



## CULTURAL CENTER

*Founded in 1987*

JULHO – SETEMBRO/JULY – SEPTEMBER 2012

Edição/Issue 47



### Calendário de Eventos / Calendar Of Events

Julho/July 28 – Festa de Verão – 7 PM

Agosto/August 18 – Summer Dance Party – 6 PM

Agosto/August 25 – Festa dos Transmontanos – 7 PM

**Setembro/September 14 - Assembleia Geral – 8 PM**

Setembro/September 23 – Festival de Outono – 1 PM

Outubro/October 7 – Caminhada ou Pedalada – 9 AM

Outubro/October 12 – Exposição do Linho – 5 PM

Outubro/October 13 – Festa do Sporting – 7 PM

1200 Palm Harbor Pkwy. . Palm Coast, FL 32137

TEL 386-446-3910 · FAX 386-446-5155

EMAIL [PACC@CFL.RR.COM](mailto:PACC@CFL.RR.COM)

WEBSITE

[WWW.PALMCOASTPORTUGUESECLUB.COM](http://WWW.PALMCOASTPORTUGUESECLUB.COM)



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### BOLSAS DE ESTUDO DO P.A.C.C.

***Inspirar as mentes jovens e educar os líderes de amanhã*** - Foi este o princípio que motivou um grupo de sócios do P.A.C.C. que mais tarde constituiu o comité de bolsas de estudo, como forma de incentivar os nossos jovens a manter e enriquecer a nossa cultura e as nossas tradições.

Acreditamos confiadamente nesta aposta e é com satisfação e orgulho que continuaremos a trabalhar para ajudar a nossa juventude.

Estamos gratos pela generosidade de todos os que têm apoiado as nossas iniciativas.

Comité de Bolsas de Estudo

***Inspiring young minds and educating the leaders of tomorrow*** – This was the principle that motivated the group of P.A.C.C. members that later would become the scholarship committee as an incentive to our youth to carry on and enrich our culture and our traditions.

We confidently believe in this bet and it is with great satisfaction and pride that we will continue to work to help our youth.

We are thankful for the generosity of all who have supported our initiatives.

The Scholarship Committee

**Assembleia Geral / General Assembly**

**President** – Serapião Reis  
**Vice President** – Samuel Prata  
**Secretary** – Paulo dos Santos

**Directores / Board of Directors**

**President** – António Amaral  
**Vice President** – Amélia da Conceição  
**Vice President** – Orlando Dias  
**Treasurer** – João Costa  
**Treasurer** – M. Elizabeth Frazão Pereira  
**Secretary** – Rosa Costa

**Vogais / Trustees**

António Areias  
Alcides Parracho  
António Marques  
Alice Marques  
Dino Pereira  
Helena Esteves  
Jack Gonçalves  
João Couceiro  
José Batista  
Luisa Batista  
José Malheiros  
Mário Arsénio  
Tony Paiva

**Conselho Fiscal / Fiscal Committee**

**President** – João Mário Furão  
**Vice Presidente** – António Santos  
**Secretary** – João Mariano

**Conselho Disciplinar /  
Disciplinary Committee**

Kenny Gonçalves  
José da Rosa  
Paulo Amaral

**Newsletter Staff**

João Mário Furão  
Aida M. Furão  
Kathy Corraliza

**Relações Públicas / Public Relations**

M. Elizabeth Frazão Pereira

**P.A.C.C. HORÁRIO / HOURS OF OPERATION****SÓ PARA SÓCIOS - FOR MEMBERS ONLY****SEGUNDA – QUINTA / MONDAY – THURSDAY**

1:00 PM – 8:00 PM

**SEXTA / FRIDAY**

1:00 PM – 12:00 AM

**SÁBADO / SATURDAY**

11:00 AM – 10:00 PM

**DOMINGO / SUNDAYS**

1:00 PM – 6:00 PM

**COZINHA / KITCHEN**

PARTICIPE NAS INICIATIVAS DO P.A.C.C.

PARTICIPATE IN P.A.C.C.'S INICIATIVES

**JANTAR ÀS SEXTAS-FEIRAS**

DINNER ON FRIDAYS

6:00 PM – 8:00 PM

**BUFFET TODOS OS SÁBADOS**

BUFFET EVERY SATURDAY

12:00 PM – 3:00 PM

PEDIMOS O FAVOR DE INDICAR COM ANTECEDÊNCIA A VOSSA PARTICIPAÇÃO NESTES EVENTOS PARA FACILITAR A PREPARAÇÃO DAS REFEIÇÕES E EVITAR FALTAS DE COMIDA **ESPECIALMENTE ÀS SEXTAS-FEIRAS**

WE ASK THAT YOU PLEASE NOTIFY US IN ADVANCE OF YOUR ATTENDANCE AT THESE EVENTS TO FACILITATE THE PREPARATION OF MEALS AND TO AVOID FOOD SHORTAGES **ESPECIALLY ON FRIDAYS**

**ALUGUER DO SALÃO / HALL RENTAL**

Se desejar alugar o salão para qualquer evento, por favor telefone ou visite o clube e deixe o seu nome e número de telefone no escritório ou no bar e alguém o contactará.

If you would like to reserve the hall for an event, please call or visit the club to leave your name and telephone number at the office or bar and someone will contact you.

**Tel: 386-446-3910**

## UMA PALAVRA DO PRESIDENTE...

Estimados sócios,

- Já decorreram seis meses desde a nossa tomada de posse.
- O apoio que tem sido dado a esta direção continua a ser um facto que nos enche de satisfação e que queremos de novo registar.
- O exemplo mais recente foi nas celebrações do Dia de Portugal que teve como único senão o mau tempo, especialmente no Domingo dia 10 de Junho.
- Queremos aproveitar esta oportunidade para agradecer a todos os que de qualquer forma contribuíram para mais este sucesso e que por serem tantos, seria impossível nomeá-los sem correr o risco de esquecer alguém.
- No entanto gostaríamos de destacar os nossos patrocinadores e os que contribuíram através de ofertas para este evento.
- Muito temos ainda que fazer até ao final do ano, mas estamos certos que se até lá continuarmos a ter o mesmo suporte, o balanço final neste 25º. aniversário do P.A.C.C., será motivo de orgulho para todos os sócios e para a comunidade portuguesa de que fazemos parte.
- Pelo engrandecimento do P.A.C.C.

António Amaral

## A WORD FROM THE PRESIDENT...

Dear members,

- Six months have already passed since the new Board of Directors took office.
- The support that has been given to this Board continues to be a fact that gives us great satisfaction which is worth mentioning again.
- The most recent example of this support was the Portugal Day celebrations which had a single inconvenience, the bad weather, especially on Sunday June 10.
- We would like to take this opportunity to thank all those who in any way contributed to this success and because there are so many, it would be impossible to name them all without the risk of forgetting someone.
- However we would like to highlight our sponsors and those who contributed through offers and donations for this event.
- Much remains to be done until the end of the year, but we are certain that if we continue to have the same support, the final outcome in this, the 25<sup>th</sup> anniversary of P.A.C.C., will be a source of pride to all members and to the Portuguese community of which we are part of.

For the betterment of P.A.C.C.

António Amaral



**CULTURAL CENTER**

*Founded in 1987*

## ASSEMBLEIA GERAL ORDINÁRIA REGULAR GENERAL ASSEMBLY

Convocatória/Agenda

**Sexta-Feira, dia 14 de Setembro de 2012 ás 20:00 horas  
Friday, September 14, 2012 at 8:00 PM**

De acordo com o Capítulo 3, Artigo 14 – Parágrafo 1, dos Estatutos em vigor, tenho a honra de convocar todos os Sócios(as) em pleno gozo dos seus direitos, a tomarem parte numa reunião da Assembleia Geral. / In accordance with Chapter 3, Article 14, Paragraph 1 of the current By-Laws, I have the honor to inform all members of their rights, to take part in a General Assembly meeting.

A referida Assembleia Geral terá lugar na sede do P.A.C.C. com a seguinte ordem de trabalho: / The referenced General Assembly will take place at the P.A.C.C. with the following agenda:

1. Abertura da Sessão / Open Session
2. Chamada dos Sócios / Roll Call
3. Leitura e aprovação da Acta da Assembleia Geral anterior. / Approval of Minutes from the previous General Assembly.
4. Leitura da correspondência dirigida à Assembleia Geral (se houver). / Reading of any correspondence directed to the General Assembly (if any).
5. Aprovação das contas / Approval of finances
6. Trabalhos pendentes / Pending tasks
7. Novos Trabalhos – Apresentação e discussão de assuntos de interesse para o Clube. / New tasks— presentation and discussion of subjects of interest to the club.
8. Encerramento /Adjournment

Solicitando e agradecendo a vossa presença, subscrevo-me com as minhas melhores saudações. / Requesting and thanking your presence, I subscribe myself with regards.

A bem do P.A.C.C., / To the betterment of the P.A.C.C.,  
Serapião Reis  
Presidente-Assembleia Geral / President-General Assembly

Se na hora marcada não se verificar a presença de pelo menos 10% de Sócios(as), a Assembleia reunirá 30 minutos mais tarde com a presença de qualquer número de Sócios(as). / If at least 10% of members are not present at the scheduled meeting time, the General Assembly will meet 30 minutes later with the presence of any number of members.

Para sua referência, é favor trazer esta Convocatória consigo para a próxima reunião./ For your reference, please bring this Agenda with you to the next meeting.

## ANGARIAÇÃO DE NOVOS SÓCIOS PARA O P.A.C.C.

A campanha para angariação de novos sócios para o P.A.C.C. continua em bom ritmo. Participe e ganhe uma entrada gráts para a passagem de ano 2012/2013 no clube. Quem conseguir o maior número de novos associados, ganhará o prémio. Este objectivo é de todos nós. Vamos tentar fazer o nosso melhor para alcançá-lo.

O número de novos sócios que já foi conseguido de Janeiro a Junho de 2012 é de 80. Como prometido a seguir indicamos os seus nomes.

ALDINA SOUSA	FRANCISCO F. RODRIGUES	MANUEL M. DE SOUSA
ALEXANDRE N. TEIXEIRA	FRED HACKNEY	MANUEL GOMES
ANGELO L. DOS SANTOS	GRACE GONÇALVES	MANUEL DA SILVA
ANTERO G. RIBAS	GREGORY WESTON	MANUEL FERNANDEZ
ANTHONY COSTA	HOWIE MINAMI	MANUEL GROVA, JR.
ANTÓNIO P. RODRIGUES	ILÍDIO PINA	MANUEL T. SILVA
ANTÓNIO LOPEZ DOS SANTOS	JACK KELLY	MARCELINO RIBEIRO
ANTÓNIO LOPEZ	JAIME LOPES	MARIA C. M. DE ALMEIDA
ANTÓNIO CARLOS REIS	JASON JOSE	MARIA L. BATISTA
ARMANDO TERESO	JENNIFER ESTEVES	MARY R. BARBER
ARMINDO A. OLIVEIRA	JENNIFER CABRAL	MARY LOU BARRA
Bienvenido ANDUJAR	JOÃO RODRIGUES	MILENA C. CALABRIA
CARLOS ENXUTO	JOÃO FERREIRA	NATÁLIA AMARAL
CARLOS A. SILVA	JOÃO P. DE CARVALHO	CERDEIRA
CARLOS PIMENTA	JOE MADEIRA	ORLANDO OLIVEIRA
CHARLES HAUG	JOHN PINHO GURGO	PATRICK JULIANO
CHARLES E. GLINIEWICZ	JORGE DA COSTA	PAUL KELLY
DANIEL DA CONCEICAO	JORGE CARLOS SÁ	PAULO TEIXEIRA DOS
DAVID J. LAMB	BORGES	SANTOS
DOROTEO E. OLIVA	JOSEPH VAZ	RALPH E. SHEAR
DUARTE PEREIRA	JÚLIO PORRÃO	RICH CLINE
EDDIE COUTO & ANTÓNIO	JURANDI A LIMA	SÉRGIO MARTINS
FERNANDO DUARTE PEDRO	KEITH JOHNSTON	SILVINO NETO
FERNANDO ALVES	LIAN SACQUINI	SILVIO DEL BUONO
FERNANDO M. SANTOS	LICÍNIO DE MELO	THEODORE S. BRUM
FERNANDO CORREIA DIAS	LURDES PORTELA	TIM R. WELCH
FIRMINO VAZ VIEIRA	M. ALICE M. MARQUES	VIVIAN SMITH
	MAE DEMERGILLO	WILLIAM F. BYRNE

## JANTAR DAS SEXTAS-FEIRAS

Por motivo de férias, falta de voluntários e baixa participação dos sócios(as), o jantar das Sextas-Feiras vai ser temporariamente suspenso. Voltaremos a ter este convívio na primeira Sexta-Feira de Setembro dia 7. Participe e disfrute com a família e amigos de um jantar com boa comida e um ambiente agradável abrilhantado pelo DJ da casa.

## CLUBE ENCERRADO AOS DOMINGOS

Pelos mesmos motivos o Clube vai encerrar aos Domingos nos dias 22 e 29 de Julho e 5 e 12 de Agosto voltando ao horário normal no dia 19 de Agosto de 2012.

## **ESTACIONAMENTO EM FRENTE AO P.A.C.C.**

Em virtude das obras de construção de um passeio em frente ao Clube, não é permitido estacionar ou derrubar qualquer sinal ou marcação que ali se encontre.

A Direcção do P.A.C.C. faz um apelo a todos os sócios para que quando houver necessidade, utilizem o espaço junto ao muro da residência do Sr. António Amaral, Jr. no Palm Harbor Parkway. O estacionamento deve ser feito de frente para o muro e não paralelamente para poder ser utilizado pelo maior número de viaturas. Quando houver festas com maior movimento, os portões serão abertos para permitir que o estacionamento se faça dentro da propriedade.

Gratos pela colaboração de todos os sócios. Aproveitamos para informar que a possível solução do aumento da capacidade de estacionamento no Clube está no bom caminho e esperamos muito em breve poder informar todos os sócios da decisão final.

## **PARKING IN FRONT OF P.A.C.C.**

Due to the construction of a sidewalk in front of the Club, parking is not permitted in front of the club nor are any signs or markings to be removed or knocked down.

The P.A.C.C. Board of Directors would like to ask all members that when necessary to use the space adjacent to the wall surrounding the property of Mr. António Amaral , Jr. located further down on Palm Harbor Parkway. Parking should be facing the wall and not parallel to it in order to accomodate the maximum number of vehicles. In the event of larger functions at the Club, the gates will be opened to allow for parking inside the property.

Thanking in advance the cooperation of all members, we would like to take this opportunity to inform you that the proposal to increase the parking capacity at the Club is on the right track and we hope that very soon we will be able to inform you of the final decision made regarding this matter.

## **BOLSAS DE ESTUDO DO P.A.C.C.**

O que era apenas um sonho é hoje uma realidade. Estão em curso as inscrições para as candidaturas de atribuição das bolsas de estudo do P.A.C.C.. Os impressos necessários para o efeito estarão à disposição dos interessados no escritório do P.A.C.C. ou no website do Clube [www.palmcoastportugueseclub.com](http://www.palmcoastportugueseclub.com) a partir de 1 de Agosto de 2012.

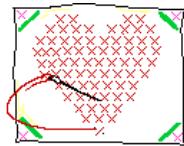
A entrega das referidas bolsas terá lugar no dia 3 de Novembro de 2012 durante o “1st Annual Student Awards Ceremony and Gala Dinner” na sede do P.A.C.C.. Detalhes serão incluídos na próxima Palmeira.

## **TORNEIO DE GOLF**

Em face do êxito alcançado no ano anterior vai ter lugar o “2<sup>nd</sup> Annual North vs. South Golf Tournament” durante os dias 1, 2 e 3 de Novembro de 2012 para angariação de fundos (ver detalhes na página 14 desta edição da Palmeira). O Comité de Bolsas de Estudo do P.A.C.C. gostaria de convidar todos os interessados a participar em mais esta iniciativa fundamental para a concretização deste objectivo.



## CONVÍVIO / LAVORES / EXPOSIÇÃO



### CONVÍVIO DOS LAVORES NO PACC

Embora com baixa participação por ser tempo de férias e de viagens, o convívio dos lavores continua sempre às quintas-feiras com início às 2 da tarde. As senhoras que fazem parte deste grupo, reconhecem que este convívio pode e deve ser considerado como uma terapia pois elas sentem-se rejuvenescidas, com mais força, boa disposição e auto estima. Os maridos dizem que esta actividade é uma maneira destas senhoras sairem de casa com o propósito de renovar energias nestes pequenos momentos de criação de amizades e de troca de opiniões. Há sempre quem traga umas iguarias para todas provarem. Trocam-se receitas e outras novidades em trabalhos manuais. Aprende-se, compartilha-se e ensina-se.

Amiga, porque não vem também passar uma, duas ou três horas connosco? Sabemos que vai gostar! Se tal não acontecer, não tem que voltar mas pensamos que não perderá nada com a visita. É sempre uma experiência nova e pode disfrutar de uma semana com mais serenidade e boa disposição.

### CRAFT WORKSHOP AT PACC

Even through lower attendance because of vacation time and trips, the Crafts Workshop continues every Thursday after 2 PM. The ladies that are part of this group realize that this gathering could and should be considered extremely therapeutic as they feel rejuvenated, with higher levels of energy and self-esteem. Even their husbands agree that their wives leave home with a purpose and seem to recharge their batteries during these creative moments of friendship and sharing of opinions.

Someone always brings something sweet for everyone to try. Recipes are exchanged as are new ideas in craftwork. We learn, share and teach.

Dear friend, why don't you spend one, two, or three hours with us? We know that you would enjoy it! If not, you don't have to come back but we think you won't lose anything with your visit. It is always a new experience and you can gain a better week with more energy, serenity and a more positive outlook.



O grupo de senhoras que participam nos lavores a celebrar a Páscoa  
The group of ladies from the Craft Workshop celebrating Easter



# Festa de Verão

# Summer Festival

Sábado, dia 28 de Julho de 2012 às 7 horas da noite  
 Saturday, July 28, 2012 at 7 PM



## Ementa/Menu:

**Sopa, Filetes de Peixe c/Arroz, Frango de Churrasco  
 c/Batata Frita e Sobremesas Variadas**

**Soup, Fish Fillet w/Rice, BBQ Chicken w/French Fries and  
 Various Desserts**

Vinho, Água, Refrigerantes e  
 Cerveja em Jarro incluído no preço  
 (da 7 às 9 horas da noite)

Wine, Water, Soda and Beer by the  
 Pitcher Included (From 7 to 9 PM)



**Happy  
 Summer**

**Preços / Prices:**  
 Sócios/Members: \$20.00  
 Não Sócios/Non Members: \$30.00  
 Crianças/Children: 14-17: \$8.00  
 Crianças/Children: 0-13: Free



**AGRADECemos ANTECIPADAMENTE A QUEM PUDEr TRAZER UMA SOBREMESA.  
 WE WOULD GREATLY APPRECIATE IF OUR GUESTS COULD BRING A DESSERT.**



# PATH TO WELLNESS SUMMER DANCE PARTY



SATURDAY, AUGUST 18, 2012

6:00 PM—11:00 PM



PORTUGUESE AMERICAN CULTURAL CENTER

1200 PALM HARBOR PKWY, PALM COAST, FL 32137

386-446-3910



TO CELEBRATE OUR HAWAIIAN THEME,  
DINNER BUFFET features a Whole Roast Pig, plus  
Roast Beef, Roast Chicken, Baked Grouper, Meatballs,  
Roasted Potatoes, Vegetables, Salad, Rice and Bread.

Coffee and Soft Drinks included. Cash Bar.

Sweet Table featuring a nice selection of  
Continental and Tropical desserts.



\$35.00 per person.



MUSIC AND ENTERTAINMENT PROVIDED BY MS. EM DINOPOL



For reservations, please detach and fill out reservation form below.



Submit no later than July 21, 2012 to

Ophie Cordero (263-2022) or Socorro de Guzman (793-4913)

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## PATH TO WELLNESS SUMMER DANCE PARTY RESERVATION FORM

NAME \_\_\_\_\_

AMOUNT PAID \_\_\_\_\_

RECEIVED BY \_\_\_\_\_

DATE \_\_\_\_\_

# Festa de Convívio Transmontano

Sábado, 25 de Agosto , 2012 - 7:00 pm

Na Sede do PACC

1200 Palm Harbor Pkwy, Palm Coast, FL.



**MENU**

Aperitivos:

Variados

Jantar:

Servido à mesa

Sopa de Legumes

Carne Assada

Arroz, Batata

& Salada

Sobremesas Variadas

Vinho cerveja soda e água  
incluídas até às 9 da noite



Baile abrilhantado por  
**Kenny Real**

Adultos \$35,  
Crianças  
(0-13 Grátis)  
(14-17 \$15.)

Para mais informações chamar o telefone:

**386-446-3910**



Pedimos o favor a quem puder, para trazer uma Sobremesa.

We ask the favor of anyone who can, to bring a Dessert





# Festival de Outono Autumn Festival

Domingo, dia 23 de Setembro de 2012 à 1 hora da tarde  
Sunday, September 23, 2012 at 1 PM



## Ementa/Menu:

**Sopa, Cozido à Portuguesa e Sobremesas Variadas**

**Soup, Portuguese Stew and Various Desserts**

Vinho, Água, Refrigerantes e  
Cerveja em Jarro incluído no preço  
(da 1 às 3 horas da tarde)

Wine, Water, Soda and Beer by the  
Pitcher Included (From 1 to 3 PM)



## **Preços / Prices:**

Sócios/Members: \$30.00  
Não Sócios/Non Members: \$40.00  
Crianças/Children: 14-17: \$12.00  
Crianças/Children: 0-13: Free



AGRADECemos ANTECIPADAMENTE A QUEM PUDEr TRAZER UMA SOBREMESA.  
WE WOULD GREATLY APPRECIATE IF OUR GUESTS COULD BRING A DESSERT.



# FESTA DO SPORTING

Sábado, dia 13 de Outubro de 2012 às 7 horas da noite

Saturday, October 13, 2012 at 7:00 PM



## JANTAR SERVIDO À MESA / SIT DOWN DINNER

### EMENTA/ MENU

Buffet de Aperitivos Variados/ Buffet of Appetizer Variety  
Sopa / Soup

Carne de Porco e Vaca Assada c/Batata e Vegetais / Roasted Pork  
and Beef w/Potatoes and Vegetables

Sobremesas Variadas e Café / Various Desserts and Coffee

### PREÇOS / PRICES:

Adultos/ Adults: \$30.00

Crianças/ Children: 14-17: \$12.00

Crianças/ Children 0-13: Grátis/Free



MÚSICA/ MUSIC:  
KENNY REAL



AGRADECemos ANTECIPADAMENTE A QUEM PUDEr TRAZER UMA SOBREMESA.

WE WOULD GREATLY APPRECIATE IF OUR GUESTS COULD BRING A DESSERT.





# Caminhada ou Pedalada Walk or Bike for P.A.C.C.

Domingo, dia 7 de Outubro de 2012 às 9 horas da manhã  
Sunday, October 7, 2012 at 9 AM



## Bolsas de Estudo do P.A.C.C. P.A.C.C. Scholarship Fund

A Caminhada ou Pedalada para o P.A.C.C. no primeiro Domingo de cada mês regressa de novo depois de ter sido interrompida durante o verão. O apoio dos sócios continua a ser indispensável para o continuado sucesso desta iniciativa.

The Walk or Bike for P.A.C.C. on the 1<sup>st</sup> Sunday of each month returns after being suspended during the summer months. The support of all members continues to be indispensable for the continued success of this initiative.



**INSCRIÇÃO / REGISTRATION: \$10.00**

**INCLUÍDO/INCLUDED:**

**Pequeno Almoço no P.A.C.C. / Breakfast at P.A.C.C.**



## PERCURSO / ITINERARY

CONCENTRAÇÃO POR BAIXO DO "HAMMOCK DUNES BRIDGE" - INÍCIO DA CAMINHADA  
NO "ST. JOE'S WALKWAY" ATÉ AO "WATERFRONT PARK" E REGRESSO  
MEETUP UNDERNEATH HAMMOCK DUNES BRIDGE – START AT ST. JOE'S WALKWAY TO  
WATERFRONT PARK AND BACK

***NÃO FIQUE EM CASA – VENHA E PARTICIPE!  
DON'T STAY HOME – COME OUT AND PARTICIPATE!***



**PLEASE SUPPORT OUR STUDENTS**

# PACC SCHOLARSHIP FUND



*Presents*

## Second Golf Classic - North vs South

Thursday, Nov. 1<sup>st</sup> at 12:30 pm  
 Friday, Nov. 2<sup>nd</sup> at 12:30 pm

*At*

THE CONSERVATORY  
*at Hammock Beach*

A SALAMANDER GOLF RESORT & CLUB



**Friday at 7:00 PM - Dinner Buffet at PACC**

## Saturday, Nov. 3<sup>rd</sup> - Second Classic Golf Tournament



At The Grand Club, Cypress Golf Course

7:00 Pm - Dinner / Dance at PACC

Golf and Scholarship Recipient Awards



**FOR GOLF INFORMATION IN FLORIDA CONTACT:**

Manuel Carneiro: 973-390-6112 \* Jack Ataide: 201-920-9193  
 Lauro Cabral: 386-864-1436 \* Samuel Prata: 203-770-4959

For Golf Information  
 In New Jersey Contact:

Anthony Silva 917-572-7149  
 Joe Pimentel 973-277-7595

For Golf Information  
 In New York Contact:

Acacio Reis 516-807-1155  
 Joe Covas 631-335-0666

For Golf Information  
 In Virginia Contact:

Tony Carneiro  
 703-507-1859

For Golf Information  
 In North Carolina:

Anibal Pereira  
 910-443-5270

Please visit the PACC website for details  
[www.PalmCoastPortugueseClub.com](http://www.PalmCoastPortugueseClub.com)

## Exposição no PACC/Demonstration at PACC

Sexta-feira, Dia 12 de Outubro, 2012/Friday, October 12, 2012  
Às 5 da tarde/At 5:00 pm

### A História do Linho/The history of Flax Linen

Triste linho! O que ele padeceu para chegar a ser branco e útil!....

Foi semeado, arrancado, ripado, curtido, secado, moído, espadelado, sedado, fiado, ensarilhado, meado, cozido, corado, dobrado, novelado, urdido e tecido.

Agradecíamos que se alguém tiver algum utensílio ou peça artesanal ligados à colheita ou ao tratamento do linho, fizesse o favor de nos emprestar para ser usado na exposição. Para este efeito é favor contactar a Elizabeth Pereira através do telefone 386-446-3910.

Poor Linen! What it suffered to become white and useful!... It was seeded, harvested, heckled, soaked, dried, ground, beat with a flail, scutched, spun, spooled, boiled, sun bleached, wound into a ball, weaved and made into cloth.

We appreciate anyone who has any tool or utensil used in the harvesting or process of making flax linen and would be willing to lend it to the Club to be used for this demonstration. Please contact Elizabeth Pereira at 386-446-3910 regarding these items.



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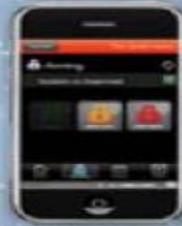


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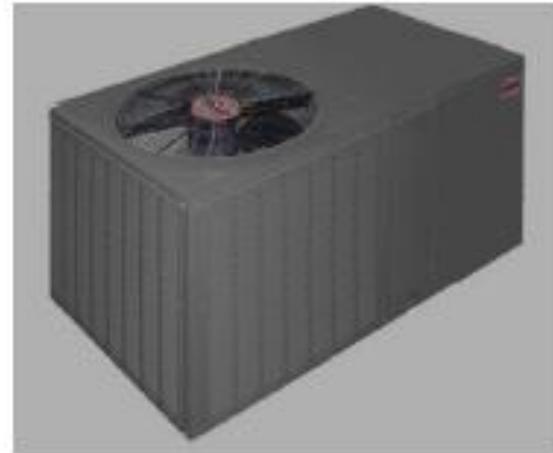
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## HOW TO ACHIEVE GROWTH WITHOUT RISK IN YOUR PORTFOLIO

By Fred Hackney,  
Owner, Hackney & Associates



Having worked in the Wall Street environment as a Broker for the first 15 years of my career, I was instructed to use "Asset Allocation" to minimize the risk to my clients' invested assets. The theory was that by using a blended mix of stocks, bonds, mutual funds and variable annuities, the risk of loss would be minimized in turbulent times. This was proven to be a failed philosophy in 2000 when the tech bubble burst, 2001 following the terrorist attacks and again in 2007 – 2008 when the real estate bubble burst. Since 1994, including those three events, my clients by using the asset location method have suffered no market losses to their invested principal or the gains they've achieved on the assets they have placed under my care.

We must first look at why people place their money at risk and what affects the performance of these assets. Over the past 29 years I have conducted hundreds of consultations with investors from every walk of life. When asked why they invested in market sensitive instruments, their response overwhelmingly has been "to achieve growth". The potential for growth when investing in the markets comes with a considerable amount of risk as well. A good starting point would be to look at what makes a stock increase in value. A stock, bond or mutual fund increases in value for one reason and one reason only, "DEMAND". This demand or "bid price" of the asset from the buyer works much like real estate. Your home is only worth what someone is willing to pay you for it. What the markets don't like is uncertainty and we all know that we live in very unstable times. Recently we have witnessed wild swings in the markets which are attributed to events not only here, but around the world. There are far more reasons the markets fall versus rise: Unemployment, Demographic spending cycles, European debt crisis, Foreclosures, United States Debt, Terrorism, Scandals (Bernie Madoff), Wars, Congressional Gridlock, Wealth Redistribution, Obamacare, Bank Failures and Oil Embargos(1967 &1973), just to name a few. Recently in an interview with Bloomberg, Bill Gross of PIMCO, who oversees one of the largest bond funds in the world, was asked a question. "If the United States was a stock, would you be a buyer?" His answer was NO, there is too much uncertainty and debt.

How can we achieve growth without risk with all this uncertainty? Let's look at the Great Depression for a little history lesson. From 1928 - 1939 over 9,000 banks suspended operations while 99% of all life insurance companies continued operations as usual. Reinsurance, acquisitions and mergers protected virtually all policy owners from loss. When I speak with clients about "Asset Location" for their forever money, we agree that safety is more important than returns. If the investment isn't safe, the returns don't matter. The features of this type of investment would include guaranteed safeguards for principal, tax advantages, returns linked to a market index, no market risk, options for income and no annual fees. The product designed for these features has existed for years and is called a Fixed Equity Indexed Annuity (FEIA). If the index goes up, you participate in a percentage of the returns and your gains are "Locked In" annually. If the index declines, your principal is protected from loss along with your gains from previous years; the graph for this looks like a flight of stairs versus a roller coaster. Investors have placed billions of dollars in these products over the past 15 years to protect and shield the money they cannot afford to lose or don't want to lose. They are much different than "Variable Annuities" where your money is put at risk in subaccounts that are directly impacted by market volatility and high fees. Index annuities are not designed for double digit returns, but rather peace of mind; which in my opinion is much more valuable.

Fred Hackney is a proud member of the Portuguese American Culture Center and Owner of Hackney & Associates, a Wealth Preservation and Distribution firm. For more information on our firm and services, we encourage you to visit our website at [hackneyandassociates.com](http://hackneyandassociates.com). To schedule a private consultation call Fred at 1-888-753-6664.

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