



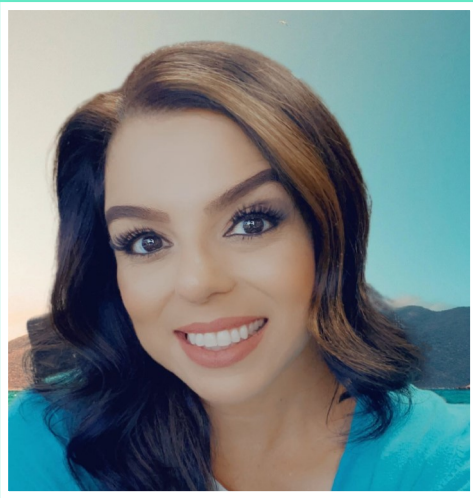
FINANCIAL  
PRODUCTS

APRIL 2022

Newsletter



*Happy  
Easter*



EXECUTIVE  
SECRETARY CORNER:  
**BERNICE  
ARMAS-MARTINEZ**



**Official Visits:**

Council Secretaries, it is **very important** that you send your Official Visit Invitation to the home office

Supreme President, Council Secretaries and Members, Kindly share your Official Visit pictures on PFSA Facebook (mypfsa modesto) or submit them to [sandra.crivello@mypfsa.org](mailto:sandra.crivello@mypfsa.org)

**Annual Report:**

Fraternal Council Annual Reports were due on 3/31/2022. If you have not submitted your Annual Report, please submit as soon as possible

**Council Workshop:**

Excited to announce our workshops!

April 6, 2022
18- Stockton
69 - Manteca

April 30, 2022
7 - Gustine/Newman
20 - Merced
29 - Los Banos/ Dos Palos
31 - El Nido

May 17, 2022
128 - Oxnard

May 19, 2022
1 - San Diego

June 3, 2022
2 - Bakersfield

June 4, 2022
10 - Selma
28 - Fresno
46 - Tulare
66 - Visalia
103 - Tipton
106 - Riverdale
138 - Stratford





# New Members

Council and City	Total Members
3- Eureka	2
7- Gustine/Newman	2
13 - Tracy	1
16 - Newark	2
18- Stockton	1
24- San Leandro	2
26 - Stevinson/Turlock/ Hilmar	2
38 - Modesto	5
44 - San Jose	1
90- Salinas	1
98- Ferndale	1
138- Stratford	7

## Attention Council Secretaries

If you see that your Council has New Members contact the Home Office for their contact information. Let's welcome our New Members and get them connected to our Councils.

Thank you to the Council Secretaries that have called your New Members to welcome them.



## MARK YOUR CALENDARS

April 9, 2022	San Joaquin Portuguese Festival, Stanislaus County Fairgrounds, Turlock
April 21, 2022	PFSA Rolling Fraternals and RVerS. Casa de Fruta, Hollister
April 23, 2022	PFSA Annual Picnic, Casa de Fruta, Hollister
May 1, 2022	<b>Official Visit</b> Council 34- Clarksburg 51- Sacramento 118- Elk Grove
May 7, 2022	<b>Official Visit</b> 140- Cayucos 84- San Luis Obispo 8- Santa Marie 99- Lompoc
May 13, 2022	<b>Official Visit</b> 5/36- Hayward
May 14, 2022	VP Fundraiser Golf Tournament, Merced Golf and Country Club
May 21, 2022	Oakdale Chocolate Festival



# Host a Council Charity Project!

## Supreme Presidents' Charity—Together We Rise



### You can help foster kids by giving them sweet cases

Each bag comes with comfort items such as a blanket, teddy bear, and toiletry bag. Then you can decorate and add any thing your group would like.

**1**

To get started, contact  
Together We Rise

Veronica Covarrubias  
(714) 340-5095  
vc@togetherwerise.org

Order in sets of 10

\$300 for each 10 pack

Send payment directly to  
Together We Rise.

Allow 2 weeks for delivery

**2**

Select a local Foster group  
to pick up your decorated  
bags

[https://impact.togetherwerise.org/  
foster-agency-locator/](https://impact.togetherwerise.org/foster-agency-locator/)

**3**

**Gather your  
group, stuff &  
decorate bags,  
and have some  
fun!**



Councils may also qualify for up to \$500 annually with the PFSA Members in Action Program.



# Upcoming Events

Pg. 4 - Pg. 12

Presenting Sponsor PFSA

**CARLOS VIEIRA**  
FOUNDATION

SAN JOAQUIN VALLEY

**PORTUGUESE  
FESTIVAL**

PRESENTED BY



TO BENEFIT



**APRIL 9-10, 2022**  
**Stanislaus County**  
**Fairgrounds Turlock**

**FREE**  **ADMISSION**

2022 PFSA

# Annual Family Picnic

**April  
23**

**11:30 am**

*Disney Theme!  
Wear your  
Favorite Disney  
Gear!*

**Reserve your spot!**

**Come enjoy an afternoon with your PFSA friends and family!**

## Make your reservation for our PFSA Picnic

\$5.00 per adult & youth 13 and over | Youth 12 and under FREE

Please make your check payable to: PFSA

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

Telephone No. \_\_\_\_\_

Email: \_\_\_\_\_

Mail Reservation To: PFSA HOME OFFICE

1100 14th Street, Suite E Modesto, CA 95354

Telephone: 866-687-7372 or 209-702-6364

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

# of Adults \_\_\_\_\_ x \$5 = \_\_\_\_\_

# Youth 13 & over \_\_\_\_\_ x \$5 = \_\_\_\_\_

# Youth 12 & under \_\_\_\_\_ Free

Amount enclosed: \$ \_\_\_\_\_

**Please RSVP  
by  
April 15, 2022**

**Casa de Fruta**

**10021 Pacheco Pass Hwy, Hollister, CA 95023**

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





## Group participation request

# Annual Family Picnic

**April  
23  
11:30 am**

**The PFSA Annual Picnic is back for 2022!**

**Our theme this year is Disney and there are lots of ways to participate.**

**Best dressed:** We invite you to wear your favorite Disney gear. We will have a winner for the best Disney outfit!

**Dessert contest:** You can't have a picnic without some sweets, so bring your Disney-themed dessert for our contest!

**Best Disney centerpiece:** For councils, we will have a contest for the best decorated "Disney" centerpiece, so get your members together to plan your art piece.

### **Sponsor a table or activity**

Councils, committees, and groups are also welcome to sponsor a table, games, entertainment, or activities. If you are interested in participating, please submit two ideas to minimize duplication. If your council, committee, or group has sponsored a game or activity in the past; and would like to do it again, please indicate your idea and the year of first use. In the case of duplicate ideas, the group/entity which first instituted the concept will be given the first right of refusal. The Fraternal Activities Committee will review all submissions for final approval, and applicants will be notified via email of final approval, or if there are any concerns.

**Please submit all applications to [jerry.escobar@mypfsa.org](mailto:jerry.escobar@mypfsa.org) by April 1, 2022.**

---

### **APPLICATION:**

Group: \_\_\_\_\_

Contact Name, Email, and Phone \_\_\_\_\_

Idea 1: \_\_\_\_\_

Idea 2: (Alternate) \_\_\_\_\_





**Attention PFSA Rolling Fraternals and RVers**

**Save these dates for your RV or Resort Getaway to the upcoming**

**PFSA Annual Picnic - April 23, 2022**

**Casa de Fruta, Hollister**

RV sites on hold for the dates of April 21 - April 24, 2022

RV site rate is \$39.96 per night

Payment in advance by check written to Linda Mateus

(A group camping procedure)

Reservations and payments are due by April 11th

(If you should need to cancel your RV reservation, a 48 hour advance notice is needed)

**Plan on a “Rolling Fraternals”**

**Friday night campfire social**

**Mail reservation dates and payment by April 11th to**

**Linda Mateus**

**2133 Sheldon Drive**

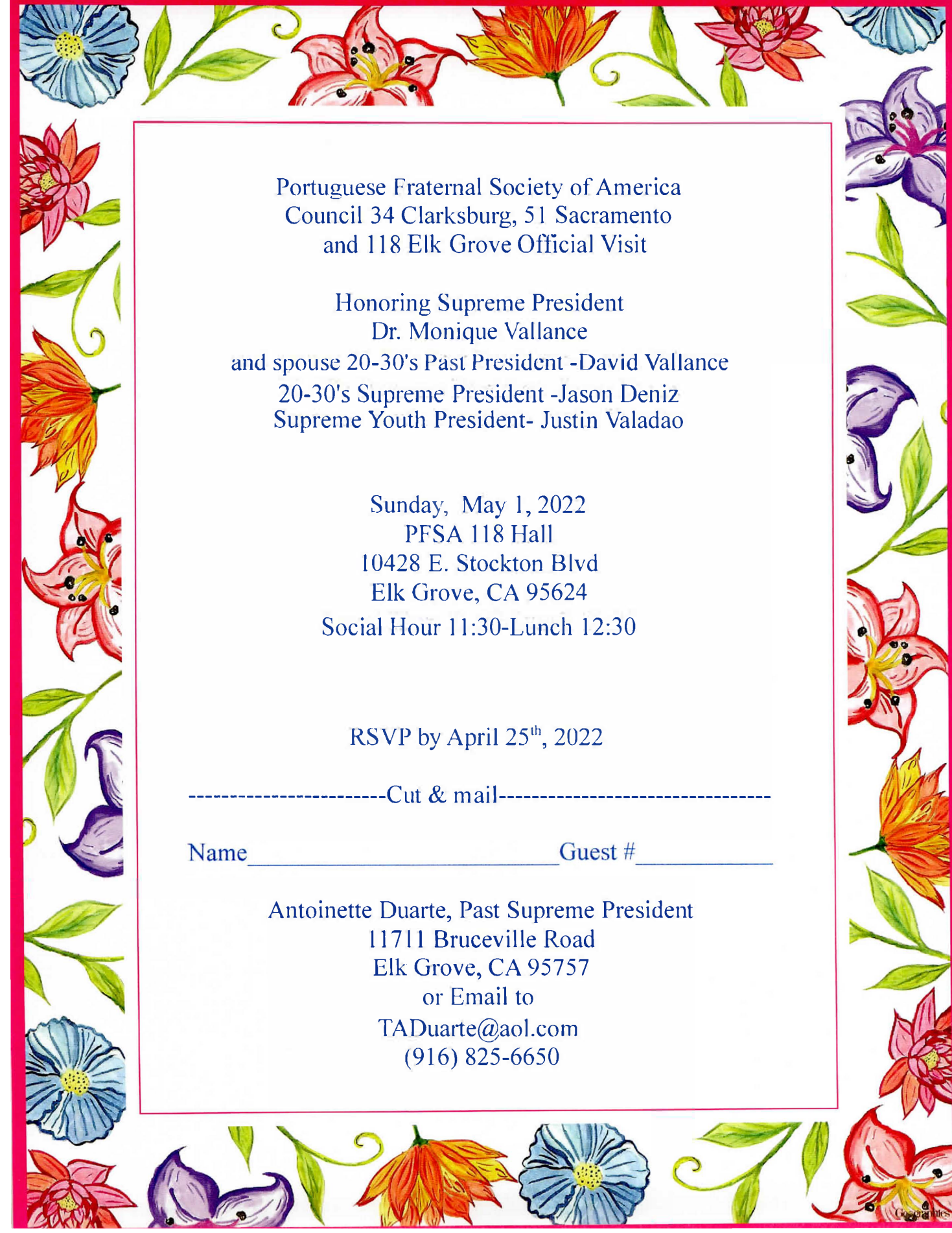
**McKinleyville, CA 95519**



Questions call 707-839-1491

or email

[lmateus2001@yahoo.com](mailto:lmateus2001@yahoo.com)



Portuguese Fraternal Society of America  
Council 34 Clarksburg, 51 Sacramento  
and 118 Elk Grove Official Visit

Honoring Supreme President  
Dr. Monique Vallance  
and spouse 20-30's Past President -David Vallance  
20-30's Supreme President -Jason Deniz  
Supreme Youth President- Justin Valadao

Sunday, May 1, 2022  
PFSA 118 Hall  
10428 E. Stockton Blvd  
Elk Grove, CA 95624  
Social Hour 11:30-Lunch 12:30

RSVP by April 25<sup>th</sup>, 2022

-----Cut & mail-----

Name \_\_\_\_\_ Guest # \_\_\_\_\_

Antoinette Duarte, Past Supreme President  
11711 Bruceville Road  
Elk Grove, CA 95757  
or Email to  
TADuarte@aol.com  
(916) 825-6650





## Portuguese Fraternal Society of America Official Visit

**May  
7**

**11:30 am**



Councils 140 Cayucos, 84 San Luis Obispo, 8 Santa Maria, and 99 Lompoc  
Cordially invite you to welcome PFSA Supreme President Dr. Monique Vallance,  
Supreme 20-30s President Jason Deniz, and Supreme Youth President, Justin  
Valadao.

### **Madonna Inn, Garden Room**

**100 Madonna Rd, San Luis Obispo, CA 93405**

**Saturday, May 7, 11:30 am - 2:00 pm**


**RSVP: Pearl Perry (805) 296-3614**  
**p.perry.pr@gmail.com**

**Lunch \$20  
per person**

**Please RSVP  
by  
May 1, 2022**

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





Portuguese Fraternal Society of America  
Council 5/36 of Hayward

*Official Visit*

Honoring  
Supreme President  
Dr. Monique M. Vallance

20-30's Supreme President  
Jason Deniz

Supreme Youth President  
Justin Valadao

Dinner  
at 6:30 PM

Friday

**13**

May

Acqua e Farina  
22622 Main St.  
Hayward, CA 94541

\$20 per person

.....

RSVP

Please kindly RSVP by May 9, 2022 via email to  
[PFSA5.36@gmail.com](mailto:PFSA5.36@gmail.com)

# PFSA Golf Tournament

**May  
14**

**Get your team together and  
join us for a great day of golf!**

**8:30 am Registration**

**Entry Fee**

**9:00 am Shotgun start**

**\$150 / person**

**4 Player Scramble**

**Cart and lunch provided with fee**

**Prizes for 1st, 2nd, and 3rd Place finishers**

**Raffle prizes**



## Player Registration

Player 1:

Player 2:

Player 3:

Player 4:

Contact name and Contact #:

To reserve your place, please email  
this form to Juanita Pedrozo  
[ted1058@aol.com](mailto:ted1058@aol.com), or call  
(209) 769-9031.

Mail checks payable to  
PFSA Council 20

**Please reserve  
your foursome by  
May 1, 2022**

## Merced Golf & Country Club

6333 Golf Rd, Merced, CA 95340

Saturday, May 14, 2022

RSVP: Juanita Pedrozo (209) 769-9031

[ted1058@aol.com](mailto:ted1058@aol.com)





PFSA wishes everyone a successful Festa celebration!

### **Divino Espírito Santo**



All Festa committees and volunteers are working close together to give back to the community and honor the Portuguese traditions. We invite everyone to attend and be part of these great events.

Given the unprecedented times PFSA will not have the regular Festa publication this year 2022. PFSA will resume regular publication next year 2023.

In the meantime, please provide your Festa flyer with information to [mypfsa@mypfsa.org](mailto:mypfsa@mypfsa.org) or tag us on your flyer on Facebook at [mypfsa modesto](https://www.facebook.com/mypfsa.modesto).

We will share and publish your flyer on all social media, newsletter and other publishing channels.

Information to share and or submit:

- Date of Event
- Name
- Location

#### **Important Note:**

Dates and times subject to change without notice. Please contact the Festa Committee for additional information. The publisher of this list is not responsible for the accuracy of the information provided, as the list was compiled with information provided by various sources and with the best knowledge available.



# Upcoming Festas



## FESTA ITINERARY

April 30, 2022 - Saturday  
 4:00 PM Rosary  
 4:30 PM Bode de Leite  
 5:00 PM Livestock Auction  
 5:30 PM Grupo Etnografico Perolas do Atlantico  
 6:00 PM Thank You Dinner Cacoila and Auction  
 7:30 PM Dancing with Erminio Lemos

May 1, 2022 - Sunday  
 10:30 AM Mass by Father Pacheco  
 11:30 AM Procession/Parade  
 12:00 PM Sopas  
 1:30 PM Auction and Social Time

## 2022 FESTA PARTICIPANTS

Imperatriz Cherilyn Bairos  
 Imperador Alfred Bairos  
 Rainha Santa Isabel Hayli McDonald-Serpa  
 Trinchante John C Bairos  
 Mestre de Sala John W Bairos  
 Briadores Bill Bairos & Frank Anjos  
 Copeiros Tony Chaves & Anthony Garcia

## EXECUTIVE OFFICERS

Presidents Cherilyn Bairos & Alfred Bairos  
 Vice Preseidents John & Ann Bairos  
 Secretary Jeanine Serpa-Bairos  
 Treasurer Mike Taylor  
 Chairman of the Board John C. Bairos

## RAINHA SANTA ISABEL



Hayli McDonald-Serpa

## BOARD OF DIRECTORS

Patti Garza, Trudy Vierra, Mary Garcia,  
 John Braga Starr, Bill Bairos, Manuel Bairos,  
 John C. Bairos

As presidents of this fabulous organization, we are both proud and excited to celebrate our 25th annual Irmandade Mariense Festa Do Espirito Santo, (IMDES) in the tradition of the island of Santa Maria, Azores. Tradition is incredibly important to both this organization and to our culture in general, and this long standing event perfectly exemplifies what we collectively stand for. This event, and organization as a whole, is successful and prosperous because of the hard work and dedication of all of you, and you are deeply appreciated. This festa means the world to us! Your continued support the last 25 years have been humbling and we are forever grateful! We look forward to celebrating the Holy Spirit with all of you! May God Bless you!

Viva la Festa,

Cherilyn Bairos and Alfred Bairos  
 April 30 & May 1, 2022  
 5748 Albers Rd  
 Oakdale, CA 95361



## CROWS LANDING PENTECOST ASSOCIATION · 2020-2022

*Quarta-Feira dia 25 a  
 Sexta-Feira dia 27 de Maio*

6:30 p.m. Recitação do Terço.  
 10:00 a.m. *Sabado dia 28 de Maio*  
 Bodo de Leite com o tradicional "Pezinho" com os seguintes improvisadores: Cantadores: Vital Marcelino de Delhi, Jorge Teixeira de Hilmar e Lenio Parreira de Hilmar. Tocadores: Dimas Toledo de Turlock, Joe Vieira de Crows Landing e Manuel Avila de Hughson. Banda Livingston.  
 1:00 p.m. Leilão de gado.  
 2:30 p.m. Caçoilha será servida a todas pessoas presente.  
 7:00 p.m. Recitação do Terço.  
 8:00 p.m. Apresentação das rainhas e comissão.  
 8 p.m. - 12 a.m. Depois da apresentação, dança com musica por Chico Avila.

*Domingo dia 29 de Maio*

10:00 a.m. Formação do cortejo para a igreja. Procissão será acompanhada pelas filarmônicas Lira Açoreana de Livingston e Nova Artista de Tracy.  
 11:00 a.m. Missa solene na Igreja de Emaculado Coração de Maria celebrada pelo Sr. Padre Isaque Meneses e cantada por o Côro Português do Santuario de Nossa Senhora dos Milagres de Gustine.  
 Sopas serão servidas durante a missa e depois do cortejo voltar para o salão.  
 1:30 p.m. Leilão de ofertas.  
 8:00 p.m. Apresentação das rainhas e comissão.  
 8 p.m. - 12 a.m. Depois da apresentação, dança com musica por DJ Machad.

## OBRIGADO

Os Presidentes Helena e Joe Silva, Vice Presidentes Rosa e Juan Beltran e toda a comissão convida a todos a participar na nossa festa e agradecemos pelos seus generosos donativos e apoio.

*Divino Espirito Santo os Abençou*

## CROWS LANDING PENTECOST ASSOCIATION · 2020-2022

*Wednesday, May 25 thru  
 Friday, May 27*

6:30 p.m. Praying of the Rosary.  
 10:00 a.m. *Saturday, May 28*  
 Bodo de Leite with the traditional "Pezinho" accompanied by the following artists: Singers: Vital Marcelino de Delhi, Jorge Teixeira of Hilmar and Lenio Parreira of Hilmar. Musicians: Dimas Toledo of Turlock, Joe Vieira of Crows Landing and Manuel Avila of Hughson. Band: Livingston.  
 1:00 p.m. Cattle auction.  
 2:30 p.m. Caçoilha will be served to everyone present.  
 7:00 p.m. Prayer of the Rosary.  
 8:00 p.m. Presentation of the queens and committee.  
 8 p.m. - 12 a.m. Following presentation, dance with the music by Chico Avila.

*Sunday, May 29*

10:00 a.m. Formation of the parade begins at the hall. Procession accompanied by Lira Açoreana band of Livingston and Nova Artista of Tracy.  
 11:00 a.m. Mass celebrated at the Immaculate Heart of Mary Catholic Church by Father Isaque Meneses. Our Lady of Miracles Choir from Gustine will sing at mass. Sopas will be served to everyone present during mass and after.  
 1:30 p.m. Auction of gifts.  
 8:00 p.m. Presentation of queens and committee.  
 8 p.m. - 12 a.m. Following presentation, dance with music by DJ Machado.

## THANK YOU

Presidents Helena & Joe Silva, Vice Presidents Rosa & Juan Beltran and the entire Crows Landing Pentecost Committee invite you to participate in our festivities and we thank you for your generous donations and support.

*May the Holy Spirit Bless You*



# Council 18- Stockton

## Official Visit

March 20, 2022 - Stockton Ballroom







# Immigrant Week Celebration



**Council 3, Eureka**



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



**Council 7, Gustine/Newman**



**Council 46, Visalia**



# PFSA Youth Sponsorship OBSA Baseball Oakdale





# Giving Back



Thank you Council 14, Mountain View for your generosity. Your donation will be used to purchase school supplies, clothes, and other items for foster children in the Bay Area.

Thank you Council 26, Stevinson/Turlock/Hilmar for your continued support in their community by delivering a food basket for someone in need.





# Council March Challenge

Thank you for participating

Council 24 - San Leandro



Council 7 - Gustine/Hilmar





# PFSA Council Challenges

## Try our new Council challenges!



### May

Show us your Cinco de Mayo Celebration  
or

Upload your favorite photo of your mom

Please email photos, event date council number and city to

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

Don't forget to post and tag us on Facebook, Instagram or Twitter

### June

Have a summer BBQ

or

Share a favorite picture of your dad



# In Memoriam

Those we love don't go away, they walk beside us everyday. Unseen,  
unheard but always near, still loved, still missed.

COUNCIL	NAME
4 - Arcata	Maria R. Soares
5/36 - Hayward	Joe (Jose) G. Rosa
8 - Santa Maria	Elsie M. Cecchetti
8 - Santa Maria	John F. Rodrigues
8 - Santa Maria	Eldora Enos
11 - Turlock	Matthew Staack
13 - Tracy	Deborah Llyn Silva
16 - Newark	John F. Rodrigues
18 - Stockton	Mariella A. Medeiros
19 - Chino/Ontario	Herman P. Medeiros
20 - Merced	Joao Do Couto
24 - San Leandro	Maximino P. Gracio
29 - Watsonville	Manuel F. Silveira
34 - Clarksburg	John N. Lane
44 - San Jose	Phyllis S. Sousa
44 - San Jose	Joe M. Escobar
44 - San Jose	Rosalie A. Ormonde
44 - San Jose	Judy Silveira
69 - Manteca	Amanda C. Rosa
99 - Lompoc	Joseph D. Avila
104 - Yerington	Vernon J. Farias
108 - Madera	Joanne D. Barcelos
128 - Oxnard	Shirley L. Perry
138 - Stratford	Alvin A. Menezes

# WHOLE LIFE

10 Year & 20 Year Payment Life | Interest Sensitive Whole Life | Universal Life



Male Age	Universal	ISWL	20PL	10PL
0	\$24.83	\$35.08	\$55.53	\$91.53
20	\$42.92	\$51.58	\$94.05	\$156.87
30	\$58.92	\$68.67	\$121.86	\$204.57
40	\$83.92	\$95.50	\$165.42	\$277.83
50	\$131.67	\$142.17	\$224.55	\$375.03

Female Age	Universal	ISWL	20PL	10PL
0	\$21.42	\$31.67	\$48.60	\$80.55
20	\$39.58	\$47.75	\$82.44	\$137.43
30	\$54.50	\$63.75	\$110.88	\$185.76
40	\$77.25	\$87.92	\$151.29	\$254.07
50	\$120.58	\$130.17	\$206.37	\$345.51

Monthly rates shown are based on a healthy non-smoker seeking a Whole Life insurance with coverage amount of \$100,000 and are based on our best underwriting class as of 01/01/2022. Rates and coverage amounts are subject to underwriting and are not guaranteed.

- **Permanent Life Coverage**
- **Guaranteed Fixed Payments**
- **Guaranteed Accumulation of Cash Value**
- **Accidental Death Benefit rider and Waiver of Premium rider for a minimal additional cost.**

Issue Ages: 0 to 80 Minimum Issue: \$10,000 to 1,000,000

**Call PFSA today for more information**

Falamos Português

Annuities



College Savings



Whole Life



Term



Wealth Transfer



1100 14th Street, Suite E, Modesto, CA 95354 | [www.MYPFSA.org](http://www.MYPFSA.org) | 1-866-687-PFSA | [mypfsa@mypfsa.org](mailto:mypfsa@mypfsa.org)





## WHOLE LIFE INSURANCE

10 & 20 Payment Life | Interest Sensitive Whole Life | Universal Life  
Issue Ages: 0 to 80 Minimum Issue: \$ 10,000 to \$1,000,000

### Policy Highlights

Product Description	Whole Life Insurance
Plans Available	10 Payment Life, 20 Payment Life, Interest Sensitive Whole Life, Universal Life
Issue Ages	10PL and 20 PL – Ages 0 to 80 •ISWL and Universal Life - Ages 0 to 85 (0 to 70 for amounts under 100k)
Issue Amounts	10 PL and 20 PL - Minimum \$ 10,000, Maximum \$ 1 Million •ISWL and Universal Life – Minimum \$ 25,000, Maximum \$ 1,000,000
Underwriting Classes	10 and 20 PL – Standard Non-Tobacco and Tobacco •ISWL and Universal - Super Preferred, Preferred, Standard Non-Tobacco, Tobacco.
Illustrations	Required
Riders	Accidental Death Benefit up to \$300,000 – Coverage until age 70 •Waiver of Premium – Coverage until age 60
Fees	10PL and 20 PL - Annual Policy Fee - \$ 50.00 •ISWL and Universal Life - Annual Policy Fee - \$ 70.00
Discounts	Premiums paid in advance for 2 years or more qualify for a premium discount
Grace Period	60 Days
Default Non- Forfeiture Option	ISWL and Universal - Reduced Paid up - The amount of insurance will be determined by applying the net cash value of this Policy at the attained age of the Insured as net single premium for such insurance.
Policy Loans	The maximum available cash loan will be 80% of the cash value of the Policy at the end of the Policy Year in which the loan is made.

**Contact PFSA Home Office**  
**Toll Free Phone: 1-866-687-7372**

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

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





Protection • Fraternalism • Sociability • Assistance

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

**Portuguese Fraternal Society of America**

1100 14th Street, Suite E  
Modesto, CA 95354

Phone: 209.702.6364  
Toll Free: 1.866.687.7372  
E-mail: [mypfsa@mypfsa.org](mailto:mypfsa@mypfsa.org)

**WE'RE ON THE WEB**  
**WWW.MYPFSA.ORG**

@MYPFSA



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

## SALES AGENTS



**Joe Seamas**  
Lic# 0C00867  
Phone# 209-275-0200  
Email: [joe.seamas@mypfsa.org](mailto:joe.seamas@mypfsa.org)



**Susan Michelle Gonzales**  
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Email: [luisiana.drumonde@mypfsa.org](mailto:luisiana.drumonde@mypfsa.org)



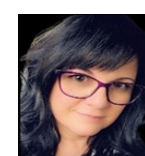
**Moises Lourenco**  
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**Stephanie Koch**  
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Email: [stephanie.koch@mypfsa.org](mailto:stephanie.koch@mypfsa.org)



**Sandra Crivello**  
Lic# 4087078  
Phone# 209-988-9156  
Email: [Sandra.crivello@mypfsa.org](mailto:Sandra.crivello@mypfsa.org)



**Yaneth Armas**  
Lic# 4185337  
Phone# 408-679-5859  
Email: [yaneth.armas@mypfsa.org](mailto:yaneth.armas@mypfsa.org)