



CULTURAL CENTER

Founded in 1987

JANEIRO – MARÇO/JANUARY - MARCH 2013



Edição/Issue 49

Calendário de Eventos / Calendar Of Events

Fevereiro/February 1 – Assembleia Geral

Extraordinária – 8 PM

Fevereiro/February 2 – Festa do Espírito Santo – 7 PM

Fevereiro/February 3 – Superbowl Party – 1 PM

Fevereiro/February 9 – Festa do Valentines – 7 PM

Março/March 10 – Cozido à Portuguesa – 1 PM

Março/March 15 – Assembleia Geral – 8 PM

Março/March 23 – Festa Rádio Tuga – 7 PM

Março/March 31 – Festa da Páscoa – 1 PM

Abril/April 13 – Festa do Rancho – 6 PM

Brevemente / Coming Soon

Maio/May 4 – Festa do Benfica

Maio/May 11 – Festa de N. Sra de Fátima

Maio/May 25-26 – Festa do Divino Espírito Santo

1200 Palm Harbor Pkwy. . Palm Coast, FL 32137

TEL 386-446-3910 · FAX 386-446-5155

EMAIL PACC@CFL.RR.COM

WEBSITE

WWW.PALMCOASTPORTUGUESECLUB.COM



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"A NOSSA CASA"

A Direcção do P.A.C.C., tem o prazer de informar todos os sócios(as) que por decisão unânime dos Corpos Gerentes, procedeu ao pagamento total da dívida do Clube.

Este é talvez o melhor prémio para todos os que nos têm acompanhado e trabalhado para o bem desta Associação.

A comunidade portuguesa pode hoje afirmar, ainda com mais orgulho, "Bem vindos à nossa Casa em Palm Coast".

- A Direcção

"OUR HOME"

The P.A.C.C. Board of Directors is pleased to inform all members that by unanimous decision, a full payment of the Club's mortgage was made.

This is perhaps the best reward for all those who have been supportive and worked for the good of this Association.

The Portuguese community can say today with even more pride, "Welcome to our home in Palm Coast."

- The Board of Directors

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,

Ao terminar este mandato, é com renovada confiança no futuro desta Associação que me dirijo aos sócios deste Clube.

Fazendo um pequeno balanço ao ano que terminou, cremos ter conseguido alcançar a maior parte dos objectivos que esperávamos.

Para isso, muito contribuíram os elementos que fizeram parte dos Corpos Gerentes do P.A.C.C., mas especialmente os voluntários que de uma forma exemplar nunca nos negaram a sua ajuda quando esta lhes foi solicitada. Para todos a minha gratidão.

Muito teremos ainda que fazer e esperamos retribuir o apoio que nos foi dado, continuando como sempre temos feito, a dar o nosso contributo para que esta Casa continue a ser como até aqui, o orgulho de todos nós.

O desafio está lançado. A resposta só pode e deve ser dada por todos os que realmente estão interessados nesta realidade.

Pelo engrandecimento do P.A.C.C.

António Amaral

A WORD FROM THE PRESIDENT...

Dear members,

At the end of this term, it is with renewed confidence in the future of this association that I address the members of this Club.

Taking a tally at year end, we have achieved most of the objectives we expected.

This was possible through the many contributions by elements of the Board of Directors of P.A.C.C., and especially the volunteers who never denied their help when requested. To all my gratitude.

We still have a lot to do and we hope to reciprocate the support given to us, as we have always done, by making our contribution so that this House remains as always a great source of pride for all of us.

The challenge is under way. The only answer can only and must be given by all those who are truly interested in this reality.

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

António Amaral



ASSEMBLEIA GERAL EXTRAORDINÁRIA EXTRAORDINARY GENERAL ASSEMBLY

Convocatória/Agenda

**Sexta-Feira, dia 01 de Fevereiro de 2013 às 20:00 horas
Friday, February 01, 2013 at 8:00 PM**

De acordo com o Capítulo IX, Artigo 23 e Artigo 26 – 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 IX, Article 23 and Article 26, 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. Analise de assuntos relacionados com a compra do terreno. / Analysis of matters related to the land purchase.
5. Apresentação das listas concorrentes para os próximos Corpos Gerentes e eleição dos mesmos por voto secreto / Presentation of the competing lists for the next Board of Directors and election of the same by secret ballot
6. Tomada de posse dos novos Corpos Gerentes / Taking office of the new Board of Directors
7. 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 40 Sócios(as), a Assembleia reunirá 30 minutos mais tarde com a presença de qualquer número de Sócios(as). / If at least 40 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.



CULTURAL CENTER

Founded in 1987

ASSEMBLEIA GERAL ORDINÁRIA REGULAR GENERAL ASSEMBLY

Convocatória/Agenda

**Sexta-Feira, dia 15 de Março de 2013 às 20:00 horas
Friday, March 15, 2013 at 8:00 PM**

De acordo com o Capítulo IX, Artigo 23 e Artigo 26 – 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 IX, Article 23 and Article 26, 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. Tomada de posse dos novos Corpos Gerentes / Taking office of the new Board of Directors
9. Encerramento /Adjournment

Solicitando e agradecendo a vossa presença, subscrovo-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 (em exercício) / President-General Assembly (interim)

Se na hora marcada não se verificar a presença de pelo menos 40 Sócios(as), a Assembleia reunirá 30 minutos mais tarde com a presença de qualquer número de Sócios(as). / If at least 40 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.

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

Continuamos a fazer todos os esforços para conseguir resolver o problema do estacionamento em frente ao P.A.C.C.. A direcção pede de novo a todos os sócios(as) para que quando necessário utilizem como têm vindo a fazer, o espaço junto ao muro da residência do Sr. António Amaral Jr., no Palm Harbor Parkway.

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

We continue to make every effort to resolve the parking issue in front of P.A.C.C.. The Board of Directors would like to once again 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.

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

O comité das bolsas de estudo do P.A.C.C. agradece a todos os patrocinadores e a todos os que têm dado o seu contributo para esta causa. Graças a todos eles o último evento foi uma vez mais um sucesso.

Teve lugar no passado dia 17 de Novembro de 2012 o primeiro jantar para entrega das bolsas de estudo aos selecionados pelo P.A.C.C. Scholarship Fund. A todos e a todas, desejamos grande sucesso académico.

Os contemplados foram os seguintes:

**Marco Felipe Branquinho
Justin Ryan Cabral
Inácio Moura Dias
Michael Vincent Giuliano III
Kesia Willman Lopes
Andrew Philip Lourenço**

**Leana Nicole Lourenço
Bryan James Mendes
Alyssa Kiara Santos
Jessica Alysse Santos
Ricardo Filipe Vaz**

CAMINHADA OU PEDALADA

Agradecendo a todos os que participaram ou que de qualquer outra forma contribuiram para o sucesso desta iniciativa informamos que a mesma fica por agora suspensa.

BOLSAS DE ESTUDO DO P.A.C.C. (con't)

"CANS FOR CASH"

Esta é uma nova iniciativa de angariação de fundos para as bolsas de estudo do P.A.C.C.. Pedimos a participação de todos. De forma a facilitar a recolha das latas de refrigerantes, vai ser colocado do lado direito do Clube um recipiente para este fim, devidamente assinalado.

Para o continuado sucesso deste projecto, é fundamental a colaboração, apoio e suporte dos sócios(as). Por isso mais uma vez agradecemos anticipadamente a vossa participação.

NOTÍCIAS DA COMUNIDADE / COMMUNITY NEWS

Comunidade Católica de Nossa Senhora de Fátima de Palm Coast



Informamos todos os paroquianos que ao começar um novo ano vamos tentar alargar as nossas actividades religiosas.

Atendendo o pedido de Nª. Senhora, vamos iniciar com o terço e benção do Santíssimo Sacramento, seguido da santa missa nos primeiros sábados de cada mês, de Janeiro a Maio.

As celebrações terão lugar no St. Joseph's Carmelite Monastery com o terço às 5PM e da santa missa às 6PM, nas seguintes datas:

5 de Janeiro, 2 de Fevereiro, 2 de Março, 6 de Abril e 4 de Maio.

Para mais informações contacte:

Diácono José 386-313-1598 / Beatriz 386-627-0142
Isabel 732-513-5478 / Luisa 386-445-1770



**Festa Anual da Comunidade Católica
Nossa Senhora de Fátima de Palm Coast
Sábado dia 11 de Maio de 2013**

Jantar do Divino Espírito Santo

Holy Ghost Dinner Dance

Sábado, dia 2 de Fevereiro de 2013 às 7 horas da noite

Saturday, February 2, 2013 at 7 PM



BUFFET

EMENTA/ MENU



Sopa e Salada, Filetes de Peixe e Torresmos de Porco

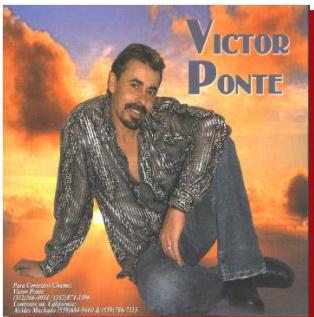
c/ Batata Assada, Arroz e Vegetais

Soup and Salad, Fish Fillets and Marinated Pork

w/ Roasted Potatoes, Rice and Vegetables

Café e Sobremesas Variadas / Coffee and a Variety of Desserts

MÚSICA POR / MUSIC BY



PREÇOS / PRICES:

Adultos/Adults: \$25.00

Crianças/Children 8-10: \$12.00

Crianças/Children 0-7: Grátis/Free



Para bilhetes ou mais informação, por favor contacte:

For tickets and more information, please contact:

Victorino or Conceição at 386-307-5512 or 386-446-0819

Manuel Sousa at 508-265-0202

Jennifer Cabral at 386-263-2340

Irmandade Do Divino Espírito Santo Inc – A non-profit organization



AGRADECemos ANTECIPADAMENTE A QUEM PUDEr TRAZER UMA SOBREMESA.

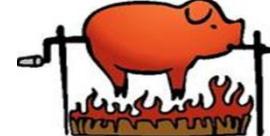


WE WOULD GREATLY APPRECIATE IF OUR GUESTS COULD BRING A DESSERT.

SUPER BOWL SUNDAY



Domingo, dia 3 de Fevereiro de 2013
Sunday, February 3, 2013



DE NOVO EM 2013 / ONCE AGAIN IN 2013

Da 1 PM às 4:30 PM – Porco no Espeto à Madaleno
From 1 PM to 4:30 PM – Pork on a Spit “Madaleno Style”

RAVENS VS. 49ers

DIVIRTA-SE CONNOSCO / PARTY WITH US



★SUPER BOWL★



FESTA DO SUPER BOWL XLVII COMEÇA ÀS 5 PM
SUPER BOWL XLVII PARTY STARTS AT 5 PM



EMENTA / MENU

BUFFET DE GRELHADOS E PETISCOS VARIADOS
ASSORTED BBQ AND APPETIZERS

O JOGO COMEÇA ÀS 6:30 PM
THE GAME STARTS AT 6:30 PM

PREÇO DO BUFFET ÀS 5 PM
BUFFET PRICE AT 5 PM

\$10.00



Dia Dos Namorados

Valentine's Day

Sábado, dia 9 de Fevereiro de 2013 às 7 horas da noite

Saturday, February 9, 2013 at 7 PM

JANTAR SERVIDO À MESA / SIT DOWN DINNER

EMENTA/MENU

Sopa, Carne de Porco à Alentejana, Filetes de Peixe c/Arroz de Camarão e Salada

Soup, Cubed Pork w/Clams, Fish Fillets w/ Shrimp Rice, Garden Salad

EMENTA DAS CRIANÇAS/KIDS MENU:

Pedacinhos de Frango e Batatas Fritas / Chicken Nuggets and French Fries

SOBREMESAS/DESSERTS:

Fruta e Sobremesas Variadas / Fruit and a Variety of Desserts

Lembrança para o casal com mais e menos anos de matrimónio

Souvenir for the couple with the longest and newest marriage



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)



PREÇOS/PRICES

Sócios/Members: \$30.00

Não Sócios/Non-Members: \$40.00

Crianças/Children 14-17: \$15.00

Crianças/Children 0-13: Grátis/Free



AGRADECemos ANTECIPADAMENTE A QUEM PUDEr TRAZER UMA SOBREMESA.

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



Cozido à Portuguesa

Domingo, dia 10 de Março de 2013 à 1 hora da tarde

Oferta da Família AMARAL, com o objectivo de angariar fundos para ampliação do estacionamento do P.A.C.C.



Cozido à Portuguesa

**Participe para o engrandecimento
da nossa comunidade e do P.A.C.C.**

**Actuação do Rancho Folclórico
“Corações de Portugal”**

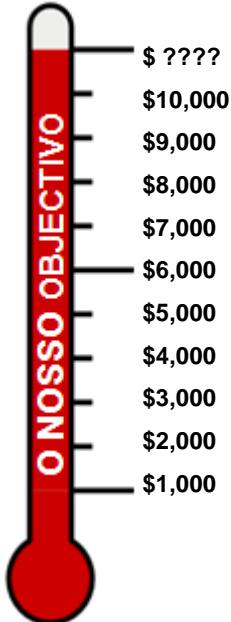
EMENTA

**Sopa de Vegetais, Cozido à Portuguesa,
“Chicken Fingers” e Batata Frita**

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



Café e Sobremesas Variadas



**Bilhetes à venda na sede do Clube
PREÇOS**

Adultos: \$30.00

Crianças: 14-17: \$10.00

Crianças: 0-13: Free



**PEDIMOS O FAVOR A QUEM PUDE TRAZER UMA
SOBREMESA E ALGUM ARTIGO PARA LEILOAR**

GRANDE ESPECTACULO

FESTIVAL DE PRIMAVERA

RADIOTUGA.COM



NOITE COM ARTISTAS
DESDE CALIFORNIA
E MASSACHUSETTS
EM PALM COAST

BILHETES .. \$35.00

Para mais Informações

Portuguese American Cultural Center (386) 446-3910

Kenny Real (386) 503-7190

Jason Rego (386) 931-5431

Jason Jose (407) 690-9992

Augusto Costa (386) 503-9862

DIA 23 DE MARÇO

PORTUGUESE AMERICAN CULTURAL CENTER
EM PALM COAST

JANTAR E ESPECTACULO

COM PRÊMIO DE RIFA

BILHETES PARA CRUZEIRO !!





DIA DE PÁSCOA EASTER SUNDAY

**Domingo, Dia 31 de Março de 2013 à 1 hora da tarde
Sunday, March 31, 2013 at 1 PM**

ALMOÇO SERVIDO À MESA / SIT DOWN LUNCH



Ementa/Menu:

Sopa, Travessa c/ Aperitivos Variados, Alcatra Assada no Forno c/Batata e Vegetais
Café, Fruta e Doces Variados

Soup, Various Appetizers, Roasted Sirloin Tip w/ Potatoes and Vegetables
Coffee, Fruit and a Variety of 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: \$35.00

Não Sócios/Non Members: \$40.00

Crianças/Children: 14-17: \$15.00

Crianças/Children: 0-13: Free

**Música/Music
Victor Ponte**



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



FESTA DO RANCHO



Sábado, 13 de Abril de 2013 às 6 horas da noite
 Saturday, April 13, 2013 at 6 PM

JANTAR SERVIDO À MESA / SIT DOWN DINNER

EMENTA/ MENU

Sopa e Salada, Alcatra Assada c/ Arroz e Vegetais e Bacalhau à Zé do Pipo

Soup and Salad, Chuck Roast w/ Rice and Vegetables and Cod Fish “Zé do Pipo” Style

Café e Sobremesas Variadas / Coffee and a Variety of Desserts



P.A.C.C. - Palm Coast, Florida

Vinho, Água, Refrigerantes e
 Cerveja em Jarro incluído no preço
 (da 6 às 8 horas da noite)

Wine, Water, Soda and Beer by the
 Pitcher Included (From 6 to 8 PM)



PREÇOS / PRICES:

Adultos/Adults: \$35.00

Crianças/Children 8-15: \$15.00

Crianças/Children 0-7: Grátis/Free

Músical



AGRADECemos ANTECIPADAMENTE A QUEM PUDEr TRAZER UMA SOBREMESA.

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





JANTAR BENFIQUISTA



SÁBADO, 04 DE MAIO DE 2013 ÀS 7 HORAS DA NOITE
SATURDAY, MAY 04, 2013 AT 7 PM



**FIQUE ATENTO
À PRÓXIMA PALMEIRA**



Festa do Divino Espírito Santo Feast of the Divine Holy Spirit

SÁBADO & DOMINGO, 25-26 DE MAIO DE 2013
SATURDAY & SUNDAY, MAY 25-26, 2013



**MAIS DETALHES
NA PRÓXIMA
PALMEIRA**



Uncle Sam may be getting more of your money than he deserves...

**Fact: 80% of tax returns
are prepared incorrectly.**

Our qualified tax accountants will review your 2011 tax return for errors and additional refund money.

Plus:

- ✓ You will keep 100% of any refund money we find.
- ✓ If we identify errors, we can re-file your return for you.
- ✓ You'll receive over 100 proven tax reduction techniques that save thousands of dollars every year.
- ✓ We'll give you concrete next steps to capitalize on any missed savings.
- ✓ Walk away with personalized suggestions that will lower your future tax bills.



Call 386-246-8583 today to schedule your 2nd Opinion review.

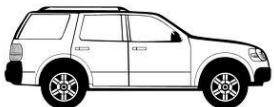
You will also receive a complimentary, Personalized Tax Reduction Report.



Nós transportamos carros para todos os estados da América, de porta a porta



Door to door service for all your auto transport needs nation wide



Para mais informações é favor contactar /
For additional information, please contact
Nuno Almeida 401-641-5616



NOVA LOCALIDADE / NEW LOCATION**Palm Coast Market****386 • 447 • 3636**

1 North Florida Park Dr., Unit 107 (Sunrise Plaza) Palm Coast, FL

Segunda a Sábado / Monday Thru Saturday

9:30 AM to 6:00 PM

Domingo / Sunday

9:30 AM to 2:00 PM

**Produtos / Products**

❖ Artigos de Portugal, Brasil, México, América Central e do Sul / Items from Portugal, Brazil, Central and South America

❖ Bacalhau, Azeitonas Portuguesas, Águas e refrigerantes variados, Vinhos e Cervejas Portuguesas / Salt Cod, Portuguese Olives, Variety of Water and Sodas, Portuguese Wines and Beers

❖ Temos uma seleção de produtos congelados (Legumes e Peixe) / Selection of frozen products (Vegetables and Fish)

❖ Queijos, Chouriços, Alheiras e Morcelas / Cheeses and Sausages

Seviços / Services

- ❖ Cartões de telefone / Calling Cards
- ❖ Transferências de dinheiro / Money Transfers
- ❖ Agente de Zai Cargo / Zai Cargo Agent
- ❖ Pagamento de Luz, Telefone, etc. / Pay Your Utility Bills

Se o pudermos ajudar a adquirir algum produto específico, teremos todo o gosto em tentar consegui-lo para si



17 OLD KINGS RD. N
PALM COAST, FL
386-447-7640
www.pratajewelers.com

Ourivesaria Portuguesa

- 19.2K Ouro Português
- Ouro 14K, 18K
- Platina e Prata
- Diamantes
- Pedras Preciosas
- Gravações
- Pilhas de relógios
- Reparações de Ouro e Relógios

Desenhamos e fabricamos joias a seu gosto



Abertos Segunda a Sexta 9:30am - 5:30pm

30 yrs. Experience
Licensed & Insured

D.C. Pools

Service by Domingos
Palm Coast, FL 32137

(386) 986-7470



Brand New
Family
Owned
Facility

**Gaylee Tillotson
Cristina Maia
(386) 446-7990**

6 Hargrove Lane
Palm Coast, Florida 32137
www.topshelfstorage.net

AL & ROS CAR CARE & CAR WASH



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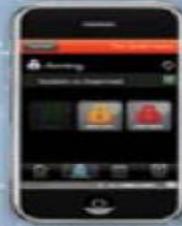


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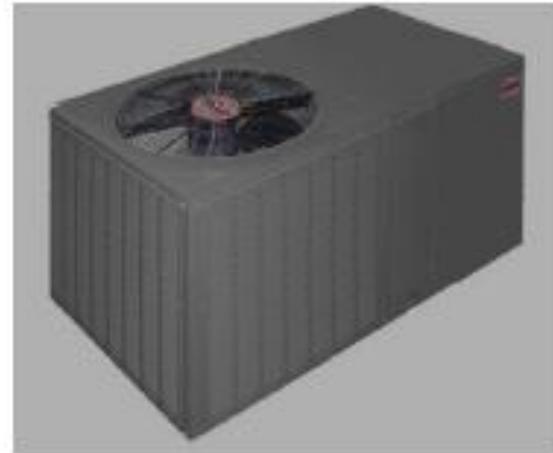
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If you own an IRA, 401(k) plan, TSA, TSP, 403(b) or other tax deferred savings vehicles your main beneficiary may not be who you think it is!

Beginning in 1974, Individual Retirement Accounts were born and given special income tax treatment on the accumulation phase on the money. They enjoyed "Triple Compounded" tax deferred treatment. Interest on interest, interest on principal and interest on the money you would have paid in current income tax. The problem that I am going to discuss here has several moving parts, but the main focus is what happens when these accounts are passed to a "Non Spouse Beneficiary" at death. Without the proper planning your Individual Retirement Account will become an Internal Revenue Account. With the proper planning this is totally avoidable.

In order for this to happen, three things must be in place: (1) Proper beneficiary planning (2) right account type and (3) someone who specializes in this type of planning to advise you. The accounts were given special tax treatment to encourage you to save to retirement in order to have a "Private Pension" to supplement Social Security and Pension Income. The accounts were never meant to be an inherited asset. This is why the Required Minimum Distribution (RMD) rules were enacted. Not only did the IRS want you to begin mandatorily taking money out of the accounts at age 70 1/2 to pay the taxes on the accounts, but in theory spend down the resources over your lifetime.

You could have gone to your "Custodian" (company that manages

the funds) at age 59 1/2 and asked for the entire balance to be paid to you without being penalized by a 10% excise tax, but you would have owed the income tax on the entire amount in one year. Again, if you don't do some advanced planning on these monies, you will be forcing this option onto your heirs at death. The only person who can inherit these accounts "Tax Free" is your spouse.

History: In 2001, the IRS made two major changes in relation to distribution rules. First, they lowered the amount that you must take out starting at 70 1/2 using the Uniformed Life Expectancy Tables and initiated the Separate Account Rule. The latter allowed you to instruct the Custodian that at your death not to pay the lump sum out of the accounts to your non-spousal beneficiaries, but instead to allow the accounts to continue to enjoy the "Tax Deferred Treatment" and be taken out over the life expectancies of your non-spousal beneficiaries. This prevents a "Lump Sum Distribution" accompanied by immediate tax loss of nearly 40% of the entire balance. This is commonly known as the "Stretch IRA" or "Multi-Generational IRA".

Problem: Unfortunately, most owners of these accounts never take advantage of this windfall for their beneficiaries. For example, this past year I reviewed over 300 accounts of both IRA and 401(k) owners. Only two (2) had initiated the proper planning for the tax deferral to continue beyond their deaths. There are several reasons for this. First, many custodians were allowed to "Opt-Out" of the ruling; their contention was that they didn't have the systems to

"track" and do the RMDs for nonspousal beneficiaries. The IRS agreed and that was that. Secondly, your IRA or 401(k), in my opinion, should never be invested in an account that is not "Guaranteed". The majority of the accounts that I review are in Stocks, Bonds, Mutual Funds or Variable Annuities where they are subject to risk of LOSS. You can't pay a guaranteed income from a Non-Guaranteed account.

The Solution: The "Stretch IRA" planning can save thousands of dollars in Federal income taxes to your beneficiaries by allowing them at your death to continue the tax-deferred treatment on the funds over their lifetime and, if done properly, that of their children as well. This is accomplished by using a "Restricted Beneficiary Form." This is your instruction to the Custodian not to pay a lump sum out at your death, but rather to set up a "Separate Account" for each beneficiary in their name. The heirs will have to begin their minimum distributions following your death; they cannot wait until they are 70 1/2. They only pay the taxes on the amount that is taken out each year not the "Lump Sum." This not only saves significant amount of taxes, but leaves a legacy of your values to the next generation creating a private pension for them.

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. To schedule a private consultation call us at 1-888-753-6664.



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Páscoa Feliz...

The Board of Directors of the P.A.C.C. would like to wish all of our members, their families, and friends a

Happy Easter...