



PFSA Newsletter

July
2026



New Members

2 - Bakersfield	1
7 - Gustine/Newman	2
13 - Tracy	5
26 - Stevinson/ Turlock/ Hilmar	9
38 - Modesto	2
98 - Ferndale	4
100 - Oakdale/Escalon/Riverbank	8
106 - Riverdale	10
118 - Elk Grove	1

Upcoming Events

July

- 7/12 – Lathrop OV
- 7/25 – Eureka/Arcata/Ferndale OV

August

- 8/1– Golf Tournament Atwater
- 8/9 - Turlock OV
- 8/10 - Padres Portuguese Heritage Tailgate Crew, San Diego
- 8/14 - Pauleto Dinner
- 8/14 - 8/16 Pismo Festa
- 8/15 - Quakes Portuguese Heritage Tailgate Crew, San Jose
- 8/22 - Battle of Bifanas Festival San Jose
- 8/23 - Merced/Madera OV

September

- 9/6 Autism Awareness Event Livingston
- 9/12 - Supreme President Testimonial, Tulare/Visalia/Stratford OV
- 9/20 - Benicia/Vallejo OV
- 9/25 - Gustine/Newman OV
- 9/26 - Oakdale/Escalon/Riverbank OV
- 9/27 - Stevinson/Turlock/Hilmar OV
- 9/30-10/3 - PBBI LAEF 50th Anniversary Conference

Monthly Challenges

July

Celebrate Independence Day, Hot Dog Month, and Ice Cream Day by having a picnic.

Donate to the Ronald McDonald House Youth Charity—Pop tops, hygiene products, or blankets.

Post a patriotic outfit picture.

August

Attend a Portuguese Festa and tag @myPFSA

Donate School Supplies to celebrate back to school.

Showcase your photo skills and World Photography Day by posting a picture of something that starts with the letter “a.”

Happy Birthday to our members born in July!



Susana DaRosa
July 2nd



Neil Faria
July 6th



Jax Melo
July 8th



Juan Martinez
Husband of CEO
July 9th



Bernadette Silva
July 12th



**Robert "Bob"
Bertao**
Director of the
Board
July 13th



Angel Sierra
July 14th



Mark Rocha
Supreme Marshal
July 18th



Erik Petersen
July 19th



Richard Melo
July 19th



Susie Lourenco
BOD Ex-Officio
July 20th



Joey Petersen
July 21st



Manuel Melo
July 24th



Desarae Stanton
July 25th



LEADERSHIP & UPDATES



Leading the Way

Executive Corner

Bernice Armas-Martinez, CEO

Miriam Ramos, Interim CFMO

Jerry Escobar, CMO



Delegate Packets: You will be receiving your Council's Elected Delegate Roster. They must be completed and returned to the Home Office by August 17th.

- Each PFSA Fraternal Council, **MUST** be in good standing **NO EXCEPTIONS**.
- Automatic Delegates must have attended the majority of your regular council meetings as required by the Rules of Procedures.
- New Additional Delegate Eligibility Requirements. See next page.

Board Elections: The PFSA Board of Directors currently has one open position. Nominations are being accepted through September 1st. Packets will be mailed out on July 1st.

Please view the following requirements:

- Must have a clear understanding of the duties of the Board of Directors and understand the structure, operation, and requirements of Fraternal Benefit Societies.
- Must be able to devote time to the board activities and attend meetings.
- Must be a current member of PFSA.

Administrative System: To better serve our members and improve operational efficiency, PFSA has recently implemented a new administrative system. As part of this transition, you will notice that payment notices and other member communications will have a new look. Thank you for your continued membership and support as we invest in improvements that strengthen PFSA and enhance your member experience.

Important Notice to Members: We would like to inform you that billing notices may be arriving later than usual as we upgrade and improve the design and delivery of our billing statements. While we complete these enhancements, you may still make payments by calling our **Home Office:** 209-702-6364.

Our team is available to assist you with:

- Making payments over the phone
- Providing your current account balance
- Confirming your monthly, quarterly, or annual payment amount

If you have any questions about your account or payment options, please contact us. Our staff are happy to help. Thank you for your patience and understanding as we work to improve this process and provide you with a better billing experience.

Thank you for being a valued PFSA member.

Convention is fast approaching and we are accepting Council Recognition Forms and nominations for Fraternalist of the Year and Portuguese Community Service Awards. **Please refer to each form located in the INFO section at the back of the newsletter for details. The Deadline is August 31, 2026** and all submissions **MUST BE EMAILED** to **jerry.escobar@mypfsa.org**. If you do not receive an email confirming receipt by September 7, please contact **jerry.escobar@mypfsa.org** **408.813.1310**.



PFSA
1100 14TH ST. SUITE E
MODESTO, CA 95354



209.702.6364
1.866.687.7372



MYPFSA@MYPFSA.ORG
PUBLISHING@MYPFSA.ORG
WWW.MYPFSA.ORG



June 20, 2026

To: PFSA Beneficial Members and Council Officers
From: Bernice Armas-Martinez, CEO
Subject: Additional Delegate Eligibility for the PFSA Convention

Dear PFSA Members,

You are hereby notified that the PFSA Board of Directors, on June 20, 2026, revised the eligibility requirements for members wishing to attend the PFSA Convention as an Additional Delegate. These revisions are intended to provide opportunities for member participation while ensuring equitable representation and responsible management of Convention attendance.

An Additional Delegate is a PFSA Beneficial Member who is not serving as a Delegate or Alternate Delegate but meets one of the eligibility requirements outlined below. A member may be considered for attendance as an Additional Delegate if he or she meets one of the following criteria:

A. Member of an Inactive Council - A member whose Council became inactive within the twelve (12) months immediately preceding the Convention may be eligible to attend as an Additional Delegate. Eligibility under this provision is limited to **one-time Convention attendance**. To be eligible for future Convention participation, the member must join and actively participate in an active Council.

B. New Member - A member who joined PFSA within six (6) months of the Council's election of Convention Delegates and wishes to attend the Convention may be eligible to participate as an Additional Delegate.

C. Work or School Schedule Conflict - A member who is unable to regularly attend Council meetings due to work obligations, school schedules, or educational commitments may be eligible to attend the Convention as an Additional Delegate.

All requests for Additional Delegate status are subject to:

- Review and approval by the PFSA Executive Team;
- Verification that the member meets one of the eligibility requirements outlined above; and
- Availability of Convention delegated space.

To ensure responsible management of Convention resources and accommodations, the number of Additional Delegates approved to attend any Convention shall be limited to twenty-five (25) members.

Members seeking consideration as an Additional Delegate should contact their Council Secretary, who will submit the request to the PFSA Home Office for review. Members qualifying under the inactive Council provision may contact the Home Office directly for guidance regarding the approval process.

Thank you for your continued commitment to PFSA and its mission.

Sincerely,

A handwritten signature in black ink, appearing to read "Bernice Armas-Martinez", is positioned above the printed name.

Bernice Armas-Martinez
Chief Executive Officer
Portuguese Fraternal Society of America



PFSA Supreme President Donald Costa



Northern California

In May, I continued to represent PFSA in many ways, truly enjoying these experiences. I appreciate the opportunities to meet such wonderful people.

On May 2nd, I attended the Past Supreme Presidents' and Spouses Association Annual Meeting held at the home office in Modesto. Many items were discussed and resolved. It was very nice to see so many Past Supreme Presidents and Spouses in attendance. So sorry to hear the list of Passing Supreme Presidents and Spouses.

On May 2nd, I Attended The PFSA Annual Corporate Meeting led by Chairman of the Board of Directors, Ted Pedrozo. I learned of our financials for the year 2025. Again, impressed with our Board of Directors and their decisions to better our financials. Thank you for your expertise along with our Executive Officers.

On May 3rd, I attended and marched in the parade for the festa at Casa de Acores. Thank you Past Board Member and Past President, Al Furtado for carrying our banner. Thank you to Supreme Youth Officer, Mia Silva and her mother, Paula Silva, Youth Advisor, Past Supreme President, Al Furtado and Sue, they had a great lunch prepared and enjoyed by all.

On May 4th, I attended Council #46, Tulare and convention committee meeting. More discussion items were agreed on by the committee. Thank you to all who attended.

On May 6th, I attended Council #66, Visalia meeting honoring Mother's Day. It was well attended and laughs made it exciting.

On May 17th, I attended the festa of PFSA Council #138 and IDES Council #145. Supreme Marshal, Mark Rocha carried the banner in the parade and attended the festa with me. Thank you, Mark. I marched that same parade in 1990 as Supreme President of former IDES. 36 years older and boy it was harder to walk the distance. I remembered Past Supreme Presidents, Mr. and Mrs. Fernando Silva walking the parade in 90+ degrees heat and not complaining. Thank you for the opportunity to continue traditions.

On May 17th, there also was a festa of PFSA Council #118 Elk Grove, asked Supreme Vice President Rui Rodrigues to attend, but he was unable to attend.

On May 26th, I was excited to meet The Secretary of State of Portugal, Emidio Sousa and Consul-General of Portugal, Filipe Ramalheira at an event held in Tipton. I was excited to see so many people in attendance. Thank you Diniz Borges for the opportunity. I also talked with members about updating their policies.

On May 29th, I met with PFSA Secretary of #28, Fresno to discuss several items. Thank you Dorothy for meeting with me.



PFSA Supreme President
Donald Costa



Northern California

On May 30th, I attended my Official Visit for Council #2, Bakersfield. Truly enjoy this group of people who always treat me like family. Thank you to the two Supreme Presidents for your great speeches and your attendance. Always appreciate seeing you and your excitement. Thank you for your gifts and all your hospitality extended to me. Thank you for the helpers who assisted me carrying all the "stuff" into the building.

On May 30th, I attended the festa of PFSA Council #34 and former IDES #3 Clarksburg Festa Queen Dinner. It was so nice to see the Souza family and others who were part of my past. Thank you for a great dinner.

On May 31st, I attended the festa of PFSA Council #34 and former IDES #3 Clarksburg. With my back hurting, I wasn't able to walk the parade, but had nice memories of 1990 walking the parade pushing my twins in their stroller. Wind was so strong that day, we had to lower the banner and a nice lady lost her hat as it flew onto the river and floated away. I met several members, especially enjoyed visiting with Leonard and Linda Wallis. Hope to see them at convention! Hope to see this group again. Thank you for the hospitality.

On June 1st, I attended the CPAC meeting at the Capitol in Sacramento to see the proclamation passed by both state senate and representatives that honors Portugal all month. I was so impressed to see all the work by our state government. Each member got a loaf of sweet bread! I was also proud to see my son, Cliff Costa at the luncheon and leading the capitol tour. Thank you both CEO, Bernice Armas Martinez and CMO, Jerry Escobar for attending with me. What a memorable day!

Thank you to all the members and guests who attended this month's functions. I truly enjoy seeing you!

Please update your policies: PFSA, Former Societies: IDES, SES, UPEC, and UPPEC. Contact any agent, the office or myself.

Fraternally yours,

Donald J. Costa

559-972-4693



ALZHEIMER'S[®] ASSOCIATION

*PFSA Supreme President's
Charity 2025-2026*



2025 ALZHEIMER'S DISEASE FACTS AND FIGURES

Over
7 MILLION
Americans are living with
Alzheimer's



1 IN 3

older adults dies
with Alzheimer's or
another dementia



Between
2000 and
2022 deaths
from heart
disease have
decreased

2.1%



while deaths
from
Alzheimer's
disease have
increased

142%



**NEARLY
12
MILLION**

Americans provide
unpaid care for people
with Alzheimer's or
other dementias

These caregivers
provided more than
19 billion hours
valued at nearly

**\$413
BILLION**



IT KILLS MORE THAN

breast cancer



prostate cancer

COMBINED

In 2025, Alzheimer's
and other dementias
will cost the nation

**\$384
BILLION**



By 2050,
these costs
could rise
to nearly

**\$1
TRILLION**

The lifetime
risk for Alzheimer's
at age 45 is

**1
IN
5**

for
women

**1
IN
10**

for
men

**UP TO
4 IN 5**

Americans feel
optimistic about new
Alzheimer's treatments
in the next decade



92%
of Americans would
want a medication to
slow the progression of
Alzheimer's following
a diagnosis

Together, we can end Alzheimer's Disease

Donations

Can be
made to:



Alzheimer's Association of
Northern California

Attn: Modesto Walk Alz

2710 Gateway Oaks Dr Suite 200S

Sacramento, CA 95833



YOUTH & FUTURE LEADERS



Get Ahead

PFSA Youth

Empowering youth • Building leaders • Serving our community • Join us • Grow with us • Make an impact

On May 30, 2026, PFSA Supreme Youth President Joseph Reyes attended the Presidential Official Visit in Bakersfield, accompanied by Supreme Youth Marshal Marisa Geston. Together, they enjoyed a day of fellowship, friendship, and celebrating the values that unite the PFSA family.

A highlight of the visit was Joseph's presentation of donations to two deserving organizations in the Bakersfield community: the Ronald McDonald House and the Society of St. Vincent de Paul. Through these contributions, Joseph continued his commitment to service and giving back to those in need.

The event provided a wonderful opportunity to connect with members, share ideas, and witness the dedication and enthusiasm of PFSA members of all ages. Joseph and Marisa were grateful for the warm hospitality extended by the Bakersfield members and appreciate everyone who helped make the visit memorable and successful.

Joseph and the Supreme Youth Board looks forward to future official visits and continuing to strengthen the bonds of friendship, service, and community throughout the PFSA.



PFSA Youth

Empowering youth • Building leaders • Serving our community • Join us • Grow with us • Make an impact

The Supreme Youth Board continues to shine through active engagement in a variety of meaningful community and cultural initiatives. Throughout the season, board members have proudly represented PFSA at numerous festas, helping preserve and celebrate Portuguese traditions while strengthening connections across councils and generations.

In recognition of Portuguese Heritage Month, the Youth Board participated in San Jose's proclamation ceremony, honoring the rich history, values, and contributions of the Portuguese community. Their presence helped elevate awareness and pride in our shared cultural identity across local cities and organizations.

In addition, members supported educational outreach by attending a Portuguese author talk at Hilmar Elementary School, inspiring younger students through storytelling, language, and cultural connection. These efforts reflect the Board's ongoing commitment to leadership, service, and the promotion of Portuguese heritage in both community and educational settings.



PFSA Youth



Empowering youth • Building leaders • Serving our community • Join us • Grow with us • Make an impact

PFSA brought a strong and vibrant youth presence to the Dia de Portugal Festival at Kelley Park, actively participating in the parade and representing Portuguese heritage with pride throughout the day.

Throughout the event, PFSA members supported community engagement efforts at the MyPFSA booth, helping with activities like face painting and connecting with families and attendees of all ages. Their involvement highlighted the organization's commitment to service, leadership development, and cultural celebration.

From marching in unity to volunteering and engaging with the public, PFSA helped create an energetic and welcoming atmosphere that reflected the spirit of Portuguese pride and community connection at the heart of the festival.

PFSA Youth Spotlight



As Ruby Love Koch graduates from Curtis High School with the Class of 2026, we couldn't be more proud of all she has accomplished throughout her high school journey.

As PFSA Supreme Youth Guard, Ruby has represented our organization with enthusiasm, dedication, and a strong commitment to service. Throughout her years in high school, she balanced academics with athletics, participating in wrestling, softball, and swimming while continuing to be an active member of her community.

Her hard work and determination were recognized through several prestigious scholarships, including the PFSA Scholarship, the Max Gracious Memorial Scholarship, and the Bernice A.B. Keyes Scholarship awarded by her school. These honors reflect her academic achievements, leadership, and dedication to reaching her goals.

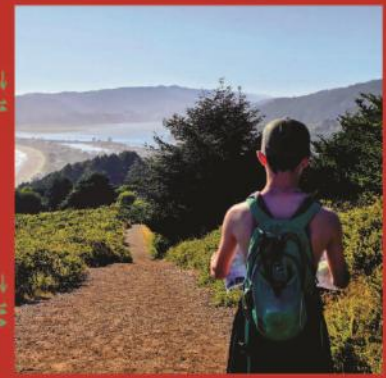
This fall, Ruby will begin an exciting new chapter at Grand Canyon University, where she plans to study Elementary Education and Special Education. Her dream is to become a 4th-grade teacher and make a meaningful difference in the lives of young students through education, compassion, and encouragement. Ruby's high school years were defined by perseverance, leadership, academic success, athletic achievement, and a passion for helping others.

Congratulations on your graduation and all of your accomplishments, Ruby! Your PFSA family is incredibly proud of you and excited to see all that you will achieve in the years ahead.



Congratulations Class of 2026

PFSA Youth Spotlight



As we celebrate another incredible year, we want to recognize these amazing young leaders whose hard work, dedication, and accomplishments continue to inspire those around them.

Supreme Youth Vice President Mia Silva has had an incredible sophomore year! While balancing academics, she actively participated in both cheer and soccer, demonstrating teamwork, commitment, and school spirit. This year was especially meaningful as she completed her Confirmation and had the honor of becoming a Madrinha to her cousin—a beautiful milestone in her faith journey. Looking ahead, Mia has so much to be excited about as she enters her junior year at Hilmar High School. She will be cheering on the Varsity squad and will begin her role as a Sidemaids for Our Lady of Miracles in Gustine this September. We can't wait to see all that she accomplishes in the year ahead!

Supreme Youth Master of Ceremonies Kaden Kross had an exceptional 7th-grade year filled with academic excellence and personal growth. Kaden earned the Historian Award for World History, achieved Principal's Honor Roll Summa Cum Laude status with a GPA of 3.9-4.0+, and received the prestigious United States President's Award for Outstanding Academic Excellence, recognizing him among the top students in his class. Beyond the classroom, Kaden took on a new challenge by learning to play the trumpet and advanced to the next level in less than a year—a testament to his dedication and perseverance. He also qualified both semesters for the California Junior Scholarship Federation (CJSF) and successfully completed his required community service projects. We are incredibly proud of his achievements and look forward to watching him continue to excel.

PFSA Youth Spotlight

As Joseph closes the chapter on his senior year and graduates with the Westmont High School Class of 2026, it is a moment to reflect on a year strongly defined by leadership and service through PFSA.

As PFSA Supreme Youth President, Joseph represented youth across California with dedication, professionalism, and compassion. Throughout his term, he led with purpose, supporting charitable initiatives, strengthening youth engagement, and helping expand awareness of PFSA's mission across councils and communities.

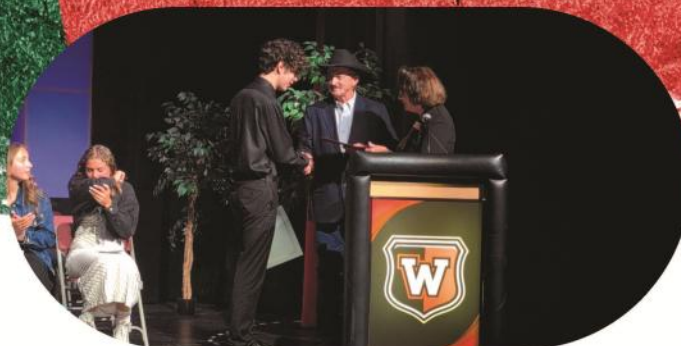
A major focus of his leadership this year was his chosen charity, Parents Helping Parents, where he helped raise awareness and support for individuals with disabilities through outreach, donations, and bracelet fundraising efforts.

His service within PFSA also includes years of commitment leading up to this role, participating in events statewide, volunteering at community initiatives, and supporting the organization's mission through youth leadership, mentorship, and service work.

This year, Joseph was also recognized with the PFSA Scholarship and the PFSA Past Presidents / José H. Câmara Memorial Scholarship, honoring both his leadership and dedication to the organization and its values.

After graduation, Joseph will begin his college journey at De Anza College, pursuing his Associate of Arts in Business Administration before transferring to continue his studies.

Congratulations, Joseph, on your graduation, your PFSA leadership, your scholarships, and an outstanding senior year of service. Your PFSA family is incredibly proud of you



Congratulations Class of 2026




LEARN PORTUGUESE

LEARN PORTUGUESE WHILE CELEBRATING

4TH OF JULY!

HAPPY 4TH OF JULY!







1. VOCABULÁRIO DO 4TH OF JULY

Lê, repete e aprende!

	Bandeira	Flag
	Fogos de artifício	Fireworks
	Chapéu do Tio Sam	Uncle Sam Hat
	Liberdade	Freedom
	Águia	Eagle
	Cachorro-quente	Hot dog
	Churrasco	Barbecue
	Piquenique	Picnic
	Estrela	Star
	Cupcake patriótico	Patriotic cupcake

4. FRASE RÁPIDA!

Usa esta frase:

Feliz 4 de julho!
Happy 4th of July!



2. VAMOS PRATICAR!

Liga a palavra à imagem certa!

Bandeira



Fogos de artifício



Chapéu do Tio Sam



Liberdade



Águia



Churrasco



VAMOS LÁ!



5. USA NUMA FRASE!

Escolhe 2 palavras da lista e escreve uma frase em português!



6. VAMOS FALAR!

- Qual é a tua parte favorita do 4 de julho? (What is your favorite part of July 4th?)
- Costumas ver fogos de artifício? (Do you watch fireworks?)
- O que gostas de comer no 4 de julho? (What do you like to eat?)
- Já foste a um desfile do 4 de julho? (Have you ever been to a parade?)



★ PRACTICA TODOS OS DIAS ★ CELEBRA A LIBERDADE ★ APRENDE PORTUGUÊS!





CULTURE & COMMUNITY



Celebrate Culture

Dia de Portugal 2026







**Proclamation of June as
Portuguese Heritage Month
at Sacramento State
Capitol**





A wonderful reception celebrating the Day & Month of Portugal hosted by the Consul General of Portugal, Filipe Ramalheira. We were also honored to have the Mayor of San Francisco and the Secretary of State of Economics in Portugal also provide remarks celebrating the occasion. Thank you to the Consul General, Sr. Manuel Eduardo Vieira & family, along with sponsors for organizing such a nice event.



Celebrating the Day & Month of Portugal Proclamation at the San Jose City Council meeting hosted by Councilmember Ortiz, Mayor Mahan, and the entire City Council. We were honored to have the Secretary of State of Economics in Portugal João Rui Ferreira. Thank you to the Consul General of Portugal & Dignitaries, PFSA Youth President, Chairman, CEO, CMO, and sales agent in attendance! Congratulations to POSSO for being honored for 50 years of service.



PFSA would like to thank the Mayor and Council of Santa Clara for proclaiming June as Portuguese Heritage Month. We were honored to have our Consul General of Portugal Filipe Ramalheira present to speak. Many thanks to Maria Ricardo for organizing the event. Our Youth President Joseph Reyes and CMO Jerry Escobar were on hand to represent PFSA.



PORTUGAL
WORLD CUP
WATCH PARTIES

17 JUNHO 2026



PORTUGAL VS DR CONGO

1 1

Santa Clara Band Hall

23 JUNHO 2026



PORTUGAL VS UZBEQUISTÃO

5 0

Santa Clara Band Hall



27 JUNHO 2026



VS



COLÔMBIA VS PORTUGAL

0

0

San Pedro Square

San Jose & Dublin

WORLD CUP WATCH PARTIES





PFSA Co. 5/36 Hayward Festa



2026 Hilmar Dairy & Farm Festival



2026 Watermelon Festival Manteca



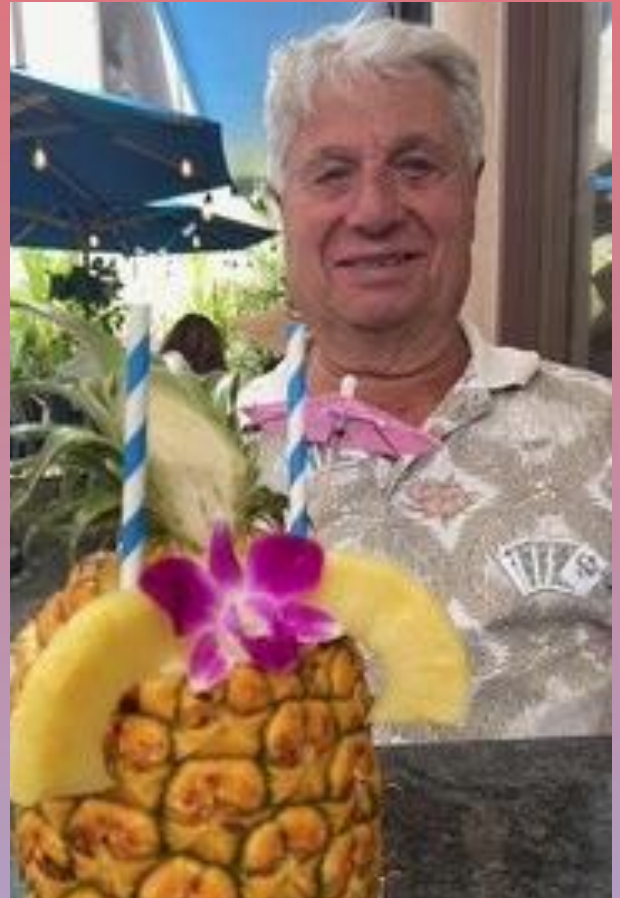


COUNCILS IN ACTION



Council #84 celebrated Father's Day, Maria Graham's Birthday, and Dia de Portugal at the Graham's home!!

Council #3 Eureka participating in the June challenge by wearing their favorite Hawaiian shirts to welcome summer and travel!!



PFSA Co. 7 Gustine-Newman celebrated and honored the DADS & GRADS at their meeting!! They celebrated Father's Day by wearing Hawaiian shirts. They honored Co. 7's scholarship recipients, Gwendolyn Barcelos, and Delaney Medeiros from Gustine High School, and Mallory Solano from Orestimba High School. Thank you Luisiana Drumonde for presenting the awards.



PFSA Co. #12 Oakland celebrated Father's Day and 4th of July at their recent meeting!!



PFSA Home Office having fun with the June Challenges! Happy Father's day to Sales Agent Joe Seamas and our CMO Jerry Escobar!



Council 24, San Leandro celebrated Father's Day after their June meeting!!



Former Board member and Past Supreme President Al Furtado celebrating Father's Day with his Dad, Past Supreme President Francis Dutra.



Council 90, Salinas celebrated Father's Day at their last meeting.

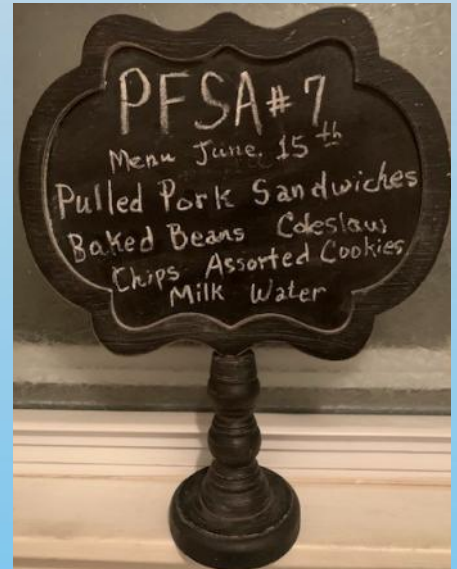


MEMBERS MAKING A DIFFERENCE



Assistance—Give Back

PFSA Council #7 Gustine/Newman held their "Members in Action" project at the "We Care Program" in Turlock for the homeless men. They fed 50 men, staff and #7 volunteer members. It was a humbling and rewarding experience and the men were so grateful for the meal they provided, and thanked them for their service!



PFSA Co. 66 Visalia held their June meeting honoring their Father's for Father's Day!! They collected men's toiletries for the Visalia Rescue Mission to be distributed as needed. Great job giving back to the community!!



**COUNCIL
#66**



EVENTS & ACTIVITIES



2026 Official Visits

Council	City	Dates
21	Los Banos/Dos Palos	1/11/2026
118	Elk Grove	1/25/2026
34	Freeport/Clarksburg	
51	Sacramento	
5/36	Hayward	2/22/2026
13	Tracy	3/15/2026
18	Stockton	
1	San Diego	3/21/2026
90	Salinas	3/28/2026
14	Mountain View	4/19/2026
44	San Jose	
8	Santa Maria	4/26/2026
84	San Luis Obispo	
99	Lompoc	
140	Cayucos	
2	Bakersfield	5/30/2026
200	Lathrop	7/12/2026
3	Eureka	7/25/2026
4	Arcata	
98	Ferndale	
11	Turlock	8/9/2026
20	Merced	8/23/2026
108	Madera	
46	Tulare	9/12/2026
66	Visalia	Testimonial
138	Stratford	
54	Benicia/Vallejo	9/20/2026
7	Gustine/Newman	9/25/2026
100	Oakdale/Escalon/ Riverbank	9/26/2026
26	Stevinson/Turlock/ Hilmar	9/27/2026
44	Youth President	10/18/2026
	Testimonial	

Have Fun – Celebrate Together

PFSA CO. 200,
Lathrop Presents

JULY 12 | 11:00 AM
2:00 PM

ALOHA OFFICAL VISIT!

Get ready for an afternoon full
of fun, games, and good vibes!

Pizza, Salad,
Drinks &
Sweets

Games,
Prizes & Luau
Style Fun

Price includes
food, drinks, and
one raffle ticket

»»»» Deaf Puppy Comedy Club/Bar and Grill ««««
127 N Main St, Manteca, CA 95336

**\$20 PER
PERSON**

**PAY THROUGH VENMO,
CHECK, OR CASH**

Please RSVP to Niecy
(530)701-0638

RSVP by July 5th

VENMO: @PFSACO200





JOIN US FOR BRUNCH & MIMOSAS
**COUNCILS 3 EUREKA, 4 ARCATA &
98 FERNDALE**

TO WELCOME THE PFSA SUPREME PRESIDENT

JULY

25

10:30 A.M. SOCIAL
11:00 A.M. BRUNCH

We will be honoring the PFSA Supreme
President, 20-30's Supreme President &
Supreme Youth President.

Ferndale Portuguese Hall
355 Ocean Ave, Ferndale, CA

Raffle Prizes Welcome
Please RSVP by July 20
Stephanie Koch
707-786-4964

Join us for a
great day of
golf!



SATURDAY
AUGUST 1ST

Check-in: 8:30 am
Shotgun starts 9:00 am

GOLF
TOURNAMENT
2026

4 PLAYER SCRAMBLE

Cart and lunch provided with fee
Prizes for 1st, 2nd & 3rd place finishers

.....
\$125 - Per Player
.....

Player Registration

Player 1:
Player 2:
Player 3:
Player 4:
Contact name and number:

Please email this form to:
Juanita Pedrozo
jcpedrozo8@gmail.com or
call 209.769.9031

Mail checks payable to:
PFSA Council 20
3642 Thrift Rd.
Merced, CA 95351

PLEASE RSVP
FOURSOME
BY 7/25

Rancho Del Rey Golf Club
5250 Green Sands Ave, Atwater, CA





**Join the 20's 30's in supporting our president's charities
by unleashing your inner artist! Open to all and no
experience needed!**

**\$20 per person *Includes all art materials to
create and take home your masterpiece!
Plus wine and non-alcoholic options served.**

**A portion of the proceeds will support
Alzheimer's Association-Northern California
and Parents Helping Parents**

**On Saturday August 8th
@ 2pm
PFSA Office 1100 14th
Street, Suite E Modesto,
CA 95354**



RSVP by 8/3 * Call or Text Miriam * 805-944-0638



Fraternal Council 11 of Turlock
Cordially invites you and your family
to attend our official visit honoring:
PFSA Supreme President, Donald J. Costa
Supreme 20/30s President, Miriam Work
Supreme Youth President, Joseph Reyes

Sunday, August 9th at 12:00 p.m.
at Round Table Pizza in Turlock
2650 Geer Rd. Turlock, CA 95382
Please RSVP by August 1, 2026 by calling
Julie Teran, Secretary (209) 988-0303



Join us for a
great day of
fun and
fraternatism

Social: 11:30 am
Lunch: 12:00 pm



Official Visit



THEME

**WATER
SLIDE
FOR THE
KIDS**

PFSA Council 20, Merced

cordially invites you to welcome

**PFSA Supreme President Don Costa
Supreme 20-30s President Miriam Work
& Supreme Youth President Joseph Reyes**

**AUG
23**

Donations for raffle appreciated

**BUHACH HALL
2889 N BUHACH RD, ATWATER**

**Please RSVP by 8/17 to
Juanita Pedrozo
jcpedrozo8@gmail.com or
call 209.769.9031**

JOIN US FOR
PFSA Council #100
Oakdale/Riverbank/ Escalon

Official Visit Honoring:

Supreme President, Donald Costa
Supreme 20-30's President, Miriam Work
Supreme Youth President, Joey Reyes

Saturday September 26th @ 12pm
Escalon Community Center- Hogan Park
1051 Escalon Ave, Escalon, CA 95320

\$20 per person

Please RSVP to:

Susan: (209) 840-0749

Nelly: (209) 610-2090



INFO & PROGRAMS

2026 PFSA Souvenir Convention Program

Company Name: _____
Contact Name: _____
Address: _____
City, State, Zip: _____
Telephone: () _____
Email address: _____

Please indicate the level of sponsorship:

- | | | | | |
|--------------------------|--------|---|--------|------------|
| ☐ | \$100. | Full Page Ad / Black and White | \$120. | Colored Ad |
| ☐ | \$ 60. | Half Page Ad | \$ 80. | Colored Ad |
| ☐ | \$ 40. | Quarter Page Ad | \$ 60. | Colored Ad |
| ☐ | \$ 25. | Business Card | | |
| ☐ | \$300. | Inside Cover / Center Page (Colored Ad) | | |
| ☐ | \$250. | Back Cover (Colored Ad) | | |

**All ads are printed in black and white if not specified. Text should be limited to advertisement for the business and/or a congratulatory message to the President(s). Photos should be limited to appropriate photos used for advertisement for the business and/or photos of the submitters choice. Convention Committee Members has final approval of the ad and photo content for the program. Digital ready artwork: high resolution pdf preferred, not less than 300 dpi. All files should be provided as an individual attachment and NOT embedded in another file (i.e. Word). Minimum requirements for jpeg or png files is 300 dpi at final print size.*

**** Electronic artwork/ads should be emailed to Juanita C. Pedrozo Jcpedrozo8@gmail.com**

DEADLINE: September 1, 2026

Please make check payable to PFSA Council # 46 and send to:

Juanita C. Pedrozo
3642 Thrift Rd
Merced, CA 95341
Tel: (209) 769-9031
Juanita C. Pedrozo



Council Recognition Program Application

September 1,—August 31

Rewarding the Volunteer work and the Accomplishments of Our Members

The Fraternal Council Recognition Program was created to provide Councils with incentives to become more involved in their Council and increase active participation of our members, their families and friends within their own local communities. The program rewards membership growth, social events, participation and community service projects.

The program runs annually from **September 1 to August 31** and gives councils set requirements to strive to achieve in three award categories – gold, silver and bronze – that provide opportunities to mobilize members, achieve monetary awards and gain community recognition.

AWARD CATEGORIES: Gold, Silver, and Bronze

Fraternal Councils will be recognized based upon the total number of points achieved in the various categories.

- Up to Five Councils will receive a Gold Award
- Up to Ten Councils will receive a Silver Award
- Up to Fifteen Councils will receive a Bronze Award

RULES AND REGULATIONS

- All applications must be received by August 31st.
- Program application must be E-mailed to jerry.escobar@mypfsa.org . Add Title. COUNCIL RECOGNITION.
- If you do not get email confirmation in two days. Please resend via email or call Jerry Escobar 408.813.1310



PFSA
1100 14TH ST. SUITE E
MODESTO, CA 95354



209.702.6364
1.866.687.7372



MYPFSA@MYPFSA.ORG
PUBLISHING@MYPFSA.ORG
WWW.MYPFSA.ORG



September 1,—August 31 Council: _____

1. Participation in a Fraternal Event - Number of events..... X 5 = _____
(i.e. Picnic, Official Visits, Convention) **Maximum of 25 points.**

2. Participation in a PFSA Promoted Cultural or Community Event-Number of events _____ X 5 = _____
(i.e. Portuguese Heritage Game, Dia de Portugal, Wreath Ceremony) **Maximum of 25 points.**

3. Each New Member Referred (New Policy Sold) X 10 = _____
Maximum of 150 points.

4. Each New Member Active in Council Activities, PFSA events, or meetings X 5 = _____
Maximum of 25 points.

5. Community Service Projects - Number of projects held..... X 10 = _____
Maximum of 40 points.

6. Council Monthly Challenge - Number of months participated X 3 = _____
Maximum of 36 points.

7. Charity - Number of times donated to Charities..... X 5 = _____
Maximum of 50 points.

8. Volunteer Work - ...If your members volunteered in the community during the year.... Yes, Mark 20 points _____
Maximum of 20 points.

9. Social Media - We posted on Facebook or Instagram (tag @mypfsa—Modesto)._____ X 2 = _____
Maximum of 42 points.

GRAND TOTAL OF POINTS EARNED

We hereby declare that all the statements on this application are true and correct to the best of our knowledge.

Council President: _____ Date: ____/____/____

Council Secretary: _____ Date: ____/____/____

EMAIL: Jerry.Escobar@mypfsa.org



Fraternalist of the Year Award

Nomination Form

Nominations for the "FRATERNALIST OF THE YEAR AWARD" are now open and **must be received by August 31, 2026.**

Description

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.**

Only one winner will be selected from all who are nominated. The winner and nominator will be contacted approximately one month prior to convention.

The Review Committee will select an honoree from among those nominated. The honoree will be recognized during the PFSA Annual Convention.

Deadline for all nominations is August 31, 2026. The nomination form and supporting information **MUST BE EMAILED** to **jerry.escobar@mypfsa.org.**

Please include **"2026 FRATERNALIST OF THE YEAR AWARD NOMINATION"** in the subject. . **If after two days you do not receive an email confirming receipt, please contact jerry.escobar@mypfsa.org 408.813.1310**

A \$250.00 donation will be made to the charity of choice of the recipient.

Nominee qualifications:

- A. The nominee must be a member of good standing of PFSA.
- B. The nominee must be of good moral character and a valued member of his or her Fraternal Council.
- C. The nominee must have rendered outstanding service to further enhance the cultural, social, educational, and charitable activities of the PFSA.
- D. Society home office staff and other individuals compensated by the society as employees are not eligible to receive the award.
- E. There may be more than one nominee per Fraternal Council.
- F. The PFSA Fraternalist of the Year award can be won only once.

Application

Nominee Information		
Name:		Email:
Address:		Cell:
Occupation:		
Membership		
PFSA Council Number:	City:	No of years:
Member of the following organizations:		
Submitted by		
Name:		Email:
Address:		Cell:
		Co. Number/City:
Signature:		Date:

Information. (Please expand as needed on separate sheet)

1. Please provide a short narrative of the nominee. This can include his/her background, occupation, and other relevant information. **(Please limit this to seventy-five words or less)**
2. Please provide one to three examples of how the nominee has had significant involvement in their PFSA Council **this year**. Include participation in all society activities including positions held.
3. Please provide one to three examples of how the nominee has provided significant volunteer service **this year** to his/her community or participated in outreach activities in the Fraternal Council as well as the state level.
4. Please provide one to three examples of how the nominee has contributed or mobilized youth and adults to work together in partnership in a PFSA Council or his/her community **this year**.
5. Please indicate one to three examples where he/she has been a leader or innovator **this year**. Examples include new ideas for events or updating activities to make them more relevant.
6. Please feel free to add any social media or materials in support of your nomination. (If available)



Portuguese Community Service Award Nomination Form



Nominations for the "PORTUGUESE COMMUNITY SERVICE AWARD" are now open and **must be received by August 31, 2026.**

Description

The Portuguese Community Service Award is an honor presented by PFSA to recognize individuals who, have contributed to the betterment of the Portuguese people and/or their culture, traditions, or language.

Nominees need not be members of PFSA and will be judged on their merits and accomplishments in the current year. Only one winner will be selected from all who are nominated. The winner and nominator will be contacted approximately one month prior to convention. The nominee need not be of Portuguese descent, as long as he/she has contributed to the well-being of the Portuguese in PFSA licensed states. A select committee will determine a winner from among those nominated. The honoree will be recognized during the PFSA Annual Convention.

Deadline for all nominations is August 31, 2026. The nomination form and supporting information **MUST BE EMAILED** to jerry.escobar@mypfsa.org.

Please include **"2026 PORTUGUESE COMMUNITY SERVICE AWARD NOMINATION"** in the subject. If after two days you do not receive an email confirming receipt, please contact jerry.escobar@mypfsa.org 408.813.1310

A \$500.00 donation will be made to the charity of choice of the recipient.

Nominee qualifications:

- A. Have contributed to the betterment of the Portuguese people.
- B. Rendered services to enhance the knowledge and/or understanding of the Portuguese in PFSA licensed states.
- C. Respected and held in high esteem in their community.
- D. Be a member of organized Portuguese groups formed to promote Portuguese culture and traditions in PFSA licensed states.
- E. Be active in civic projects (chairman or participant) promoting Portuguese/American relations.
- F. Society home office staff and other individuals compensated by the society as employees are not eligible to receive the award.

Application

Nominee Information		
Name:		Email:
Address:		Cell:
Occupation:		
Membership in PFSA (Not mandatory)		
PFSA Council Number:	City:	No of years:
Member of the following organizations:		
Submitted by		
Name:		Email:
Address:		Cell:
		Co. Number/City:
Signature:		Date:

Information (Please expand as needed on separate sheet)

1. Please provide a short narrative of the nominee. This can include his/her background, occupation, and other relevant information. (Please limit this to seventy-five words or less.)
2. Please provide one to three examples of how the nominee has contributed to the betterment of the Portuguese people **this year.**
3. Please explain how the nominee has enhanced the knowledge and/or understanding of the Portuguese.
4. Please indicate which Portuguese groups he/she is a part of which promote Portuguese culture and traditions.
5. Please indicate one to three examples where he/she has been active in civic projects promoting Portuguese/American relations **this year.**
6. Please feel free to add any social media or materials in support of your nomination. (If available)



June 15, 2026

Dear PFSA Members and Fraternal Councils:

The Board of Directors has opened nominations to fill one Board of Director positions to serve a four (4) year term from January 1, 2027, to December 31, 2031. The expiring position is Director of the Board Duane Oliveria whom is eligible for re-election. 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-Six Million Dollars (\$146,000,000) not-for-profit insurance and financial services organization as well as 44 local Fraternal Councils, which engage in social, charitable, and benevolent activities to benefit members and their communities.

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, 2026, to the PFSA Home Office. Nominations postmarked after September 1, 2026, 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. **Please NOTE, the following eligibility update, The Board of Directors has eliminated any ownership or management of a business or department from previous requirements.** 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.

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.

Sincerely and Fraternaly Yours,

Ted Pedrozo

Ted Pedrozo

Chairman of the Board

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

Ted Pedrozo, Chairman (2027) ~ Melanie Santos, Vice-Chairwoman (2028)

Joseph Pinheiro, Secretary (2029) ~ Duane S. Oliveira (2026) ~ Robert A. Bertao (2027) ~

John P. Camara (2028) ~ Melanie Santos (2028) ~ Monique Vallance (2029).



Board of Directors Nomination Form

Suggested Candidate for PFSA Board of Directors Deadline is September 1, 2026

Please Note: The Board of Directors must have supported 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: _____



Board of Directors Nomination Form

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 can 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 supports the nomination. Please request the individual to submit a Candidate Statement and Photo.

PFSA Board of Directors Election Timeline:

Nominations open -- July 1, 2026

Nominations close -- September 1, 2026

(Nominations postmarked after September 1, 2026, will not be accepted)

Slate of Candidates Selected by Board of Directors on September 17, 2026

Ballots mailed -- October 1, 2026 (If election is required)

Deadline for return of Ballots -- November 1, 2026

(Ballots postmarked after November 1, 2026, will not be accepted)

Candidates Notified -- At the Annual PFSA Convention

Please Mail this Nomination Form and Resume to:

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

*** REQUIREMENTS AND DESIRED EXPERIENCE ***

Eligibility Requirements:

1. 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.
2. 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.
3. 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 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) 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 person, 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	

In Memoriam

Though they may be gone, their light continues to guide us, their love remains in our hearts, and their memory becomes the treasure we carry forward.

Council

Co. 7
Co. 12/106
Co. 13
Co. 26
Co. 113/132

Member

Fernando R Melo
Jewel D Mendes
Marlene A Reeves
Lucy Leonard
Eugene E Almo





Coverdell Education Savings Account

Invest in your child's Future

6%

Interest Rate Guaranteed for 1 Year.

Minimum Guaranteed 2.5%

Rates Effective as of January 1, 2026

On New Funds Only

- Minimum Deposit \$100
- Max Annual Deposit \$2,000
- Funds can be withdrawn for education expenses Tax Free
- Contributions up to age 18
- PFSA Scholarship Program
(Must be with PFSA for 2 years to apply)



CONTACT US TODAY

 209.702.6364
1.866.687.7372

 MYPFSA@MYPFSA.ORG
 WWW.MYPFSA.ORG

  @MYPFSA





  @MYPFSA

Great New 2026 Rates are here!

Contact a PFSA Sales
Agent to get started to-
day!

6.5%*

***2026 Promotional Annuity**

\$10K—\$500K

2.5% Minimum Guaranteed Rate

Joe Seamas

Lic# 0C00867

Phone# 209-275-0200

Email: joe.seamas@mypfsa.org

Monica Cochran

Lic# 4130869

Phone# 209-735-9427

Email: monica.cochran@mypfsa.org

Odette Pinheiro

Lic# 0B75501

Phone# 805-264-4190

Email: odette.pinheiro@mypfsa.org

Sarah Lourenzo

Lic# 4442893

Phone# 707-616-5318

Email: sarah.lourenzo@mypfsa.org

Susan Michelle Gonzales

Lic# 0D55435

Phone# 209-840-0749

Email: susan.gonzales@mypfsa.org

Donald J Costa

Lic# 0576728

Phone# 559-972-4693

Email: donald.costa@mypfsa.org

Billy Gonzales

Lic# 4318139

Phone# 209-844-9351

Email: billy.gonzales@mypfsa.org

Leonardo Xavier

Lic# 0E52410

Phone# 925-726-9543

Email: leonardo.xavier@mypfsa.org

Stephanie Koch

Lic# 4059388

Phone# 707-498-8805

Email: stephanie.koch@mypfsa.org

Ashley Incitti

Lic# 4360980

Phone# 209-493-9090

Email: ashley.incitti@mypfsa.org

Cecilia Nelson

Lic # 4434252

Phone# 209-595-7964

Email: Cecilia.nelson@mypfsa.org



PFSA
1100 14TH ST. SUITE E
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