



CULTURAL CENTER

Founded in 1987

JANEIRO – MARÇO / JANUARY - MARCH 2014

Edição/Issue 53



Calendário de Eventos / Calendar Of Events

Fevereiro/February 2 - Super Bowl Buffet –5 PM
Fevereiro/February 15 - Festa do Valentines –7 PM
Março/March 21 – Assembleia Geral – 8 PM
Março/March 30 - Matança do Porco –1 PM
Abril/April 20 - Festa da Páscoa –1 PM

Eventos da Comunidade / Community News

Fevereiro/February 1-Festa do Espírito Santo –7PM

Brevemente / Coming Soon

Abril/April 12	Festa do Rancho –6 PM
Maio/May 3	Festa de N. Sra de Fátima
Maio/May 11	Dia das Mães – 1 PM



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 nova direcção tem o prazer de informar os prezados sócios(as) que desde o dia 14 de Janeiro de 2014 servimos almoços de Terça Feira a Domingo.

Estas pequenas delícias diárias (um prato de peixe e um prato de carne) têm o preço de \$14.00 por dose quando acompanhadas por sopa ou salada, um copo de vinho ou um copo de cerveja e um café.

Isto é mais um serviço que queremos prestar á nossa associação.

Para saber as ementas diárias, por favor telefonar para o P.A.C.C. (386) 446-3910.

A direcção

"OUR HOME"

The P.A.C.C. Board of Directors is pleased to inform all members that as of January 14, 2014, lunches are being served from Tuesday thru Sunday. These daily delicious meals (a dish of fish or meat) have a price of \$14.00 when accompanied with soup or salad, a glass of wine or beer, and expresso coffee. This is another service we would like to render to our association. To know our daily specials, please call P.A.C.C. (386) 446-3910.

The Board of Directors

Assembleia Geral / General Assembly

President – Luis Medeiros
Vice President – Samuel Prata
Secretary – Paulo dos Santos

Directores / Board of Directors

President – Eddie Branquinho
Vice President – José Batista
Vice President – Manny Carneiro
Treasurer – Paula Prata
Treasurer – Mario Dos Santos
Secretary – Luisa Batista
Secretary – Jeny Almeida

Vogais / Trustees

Paulo Amaral
 Jose Rosa
 António Marques
 Alice Marques
 Sergio Martins
 Humberto Alves
 Angelino Dos Santos
 Elio Tavares
 Maria Tavares
 Joaquim Miranda
 Nuno Filipe
 Antonio Paiva
 Alcides Parracho
 Claudio Moniz
 Marco Dos Santos
 Claudio Morais
 Marco Branquinho

Conselho Fiscal / Fiscal Committee

President – Alice Barbosa
Vice Presidente – Paulo Rodrigues
Secretary – Ana Paula Almeida

**Conselho Disciplinar /
Disciplinary Committee**

Kenny Gonçalves
 Serapião Reis
 Manuel Viegas

Relações Públicas / Public Relations

João Mariano

P.A.C.C. HORÁRIO / HOURS OF OPERATION**SÓ PARA SÓCIOS - FOR MEMBERS ONLY**

SEGUNDA / MONDAY
 1:00 PM – 8:00 PM

TERÇA–QUINTA / TUESDAY– THURSDAY
 12:00 PM – 8:00 PM
SEXTA / FRIDAY
 12:00 PM – 12:00 AM

SÁBADO / SATURDAY
 11:00 AM – 10:00 PM
DOMINGO / SUNDAYS
 12:00 PM – 6:00 PM

COZINHA / KITCHEN

PARTICIPE NAS INICIATIVAS DO P.A.C.C.
 PARTICIPATE IN P.A.C.C.'s INICIATIVES

ALMOÇO

TERÇA – DOMINGO
 LUNCH TUESDAY – SUNDAY
 12:00 PM – 3:00 PM

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

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

Newsletter Staff

Eddie Branquinho
 Paula Prata

UMA PALAVRA DO PRESIDENTE...

Caros sócios:

Faço votos que todos tenham tido um óptimo ano de 2013, e que o novo ano de 2014 seja ainda melhor na companhia de todos os vossos familiares e amigos

Como devem imaginar, o P.A.C.C. tem nova direcção. Este grupo de trabalho está empenhado em manter tudo o que de bom já existia nesta nossa casa, e se possível com a ajuda de Deus fazer mais algumas coisas boas.

Uma das coisas que mudámos de imediato, foi abertura do nosso P.A.C.C. para almoços de Terça Feira a Domingo, do Meio Dia ás Tres da Tarde. Estes almoços terão uma ementa variada, sendo no mínimo dois pratos do dia, (Peixe e Carne) que juntamente com uma sopa ou salada, um copo de vinho e um café, terá um preço especial de \$14.00. Obviamente que o jantar de Sexta-Feira e o Buffet de Sábado continua como de antes.

Coisas novas serão a médio prazo anúnciadas.

Meus amigos/as, gostaria que nos visitássem mais amiudo pois este nosso local de convívio não poderia existir sem a vossa companhia. As Assembleias Gerais são momentos importantes nos destinos do P.A.C.C. por isso, e sem me querer repetir gostaria de vos ver por cá.

Sem mais, um cordial abraço.

Eddie Branquinho

A WORD FROM THE PRESIDENT...

Dear Members:

I hope you all had a great 2013 year, and that the New 2014 Year will be even better in the company of your family and friends.

As you may imagine, P.A.C.C. has a new board of directors. This group of workers is committed in maintaining all of which was good in our home here, and hopefully with God's blessings and your cooperation a few more great things to come!

One of the things, immediately changed, was the opening of P.A.C.C. for lunches from Tuesdays to Sundays, from 12 Noon to 3:00PM. These lunches will have a varied menu, with at least two main dishes, (Fish and Meat) along with soup or salad, a glass of wine and expresso coffee for the price of \$14.00. Obviously, Friday Night Dinners and Saturday Buffets will continue as always.

New events will soon be announced.

Dear friends, I would like to have you visit us regularly in our place of gathering which would not exist without your presence. The General Assemblies are important moments which determine the future of P.A.C.C., therefore, it would be wonderful to see you come by.

Without furthermore, my cordial embrace.

Eddie Branquinho



Founded in 1987

ASSEMBLEIA GERAL ORDINÁRIA REGULAR GENERAL ASSEMBLY

Convocatória/Agenda

**Sexta-Feira, dia 21 de Março de 2014 às 20:00 horas
Friday, March 21, 2014 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, subscrecio-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.,

Luis Medeiros

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.

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.



O Clube tem uma nova Direcção

Na Assembleia Geral do dia 10 de Janeiro de 2014 tomaram posse os novos Corpos Gerentes do PACC.

Esta Direcção necessita a vossa cooperação e agradece antecipadamente a vossa participação nas actividades e festas do nosso Clube.

QUOTAS DE SÓCIO / MEMBERSHIP DUES

Lembramos todos os sócios(as) que o pagamento e renovação das quotas deve ser efectuado até ao dia 31 de Março de 2014.

Para sua conveniência o escritório estará aberto da Terça a Sexta-Feiras das 3:00 PM às 7:00 PM para aceitar o pagamento das quotas.

We would like to remind our members that the payment of dues should be made until March 31st 2014. For your convenience, the office will be open Tuesday thru Friday from 3:00 PM to 7:00 PM to accept payment of dues.

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

“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.

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

A campanha para angariação de novos sócios para o P.A.C.C. continua. Participe e ganhe uma entrada **grátis** para a passagem de ano 2014/2015 no clube. O sócio que 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. / The campaign to gain additional members is continuing and doing well. You may win one FREE ticket for the 2014/2015 New Year Gala. The member who brings the most new associates will win the prize. Let's try our best to achieve this objective.

A seguir anunciamos os nomes dos novos sócios: / Announcing the new members:

JESSE COSTA
FERNANDO DOS ANJOS SÁ
ANTHONY SILVA
JOE MERANTE
ARMINDO DA SILVA
LUIS P. LEMOS
CELESTINO FARIA
FRANK SANHUDO
DAVID FERREIRA
REINALDO DE SOUSA
ANTONIO A. BICO
JOSEPH L. CAIXEIRO
CARLOS A. DE OLIVEIRA
ANTONIO G. LEMOS
JOSE A. AGUIÃO
JOAQUIM RODRIGUES
CARLOS A. FREITAS
FRANK MEEKER
JOÃO CARLOS QUEIRÓS
JOSE J. OLIVEIRA
ONDINA DUARTE
GEORGE QUACKENBUSH

VELINO DUQUE
JOSE RAMOS MARTINS
PIOTR SWIEBODA
PORFIRIO GOMES
ALEXANDRE PIRES
M. ALEXANDRINA CHICKRIE
ANSELMO C. CANDIDO
RICK CONTE
MANUEL F. LOURENÇO
ANTONIO PEXIA
JOSE CORREIA
RAMIRO H. SANTOS
MANUEL ASSENA
MANUEL F. GLORIA
AMERICO A. MIGUEL
PAUL NOWLIN
NINA SOUSA
ORLANDO PUGA
ROGERIO SOUSA
CARLOS MELO MARQUES
MAURICIO DOS SANTOS
MARCO F. BRANQUINHO



O CANTO DO RISO / THE LAUGHTER CORNER

(por/by Jim Motta)

Five things you can never recover / 5 coisas que não voltam para tráz:

- The stone, after the throw / A pedra, depois de ser atirada
- The word, after it is spoken / A palavra, depois de ser dita
- The occasion, after it is missed / A ocasião, depois dela passar
- The time, after it has passed / O tempo, depois dele passar (Ó tempo volta p'ra tráz!)
- The person, after they're gone / A pessoa, depois de falecer

Um rapazinho de 12 anos ao caminhar para casa vindo da escola encontrou uma caixa com comprimidos pequenos e azuis. Pelos anúncios na TV, ele sabe que são comprimidos da marca Viagra. Chega a casa e diz ao pai, "Pai, queres estes comprimidos que eu achei?" O pai disse-lhe: "Meu filho, eu sou novo demais para tomar esses comprimidos, pergunta ao teu avô se ele os quer!" O rapaz deu os comprimidos ao avô e o avô disse-lhe: "Neto, se estes comprimidos fizerem efeito, eu amanhã dou-te \$10." No outro dia o avô deu-lhe uma nota de \$50 e disse-lhe: "Dou-te \$10 meus e \$40 da tua avó!" /

A 12 year old boy while walking home from school, finds a pill box. He opens it and finds several little blue pills. From the TV commercials he knows they are Viagra pills. He tells his father, "Daddy, I found these pills, do you want them?" His father replied, "Son, I am too young to use those, give them to your grandfather." The boy gave the pills to his grandfather. The grandfather said, "Grandson, if these pills work as they say on TV, tomorrow I will give you \$10." The following morning to the amazement of the grandson, he received \$50. "Grandpa you said you would give me \$10, why did you give me \$50?" The grandfather replied: "It is \$10 from me and \$40 from your grandmother."



O filho do Pastor chega à idade de conduzir e diz ao pai: "Pai, disses-te-me que quando eu tivesse 16 anos eu poderia tirar a minha carta de condução!" O pai respondeu-lhe: "Tens razão meu filho mas para isso tens que ter boas notas na escola e cortar esse cabelo!" O rapaz decidiu-se e melhorou as suas notas na escola e disse ao pai: "Então pai as minhas notas já estão muito boas!" O pai respondeu-lhe: ""Mas ainda não cortás-te o cabelo?!" O rapaz ao tentar confundir o caso ao Pastor, seu pai, disse-lhe: "Pai, vamos falar àcerca deste assunto, tu sabes que Jesus e os apóstolos todos tinham o cabelo comprido!" O pai sem hesitar respondeu-lhe: "Pois é, eles realmente tinham o cabelo comprido, mas... também andavam a pé!" /

The Minister's son becomes the age to drive, so he asked his father: "Dad, you said when I turned 16 years old, that I could get my driver's license!" The father said: "Yes, I did son, but I also said you must bring up your school grades and get a haircut. So the young man worked hard and brought up his grades. He approached his father: "Dad , I brought up my grades!" His father replied: "Yes you did, but you did not get a haircut." The young man said: "Dad, he said let's talk about this, Jesus and the apostles all had long hair!" His father replied: "Yes, they certainly did but.... they also walked everywhere they went."

SUPER BOWL SUNDAY



Domingo, dia 2 de Fevereiro de 2014
Sunday, February 2, 2014



VS



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

 **EMENTA / MENU**
FEBRAS, FRANGO ASSADO, ARROZ, E BATATA ASSADA,
BUFFALO WINGS, MEATBALLS W /PASTA

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





Let us provide you
with a worry free
Victory day!



- * 30 Table Games Featuring Craps, Roulette, Blackjack, EZ Bac, 3 Card Poker, Let It Ride And Ultimate Texas Hold'em
- * Over 600 Slots (From Penny Slots Up To \$25) Including "The Hangover", "Elvis", "Michael Jackson", "Wheel Of Fortune", "Betty Boop" And "Sex & The City"
- * Bet On Your Favorite Sporting Events In Sportsbook On The First Deck
- * Dining Available In The Atlantic Cafe And A Variety Of A La Carte Items Available
- * All Guests Receive Free Drinks While Gaming
- * 18 To Gamble/ 21 To Consume Alcohol



- * All Guests Must Present Valid Government Issued Photo ID To Board
- * 320' Foot Casino Vessel, 4 Decks & 40,000 SF
- * 1200 Passenger Capacity
- * A/C Terminal Including 30 Sweepstakes Style Gaming Machines
- * Upscale Swag Shop
- * Earn Points While Gaming With A Players Club Card: Redeem Points For Boarding, Food & Beverage, Swag Shop And More
- * 3 Elevators
- * Wheelchair Assistance Available
- * Reservations Recommended



Please sign up here and include a phone number where we can reach you.
or call the numbers below for any questions.

We must have all money in and manifest 5 days prior to sailing

For more information please contact
Elizabeth Pereira





Dia Dos Namorados Valentine's Day

Sábado, dia 15 de Fevereiro de 2014 às 7 PM

Saturday, February 15, 2014 at 7 PM

JANTAR SERVIDO À MESA / SIT DOWN DINNER

EMENTA/MENU

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

Vegetable 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

**Vinho, Água, Refrigerantes e
Cerveja em Jarro**
incluso 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.





Noite dos Sócios Member's Night

Sábado, dia 8 de Março de 2014 às 6 horas da noite
 Saturday, March 8, 2014 at 6 PM



BUFFET

EMENTA/MENU



**Sopa, Bacalhau à Gomes Sá e Febras c/batata frita
 Vinho, Soda e Cerveja em Jarro e Água incluído no preço
 (da 6 às 8 horas da noite)**

Café e Sobremesas Variadas

Soup, Cod (Gomes Sa) & Pork Cut w/french fries

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

Coffee and a Variety of Desserts

Crianças / Children : Hamburgers

PREÇOS/PRICES

Sócios/Members: \$20.00

Não Sócios/Non-Members: \$25.00

Crianças/Children: 14-17: \$8.00

Crianças/Children: 0-13: Free



MÚSICA / MUSIC : DJ Orlando / Orlando DJ

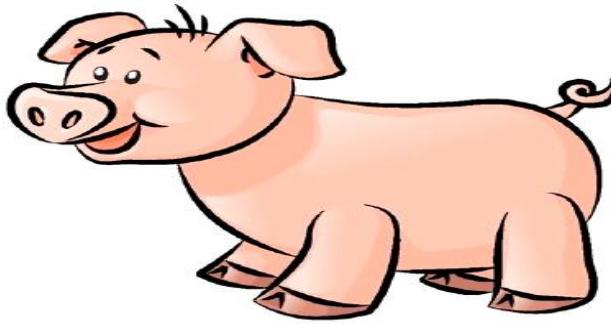


AGRADECEMOS ANTECIPADAMENTE A QUEM PUDE TRAZER UMA SOBREMESA.
 WE WOULD GREATLY APPRECIATE IF OUR GUESTS COULD BRING A DESSERT.



MATANÇA DO PORCO

oferta da Familia AMARAL



Domingo, dia 30 de Março de 2014 à 1 hora da tarde
Sunday, March 30, 2014 at 1 PM

ALMOÇO BUFFET / LUNCH BUFFET

EMENTA/MENU

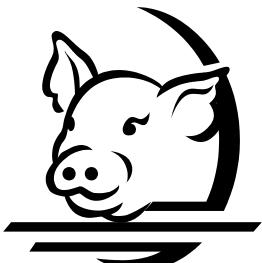
Sopa, Sarrabulho, Costeletas, Febras de Cebolada, Rojões c/Batata Frita ou Cozida e Salada

Soup, “Sarrabulho”, Pork Chops, Sliced Pork w/ Onions, Roast Cubed Pork w/ French Fries or Boiled Potatoes and Salad

Café e Sobremesas Variadas / Coffee and a Variety of Desserts

MÚSICA/MUSIC:

DJ da Casa / House DJ



PREÇOS/PRICES

Sócios/Members: \$20

Não Sócios/Non-Members: \$30

Crianças/Children: 8-12: \$10

Crianças/Children: 0-7: Grátis/Free



AGRADECemos ANTECIPADAMENTE A QUEM PUDEr TRAZER UMA SOBREMESA.

WE WOULD GREATLY APPRECIATE IF YOU COULD BRING A DESSERT.





DIA DE PÁSCOA EASTER SUNDAY



**Domingo, Dia 20 de Abril de 2014 à 1 hora da tarde
Sunday, April 20, 2014 at 1 PM**

ALMOÇO SERVIDO À MESA / SIT DOWN LUNCH

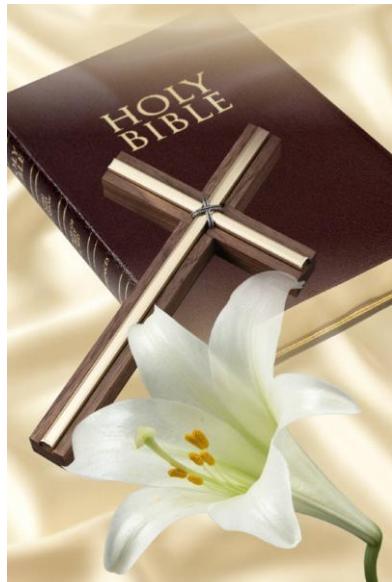
Ementa/Menu:

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

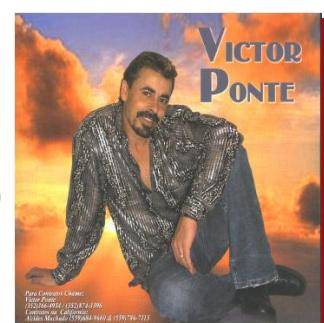
Vinho, Soda e Cerveja em Jarro e Água
incluído no preço
(da 1 às 3 horas da tarde)

Wine, Soda and Beer by the Pitcher and Water 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



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



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:

1 de Fevereiro, 1 de Março, 5 de Abril e 3 de Maio.

Segunda missa do mês:

15 de Fevereiro, 15 de Março, 19 de Abril e 17 de Maio



Para mais informações contacte:
Diácono José Homem 386-313-1598
Beatriz 386-627-0142
Isabel 732-513-5478
Luisa 386-445-1770

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*Festa Anual da Comunidade Católica
Nossa Senhora de Fátima de Palm Coast
Sábado dia 3 de Maio de 2014*

Jantar do Divino Espírito Santo

Holy Ghost Dinner Dance

Sábado, dia 1 de Fevereiro de 2014 às 7 horas da noite

Saturday, February 1, 2014 at 7 PM



EMENTA/ MENU

Jantar: Peixe e Picadinho com arroz

Sopa e Salada

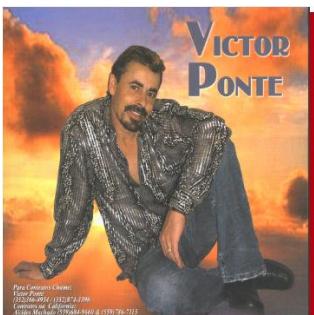
Dinner: Fish and Pork (Picadinho) with rice

Soup and Salad

Café e Sobremesas Variadas / Coffee and a Variety of Desserts



MÚSICA POR / MUSIC BY



PREÇOS / PRICES:

Adultos/Adults: \$25.00

Crianças/Children 8-10: \$12.50

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 386-237-5512 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.



Palm Coast Market

386 • 447 • 3636

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

Segunda-Sábado / Monday-Saturday

9:30 AM to 6:00 PM

Domingo / Sunday

9:30 AM to 2:00 PM



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

Produtos / Products

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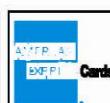
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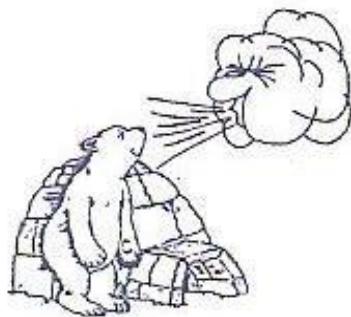
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February 1, 2014

"The Real Cost of Market Losses"

Dear Ladies and Gentlemen,

For years you have heard me beat the drum of how risky investing in the markets via Stocks, Bonds, Mutual Funds and Variable Annuities can be. I recently found two charts (see page 2) that will give you a better visual of this. We all go through three stages of life (a) Accumulation (b) Preservation and (c) Wealth Transfer.

Stage one is the "Accumulation Period"; this is when you are working. If you suffer a market loss during this time, the results are not near as damaging as you are still working and have the time to recover. However, several of my client's children have contacted me recently and expressed that they don't want to invest with risk any longer; the youngest thus far is 27 years old.

The second stage of life is the "Preservation Period"; this is when you are near or in retirement and must protect your assets to provide income for the remainder of your life. The unknown is how long that will be and what effect inflation will have on your money. Increased taxation and rising out of pocket costs associated with healthcare may have a detrimental impact on your savings as well. Warren Buffett said, "The number one rule about investing is don't lose any money and number two is not to forget rule number one." In looking at the chart, you can see that if a loss in incurred of 20%, you must earn 25% to recover. If the losses are 40%, you must make 66.67% to get back to where you were. This equates to 17 years given an annual rate of return of 3%. No, I don't have any idea when the next market correction or crash will occur, but there are many factors that can negatively impact the markets such as wars, political turmoil, acts of terror, high unemployment and let's not forget the national debt which is approaching \$17.5 trillion dollars. A recent report noted that over 90 million fellow Americans are no longer working and folks that is a staggering number. I know that some of you still have money in the markets, is the risk really worth it?

That brings us to stage three, "The Wealth Transfer Period". With less people working and the need to raise additional taxes to fund entitlement programs like Medicaid and "Obamacare", the GAO (Government Accountability Office) has stated that \$1 trillion will be needed to help fund the new healthcare law. Where do you think the Government is looking to make up this shortfall? If you guessed your retirement assets as they are passed to you heirs, you are 100% correct. However, we now have "Tax-Free" wealth transfer tools available to minimize this impact. If you own an annuity or IRA/401k plan and are under age 80, I can't encourage you enough to make an appointment immediately to see if you qualify for these programs. If action is not taken, up to 36.9% of the account may be confiscated and redistributed to someone other than your family or loved ones.

The number one reason people suffer losses regardless of whether it is due to the markets or taxation is PROCRATINATION. I urge you to take action now to minimize the inevitable. See page 3 for our upcoming seminars in Ormond Beach and Amelia Island as we always encourage you to attend! Fred Hackney is President and Founder of Hackney & Associates in St. Augustine. Mr. Hackney specializes in the areas of IRA/401(k) plan distribution, tax strategies and income planning. He lives in St. Augustine and is a member of The Portuguese American Cultural Club. To schedule a complimentary consultation call Melissa at (888)753-6664.

God Bless,

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