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A FRATERNAL BENEFIT SOCIETY

2025 CONVENTION EDITION



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Manuel Vieira
Financial President

FINANCIAL PRESIDENT'S MESSAGE

Dear Members,

I am pleased to share important information regarding the continued governance and future leadership of our Society.

The National Council Meeting will be held April 25, 2026 via Zoom. During this meeting, we will elect new Financial Directors to serve on the Financial Board of Directors, as my term as Financial President comes to an end. As I conclude my service in this role, I do so with deep gratitude and pride. While I will be stepping down as Financial President, I am honored to continue serving our organization as a Financial Director, remaining actively involved in the administration and mission of Luso American Financial.

My connection to this Society is deeply personal. I have been a member since birth, continuing a legacy passed down by my parents. That same commitment now extends to the next generation of my family—my children and grandchildren—who are also proud members. Luso American Financial has always been more than an organization to me; it is a part of who I am and a vital part of my family's history.

I have been truly honored to serve our Society in every presidential role, including Youth President, 20-30s President, Fraternal President, and Financial President. Each position has strengthened my appreciation for our mission, our traditions, and, most importantly, our members.

It is extremely important that those elected as delegates to the National Council make every effort to attend the National Council Meeting. Your participation is essential to the leadership, direction, and future of our Society. National Council delegates who are interested in running for the position of Financial Director are asked to submit a brief biographical sketch by March 01, 2026.

I extend my sincere appreciation to our outgoing Financial Directors for their dedication, time, and service. I also thank our current Financial Directors for their continued commitment and leadership.

It has been one of the greatest honors of my life to serve this Society, and I look forward to continuing to support and strengthen Luso American Financial for generations to come.

Fraternally yours,

Manuel A. Vieira

Manuel Albert Vieira
Financial President
Luso-American Financial



Tony Sozinho
Financial Chairman

FINANCIAL CHAIRMAN'S MESSAGE

Luso Members and Beyond,

It is with great pleasure that I am reaching out to all of you currently. Another year has passed and our organization is moving forward in a positive direction. The assets of Luso American Financial are increasing along with our gross sales. These two factors are very important because we want all of you to feel comfortable and realize that Luso American Financial is here for the long haul. This is how our membership knows we can pay our claims that come in and we have the reserves to meet our future claims. This is all possible because of all of you that buy or have bought policies and your friends that you refer to Luso. This is a great way of marketing and growth.

I would like to thank Sue Nichols, Interim Executive Vice President and the entire staff, full and part time, for all the time and energy they put in to accomplish our goals. Thank you to Dan Sequeira, Senior Sales Agent and our 2025 Agent of the Year of his continued support of Luso American Financial. A special "Thank You" to our Corporate Secretary and Director of Operations, Esther Mahler, for her 40 years of dedication and service to Luso American Financial. 2025 saw introduction of our new webpage and new marketing concepts and our MYGA products. Please reach out to one of our agents for more information. Luso is moving forward with marketing and social media so each of you will be able to find out news regarding Luso at your fingertips. Sometimes I focus on our business side so much that I forget about the Fraternal side. Luso American Fraternal is so much a part of our growth and success. I would like to thank Luso Fraternal President, Melanie Silva, 20-30's President Grant Silva, Youth President, Daniela Mendes, and our Convention Queen, Iyanna Liam. I would also like to thank Christine Rei, Luso American Fraternal President from the East Coast. All of you have been a very positive influence on our membership and the name of LUSO. Thank you to the West and East Coast Fraternal Board of Directors for all the effort and energy that they put into our organization. We all work as a team.

To the Luso American Financial Board of Directors, I can't say thank you enough for all the time that each of you have put in to move our company forward. President, Manuel Vieira, Vice-Chairman, John Perdigao, Directors Liz Motta, Judy Mottini, Tanya Guadalupe, Tina Mederios, Dan Rocha and Mina Da Cunha. Whether you are a Financial, Fraternal or Education officer, we need to thank their spouses for their continued support.

This will mark the end of a great personal experience. I have been on the Luso American Financial Board of Directors for the past 12 years and the Chairman for the last six years. April 25th, 2026 will start a new era of Luso Directors along with Chairman, Vice Chairman and President. Please give them the same respect that I received.

Finally, thanks to Susanna Sozinho for being by my side along with my children and grandchildren. I love you all.

Respectfully,

Tony Sozinho
Chairman of the Board
Luso-American Financial

LUSO-AMERICAN FINANCIAL A FRATERNAL BENEFIT SOCIETY

FINANCIAL BOARD



MANUEL A. VIEIRA
Financial President



TONY SOZINHO
Financial Chairman



JOHN PERDIGÃO
Financial Vice-Chairman



ELIZABETH MOTTA
Financial Director



MARITANA GUADALUPE
Financial Director



DAN ROCHA
Financial Director



TINA MEDEIROS
Financial Director



JUDY MOTTINI
Financial Director



MINA DA CUNHA
Financial Director

IN MEMORY OF

<u>Date of Death</u>	<u>Name of Deceased</u>	<u>Council</u>	<u>Council Location</u>
01/03/2025	NATALIA AVELAR	7L	HUMBOLDT COUNTY
01/04/2025	RITA B FERNANDES	47B	SAN JOSE
01/06/2025	MARIA L RODRIGUES	26-72B	ARTESIA
01/15/2025	JOANN FERREIRA	53B	NEWCASTLE
01/18/2025	EVELYN E TALLMAN-DUCESHI	31B	SANTA MARIA
01/19/2025	IGNACIO S ARMENTA	0000	CENTRAL
01/20/2025	ALBERTO CARLO AMORIM	31P	BETHLEHEM
01/21/2025	KATHLEEN M LUIZ	53B	SANTA MARIA
01/21/2025	KATHLEEN MARIE LUIZ	53B	SANTA MARIA
01/21/2025	ADELINE F SILVA	15S	ROSA COVERTIDAS, SANTA CLARA
01/26/2025	ARMELIM F SILVEIRA	39-76B	ATWATER/MERCED
02/02/2025	PAULINA GREGORY	32P	HARTFORD
02/03/2025	JESSIE G LEWIS	87B	MAXWELL
02/06/2025	ROGELIA S SILVA	114S	SENHORA DO ROSARIO, CERES
02/15/2025	NATALIE J SIMMONS	4P	NEW BEDFORD
02/23/2025	LAWRENCE J GOULARTE	31B	SANTA MARIA
02/24/2025	ALVARINO O LUCAS	26-72B	ARTESIA
02/26/2025	LUCINDA R MARINHO	70P	NEW JERSEY
02/28/2025	ELSIE I PEGIS	0C-8B	OAKLAND
03/04/2025	MARIA S CORELLA	31B	SANTA MARIA
03/04/2025	CARLOS J AYALA	20B-44C-68B-41C	MT. VIEW-SANTA CLARA
03/05/2025	LAWRENCE M MARTIN	49B-55C	MODESTO
03/05/2025	ALBERTINA T SILVA	151S	MOCIDADE DE STEVINSON
03/14/2025	JOSE H CAMARA	0C-8B	OAKLAND
03/16/2025	JENNY WALKER	8L	MONTEREY COUNTY
03/16/2025	JOSE RODRIGUES COSTA	2P	CAMBRIDGE
03/20/2025	ROSE M BIANCHI	8L	MONTEREY COUNTY
03/20/2025	JOYCE MARIE AMARAL	39-76B	ATWATER/MERCED
03/20/2025	MARIE R SCHUCK	1-43-89-112S	OAKLAND
03/25/2025	MARIE G GOULART	8L	MONTEREY COUNTY
03/30/2025	MARIE HARDIN	114S	SENHORA DO ROSARIO, CERES
04/01/2025	MANUEL OLIVEIRA	47B	SAN JOSE
04/01/2025	JULIA E MACEDO	114S	SENHORA DO ROSARIO, CERES
04/07/2025	JEFFERY L POSTON	6L	TULARE COUNTY
04/08/2025	DAN A RAMOS	21B	LOS BANOS
04/08/2025	YVONNE M. SILVA	31B	SANTA MARIA
04/14/2025	MARIO M SIMOES	6L	TULARE COUNTY
04/15/2025	EDWINA ROZARIO	39-76B	ATWATER/MERCED
04/21/2025	MANUEL A MINHOTO	8L	MONTEREY COUNTY
04/23/2025	IRENE FERREIRA	59S	SANTA HERMINIA, FRESNO
04/28/2025	EDWARD E MENDES	39-76B	ATWATER/MERCED
05/03/2025	DONALD E DIAS	6L	TULARE COUNTY

IN MEMORY OF

<u>Date of Death</u>	<u>Name of Deceased</u>	<u>Council</u>	<u>Council Location</u>
05/13/2025	ALINA J LOPES	151S	MOCIDADE DE STEVINSON
05/22/2025	HENRIQUETA G FARIA	8L	MONTEREY COUNTY
05/26/2025	CARMEN DOS S GONCALVES	151S	MOCIDADE DE STEVINSON
05/31/2025	CAROLYN M LUIS	31B	SANTA MARIA
06/02/2025	EMILY R TEIXEIRA	20B-44C-68B-41C	MT. VIEW-SANTA CLARA
06/03/2025	ANTHONY JACINTO JR	2L	NORCO-CORONA
06/03/2025	BARBARA J BETTENCOURT	42S	FLOR DOS ACORES, HANFORD
06/05/2025	ISABEL M NUNES DE FREITAS	39-76B	ATWATER/MERCED
06/06/2025	TERRI DEL TESTA	59S	SANTA HERMINIA, FRESNO
06/09/2025	PATRICIA ELAINE ROBINSON	114S	SENHORA DO ROSARIO, CERES
06/11/2025	VILMA SOARES	1-43-89-112S	OAKLAND
06/19/2025	MARY ANNE SILVA BARCELLOS	39-76B	ATWATER/MERCED
06/19/2025	ANTONIO LINHARES	4P	NEW BEDFORD
06/20/2025	JOAQUINA A BERGERON	32P	HARTFORD
06/22/2025	NINA A ANTUNES	0C-8B	OAKLAND
06/23/2025	CURTIS ALAN COOK	5C	SAN PABLO
06/25/2025	VINCENT J COELHO	14-15B	CENTRAL VALLEY
06/27/2025	MARY ADELE BORGES	1-43-89-112S	OAKLAND
06/30/2025	LOIS JEAN STIMPSON	118S	SENHORA DAS DORES, ARMONA
07/04/2025	FILOMENA ESCOBAR	19B	NEWARK
07/06/2025	IRENE INGHAM	7L	HUMBOLDT COUNTY
07/12/2025	ISABEL M. REIS	6L	TULARE COUNTY
07/13/2025	LORETTA GEORGE POWELL	8L	MONTEREY COUNTY
07/16/2025	ERLINE M. MELLO	13S	FLOR DA SOCIEDAD, SAN JOSE
07/23/2025	CLARA MARIE COELHO	59S	SANTA HERMINIA, FRESNO
07/24/2025	CAROLYN A. MOREDA	1-43-89-112S	OAKLAND
07/29/2025	JOHN SIMOES	47B	SAN JOSE
07/30/2025	FRANK R VIEIRA	34B	MANTECA
07/31/2025	IVA S THOMAS	42S	FLOR DOS ACORES, HANFORD
08/06/2025	EDNA C NUNES	39-76B	ATWATER/MERCED
08/08/2025	MARGARET F CABRAL	2-79S	SRA. CONCEICAO, PLEASANTON
08/09/2025	MARIA DEJESUS RAFAEL	114S	SENHORA DO ROSARIO, CERES
09/06/2025	MARIA E GARCIA	47B	SAN JOSE
09/06/2025	MICHELLE M MEDEIROS	1-43-89-112S	OAKLAND
09/08/2025	MANUEL F ZORRA	8L	MONTEREY COUNTY
09/08/2025	MARIA A SOARES	26S	ESTRELA DE LUZ, NEWCASTLE
09/18/2025	LENA K MACHADO	31B	SANTA MARIA

IN MEMORY OF

<u>Date of Death</u>	<u>Name of Deceased</u>	<u>Council</u>	<u>Council Location</u>
09/28/2025	LUCY BARROSO	39-76B	ATWATER/MERCED
10/10/2025	MANUEL A IGLESIAS	26-72B	ARTESIA
10/16/2025	ELMIRO A OLIVEIRA	26-72B	ARTESIA
10/19/2025	JUVENAL R REGALO	7L	HUMBOLDT COUNTY
10/21/2025	SERAFIN P MOREIRA	2P	CAMBRIDGE
10/25/2025	CELCIO F ENTEADO	32P	HARTFORD

Farewell Poem

We do not part in silence here,
Nor end with grief alone,
For lives once shared in fellowship
Are never truly gone.

Your deeds remain in view,
In acts of service freely given,
In friendships tried and true.

Though time now draws a gentle veil
Between the then and now,
Your spirit walks beside us still
In every vow and vow renewed.

So rest, dear friend, in peaceful light,
Your journey's work complete,
Until the day our paths shall cross
Where farewell turns to meet.





Fraternal West President 2025-2026 Melanie Silva

Melanie Xavier Silva was born on May 16, 1975. Melanie is the second daughter of four daughters to Manuel and Natalie Xavier. She was born in Manteca, California; while her father was born in Santo Amaro, Pico, Açores, and her mother was born in Caveira, Flores, Açores. Melanie, along with her older sister Melissa, and younger sisters Marlene and Monica, were raised on their parents' dairy in Manteca. Melanie's parents enrolled her in Luso as a baby. When she turned 18, she took her small policy and invested in a larger one, so that she could continue to be a Luso member. So, this year as the Luso Fraternal President, Melanie celebrates 50 years as a member of Luso.

Melanie attended kindergarten through high school in Manteca and graduated in 1993 from East Union High School. She continued her education and received her Associates of Arts degree from Modesto Junior College in 1997, her Bachelor's degree in Liberal Studies with a concentration in Child Development from California State University Stanislaus in 2000, and her teaching credential in 2001 from California State University Stanislaus. During her time in college, she worked for Fagundes Bros. Meats, which today is called Fagundes Meats & Catering.

During her 7 years of working there, she started off as a secretary, but then eventually took over running the office doing the bookkeeping and scheduling catering events. In 2001, after graduating college, Melanie became a first grade teacher for Manteca Unified School District at Lincoln Elementary School and then in 2007, Melanie transferred schools and has been teaching second grade at Mc Parland School ever since. This year marks her 25th year of teaching for Manteca Unified School District, the district where she herself attended school. During her time as a teacher, she coached boys basketball for two years at her school along with her husband Danny, she taught catechism for two years at St. Anthony's Catholic Church in Manteca, and taught Portuguese to a group of young children for a year at the M. R. P. S. Hall in Manteca.

On October 5, 1996, Melanie married her husband, Danny Silva. They had met while the two of them played music for Filarmonica Nova Artista Açoreana de Tracy. In May of 2000, they welcomed their first child, Grant Daniel Silva. Within about a month of Grant being born, both Danny and Grant became Luso members. In August of 2004, they welcomed their second son, Gavin Xavier Silva and in November of 2006, their daughter, Grace Melanie Silva was born, all who became Luso members shortly after being born.

Melanie and her family try their best to stay involved in their Portuguese culture. From the time that her and Danny got married, they have both kept very busy giving back to the Portuguese community. In 1997, she stood by Danny's side as he was president to the Nova Artista Açoreana Filarmonica in Tracy. In 2010-2011 and again in 2022-2023, she stood by Danny's side again as Presidents of the Festa do Espirito Santo de Manteca (F. E. S. M.). She is currently F. E. S. M.'s secretary for the festa year of 2025-2026.

Melanie was active with her local 20-30's Region 6 of Modesto while in her twenties and thirties, then with her adult council 49B-55C, all while supporting Youth Council #24, Northern San Joaquin Valley where her three children were active members from 2003 to 2025. In 2017, she was elected as a director to the Luso Fraternal Board and in 2020 began her five year commitment of line officer positions to becoming the president this year. She actively participates in monthly meetings, fundraisers, and activities for her local council, and is always trying to find more members to help grow her council.

Melanie, along with her husband Danny, have had the privilege of traveling alongside their 3 children, Grant, Gavin, and Grace, in 2016-2017, 2021-2022, and 2023-2024 to various Luso visits and events, while all three were the Luso State Youth Presidents. In fact, Melanie jokingly blames her children for her holding the position of Fraternal Luso President, because it was from her family's travels during those years, that she and her family found a deeper love for the society. They have made special friendships all throughout California to where she now wants to revisit the councils to build on the relationships that she has already made and will make this year in Luso. She hopes to promote the Luso organization and invite others to join and become involved, so that Luso will continue to grow and be strong for many more years for her children and hopefully someday her grandchildren to enjoy.

Melanie looks forward to traveling to the different councils in California and Idaho promoting her love for the society and her Portuguese culture. She is honored to travel with her son, Grant Silva, the 20-30's Associates President, Daniella Mendes, the Youth President, and Iyanna Valim, the Convention Queen. She prays for safe travels for all of them and in continuing with the 2025 Convention theme... she hopes to grow "A Maior Pequena Família do Mundo... Luso!"



Fraternal East President 2025-2026 Christine Rei

Christine Craveiro Rei was born in Providence, Rhode Island, on August 18, 1971, Christine Craveiro Rei is the daughter of Antonio João Craveiro and the late Maria Armanda Craveiro, whose memory continues to guide her life, values, and faith. Christine became a member of Portuguese Continental Union Lodge #12 in 1975, where her parents instilled in her a deep appreciation for community involvement and cultural pride.

Christine served as Secretary of Lodge #12 from 2013 to 2025. During her tenure, she and her Lodge coordinated numerous lodge dinners, presidential visits, and participated annually in Club Juventude Lusitania's Memorial Day Parade, the Providence Day of Portugal Parade, and the Our Lady of Fatima Feast alongside adult and youth lodge members. From 2010 to 2018, she served as Youth Director of Lodge #3. In 2017, Christine was installed as a member of the Luso-American Financial Board of Directors on the East Coast until she became LAF East Coast President on October 4, 2025.

Christine is a devoted wife of 30 years to Paul Rei. Together, they are proud parents of two daughters, Ariana and Olivia, and

a son-in-law, Christopher. As a family, they have always encouraged their children to embrace their Portuguese heritage and actively participate in preserving their culture.

Christine is a graduate of North Scituate Junior-Senior High School, Class of 1989, and Johnson & Wales University, Class of 1993. In 2010, she returned to school at the Community College of Rhode Island, earning her Certificate as a Medical Insurance Billing Specialist in 2012. She has worked in the medical field for over a decade and is currently employed by EssilorLuxottica, where she has served as Practice Manager for two optometric practices and optical centers since 2021. Prior to this role, Christine spent 11 years in the mortgage industry as an Underwriter. She also served as Board Secretary for the Rhode Island Nurses Institute Middle College from 2013 to 2016.

Christine has lifelong ties to the Portuguese community. At the age of 14, her parents enrolled her in Portuguese school at Club Juventude Lusitânia, where she later played saxophone in the club's marching band for six years, including performances at Brown University's annual Commencement. She also worked at the Portuguese club, assisting with various dinners and fundraisers. Christine takes great pride in honoring and preserving her Portuguese culture and heritage while supporting others, fostering inclusion, enhancing public awareness, and encouraging youth involvement within the community.

In her personal time, Christine enjoys crafting with family and friends. She especially cherishes spending summers in Newport, Rhode Island, with loved ones by the ocean and riding her moped with her husband.

As Luso-American Financial East Coast President for 2025-2026, Christine's focus is to promote the mission of LAF, increase membership by encouraging each member to open at least one policy, revive the 20-30s Council, and expand youth participation in lodge, fraternal, and community initiatives.

Christine is honored to serve as your Luso-American Financial East Coast President for 2025-2026



20-30's President 2025-2026 Grant Silva

The Luso 20-30's Associates President, Grant Daniel Silva, was born on May 19, 2000 in Manteca, CA. He is the firstborn of Daniel and Melanie Silva and the older brother of Gavin and Grace Silva. Grant graduated from East Union High School in 2018 and is currently studying Mathematics at California State University, Sacramento, while also working for Associated Engineering Company in Salida, California.

Grant has always been very involved in his Portuguese culture. He enjoys attending festas all over California, especially at the F.E.S.M. of Manteca, where his family has always been deeply involved. He played saxophone for the Azores Band of Escalon for 10 years and had the incredible opportunity to perform with them at the Sanjoaninas Festa in Terceira in 2023. He looks forward to returning to Azores soon!

You could call Grant a "cradle" Luso member - he became a member when he was only about a month old! From age 3 to 18, he danced for Youth Council #24 of Northern San Joaquin Valley and held many

local positions within the council. He also helped choreograph and coordinate Youth Council #24's music for the Youth Theatrical Program from 2017 to 2024.

As a Youth Member, Grant served multiple terms on the State Youth Board, including as Youth President for the 2016-2017 term. This experience opened his eyes to all that Luso has to offer - including lasting friendships, unforgettable memories, and a deeper connection to his heritage - and inspired him to continue on his Luso "journey."

Since aging out of the Youth Council in 2018, Grant has been active with the 20-30's Region 6 of Modesto and is proud of how far the group has come. He entered the officer line to become 20-30's President at the 2021 Palm Springs Convention, with the goal of serving during the same term as his Mãe, Melanie, for the 2025-2026 year.

Grant is excited for the year ahead and looks forward to supporting and growing the active 20-30's regions - and maybe even inspiring the reactivation of another region or two! He eagerly anticipates the many visits and events to come, alongside Fraternal State President (his Mãe), State Youth President Daniella Mendes, Convention Queen Iyanna Valim, and many of his fellow 20-30's board members!



Youth President 2025-2026 Daniela Mendes

Daniela Rose Mendes, born on December 11, 2007, in Fremont California, is the youngest daughter of Paul and Lisa Mendes and sister to Gabriela Mendes. A proud student of Newark Memorial High School, Daniela will graduate in 2026 and plans to pursue a degree in Biology.

Academically driven, Daniela consistently challenges herself by taking multiple Advanced Placement courses, such as AP Psychology and AP Calculus, and currently ranks in the top 4% of her graduating class. She is actively involved in her school's leadership program, serving as a Class of 2026 Officer, where she helps organize events and fundraisers. Additionally, she serves as Secretary of the National Honor Society, is Vice President and a founding member of the Line Dancing Club, and is involved in six other campus organizations.

Outside of school, Daniela works part-time for the City of Newark at the Silliman Center, where she continues to develop her communication and customer service skills while gaining valuable real-world experience.

Deeply connected to her Portuguese roots, Daniela has been immersed in her culture from a young age. She has marched for the Espírito Santo and danced in Luso throughout her life. She enjoys attending festas across California and always looks forward to dancing with friends. This year, she was a member of the Amigos da Área da Baía marcha group from California and proudly participated in the Sanjoaninas festivities in Terceira over the summer. She also helped re-establish her school's Portuguese Club during her freshman year and enjoys choreographing cultural performances for NMHS's annual Multicultural Assembly.

Daniela has been a part of YC1 Fremont/Union City since she was a baby and looks forward to dancing every year. Over the years, she has held several leadership roles, including Council President for three years. At age 13, she joined the State Youth Board, where she has served as Trustee, Treasurer, Secretary, and now Youth President.

Daniela is excited to travel and represent the Luso-American community alongside 20-30's President Grant Silva, Adult President, Melanie Silva, and Convention Queen Iyanna Valim. She looks forward to creating lasting memories and connecting with youth from councils across the state!

LUSO-AMERICAN FRATERNAL

WEST COAST CONVENTION
GRAND SIERRA RESORT - RENO, NEVADA
AUGUST 1-3, 2025



Grant Silva



Melanie Silva



Daniela Mendes

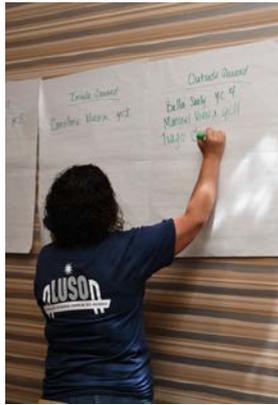
FRIDAY - REGISTRATION



FRIDAY - GENERAL SESSION



FRIDAY - YOUTH GENERAL SESSION





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for 3 years**

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for 4 years**

Minimum amount of \$10,000
New Money Only*

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**Guaranteed rate
for 5 years**

Minimum amount of \$10,000
New Money Only*

*"New money" is money not currently held with Luso-American Financial - A Fraternal Benefit Society.

For more information:

(877) 525-5876

www.lusoamericanfinancial.org



CONVENTION QUEEN

*Iyanna
Valim
Youth Council #4
Sacramento*



Youth Council #2

*Maya
Colon*



Youth Council #18

*Persephony
Couto*



Youth Council #1

*Joseph
Reyes Jr.*

FRIDAY - CONVENTION ROYAL COURT



FRIDAY - MANUEL REIS AWARDS & ROYAL COURT CEREMONY



FRIDAY - 20-30'S EVENT & DANCE WITH ALMA



SATURDAY - GENERAL SESSIONS CONTINUED



SATURDAY - YOUTH SESSIONS CONTINUED





Salesman of The Year: Dan Sequeira



**Million Dollar Club
Manuel Vieira**



**Award of Merit: Most Apps/Most Sales Volume
Brian Martins**



**Proposed 20 or More Members
Michelle Silva**



**Million Dollar Club
Tina Medeiros**

SATURDAY - CONVENTION MASS & MEMORIAL SERVICE



BISHOP DANIEL



SATURDAY - CONVENTION BANQUET



SATURDAY - INSTALLATION OF OFFICERS



SATURDAY - GRAND MARCH



SATURDAY - DANCE WITH 562



SUNDAY - SECRETARIES BREAKFAST



SUNDAY - PAST FIRST CLUB BREAKFAST



Luso-American Fraternal

YOUTH THEATRICAL PROGRAM

SUNDAY, AUGUST 3, 2025



HOSTED BY:

Xavier Gaspar

YOUTH PRESIDENT

Singing of Anthems



Grace Silva
Luso-American Anthem



Mia Fernandes
American National Anthem



Ava Valadao
Portuguese National Anthem

Youth Council #11 Mountain View/Santa Clara

Act 1: Pocket Size Jorge

Youth Director: Linda Vieira



We were reactivated in 1976 by Catherine Vieira, our first Youth Director. We dedicated our performance in memory of her. Without her foresight, dedication, & commitment to the youth in our council, we would not have had the opportunity to perform for the past 49 years at the Annual Luso-American Fraternal Convention. To all past Youth Directors & Youth Leaders that keep all of our Youth Council's alive & active, we commend you! VIVA LUSO!

Youth Council #24 Northern San Joaquin Valley

Act 2: Endless Dancing in the BIGGEST Little City

Youth Director: Michelle Morris-Silva



We're grateful for Michelle Morris-Silva, Gavin Silva, Georganne Galdemez, Savannah Qarqat, Mila Alves, Brian Martins, & Bridgit Martins Cardoso for all their leadership in various capacities to the group. We would also like to thank the committees at the MPPA Hall in Modesto, FESM Hall Manteca, Modesto Adult Council 49B-55C, & our fundraiser committee for their support. The youth members thank Grant Silva for putting together their music and choreography, as well as Connie Gomes for the beautiful costumes!

Youth Council #18 Gustine - Los Banos

Act 3: A Timeless Classic

Youth Director: Nancy Segura



We would like to take this opportunity to thank everyone who has helped make this year possible. First and foremost, our deepest thanks and appreciation go to our Youth Director, Nancy Segura, our dance choreographer, Walter Borba, our costume designer, Silvia Martinez, and our Los Banos Adults council. We would also like to extend our gratitude to our entire community for the support that brought us here today!

Youth Council #13 Artesia

Act 4: In Our Golden Era, Na Nossa Era De Oura

Youth Director: Angela Lourenco



We're a vibrant group of young leaders from Artesia, CA, who share a passion for culture, communication, and creativity. Our youth enjoys building friendships & pride in their heritage. This year, we're especially proud of our dance performance that showcased teamwork, talent, and the spirit that defines our council. We would like to thank Angela Lourenco, Kaylee Ourique, Helder Serrado, Susie Lourenco, Kassidy Ourique, Christina Tenorio, Claudia Avila, Cole Martins, & the Artesia DES Hall for all of their support!

Youth Council #25 Tracy

Act 5: With Our Roots in Portugal, We Are One
Youth Director: Bernadette Rocha



We're incredibly grateful to our generous sponsors. A special thank you to Alcides Machado for composing a beautiful song that perfectly ties our program together. Thank you to the IPFES Hall, our talented seamstress, Catalina, & our amazing parents for their support! We send our heartfelt best wishes to Justin Jarett & Liliana Tavares as they move on to their next chapters!

Youth Council #2 San Jose

Act 6: Festa Brava, LUSO Style

Youth Director: Ana Teresa Maciel



We're especially proud to have had an exceptional Royalty Contestant this year with Maya Colon! Alongside Maya, we are fortunate to have Taylor Crawford and Layla Brasil represent YC #2 on the State Youth Board! Thank you!

Youth Council #1 Fremont/Union City

Act 7: Juntos nos nossos corações e nas nossas tradições

Youth Director: Diane Pereira



We'd like to acknowledge the 2025 Royalty Contestant, Joseph Reyes Jr. and his family for all the effort they put in to raise funds for scholarships! Congratulations to our State Board Officers, Daniela Mendes and Lanette Couto. We say goodbye to Lanette Couto, Caitlyn Correia, Franco Ferreira, & Ana Marie Oliveira. We would like to thank SDES de Alvarado, Joseph Reyes, Jennifer Costa, Mary Gaspar, Brian Gaspar, Gabriela Mendes, Rose Pereira, and Diane Pereira for all their support!

Youth Council #8 Manteca

Act 8: From Hearts to Spades, Family Wins The Game

Youth Director: Marlene Sousa



We'd like to extend our deepest gratitude to Adult Council 34B for their support throughout the years. Your dedication & guidance have been instrumental in allowing our YC to grow and thrive.

Youth Council #4 Sacramento

Act 9: Sactown Brings You Lisbon!

Youth Director: Andrea Vieira



We'd like to extend our congratulations to all who made this year unforgettable! A sincere thank you to everyone who played a role in bringing our vision to life - whether through costumes, music, props, or t-shirts. Your time, talent, & support mean the world to us. We truly couldn't have done it without you, & we're so grateful for everything you've contributed to making this year such a success!

Youth Council #10 Tipton/Tulare

Act 10: Tudo Pela Cultura

Youth Director: Marissa Nunes



We'd like to extend a thank you to all of our community & donors that allowed us to make this year's performance possible. This includes parents, scriptwriters, & choreographers. Without you, none of this would be possible. Because of you, we can continue to express our love towards our culture & inspire those looking for new beginnings!

Youth Council #30 Newark

Act 11: Todos Nos Temos Um Lugar na Familia do LUSO

Youth Director: Vivalda Silveira



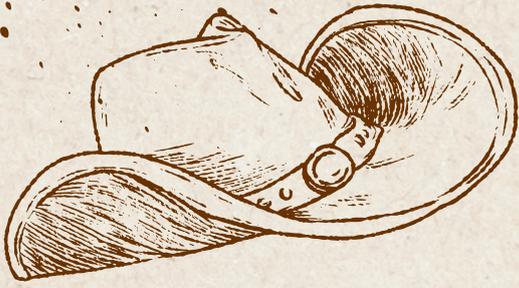
The Biggest Little Group in Luso performed in Reno, the Biggest Little City in the World! YC30 continues to be successful with the support from parents, families, friends, Adult Council 19B, & our community. We extend a big thank you to the Newark Pavilion, our seamstress, our Youth Director, & our Youth Leaders. These Leaders in our lives show us we all belong here! Todos nos temos um lugar na familia do Luso!

GRAND FINALE!



Luso Convention Youth Performance
2025

SUNDAY - SUNDAY BANQUET - YOUTH AWARDS & VISITORS PRESENTATIONS





TISHA CARDOZA

RODRIGO ALVERNANZ FRATERNAL AWARD OF MERIT WINNER

The Lusio-American Fraternal presented the Rodrigo Alvernaz Award of Merit to Tisha Marie Cardoza at the 2025 Lusio-American Fraternal Convention in Reno, Nevada. Tisha was recognized for her lifelong dedication to Fraternalism, community service, and the preservation of Portuguese heritage.

A member of the Lusio-American Financial – A Fraternal Benefit Society for four decades, Tisha Marie Cardoza has exemplified outstanding leadership and service. She has served with distinction as Past Grand President of S.P.R.S.I., held numerous leadership and board positions within Lusio-American Fraternal, S.P.R.S.I., and Lusio-American Education Foundation, and continues to serve actively despite residing far from her local council.

Her unwavering commitment extends beyond fraternal service to meaningful community involvement, including charitable initiatives, civic leadership, and volunteerism through organizations such as the Selma Portuguese Hall and the Lions and Lioness Club. Her contributions have earned her recognition from the Selma Chamber of Commerce, Lions and Lioness Club and professional accolades at PG&E.

Through her generosity, leadership, and devotion to her Portuguese ancestry, Tisha Marie Cardoza embodies the highest ideals of Lusio-American Fraternal and is a most deserving recipient of the Rodrigo Alvernaz Fraternal Award of Merit.

Luso-American Fraternal Youth Theatrical Program AWARDS



1

Youth Council #4 Sacramento

For the Performance of
"Sactown Brings You Lisbon!"

Youth Director:
Andrea Vieira



2

Youth Council #2 San Jose

For the Performance of
"Festa Brava, LUSO Style"

Youth Director:
Ana Teresa Maciel



3

Youth Council #24 North San Joaquin Valley

For the Performance of
"Endless Dancing in the BIGGEST Little City"

Youth Director:
Michelle Morris Silva

Luso-American Fraternal Youth Theatrical Program AWARDS



4

**Youth Council
#13 Artesia**
For the Performance of
"In Our Golden Era, Na Nossa Era De Ouro"

Youth Director:
Angela Lourenco



5

**Youth Council
#1 Fremont/Union City**
For the Performance of
"Juntos nos nossos carnações e nas nossas tradições"

Youth Director:
Diane Perreira

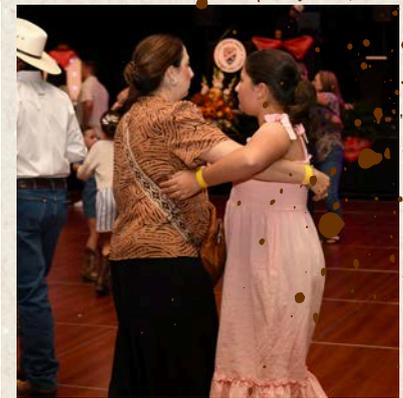


**Best Individual
Dance Performance
Layla Lourenco**
For her performance In
"Endless Dancing in the BIGGEST Little City"
Youth Council #24 North San Joaquin Valley



**Best Individual
Musical Variety Performance
Michael Medeiros**
For his performance In
"Pocket Size Jorge"
Youth Council #11 Mountain View/Santa Clara

SUNDAY - DANCE WITH DJ HANGLOOSE96



CONVENTION HIGHLIGHTS



LUSO FRATERNAL OFFICERS 2025-2026



Luso-American Fraternal Board of Directors West



Luso-American Fraternal Line Officers



20-30's Associates



Youth Administration



Luso-American Fraternal Board of Directors & Line Officers East

LUSO-AMERICAN FRATERNAL

EAST COAST CONVENTION
HILTON - BOSTON, MASSACHUSETTS
OCTOBER 3-5, 2025



LUSO-AMERICAN FINANCIAL

PETER FRANCISCO AWARD

The Luso-American community proudly celebrates Mr. Jim DeMello as the recipient of this year's Peter Francisco award for Outstanding Contribution to the Luso-American Community, a distinguished honor recognizing his culture, strengthening transatlantic ties, and uplifting his local community through education, business, and philanthropy.

A proud Portuguese-American, Mr. DeMello is a beloved figure on the South Coast, visionary leadership, entrepreneurial spirit, and deep-rooted commitment to preserving and promoting the traditions of his heritage. Born in North Dartmouth, Massachusetts to Ermelinda and George F. DeMello, Jim DeMello's cultural roots run deep. His paternal grandparents came from Pico in the Azores, and his maternal grandparents from Baracais on mainland Portugal. In the DeMello household, Portuguese language, tradition, and values were cherished, planting the foundation for a life grounded in cultural pride and service. From a young age,

Mr. DeMello's parents instilled in him a firm belief in the power of education. He began his academic journey in local Catholic schools, earned a scholarship to Rensselaer Polytechnic Institute, and ultimately graduated with a degree in Chemical Engineering from Northeastern University. He furthered his education at the prestigious Wharton School of Management at the University of Pennsylvania.

Mr. DeMello's professional rise began at the Acushnet Company, where he worked in a range of roles where he steadily rose through the ranks, from lab technician to plant manager, to Vice President of Engineering, and ultimately to President and CEO. In 1994, Mr. DeMello and a colleague acquired the company and expanded it significantly, establishing global operations in Portugal and Thailand and providing jobs to more than 1,400 employees. Though he later sold the business with plans to retire, his impact was just beginning. In 2016, he purchased the former Compass Bank building in New Bedford and transformed it into The DeMello International Center for Business & Education for the Next Generation. His goal was clear: create a center that would uplift the region through opportunity, learning, and innovation. Today, the Center is a thriving hub, home to educational institutions, nonprofit organizations, small businesses, and community services, including Luso-American Financial, SATA Airlines, United Way, the Discovery Language Academy and many others.

A longtime supporter of Portuguese education, Mr. DeMello played a key role in revitalizing "Escola Portuguesa," now known as Discovery Language Academy. Under his guidance, the school unified operations, expanded its programs, and grew enrollment. The academy now offers robust Portuguese language classes for both children and adults, cementing Mr. DeMello's legacy in preserving and promoting cultural identity. One of Mr. DeMello's most impactful efforts is the creation of the Rising Tide Educational Initiative, a partnership between the DeMello Center and Lesley University to bring accessible and affordable college degree programs to adult learners in Greater New Bedford. This initiative opens new doors for working adults and first-generation students, advancing workforce development and raising the educational foundation of the entire community.

Mr. DeMello's contributions extend far beyond business and education. He has been a generous benefactor to local hospitals and universities, including St. Luke's, Charlton Memorial, and UMass Dartmouth. He has served on numerous boards, including Junior Achievement, the New Bedford Economic Development Corp., the Whaling Museum, and others. Always with a focus on community progress. Mr. DeMello and his life partner, Natalia, reside in North Dartmouth, where he remains an active and caring presence. He is the proud father of Cheri DeMello and his dog, Duke.

Through his lifelong dedication to service, culture, and opportunity, DeMello has not only strengthened the Portuguese community but also built a legacy that will continue to inspire generations to come. We are honored to celebrate his achievements and thank him for a life of meaningful impact.



FRIDAY - REGISTRATION



SATURDAY - GENERAL SESSIONS



SATURDAY - INSTALLATION OF OFFICERS & AWARDS



Tony Barbosa
Achieving 20+ Members



SATURDAY - BANQUET



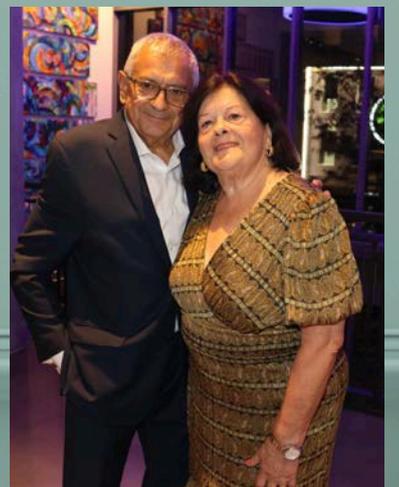
SUNDAY - MASS & BREAKFAST



MONSIGNOR ZIMMERMAN



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LUSO-AMERICAN EDUCATION FOUNDATION

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LUSO-AMERICAN FRATERNAL TOP SCHOLARSHIP

Caitlyn Correia Julie Van Scyoc Makayla Sousa
Delaney DaSilva Tayler Crawford Lanette Couto

LUSO-AMERICAN EDUCATION FOUNDATION TOP SCHOLARSHIP

Olivia Gart Daphne Avila Pedro Rodrigues Lomenha Lorenzo Ferreira Alexandra True

EDUCATION FOUNDATION SCHOLARSHIPS

Brynn Close Kole Brasil Sofia Lottes Jayda Vaz
Morgan Aubuchon Caleb DaRocha Eliana Freitas Lauren Olvera
Madison Duarte Katia Jarvis Sera Vanegas-Vaz Niall Fogarty
Aidan Conneely Dominic Sousa Isabella Leonard Abigail Reeves
Charlotte Anastacio David Cox Nadia Franco Riley Medeiros Veronica Sousa

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Sofia Alves Autin Coelho Maya Colon Caitlin Mendes Reese Oliveras Ariana Simas Isabela Sousa
Ethan Cardoza Gabriela Brazil Ethan Dinis Liam Ferreira Vivian Edwards Layla Brasil Gabriela Ibanez
Morgan Ditton Mauricio Jiminez Xavier Gaspar Sofia Rocha Daniel Toste Sophia Vieira Audrey Williams
Rui Freitas Davien Fagundes Reese Mendes Grace Pimentel Leilena Rodrigues-Billoups April Mestas Lilyana Ribeiro

EAST FRATERNAL YOUTH SCHOLARSHIPS

Abigail Gore Juliana Lopes Joseph Vaz Emma Isidro Alyssa Schleinkofer

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Shannon Sequeira Memorial

Caitlyn Correia Caitlyn Mendes Dakota Morandi Makayla Sousa Liliana Tavares

Amadeu dos Santos & Helen Rose Picado Memorial Albert & Catherine Vieira Memorial Antonio Mattos Memorial

Anabella Bettencourt Bianca Gouviea-Gonzales Carina Nunes Jaclene Nunes Delaney DaSilva

Ryan "Munchie" Taylor Memorial Herbert Fernandes Memorial Orlanda & Lena Pascoa Memorial

Xavier Gaspar Aaron Dutra Grace Pimentel

Nicole Marie Goulart Memorial Joaquim Pereira Memorial Frank Dias Memorial

Jayda Vaz Justine Navarra Xavier Gaspar Evan Areia

ADULT SCHOLARSHIPS AND GRANTS

Clara Faria Aaron Dutra Justine Navarra
Elliot Graham Hop Braaten Lauren Cararao Anabela Bettencourt
Joseph Isidro Melina Pelicas Bianca Gouviea-Gonzales



Luso- American Education Foundation Sam Pelicas & Manuel Rosario Memorial Golf Classic



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Sponsors and Golfers who
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A LUSO-AMERICAN

Christmas





Shaping Tomorrow's Leaders

ABOUT US

The Luso-American Education Foundation (LAEF), a 501(c)(3) nonprofit founded in 1963, is headquartered in Dublin, California, with a branch in New Bedford, Massachusetts. As a branch of Luso-American Financial (est. 1868), we proudly serve the Portuguese-American community and the community at large. Our Board of Directors and committees are made up entirely of dedicated volunteers.

OUR MISSION

- Promote and preserve Portuguese culture and language
- Support qualified students in pursuing higher education
- Encourage lifelong learning through meaningful programs

"Inspiring leadership and growth for a brighter future!"

WHAT WE DO

LAEF provides scholarships and grants to high school and college students of Portuguese descent or those studying Portuguese. We fund students participating in Portuguese language and culture courses in the U.S. and Portugal, and host an annual conference highlighting Portuguese language, literature, and culture.

We support community projects, honor individuals for service to the Portuguese-American community, offer a week-long youth camp focused on college life and culture, host "Dia de Portugal" celebrations, and conduct year-round fundraising to sustain our programs.

HOW YOU CAN HELP

Membership in LAEF provides essential support for our programs and offers meaningful ways to participate in our mission. Members receive invitations to LAEF events and gain the opportunity to vote at the Annual Membership Meeting and to run for the Board of Directors.

Individual Membership: \$50/year

Family Membership: \$100/year (2 adults + 2 children under 18)

Legal Entity Membership: \$500+/year, one vote per \$500 (up to five votes)

Benefactor: One-time \$1,000+ contribution

Perpetual Membership: One-time \$2,500 contribution; members ("Patrons") may transfer the membership to a family member up to five times



education@luso-american.org



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lusoamericanfinancial.org/foundation



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Need to Contact Us? Just One Letter Away

Name: _____

Address: _____ City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

Please check all boxes that apply and mail this request to the following address:
Luso-American Education Foundation 7080 Donlon Way, Suite 200 Dublin, CA 94568

TYPES OF MEMBERSHIP

- Individual \$50.00 per year Family \$100.00 per year
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Dublin, CA 94568

MEMBER QUESTIONS:
Call - (925) 828-3883
Monday - Friday,
8:30 a.m. to 5:00 p.m.

E-mail: education@luso-american.org
Website: www.lusoamericanfinancial.org

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E-mail: admin@luso-american.org
Website: www.lusoamericanfinancial.org

2026 WEST CONVENTION



July 31 - August 2 2026



Reno, NV



Need more Information?

If you like any more information of upcoming conventions or Luso Events, please call the Home Office at (877) 525-5876 or visit www.lusoamericanfinancial.org

2026 EAST CONVENTION



October 3, 2026



Peabody, MA





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