

ONEHUNDRED PLUS THIRTY YEARS

Luso American Fraternal Federation



Luso American Life Insurance Society

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DEDICATED TO MANUEL REIS

An immigrant to the United States in 1925, who joined the Society in 1927, became its Treasurer in 1930, and Secretary in 1933. He served in many other capacities including Secretary-Treasurer from 1948 to 1957, and Executive Vice-President/Chief Executive Officer from 1957 to 1981 when he retired, continuing to serve the Society until 1988. He was also the force behind the incorporation of the Society's Education Committee as the Luso-American Education Foundation, in 1963. It was under his direction that the Society attained great growth and prosperity.



Manuel Reis

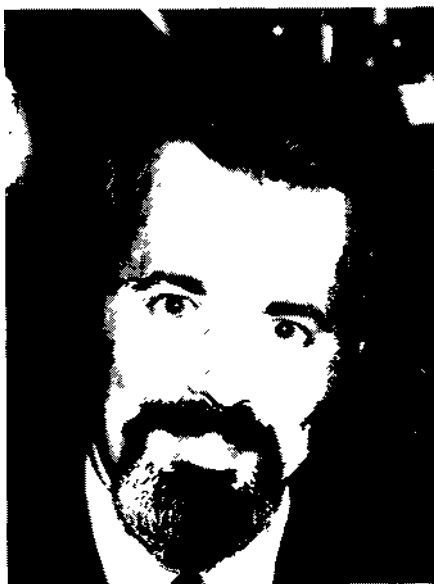
NOTE OF THE AUTHOR

All things considered, the history of our "LUSO", even for only a slice (1968 -1998) of its existence of 130 years, has substance for volumes and not for just a "commemorative edition"⁷⁷, as this one is called. Although history is defined as a chronological record of events on the life or development of a people or institution, we did try to add to it an explanation, however brief, of the events and a commentary, certainly impartial, of the importance and influence of those events.

But because no one is perfect, not even history per se ~ history melts the affairs of men and makes them flow - it is very possible that a few details of commanding significance, often readily apparent, have been overlooked. As we believe, the purpose of the book was accomplished; however, it is our obligation to climb down and confess any possible unintentional error. It is said that the way to hell is paved with good intentions, but here the inverse makes the rule: the intention paved the way to the truth. At this point, and again all things considered, tell us if you enjoyed the reading.

I have to enhance the precious help on research given by Mr. Alvernaz, Mr. Avila and other members of the staff, as well as the understanding and promptness of those leaders of LUSO I had to contact for testimony. My gratitude is such that I see my job now as a task I sincerely would like to repeat any time, perhaps much better.

- John Brum



ABOUT THE AUTHOR

John Brum was born in 1938, in the island of Pico, Azores. After finishing primary school, he entered the Seminary of Angra (1950), where he completed Philosophy (1958). In this same year, he moved to the city of Horta, Fayal, where he taught Portuguese, Latin and French to students of "Liceu Nacional da Horta", worked for a local daily newspaper as proofreader, got married and soon afterwards served in the Armed Forces for four years, two of which were in Africa.

In 1967, John Brum emigrated to the United States, California, with his wife and two infant daughters. His first job was at Ford Motor Company, in Milpitas, for twelve years, as assembler and inspector. In 1979, he founded the weekly newspaper *Portuguese Tribune*. In 1985, he bought the newspaper *Noticia*, changing its name to *Portugal/USA*. In 1997, he helped to start a third newspaper -*Portuguese-American Chronicle*. Meanwhile, in 1988, he went back to school, first to San Jose City College and then to CSU, Fresno. He has three baccalaureates (English, Spanish, and Journalism) and one Master's Degree in Creative Writing, having written a book, now ready for the printer, which will be called "The Other Side of the Island".

The research and writing of the last thirty years of LUSO was, for him, a very enlightening experience.

A BRIEF HISTORY OF THE SOCIETY

The Portuguese Protective and Benevolent
Association of the City and County of
San Francisco (P.P. & B.A.)
Founded August 6th, 1868
Incorporated January 29th, 1875

Conselho Supremo da Associação
Portuguesa
Protectora e Beneficente do Estado
do Califórnia (A.P.P.B.)
Reincorporated September 20th, 1923

Benevolent Society of California
Change of Name August 15th, 1948

União Portuguesa Continental do
Estado da California
Founded January 28th, 1917
Incorporated October 10th, 1917

UNITED NATIONAL LIFE INSURANCE SOCIETY
Consolidation July 1st, 1957

LUSO-AMERICAN
EDUCATION FOUNDATION
Incorporated July 12th, 1963

LUSO-AMERICAN FRATERNAL
FEDERATION
Fraternal Division

LUSO-AMERICAN LIFE INSURANCE
SOCIETY
Change of Name July 1st, 1993



GOVERNOR PETE WILSON

August 6, 1998

TO: LUSO-AMERICAN FRATERNAL FEDERATION

I am delighted to extend my warm regards and congratulations as you celebrate your 130th Anniversary.

California is a state of great diversity and multi-cultural character. We are fortunate to have a population made up of people from all corners of the world who have come to the Golden State to fulfill their dreams. Among these people are those of Portuguese descent who have brought with them the unique values and traditions associated with their proud heritage.

Your efforts to maintain ties with those who share your ancestry and culture underscore the strong feelings of loyalty and brotherhood that you hold. I am confident that you will continue to support your membership and community, and work to instill a lasting sense of pride, respect and strength in your organization.

May this celebration provide a wonderful opportunity not only to exchange ideas and chart the course your members will follow in the years ahead, but also to take stock in your achievements thus far. Please accept my best wishes for an enjoyable celebration and every future success.

Sincerely,

A handwritten signature in dark ink that reads 'Pete Wilson'.

PETE WILSON



MENSAGEM

No momento em que a "Luso-American Fraternal Federation" assinala os 130 anos da sua fundação, é com particular regozijo que me associo à efeméride e dirijo a todos os seus Membros, à sua Direcção, bem como aos respectivos familiares, uma palavra de particular apreço e muita estima.

Palavra que em tudo se justifica, dada a continuada e perseverante dedicação com que a vossa Instituição se tem entregue às causas da solidariedade fraterna para com os Membros da Comunidade Portuguesa radicada na Califórnia, assim como à educação das suas novas gerações e à expansão da língua portuguesa.

É pois com o maior prazer que o Presidente da República saúda o vosso exemplo e o brio do vosso testemunho português nos Estados Unidos da América.

02.06.98



A handwritten signature in dark ink, which reads "João Azeiteiro". The signature is written in a cursive style, with the first name "João" and the last name "Azeiteiro" clearly distinguishable.

ELLEN O. TAUSCHER

10TH DISTRICT, CALIFORNIA

COMMITTEE ON
TRANSPORTATION AND INFRASTRUCTURE
SUBCOMMITTEE ON SURFACE TRANSPORTATION
SUBCOMMITTEE ON
WATER RESOURCES AND ENVIRONMENT
COMMITTEE ON SCIENCE
SUBCOMMITTEE ON TECHNOLOGY

Congress of the United States
House of Representatives
Washington, DC 20515-0510

January 29, 1998

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150 CIVIC PLAZA
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420 W 3RD ST
ANIMOCAN, CA 94508
TELEPHONE (510) 757-1187

Mr. Rodrigo Alvernaz
Executive Vice-President &
Chief Executive Officer
Luso-American Fraternal Federation
P.O. Box 2968
Dublin, California 94568


Dear Mr. Alvernaz,

I am pleased to congratulate you and the other members of the Luso-American Fraternal Federation on your excellent work in continuing the proud tradition of civic, cultural, educational, social and fraternal activities in our community, in California, and around the country. Your work in the San Francisco Bay Area alone has been a vital part of the region since the founding of your predecessor one hundred and thirty years ago in 1868.

In a nation of immigrants, it is important for each of us to remember our individual heritage as we work to blend together the rich tapestry which is America. The Luso-American Fraternal Federation achieves that important goal through programs designed to provide opportunities to learn more of the culture, traditions and folklore of Portugal, while highlighting the noble purpose which is public service and leadership in our communities. Part of the American culture reflects the traditions brought by Portuguese immigrants, and your organization is an important part of the continuation of this legacy.

The acquisition of your headquarters in the Luso-American Plaza in the beautiful city of Dublin, California, is indeed a laudatory accomplishment. As you complete work on the history book of your organization, please know that I am pleased and proud to represent you and the interests of the entire Portuguese-American community in the U.S. House of Representatives. I look forward to working on these issues and creating a positive environment in which the friendly and mutually beneficial relationship which has existed for so many years between our two nations can continue to prosper in peace.

Sincerely,


Ellen O. Tauscher
Member of Congress

EOTikak



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California State Senate

SENATOR
JIM COSTA
SIXTEENTH SENATORIAL DISTRICT



VICE-CHAIRMAN
SENATE MAJORITY
CAUCUS

COMMITTEES:
CHAIRMAN
COMMITTEE ON
AGRICULTURE & WATER
RESOURCES

MEMBER
BUDGET & FISCAL REVIEW
FINANCE, INVESTMENT &
INTERNATIONAL TRADE
HOUSING AND LAND USE
TRANSPORTATION
CALIFORNIA WORLD
TRADE COMMISSION

January 29, 1998

Rodrigo Alvernaz
Executive Vice-President/CEO
Luso-American Fraternal Federation
7080 Donlon Way
Dublin, CA 94568

Dear Rod:

Congratulations on 130 years of service to the Luso-American community.

As the State Senator representing the 16th Senate District in the California Legislature, I have been fortunate for the last 20 years to have an opportunity to work on state-wide policy issues affecting all Californians.

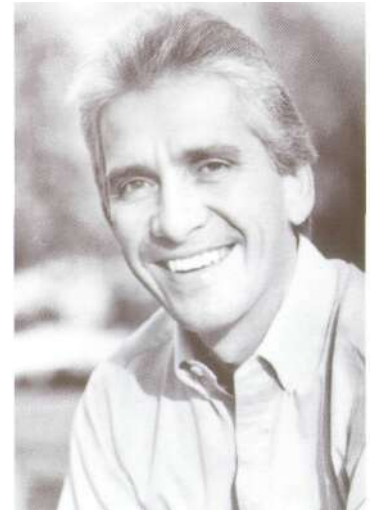
I am very proud of my Portuguese heritage. My family has been farming in the Central Valley since they arrived from the Azore Islands 90 years ago and their strong faith, determination and optimism have allowed them to make a better life for our family and for future generations.

Congratulations again on a job well done. Your work on behalf of the Luso-American community to foster cultural identity, promote leadership and civic responsibility, and increase educational endeavors are to be commended.

Sincerely,


JIM COSTA
Member of the Senate
16th District

JC:pc



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California State Senate

JOHN VASCONCELLOS
SENATOR
THIRTEENTH DISTRICT
the heart of silicon valley



CHAIR
COMMITTEES ON
PUBLIC SAFETY
ECONOMIC DEVELOPMENT
(SELECT)
AGING & LONG TERM
CARE (SUB)
MEMBER
COMMITTEES ON
APPROPRIATIONS
EDUCATION
HEALTH AND HUMAN
SERVICES
HOUSING AND LAND USE
JOINT LEGISLATIVE
BUDGET

Statement by Senator John Vasconcellos

I congratulate the Luso-American Fraternal Federation on its 130 years of service to Luso-Americans. The Federation's dedication to improving the lives of all our citizens validates my profound pride in my heritage.

Among many outstanding programs and services, the Federation has demonstrated its particular commitment to our young people for over 40 years through its youth department. Not only does the youth department assist young Luso-Americans in understanding, maintaining their cultural ties, it seeks to promote leadership, educational and volunteer opportunities. These efforts are essential to growing healthy, productive, responsible, esteeming members of our society.



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MERCED DISTRICT OFFICE
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Assembly California Legislature

DENNIS CARDOZA
ASSEMBLYMAN, TWENTY-SIXTH DISTRICT

April 2, 1998

CHAIRMAN:
AGRICULTURE

MEMBER:
BUDGET
HIGHER EDUCATION
LOCAL GOVERNMENT
WATER PARKS & WILDLIFE
SELECT COMMITTEE ON THE
DEVELOPMENT OF A 10TH
UNIVERSITY CAMPUS
NO.2 EDUCATION FINANCE
SUBCOMMITTEE



Mr. Rodrigo Alvernaz
P.O. Box 2968
Dublin, CA 94568

Dear Mr. Alvernaz:

"I am proud to represent you in the State Legislature, your friendship and support is with me everyday."

Sincerely,

Assemblyman Dennis Cardoza



DAC/bsh

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Assembly California Legislature

FRED AGUIAR

ASSEMBLYMAN, SIXTY-FIRST DISTRICT

Representing the cities of Chino, Chino Hills, Montclair, Ontario, Pomona, and Rancho Cucamonga

COMMITTEES:

RULES, Vice-Chair
APPROPRIATIONS
HEALTH
INSURANCE



"For 130 years, the Luso-American Fraternal Federation and its predecessor, the Portuguese Protective and Benevolent Association, have been serving hundreds of thousands of Americans. The Federation, acting as a division of the Luso-American Life Insurance Society, has been highly effective in building a positive sense of community among people of Portuguese descent. By promoting civic, cultural, and educational activities, the Federation has ensured that generations of Americans have retained their Portuguese identity.

"On this anniversary, I wish my fellow Luso-Americans boundless prosperity. May the Luso-American Fraternal Federation continue its valuable work through the coming century."

-Assemblyman Fred Aguiar

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Assembly California Legislature

MICHAEL J. MACHADO

ASSEMBLYMAN, SEVENTEENTH DISTRICT

CHAIR, COMMITTEES ON:
• WATER, PARKS AND WILDLIFE
• SELECT COMMITTEE ON
AGRICULTURAL EXPORTS AND
INTERNATIONAL MARKET
DEVELOPMENT
• RURAL CAUCUS

MEMBER, COMMITTEES ON:
• APPROPRIATIONS
• AGRICULTURE
• BANKING AND FINANCE
• CONSUMER PROTECTION,
GOVERNMENTAL EFFICIENCY
AND ECONOMIC DEVELOPMENT
• REVENUE AND TAXATION

As a third generation Luso-American, my family and I have been blessed by the strength and character of our collective heritage. I am honored to serve in the California Legislature and am proud of our Portuguese inheritance that has been so richly woven into the American fabric. We have come very far, and as a people we can thaly honor ourhpad, by passingfour history, and our valuesfutureto





MINISTÉRIO DOS NEGÓCIOS ESTRANGEIROS

Gabinete do Secretário de Estado das Comunidades Portuguesas

130º ANIVERSÁRIO DO

LUSO-AMERICAN FRATERNAL FEDERATION

MENSAGEM DE S.EX^a O SECRETÁRIO DE ESTADO
DAS COMUNIDADES PORTUGUESAS

UMA HISTÓRIA DE 130 ANOS PLENOS DE FRATERNIDADE E DE VALORES QUE NUNCA ESMORECERAM, SABE-SE LÁ COM QUANTOS SACRIFÍCIOS E TESTEMUNHOS PESSOAIS E COLECTIVOS, CONSTITUI UM MARCO RELEVANTE QUE MUITO ME APRAZ REGISTRAR.

SÃO ESTES BONS E NOBRES EXEMPLOS DE SOLIDARIEDADE E FRATERNIDADE, ATRAVÉS INICIATIVAS DESTAS DIRIGIDAS UNICAMENTE AO BEM COMUM, QUE MAIS SE RESSALTA O ESPÍRITO SOLIDÁRIO DOS PORTUGUESES E SE PRESTIGIA PORTUGAL.

PODERIA EXPRESSAR-VOS PALAVRAS CIRCUNSTÂNCIAIS DE RECONHECIMENTO, DE ENTUSIASMO POR TODO ESSE PASSADO E PRESENTE, MAS NO IMAGINÁRIO DESSE 6 DE AGOSTO DE 1868 E DESSA HISTÓRIA, A RECIPROCIDADE NÃO PODE FICAR LIMITADA A CIRCUNSTANCIALISMOS. ANTES, PERANTE ESTA MAIS QUE CENTENÁRIA EFEMÉRIDE TEREI DE VOS EXPRESSAR O RECONHECIMENTO DA PARTE DO POVO PORTUGUÊS PELA VOSSA ENTREGA SOLIDÁRIA AO APOIO AQUELES QUE, MAIS PRECISARAM DO VOSSO AMPARO, DA VOSSA DEDICAÇÃO, DA VOSSA ASSISTÊNCIA, DA VOSSA COMPANHIA AMIGA, EM TEMPOS DE SOLIDÃO, DE ANGÚSTIA E DE INCERTEZA. É ESSE ESPÍRITO, ESSA PRESENÇA, ESSE AFFECTO QUE APENAS O VOLUNTARIADO GENEROSO E INSTITUIÇÕES INDEPENDENTES, MOBILIZADORAS E CÍVICAS COMO O LUSO-AMERICAN FRATERNAL FEDERATION, CONSEGUEM AFIRMAR E PÔR EM PRÁTICA. OU SEJA, ESTA É A VERDADEIRA E LEGÍTIMA EXPRESSÃO DA SOCIEDADE CIVIL QUE SOBRELEVA E COMPLEMENTA TUDO O QUE UM ESTADO PODE FAZER PELOS SEUS.

A LUSO-AMERICAN FRATERNAL FEDERATION, SONHO DE FRATERNIDADE DE UM PUNHADO DE EMIGRANTES, NÃO SEI SE ULTRAPASSOU AS EXPECTATIVAS DOS FUNDADORES, MAS, SEGURAMENTE, DEMONSTROU-NOS COMO É POSSÍVEL MANTER UM RUMO DE ANÓNIMAS VONTADES, NESSA EXALTANTE MISSÃO DE AJUDAR CORAÇÕES EM SOFRIMENTO. SEI QUE O TEMPO, QUE SE DIZ DECIDIR TUDO, MEMORIZAR, REPETIR, REFLECTIR OU SIMPLEMENTE APAGAR,

JAMAIS ESBATERÁ A MEMÓRIA DOS PRINCÍPIOS NORTEADORES DA SUA FUNDAÇÃO, NEM A DOS HOMENS QUE HÁ MAIS DE UM SÉCULO TÊM TIDO A NOBRE MISSÃO DE O EXECUTAR, SEM JAMAIS TERGIVERSAREM FIÉIS RUMO ORIGINALMENTE TRAÇADO. O TEMPO QUE FOI E O TEMPO QUE VIRÁ MAIS FARÃO REFLECTIR OS VINDOUROS NO EXEMPLO DESSOS PIONEIROS DA FRATERNIDADE.

NO LIVRO AGORA EDITADO TODOS TEREMOS OCASIÃO DE CONSTATAR, RECORDAR E PARTILHAR A EXALTAÇÃO QUE TAL REFERÊNCIA CONTINUA A SUSCITAR EM TODOS AQUELES QUE FELIZMENTE PERSISTEM EM VALORIZAR ESSE VOSSO PRINCÍPIO TÃO ESPIRITUAL E TÃO LUSITANO DE AMAR O PRÓXIMO.



JOSÉ LELLO

MENSAGEM

À Federação Fraternal Luso-Americana dirijo os meus melhores cumprimentos e calorosas felicitações por ocasião da comemoração de 130 anos ao serviço da comunidade.

Além de oferecer seguro de vida, esta Associação, bem como a Associação Portuguesa Protectora e Beneficente de que é sucessora, empenharam-se sempre em prestar aos luso-americanos serviços de ordem cívica, cultural, educacional e social, sendo de referir o Departamento da Juventude, que tem sabido manter as novas gerações interessadas e ligadas à vida associativa e de beneficência.

Faço votos para que esta meritória acção continue a perpetuar o espírito de associativismo e de bem-fazer e a manter uma ligação forte dos californianos descendentes de portugueses com Portugal.



Washington, DC, 2 de Março de 1998

A handwritten signature in dark ink, consisting of a series of loops and a long horizontal stroke at the end.

Fernando Andresen Guimaraes
Embaixador de Portugal

MENSAGEM

Saúdo e congratulo a Federação Fraternal Luso Americana pela publicação deste livro sobre a história dos seus 130 anos ao serviço da Comunidade Luso-Americana da Califórnia.

História, sem dúvida, muito rica em valores humanos que hoje vemos muito apregoados em todo o lado como os da solidariedade social, da educação e da preocupação com a juventude. Para esta Sociedade, no entanto, esses valores não são só de hoje, são já mais que centenários. Desde as suas remotas origens, há 130 anos, tanto os fundadores como todos os que lhes sucederam, souberam manter bem vivos, por toda a Califórnia, esses valores e a sua ligação a Portugal, que constituem, no fundo, o que de melhor se pode transmitir às gerações vindouras.

Parabéns, bem hajam e votos de continuado sucesso.



J. José Ferreira da Fonseca
Consul-Geral de Portugal

PROLOGUE

A Bridge To The Future

Many great works, either individual or collective, depend upon the manners we look toward the future. In today's society, particularly in a community like ours, the past provides lessons and inspiration, mainly those of experience, the present reaps the fruits of one's labor, in our case of many, but it is the future that bridges success. The last 30 years of our Society are an eloquent sample, and one that all our members are very proud of how successfully these thoughts and assertions are put into practice and ceaselessly carried forward.

As we have always said and demonstrated, the Society's expansion and the quality of services were, are and will be our main goals, either by those who distinguish themselves in official capacities or by those who constantly enlarge the scope of our field of operations, both reorganizing, improving our insurance services and promoting civic activities that can be enjoyed at the community and state levels. These two steps—expansion of our services and community promotion—are proven to be, ever since the Society's foundation (1868), of far-reaching importance, being what it is today because of the same profound, unchangeable regard for the past, engaging pursuits and most impeccable performance in the present, and clearly the most discerning vision toward the future.

Throughout the years, our Society has developed into well-accepted, most functional and most beneficial divisions, such as Luso-American Life Insurance Society, Luso-American Fraternal Federation, and Luso-American Education Foundation. All these three areas or entities frame and shape a strong body, whole and honorable, which ensures the dreams of many past as well as actual leaders and active officers—a place and figure of prominence as the leading fraternal society in the Portuguese community of the State of California, with the widest, best service its members can expect.

To attend to all and to serve better, the Society as a whole branches out its businesses, its activities and responsibilities, a decision whose results are greatly beneficial and appreciated by its members and by the community at large: Luso-American Life Insurance Society has primarily the duty of general administration of LUSO's business affairs; Luso-American Fraternal Federation assumes the leadership and direction of all fraternal, civic, social and cultural activities; and Luso-American Education Foundation devotes itself to the promotion and advancement of our Portuguese culture, customs and traditions, either educating or mostly advocating education.

Such an ideal, trifold mechanism, as conceived and put together by LUSO's most distinct minds, past and present, has build a tall, leafy, luxuriant tree, a house on the hill which shelters and protects not only the interests of all its members but also discloses and ennoble the community's most precious values, our Portuguese indefectible heritage. And that's why it bridges all people, all our human treasures to the future.

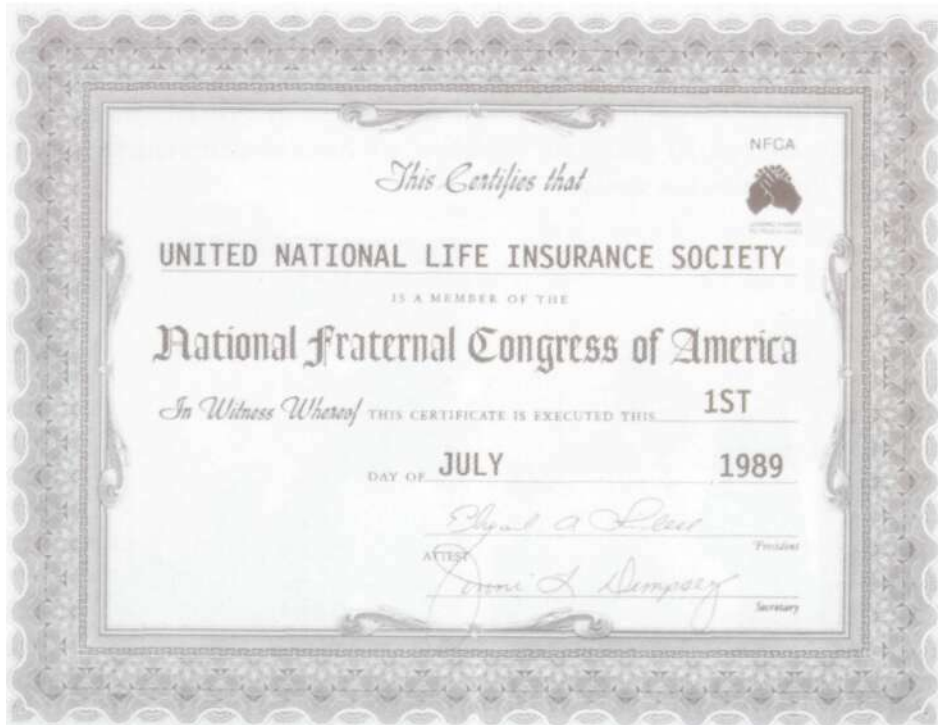
One of the preoccupations of our Society's leaders through the years, now as vital as ever, has been the creation and development of programs to keep our youth interested and prepared for the responsibilities of self-improvement within our ethnic roots and traditional concerns. For these reasons, cultural and civic organizations, such as Luso-American Education Foundation and Cabrillo Civic Clubs of California, were created to provide education and leadership to the younger generations, to the sons and daughters of our members, as well as to all those in the community with the talent and willingness to honor the Portuguese Cause, our ranks and their individual aspirations.

We do praise what has been done by our leaders and members. We do not hide how proud we are of our past and present achievements. But we do not resign ourselves either to self-fulfillment or to self-admiration. We do concentrate all our efforts on strengthening our services and the ties that bring us together to understand the changes we face, to come up with viable solutions to the needs that arise every now and then, and above all to perform our duties well and to serve and share the good results with all.

Every day we pass, every action we take, every step we advance is a stone we add to the bridge we cross toward the future, one that must ensure our purposes and identity, while simultaneously spreading service with joy. Our goals are for showing and sharing.

OUR APPROACH TO FRATERNALISM

One of the many great ideas and solutions our first immigrants foresaw and established in America was the creation of fraternal benefit societies. Such an opportune and fortunate initiative was dictated, first of all, by the need for financial support and fellowship, but it has roots in and from a very special soil—the community-oriented vocation and talent of those first Portuguese immigrants, whom we now call forefathers because of the roads and doors they opened for future generations like ours and those who will follow us.



The Portuguese were out of the first groups of immigrants from Old Europe to establish these organizations in the United States. By 1870, very few fraternal benefit societies were established in the nation. It is an initiative, and an example, many of us do ignore or do not associate with, but today, after over a century, there are nearly 120 fraternal benefit organizations, like ours, in the United States and Canada. It only means that "the sound combinations of fraternalism and family insurance protection by nonprofit organizations, controlled by the members themselves and administered by officials elected within each society, has appealed to men and women everywhere"

(NFCA - National Fraternal Congress of America).

Our Society--Luso-American Life Insurance Society—and its Fraternal Council--Luso-American Fraternal Federation—which now are commonly designated as "Luso," has always been proud and respectful of the principles, values and purposes of its founders, throughout its 130 years of service and progress, when it was small, after it merged with the "Continental" and became the United National Life Insurance Society, and then when it became "LUSO" in the total sense of the word, until our days, as a recognized provider of insurance and other benefits in the fields of true fraternalism, such as civic, social, religious and educational activities and services.

We are, therefore, an active, self-sustained, energetic, effective and very important part of an insurance industry with more than \$150 billion of ordinary life insurance in force in North America, serving men, women and children in many communities or ethnic groups like ours. Part of the \$240 million spent every year by the fraternal benefit societies in this country is our contribution.

Again, we are proud, justifiably pleased with our purpose and with the way we apply them through our own charitable, educational, patriotic and religious programs, providing needed help and service in local communities: a large amount of scholarships and grants to students, whenever they apply and qualify; donations to educational institutions attended by those students or where our mother tongue is taught; support to other humanitarian institutions; even material and financial support to the stricken and homeless who are victims of floods, tornadoes, fires and other disasters. During the last 30 years, for instance, we have contributed heavily to many of these educational and humanitarian causes.



A check to the American Red Cross for assistance to the victims of an Earthquake in Humboldt County. Marion Wilson, Alameda County Executive Officer, American Red Cross; John L. Avila, Treasurer; Joaquim Periera, Assistant Secretary & Director of Public Relations



When word came of the many homeless victims of the Oakland Hills fire of October 20, 1991, our Society came to their aid. Here Executive Vice President/CEO Rod Alvernaz personally delivers a check to the Bay Area American Red Cross Director, Kelly Kenneth Jay

Luso American Life President - Albert Vieira (center) presenting the Society's annual contribution to P.O.S.S.O., a San Jose organization that dedicates itself to providing services to the elderly





Making a presentation of our Society's donation of \$500 for the much needed sound system at the Portuguese National Church of the Five Wounds in San Jose. Accepting the donation is Mr. Jose Soares and John Chaves, the electrical engineer donating his services for this project



Presenting a \$ 1,000 Check to P.O.S.S.O.'s President, Davide Vieira is UNLIS President, Albert S. Vieira

Over \$20,000 raised for the January 1997 flood relief: Paula Schroeder, American Red Cross; Nicholas Curtis, CEO American Red Cross, San Joaquin County; Rod Alvernaz, President Fraternal Congress; Connie Fox, Secretary/ Treasurer Fraternal Congress

LALIS President Albert Vieira presents a Society check in the amount of \$1,000 to Fannie Thompson, Red Cross Contribution Specialist, for aid to the earthquake victims in Los Angeles.



All things considered, our activity or participation in the mentioned fields has generated enormous benefits to people of all ages, particularly in our communities throughout California. Our history says it profusely. "LUSO" has proven year after year, direct action after joint action, that the principles of caring and sharing continue, untouched or rejuvenated, to guide us in meeting the changing needs of our members and of the society we live in today. This mutual concern for human welfare is the common denominator that ties us together and sets us apart.



*Mayor Joseph L. Alioto, Honorary Chairman
and
The Golden Gate Park Centennial Committee, Inc.
Present this*

Certificate of Merit

to

UNITED NATIONAL INSURANCE SOCIETY

Joseph L. Alioto
Joseph L. Alioto, Mayor
City and County of San Francisco

Norvell Gillespie
Norvell Gillespie, President
Golden Gate Park Centennial Committee, Inc.

Joseph M. Caverly
Joseph M. Caverly, General Manager
Recreation and Park Department

Date 1970

If the whole community, even only the entire membership, had the opportunity and will to participate or take notice of all our commitments and performance, our Society, or any for that matter, would not find space in the calendar to comply with the huge success of fraternalism. Even so, it is exceptionally inspiring how our souls and hands join together to touch so many lives, to meet with countless hopes.

Habitat for Humanity International

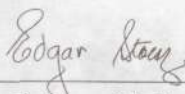
in recognition of and appreciation to

Luso-American Life Insurance Society

On behalf of Habitat for Humanity, the homeowners, volunteers and staff, and our partners worldwide in the quest to eliminate poverty housing, we gratefully acknowledge and congratulate you for your very generous support with gifts and volunteers toward our building efforts.

By this, you encourage others to have dignity and hope by joining hands to touch lives, exemplifying partnership among all people, while manifesting God's love.

Your contributions will always be remembered and cherished.



Chairman of the Board of Directors



Founder and President

"Through you I will bless all nations"
Genesis 22:18



Certificate of Recognition

We hereby present

LUSO - AMERICAN LIFE INSURANCE SOCIETY

with this certificate acknowledging your
achievement and contribution

TO THE FLOOD RELIEF

Awarded on this *20th* day of *October* 19 *95*

Bruce G. Way, President



Certificate of Appreciation

presented to

Luso-American Fraternal Feder.

In recognition for your commitment to the

Portuguese Chamber of Commerce

of Santa Clara Valley

Tommy Goulart
President

March 25, 93
Date

Let's take a quick look at our fraternal activities:

EDUCATION - We maintain an expanded network of scholarships, and grant awards for those, young or adult, who by prove merits and for the benefit of their roots and community are worthy of confidence and financial aid. Logically, we, understand, and support, that education is the safest bridge anyone crosses, the surest trail anyone follows to reach maturity of the mind and to stay fit in the society we build or in the world we face.

When the right time arrives and these are no doubts nor speculations, our fraternal purpose has its hands full toward education development. For over three decades, Luso-American Education Foundation, which has always had our unconditional support despite its independent character and aims, sponsors every year a "Conference on Portuguese-American Education," under the label the 22nd around that "sealing ride the future - saluting the past". It aims to establish a clear link among the Luso-American community and institutions of higher education, exploring and explaining the multiple benefits of high learning with a variety of workshops and general sessions for students, parents and educators. The success of these conferences speaks for itself.

Dia De Portugal - 1997 Celebrations

Certificate of Appreciation

presented to

Luso-American Fraternal Federation

*In grateful recognition of outstanding dedication and devoted services to the
Dia de Portugal 1997 Celebrations, held on June 6th through the 15th,
1997 in San Jose, California*

Dated this 24th day of July 1997 - San Jose, California

Joe F. Machado
Co-Chair

Manuel A. Minhoto
Co-Chair

Maria L. Sena
Secretary

It is of the essence or substance of fraternalism, for over a century but particularly since the sixties, to provide financial support to parochial and public schools, high schools, colleges, universities and seminaries; to offer self-development and educational opportunities for members, with seminars on ethnic heritage and language classes; to encourage and award quality education and other forms of recognition. All of that is within our program of developing literacy and leadership within our local Portuguese communities..

SOCIAL. RELIGIOUS. PATRIOTIC - Our local councils are very active in promoting and conducting a variety of social programs, such as dinners, dances, picnics, tours, parties and other recreational functions. We either take part in cultural events or in other celebrations like festivals and parades. A very important aspect of fraternal social activities we periodically organize is that of recognition, including award banquets and testimonial dinners.

Our traditional catholic religion is also very important for most of our members. There, we support the presence and spiritual function of the Church in most of our fraternal manifestations, nominating chaplains to assist the young and adult membership. We encourage in particular the youth and parents to preserve the religious principles of our ancestors, which are a source of mutual comprehensiveness and strength.

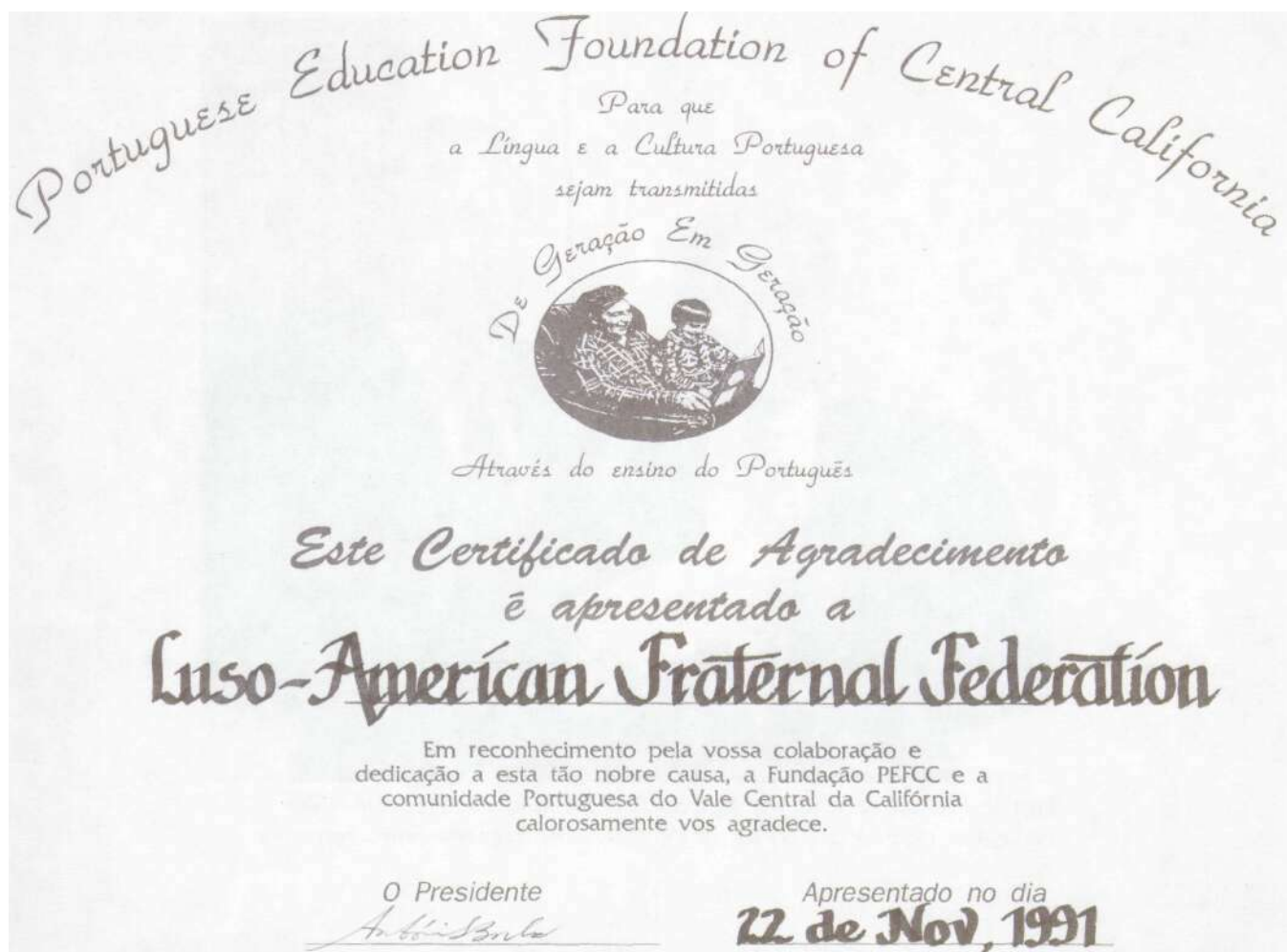
In regard to patriotism, our fraternal is very fond of what it has done and keeps doing to preserve our roots and healthy, proud and strong on the American soil. We are especially proud and patriotic for having maintain in California and the meaning and splendor of the annual celebration of the "Day of Portugal and of the Portuguese communities," which became a valuable tradition of countless and inspirational fruits in the community, even in this country's political sphere.

We participate as well in patriotic fund-raisers, namely for public and ethnic which protest and ensure our presence and historic values in America, like museums and monuments. Many of our internal activities are otherwise oriented toward the conservation of our Portuguese heritage.

YOUTH and CULTURAL HERITAGE - A great and fruitful phase of our fraternal activities is directed toward young people. We have a large youth department that we tirelessly develop since the creation of a Juvenile Class in 1941, "to keep the young members interested in the Society and prepare them for the responsibility of its administration in the future."

After the State Youth Council was approved and established (1956), a few regional youth councils were already active and many more were formed afterwards throughout California, with their own program and nominated directors, under the supervision of adult state directors. These councils continue to expand in number and membership, and today they are indeed gardens of youth, good behavior, and hope.





COMMUNITY SERVICE and the ELDERLY - Volunteerism also plays an essential role in our fraternal activities. Whenever and wherever a need exists, fraternalists respond to the call for help, by not ignoring the underprivileged and providing in many cases, through numerous and credited charitable organizations, food, clothing, even shelter, and always unquestionable friendship.

We finally have our own programs designed for the elderly, to enhance security and increase the quality of life for seniors. One important aspect of our fraternal care is to love and protect our parents and grandparents, all those who gave us the breath of life, education, and the values and memories we now revere.



President Albert Vieira presenting a check to Joe Machado, President of the Portuguese Heritage Society for the Portuguese Heritage Museum construction

The human need for financial protection and fellowship has drawn our large membership, our great family, into fraternal benefit system. We have an honorable service and tradition to maintain, by which we meet a variety of individual and family needs. History, our long history of 130 years as the root and triumph of fraternal benefit societies in this country, the first to answer to the many needs for security and hope for its citizens, and the first to answer to the specific needs of our community, proves the righteousness of our purposes as well as the satisfaction of our members.

FRATERNALISM - THE IDEA. THE ACTION

We are a proud, very active member of the National Fraternal Congress of America, which keeps vigil to the meaning, ideals, purposes, and action of fraternalism, one of the greatest, most charitable brotherly movements in the United States.

Fraternal benefit societies, as ours, which began over 100 years ago as a volunteer movement to help the tens of thousands of immigrants pouring into the United States from all corners of the world, particularly from Old Europe, Portugal included, have developed into a vital volunteer force dedicated to strengthening America.

They were formed to help immigrants to learn the language, customs and values of America; to help the newcomers find employment; to connect individuals with similar backgrounds to solve problems; and to provide financial support, including originally passing the hat to collect burial funds when members died.

The 92 fraternal benefit societies of this country, which are members of the National fraternal Congress of America (NFCA), still maintain this same concern of providing financial security to all members and a common bond to assist them in time of need through charitable activities. However, the hat-passing is long gone. As support programs encouraging cultural assimilation diminished, financially sound insurance products were developed along with new fraternal programs to tap member volunteerism.

It is this focus on volunteerism that makes fraternal societies like ours unique. Fraternal benefit societies provide financial and organizational support to help their members perform educational, religious, patriotic and benevolent activities which benefit individuals and institutions in their states and local communities.

Taking only one year (1996) as an example, fraternal volunteers gave more than 82 million hours of service through over 789,000 fraternal events and over 15 million fraternal acts of service and volunteer projects in urban and rural America. The members of our fraternal benefit societies maintain and support orphanages, homes for the aged, churches and other nonprofit agencies. They provide financial support for the indigent, the dying and others needing a helping hand. During this mentioned year, fraternal volunteers provided in-kind donations of over 215 million for charitable and benevolent programs benefiting both members and nonmembers.

The fraternal societies have joined in partnership to reach those needing support. NFCA fraternal societies have contributed over \$5 million to Habitat for Humanity and Jubilee Ministries in a unified effort to provide affordable housing and social services to families across the United States. In addition, fraternal benefit societies, like ours, maintain one of the world's largest private system of scholarships and educational support.

THE BROTHERHOOD OF LUSO

Fraternalism, Family Values, A World of Culture, Traditions, and Financial Security in Itself

For the second time at the doorstep of a new century, then the 20th and now the 21st—LUSO was born as Portuguese Protective and Benevolent Association a hundred and thirty years ago, in 1868, as the first Portuguese fraternal society, being today named Luso-American Life Insurance Society/Luso-American Fraternal Federation—we as such offer to the community, to the nation and to the world not only the fullest but also the most precious resume of deeds and services we all are proud of.

It is truly a world in itself, where family values prevail, where old beliefs are respected whenever we add the new, where our young are not forgotten but on the contrary embraced and looked at as inheritors and future promoters of those beliefs and values, where Portuguese language and culture are kept alive and abloom. In short, an old idea made into a world of brotherhood, now as relevant as ever, most precious and indispensable at the close of the twentieth century and into the new that is approaching.

LUSO has always opened its arms to those who believe in the fundamental value of fellowship and see the wonder of working together as a way of gaining the strength to face adversity and reach victory, may triumphs as we can count. We have always been there in moments of joy as well as in those of need. Protection has always been LUSO's key word, ever since our Portuguese immigrants saw the need to protect themselves as a people, as a group, as a community. Our very distinct predecessor, the Portuguese Protective and Benevolent Association, served as support to those first immigrants who were often quite alone in a foreign land and did not have the means to pay for a proper burial of their elders or young, when the unavoidable misfortune knocked at their door.

But just as the immigrants came to call the new land home and established themselves economically, our predecessor also grew. Then, in addition to its protective function, the association became involved in organizing social activities to promote fellowship among the members and to develop programs to help the community and to preserve our Portuguese culture in American soil. Meanwhile, the association did not neglect being a true, righteous part, by contributions, of the new homeland. We gladly, proudly mention that, during World War I, half of the association's financial resources were used to buy Liberty Bonds, and afterwards, in World War II, many of its members served in the United States Armed Forces, some at the expense of their lives.

The year of 1957 stands in our history as a remarkable occasion for growth, as a great step ahead. The Society, then under the name of Benevolent Society of California, merged with "Uniao Portuguese Continental" to form what is now Luso-American Life Insurance Society/Luso-American Fraternal Federation, or LUSO, as it is commonly called.

As an incorporated organization recognized by the State of California, and as a business, the main purpose of Luso-American Life Insurance Society is to issue insurance and annuity policies, besides guaranteeing the members' assets. The Luso-American Fraternal Federation was created as a most energetic, efficacious division for the purpose of managing fraternal, social, civic and cultural activities. LUSO has its headquarters in Dublin, in the San Francisco Bay Area, since March 1994. History traces its origin, so to say, in the city of San Francisco, then in the city of Oakland, and now in the city of Dublin.

Currently, LUSO embraces over 14,000 families and has official representatives in five states: California, Nevada, Idaho, Massachusetts and Rhode Island. However, the members are actually spread over five countries and forty-two states. This diversity is very important since it means that, if members and policy holders move, they can maintain their connection with our Society and retain their entitlement to its benefits.

Although most members are of Portuguese ancestry, LUSO is open to everyone, regardless of race, color and creed. We shall add here that the many fraternal societies in the United States are not exclusive of Luso-

American communities, but have bloomed and expanded to serve all those who are looking for a group, so they will be protected in times of need and also so as to enjoy the spirit of good, friendly fellowship among associates. Our LUSO is one of the ninety-two fraternal organizations that make up the National Fraternal Congress of America, headquartered in Illinois. More than ten million people in all are associated with these organizations in the United States.

But exactly what is it that LUSO has to offer?

First of all, a wide variety of life insurance policies and retirement plans that can be tailored to each member individual needs, meaning that it is often possible to surrender a policy when one needs it the most. There are also settlement options where life insurance policy values may be used toward retirement.

Attending to our members' needs demands high professionalism and competence, straightforward honesty and hard work, all of which Luso-American Life Insurance Society prides itself in delivering. To give an idea of our assets measured quantitatively, in 1957 the Society had two million dollars in assets. In 1997, this noticeable amount rose to over thirty-nine million. In 1957, we had eleven million dollars in life insurance in force, and now the total is twenty times greater, at two hundred and thirteen million dollars. "Where does all this money go?" - one may ask. To no one but to the members with policies and their beneficiaries.

But having a share in/with Luso-American Life Insurance Society does not mean only that its members' assets are in good hands, well-invested and well-protected. Through Luso-American Fraternal Federation, most members are able to take part in social and cultural activities, in many other enriching and dignifying events, such as the Society's Annual Convention, all precious sources of collective and individual gain.

At the community level, monthly meetings take place at ninety-three local branches located where the concentration of members is greater. This is certainly a fine, unique opportunity to get to know better other people with like interests and similar ethical values and moral beliefs. It is also a very productive way to strengthen our roots and choices, to confirm and show our pride, our achievements, our fortitude.

Our young people are also highly important, so Luso-American Fraternal Federation has a division especially dedicated to them. What's more, since 1941 our youth have benefitted from one of our very extraordinary service—their own life insurance and retirement plans. Youth groups were created obviously with the objective in mind of encouraging the development of future leadership, and from 1955 to date thirty-two Youth Councils were established.

In 1968, during the convention celebrating our Society's Centennial, a Young Adult's Group—the 20-30 Associates—was formed to serve as a bridge between the youth and adult memberships. Our youth also benefit from LUSO's contributions toward academic scholarships offered through the Luso-American Education Foundation, which is an independent nonprofit organization originally created as the Society's committee on education. LUSO, however, still is the largest source of contributions to the Foundation's scholarship fund and programs.

Besides its visible, strong cultural aspect, over the years LUSO has made significant charitable contributions, both of monetary nature and by the volunteer work of its members. We mention a few: in times of destruction and despair, like those caused by the latest earthquakes (Azores, San Francisco, Los Angeles); in times of affliction and loss, like that of the Portuguese Hall in San Jose (IES), destroyed by fire in 1992; and in times of social need, for the poor, research and schools, like donations to Red Cross, hospitals, social services, teaching of Portuguese in high schools and at universities, and for study and treatment of cancer, pulmonary diseases, heart diseases and AIDS.

This is just a brief, quickly traced portrait of LUSO's world of services, one that, as we say on the title, is of copious, invaluable brotherhood with solid family values, refined fraternalism, well-founded culture and traditions, and powerful, stout financial security—a rock in itself.

Why? Because we know that together we are strong; we see clearly that helping the community to grow we assure a good future for all; we accept as a condition *sine qua non* for the continuation and progress of the whole family, namely the youth and their energy and enthusiasm; we financially support all community events that converge from the strength and vitality of all of us as an ethnic group very active locally and nationally. LUSO is community, both indoors and outdoors.

130 YEARS- HISTORY SPEAKS FOR ITSELF

While dramatic changes have taken place in name, membership and corporate structure, the Society's original concepts remain the same.

Historic research is a slow, patient, at times arduous and always responsible process of finding our own roots, identity, heritage and all the inspiration that makes us proud of our ancestry and gives us the course and courage to uplift our ideals and to pursue new accomplishments. In our particular case, Luso-American Life Insurance Society/Luso-American Fraternal Federation, or simply "LUSO" as it became known, is a lesson, a milestone that not only projects and protects our presence in California and in the whole country but also it is a rich, inexhaustible source of values and virtues anyone, even those who persist in wiping off our spiritual wealth from the slate, should know and respect.

To reason even more persuasively, we add here a handful of greetings of high meaning and signed by very distinguished personalities at the time of our Society's centennial:

"By your civic, cultural and economic contributions, Californians of Portuguese descent have earned an honored place in the life of the Golden State. Your adherence to the ways of liberty and your tradition of helping one another have been important factors in the continued growth and prosperity of California." - **Governor Ronald Reagan**

"Our joy is particularly great because we are celebrating the centennial of one of the most prestigious fraternal societies of California. In the course of their existence, these most fraternal societies, of which LUSO was the pioneer, have always found outstanding ways and means to meet the objectives and requirements of their founders as well as to strengthen the spiritual ties between the Portuguese and Luso-American and the motherland. I do wish the best to LUSO, so that it may pursue its purposes and ideals and collect many more successes." - **Ambassador of Portugal Vasco Garin**

"To speak of our first Fraternal Society in California is quite the same as to evoke the point of departure in the history of our Portuguese immigrants in the State. It was born to answer to real and urgent needs of us all, while giving security to many and allowing them to cultivate the traditions of our ancestors. After the Luso-American Fraternal Federation was created in 1957, this organization never stopped short of honoring our past and of leading the way to future journeys." - **Consul General of Portugal Costa Lobo**

And now some of the thinking and good deeds of our ancestors and their successors as expressed in the historical pages of our "Centennial Book," which synthesizes the great achievements of the past and the equally great challenges of the future:

"It was on August 6, 1868, that a small group of Portuguese immigrants gathered in the city by the Golden Gate to found the Portuguese Protective and Benevolent Association of the city and county of San Francisco. Many of our first immigrants, instead of finding opportunities, or the so-called "American dream, were faced with great difficulties due to the language barrier and to the fact that they had no family or friends. This situation, these needs were the inspiration, the beginning of the fraternal movement among the Portuguese people in California, and so the primary purposes were to provide its members with mutual protection, assistance in time of sickness, and a proper burial in case of death. On the other hand, the immigrants,

particularly the members, needed a medium for approach and social intercourse, a center for recreation, an employment agency, a forum where they could express themselves, and so they had it by the hand of LUSO's first withholder of the Portuguese fraternalism in California—our alma mater, the Portuguese Protective and Benevolent Association.

"The Society's original incorporation was made a few short weeks after its foundation, in 1868, and was reincorporated six and a half years later, in January 29, 1875. As early as 1872, the Society had taken shape and begun to grow. Its founders had already formed a "Grand Council" and had fostered five subordinate lodges, then called "halls," active in San Francisco, Sacramento, Sonora and Centerville. As these locations indicate (dates and places of the meetings were not recorded or the records were destroyed), the lodges outside San Francisco were established to serve the needs of newly arrived immigrants in agricultural centers of the Bay and in the mining areas of Sacramento and Sonora.

"The existence of subordinate lodges in San Leandro and Centerville lends credence to the often repeated statement that the U.P.E.C. and I.D.E.S., two other fraternal organizations founded in later years in San Leandro and Mission San Jose, respectively, were formed by dissident members of the San Leandro and Centerville lodges of the Portuguese Protective and Benevolent Association. With the formation of the U.P.E.C., in 1880, and the I.D.E.S., in 1889, the activities of these two "halls" or subordinate lodges slowed and both gradually went out of existence.

"Little is known of the ultimate fate of the Sacramento and Sonora lodges, but as they were established in communities engaged primarily in mining activities, it can be presumed that they went out of existence when the mining subsided. Subsequently, the Society's activities from 1890 to 1910 were confined to San Francisco and its vicinity. During this period, the San Francisco lodge remained active, particularly in community affairs.

"One of the many festivities initiated by the Society during its early years in San Francisco was the Annual Ball. The selection of December 1 as the date for this event suggests that it was held in commemoration of Portugal's Independence (December 1, 1640), which during that period was still widely celebrated by Portuguese communities throughout the world.

"A second major activity sponsored by the Society was the Annual Picnic. This popular event, held initially at the Shellmound Park, in Oakland, occasioned the annual reunion of the Portuguese community in the Bay Area. Perhaps the most memorable picnic occurred on August 11, 1918, celebrating the 50th anniversary of the founding Society, truly an event marked by great pomp and ceremony. To raise funds for this historic celebration, the Society sponsored it first "Queen Contest," participated by many young ladies of the Portuguese community from all parts of the Bay Area. After the closing of the Shellmound Park, the Annual Picnic moved to California Park in Marin County, where it was held until discontinued in the late Twenties.

"Portuguese immigrants continued to flock to California shores, but in the last 1800's a definite trend became apparent. Since the majority came from farming and dairying areas in the Azores, they regularly bypassed the lure of San Francisco's metropolitan bustle to establish themselves in rural areas where their wealth of experience with the land was in great demand. The largest influx of immigrants was directed to the San Joaquin Valley. Here, through tenacious toil, these pioneers helped to develop and expand the rich agricultural and dairy resources of the region—two industries that today still play a prominent role in California's economy.

"To meet the needs of these rural settlers, other Portuguese societies began developing in the Bay Area, and these later organizations were so organized as to include corporate structures that allowed them to have subordinate lodges in communities throughout the State. Regardless of the geographical location of our immigrants and the creation of new, broader-based groups throughout San Joaquin Valley, the Society continued to limit its activities to San Francisco, until the turn of the century. Then, but the hand and mind of wise newcomers who would end up playing an important role in the Society's performance, a new shaping of its future started for the following decades.

"One of these people was Antonio Martinho Carvalho, nephew of A.S. Martinho and an active member of the Society during its early years. He joined the ranks of the A.P.P.B. in 1901. By 1906, he was playing an active

role in reorganizing the Society's affairs, and by 1910 he implemented a great service to the Portuguese people—developing subordinate branches throughout the State, particularly in areas where earlier members had established residence. Under his leadership and influence, a group of aggressive members organized to accomplish this much needed expansion.

"Under this new plan, nine lodges or "filiais" were established, respectively in Hayward (1911), in Crescent City (1915), in Colusa (1916), in Scotia (1916), in Santa Maria (1917), in Loleta (1918), in Arcata (1918), in North Oakland (1918), and in Benicia (1921). Carvalho's business, a travel agency he bought from another Portuguese immigrant (Frank Silva), took him to many areas of the State and, while transacting his own business, he was simultaneously selling the idea of establishing subordinate lodges in the communities."

The Society's pride and patriotism were always noticeable virtue of our fraternalism. They blossomed with it and for it. We are now in 1917. International discord brought on World War I. Due to limited membership in its first 50 years, the A.P.P.B. resources then were also limited. Nevertheless, the Society responded patriotically to the needs of the country by investing 50% of its capital in Liberty Bonds, plus 10% in obligations of the city of San Francisco. Furthermore, and in spite of its small numbers, sixteen members, some of them future leaders, served in the war. David M. Rocha, for instance, was elected president in 1932 and 1940 and served the Society continuously in various positions, including the Advisory Board. Also to signify and dignify the pride and patriotism of its members, the Society acquired a special Service Flag with sixteen stars, one for each serviceman, used at meetings and other public ceremonies, and a Portuguese flag to be exhibited in San Francisco's Central Gallery with the flags of all other allied nations in war. From then on, the Society's earnest attempt was to create new "filiais" (lodges) to extend its membership.

"In August of 1922, a Grand Council was established and operated until 1948. After its formation, the Society continued to establish affiliates or subordinate lodges throughout California and thereby increased its membership at a rapid pace. As a result, an atmosphere of friendly competition contributed, in great measure, to the fast expansion of the Society.

"In 1929, prominent members took on the Society's business management and, under their guidance, a complete reorganization of the office records and procedures was initiated. In March of 1930, Manuel Reis assumed a key position in the Society and, by his proven ability, the stage was set for a greater expansion program.

"By 1933, the Society had a total of 2,200 members in 52 affiliated lodges established throughout the State of California, and its assets amounted to \$59,676.03 (three times more than in 1917). When the Supreme Secretary Vito Lucio de Figueiredo died suddenly on June 14, 1933, Manuel Reis, then Treasurer, assumed the office of Secretary.

"The first annual meeting held after Manuel Reis became Secretary would go down in history as a turning point in the Society's direction and accomplishments. We are now in 1934. The leadership has suddenly passed on to a younger group of members, who systematically proceeded to introduce new business philosophies and practices, so as to adopt operations to the needs of the present membership. By then, these were quite different from the needs of the Society's founders, due to the changes in economic and social conditions of the country.

"An environment that could serve the older members and satisfy the needs of the new members was developed. Participation in educational and recreational programs were encouraged and the creation of new plans of insurance was implemented. In 1938, a license to operate as a 'Fraternal Insurer' was granted by the State and the first 'Juvenile Class' was created, bringing in many members of a younger age.

"In 1940, soon after the enactment of the National Service Act by the Congress of the United States, the Society voted to exempt all members from the payment of membership dues and insurance premiums, for the duration of their service in the Armed Forces of the country. The same measure was continued after the entry of the United States in World War II, for the duration of it. Three hundred and ninety-five (395) members of the Society served actively in the Armed Forces, from 1940 to the end of the war, and all of them were granted the benefits of this patriotic action. Of the 395, eleven died in service.

"At the end of the War, in August 1945, our veterans came home, many of them to their former jobs. Among

them was Jack Costa, a very dedicated young man who, at the age of 20, had started his career as an accountant for the Society. In the same year, at the Annual Convention, another far-reaching measure was amended to permit the admission of female members with the same rights and privileges accorded to male members. With the passage of this measure, the Society took the last step to open its doors to the entire family. Also from this year on, full-time officers and field representatives put the Society on the right track for extraordinary growth and remarkable success.

"In 1948, when the Society celebrated its 80th Anniversary at the Fresno Convention, its name was changed to 'Benevolent Society of California,' to accommodate not only the original immigrants but also those of Portuguese descent. It was decided that the Society no longer could be classified as exclusively Portuguese, due to the intermarrying of its members with people of other nationalities. In addition to that, by now the number of the so-called 'Luso-Americans' was increasingly larger."

It should be clarified here that in 1946 Jack Costa, in addition to the supervision of the Accounting Department, assumed the office of Treasurer. At the Convention in Fresno, in 1948, and as a result of the change of the corporate structure of the Society, he became Assistant Secretary-Treasurer. The office of Secretary-Treasurer was assumed by Manuel Reis, who, until then, had been the Secretary. This move introduces another period (1948-1957) of outstanding development and growth. For the first time, by April 1953, the assets of the Society exceeded one million dollars, with almost 10,000 members allocated in 91 affiliated councils. This new goal was duly celebrated by the officers and many other leaders of the Society.

During the succeeding three years, the movement for the unification of all Portuguese fraternal societies of California continued quite active, and out of it the Benevolent Society of California joined with the Uniao Portuguesa Continental do Estado da California, commonly known as "Continental" or "U.P.C." By this time, the Benevolent Society had already attained a place of prominence as the leading fraternal society in the State of California.

About this movement of merging all Portuguese fraternal societies of California, and because it remains in our days as LUSO's unbeaten aim and vocation, we do dedicate a separate section to the subject. All those in the past and present engaged in such a remarkable and advantageous purpose deserve indeed our undeniable support and applause.

By now, the Society has been established on a sound business basis and its affairs are managed by personnel of proven capabilities. With the name "United National Life Insurance Society" (July 1, 1957), the new corporation had a new stronger management to serve its larger geographical scope, to decentralize some of its services and to conduct its fraternal, cultural and social activities. With the "UNLIS" functioning as a national organization, steps were taken, soon after its formation, to legalize its operations in all other states of the country where it already had some subordinate councils and members. This included such states as Nevada, Massachusetts, Rhode Island and Connecticut, where "UNLIS" became a licensed insurer on the same basis it was licensed to operate in California, the state of its domicile.

The Society is a proud heir of many "values and virtues" of the past. It did not hibernate into the warm seasons of its quarters, but has always supported the formation and activities of other Portuguese organizations established in California, namely Luso-American Education Foundation (1963) and Cabrillo Civic Clubs (1932). These two organizations promote and support, respectively, programs of education for the community in general and civic activities that not only honor the Portuguese roots but also help a more lucid integration in the American society.

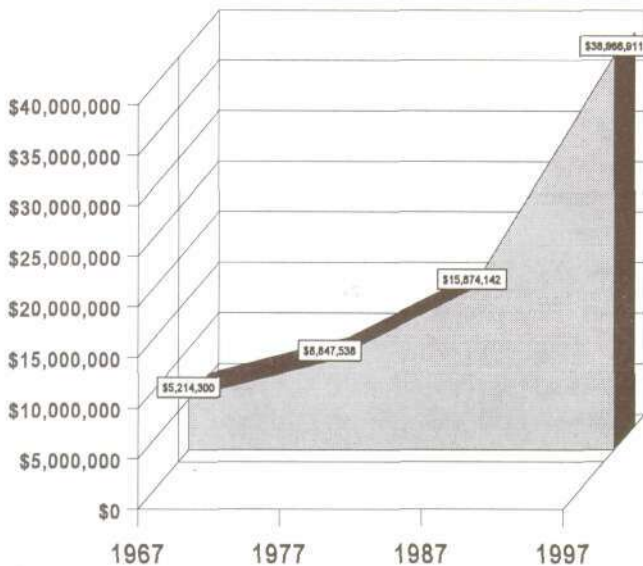
As our maps and reports show, service and progress are our motto.

THE LAST 30 YEARS (1968-1998)

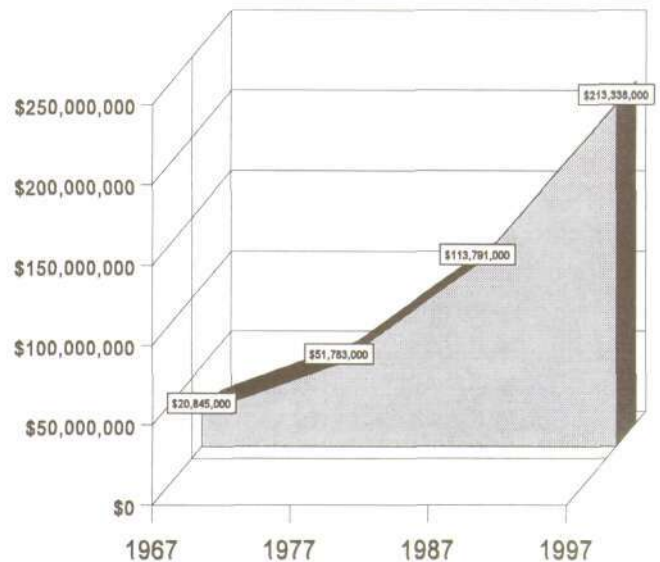
History is archive and school. Once held in respect and attended, it is the strongest safe of our ideas and deeds, as well as the surest teacher we can find. It is almost impossible to enclose all the lessons and teachings of our Society's own history, with all the details, slice by slice, chapter by chapter, into the limited confines of a book, of one of its sections, even when the purpose is to recount and portray the main events and proceeds of an exact period, being so many and so important.

We may start saying that we are proud of our history, of every step ahead, of every effort of our hearts and minds, of every resolution that has shaped and perfected our Society's ideals and services throughout the years, specifically during the last three decades. Although none of us—members, directors, officials— are perfect, perfection is our ideal or aim, and, as the years pass, more and more loudly and precise this route of perfection, mainly of good, practical, secure service, has been successfully covered. Whatever we may say is only a trace, a reflex of our history.

30 YEARS OF GROWTH - Assets
Luso-American Life Insurance Society



30 YEARS OF GROWTH - Insurance In Force
Luso-American Life Insurance Society



A quick look at our insurance in force as well as at the assets map tells us that in fact the amounts shown there also speak for themselves. It is an eloquent way to pinpoint our growth, monetary growth, during the last 30 years, an almost unbelievable jump into the millions which reflect not only the strength of our foundations but also the fairness and integrity of our business.

It also means that our fraternalism, our civic and cultural activities for and into the community work and are quite successful. This multiplication into the millions unquestionably declares that we've been stepping into the future while responding to the needs of the present. It means all together an intense business as such and a great business of the mind.

THE YOUTH OF THE SOCIETY

The Youth, our Youth, certainly is our most precious treasure for the future. Therefore, it is one of our main focus and care. Our sons and daughters are in fact the inheritors, not apparent or presumptive but genuine, of our already historical and always respectable goals and services. They are now our followers and by our example they will keep and dignify our place in history. They are crossing the bridge by the hand of our adults, but one day they will do the same to their own kids. They are our heirs and we want them to be proud of their inheritance.

Let's quote the reasoning and decisions of our predecessors which determined the implementation and growth of the Youth Councils:

Going back in time, it is very much expected from the Society's historians to say that its leaders have been, particularly since the 60s, very attentive and diligent in regard to the Youth goals and needs, once it is from it that the Society's future leaders emerge, therefore being urgent and essential to keep the young members interested in high aims and ideals, as well as well-prepared for responsible official and administrative positions in future years.

By 1953, experience had shown that the Youth of the Society was respectfully attracted and enthusiastic in cultivating the customs and folklore of the land of their elders, but lacked the opportunity to do so in an environment of their own. The creation of that environment was understood by the Society's Board of Directors as an immediate necessity, and therefore it came up with a resolution which was unanimously approved in 1955, at the Annual Convention held in Sacramento.

The resolution foresaw a program designed to attract the young members to the workings of the Society; the appointment of a Director of the Youth Program, who shall be a competent adult person; and the authorization given to the Board of Directors to incur the expenses to conduct such a program.

This action led to a concerted movement for the organization of youth councils, which were initially (1955 and 1956) established in Warm Springs, San Jose, Santa Maria, Sacramento, Monterey, San Luis Obispo, and Watsonville. Many more would be formed in the following years. In the same year (1956), at the Annual Convention of the Society in Tulare, it was officially approved and established that the youth councils would have an independent administration, elected delegates, officers to administer the affairs of the new department, and appointed adult directors or leaders to supervise the activities of each youth council.

In the Society, things must run their course by law, and the following are a few of the legislative first steps of by-laws leading to the State Youth Council, which would guide the action of the young members, the growth and expansion of their fraternal and educational activities through the next decades to our days, now nearing the turn of the century, while designating the name, purposes and the officers:

"NAME: The YOUTH COUNCIL is the designation by which all subordinate Youth Councils of Luso-American Fraternal Federation, a division of Luso-American Life Insurance Society, shall be known. The Youth Council shall be an auxiliary of the Federation.

AIMS AND PURPOSES: To develop leadership in the Youth of the Society and to foster the principles of

fraternalism; to provide the Youth of the Society with the facilities and opportunity to practice the principles of democratic government and parliamentary procedure; to develop sound programs of social, civic, cultural and sportive activities for the benefit of the Youth of the Society.

NOMINATIONS AND ELECTION OF OFFICERS: The highest office by rank is defined as follows: President, Vice-President, Secretary, Treasurer, Master of Ceremonies, Marshal, Inside Guard, Outside Guard, and Trustee. These officers shall be nominated by a nominating committee composed of five members appointed by the Youth President. The rules for the nomination and election are expressed in detail in the Bylaws, as well as all the steps that shall be taken for membership qualification, activities of the Subordinated Youth Councils, officers of the Subordinate Youth Councils, Annual Meeting, Delegates, Funds, Administration, Supervision of the Subordinate Councils, and Rules and Regulations. The Bylaws, containing eleven chapters and thirty-nine articles, are available to all members. "

The first years were obviously struggling ones, for several reasons: They were years of growth, discovery and adaptation; the membership was evidently small and for the most part fell to the youth's lot the duty of captivating other young members to participate in future subordinate councils throughout the shores and valleys of California; the so-called "Youth Theater Program" was introduced in later years, consisting generally of a variety of skits and folklore dancing.

As the years passed, participants from all corners of the state joined in the performance of traditional dances and songs of Portugal, Azores and even Brazil. These performances have become more elaborate and today are considered to be one of the most colorful attractions of the Annual State Convention. Many hundreds of young members are involved in these artistic manifestations or exhibitions throughout the year, and the high style, enthusiasm and joy they communicate to the audience at the annual conventions are truly extraordinary, a source of inspiration and very patriotic feelings for all.

From the Sixties on, particularly during the last two decades, our young men and women have proven their interest and ability, their many faculties and merits, not only adding a new dimension and value to the Society but also providing the leadership to carry on its future development, indeed triumphant, in the tradition and dedication of their forefathers. The Society is proud of many good deeds of its leaders and members, but the Youth have always been, and justifiably, the apple of their eyes.

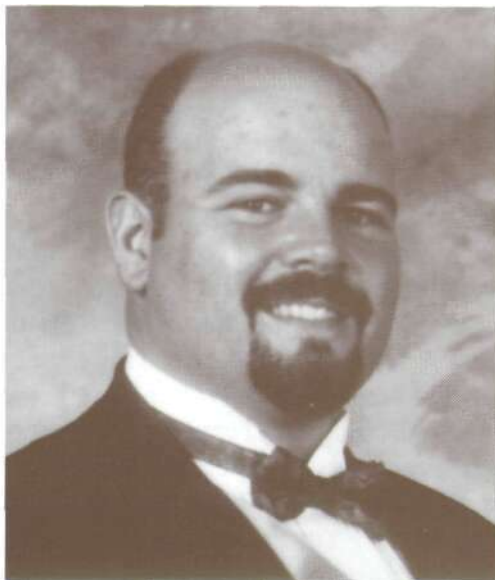
LUSO-AMERICAN FRATERNAL FEDERATION YOUTH DIRECTORS



(Sitting left to right): Nina Barroso Osquera Y.C. #27, Maria Baptista Y.C. #28, Elaine Sousa (Chair), and Mary Silveira Y.C. #1. (Standing left to right): Arnold Rodrigues Y.C. #11, Margie Silveira Y.C. #2, Linda Simoes-Rosa Y.C. #30, Marie Archibeque Y.C. #24 and Carl Sousa Y.C. #3. (Not shown): Ryan Bettencourt Y.C. #10, Judy Dias Allen Y.C. #4, Paula Sousa Y.C. #16, Lillian Costa Y.C. #18, Zita Menezes Y.C. #24, Sandra Costa Y.C. #23, Evelyn Brum Y.C. #30, and Mize V. Patton Y.C. #31.



Elaine Sousa
Chair of Youth Directors



Lino M. Amaral
Director of Youth Programs

OUR YOUTH- THE DIFFERENCE, THE FUTURE

"Strong family values are essential for building character and generations of strong Americans...and LUSO helps to perpetuate that" - School Principal Frank X. Souza, of Stockton

Indifference, having no particular interest or concern for those who are the inheritors of our legacy, is a kind of apathy no one can blame us for not being one of LUSO's main goals. LUSO is a family and, as such, with undeniable responsibilities and obligations. With its over 14,000 members, the Youth is logically a very important fraction, so rich and necessary for a Society which serves the community and the society in general, that cannot turn its back on the past, but has simultaneously to enhance the present and firmly put the eyes on the future. The means for that are, above all, education.

Leafing through LUSO's latest decades, the importance and care dedicated to the young, to the sons and daughters of our large membership, stand out immediately, unmistakably. It would be incongruous or absurd otherwise. Who could better serve the ideals and purposes of our Society but those who know it and love it, who are capable of carrying on the past treasures as well as present deeds and future enterprises? Those are obviously our inheritors, those who understand and respect their inheritance of culture and traditions and are willing to rejuvenate and ennoble them.

It is indeed a lot what LUSO is doing to provide with consistency and continuance all the irreplaceable services rendered to its members and to the community. Consistency, as we all know, results from the creative power of great, dedicated minds, and continuance is based upon serious, wise decisions which not only honor our heritage and make it richer, more straightforward, but also widen its confines, assume new tasks and responsibilities and serve more and better.

LUSO understands that the Youth is not a burden, but rather the most profitable investment in the future. Through LUSO's highly laborious and effective division—Luso-American Fraternal Federation—its ideals and social, civic, and cultural endeavors are transmitted and made acceptable by the young—children, adolescents and young adults. Through its most cultural or academic branch—Luso-American Education Foundation—LUSO guides and supports them toward our ethnic values and into careers.

Our Youth will always be one of the greatest assets of our Society. While our thousands of adult members slowly grow older or pass away, the high ideals, purposes and business practices of the Society have to be taken over by those to whom we now dedicate our minds and hearts—the younger generations, our sons and daughters. Our caring, service, solidarity, integrity and reputation are mirrors for them until they become clear reflections of the same virtues and values. Our Youth plays a vital role in our Society's future.

The Youth Councils truly are our concern now, because they will be the power of the future and an important segment of the bridge we will keep walking on. We enjoy and applaud their activities and performances. By affirming our cultural heritage and traditions, by reflecting the virtues and value of LUSO's extended family—members, field representatives, delegates, directors and officers,—by watching them perform, who can hide joy, pride and applause to their talents, dedication and great inspiration?

"It is our aim to see our Youth develop into the tomorrow leaders, to grow up as decent and responsible human beings, to be understood and to be understanding." Such an aim has fortified in the past as it does in the present and will do in the future. Without the Youth we could not have a lasting bridge, once the Youth is at the same time a shining mirror.

MEMBERS WHO SERVED IN ADMINISTRATION LUSO-AMERICAN FRATERNAL FEDERATION

STATE YOUTH PRESIDENTS 1968-1998



John A. Vieira
1968 - 1969



Edwin A. Soares
1969 - 1970



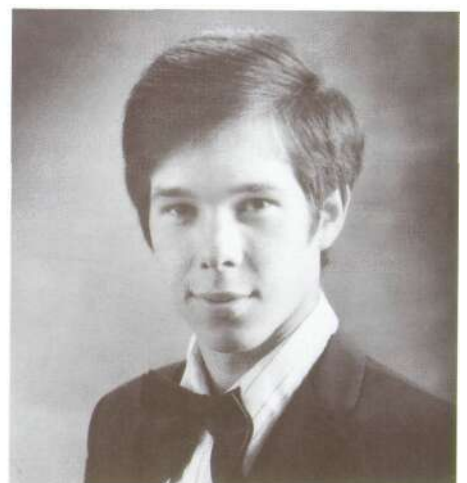
Jack F. Gonsalves
1970 - 1971



Elizabeth Motta
1971 - 1972



Nancy Silveira
1972 - 1973



Frederico Pereira
1973 - 1974



Kenny Tennis
1974 -1975



Alyce Machado
1975 -1976



Aida M. Gonsalves
1976 -1977



Danny Martin
1977 -1978



Linda M. Vieira
1978 -1979



Julie Silveira
1979 -1980



Barbara Borges
1980 -1981



John Jacinto
1981 -1982



Jeffrey Sa
1982 -1983



Manuel A. Vieira
1983 -1984



Natalia Jacinto
1984 -1985



Patricia Pastor
1985 -1986



Lia Camara
1986 - 1987



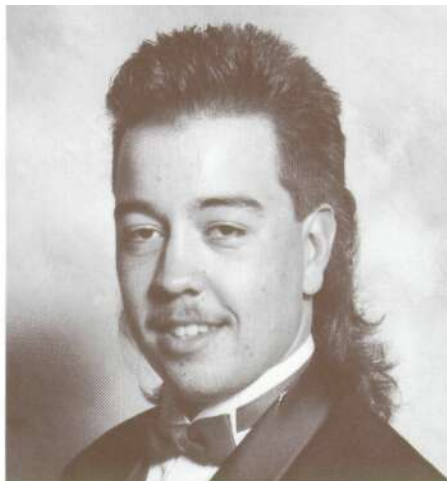
Julie Lourenco
1987 -1988



Lisa Amaral
1988 -1989



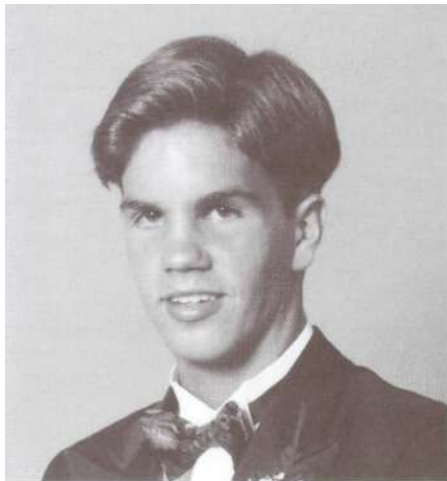
Robert Silva
1989 -1990



Manny Amaral
1990 -1991



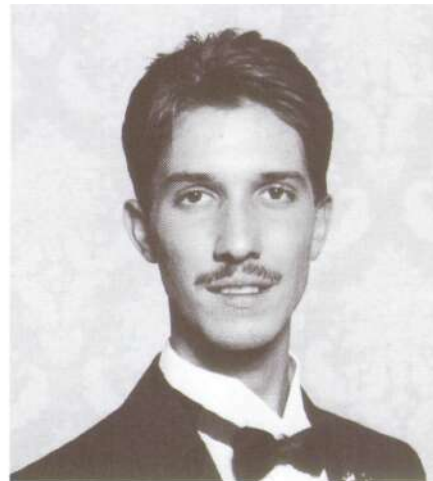
Cynthia Pereira
1991 -1992



Scott Sousa
1992 - 1993



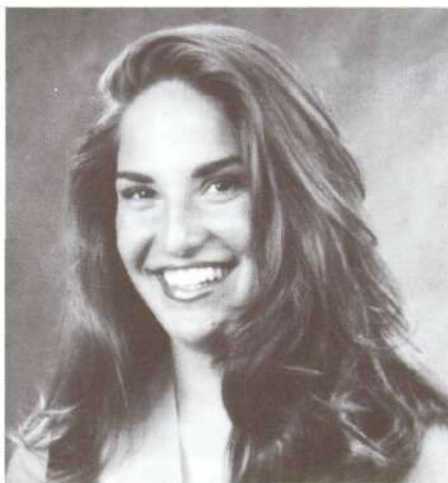
Angela Costa
1993 - 1994



John Coelho
1994 - 1995



Christina Avila
1995 - 1996



Jennifer Costa
1996 - 1997



Angela Avila
1997 - 1998

YOUTH OFFICERS 1997 -1998



Angela Avila
President

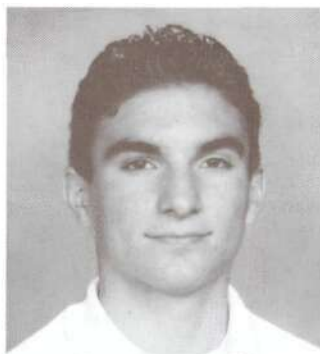
(Sitting left to right): Marlene Freitas, Inside Guard; Crystal Rodrigues, Treasurer; Elizabeth da Silva, Vice-President; Angela Avila, President; Jennifer Machado, Secretary; Michael Borba, Master of Ceremonies; and Amie Sousa, Marshal; (Standing left to right): Jennifer Costa, Immediate Past President; Abel Dutra, Nancy Costa, Kevin Fonseca, Brooke Thompson, Trustees; and Augusto Correia, Jr., Outside Guard.



Jennifer Machado
Secretary



Crystal Rodrigues
Treasurer



Michael Borba
Master of Ceremonies



Marlene Freitas
Inside Guard



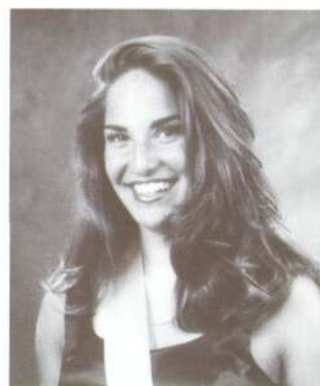
Kevin Fonseca
Trustee



Brooke Thompson
Trustee



Abel Dutra
Trustee



Jennifer Costa
Immediate Past President

YOUTH PERFORMANCES

"Through the Years"

1957 -1997







LUSO-AMERICAN 20 -30 ASSOCIATES

Bridging the Generation Gap

The journey of our Society is always upwards. To reach the target, to succeed in its aims, it has to follow the golden rule of human growth, sharing responsibilities with all ages—guiding the young, preparing those in transition to maturity, and investing on the adults who have the talent and vision to take us over the top, to longer journeys and heights.

The intermediate group of members of the Luso-American Fraternal Federation, in whom we place our most decisive hopes and trust, is made of young men and women or, as we call them, the "20-30 Associates". As the rules and regulations for this group state, "the purpose of the '20-30 Associates' is to unite a body of people in the intermediate age of the membership in the Society with a common interest in promoting the cultural heritage, aims and purposes of the Luso-American Fraternal Federation as an auxiliary to the Society."

This division of the Society was officially organized at the 1968 Annual Convention of the Luso-American Fraternal Federation. In the ambit of operations, this indispensable body of minds at work operates in a quite autonomous fashion and rhythm, according to the bona fide of the law. Every year, new state officers—president, vice-president, secretary, treasurer and directors—are elected at the LUSO's Annual State Convention. The passing of authority and responsibilities secures succession or continuity within the Society, particularly in its fraternal division.

The membership of the "20-30 Associates" is open to any member over 18 and under 40 years of age. This, again, indicates the function and purpose of maintaining active such an important group of members. They are a rich source of energy for the future. In our structure, they are dependable builders of stable growth.

As an organization, the "20-30 Associates" are divided into "Regions" within the State of California, each promoting social, civic and fraternal programs for the general welfare and enjoyment of its members, who have their own regional officers and committees, and for the welfare of the LUSO-Family and of the community.

This type of assigned authority raises funds for deserving causes like educational and civic projects; it promotes regional interest and participation; it stimulates the members to take an active part in the activities of the councils; it assists the young in promoting development and leadership, giving as well incentive for personal initiative and citizenship; it designs and implements projects to meet the social needs of each region; and unites, supervises and reports the accomplishments of each Region.

Being part or a subdivision of the Luso-American Fraternal Federation, which in its turn is a division of the Luso-American Life Insurance Society, the "20-30 Associates" ensures the Society's expansion and imparts new life and spirit into its centenarian vocation and most fraternal ideals. The "20-30 Associates" are the middle of the road or that part of the bridge that connects the past with the future.

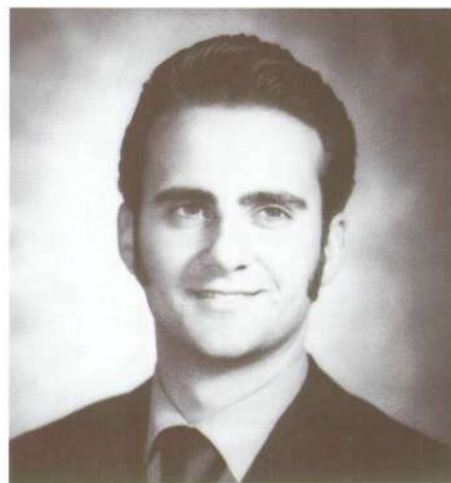
20-30'S ASSOCIATES PRESIDENTS 1968-1998



Bernardette Campagna
1968 -1970



Violet B. Lane
1970 -1971



Frank X. Souza, Jr.
1971-1972



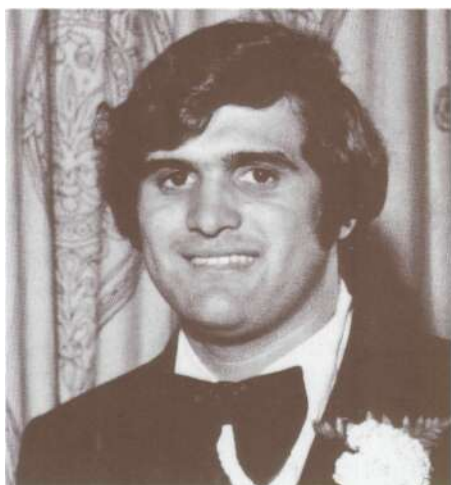
Lanny Rodrigues
1972 - 1973



Armand Pelicas
1973 -1974



Manuel A. Martins
1974 -1975



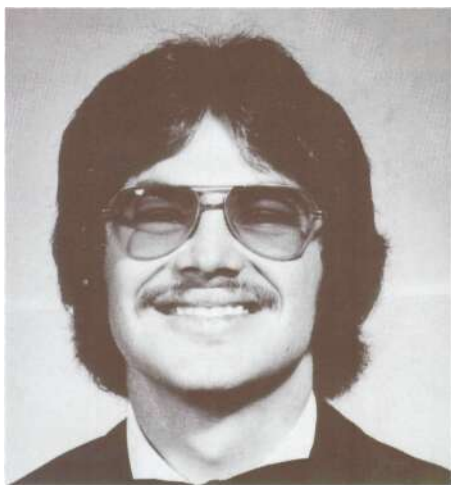
Fernando Carapinha
1975 - 1976



Manuel L. Oliveira, Jr.
1976 -1977



John N. Perdigao
1977 -1978



Tony Martin, Jr.
1978 -1979



Marie T. Bettencourt
1979 -1980



Maria L. Silveira
1980 -1981



Frank C. Pio
1981 -1982



Michelle Rose
1982 -1983



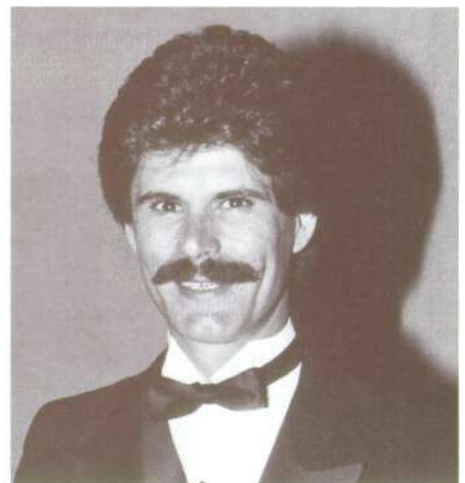
Carl A. Sousa
1983 -1984



Linda V. Ramos/Vieira
1984 -1985



Barbara Sousa
1985 -1986



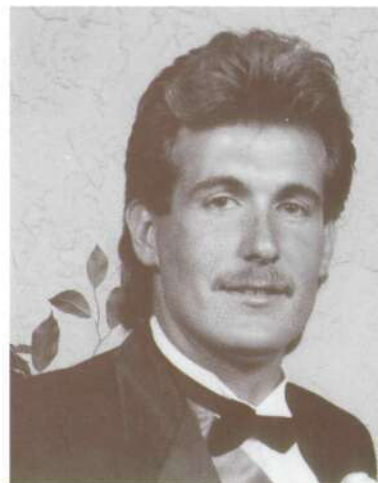
Tony Rodrigues
1986 -1987



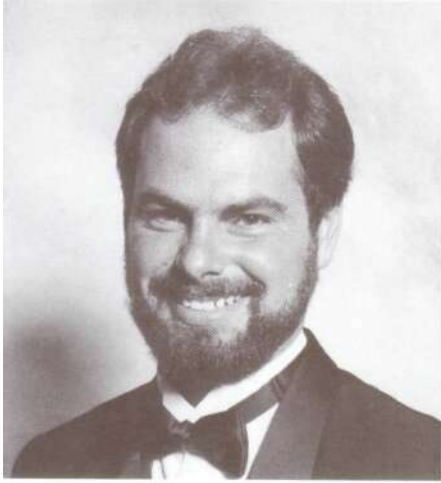
Tony L. Carrancho
1987 -1988



Diane Johnson
1988 -1989



John Jacinto
1989 -1990



Danny Martin
1990 -1991



Joe L. Pio
1991 -1992



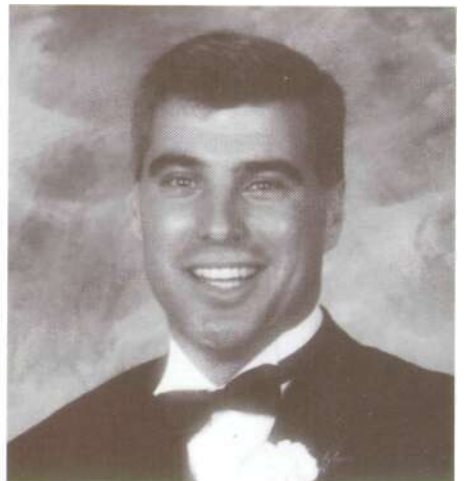
Paula Sousa
1992 -1993



Narcie J. Ferreira
1993 - 1994



Elizabeth Rodrigues
1994 -1995



Daniel J. Sequeira
1995 -1996



Manuel A. Vieira
1996 -1997



Joe M. Machado
1997 - 1998



20-30'S ASSOCIATES OFFICERS 1997 -1998



Joe Machado
President

20-30 State Officers 1997-1998(seated from left to right): Liz Silva-Ferreira, Joe Machado, Lisa Amaral, Cynthia Pereira (standing from left to right): Marc Nunes, Joe Martins, Lanette Dutra, Manuel Vieira.



Lisa M. Amaral
Vice-President



Cynthia Pereira
Treasurer



Marc L. Nunes
Director of Activities



Manuel A. Vieira
Immediate Past President

LUSO-AMERICAN FRATERNAL FEDERATION ORGANIZATION OF 20-30'S REGIONAL CHAPTERS 20-30'S REGIONS

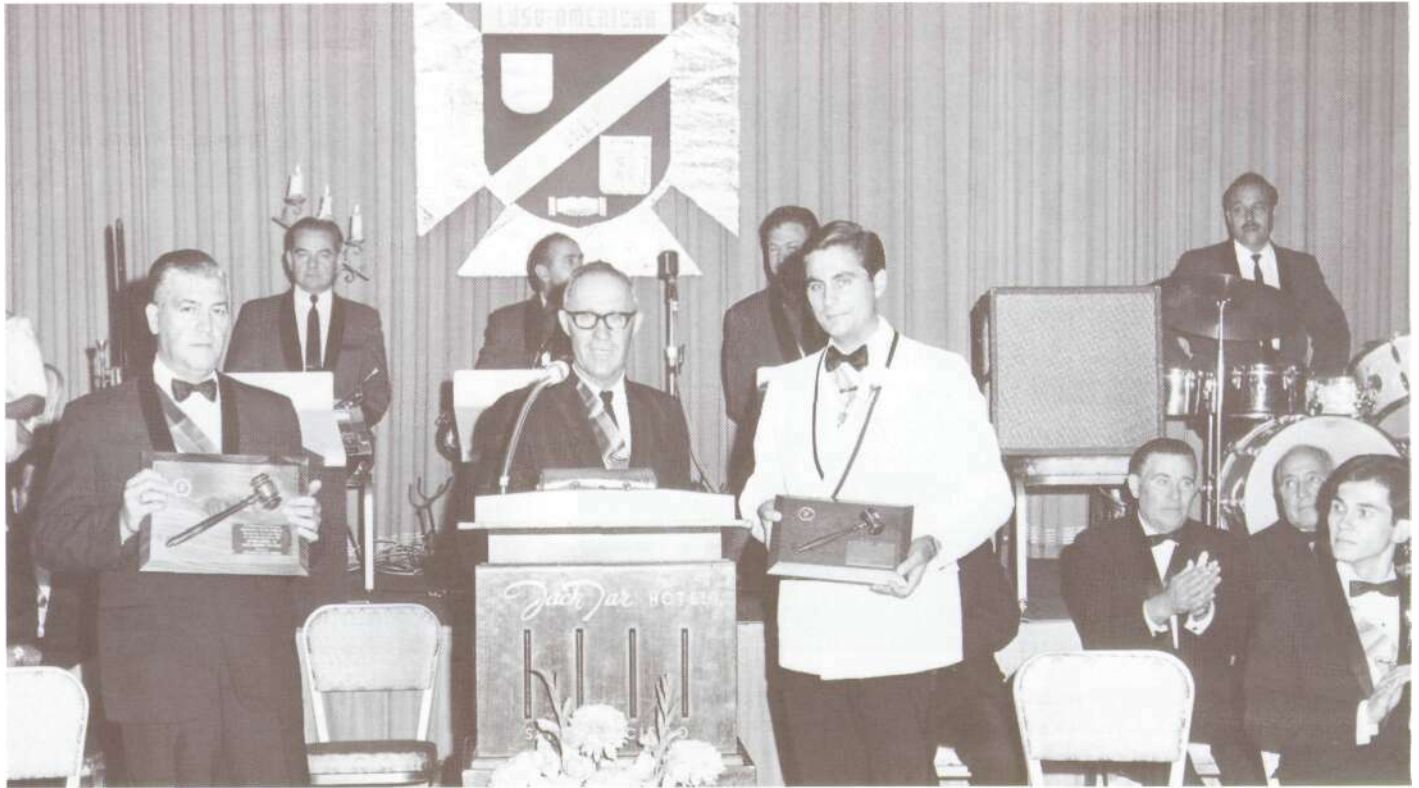
THE 20-30'S GROUP WAS ORGANIZED ON AUGUST 13, 1968.

Region No. 1 - Organized 11-8-68-San Mateo, Santa Clara, San Benito, Santa Cruz and Monterey Counties.
Region No. 2 - Organized 1-18-69 - Sonoma, Solano, Marin, Contra Costa, San Francisco and Alameda Counties.
Region No. 3 - Organized 5-3-69 - Glenn, Butte, Colusa, Sutter and Yuba Counties.
Region No. 4 - Organized 6-21-69 - San Luis Obispo, Santa Barbara and Ventura Counties.
Region No. 5 - Organized 11-15-69 - San Joaquin County.
Region No. 6 - Organized 11-19-69 - Stanislaus and Merced Counties.

Region No. 7 - Organized 7-17-70 - Sacramento and Yolo Counties.
Region No. 8 - Organized 3-1-98 - Kings and Kern Counties.
Region No. 9 - Organized 11-1-74 - Los Angeles County.
Region No. 10 - Organized 5-10-75 - Contra Costa County.
Region No. 11 - Organized 6-4-76 - San Diego County.
Region No. 12 - Organized 5-5-77 - Riverside and San Bernardino Counties.
Region No. 14 - Organized 2-21-82 - Parts of Santa Clara and San Mateo Counties.
Region No. 15 - Organized 4-13-96 - Parts of Merced and San Joaquin Counties.

CENTENNIAL CONVENTION

San Francisco 1968



Tony Saumbil, State President and David Dias State Youth President - (1967-1968).



Centennial Convention Queen Grace Caravan, and Maids of Honor Veronica Bettencourt and Elizabeth Motta.



Centennial Mass at St. Ignasius Church, San Francisco.



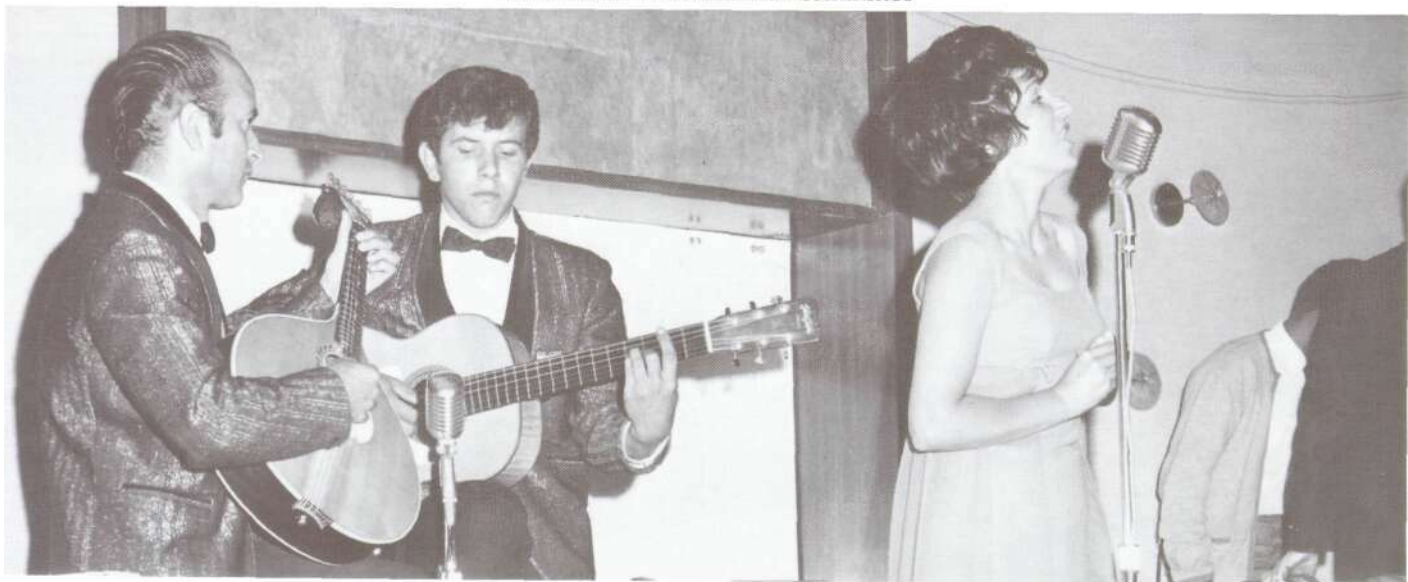
Convention delegates heading for sessions.



Banquet keynote speaker was Vice-President of The United States, Spiro Agnew (nominee).



Members of the convention committee



Fados by Cidalia Maria with Aniceto Batista and Jose' Elmiro



Patriotic pride in USA is demonstrated by youth members at the finale of the youth program



Delegates in session



Youth delegates in session - State Chaplain Fr. Joe Ferreira Als. present



Installation of State Officers (adult and youth) for term 1968-1969

LUSO'S ANNUAL CONVENTIONS

FRATERNALISM IS QUITE ALIVE

Skimming through LUSO's books and publications, records and public or internal affairs, by any bit of research the adjective more often written is "fraternal". It is also the most said and heard. The Society, its officers and members must have a very strong reason to repeat it. In fact, for its whole existence—130 years as of August 6, 1998—the Society has sprung and grown under the banner and extraordinary inspiration of a very Portuguese and inextinguishable flame called FRATERNALISM.

Fraternalism or brotherhood has been, since the beginning of the Portuguese immigration to this country, a powerful generator of union and understanding, of wisdom and good judgment, a tall and leafy tree from which our Portuguese immigrants have picked and enjoyed the healthiest fruits a community can be smiled upon by fortune. Our fraternal societies were born under its wing and promise. Our fraternalism has been indeed a secure vehicle of, as we often hear, "values and virtues" that never fall on stony ground or into disuse but rather on the gold mines of good and wise people, namely those who through the years are the carriers or bearers of our heritage, cause and history.

We base a greater part of this chapter upon the independent remarks of an onlooker invited at his request to see and experience, in loco, the action and embrace of a fraternalism that springs, live and sane, from our conventions, from those of more recent years. By doing that we show that we promote and share fraternalism, but with no reserves, unconditionally.

Although our eyes and mind may gather a lot from a written report, and more if provided with decorative features, the truth is that actions speak louder than words. To apprehend the real meaning and impact of a convention like those annually carried out by Luso-American Fraternal Federation—the State Council that assumed the leadership and direction of all fraternal, civic, cultural and social activities of LUSO after the Benevolent Society of California and the Uniao Portuguesa Continental (1957)—one needs in fact to, let's say, take the train and enjoy the trip, that is, to follow, act by act, each display of the intense "value" and "virtue" in the program.

People often tend to overlook what they never had the opportunity to know and appreciate, and so they tighten the mind strings when they do not participate or are not the direct aim of a manifestation or service. Such an attitude—the fox says that the grapes are green when not at reach—may very well deceive or distort the civic and cultural duty of an organization, like LUSO and its branches, which are after all makers of union and ambassadors of goodwill and distinction.

Now, who can deny the unquestionable role of Luso-American Fraternal Federation in our community? Frankly, only those who do not have a clear conscience or are blind on purpose. And by the word of many relators and partakers we ask again: Which Portuguese fraternal society has an equal performance and impact on our community and at state and national level? It is true that history holds indispensable information and it is an obligation to consult it before formulating an argument or opinion, before delineating a study; however, when we see with our own eyes and read with our minds what makes history, it facilitates the apprehension of the truth and helps to hand it over to posterity with actuality and conviction, even with devotion.

Attending, as we did as if participating, in recent conventions of the Luso-American Fraternal Federation, we could verify, ascertain and infer, with no need for further proof, that the virtues and talents of its officers and members, as well as the communion and sharing between all, and finally the seriousness of all duties and manifestations, are a clear mirror and credible portrait of how far fraternalism, LUSO's fraternalism for sure, can go and how beneficial it can be for a community, inspiring whomever has the duty and obligation of making history, like the one LUSO has made throughout the years.

There is a detail that deserves to be mentioned and stressed, but usually ignored by many, namely the media: it is the work and behavior, practically impeccable, of all those who attend the conventions, either in directive duties or in active participation. They give an extraordinary example of a great love and unshakable faith in

the ideals and purposes of the Society. Their fondness and conviction are quite impressive and lead any attentive, honest spectator to understand and admire the character that spontaneously guides every act and the deeds and services of all.

Another detail, which is otherwise the Society's head sail, is its main purpose or mission, by being a tireless and victorious patron of fraternalism and education. It is a thoughtful, faultless provider of life insurance and of other financial services, that is true, but also a proud entity serving the social and cultural needs of the community. This mission, these services shape the heart of the Society and make it beat strong and audible, this way getting the start and conclusion of sound decisions and administration.

In the past and present, whoever has assumed the reins of government in LUSO's offices and field is indeed a model of the talent of our people, and consequently there is no reason to feel inferior or subordinate to other people or ethnic groups. The conventions per se are a loud reflex and clear indication of how prolific and untiring is our fraternal vocation and of how advantageous are the acts and deeds that spring from it. With LUSO we truly distinguish ourselves.

It is uncommonly worthy of applause and admiration the attention and care that LUSO applies to our Youth. The minds that direct and ensure the successes of the Society in all operations certainly accept, understand and promote the undelayable importance of the Youth in its future as well as in the future of the community. They do not act theoretically, discursively, as if merely for a show, but engaging all practically, responsibly in activities proper of their age, implementing academic aid and rewarding those who, by diligence, inspire others to improve, to perfect their talents and capabilities.

In this particular case, the Luso-American Fraternal Federation, and again not underestimating the merits of any other Portuguese fraternal society, it is a fortune and glory that no one, whatever his/her birth and ways of thinking, should ignore or reject the opportunity to admire and reap the fruits. LUSO is a zealous, generous society. Its purposes are financial, and right there the Society is bold and strong, but also and above all it has a social, cultural and fraternal mission. It is well worthy of approaching and knowing it better.

The idea of letting a person, sort of unacquainted with the Society, with its people and activities, feel at home, as if one of them, should be seen as a sign, and one that cannot pass unnoticed, of the openness of its spirit, of the usefulness of its harmonious and fertile activities, and above all of the context of its human, free, live fraternalism, one that is enormously active and appreciated by the community. The invitation, therefore, gives us now more truth and color, opens itself up as a necessary source of inspiration and honor, and also guides, fortifies the desire of leaving for the posterity, in writing, this chronological record of events, the life of an institution which firmly and proudly verges toward the last half of its second century.

In the heart and core of what these conventions are all about, stands out mostly the relationships and affinities, the work and good manners, the innumerable manifestations of talent, and the never shy sharing that gives face and countenance, track and steady course to all performances and decisions. The conventions are in fact a compendium or textbook of excellent thinking and behavior no serious member of our community should ignore.

Let us follow these "values" and "virtues" day by day. First of all, it is impressive, refreshing, revigorating to verify (and go into it) that suddenly there is Portuguese life, the warmth of the people as well as the familiar sound of our language of birth, filling up the atriums and halls of a big hotel, as if the whole place is our own house and space, a sanctuary where everyone shows the best side and the joy of togetherness. One feels right away the team spirit, deep, sincere, very generous, which is the source and support of our very Portuguese fraternalism. This way, the conventions guarantee the triumph of the Society's ideals and purposes, by sharing, and avers its growth by unifying, serving and invigorating its members.

This spirit of community and growth, as the whole program indicates, rises above each activity, either serious or for recreation, and as it seems, brings out a general feeling of joy, of excitement and pride in all, adults and young. Every day is full of great experiences and our characteristic soul and energy take the front seat from the beginning to the end, from affair to affair, whenever unity and leadership are promoted, for administrative meetings and social gatherings, awards and gala dinners, youth performances and queen coronation, and many other sessions of civic and educational purpose.

The strong and sound convivial activities of these days are not only noticeable but also contagious. All participants show how healthy and happy, how stable and serviceable is the great family of LUSO, one that its members enjoy following and sharing. It also shows the character that asserts and makes our fraternalism spontaneous and prosperous. Fraternalism, as we know, is the most generous hand of any institution meant to promote the development and excellence of a community, and a convention is the celebration or prize for such a dignified mission and vocation. It also means strength and growth, a credential for new goals and a lesson on all the virtues and values that LUSO never puts aside.

The traditional ceremony of the first night—the night of the Awards and Coronation—is, therefore, an act of justice to the most distinguished officers, directors, representatives and members who contributed for the continuous success of the Society. Every year, these prized people are counted on the wall of honor, which is continually extended. They are pillars of the Society's growth as well as proof of its extraordinary services to the community.

It is also worthy of reference and much applause what the youth—the queen and her maids—does for education by collecting, even accumulating funds for scholarships and other similar aims. Here once again one can picture the pledge and care of LUSO's large family in promoting education of the youth who later will be the leaders and insurers of continuous progress, both of the Society and of the community.

The Convention's second day is mostly dedicated to the "Youth Performance". It is a festival of the traditional joy and heritage of our ancestors. Many hundreds of our young from all councils, from all corners of California, from children to young adults, perform on stage a unique display of the imperishable, joyful Portuguese soul, so unique that many do not imagine to exist so vividly in our community. It truly portrays the talent and high spirits of our sons and daughters who this way preserve a copious portion of a heritage that only the ignorant and irresponsible would disregard. Luso-American Fraternal Federation is proud to say that the preservation of the Portuguese folklore and its educational purpose are in good hands, in the hands of those who are the pride and treasure of the Society.

The Young are in fact the treasure and pride of the Society because they truly are the most fertile soil of our culture and original traditions. The brightness or vivacity of the performers, their enthusiasm and prompt delivery, their candor and merriness, yet their vitality and talent, are indisputable evidence of that treasure and pride which LUSO designs and dignifies through its tireless fraternalism. Behind this effort and success are the true tillers of the fresh and rich soil where the seeds are sown—the parents and teachers who so resolutely and kindly invest their own time to guide and incite the Young to being the future bearers of our fraternal message to the community, to the nation and to the world.

The third day, the one that starts with the Mass and ends with the Banquet, stays vividly in mind until the next convention, because it is of grateful devotion and faultless gala. In the morning, hundreds of faithful Catholics fulfill their Sunday duty as a truly fraternal family that does not excuse itself from God's guide and protection. They pray and listen to the Word of God, presided and uttered by LUSO's official chaplain, who binds his humbleness to that of the faithful.

In the evening, as if rewarding all activities, namely those by which are decided new positions and responsibilities, as well as modes of procedure, takes place the Convention Banquet, a gallant act that formally reveals and ennobles the very soul of the Society. It shows the nobility of character of a family whose ties are made precious by age, a family that is zealous of its historical roots and it is generous, strong, rich and full of what we have been mentioning as "virtues" and "values". These gifts and qualities—human, social and intellectual, therefore cultural and spiritual—supply these special people and their powerful will with the rights

and credentials for a gala celebration, now in its 41st edition, for self-exultation and thanksgiving. And this one, on the Sunday of the Convention, is intensively fraternal.

The words, the speeches, the utterances are all unfailingly joyous, vigorously patriotic, flowing effortlessly. Every speaker, officer or guests of honor is aware of being addressing a large, mindful family of several hundred and therefore speak of the Portuguese roots and ties, of the natural gifts, qualities and abilities our immigrants endow with their adopted country, of the contributions and leadership the Society provides, above all emphasizing the role our strong Family values play in today's society.

This is also the proper occasion for being fair and courteous. Many distinctions are rendered and awards handed over to those who contribute the most for the Society's progress and success, to the old and young who extend the charitable business of fraternalism, to all those who promote education or are the aim of its programs, this way preserving and enlightening the Society's and the community's cultural heritage.

In this manner, with this very human event, as serious as festive, the LUSO Family reaches the Convention's fourth and last day. It is well-deserved to accentuate two of the day's acts. First, the "Adult Session", in which the action and deeds of each year are reviewed and/or reconciled according to the laws of the institution, as well as appraised the advantages (or not so) of the old and new laws. As a democracy regulates, the right to speak out is given (and respected) to any member with responsibilities within the Society, and all the comments and suggestions are recorded to be later taken into consideration by the Board of Directors, which has the last word in all matters of the Luso-American Fraternal Federation as the division in charge of all fraternal activities.

As it is ruled, the last word is given to both the ceasing and elected presidents of the Federation, who respectively tell of the honor to serve in such a prestigious organization where all help each other and care for the same goals. The very last word, however, is taken, as usual for many years now, by Mr. Rodrigo Leal Alvernaz, with the Society for over four decades and at the present time its Executive Vice-President and Chief Executive Officer since 1988, who with his characteristic loyalty (as indicated by his middle name) and fluency, yet with accurate and sober judgment, which is a reward of his experience and large curriculum with LUSO, expresses acknowledgment and joy for the achievements of all, in all areas and branches, particularly to those who, by duty and dedication, secure the growth and success of the Society's fraternal manifestations, namely the triumphal fruits of each convention.

Later in the same day, one can witness another moving ceremony—the installation of the officers for the highest annual duties, such as the presidents and vice-presidents of the Luso-American Fraternal Federation and of its "20 - 30 Associates" and the Youth. A better feeling of authority and respect cannot be expected from an act of such a meaning, tradition, gala and style. Nilza Bettencourt, the second woman President (1996-97), had the right words to judiciously picture the whole excellence of any convention: "What can we expect from seeing more than can be seen, from doing more than can be done, and from finding more than can be found?"

When all have to return home and to their jobs, sort of a longing sadness can be seen on many faces. Obviously. Every celebration of fraternalism has an end, until next time. The feelings of brotherhood and many other golden experiences are high and last throughout the year.

Close to a thousand people, among officers, delegates, youth with parents and relatives, and guests, often participate in these fraternal activities. A more pictorial landscape of our human values and virtues cannot be seen anywhere else in the community. The most joy is brought by the young (over 300!), whose program truly is a loud, victorious "Hurrah" to the past and future, to our precious heritage and to the coming achievements. As our people say, there's no better way to see the future than through the eyes of our children.

COUNCILS ORGANIZED SINCE 1968

Councils of the Society organized since 1968 were given a new number series and designated as "Luso" Councils. They were as follows:

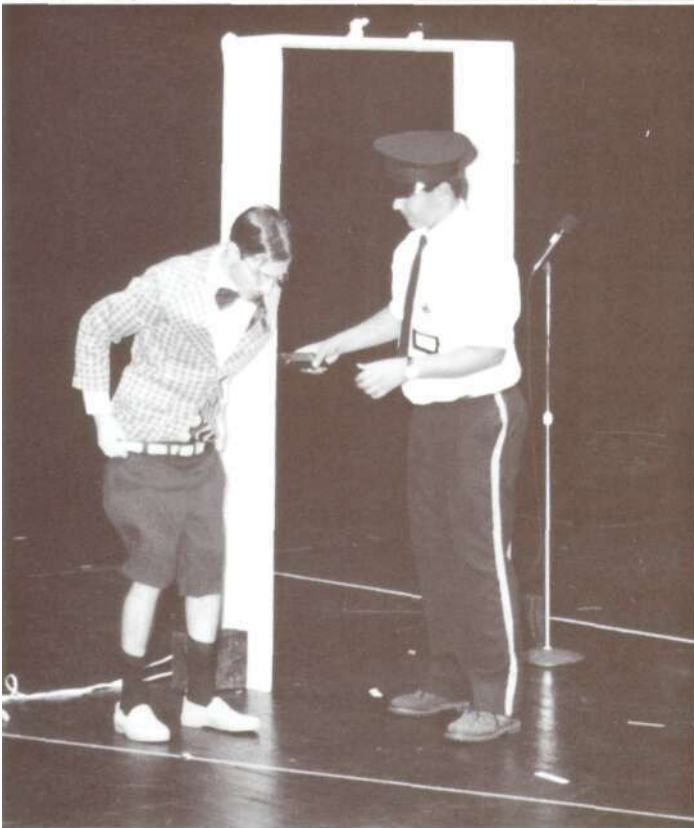
#2 Norco/Corona - organized July 18, 1982

#3 Fremont/Union City - organized November 13, 1987

#4 Las Vegas/Nevada - organized March 29, 1990

ANNUAL CONVENTIONS

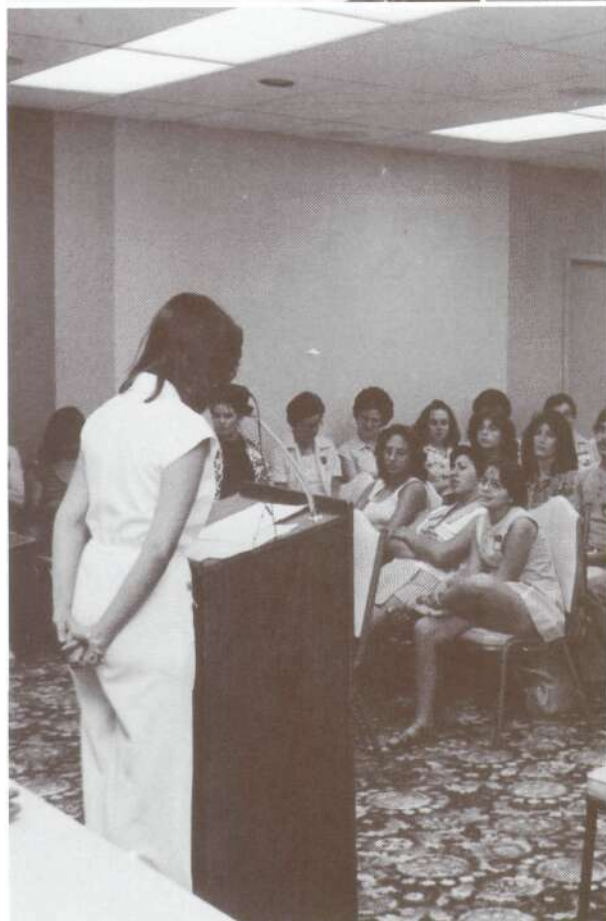
"The Last Thirty Years"
1969 -1997









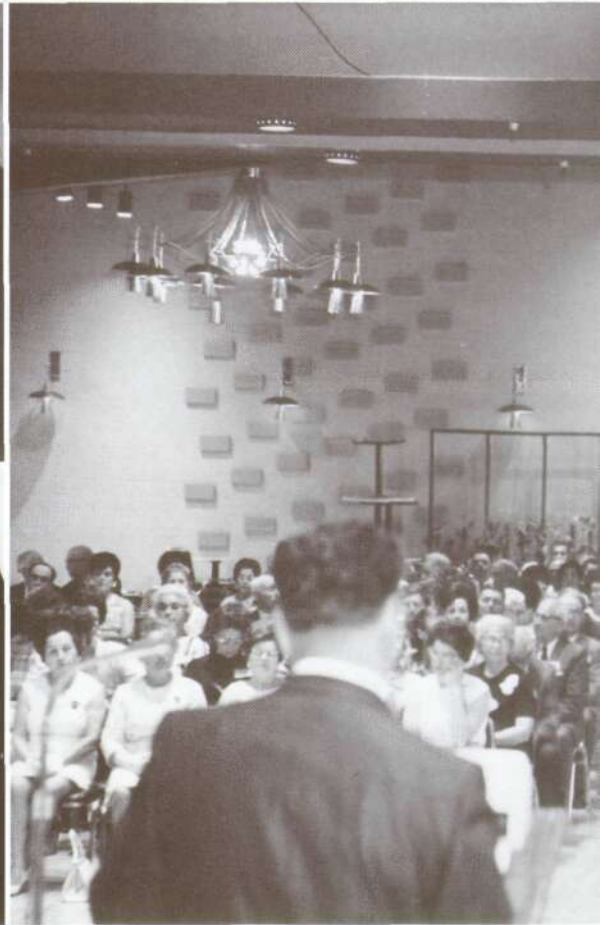










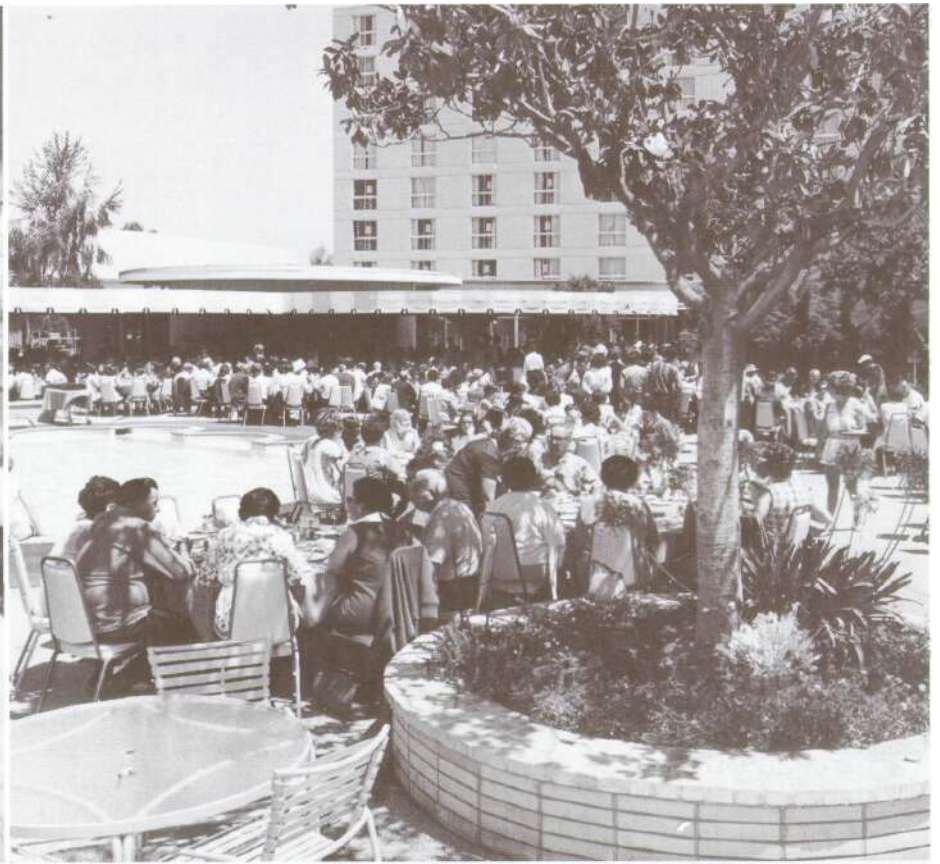












LUSO-AMERICAN LIFE INSURANCE SOCIETY

AGENCY PERSONNEL

MANAGEMENT AND FIELD REPRESENTATIVES



Joseph Resendes
Regional Manager



J. Larry Soares
Director of Sales and Marketing



Isidro Menezes
Regional Manager

DISTRICT REPRESENTATIVES

Marie Archibeque

John L. Parreira

FIELD REPRESENTATIVES

Pedro M. Adao

A. Gerard Batista

Joe Carrancho

Carlos de Melo

Luis Freitas

Robert Meneses

Aurora M. Reis

Jose M. Soares

Silvino Bento

Elsie Cecchetti

Frank Estrella

Paulo Goulart

Maria (Mize) Patton

H.M. (Gil) Pinto

Dan Sequeira

Manuel G. Sousa, Jr.

O. David Augusto

Joe Camara

Lorraine Cota

Liz Ferreira

John E. Lema

Diane Borrelli Rebelo

Lucia Silva

Tony Sozinho

OFFICE STAFF



Rodrigo Alvernaz
Executive Vice President



Manuel A. Minhoto
Senior Vice-President & Treasurer



John L. Avila
Vice-President & Secretary



Donalda De Melo
Assistant Treasurer



(left to right) Filomena Machado, Maria Alvernaz, Maria L. Sena, Esther Amaral Mahler, Rita Higgins, Emilia Lobo

INSIDE OUR NEW HOME





Home office: Oakland, California (September 1975 to March 1994)

LUSO'S LEADERS

(Luso-American Life Insurance Society)

As we have said many times, our Society not only grows on purposes and ideals, on the rich soil of great ideas and services, but also depends upon duty performance or good leadership. For every term, repeated or not, our Board of Directors, namely those mentioned in this and the following page, is elected on the ground of unquestionable curriculum, knowledge of the Society's paths and procedure, talent, honesty, vision, wisdom and dedication and as such they keep in view the internal and public affairs, the observance of the laws and the interests of all members. They are officers, as someone once said, of the protocol and judges of the supreme rule. They pass the will of the membership to the executive branch.

In this section, we not only honor those pictured and the whole Board of Directors but also pay homage to all those who dignified our Society throughout a hundred and thirty years on identical duty. Now as in the past, our leadership has always been effective and successful thanks to these eminent, unambiguous, well-meant people. With the executive officers at the Home Office, they are the carriers of our fraternal tradition, cultural value of our heritage, and the solid hinges of the heavy, wide doors we have been opening for the next millennium. They are also the keepers of our essence and vocation, as indicated in our name -Luso-American Life Insurance Society.



Eduardo S. Eusebio
President

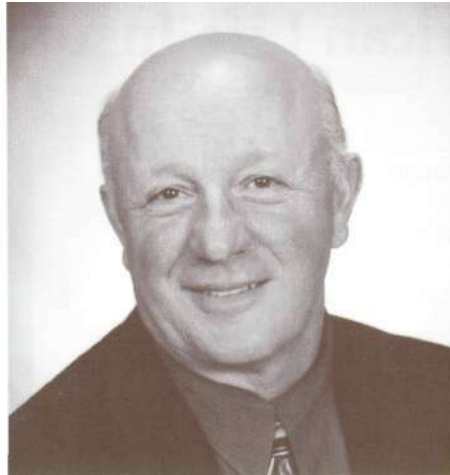


Frank I. Silva
Chairman of the Board

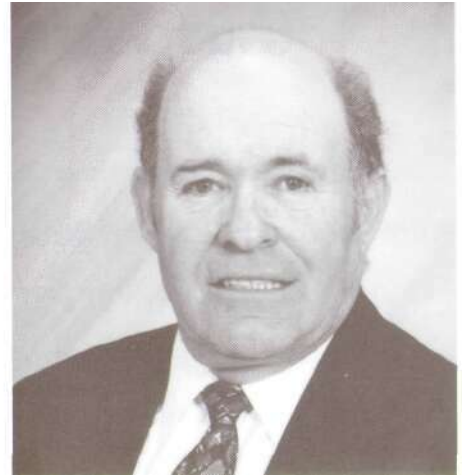


Joe B. Coelho
Vice-Chairman of the Board

DIRECTORS



Lino S. Amaral



Eliseu Jacinto



Luis Nunes



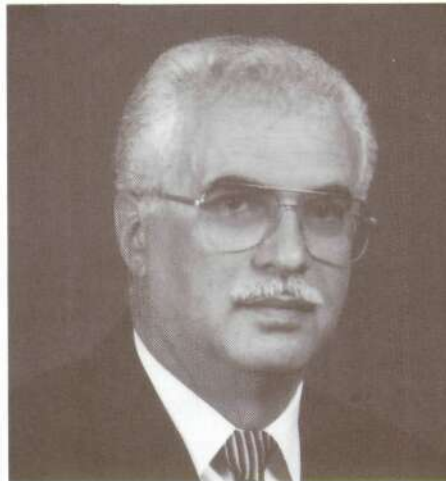
Rosa D. Silveira



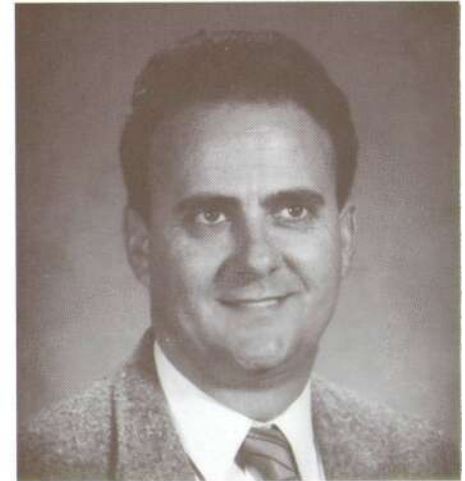
Dominic Barroso



Frank J. Ferreira



Manuel Rosario



Frank X. Souza

A GREAT TRIO FOR OUR TUNED SONG.....



Rodrigo L. Alvernaz
Executive Vice-President and
Chief Executive Officer



Manuel A. Minhoto
Senior Vice-President
and Treasurer



John L. Avila
Vice-President
and Secretary

These are, shall we say, the officers of execution occupying the offices of highest responsibility at the headquarters in Dublin, California. Someone of the media has referred to them as officials of the "Portuguese White House," and the Society accepts the title of designation because it is honorable, with no contextual cynicism. The honor rewards the Society's rising expansion and history during 130 years and at the same time tells of the intelligence, competence, skills and character of yesterday's and today's leaders.

These three leaders, however, have at hand a very special task—to take the Society, particularly its insurance products and fraternal affairs, into the 21st century. The Society, as we well know, is today a modern and progressive organization combining the best insurance products with the unique opportunity for its members to participate in the fraternal and humanitarian activities sponsored through the "Luso-American Fraternal Federation". Not only that: It sponsors and heartily cares for the nonprofit, most active and educational "Luso-American Education Foundation," which has established a complete program embracing the awarding of scholarships, grants and financial support for the introduction and continuation of courses to study Portuguese in California public schools and universities, wisely maintaining it as an independent entity, to better pursue and develop these endeavors.

The capacity and mental capabilities of these three officers are obviously proficient and profitable, humanly and educationally fruitful in our community, in any community. The Society's Board of Directors does not deny them total confidence and support. The "bridge" to the next century is in good hands, extended, well-cared for, secure; for all Portuguese families and individuals to cross; regardless of race, color and religious beliefs; to defend and honor the values and virtues of all citizens; to help those in need of guidance and security; open to all who apply and qualify for any of the Society's highly "market-competitive" life insurance and annuity products.

Master hands, great souls, knowledge and proficiency are needed to build such a bridge and to keep it open and practical. Less could not be expected in the "oval office" (Mr. Alvernaz) and in those next to it (Mr. Minhoto and Mr. Avila). And then, while walking through all the "branch offices," one gets the right idea of how strong and "futuristic" are all the bridge cables and of how apt and fit are their caretakers.

Our honorable officers follow a tradition of competence and success, being conservative and progressive at the same time. They know what the future expects from the Society and how the Society better serves the future. They really are the trestles of the bridge, mirrors of the virtues of our people, history makers and brothers to whom we cannot be but loud in our praises. Each one in their places, they all are treasurable builders and keepers of our Society's structure. As we would say in Portuguese, "Bern hajam!"

STAFF



Donalda de Melo
Assistant Treasurer and Office Manager



Joe A. Mattos
General Council



Filomena Machado
Fraternal Coordinator



Esther Amaral Mahler
Agency/Policy Issue



Maria Alvernaz
Claims/Computer Operator



Maria L. Sena
Administrative Director
Luso-American Education Foundation



Emilia Lobo
General Clerk



Rita Higgins
New Business/Underwriting



LUSO-AMERICAN FRATERNAL FEDERATION

OFFICERS AND DIRECTORS

1997-1998



Manuel V. Gonsalves
State President

(Sitting L-R): Jose Travares (Honorary Director), Daniel Sequeira, Nilza Bettencourt (Chair), Joe L. Pio, and Manuel Gonsalves (President). (Standing L-R): Jodn B. Pires (Outside Guard), Ezequiel Correia, Frank G. Silva, Patricia Costa (M. Ceremonies), John M. Jacinto (Marshal), Vangie Carapinha, Linda Vieira, Joseph B. Vieira, Carlos Amaral (Vice President), and Tony Carrancho (Inside Guard). Not pictured is Manuel Sousa, Jr.



Carlos Amaral



Patricia Costa



John M. Jacinto



Vangie Carapinha



HONORARY OFFICERS



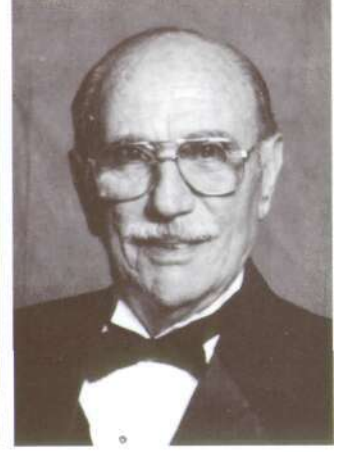
MANUEL REIS
EXECUTIVE
VICE-PRESIDENT
EMERITUS



JACK COSTA
SENIOR
VICE-PRESIDENT
EMERITUS



FRANK J. BASTIAN
HONORARY
VICE-PRESIDENT



JOHN O. MORRISON
HONORARY
VICE-PRESIDENT

PAST PRESIDENTS



ALBERT SOARES
1971-1981



JOE F. COELHO
1981-1989



ALBERT VIEIRA
1989-1997

PAST STATE PRESIDENTS

Our State Council, or Luso-American Fraternal Federation, which was established in 1957, right after the merger of the Benevolent Society of California with the "Uniao Portuguesea Continental do Estado da California," with the name of United National Life Insurance Society, later changed to Luso-American Life Insurance Society to honor our Lusitanity (Luso), has represented our Society's extended arms throughout the years. These arms are the warmest, most receptive we, or any business alike for that matter, can open to our vast membership, to those who are or will be part of the Family—the LUSO Family—and of its life-giving benefits.

These arms are not mere banners on the wall bearing a motto or legend. They truly, proudly are people joining in family many rare human gifts and talents which shine through the Society's most significant core and outward appearance, in its fraternal, civic, cultural, social and educational activities, and after all in our extensible, most dedicated leadership.

Speaking of leadership, a word of praise and appreciation has to be said, loud and clear, as if stippled on the gold of our hearts, about LUSO's past State Presidents, since the unification was created, all together two ladies and thirty-eight gentlemen who have had the noble and difficult task of promoting and keeping alight the flame of our very own and very patriotic fraternalism. They have been, as others were and others will be, strong, tireless girders of success.

John Soars* - 1968-69	Anthony L. X. Bettencourt - 1978-79	Frank I. Silva - 1989-90
Antonio Mattos - 1969-70	Lanny Rodrigues - 1979-80	Frank J. Ferreira - 1990-91
Manuel Rose* - 1970-71	Manuel A. Martins* - 1980-81	Joe Camara - 1991-92
Joseph Gomes - 1971-72	Tony Freitas* - 1981-82	Manuel G. Sousa, Jr. - 1992-93
Joe F. Coelho - 1972-73	Batista S. Vieira - 1982-83	Frank G. Silva - 1993-94
Joe A. Mattos - 1973-74	Dominic Barroso - 1983-84	Manuel C. Cabral - 1994-95
Ernest Azevedo - 1974-75	Rosa D. Silveira - 1984-85	Joe L. Da Rosa - 1995-96
Joe V. Aguiar, Jr. - 1975-76	Jose' P. Azevedo - 1985-86	Nilza Bettencourt - 1996-97
Albert S. Vieira - 1976-77	Tony Martin - 1986-87	Manuel Gonsalves - 1997-98
Eliseu M. Jacinto - 1977-78	Lino S. Amaral - 1987-88	* Deceased

MEMBERS WHO SERVED IN ADMINISTRATION

Luso-American Fraternal Federation Presidents
1968 -1998



John Soares, Jr.
1968 -1969



Tony A. Mattos
1969 -1970



Manuel Rose
1970 -1971



Joseph Gomes
1971-1972



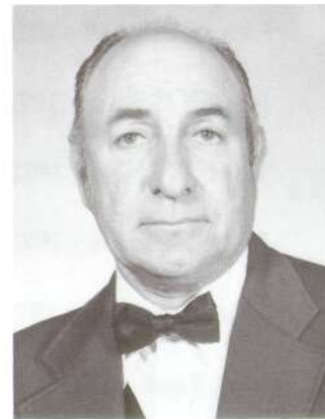
Joe F. Coelho
1972 -1973



Joe A. Mattos
1973 - 1974



Ernest Azevedo
1974 - 1975



Joe V. Aguiar, Jr.
1975 - 1976



Albert S. Vieira
1976 - 1977



Eliseu M. Jacinto
1977 - 1978



Anthony L.X. Bettencourt
1978 -1979



Lanny Rodrigues
1979 -1980



Manuel Martins
1980 -1981



Tony Freitas
1981 -1982



Batista S. Vieira
1982 - 1983



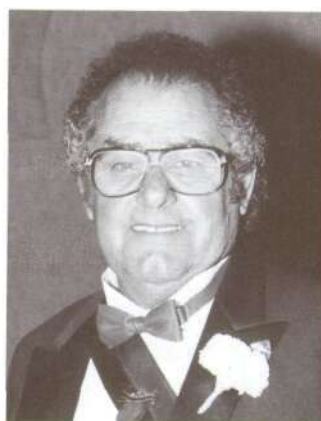
Dominic Barroso
1983 - 1984



Rosa D. Silveira
1984 -1985



Jose'P. Azevedo
1985 - 1986



Tony Martin
1986 -1987



Lino S. Amaral
1987 - 1988



Dolor Almeida
1988 -1989



Frank I. Silva
1989 - 1990



Frank J. Ferreira
1990 -1991



Joe A. Camara
1991 -1992



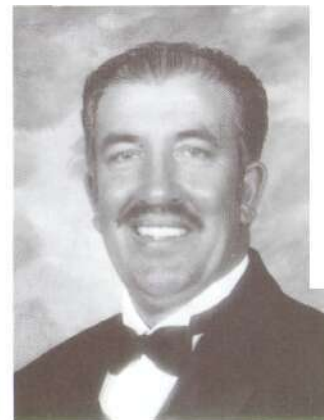
Manuel G. Sousa
1992 -1993



Frank G. Silva
1993 - 1994



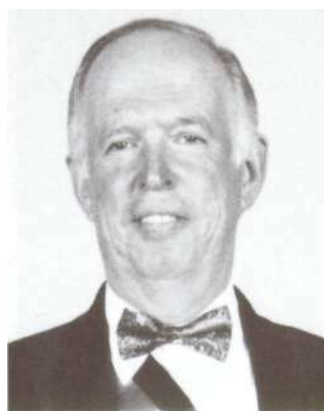
Manuel Cabral
1994 -1995



Jose L. Da Rosa
1995 -1996



Nilza M. Bettencourt
1996 - 1997



Manuel V. Gonsalves
1997 -1998

IN MEMORIAM



TONY LUIS
1931-1990

Mr. Antone J. (Tony) Luis started working for United National Life/Luso-American Fraternal Federation in 1962, first in Humboldt County as a Field Representative, then in Stanislaus County, where he became a Special Field Representative, Area Supervisor and District Supervisor. He was recognized for his outstanding work, having been named "Salesman of the Year" and "Top Producer," a number of times. Tony was well-known for his friendliness, team spirit and humor. After 28 years of good service (1988), a debilitating illness forced him to retire, having died two short years after that.



JOSEPH DELGADO
1944-1991

Mr. Joseph Henry Pereira Delgado joined our LUSO in 1983, first as a part-time Field Representative. In 1986, he assumed a full time position as Regional Field Supervisor, being promoted to Regional Manager in 1990. Concurrently, Mr. Delgado also served our Society as State Deputy and Regional Chairman of State Deputies. He served in all these capacities with distinction and his outstanding services will never be forgotten.



JOAQUIM PEREIRA
1927-1992

Mr. Joaquim Gil Pereira was one of our Society's most dedicated and dynamic personalities. He started with the Benevolent Society of California, then with the Luso-American Fraternal Federation/United National Life/Luso-American Education Foundation, and in many of his various positions within the Society, most recently as Assistant Secretary and Director of Public Relations. He will always be remembered as an individual tirelessly dedicated to the Fraternal Cause. Our most sincere tribute to him is from the heart.



JOHN S. GODINHO, Jr.
1914-1994

Mr. John S. Godinho, Jr. was another of our Society's most honorable workers and a man who contributed greatly to its growth and success. He served as a part-time Field Representative from October 1969 to July 1971, as Special Field Representative from July 1971 to October 1974, as Area Supervisor from October 1974 to April 1990, and again as a part-time Field Representative after his retirement, until he died on August 18, 1994. Mr. Godinho will be always missed by his close relatives and certainly from our own Luso-American Family.



TONY BORRELLI
1925-1996

Mr. Anthony (Tony) Borrelli was a member of our Society since 1965 (Council 17B, Gustine). Starting in 1976, he served in a number of positions of responsibility, such as Member of the Laws and Rituals Committee, State Director, Honorary Director, State Deputy, and District Field Representative, in which he demonstrated his very finest qualities of character, frankness and dedication. He was a member of the "Million Dollar Club" for 8 years and "Salesman of the Year" for 5 of his last six years. Our Society's progress and growth are a testament to his leadership.



TONY FREITAS
1933-1997

Our loving memory tribute to Mr. Tony Freitas who died on April 12, 1997, is truly from the heart of many in his town and community and certainly from all of us in the Society. We all miss you, Tony. He joined the Society in 1972, demonstrating from then on his many talents as a good man and great leader. He was elected State President 1981-82, served as Field Representative 1984-86, as Regional Field Supervisor 1986-92, and as Regional Field Manager 1992-97, establishing sales records which will be very hard to break. His family and friends are proud of his achievements and his legacy.

MEMBERS WHO SERVED IN ADMINISTRATION
LUSO-AMERICAN FRATERNAL FEDERATION
1968-1998

20-30'S OFFICERS

LANETTE AMARAL-DUTRA	AMARAL-DUTRA	LANETTE AMARAL-DUTRA	AMARAL-DUTRA
BARBARA ANGEJA	ANGEJA	BARBARA ANGEJA	ANGEJA
IDAMARIE BARSOTTI	BARSOTTI	IDAMARIE BARSOTTI	BARSOTTI
GREGORY BASTIAN	BASTIAN	GREGORY BASTIAN	BASTIAN
JOSEPH W. BETTENCOURT	BETTENCOURT	JOSEPH W. BETTENCOURT	BETTENCOURT
MARIE T. BETTENCOURT	BETTENCOURT	MARIE T. BETTENCOURT	BETTENCOURT
BERNARDETTE CAMPAGNA	CAMPAGNA	BERNARDETTE CAMPAGNA	CAMPAGNA
SAL CAMPAGNA	CAMPAGNA	SAL CAMPAGNA	CAMPAGNA
FERNANDO CARAPINHA	CARAPINHA	FERNANDO CARAPINHA	CARAPINHA
TONY L. CARRANCHO	CARRANCHO	TONY L. CARRANCHO	CARRANCHO
ELIZABETH COELHO	COELHO	ELIZABETH COELHO	COELHO
FRANK COELHO, JR.	COELHO, JR.	FRANK COELHO, JR.	COELHO, JR.
FRANCISCO G. CORREIA	CORREIA	FRANCISCO G. CORREIA	CORREIA
NARCIEJ. FERREIRA	FERREIRA	NARCIEJ. FERREIRA	FERREIRA
VEVETTE GOMES	GOMES	VEVETTE GOMES	GOMES
JOHN JACINTO	JACINTO	JOHN JACINTO	JACINTO
DIANE JOHNSON	JOHNSON	DIANE JOHNSON	JOHNSON
VIOLET LANE	LANE	VIOLET LANE	LANE
TONY LOPES	LOPES	TONY LOPES	LOPES
JOE M. MACHADO	MACHADO	JOE M. MACHADO	MACHADO
DANNY MARTIN	MARTIN	DANNY MARTIN	MARTIN
TONY MARTIN, JR	MARTIN, JR	TONY MARTIN, JR	MARTIN, JR
JOEY MARTINS	MARTINS	JOEY MARTINS	MARTINS
MANUEL MARTINS	MARTINS	MANUEL MARTINS	MARTINS
ELIZABETH MOTTA	MOTTA	ELIZABETH MOTTA	MOTTA
JOYCE NUNES	NUNES	JOYCE NUNES	NUNES
MARC NUNES	NUNES	MARC NUNES	NUNES
PATRICK NUNES	NUNES	PATRICK NUNES	NUNES
MANUEL L. OLIVEIRA, JR.	OLIVEIRA, JR.	MANUEL L. OLIVEIRA, JR.	OLIVEIRA, JR.
RAYMOND ORMONDE	ORMONDE	RAYMOND ORMONDE	ORMONDE
OSVALDO L. PALHINHA	PALHINHA	OSVALDO L. PALHINHA	PALHINHA
ARMAND PELICAS	PELICAS	ARMAND PELICAS	PELICAS
DIANE PELICAS	PELICAS	DIANE PELICAS	PELICAS
JOHN N. PERDIGAO	PERDIGAO	JOHN N. PERDIGAO	PERDIGAO
CYNTHIA PEREIRA	PEREIRA	CYNTHIA PEREIRA	PEREIRA
MANUEL A. PIMENTEL	PIMENTEL	MANUEL A. PIMENTEL	PIMENTEL
FRANK PIO	PIO	FRANK PIO	PIO
JOE L. PIO	PIO	JOE L. PIO	PIO
LORETTA M. RIBEIRO-MEYERS	RIBEIRO-MEYERS	LORETTA M. RIBEIRO-MEYERS	RIBEIRO-MEYERS
ANTONIO RODRIGUES	RODRIGUES	ANTONIO RODRIGUES	RODRIGUES
LANNY RODRIGUES	RODRIGUES	LANNY RODRIGUES	RODRIGUES
LIZ RODRIGUES	RODRIGUES	LIZ RODRIGUES	RODRIGUES
MANUEL ROSARIO	ROSARIO	MANUEL ROSARIO	ROSARIO
KENNETH ROSE	ROSE	KENNETH ROSE	ROSE
MICHELLE A. ROSE	ROSE	MICHELLE A. ROSE	ROSE
LIBANIA SANTOS	SANTOS	LIBANIA SANTOS	SANTOS
DANNY SEQUEIRA	SEQUEIRA	DANNY SEQUEIRA	SEQUEIRA
LIZ SILVA-FERREIRA	SILVA-FERREIRA	LIZ SILVA-FERREIRA	SILVA-FERREIRA
JULIE SILVEIRA	SILVEIRA	JULIE SILVEIRA	SILVEIRA
MARIA L. SILVEIRA	SILVEIRA	MARIA L. SILVEIRA	SILVEIRA
SUSAN J. SILVEIRA	SILVEIRA	SUSAN J. SILVEIRA	SILVEIRA
ANA PAULA SOUSA	SOUSA	ANA PAULA SOUSA	SOUSA
BARBARA SOUSA	SOUSA	BARBARA SOUSA	SOUSA
CARL SOUSA	SOUSA	CARL SOUSA	SOUSA
FRANK X. SOUZA	SOUZA	FRANK X. SOUZA	SOUZA
EGEDIO VIEIRA	VIEIRA	EGEDIO VIEIRA	VIEIRA
MANUEL A. VIEIRA	VIEIRA	MANUEL A. VIEIRA	VIEIRA
LINDA MARIE VIEIRA-RAMOS	VIEIRA-RAMOS	LINDA MARIE VIEIRA-RAMOS	VIEIRA-RAMOS

MEMBERS WHO SERVED IN ADMINISTRATION
LUSO-AMERICAN FRATERNAL FEDERATION
1968-1998

TONY M. CARRANCHO	CARRANCHO	JENNIFER MACHADO	MACHADO
MARIA CATON	CATON	MARLENE MACHADO	MACHADO
EVANGELINE CLETO	CLETO	ROBERT J. MACHADO	MACHADO
JOHN COELHO	COELHO	TONY MACHADO	MACHADO
KATHY COELHO	COELHO	JOSEPH R. MACHADO, III	MACHADO. III
FRANK COELHO, JR.	COELHO, JR.	MANUELA MALTA	MALTA
CRISTINA CORREIA	CORREIA	MICHAEL MANGANO	MANGANO
AUGUSTO CORREIA. JR.	CORREIA, JR.	NATALIE MANGANO	MANGANO
ANGELA COSTA	COSTA	RICHARD MARQUES	MARQUES
JENNIFER COSTA	COSTA	BEVERLY MARTIN	MARTIN
JERRY P. COSTA	COSTA	DANNY MARTIN	MARTIN
LORI COSTA	COSTA	LISA MARTIN	MARTIN
NANCY COSTA	COSTA	CRISTINA MARTINS	MARTINS
THERESA COTA	COTA	JOEY MARTINS	MARTINS
GINA DA GUIA	DA GUIA	MARK MARTINS	MARTINS
KATHY DA ROCHA	DA ROCHA	NATALIE MATOS	MATOS
CARLA DA ROSA	DA ROSA	IDA MARIE MATTOS	MATTOS
CHRISTINE DA ROSA	DA ROSA	ROSE MARIE MATTOS	MATTOS
MARLENE DA ROSA	DA ROSA	CHRISTINA MEDEIROS	MEDEIROS
DAVID DA SILVA	DA SILVA	JESSE F. MEDEIROS. JR.	MEDEIROS. JR.
ELIZABETH DA SILVA	DA SILVA	MARY FATIMA MELLO	MELLO
RAUL DA SILVA	DA SILVA	MARY F. MELLO	MELLO
ROBERTA DA SILVA	DA SILVA	MICHAEL A. MELLO	MELLO
ROSE MARIA DELGADO	DELGADO	CATHY MENDONCA	MENDONCA
DAVID DIAS	DIAS	DAVID R. MENESES	MENESES
		JAN MENESES	MENESES
GILBERT DIAS	DIAS	MARIO R. MENESES	MENESES
		ZITA M. MENESES	MENESES
LEONARD P. DIAS	DIAS	DARLENE MARIE MENEZES	MENEZES
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RAUL DINIS	DINIS	CARMEN B. MORAN	MORAN
CYNTHIA DOS SANTOS	DOS SANTOS	SUSANA MOREIRA	MOREIRA
ANNE DUARTE	DUARTE	MICHELLE MORRIS	MORRIS
DARLENE DUARTE	DUARTE	ELIZABETH MOTTA	MOTTA
DIANA DUTRA	DUTRA	CLARA NUNES	NUNES
FRANK L. DUTRA	DUTRA	DENA NUNES	NUNES
JULIE C. DUTRA	DUTRA	ELIZABETH NUNES	NUNES
ABEL DUTRA, JR.	DUTRA. JR.	FRANCES NUNES	NUNES
FRANK A. FARIA	FARIA	MICHAEL NUNES	NUNES
NORMAN A. FARIA	FARIA	RICHARD NUNES	NUNES
TODD FERNANDES	FERNANDES	ANNA MARIE OLIVEIRA	OLIVEIRA
ANNE FERREIRA	FERREIRA	CONNIE OLIVEIRA	OLIVEIRA
PATRICIA FLORES	FLORES	DENNIS S. OLIVERA	OLIVERA
SIMON FLORIANO	FLORIANO	RAYMOND ORMONDE	ORMONDE
KEVIN FONSECA	FONSECA	ANNETTE M. OSTINI	OSTINI
CHRISTINA FRANCISCO	FRANCISCO	JOHN PARADELA	PARADELA
KAREN FREITAS	FREITAS	SHIELA ANN PARRIERA	PARRIERA
MARK FREITAS	FREITAS	BOBBY PASTOR	PASTOR
MARLENE FREITAS	FREITAS	PATRICIA PASTOR	PASTOR
PATRICIA FREITAS	FREITAS	ANNE MARIE PELICAS	PELICAS
VIVIAN FREITAS	FREITAS	MARK PELICAS	PELICAS
JUDITH GARCIA	GARCIA	THERESA PELICAS	PELICAS
DEBORAH GODINHO	GODINHO	CYNTHIA PEREIRA	PEREIRA
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		GLORIA M. PIERCE	PIERCE
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MARY GOMES	GOMES	SAM PORTER	PORTER
AIDA M. GONSALVES	GONSALVES	JANENE RELVAS	RELVAS
ALBERT M. GONSALVES	GONSALVES	SUZANNE RIBEIRO	RIBEIRO
JACK F. GONSALVES, JR.	GONSALVES. JR.	THERESA RIBEIRO	RIBEIRO
JACK GONSALVES, JR.	GONSALVES. JR.	FRANK A. ROCCO	ROCCO
RENEE GONZALEZ	GONZALEZ	LINDA C. ROCCO	ROCCO
DANIEL D. GRAHAM	GRAHAM	FRANK N ROCHA	ROCHA
LINDA GRAHAM	GRAHAM	CRYSTAL RODRIGUES	RODRIGUES
ELIZABETH JACINTO	JACINTO	DOUGLAS ROSE	ROSE
JOHN S. JACINTO	JACINTO	ANGELA SA	SA
NATALIA JACINTO	JACINTO	JEFFERY SA	GA
TONY S. JACINTO	JACINTO	JENNIFER SA	SA
ALLEN C. JOHNSON	JOHNSON	DAVID SANTOS	SANTOS
BRENDA JOHNSON	JOHNSON	ODETTE SANTOS	SANTOS
ANGELA KENDALL	KENDALL	PHILLIP SCHMUCK	SCHMUCK
NEAL KENDALL	KENDALL	RALPH SEGARS	SEGARS
STEVE KENTON	KENTON	MICHAEL J. SENA	SENA
THOMAS LEAL	LEAL	DANNY SEQUEIRA	SEQUEIRA
MARIO LIMA. JR.	LIMA. JR.	CARLOS M. SILVA	SILVA
JULIE LOURENCO	LOURENCO	GINA SILVA	SILVA
STEVE LOURENCO	LOURENCO	KATHLEEN SILVA	SILVA
CARLOS MACEDO	MACEDO	LIZ SILVA	SILVA
ALYCE MACHADO	MACHADO	LUIS SILVA	SILVA
ANNA MARIE MACHADO	MACHADO	MARGARET A. SILVA	SILVA
CECILIA MACHADO	MACHADO	MARIA E. SILVA	SILVA

YOUTH OFFICERS
1968-1998

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VICTOR ADAO	ADAO
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KATHLEEN M. AGUIAR	AGUIAR
JOE ALAMO	ALAMO
GINA D. ALVERNAZ	ALVERNAZ
MARIO FRANCES ALVERNA	ALVERNAZ
RODERICK A. ALVERNAZ	ALVERNAZ
CHRISTINA ALVES	ALVES
ROSE MARIE ALVES	ALVES
CARLA AMARAL	AMARAL
KATHLEEN AMARAL	AMARAL
LANETTE AMARAL	AMARAL
LINO AMARAL	AMARAL
LISA AMARAL	AMARAL
LOLLIE AMARAL	AMARAL
CHARMAINE ANGEJA	ANGEJA
JEFF ANGEJA	ANGEJA
MARK ANGEJA	ANGEJA
STEVEN ANGEJA	ANGEJA
GINA ARCHIBEQUE	ARCHIBEQUE
ANGELA AVILA	AVILA
CHRISTINA AVILA	AVILA
GLEN AVILA,	AVILA
JORGE AVILA. JR.	AVILA. JR.
JOSEPH AZEVEDO	AZEVEDO
ROGERIO BARBARA	BARBARA
ANTHONY BARREIRO	BARREIRO
TOSTE	BARREIRO
ISABEL C. BARREIRO	BARREIRO
LUCIA BARREIRO	BARREIRO
ALLISON BARSOTTI	BARSOTTI
GINA BARSOTTI	BARSOTTI
DANIEL BASTIAO	BASTIAO
ANGELA BETTENCOURT	BETTENCOURT
BETTY ANN BETTENCOURT	BETTENCOURT
FRANK BETTENCOURT	BETTENCOURT
JOE BETTENCOURT	BETTENCOURT
JULIE BETTENCOURT	BETTENCOURT
LAWRENCE BETTENCOURT	BETTENCOURT
CLARENCE BORBA	BORBA
DARLENE BORBA	BORBA
DENNIS BORBA	BORBA
LAWRENCE BORBA	BORBA
MICHAEL BORBA	BORBA
BARBARA BORGES	BORGES
MICHAEL BORGES	BORGES
RAQUEL BORGES	BORGES
BARBARA BORRELLI	BORRELLI
KATHLEEN BRAZIL	BRAZIL
MARLA BRIGNARDELLO	BRIGNARDELLO
MELISSA BRUM	BRUM
LUCINDA MARIE CABRAL	CABRAL
DEAN CAMARA	CAMARA
LIACAMARA	CAMARA
SUZETTE CARAPINHA	CARAPINHA
FERNANDO CARAPINHA. JR	CARAPINHA. JR.
BRANDY CARDOZA	CARDOZA

OFFICERS AND DIRECTORS

MAMIE T. BRAZIL	BRAZIL	JOSEPH RESENDES	RESENDES	JERALD HOFFMAN	HOFFMAN	DOLORES C. ALVERNANZ	ALVERNANZ	LILIAN NUNES	NUNES
MARY BRAZIL	BRAZIL	DIANE RIBEIRO	RIBEIRO	ELISEU JACINTO	JACINTO	JOE P. ALVERNANZ	ALVERNANZ	LUIS NUNES	NUNES
MARY J. BRAZIL	BRAZIL	ELVIRA RIBEIRO	RIBEIRO	JUDY JACINTO	JACINTO	RODRIGO ALVERNANZ	ALVERNANZ	MANUEL NUNES	NUNES
PATRICIA BRAZIL	BRAZIL	JOAQUIN RIBEIRO	RIBEIRO	THOMAS JACINTO	JACINTO	ANTONIO B. ALVES	ALVES	MARY M. NUNES	NUNES
SHIRLEY BRAZIL	BRAZIL	JOSE RIBEIRO	RIBEIRO	GERI M. JENSEN	JENSEN	ARTHUR ALVES	ALVES	PATRICK F. NUNES	NUNES
ANTONIO S. BRITO	BRITO	FERNANDA L. RINEHART	RINEHART	ALLEN JOHNSON	JOHNSON	JOE M. ALVES	ALVES	RICHARD L. NUNES	NUNES
MANUEL BRITO	BRITO	CIDALIA ROCHA	ROCHA	DIANE JOHNSON	JOHNSON	CARLOS AMARAL	AMARAL	TONY NUNES	NUNES
EVELYN BRUM	BRUM	DAVID N. ROCHA	ROCHA	BALBINA KENDALL	KENDALL	LINO M. AMARAL	AMARAL	JOHN NUNES JR.	NUNES JR.
MANUEL CABRAL	CABRAL	FR. IVO ROCHA	ROCHA	VIOLET LANE	LANE	LINO S. AMARAL	AMARAL	JOHN P. NUNES JR.	NUNES JR.
MARIA CABRAL	CABRAL	QUIOMAR ANN ROCHA	ROCHA	ALDA LAWRENCE	LAWRENCE	LUIS AMARAL	AMARAL	TONY L. NUNES JR.	NUNES JR.
ANTONIO F. CACHOPO	CACHOPO	TONY L. ROCHA JR.	ROCHA JR.	BELMEDA LEAL	LEAL	BARBARA ANGEJA	ANGEJA	BOBBETTE M. OLIVEIRA	OLIVEIRA
PROCOPIO CALADO	CALADO	TONY ROCHA JR.	ROCHA JR.	MARIA LEAL	LEAL	JOSE ANGEJA	ANGEJA	HORTENSE OLIVEIRA	OLIVEIRA
SADONIA CALDON	CALDON	JAMES RODGERS	RODGERS	JOHN E. LEMA	LEMA	JOY ANN ANGEJA	ANGEJA	JOE N. OLIVEIRA	OLIVEIRA
JOE CAMARA	CAMARA	MANUEL RODGERS	RODGERS	ANGELO A. LEMOS	LEMONS	JOYCE ANGEJA	ANGEJA	MANUEL VICTOR OLIVEIRA	OLIVEIRA
MARY CAMARA	CAMARA	ARNOLD RODRIGUES	RODRIGUES	JOSEPH LEMOS	LEMONS	LOUIS M. ANGEJA	ANGEJA	MARY OLIVEIRA	OLIVEIRA
MARIA C. CAPELA	CAPELA	ELIZABETH RODRIGUES	RODRIGUES	LADONNA LEMOS	LEMONS	MARIE ARCHIBEQUE	ARCHIBEQUE	MELVIN OLIVEIRA	OLIVEIRA
MARY CAPINHA	CAPINHA	ORLANDO RODRIGUES	RODRIGUES	JUDY JACINTO LESNIAK	LESNIAK	ANTERO ASCENSO	ASCENSO	SEMIAD OLIVEIRA	OLIVEIRA
EVANGELINE CARAPINHA	CARAPINHA	RAUL RODRIGUES	RODRIGUES	TONY LIGHT	LIGHT	FRANK L. AVILA	AVILA	DECIO G. OLIVEIRA D.D.S.	OLIVEIRA D.D.S.
FERNANDO CARAPINHA	CARAPINHA	LINDA NOBRE ROSA	ROSA	DUARTE M. SILVA	SILVA	LINDA AVILA	AVILA	RAYMOND ORMONDE	ORMONDE
LUCILLE CARDOSO	CARDOSO	MANUEL F. ROSA	ROSA	EDWARD SILVA	SILVA	MARIA E. AVILA	AVILA	NINA BARROSO OSEGUERA	OSEGUERA
FRANK CARDOZA	CARDOZA	JOYCE ROSARIO	ROSARIO	EUGENIA SILVA	SILVA	SIMAO P. AVILA	AVILA	SHIRLEY PAIXAO	PAIXAO
LEONTINA CARDOZA	CARDOZA	MANUEL ROSARIO	ROSARIO	FERNANDO SILVA	SILVA	ERNEST AZEVEDO	AZEVEDO	OSVALDO PALHINHA	PALHINHA
MARY CARDOZA	CARDOZA	DEBORAH ROSE	ROSE	FRANK G. SILVA	SILVA	JOHN M. AZEVEDO	AZEVEDO	MANUEL PARDAL	PARDAL
MARY E. CARDOZA	CARDOZA	DOUGLAS ROSE	ROSE	FRANK I. SILVA	SILVA	JOSE P. AZEVEDO	AZEVEDO	ROSE PARDAL	PARDAL
MARY L. CARDOZA	CARDOZA	JOSE F. ROSE	ROSE	FRANK SILVA	SILVA	JULIO AZEVEDO	AZEVEDO	JOHN L. PARREIRA	PARREIRA
VIRGIL CARDOZA	CARDOZA	MANUEL P. ROSE	ROSE	FRANK SILVA	SILVA	JOE BALCAO	BALCAO	ORLANDO PASCOA	PASCOA
LEONTINA CARDOZO	CARDOZO	MARY A. ROSE	ROSE	FRANK SILVA	SILVA	ALIPIO BAPTISTA	BAPTISTA	GERMINAL F. PASTOR	PASTOR
MANUEL CARDOZO	CARDOZO	A. R. SALVADOR	SALVADOR	HELDERT SILVA	SILVA	MANUEL BAPTISTA	BAPTISTA	MIZE V. PATTON	PATTON
ANNA M. CARRANCHO	CARRANCHO	ARMANDO SANTOS	SANTOS	HILDA SILVA	SILVA	FRANK BARBEIRO	BARBEIRO	BARBARA PEGIS	PEGIS
JOE A. CARRANCHO	CARRANCHO	CONSTANTINA R. SANTOS	SANTOS	JOE M. SILVA	SILVA	HORTENSE BARBOSA	BARBOSA	ARMAND PELICAS	PELICAS
JOE CARRANCHO	CARRANCHO	KATHLEEN M. SANTOS	SANTOS	JOHN G. SILVA	SILVA	TONY BARCELLOS	BARCELLOS	ARMINDA PELICAS	PELICAS
LOUIS CARRANCHO	CARRANCHO	LIBANIA SANTOS	SANTOS	JOSE I. SILVA	SILVA	MANUEL BARREIRO	BARREIRO	DIANE PELICAS	PELICAS
MARIA CARRANCHO	CARRANCHO	MARCIA SANTOS	SANTOS	LUCIA SILVA	SILVA	ABILIO BARRETO	BARRETO	JOHN PERDIGAO	PERDIGAO
MARIA CLARA CARRANCHO	CARRANCHO	AVELINO SARAIVA	SARAIVA	MANUEL J. SILVA	SILVA	CAROL BARRETO	BARRETO	JOHN LIMA	LIMA
TONY CARRANCHO	CARRANCHO	FRANCES SARAIVA	SARAIVA	MARIA SILVA	SILVA	JOE BARRETO	BARRETO	JOHN P. LIMA JR.	LIMA JR.
ELSIE CECCHETTI	CECCHETTI	ANTONIO SARRICO	SARRICO	MARY CARDOZA SILVA	SILVA	ANTONIO BARROCA	BARROCA	ANTHONY R. LOPES	LOPES
MARINA CERQUEIRA	CERQUEIRA	LUCILLE SAUMELL	SAUMELL	MARY L. CARDOZA SILVA	SILVA	DOMINIG BARROSO	BARROSO	ARMINDO LOPES	LOPES
EVO COELHO	COELHO	ANTONIO SAUMELL JR.	SAUMELL JR.	MARY L. SILVA	SILVA	ANIBAL V. BARRY	BARRY	DR. J. C. LOPES	LOPES
GERALDINE COELHO	COELHO	JOSE M. SECCO	SECCO	MARY SILVA	SILVA	JOAMARIE BARSOTTI	BARSOTTI	MARIA L. LOPES	LOPES
JOE B. COELHO	COELHO	PRISCILLA SECCO	SECCO	SAM R. SILVA	SILVA	FRANK J. BASTIAN	BASTIAN	MARY LOURENCO	LOURENCO
JOE F. COELHO	COELHO	ALFREDO SENA	SENA	THOMAS R. SILVA	SILVA	MARIA BATISTA	BATISTA	M. C. LOURENCO	LOURENCO
LOUISE COELHO	COELHO	DANIEL J. SEQUEIRA	SEQUEIRA	DARLENE SILVEIRA	SILVEIRA	SILVINO BENTO	BENTO	M. M. LOURENCO	LOURENCO
MARY M. COELHO	COELHO	JOHN SEQUEIRA	SEQUEIRA	DIANE M. SILVEIRA	SILVEIRA	FRANK BERTAO	BERTAO	ZELIA LOURENCO	LOURENCO
MATHEUS COELHO	COELHO	LUIS SEQUEIRA	SEQUEIRA	QUIMAR ANN SILVEIRA	SILVEIRA	ANTHONY L. X. BETTENCOURT	BETTENCOURT	MANUEL LUCAS	LUCAS
TONY B. COELHO	COELHO	MARIA FATIMA SEQUEIRA	SEQUEIRA	JEROME SILVEIRA	SILVEIRA	ARTHUR BETTENCOURT	BETTENCOURT	MARIA LUCAS	LUCAS
HARRY COREA SR.	COREA SR.	MARY SOARES SERPA	SERPA	JOHN R. SILVEIRA	SILVEIRA	DELORES BETTENCOURT	BETTENCOURT	ANTONE LUIS	LUIS
EZEQUIEL CORREIA	CORREIA	ALMA M. SILVA	SILVA	JULIE SILVEIRA	SILVEIRA	EMILY BETTENCOURT	BETTENCOURT	ANTONIO LUIS	LUIS
MANUEL G. CORREIA	CORREIA	ANTONIO A. SILVA	SILVA	LUIS R. SILVEIRA	SILVEIRA	FRANK C. BETTENCOURT	BETTENCOURT	LYNDA LUIS	LUIS
ANDREW COSTA	COSTA	ANTONIO G. SILVA	SILVA	MANUEL D. SILVEIRA	SILVEIRA	F. R. BETTENCOURT	BETTENCOURT	MIQUEL LUIS	LUIS
ANTHONY P. COSTA	COSTA	A. A. SILVA	SILVA	MARGIE SILVEIRA	SILVEIRA	JOE M. BETTENCOURT	BETTENCOURT	TONY LUIS	LUIS
CLARENCE COSTA	COSTA	A. G. SILVA	SILVA	MARY L. SILVEIRA	SILVEIRA	JOHN BETTENCOURT	BETTENCOURT	ANTONIO LUIZ	LUIZ
EDNA COSTA	COSTA	JOSE DINIZ	DINIZ	REV. EDUINO SILVEIRA	SILVEIRA	JOHN X. BETTENCOURT	BETTENCOURT	FRANK A. MACEDO	MACEDO
JACK COSTA	COSTA	MANUEL DUARTE	DUARTE	ROSA D. SILVEIRA	SILVEIRA	MARIA F. BETTENCOURT	BETTENCOURT	JOSEPH A. MACEDO	MACEDO
LILLIAN COSTA	COSTA	LINDA DUQUE	DUQUE	ROSALIE SILVEIRA	SILVEIRA	MARIA M. BETTENCOURT	BETTENCOURT	JOSEPH MACEDO	MACEDO
LYDIA M. COSTA	COSTA	ELSIE DUTRA	DUTRA	SUSAN SILVEIRA	SILVEIRA	MARY L. BETTENCOURT	BETTENCOURT	LAURA MACEDO	MACEDO
MARGARET COSTA	COSTA	IVO M. DUTRA	DUTRA	ANTONIO SIMAS	SIMAS	MARY O. BETTENCOURT	BETTENCOURT	MARIA ALICE MACEDO	MACEDO
MARIA GOULART COSTA	COSTA	TONY DUTRA	DUTRA	AUDREY SIMAS	SIMAS	M. G. BETTENCOURT	BETTENCOURT	MARIA A. MACEDO	MACEDO
PATRICIA L. COSTA	COSTA	ANTONIO ESTEVES	ESTEVES	ISABEL SIMAS	SIMAS	NILZA M. BETTENCOURT	BETTENCOURT	MARY L. MACEDO	MACEDO
TONY L. COSTA	COSTA	FRANK ESTRELA	ESTRELA	ISAISAS SIMAS	SIMAS	RYAN BETTENCOURT	BETTENCOURT	V. E. MACEDO	MACEDO
DANIEL COTTA	COTTA	SANDY ESTRELA	ESTRELA	JOHN SIMAS	SIMAS	WILLIAM BETTENCOURT	BETTENCOURT	ALICE F. MACHADO	MACHADO
VINGENT COTTA	COTTA	EDUARDO S. EUSEBIO	EUSEBIO	MANUEL F. SIMAS	SIMAS	MANUEL BORGES	BORGES	ALICE MACHADO	MACHADO
JOHNNY CUNHA	CUNHA	ANNA EVANGELHO	EVANGELHO	MARIA A. SIMAS	SIMAS	MARGARIDA BORGES	BORGES	ALVARO MACHADO	MACHADO
MANUEL E. DA CONCEICAO	DA CONCEICAO	FATIMA FAGUNDES	FAGUNDES	RAFAEL SIMAS	SIMAS	ANTHONY BORRELLI	BORRELLI	JOE MACHADO	MACHADO
SUSANA DA CONCEICAO	DA CONCEICAO	FRANK M. FAGUNDES JR.	FAGUNDES JR.	JOSE M. C. SIMEAO	SIMEAO	MARJORIE BORRELLI	BORRELLI	MARY C. MACHADO	MACHADO
MANUEL DA COSTA ROSE	DA COSTA ROSE	DOTINDA FARIA	FARIA	CARLOS M. SIMOES	SIMOES	ANGELINA BRANCO	BRANCO	MARY VIEIRA MACIEL	MACIEL
JOSE L. DA ROSA	DA ROSA	MADELINE FARIA	FARIA	JOE SIMOES	SIMOES	JULIO BRAS	BRAS	ANNABELLE MADRUGA	MADRUGA
R. DE CAMPOS M.D.	DE CAMPOS M.D.	MANUEL J. FARIA	FARIA	ALBERT SOARES	SOARES	JOE A. BRAZIL	BRAZIL	ANNABELLE MADRUGA	MADRUGA
ARTHUR C. DE FIGUEIREDO	DE FIGUEIREDO	MARY JEAN FEES	FEES	EDWIN SOARES	SOARES	JOHN BRAZIL	BRAZIL	GERI MADRUGA JENSEN	MADRUGA JENS
FILESBERTO L. DE FRAGA	DE FRAGA	JOE FERNANDES	FERNANDES	JOHN LARRY SOARES	SOARES	MANUEL A. MARTINS	MARTINS	JOSEPHINE MAIER	MAIER
JEAN DE FRAGA	DE FRAGA	ROY FERNANDES	FERNANDES	LUCIA M. SOARES	SOARES	SHIELA MARTINS	MARTINS	JOE B. MALTA	MALTA
TINA DE FRAGA	DE FRAGA	ALBERTO FERREIRA	FERREIRA	MANUEL SOARES	SOARES	ISBANIA S. MATOS	MATOS	MARIO SAO MARCOS	MARCOS
MANUEL DE MELLO	DE MELLO	ALICE A. FERREIRA	FERREIRA	MARGARET H. SOARES	SOARES	MANUEL MATOS	MATOS	ANTHONY MARQUES	MARQUES
CARLOS P. DE MELO	DE MELO	FRANK C. FERREIRA	FERREIRA	VILMA SOARES	SOARES	NATALIE MATOS	MATOS	MARY MARQUES	MARQUES
DONALDA M. DE MELO	DE MELO	FRANK FERREIRA R.	FERREIRA	JOHN SOARES JR.	SOARES JR.	ALBERTINA MATTOS	MATTOS	RICHARD A. MARQUES	MARQUES
ANTHONY DE ROSE	DE ROSE	FRANK J. FERREIRA	FERREIRA	ANA PAULA SOUSA	SOUSA	ALICE MATTOS	MATTOS	THOMAS MARQUES	MARQUES
JOSEPH H. P. DELGADO	DELGADO	MARTINHO FERREIRA	FERREIRA	CARL SOUSA	SOUSA	ANTONIO MATTOS	MATTOS	AUGUST MARTIN	MARTIN
MARGARET DENIZ	DENIZ	PALMIRA S. FERREIRA	FERREIRA	ELAINE SOUSA	SOUSA	JOE A. MATTOS	MATTOS	BARBARA BORGES MARTIN	MARTIN
E. R. DIAS	DIAS	REV. JOSEPH A. FERREIRA	FERREIRA	ELIAS SOUSA	SOUSA	MARIO MATTOS	MATTOS	CALLIE MARTIN	MARTIN
FRANK A. DIAS	DIAS	VEVETTE FERREIRA	FERREIRA	MARIA B. SOUSA	SOUSA	MARIA AUGUSTA MEAD	MEAD	DANNY MARTIN	MARTIN
GREGORY O. DIAS	DIAS	FRANK FERREIRA SR.	FERREIRA SR.	MANUEL G. SOUSA JR.	SOUSA JR.	PAULA MEDINA	MEDINA	DOLORES MARTIN	MARTIN
JOE DIAS	DIAS	JOHN FIALHO	FIALHO	JOE SOUTO	SOUTO	DOROTHY MEIRELES	MEIRELES	ELSIE MARTIN	MARTIN
JOHN M. DIAS	DIAS	EMILY FIELDS	FIELDS	JOE SOUZA	SOUZA	ANTONIO R. MELLO	MELLO	KATHLEEN M. MARTIN	MARTIN
MARY ANN DIAS	DIAS	DAVID FIGUEIREDO	FIGUEIREDO	JOSEPHINE SOUZA	SOUZA	BEVERLEE MELLO	MELLO	TONY MARTIN	MARTIN
ROSE DIAS	DIAS	PATRICIA FLORES	FLORES	LOUIS B. SOUZA	SOUZA	CAMILO J. MELLO	MELLO	MARIA ANGELINA MARTINEZ	MARTINEZ
MARIA IRENE DINIS	DINIS	EURICO FONTES	FONTES	FRANK X. SOUZA JR.	SOUZA JR.	MABEL MELLO	MELLO	JOHN JACINTO MARTINS	MARTINS
MANUEL N. PERDIGAO	PERDIGAO	JOSE DAVID FONTES	FONTES	LOUIS B. SOUZA JR.	SOUZA JR.	MARY A. MELLO	MELLO	KAREN MARTINS	MARTINS
ALICE PEREIRA	PEREIRA	ANTONIO FREITAS	FREITAS	SUSANNA SOZINHO	SOZINHO	JOE H. MENDES	MENDES	JOE R. VARGAS	VARGAS
DOMINGOS PEREIRA	PEREIRA	JOE R. FREITAS	FREITAS	TONY SOZINHO	SOZINHO	MARY G. MENDES	MENDES	MARIA VALENTINA VARGAS	VARGAS
JOAQUIM G. PEREIRA	PEREIRA	JOSE A. FREITAS	FREITAS	JOSE TAVARES	TAVARES	TONY R. MENDES	MENDES	NORBERT VARGAS	VARGAS
MANUEL PEREIRA	PEREIRA	JOSE C. FREITAS	FREITAS	DOROTHY L. TEIXEIRA	TEIXEIRA	ROSA MENDONCA	MENDONCA	CATHY VASQUEZ	VASQUEZ
MARILIA PEREIRA	PEREIRA	LUIS FREITAS	FREITAS	EDWARD TEIXEIRA	TEIXEIRA	ORLANDA MENESES	MENESES	MARY J. VECENTE	VECENTE
BELLE PERRY	PERRY	TONY FREITAS	FREITAS	JOHN TEIXEIRA	TEIXEIRA	ROBERT MENESES	MENESES	JOSEPH F. M. VENTURA	VENTURA
FRANK PERRY	PERRY	TONY M. FREITAS	FREITAS	DONA MAE TOSTE	TOSTE	ZITA MENESES	MENESES	JOE VICENTE	VICENTE
JOHN PERRY	PERRY	FRANK R. GARCIA	GARCIA	EDITE TOSTE	TOSTE	DARLENE E. MENEZES	MENEZES	LUPE VICENTE	VICENTE
FRANK PETERS	PETERS	JOE R. GARCIA	GARCIA	JOHN TOSTE	TOSTE	ISIDRO MENEZES	MENEZES	JOHN VIEGAS	VIEGAS
MANUEL A. PIMENTEL	PIMENTEL	JOHN S. GODINHO	GODINHO	MANUEL A. TRIGO	TRIGO	KATHLEEN MINHOTO	MINHOTO	ALBERT S. VIEIRA	VIEIRA
MARIA PIMENTEL	PIMENTEL	FERNANDO GOMES	GOMES	MARCIAL C. TRISTAO	TRISTAO	MANUEL A. MINHOTO	MINHOTO	ARNOLD C. VIEIRA	VIEIRA
AUGUSTO PINHEIRO	PINHEIRO	JOHN GOMES	GOMES	DEOLINDA TROVAO	TROVAO	MANUEL B. MINHOTO	MINHOTO	BATISTA S. VIEIRA	VIEIRA
FRANK PIO	PIO	JOSEPH GOMES	GOMES	ZELIA TROVAO	TROVAO	RAYMOND MINHOTO	MINHOTO	CATHERINE VIEIRA	VIEIRA
JOSE L. PIO	PIO	JOSEPH LAWRENCE GOMES	GOMES	RAUL VALADAO	VALADAO	ROBLES MONTEIRO	MONTEIRO	DON F. VIEIRA	VIEIRA
FAUSTO PIRES	PIRES	MARGARIDA GOMES	GOMES	JOSEPHINE VALENTE	VALENTE	GRACE MOREIRA	MOREIRA	FRANCIS X. VIEIRA	VIEIRA
JOHN B. PIRES	PIRES	JOAQUIM J. GONCALVES	GONCALVES	MARIA VALENTE	VALENTE	AMELIA MORISSON	MORISSON	JOHN A. VIEIRA	VIEIRA
JOSE PIRES	PIRES	ALBERT GONSALVES	GONSALVES	JACK VALINE	VALINE	JOHN O. MORISSON	MORISSON	JOHN VIEIRA	VIEIRA
LIONEL PIRES	PIRES	ELAINE GONSALVES	GONSALVES	ELVINA AGUIAR	AGUIAR	CLARA MOTA	MOTA	JOSEPH B. VIEIRA	VIEIRA
JOSE PLACIDO JR.	PLACIDO JR.	JACK GONSALVES	GONSALVES	MANUEL M. AGUIAR	AGUIAR	FERNANDA MOTA	MOTA	LINDA M. VIEIRA	VIEIRA
JEFFREY L. POSTON	POSTON	MANUEL GONSALVES	GONSALVES	MARY A. AGUIAR	AGUIAR	MANUEL MOTA	MOTA	LINO S. VIEIRA	VIEIRA
GEORGINA QUARESMA	QUARESMA	MARY GONSALVES	GONSALVES	MARY M. AGUIAR	AGUIAR	ALICE MOTTA	MOTTA	LUCIANO VIEIRA	VIEIRA
SALLY QUARESMA	QUARESMA	JACK GONSALVES JR.	GONSALVES JR.	JOE V. AGUIAR JR.	AGUIAR JR.	ALBERT MOURA	MOURA	MARIE R. VIEIRA	VIEIRA
RONALD QUINN	QUINN	CATHERINE GOODMAN	GOODMAN	ALAN A. ALAMEDA	ALAMEDA	MERCEDES NEVES	NEVES	MARY EVA VIEIRA	VIEIRA
JOSE A. RABELLO	RABELLO	A. V. GOULART	GOULART	ARTUR N. ALEGRETE	ALEGRETE	RUBY NEWBERRY	NEWBERRY	MARY J. VIEIRA	VIEIRA
AUGUST F. RAMOS	RAMOS	PAULO GOULART	GOULART	CARLOS ALEXANDRE	ALEXANDRE	ADALBERTO NUNES	NUNES	MARY VIEIRA	VIEIRA
LINDA RAMOS	RAMOS	LAWRENCE GOULART	GOULART	MARIA E. ALFERES	ALFERES	ANTONIO NUNES	NUNES	ALBERT VIZINHO	VIZINHO
JOHN RAPOZO	RAPOZO	MARIA GOULART	GOULART	JUDY DIAS ALLEN	ALLEN	DULCIE NUNES	NUNES	MABEL XAVIER	XAVIER
JOSE A. REBELLO	REBELLO	MANUEL GULARTE	GULARTE	DARRELYN ALMEIDA	ALMEIDA	ILDA F. NUNES	NUNES		
JOE REBELO	REBELO	JOANN HALL	HALL	DOLOR ALMEIDA	ALMEIDA	JOHN A. NUNES	NUNES		
TITO REBELO	REBELO	JOHN HARQUINDEGUY	HARQUINDEGUY	ELAINE R. ALMEIDA	ALMEIDA	JOHN P. NUNES	NUNES		
DAVID REIS	REIS	MARIA HARRIS	HARRIS	JOAO MARIA ALMEIDA	ALMEIDA	JOYCE NUNES	NUNES		
MANUEL REIS	REIS	ADELE HOFFMAN	HOFFMAN	MANUEL ALMEIDA	ALMEIDA				
JOHN RELVAS	RELVAS								

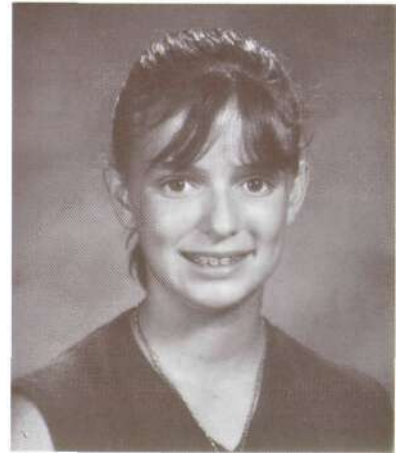
1998 CONVENTION QUEEN AND HER COURT



ANTOINETTE SOZINHO
Maid of Honor
(Youth Council #10,
Tipton-Tulare, CA)



JENNIFER MACHADO
QUEEN
(Youth Council #4,
Sacramento, CA)



SANDY GARCIA
Maid of Honor
(Youth Council #1,
Fremont-Union City, CA)

Every year, since 1968, Youth Councils select young ladies from among their members to be contestants for the Annual Convention Queen of the Luso-American Fraternal Federation. Such contest requires from the applicants not only talent and other meaningful personal qualities, but also great dedication to the worthy cause of education. The main goal of this compensating tradition is to fund, assist and encourage our youth members in furthering their education through scholarships administered by our Foundation. Is there a worthier cause? It is not, therefore, just a beauty contest. The contestants raise funds through the sale of tickets, and the amount of these funds, once compiled, determines the winners. This year's winners are those we indicate. Congratulations.



SUSIE COSTA
(Youth Council #13,
Artesia, CA)



NANCY COSTA
(Youth council #23,
Chino-Ontario, CA)



LINDA VIEIRA
(Youth Council #30,
Newark, CA)

PAST CONVENTION QUEENS

- 1968 - MARIA GRACE CARAVAU - Youth Council No. 8, Manteca
- 1969 - No Queen - Program established for Annual Contest
- 1970 - JO ANN MALTA - Youth Council No. 16, Contra Costa
- 1971 - MANUELA MALTA - Youth Council No. 16, Contra Costa
- 1972 - ALMA A. LEWIS - Youth Council No. 21 - Butte View
- 1973 - KATHLEEN AGUIAR - Youth Council No. 18, Gustine
- 1974 - LUCILLE CARRANCHO - Youth Council No. 16, Contra Costa
- 1975 - LINDA VIEIRA - Youth Council No. 11, Mt. View-Sta Clara
- 1976 - ROSALYN SOARES - Youth Council No. 2, San Jose
- 1977 - CARMEN MORAN - Youth Council No. 24, Modesto
- 1978 - SANDRA AMARAL - Youth Council No. 10, Tipton-Tulare
- 1979 - JOYLYNNE NUNES - Youth Council No. 10, Tipton-Tulare
- 1980 - GINA MENEZES - Youth Council No. 10, Tipton-Tulare
- 1981 - TONI SILVEIRA - Youth Council No. 23, Chino-Ontario
- 1982 - JULIE CARDOZA - Youth Council No. 10, Tipton-Tulare
- 1983 - PATRICIA PASTOR - Youth Council No. 22, San Mateo
- 1984 - MARLENE VIEIRA - Youth Council No. 11, Mt. View-Sta Clara
- 1985 - LIA CAMARA - Youth Council No. 24, Modesto
- 1986 - LISA AMARAL - Youth Council No. 16, Contra Costa
- 1987 - DEBORAH AZEVEDO - Youth Council No. 11, Mt. View-Sta Clara
- 1988 - ELIZABETH SILVA - Youth Council No. 25, Tracy
- 1989 - MELISSA OLIVEIRA - Youth Council No. 25, Tracy
- 1990 - ANGELA SOZINHO - Youth Council No. 10, Tipton-Tulare
- 1991 - GINA BARSOTTI - Youth Council No. 4, Sacramento
- 1992 - TERESA VENTURA - Youth Council No. 24, N. San Joaquin Valley
- 1993 - ALLISON BARSOTTI - Youth Council No. 4, Sacramento
- 1994 - ABBY BROWER - Youth Council No. 4, Sacramento
- 1995 - CRISTINA CORREIA - Youth Council No. 18, Gustine
- 1996 - DIANA MORRIS - Youth Council No. 24, N. San Joaquin Valley
- 1997 - MARLENE FREITAS - Youth Council No. 4, Sacramento

LUSO-AMERICAN EDUCATION FOUNDATION

As our By-Laws clarify, our Foundation is a non-profit organization incorporated in 1963 to "unite all persons devoted to the promotion and advancement of the Portuguese culture, traditions and customs brought from the birthland to the country of adoption." The Foundation, therefore, brings together business leaders, the community and its educators with a common interest to promote equal educational opportunities and academic excellence for all students, regardless of race, color or religious beliefs.

Since its establishment, the Foundation has developed and supported programs to foster, sponsor and perpetuate the ethnic and national culture of Portugal in the United States, with activities and/or accomplishments such as awarding scholarships, sponsoring an Annual Portuguese-American Conference on Education (in which educators, community, businesses and students come together to take part and to address the most important topics on education, namely the future of the Portuguese language and culture in America), granting awards to individuals for further study and research in the United States and Portugal, organizing the celebration of PORTUGUESE DAY—"Dia de Portugal, de Camoes e das Comunidades Portuguesas," sponsoring Portuguese classic and folklore concerts with American and Portuguese artists, giving its expertise whenever it is called upon to advise and testify before policymaking bodies, and organizing symposia and workshops dealing with Portuguese literature, language and culture, as well as issues on language acquisition and multiculturalism.

Our Foundation, whose membership is open to all, has indeed a full schedule and a most active and beneficial curriculum. The annual reports of the Foundation, besides tracing a rich landscape of activities, a graph of the many roads walked to reach its goals, and a course of action which prides its founders and leaders, give above all evidence of its prestigious role on education. Let's consider a few of its engagements and accomplishments throughout its most active last decades.

PORTUGUESE DAY - "DIA DE CAMOES:" - The Foundation has deservedly celebrated our Portuguese, most festive occasion since 1966, which is the day of death of our greatest epic poet Luis Vaz de Camoes, not only because a centuries old tradition but also because the same day was chosen to homage all Portuguese communities around the world. This day was especially, most significantly solemnized on June 8, 1980, for being the noteworthy occasion of the 400th anniversary of Camoes' death. The California legislature proclaimed such date as "Portuguese Day in the State, Honoring our Poet, all Luso-Americans, Portugal, and the Foundation.

CONFERENCE ON PORTUGUESE-AMERICAN EDUCATION: The Foundation, in cooperation with various agencies, sponsors yearly a conference for educators and all those who are interested in the schooling of Portuguese-speaking students. These conferences are usually highlighted by the attendance of distinguished guests from Portugal, Canada, East Coast and California, having a substantial and profitable impact on our State's law, with regard to the education Code, in educating students with limited English proficiency. The Foundation, therefore, has been represented in many meetings, hearings, and personal interviews concerning matters of education that are of paramount importance for our immigrants.

SCHOLARSHIPS AND GRANTS: In its three and a half decades of existence and approved goodwill, the Foundation has rewarded several hundreds of students who needed financial support to continue their studies and pursue their careers. Approximately \$1 million dollars have been awarded in scholarships and grants to students either leaving high school to attend colleges and universities or needing assistance in research, studies and development of our Portuguese language and culture. Many of these are graduate, others are not; however, they all bear in mind due respect for their roots and are willing to dignify the Foundation's cause, which we translate as gratitude toward all sponsors.

CULTURAL PURSUITS: Through the efforts of the Foundation many thousands of books, reference materials and collections of literary, historical and educational documents, films, videos, audiotapes and photographs have been given to the libraries of several colleges and universities which offer Portuguese programs in cities like Berkeley, Hayward, Sacramento, Turlock, Santa Barbara and Los Angeles. Many of these books and materials have enriched the Foundation's own library.

Besides the celebration of Portuguese Day - Dia de Camoes," research assignments and other cultural engagements throughout California, in Portugal and Azores, the Foundation has supported theater recitals and folklore performances, as well as conferences by university professors and other illustrious visitors and guests.

The Foundation has also sponsored the publication of books concerning our presence in the United States, namely Dr. Fausto Avendano's "Literature de Expressao Portuguesa nos Estados Unidos," which contains all the selections from past years of the "Concurso Literario Luso-Americano" for the purpose of letting the community know of our literary works and values and to instill respect and admiration into the minds of those who know very little about us.

With identical purpose, the Foundation has also hosted forums with official entities, either Portuguese or American, to discuss needs of the community regarding education and culture at the collegiate level. It occurs to mention Dr. Jose' Vitorino, Secretary of State for Immigration of Portugal, and then his successor Dr. Manuela Aguiar; the Ministry of Education and Science of Portugal, represented by Dr. Maria F. Rio Carvalho and professor Emilia Mendonca; Ambassadors of Portugal in Washington D.C., representing the President of the Republic of Portugal; regional Secretaries and Directors of the Immigration Services of the Azores; Secretaries of Education of the Azores; many University Professors and politicians of Portuguese descent; the President of the Republic of Portugal, Gen. Antonio Ramalho Eanes (Washington D.C., 1983), and the President of the Regional Government of Azores, Dr. Joao Bosco Mota Amaral (California, 1996).

FINAL NOTE: The Foundation celebrates this year, 1998, its 35th anniversary. Five most dedicated presidents--Louis B. Souza, Manuel Reis, Eduardo Eusebio, Dr. Manuel Barroca, and at the present time Dr. Manuel Bettencourt —have devoted to it their high qualities of intelligence and leadership, in a way that not only gave prominence, duty and rule to the Foundation but also guaranteed its growth and the highest degree of worth and distinction.

The several membership contributions—sponsors, sustainers, benefactors and legal entities—do translate or portray the autonomous, non-profit character of the Foundation. Only the misinformed may have doubts or some kind of injudicious grudge about or against the Foundation. The Foundation has no real enemy, that's true, but there is always indifference or apathy which are found here and there on/in its kind, careful and generous aims. If one looks attentively, from inside, at the Foundation's mentality and modes of procedure, he/she shall meet with no flaws but those of prompt, tireless delivery of the most important pedagogical, social and even political issues at hand in our pluralistic society.

It has been said that the Luso-American Education Foundation is the strongest, most representative cultural force of its kind in California, and we humbly do accept and fulfill such a well-deserved designation. We do not exist, however, for titles or prizes, but to help the community, particularly the young, to be abler partners, through education, of the "American Dream," sharing the values and ideals of responsible citizens.

The Foundation owes a word of gratitude to all its leaders and members, to the authorities who have heartily welcome it, and to the community for its support and respect. We were born to serve and our growth and duty would be meaningless if our aims were not successful. These have been busy and most productive 35 years, and we look forward with confidence for greater accomplishments.

We now pass the word to the actual president of the Luso-American Education Foundation, Dr. Manuel Bettencourt: "The Foundation continues to grow by expanding its existing programs and initiating new projects to better accomplish our stated purpose. With our increasing membership and significant growth in financial resources, we have the means to achieve goals and objectives which will have an even more significant impact on the present and future generations. We express our sincere gratitude to all who spend so much personal time and effort on behalf of the Foundation. As the Foundation's family, we can be justly proud of what we have accomplished, and that's the way we look forward, confidently, to the years ahead."

LUSO-AMERICAN EDUCATION FOUNDATION PRESIDENTS 1968-1998



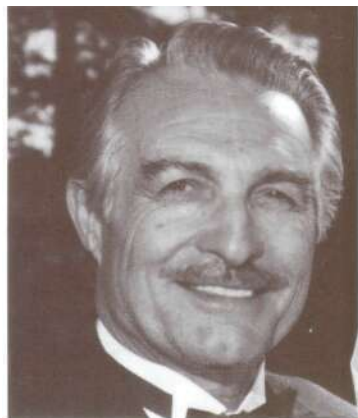
REGINALD SAUNDERS
1968-1971



MANUEL REIS
1972-1988



EDUARDO EUSEBIO
1989-1992



MANUEL BEM BARROCA



MANUEL BETTENCOURT



HONORS BESTOWED BY THE PORTUGUESE GOVERNMENT

It has been obvious throughout the 130 years of the Society's existence that we all, officers and members, have not given our minds and hearts to the growth and success of the greater business of our fraternalism and its commitments for the joy, however human, of filling our walls with honors. But they are, besides being indicative of our virtues and values, of an act of justice anyone may expect from his/her good deeds, an incentive and inspiration. So, here we mention a few of the many recognitions and honors bestowed on the Society and its officers by the Portuguese Government.



República Portuguesa

O Presidente da República

Grão-Mestre das Ordens Portuguesas

Confere à *Federação Fraternal Lusó-Americana*

o Título de *Membro Honorário*
da Ordem de Benemerência.

Nos termos do Regulamento da mesma Ordem são-lhe concedidos as honras e o direito ao uso das insígnias que lhe correspondem.

Dado em Lisboa e Paços do Governo da República,
aos 17 de *Novembro* de 1966 .

O Chanceler da Ordem,

Francisco de Paula Leite



República Portuguesa

O Presidente da República

Grão-Mestre das Ordens Honoríficas Portuguesas

Confere a *Rodrigo Leal Oliveira*

o grau de *Comendador*

da Ordem do Mérito

Nos termos do Regulamento da mesma Ordem são-lhe concedidos as honras e o direito ao uso das insígnias que lhe correspondem.

Dado na Chancelaria das Ordens Honoríficas Portuguesas, em 4 de *Agosto* de 1987.

O Chanceler,



República Portuguesa

O Presidente da República

Grão-Mestre das Ordens Honoríficas Portuguesas

Confere à *Federação Fraternal Luso-Americana*

o título de *Membro-Honorário*

da Ordem do Infante Dom Henrique.

Nos termos do Regulamento das Ordens Portuguesas
são-lhe concedidos as honras e o direito ao uso das insígnias que
lhe correspondem.

Dado na Chancelaria das Ordens Honoríficas Portu-
guesas, em 22 de *junho* de 1989 .

O Chanceler,

Sofia de Matos Breyer
Alcides de

Listening To The Makers of Our LUSO

We have already advanced into our second century. As we well know, an institution, whatever its aims and services are, does walk on and into history by the hand of people and it is as great as its leaders are wise. For this chapter of our book we chose a handful of most capable intervenients, or history makers, who have gone out of their way to give rise to the Society's countless and undeniable treasures of human and humanitarian purpose. For this section, therefore, we didn't let LUSO's leaders hide behind their deeds, but we urged them to be, again, the aim of our reverence and gain.

All these history makers have very strong personal ideas as well as very upward personalities and righteous conduct, and those are our Society's components for success and our Family's foundation and main beams. For their statements we conclude with detail and convincingly that Fraternalism, which was founded centuries ago, initially as a semi-religious activity in ancient Greece, is in fact now a benevolent activity and the core and strong arm of a system that provides security and protection to over 10 million members in the United States of America by "joining hands to touch lives."

They also gave us a free ride to knowledge by sharing their thoughts and experiences while serving a fraternal benefit system, as our Society is, of which they are proud for many reasons, namely for its great fraternal services, security and fruitful family spirit. Although the motto of all officers and members is "not for self or wealth, not for praise and fame, but an effort to help fellow human beings up to the heights, to give assistance which is the noblest pursuit of men and women," it takes very special people to understand and fulfill the many fraternal ideals as well as the business of insurance. Let's listen, then, to a few of those very special people.

MANUEL V. GONSALVES

Mr. Manuel V. Gonsalves, State President of the Luso-American Fraternal Federation for the term 1997-98, was born in Lajes, Terceira, Azores, in 1943, having immigrated with his parents to the United States (Fall River, Massachusetts) at age 6. In 1960, at age 17, he returned to Terceira, where shortly thereafter he found employment at the American Air Base, working there until he was recruited to serve in the Portuguese Army, five years later.

After his military service, Manuel Gonsalves, married and with a young family, decided to return to America in 1966, this time settling in the San Joaquin Valley, California, where he started working in the cotton fields. Shortly thereafter, he moved with his family to Southern California, where he worked for "Air Logistics Corporation," rising there to Factory Manager. From there on, he founded, with a partner, his own corporation—"Arnold-Gonsalves Engineering, Inc.," now established in Chino.

Meanwhile, Mr. Gonsalves joined the Society in 1977, being one of the founding members of Council Luso #2, Norco-Corona, now with a membership of over 500. Besides being distinguished with many commendations and awards for his fraternal services to LUSO and to the cause of Fraternalism, Mr. Manuel V. Gonsalves is not only a proud husband, father and grandfather, but also very proud of his ancestry.

And he said:

- "I am very humbled and honored and truly excited about being LUSO's State President. LUSO has, for many years, been the largest Portuguese Fraternal Organization in the US, maybe the world, with the exception of Portugal. LUSO has served all of us, as members, well. LUSO can take pride in not only being the biggest caretaker of our Portuguese culture but also of our wisdom as immigrants and people. As State President of the Luso-American Fraternal Federation, I proudly represent, promote and lend my services to the great cause of Fraternalism."

- "To me the greatest treasure I have received as State President and as a member of this wonderful Society is the many Luso Friendships. What I mean is: friends who are the members and backbone of our great Society; friends in my Convention Committee who supported me during my time in the line of officership; friends at the home office who have kept us going by handling all issues behind the scene; friends in Luso sales force whose job has been the security of all our members; and lastly the friends I have made anew during our visits throughout California."

- "The following sums up how LUSO reflects a great, healthy and most honest slice of the virtues and values of our Portuguese immigrants:

- L- For LEADERSHIP: LUSO has leadership by example, starting with the leaders of the home office, the Board of Directors, and all members who have made LUSO the leading Portuguese association in America.
- U - For UNITY: LUSO is Unity. As LUSO members, we are united. As a unit, LUSO can cause great things to happen, both fraternally and politically.
- S - For SUPPORT: LUSO is support for our Portuguese culture, traditions, and heritage, and, with the members support, LUSO can become an even greater organization.
- O- For OPPORTUNITY: LUSO provides opportunity for us all, for our youth, with opportunities for scholarships and grants, and for members opportunities for a secure financial future and protection.

- "As I began my State Presidency at the 1997 Convention, the theme was 'Celebration and Support' for all members of the Luso-American Fraternal Federation. Such theme represented the celebration of what we are as Portuguese, of our past, of our motherland, and of what we can become either personally or organizationally in our future. Support for the best we are and for the best we have—LUSO and its members.
- "In my personal opinion, I do not think any society or organization should see a difference between men and women in achieving anything. All should depend on the person's capacity to perform, achieve and accomplish, not on sex or gender. I am happy to say that our Luso-American Fraternal Federation is very fortunate to have, as a wonderful resource, many very capable, talented and contributing women as leaders and positive role models. I have been impressed by many of LUSO's women members who have taken very active roles in all levels of this great organization. They have had and continue to have a welcomed presence and participation at the State President level, on the Board of Directors, on the Advisory Boards, in various positions and activities in the local councils, in the Luso Youth Organization in general, in administrative positions at the LUSO's home office, as well as in various other committees and functions."
- "I have been extremely well-impressed by the leadership of the great Luso-American Fraternal Federation, that, for instance, of Rod Alvernaz, John Avila, Manuel Minhoto, Donald De Melo, just to mention a few. One needs only to reflect on where the Society has been and where it is today to see the great things these people and all of us have accomplished. It means good leadership at all levels and it defines an even brighter future for our LUSO, its members and the community as a whole."

EDUARDO S. EUSEBIO

The current President of the Luso-American Life Insurance Society first served as Vice-President and Treasurer from 1983 to 1985, and he has been a member of the Board of Directors since 1989. He also is a President Emeritus of the Luso-American Education Foundation, having served as its President from 1989 to 1993, as well as Vice-President from 1978 to 1989, and as Chairman of the Foundation's Annual Conference on Portuguese-American Education for 17 years.

In 1990, he was awarded the honor of Commander of the Order of Prince Henry by the President of the Portuguese Republic. In 1991, he received the Gold medal of merit of the Portuguese Communities. In 1996, he was given the "Mencao Honrosa da Casa de Cultura de Lingua Portuguesa" of the University of Porto, Portugal.

Eduardo Eusebio cooperated in the publication of various articles and books about the Portuguese language and culture and has participated in many congresses, debates, colloquia and seminars in the United States and Portugal (mainland and Azores) on cultural, literary and pedagogic matters.

Professionally, Mr. Eusebio is an administrator and educator in the Dixon Unified School District, where he has served as Program Director and Principal at the secondary level. He is also an instructor of Portuguese and teaches Education at Chapman University, in Cordelia, California.

Eduardo de Sousa Eusebio was born in Sao Bras de Alportel, Algarve, Portugal, and immigrated to the United States in 1963. He is married to Micaela de Brito Viegas Eusebio, also a teacher, and they have two daughters, Yvette, a teacher, and Alea, a student at the School of Medicine at the University of California, Los Angeles.

And he said:

- "When I was first introduced to the Society, my interest was in the involvement and promotion of youth activities and support of the Portuguese language and culture. I was not disappointed with what the Society had to offer in this regard. Through the years that followed my first introduction to the Society in 1968, I have been most impressed with the effort and dedication of the youth and their parents during the year and at the Annual Convention. It is the magnitude of this involvement and participation that sets LUSO apart from the other Portuguese Fraternal Societies. The tens of thousands raised for scholarships by the youth and their parents is very commendable."
- "The President's actions are limited under the present bylaws of the Society. It is the President's duty to represent the Society with dignity and respect for the institution and the office. The President also has the moral obligation to speak out on issues relevant to the Society and the community. It is my intention to do my best to represent the Society to the best of my ability and to speak out if and when necessary. To do any less would be to betray the trust of those who expect me to take a leadership role when needed.

- "Manuel Reis is considered the father of the new Luso-American. A man who served the Society for over fifty years and who impressed me for his vision and organizational skills. Jack Costa, who served the Society for over forty years, will also be remembered as a hard-working, dedicated and loyal officer of the Society. No list, however short, would be complete without the individual who introduced me to the Society, the loyal and most dedicated friend Frank Bastion. Frank impressed me for his missionary zeal, total dedication and hard work, an icon at a time when it was most needed.

These three men, dedicated as they were to the Society, were salaried employees. There is a long list, a legion of dedicated volunteers who served without any compensation but with much dedication. These are the true heroes who have made our Society great and what is today. In this category I can count my predecessor Albert Vieira, and his family, whose dedication to the Society and the sheer number of members and life insurance that he has proposed is unparalleled in the annals of the Society.

FRANK I. SILVA

The Chairman of the Board of the Luso-American Life Insurance Society, Frank I. Silva, was born in 1949 in the island of Faial, Azores, and immigrated to California with his parents and siblings at age 11, in 1960. He has resided in Tracy since 1961, where he attended local schools, graduating from Tracy High School in 1967. He worked for a short while for a local cabinet maker and in 1968 joined the United States Air Force. Upon returning from the military service he met and married his wife Mary and they have two children, Paul and Liz Ferreira, and a grandson, Elias.

Frank has been a partner with his brothers in a most successful dairy and farming operation. He has been active in the Society since 1978, and has held various offices at the local, state and national levels, having served as State President of the Luso-American Fraternal Federation for the term 1989-1990. In 1991, he was elected to the Board of Directors of the Luso-American Life Insurance Society and in April 1997 was elected Chairman of the Board by his fellow directors.

Frank I. Silva also serves on the Board of Trustees of the Banta School District and in other professional organizations, including the agricultural industry. He is the president of the Portuguese-American Publications, Inc. and Director of the Portuguese-American Chronicle.

And he said:

- "Fraternal organizations like the Luso-American ("LUSO"), I believe, are a wonderful way for our social progress and security. It is a way to involve our children in activities that are catered to them, to teach them to practice the principles of democratic government and parliamentary procedure, while instilling in them family values and the desire to maintain their Portuguese heritage. The Society provides our young people with security, promotes community involvement and helps students further their education through our scholarship programs."

- "There is no doubt that the foundation of a strong society is the family, which is the most important value we can believe in and pass on to future generations."

- "Our 'LUSO' has made great strides and attained momentous gains in financial strength, which is the basis for all its programs. However, if we are to continue to progress and get bigger and stronger, we must reach out to our brothers and sisters in the Luso-American community and ask them to join forces, so that we can provide even better products and services to all our members."

RODRIGO L. ALVERNANZ

The actual Chief Executive of the Luso-American Life Insurance Society/Luso-American Fraternal Federation was hired as an accounting clerk in 1957, coincidentally with the merger of the Benevolent Society of California (San Francisco, 1868) and the Portuguese Continental Union of the State of California (Oakland, 1917).

Rodrigo Leal Alvernanz was born in December 1936, in the island of Faial, Azores, where he attended the "Liceu Nacional da Horta," having graduated from "Liceu Passes Manuel," in Lisbon, in 1954. In December of the same year, he immigrated to the United States, settled in California, San Francisco Bay Area, in 1955, and became an American citizen in 1960. He majored in Accounting at Heald College, and in Business Management at California State University, and attended the Insurance Marketing Institute at Purdue University. In 1958, Rod married Jean Bettencourt, a third generation Luso-American, and they were blessed with four children-Roderick, Mario, Anna and Gina-and five grandchildren.

Mr. Alvernanz is a Founding Member of the Luso-American Education Foundation, which he has also served in various capacities, including Chairman of the Board. He has been President of the League of Portuguese Fraternal Benefit Societies, a member of several professional organizations and the prestigious Commonwealth Club of California. Very recently, Mr. Alvernanz was the President of the California Fraternal Congress (1996-97) and a director of the National Fraternal Congress of America (1993-96). He's a member and co-founder of the Portuguese-American leadership Council of the United States (PALCUS), with headquarters in Washington, D.C., founded in 1991. He also served as a member of the annual celebration of "Dia de Portugal" Committee since 1966 and as its Co-Chairman and Chairman from 1976 to 1995.

In June 1987, Rod received from the Portuguese government the "Grau de Comendador da Ordem de Merito" and in April 1991 he was awarded the "Medalha de Merito das Comunidades Portuguesas - Grau de Ouro." He has been mentioned in "Who's Who in America" and in "Quem E Quem nas Comunidades Portuguesas."

And he said:

- "To succeed in any endeavor requires persistence, hard work, leadership, and some luck. We have been very fortunate to have had through the years some very determined, hard-working members and leaders who have insured the success of the organization. This emanates from our local councils, youth councils, 20-30 regions, etc., wherein lies our strength."
- "The awards and rewards I have received are not of my own doing but by being fortunate enough to have been in positions working with others as a member of a team, that at times has put me in the limelight. In that sense, I have been very lucky and I am extremely grateful for all the work of so many who have made my life a most rewarding one."
- "Let's not ever forget those early immigrants who, in 1968, and for many years following, worked so hard and against so many of life's vicissitudes, to build this great monument that is our Society today, those who were the greatest fraternalists of all time."
- "At work, I was very fortunate to have been associated with people I always considered honest, devoted and hard working who taught me a great deal about the working of our Society and life. Here I must mention men like Jack Costa, who was my teacher in my early days in the Society; and a leader I greatly admired and respected all my life, my predecessor as Chief Executive Officer of the Society—Manuel Reis. Also, I must give credit to the many officers and directors with whom, and for whom, I was privileged to work for 40 years."
- "I believe the future of LUSO is very bright. I will even predict a brighter and more prosperous future for LUSO and the community at large. And this will be achieved through education, which is the means to an end. As more children and grandchildren of Portuguese immigrants reach higher levels of education, we will see more prosperity, fraternalism (because we can't rely on government entitlements), and a greater pride in their ancestry. That is one of the primary reasons why, in 1963, we incorporated the Education Committee of the Society as the 'Luso-American Education Foundation,' to assist financially more of our students to attain their goals and objectives toward a brighter and more successful life."
- "One of this Society's great assets is its Youth Movement. Having organized 32 youth councils since 1955, we have seen our youth members growing and maturing within the Society, where many presently occupy positions of leadership. OUR YOUTH IS OUR FUTURE. That's why we have invested so heavily in our youth movement."

MANUEL A. MINHOTO

Manuel A. Minhoto currently serves the Society's Senior Vice-President and Treasurer. Born in Salinas, California, he became a member of the Benevolent Society shortly thereafter. In the early 1950's, his family moved to San Jose area where he attended high school at Bellarmine College Preparatory, having moved on to the University of San Francisco, where he earned a Bachelor of Arts degree in 1966.

Upon graduation from USF and its ROTC program, he was commissioned as 2nd Lieutenant in the United States Army Reserve and began serving a two-year tour of active duty beginning with training in Georgia and then with duty assignments in Germany. Upon return to the United States, he served on various extended tours of active duty, continuing his education and earning another Bachelor of Science and a Master's degree. In the mid-1970's, he established his own brokerage business. Later, he joined the United National Life Insurance Society as a field representative and then as an agency manager in 1973. In July, 1985, he came to work at the Home Office of the Society as a Vice-President, serving as both Secretary and Treasurer during his tenure.

His family has a long history of service to the Society: His father, Manuel B. Minhoto, served as Chairman of the Board and President of the United National Life Insurance Society; his mother, Kathleen L. Minhoto, served as Chairman of the Social Directors for many years and is currently an Honorary Vice-President; and his brother-in-law, Orlando Rodriguez, served as State President of the Luso-American Fraternal Federation. He and his wife, Connie, currently live in San Jose, California.

And he said:

- "Our '100' Year Book is the concise history of our Society. This '30' Year Supplement to the '100' Year Book is an attempt to add to that history for the years 1968 to 1988. You would have to read and analyze all the Corporate, Federation, and local minutes books, 'Luso' Magazines, Annual Convention programs, photographs, audio and video tapes, files, memorabilia, the institutional knowledge of all of the officers and directors, interviews with others, both inside and outside of the Society, to begin to understand where we have been, what we are, and where we are heading."
- "What has always been most impressive is the number, and the quality of the people who are willing to assume responsibilities within the Society more often than not with little or no financial compensation. Our local council officers (adult, 20-30's, youth), our Youth Directors and leaders and the parents of our youth members, our Luso-American Fraternal Federation Directors and Officers at all levels, and all those 'rank and file' members who volunteer their time, money, talent, and effort for our general betterment, are quite often the first to give the example."

- "Consider also our relationship with other fraternal benefit societies, both Portuguese and non-Portuguese. As a member organization of the League of Portuguese Fraternal Benefit Societies, we maintain continuing and regular communications with the seven California Portuguese Fraternal Societies and participate with them in shared local, national and international projects. As an active member of the National Fraternal Congress of America, we share in the wealth of information and influence available to this confederation of almost 100 member societies whose combined memberships total over 10 million."
- "Over forty years have passed since the men and women of the Benevolent Society and the U.P.C. decided to join ranks. Our world has changed dramatically during that time because we have changed with it and we have continued to grow and prosper, but further—and even greater—growth and prosperity may be ours with the pooling of our resources. We are speaking here of the banding together of even more of our Portuguese fraternal benefit societies. A wedding of wealth, knowledge, talent between societies and, better yet, among our societies will most certainly have the effect of the whole being much greater than the sum of its parts."

JOHN L. AVILA

John L. Avila joined the Society's management team as treasurer on January 15, 1990, having left his position as Secretary-Treasurer of our sister society, the I.D.E.S., where he worked for about 15 years. He's currently serving our Society as Vice-President and Secretary. He was born in 1934, in Riverdale, California, and at the age of four the family moved to Tracy, where he grew up. He attended Tracy schools and Delta College, in Stockton. In 1955, he married Mary Ann Francesco, and they have two daughters. He and his wife have been blessed with six grandchildren.

John Avila's first work experience, which lasted 22 years, was with Holly Sugar Corporation, initially in a laboratory position, eventually attaining the position of Assistant Chemist, during which period he supervised 30 employees. He later transferred to Materials Management and Accounts Payable Supervisor. He was Secretary-Treasurer of the Tracy I.P.F.E.S. for approximately 12 years.

John is a member of eight fraternal and civic organizations and has been active in the California Fraternal Congress, where he served as State President for the term 1990-91. He is also active in the League of Portuguese Fraternal Benefit Societies, having twice served as its President.

And he said:

- "The preservation of the Society's history is important in many ways. Not only is the history important as a record of what has transpired in terms of the Society itself, its growth, benefits, financial aspects, projects, programs, educational contributions, etc., but perhaps even more importantly to preserve for future generations and historians the history of the human element as well as the vision, dedication, devotion and personal sacrifice that enable the Society to lay the foundation for such a great organization, which has been sustained for 130 years now."
 - "To work for LUSO, or for that matter for any other fraternal benefit society, especially in management, is not only a career, but one that one must love with passion, because the demands of the work place and on one's personal life are so numerous, varied and complex that the Society and its fraternal aspects become a way of life. It is a formidable task, and one that not all are emotionally equipped to handle."
 - "Among the fraternal leaders within the Portuguese Fraternal benefit Societies of California, with whom I'm most familiar, I would name Joao C. Valim, Secretary of the 'Irmandade do Divino Espirito Santo' (I.D.E.S.) from 1912 to the time of his death in 1948. Valim was considered one of the most polished authors and journalists of the time. He was admired and respected for his intelligence and abilities. I had the opportunity of working with his son, who succeeded him, and learned much about the senior Valim's leadership in the Portuguese community. I in turn succeeded the son and became the Secretary of the I.D.E.S. in 1974. During the course of my work for this society, I did considerable research and especially found of tremendous value the 'Adas' (yearly compilations of practically every important, and some not so important, acts that took place during the course of each year). Particularly important were the contributions of Joao C. Valim to those very precious records, in which he painstakingly and in great detail left for posterity a rich history of the I.D.E.S. Society."
- "Among the living, I would have to start with Manuel Reis, Executive Vice President Emeritus of the Luso-American Life Insurance Society. He is a man whom I tremendously admire and respect for his insight and vision. I credit him with being a great judge of character, and for reaching out and bringing into the fold great leaders from throughout the state, who in turn gave unselfishly of themselves to the work of building a great Society. His reorganization of the Society after the consolidation of the Benevolent Society of California and the Portuguese Continental Union of California, in 1957, establishing two district divisions, one to handle the business of the Society and another to carry out its fraternal programs, was, and it is, to my mind, the most effective component of the development of the Society, to the point or peak that exists today."
- "I would have to say that I have known my last leader for sometime, but only after I came to the Luso-American Life Insurance Society, in 1990, I did fully realize his brilliance. I'm referring to Rodrigo Alvernaz, whose intelligence and memory are uncanny. In so many ways he exemplifies what a fraternal leader should be. During over 40 years of service to the Society, he has demonstrated the ability to contribute in many various capacities, giving of himself, many times at the expense of his family, to the task of making the Society what it is today. He is recognized for his contributions to many causes and projects, and has never shied away from responsibility, chairing countless programs and activities as well as fund raising efforts for catastrophic disasters, be it here or in Portugal. His leadership qualities have been recognized at the national level, for example when he was elected a Director of the National Fraternal Congress of America. I do have tremendous respect for his leadership, devotion and dedication to the Society and for his leadership in the community at large. He well deserves to be commended and acknowledged not only as an outstanding fraternal leader but also as one of the community's most outstanding leaders."

MANUEL REIS

Manuel Reis was born in Tomar, Portugal, on April 17, 1901, immigrated to California in 1925, and became a naturalized citizen of the United States soon afterwards. He was admitted to membership in the "Associacao Portuguesa Protectora e Beneficiente" (A.P.P.B.) on September 27, 1927, and served as Treasurer from 1930 to 1933, as Secretary from 1933 to 1948, when the Society was restructured and changed its name to Benevolent Society of California, and then he was elected Secretary-Treasurer until 1957.

In 1957, Manuel Reis was instrumental in the consolidation of the Benevolent Society of California with the "Uniao Portuguesa Continental do Estado da California" (U.P.C.E.C.), when it became the United National Life Insurance Society, and he became its Executive Vice-President and Chief Executive Officer. In 1963, he was the force behind the incorporation of the Education Committee of the Society as the Luso-American Education Foundation, which he served in many capacities, including President and Chairman of the Board.

Manuel Reis was recognized as a leader in the Luso-American community of California, where, as a public spirited and civic-minded citizen, he was an active and valued participant in many community activities, due to his superlative ability and engaging personality. He was also recognized by the Portuguese Government with the "Ordem de Benemerencia," in 1955, and with the Order of Prince Henry, in 1990.

And he said:

- "When one gives of himself to anyone or anything, to a cause like our Fraternalism, it is wise to let others talk or write the truth and/or the good deeds. I was just an instrument, perhaps not always the best I wished to be, of the Society. Let's just say that LUSO was for me, and still is, first and foremost, a great dream and then a very joyful, though equally absorbent, experience, and certainly a powerful reality."
- "My goals or good deeds, no matter how great they may be seen by anyone, could not be attained by myself alone. The Society, like any other enterprise, is sort of a machine that depends upon many parts and pieces to run well, to move ahead. I've always thought of myself as a wheel, a very humble one, of that big engine. In the Society I was part of a team, and I'll never forget that."
- "The consolidation of our Portuguese fraternal societies still is very important. I hope the good spirit of our fraternalism understands that we are now approaching a new century and that we live in a world of business and services where such a trend is obvious. It has been proven, however, throughout the years that it is not an easy task considering our traditional mentality. It will happen little by little, I'm sure, depending upon the pressing needs of the future."
- "I'm glad I did not hesitate to go forward in/with the Society. I do not blame myself nor anyone else for any of my doings, except for what I could have done better. But that is human. I am at peace with myself and frankly I wish the same to everyone. I'm also glad for the great friends I have. It is a very nice feeling to wait like this for my last days."

JOE F. COELHO

Mr. Joe F. Coelho was born on March 14, 1919, in Riverdale, California, where he still lives with his wife Velma and owns with the family one of the largest farms and agricultural businesses in the San Joaquin Valley. His parents came to California from the island of Pico, Azores. He has always shown a genuine character and is very proud of his roots.

By the same character and pride, Mr. Coelho's curriculum of service with and for our Society not only has been remarkable but also quite charismatic and inspirational. He was appointed to the Laws and Ritual Committee in 1963 and in the same year elected Director, at the state level, for the period of three years.

In 1971, Mr. Joe Coelho was appointed Master of Ceremonies and was elected State President of the Luso-American Fraternal Federation for the term 1972-1973. In 1981, he was elected President of the former United National Life Insurance Society, bearing the office until 1989. He was a Director of the Society for one more term (1989-91), and since then he is recognized as Past President for Life.

And he said:

- "I am a veteran or, as we say, an 'old timer' who was brought to life in the San Joaquin Valley when the soil could be either one's fortune or one's grave. I have seen a lot in life and I have done my bit. What do you want to hear from an almost nonagenarian? Advice? But who is taking it nowadays? Oh yes, our LUSO! The Portuguese, wherever they came from, either from the islands or from the mainland, are great engineers of good deeds. They surely are great history makers. Rich or poor, illustrious or humble. We have built one of the most remarkable monuments of the community—our fraternal societies."
- "I am most familiar with our LUSO, which is the largest Portuguese fraternal family in the United States, to which I still am dearly dedicated. To know our Society better and to appreciate it as a whole, one needs to understand its most extraordinary, inspirational Fraternalism, and to understand it one has to be part of it. I was fortunate to be 'discovered' by LUSO's benevolent vocation, which is the core and the action, the very soul of its fraternal services and activities throughout California. Over a century ago, as it is now, Fraternalism has been the best answer to the needs of our first immigrants, grown since then in such way of quality that is the answer now and for the future. Fraternalism is our greatest creation in this country and it will always serve well our community and the country."

• "I have many remarkable recollections of LUSO's very great leaders and their deeds. I will not mention them by name because I know I will forget some. Let me just say that our Society stands tall on great leadership, both of yesteryear and of today. LUSO has always had great talents, great minds and hearts taking pride in our roots, growth and paramount services to its members and to the community. I have not met an Officer, Director, Delegate or Member of our Society who is not proud of this great Family. I surely am."

ALBERT J. SOARES

Mr. Albert J. Soares was born in San Jose, California, on July 7, 1924, and his parents were immigrants from the island of Sao Jorge, Azores. He grew up and went to school in San Jose, and after many years in the area of doing business in partnership with his family, with others and/or by himself, he moved to Los Banos with his family, where he has lived and worked for many years. Now he lives in retirement with his wife and closest members of the family.

Prior to the consolidation of the two fraternal societies that formed the United National Life Insurance Society, now renamed Luso-American Life Insurance Society, Mr. Albert Soares served in the Legislative Committee of the Benevolent Society from 1953 to 1957, and then served the Federation as a member of the Laws and Ritual Committee (1957-58), as Marshall (1958-59), as Master of Ceremonies (1959-60), as Vice -President (1960-62), and finally as President for the term 1962-63 and as Chairman of the Board for the same period.

In August 1963, Mr. Soares was appointed to the Advisory Board of the former United Life Insurance Society, then elected Director for a period of seven years (1964-71), President for the next ten years 1971-81), and Chairman of the Board of Directors for the next seven years (1981-87), being named from then on (1987) Past President for Life.

And he said:

- "I could say that I have been with Luso-American Life Insurance Society/Luso-American Fraternal Federation during one of its most brilliant periods, businesswise, socially and culturally. I am very proud of my humble participation in such a historical round of years; great leaders, great deeds, great example, which have inspired me and many others in helping the Society grow larger and better. If I had to say what has impressed me the most in our LUSO, its Fraternalism comes first to my mind. LUSO's ideas and ideals, its objectives or aims, its approach and services are what makes the Society so active, so successful and durable."
- "I would say that the unshakeable foundation of our LUSO is, besides its unmistakable Fraternalism, the leadership and cooperation of all its officers, directors, delegates, field representatives, and members, who put our Society above themselves and proudly build, year after year, a strong business enterprise and a no less honorable depository of our Portuguese heritage and achievements in this country. LUSO is a large and united Family that not only nurses great ideals but also finds ways to practice them. LUSO is for the community. LUSO is community."
- "LUSO has all the ingredients, all the appeal and potential for an even brighter future into the next century. An organization like ours, with three divisions which are simultaneously tuned inwards and outwards, can in fact face the future successfully, by strengthening its business operation (Luso-American Life Insurance Society), by enlarging its fraternal activities (Luso-American Fraternal Federation), and by promoting culture and/or safeguarding our heritage according to the needs of the time (Luso-American Education Foundation). In such terms, LUSO cannot fail, only improve."
- "I would certainly repeat my past experiences with LUSO in various capacities, but we have to give way to the younger generations. That's something else our Society is doing well by getting the youth involved, by supporting the 20-30 Associates, and by paying close attention to education."

ALBERT S. VIEIRA

Albert S. Vieira completed very recently two terms (1989-97) as President of the Luso-American Life Insurance Society and 18 years as a Director. He was State President of the Luso-American Fraternal Federation for the term 1976-77, and for many years, since he became a member of our Society, he has been tirelessly involved in promoting the expansion and quality of our fraternal services and activities.

During the 44 years Mr. Vieira has been in the United States, he established himself as a licensed building and drywall contractor, being the owner of "Vieira Drywall and Taping Company, Inc.," in Santa Clara, the city where he has lived for many years with his wife Katherine. They are the proud parents of Linda, who was the 1975 Convention Queen, and Manny Vieira, both active members of our Federation, in the local councils, for many years, and both having served as State Youth Presidents and 20-30 Associates' Presidents.

In addition to his affiliation with our Society's Fraternalism, Albert Vieira has been a member of the Santa Clara Planning Commission and as such he demonstrated ever since his concerns with the representation of architectural control in the city. He is also former president of the I.F.E.S. Holy Ghost organization in Mountain View and a member of the S.E.S. and I.D.E.S. societies.

And he said:

- "My many decades with the Society have always been for me and my family a wonderful human and fraternal experience, giving me and to all of us the opportunity to travel all over California, to know our people, to work with them, and to see and appreciate their talents and dedication to our Fraternalism and its noble services. It was beyond doubt a rich experience which has inspired my own love and respect for the Society and why I have served in many capacities for all these years."

- "I have always looked at our Fraternalism as one of the greatest assets of our Society and community. By its rules and objectives we have built a remarkably strong and respectable society throughout over a century. We have not been only dedicated to the insurance business, but also to many civic, cultural and recreational activities, and that has certainly enlarged and enhanced our scope of services to all members and to the community in general. This is, in my view, one of our Society's most remarkable achievements."

- "Our LUSO could not be what it is today without the great minds of our leaders of yesteryear and of today, at the office and on the field, who had and have very creative ideas and the talent and wisdom to make them work successfully. We all owe them respect and gratitude, either as predecessors or as followers, and to honor them is not only an obligation but also a pleasure. It is part of our greatness and strength to recognize it."

DOMINIC BARROSO

Mr. Dominic Barroso has served as Director of the Luso-American Life Insurance Society since 1985 and as Chairman of the Board for the period 1993 through 1997. He was elected State President of the Luso-American Fraternal Federation for the term 1983-1984.

Dominic was born in the island of Sao Jorge, Azores, in 1944, having immigrated to the United States 15 years later, in 1959, settling in the Bay Area, where he worked in the construction industry. In 1964, he joined the Luso-American Fraternal Federation as a member of Council 41C, Redwood City. In 1969, the Barroso family moved to Atwater, then to Merced, where Dominic and his brother Joe operate a successful dairy farm.

In Merced, where he lives with his family, Mr. Barroso has been an outstanding member of the local council 76B and was instrumental in its successful reorganization, being the recipient of several commendations and other awards since then. He has been very active in the local Holy Ghost celebrations, both as President and Director of the Buhach Pentecost Association. He is also Director of the Western Dairyman Association.

And he said:

- "Our LUSO has always meant a lot to me, for many reasons; first, as State President, I had the opportunity to see how alive and inventive, genuine and friendly is our community, our Luso-family throughout California, and that made me very proud of my Portuguese ancestry; secondly, I made many friends, many great friends whom I am honored to keep, because they are a source of copious inspiration for our community and for myself; and third, I enjoyed being instrumental in/for a Society that honors its fraternal ideals, follows the steps of its great leaders of the past, and dedicates the talents of today to the capabilities and strength of a brighter tomorrow."

- "Our LUSO bases its life and successses upon good choices and has always had great leaders with wisdom to fulfill them. We must not, however, forget those who are rarely mentioned, and those are the followers or our responsible members who truly are the heart of our huge Family, one that spreads through almost every city in California, where our immigrants and Luso-Americans are in many ways a rich source of example and inspiration. Everyone of us, either an Officer or a simple Member, if sincere, often has the opportunity to verify how wonderful, united and most devoted to the cause of Fraternalism this Family of ours is."

- "No, Fraternalism is not a thing of the past. Because it means to fraternalize, to behave like brothers and sisters, to make friends, to associate with people in a spirit of friendly equality, to serve and share Fraternalism still is our best answer to the next century. Obviously, our Society will not let it die."

DR. MANUEL S. BETTENCOURT

Dr. Manuel S. Bettencourt, of Milpitas, was born in the island of Graciosa, Azores, and immigrated to the state of California in 1967, having first lived in San Jose, where he attended college and the California State University. He completed his D.D.S. in Mexico and has been practicing dentistry for many years in the city of Santa Clara, California. Dr. Bettencourt, being a true believer in education, has never bargained praise and support to our youth, to those who will carry on our community's name and precious heritage. Education, as he tirelessly repeats, is the key to a successful future for our children. And that's what he always wishes and preaches to his two lovely daughters.

Dr. Bettencourt has always been very active in/for the Portuguese community as a dedicated participant in various civic and cultural activities, such as president of the Portuguese Athletic Club (San Jose), of the Portuguese Organization for Social Services and Opportunities -P.O.S.S.O. (San Jose), and as co-founder of the Portuguese Language School of the Five Wounds Church, also in San Jose. Currently, he is a director of the Portuguese Historical Museum of San Jose and, since 1995, President of the Luso-American Education Foundation, where he has demonstrated peerless dedication and integrity.

And he said:

- "To be the President of the Luso-American Education Foundation is a very good, stimulating experience, because we learn so much about the Portuguese community, especially in the area of education. We learn the importance that teachers have in the development of our children and in the promotion of our language and culture. We become aware of the impact that the Annual Conference on Portuguese-American Education has on the Portuguese community in general."

One of the greatest services and achievements of the Luso-American Education Foundation is undoubtedly its Scholarship Program. For example, this year (1998) we gave 102 scholarships in the amount of 53 thousand dollars. Throughout the years, we have helped financially over one thousand Luso-American students with over six hundred thousand dollars. We support students attending universities in Portugal (mainland) and in Azores. Also, we support financially the Portuguese language Programs in several universities in the state of California. In addition, we support, sponsor or co-sponsor many educational and cultural programs throughout the year."

- "Another relevant service and achievement of the Luso-American Education Foundation has been the sponsoring of "Dia de Portugal, de Camoes e das Comunidades Portuguesas" - PORTUGUESE DAY -, since 1966. For 32 years the annual celebrations of this Portuguese Day have been held in California under the auspices of the Foundation and co-sponsored by many other Portuguese organizations."
- "We are trying to establish a bridge among the Luso-American Community and the institutions of Higher Education, and we do it by promoting programs to attract our Luso-American Youth and motivate them to pursue higher levels of education at premier colleges and universities."
- "We live in a dynamic world that is constantly changing. Since the bilingual programs in the State of California have been disappearing in the last several years, we have also changed the format of our conference without forgetting the needs of the teachers and the community in general."
- "The institutions that have helped the Foundation the most are the Luso-American Life Insurance Society/Luso-American Fraternal Federation. Without their support, the Foundation wouldn't be so successful, especially in its scholarship program. The individual who was most instrumental in/for the Foundation was, in my opinion, Mr. Manuel Reis, the Foundation's founder. The Foundation exists and is very successful today because of his vision, hard work and dedication."

"Another individual whom I'd like to mention is Mr. Rodrigo Alvernaz. For 30 consecutive years he was the Chair or co-Chair of the 'Portuguese Day' celebrations. During all these years he worked diligently, so such a celebration could have name and dignity. Nowadays, he's the Foundation's best friend and promoter."

DR. MANUEL B. BARROCA

Manuel Rocha do Bern Barroca, Ph.D., is one of the seven co-founders of the Luso-American Foundation (1963) and was its President from 1992 to 1995. He was born in Ilhavo, District of Aveiro, Portugal, where he attended primary and secondary schools, and in 1944 immigrated to the United States, San Francisco, California. Three months after his arrival, he was called to serve in the U.S. Army during the Korean War and was honored with the "Soldier's medal" by President Harry Truman.

From 1949, he attended U.C. Berkeley, where he completed a degree in humanities, in 1953. Meanwhile, he taught Portuguese, Latin and Spanish in Hanford, where many Portuguese immigrants residing there still remember and respect him for his services to the local community. In 1967, he received his Doctorate, summa cum laude, at the University of Seville, Spain.

Dr. Manuel Barroca has been teaching in several colleges and universities, namely at U.C. Berkeley, University of Hawaii, in Honolulu, and University of Auckland, in New Zealand. Currently, he is a professor at the University of San Francisco.

And he said:

- "I was one of the founders of the Luso-American Education Foundation. When Mr. Manuel Reis, the man who deserves most of the credit, initiated the movement for the creation of such organizations after the merger of the Benevolent and the Continental societies, I, as Portuguese educator who believed in the need to stimulate an interest in education among our people, jumped into the band wagon and have been in it ever since."

"We were the 'nice' immigrants, the silent group. We had been taught in the 'old country' not to rock the boat. It took years to correct the course we were following and the Luso-American Education Foundation must be given a very big share of the credit. There is still much work to be done, but the course has been corrected. We had to instill pride among our people, we had to make them proud of their Portuguese heritage, of their cultural background."

- "The Luso-American Education Foundation can proudly brag that most of the current professors as well as high school and elementary school teachers of Portuguese were helped by the Foundation. And, not only have they done an excellent job of teaching our culture and language but have been involved and have helped in many tasks embraced by our organization. They have not forgotten that LAEF was there to help them when they needed it."

"All this work, until very recently, was carried on completely by our own people here in the State of California. It was the philosophy of Mr. Manuel Reis that the Foundation be free, not to depend on Portuguese government 'handouts' which might have strings attached and limit our range of freedom. As a consequence, all these years, we have advanced due to the very hard work and dedication of our Portuguese community."

- "The Foundation is the daughter of the Society. We have our own by-laws, our own directors and officers, and operate independently from the Society. They don't tell us what to do, nor do we ask them for their sanctions. One thing must be clear, however: The Society, through its membership, who have always believed in the work of the Foundation, has been our greatest supporter. We could not have survived if we had not had their help throughout the years. At one point, if they were to take away the money they entrusted us with, we would have folded. Yet, I can tell you that not one of the Presidents of the Society ever exerted any pressure or influence in our Luso-American Education Foundation. We have always had hard work, cooperation, assistance, and generosity from the Society's membership, its officers and office personnel. We Portuguese, unfortunately for our own good, as I have had the opportunity of seeing in Portugal recently, can be very hard to convince -'Trahit sua quemque voluptas'— (Each individual has his/her own bias), as Virgilius said."

- "It was our vision and our goal to have an independent organization whose purpose was 'to foster, sponsor and perpetuate the Portuguese culture,' a foundation which would be accepted and supported by all the other societies since our general desire is to help our youngsters, regardless of where they come from. The name Luso-American Education Foundation, which in reality was not chosen because of our close association with the Society but because of its related work with the Portuguese-Americans, must have had a negative impact on the acceptance of the Foundation by various organizations and their unwillingness to participate in any of the activities of the Foundation, let alone donating funds for scholarships. I think our leaders in the Portuguese organizations are more open-minded and we should try to establish contact with them and come to some kind of arrangement. One can't lose anything by trying. We are well established, have the years of experience and work for the same goals. So, why not approach our fellow fraternal organizations?"

- "The Luso-American Fraternal Family, as I call it, is the strongest Portuguese-American fraternal organization in the country. It got to be so because of the vision of one man, Manuel Reis, and the unselfish attitude of the majority of members of the Benevolent Society and the Uniao Portuguese Continental. They realized that union is strength. They sacrificed their individual prides believing in the fact that alone they would never amount to great success, possibly doom. The Society was very fortunate in having someone like Rodrigo Alvernaz take over the reins of the organization, after Manuel Ries' retirement. It takes devotion, a great deal of sacrifice, a great love for the fraternal cause if one is to succeed in guiding an organization of this type and making it bloom. Rod Alvernaz, with his foresight, dedication, sacrifice of his family and his own life, and with the help of his officers and staff, has accomplished this task, making the Luso-American Life Insurance Society/Luso-American Fraternal Federation what they are today. The Foundation itself has had, since its beginning, some very important and dedicated elements of our community in its directorate and in its presidency. One must have in mind that Eduardo Eusebio, who, for years, organized the Conferences on Education, not realizing it at the time, was the biggest advertiser and propagandist for the Foundation. It was the Annual conference in California that caught the eye of the government in Lisbon and, from then on we have had Ministers and Ambassadors here, representing the government."

- "I do not see much difference between the fraternalism practiced by our Society and the others. Our members have their own local meetings, celebrations, annual conventions... Being a strong Insurance Society, we have more muscle than the other organizations and, as a consequence, when we sneeze our sneeze is louder. Our folkloric groups are many and good, or conventions are well attended, our 'festas' good... Can we visualize what it would be like if we Portuguese put all these organizations together? LUSO is not the only one that has a lot to offer. Look at the UPEC, for instance, and the marvelous work Carlos Almeida did with its library. .. what we could do if we all got together!"

Mergers

GOOD IDEAS SHALL NOT DIE

From the book that commemorates our Society's first one hundred years, we borrow the title of one of its chapters for reasons a few may still be at variance, but many, including us, see as the right, most advantageous answer to the future, to the betterment of our fraternalism, namely to its survival and strength, to the promotion and better results of its economic business and/or financial services, yet to its civic, cultural and ethnic engagements through social activities and education.

What was said and done then still has the same circumspection and actuality or opportunity today. Perhaps more than ever, in our days unification means strength, greater expansion, higher and larger aims, a far-reaching membership which would plainly and clearly tell the world how advanced and productive our thinking is, and a community that has a voice and representation no one, no other group with social and political influence in this country, even internationally, could ignore.

To gather a few hints, also lessons, from our own history of fraternalism and of the vision that brought us to today's apex, especially on what has been done to hearten and broaden our most precious concerns and advantages, we assimilate a portion of the mentioned chapter.

As early as 1927, the Society assumed a leading role in promoting the merger of all fraternal societies established by the Portuguese in California. The first step in that direction was taken at the Annual Convention of 1927, when a resolution was adopted calling for the merger of all other Portuguese societies with the A.P.P.B. (Associacao Portuguesa Protectora e Beneficiente), as the Society became commonly known after the establishment of the Supreme Council.

The reasoning behind the procedure was twofold: First, the fewer numbers of immigrants had reduced the possibilities of the continued existence of so many societies competing with each other. Second, the fact that the A.P.P.B. was the oldest and, in reality, the mother of all fraternal societies, led the proponents of such resolution to the conclusion that, morally, it had the right to be the "surviving society" under the merger proposal. The proposal, regardless of its merits, fell on deaf ears, due to the fact that, in spite of its seniority, the A.P.P.B. was then the smallest of the lot.

The idea of a merger of the various societies continued to live, however. It has been often debated at meetings and other gatherings by the members of our Society, who feel that such a move is desirable, not only for business and economic reasons but also for the sake of a more complete unity among the Portuguese of California.

In pursuit of this goal, the Society introduced, at the Annual Convention of 1945, a resolution again calling for the unification of the Portuguese fraternal societies and authorizing the Board of Directors to initiate negotiations with all of them collectively or with any of them unilaterally. Based on this resolution, negotiations were restarted November 15, 1945, with the U.P.E.C., for the merger with A.P.P.B. Under a team of negotiators composed of Manuel Reis, Dr. Raul de Campos and Frank

Macedo for the A.P.P.B. and Thomas F. Lopes, Manuel Pereira, J.C. Jorge, Manuel Cabral and Frank Roderick for the U.P.E.C., an agreement of unification was worked out. It was approved and signed on August 10, 1946, subject to the ratification of the Supreme Councils of the respective societies.

At the 1946 Annual Convention of the A.P.P.B., held in San Jose on August 18-21, the agreement was approved as negotiated - with two exceptions relative to the operation of the disability fund. These exceptions were to be negotiated later by the Committee on the basis expressed by the Assembly. However, the Supreme Council of the U.P.E.C., at its Annual Convention held in Tulare on October of the same year, rejected the agreement in its entirety. It was in disappointment for this action that Manuel Pereira, the retiring president of the U.P.E.C. and a member of the negotiating committee, decided to become associated with the A.P.P.B. as one of its most valuable field representatives, serving through the following years until December 1955.

In spite of this failure, the Benevolent Society of California, as the A.P.P.B. became known after 1948, aware of its responsibilities to the Portuguese community, continued to maintain the desire for the unification of the Portuguese fraternal societies.

On July 10, 1953, the Benevolent Society of California participated in a meeting held in Oakland to consider another proposal for the unification of all Portuguese fraternal societies. Representatives of other existing societies participated in this meeting, some as mere observers and others authorized to proceed with negotiations. All representatives were unanimous in the opinion that the unification was desirable, but some felt that the time for the move had not yet arrived. Four of them, however, decided to continue negotiations, namely the Benevolent Society of California, the Uniao Portuguesa Continental, the U.P.E.C. and the S.E.S.

The redrafting of the agreement required the use of the substance of the notes recorded by the secretary of the committee. For some unexplained reason, the notes were in disagreement with the actions of the committee, resulting that the final agreement was never signed.

Undaunted by these failures, the delegates of the Benevolent Society and Uniao Portuguesa Continental continued to pursue the idea of joining forces. From the beginning, it has seemed that they had maintained a kinship of purpose and ideals. An agreement for the merger of the two was unanimously reached and approved by an overwhelming majority, from which resulted the formation of the United National Life Insurance Society (now Luso-American Life Insurance Society) and its State Council—The Luso-American Fraternal Federation—, a federation of subordinate councils of both organizations, therein established to preserve the culture and heritage of all members as they practiced them through the years. This historic event marked another milestone in the life of the Portuguese community of California and has contributed in great measure to its prestige.

And now we come to the obvious question: Why do we look back to the beginning of our history, step by step, chapter after chapter, and also forward to the next century? First, because we are inspired by many events of remarkable vision and wisdom. What was right a century ago is even more proper and desirable now. It is not just a trend of our times. It is, above all, the road to strength, a force that will enable us to compete with the other financial powers, to expand socially and culturally, to be a

stronger, more unified community. Second, because we have the vocation and the obligation to build a bridge that takes our members and the whole community to the side where our heritage values and ideals not only survive but also expand and prosper.

We have not let go of our Society's old, innate desire for a broader unification of our Portuguese fraternal societies. We have followed the steps and embraced with no hesitation the purposes and ideals of our most respectable pioneers as well as the efforts and good will of the most distinct, more recent builders of LUSO.

An attentive look at the reasoning of some of our interviewees clearly tells us of these purposes and ideals, of how good old ideas never die, and that throughout the years someone with insight and wisdom - officers, directors and members - has and will pursue what makes the Portuguese community stronger and better served.

What was said in the past as a powerful argument in favor of the unification of our fraternal societies is still true and imperative today. For once, the numbers of immigrants are fewer decade after decade, due to the changes in political and economic interests and to legislation that restrains the entry of new immigrants in the country, particularly those from more stable European nations, like the one of our roots. Therefore, more than counting on "new blood," the expansion through unification is the answer to the pressing needs of our time, such as security and prevention, social advantage and cultural aims.

Furthermore, we often hear, at all levels, our leaders talking about a large, solid bridge which will take us into a new century of even higher pursuits, and our Society has never neglected the concept of unification as the means to a greater end, to the crossing of the bridge, which we translate as the betterment of our own lives. The idea of a merger continues lit and fierce in our hearts and minds, and, repeating our predecessors, we dare to say that LUSO not only has the seniority but also is the largest of the lot, with the leadership to earnestly keep pursuing and hopefully renew old pledges.

The latest of such moves, concerning our society, was made beginning in October 1990, reaching across the nation to the Atlantic coast, for a possible merger of the Portuguese Continental Union of the United States (PCUUSA) with and into the UNL/LUSO. A joint committee of the two societies, composed of Rodrigo Alvernaz, Anthony L. X. Bettencourt, Manuel Rosario and Albert S. Vieira for UNL/LUSO and Antonio Bernardo, Dr. Jose Figueiredo, Fatima Martins, and Francisco Mendoca for the PCUUSA, worked diligently to prepare a Merger Plan, approved by both Boards of Directors on September 25, 1991. From this document an Agreement of Merger was prepared and approved to be presented to the special conventions of both societies, that were held on September 6, 1992.

The PCUUSA approved the merger agreement but our Society rejected the agreement with 26 votes in favor and 16 against (the agreement needed the approval of two thirds of the delegates, or 28 votes in favor of the merger).

We feel, however, that renewed efforts will be attempted, and eventually successful, toward the unification of the Portuguese fraternal benefit societies.

AGREEMENT OF MERGER

THIS AGREEMENT OF MERGER (hereinafter referred to as "Agreement"), is made by and between United National Life Insurance Society, a fraternal benefit society, domiciled in the State of California at 1951 Webster Street, Oakland, California 94612 (hereinafter referred to as "UNL") and Portuguese Continental Union of the United States of America, a fraternal benefit society, domiciled in the State of Massachusetts at 899 Boylston Street, Boston, Massachusetts 02115 (hereinafter referred to as "PCUUSA").

WHEREAS, UNL was organized and incorporated under the laws of the State of California on July 1, 1957; as the successor to the Benevolent Society of California, organized on August 6, 1868, as the Portuguese Protective and Benevolent Association of the City and County of San Francisco, and the Portuguese Continental Union of the State of California organized on January 28, 1917; and

WHEREAS, PCUUSA was organized on November 1, 1925, by members and lodges of the Portuguese Continental Union of the State of California, in the East Coast, and incorporated under the laws of the State of Massachusetts on October 1, 1929; and

WHEREAS, The UNL desires the PCUUSA to merge with the UNL, and has determined that the merger is just and equitable to the members of UNL and in the best interest of both Societies; and

WHEREAS, the PCUUSA desires to merge with the UNL, and has determined that the merger is just and equitable to the members of the PCUUSA and in the best interest of both Societies; and

WHEREAS, said UNL and PCUUSA shall henceforth be known as: LUSO-AMERICAN LIFE a Portuguese-American Fraternal Benefit Society; and

WHEREAS, the laws of the State of California relating to fraternal benefit societies (Chapter 10, Sections 11019-20-21-22 of the California Insurance Code) and the laws of the State of Massachusetts relating to fraternal benefit societies (General Laws, Chapter 176, Sec. 7) authorize such mergers and prescribe procedures and conditions under which they may be accomplished;

NOW, THEREFORE, in consideration of the mutual covenants and agreements contained herein, and intending to be legally bound hereby, the parties agree as follows:

1. That PCUUSA shall be merged with UNL both to be known henceforth as:

LUSO-AMERICAN LIFE

6. According to the laws of the States of California and Massachusetts, this agreement must be approved by 2/3 vote of the delegates in attendance at the respective conventions of the Supreme Governing Bodies of UNL and PCUUSA. Such convention shall be held no later than September 6, 1992 or as soon thereafter as can be held.

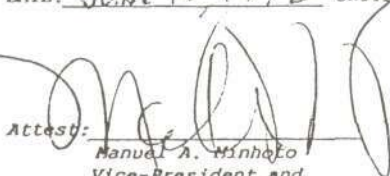
The text of this Agreement shall be furnished to all members of each society at least sixty (60) days prior to the conventions of the Supreme Governing Bodies.

9. This Agreement shall take effect as of January 1, 1993, subject to the approvals of the Insurance Commissioners of the States of California and Massachusetts. If such approval is not received by January 1, 1993, this Agreement will terminate on such date, unless extended by the Board of Directors of both Societies.
10. This agreement has been adopted and ratified by UNL's National Board of Directors and by PCUUSA's Supreme Board of Directors, and the proper officers of each society have been duly authorized to execute this Agreement.

IN WITNESS WHEREOF, each of the parties hereto has executed this agreement.

DATE: June 18, 1992 UNITED NATIONAL LIFE INSURANCE SOCIETY

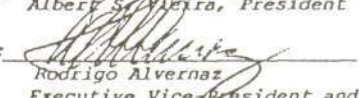
Attest:


Manuel A. Minhato
Vice-President and
Secretary

By:

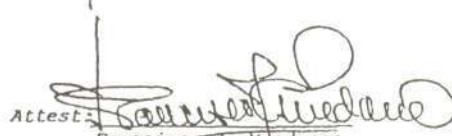

Alberto S. Vieira, President

By:



Rodrigo Alvernaz
Executive Vice-President and
Chief Executive Officer

DATE: May 31, 1992 PORTUGUESE CONTINENTAL UNION OF USA

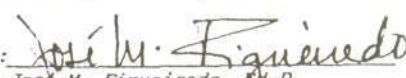
Attest:


Francisco J. Mendonça
Supreme Secretary

By:


Antonio Bernardo, President

By:


José M. Figueiredo, Ed.D.
Supreme Vice-President