall not be an existing Member of PFSA.



**TO VIEW
CATEGORIES
GO TO:**

www.ordermygift.com

Level

1 to 3 New Members
4 to 6 New Members
7 to 9 New Members
10 to 14 New Members
15 to 19 New Members
20 to 24 New Members
25 to 29 New Members
30 to 34 New Members
35 to 39 New Members
40 to 49 New Members
50 or more New Members

Awards

\$25 Gift Card
\$50 Gift Card
\$75 Gift Card or Unique *category gift
\$100 Gift Card or Distinctive *category gift
\$125 Gift Card or Treasure *category gift
\$175 Gift Card or Variety *category gift
\$225 Gift Card valued or Luxury category
\$275 Gift Card or Elite *category gift
\$400 Gift Card or 2 Nights Lodging in Napa
\$500 Gift Card or 3 Day Cruise to Mexico for 2 people
\$1,000 Gift Card or Airfare & Hotel for 2 to Portugal or the Azores Islands (3 days and 2 nights)

For Additional Information on the PFSA Member Referral Award Program Contact PFSA

1100 14th Street, Suite E, Modesto, CA 95354

1-866-687-7372 | 209-702-6364 | mypfsa@mypfsa.org | www.mypfsa.org

Let's Be Social

Follow us

@mypfsa





Protection • Fraternalism • Sociability • Assistance

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

Portuguese Fraternal Society of America

1100 14th Street, Suite E
Modesto, CA 95354

Phone: 209.702.6364
Toll Free 1.866.687.7372
Fax: 209.522.4032
E-mail: mypfsa@mypfsa.org
www.mypfsa.org

WE'RE ON THE WEB
WWW.MYPFSA.ORG

@MYPFSA



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

Sales Agents

Full Time Agents



Joe Seamas

Lic# 0C00867

Office Phone: 209-275-0200
Email: Joe.Seamas@mypfsa.org



Susan Michele Gonzales

Lic# 0D55435

Office Phone: 209-840-0749
Email: Susan.Gonzales@mypfsa.org



Donald J. Costa

Lic# 0576728

Office Phone: 559-972-4693
Email: Donald.Costa@mypfsa.org

Part Time Agents



Luisiana Drumonde

Lic# 0G92473

Office Phone: 209-250-0109
Email: oldjo4649@att.net



Sandra Crivello

Lic# 4087078

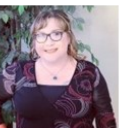
Office Phone: 209-988-9156
Email: Sandra.Crivello@mypfsa.org



Moises Lourenco

Lic# 0C05496

Office Phone: 626-315-5164
Email: moiseslourenco@aol.com



Dominique Higgins

Lic# 4034064

Office Phone: 209-812-5240
Email: Dominique.Higgins@mypfsa.org



Stephanie Koch

Lic# 4059388

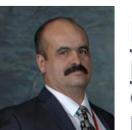
Office Phone: 707-498-8805
Email: Stephaniekoch296@gmail.com



Anthony Mendes

Lic# 0D54132

Office Phone: 559-859-2819
Email: agmendes@sbcglobal.net



Michael Fraga

Lic# 0H21634

Office Phone: 707-499-9821
Email: mfraga1000@aol.com

IF YOU OR ANYONE ONE YOU KNOW IS INTERESTED IN BECOMING AN AGENT
PLEASE CONTACT BERNICE ARMAS-MARTINEZ @ 209-277-8506