



Catholic Association Of Foresters

Chips...

Standing strong to protect you and your family. From the Forester's Tree

A PUBLICATION OF THE CATHOLIC ASSOCIATION OF FORESTERS, 182 FORBES ROAD, SUITE 119, BRAINTREE, MASSACHUSETTS 02184

Letter from the High Chief Ranger



My dear Foresters, I am certain you are like me and happy to see Winter slowly coming to an end. Unfortunately, our friend Punxsutawney Phil saw his shadow which means six more weeks to go. This January was a humdinger with cold, wind, snow and especially the ice storms. We pray all your electrical power has been restored.

February brings us a ray of sunshine as the 14th we have St. Valentine's Day (I have to remember all my lovely Valentines). Presidents Day is observed on the 16th (I still remember President Lincoln on the 12th and President Washington on the 22nd).

The Lenten Season commences on February 25th with Ash Wednesday. (Easter is April 12th). This is a time for repentance and charitable works and a reminder to fulfill our Penance/Mass obligations. Our spiritual health is just as important, if not more so, as our physical health.

Spring commences on March 20th and brings us to our Annual Memorial Mass and Communion Brunch on the 22nd. HOS Kathy Hourihan and her committee have been busy making all the arrangements for this activity which will be held at St. Paul's Cathedral in Worcester (see Notice on this page). Please make every effort to attend and participate in this spiritual event.

The Executive Board has been putting the finishing touches on the Court Consolidation proposals. More on this in future CHIPS. Also, congratulations to PHCR Janet A. King, newly elected President of the New England Fraternal Congress and to PHCR Joseph J. Brady, newly elected NEFC Director. I was also elected to serve the NEFC as 2nd Vice President.

Oh yes! Happy St. Patrick's Day to all, enjoy your corned beef and cabbage (! green beer).

Fraternally yours,

Thomas J. King
High Chief Ranger



Catholic Association of Foresters 129th Annual Memorial Mass and Communion Brunch Sunday, March 22, 2009



HOS Kathleen Hourihan and the members of Mystical Rose Court #266 cordially invite all Foresters, friends and family, to come together on the occasion of our 129th Annual Memorial Mass and Communion Brunch on Sunday, March 22, 2009 commencing with 10:15 A.M. Mass at St. Paul's Cathedral, 38 High Street, Worcester, MA.

Following Holy Mass, a typical, full Brunch Menu will be served in the Church Hall. A donation of \$10.00, per person, is suggested. Children, age 12 and under, are free.

We are most pleased and honored to have Msgr. James Moroney, Rector, as our Mass Celebrant and Speaker for this special and private occasion.

For Brunch Reservations – please contact Headquarters or mail the completed Reservation Form below, as soon as possible, with your reservation information. Please Reply by March 10, 2009.

Tel: 1-800-282-2263 Fax: 781-848-8221 Email: mail@catholicforesters.org

Reservation Form
Annual Memorial Mass and Communion Brunch
Sunday, March 22, 2009

To: CAOF
182 Forbes Rd. Suite 119
Braintree MA 02184

Attention: John F. Anderson, Jr.
High Secretary-Treasurer

Please reserve _____ Adult Brunch Reservations @ \$10.00

Please reserve _____ Children Brunch Reservations (free)

Enclosed is my check in the amount of \$ _____ (Payable to: CAOF)
Name: _____

Address: _____

Telephone: _____

HONOR ROLL OF DECEASED MEMBERS

Requiescat in pace

Name	City & State	Date	Ct.
Ann M. Lamarre	Abington, MA	6/23/08	347
Mary C. Barry	So. Weymouth, MA	4/14/08	182
Elizabeth B. Fitzpatrick	Somerville, MA	9/4/08	214
Joseph Demco	Malden, MA	12/31/07	142
Marie T. O'Hea	So. Boston, MA	9/23/08	145
Ann E. Bartholomew	Randolph, MA	7/25/07	145
Patricia Coyle Smith	Chicopee, MA	7/12/07	237
John T. Cavanaugh	Randolph, MA	9/30/08	43
Eileen M. Diguette	Worcester, MA	9/11/08	124
Frances E. Taffe	Haverhill, MA	10/12/08	72
Margarite W. Brennan	Mesa, AZ	9/17/08	130
Arthur C. Tanck	Natick, MA	11/29/08	208
Richard L. Daglio	W. Springfield, MA	11/25/08	186
Lucille L. Serruto	E. Hartford, CT	11/26/08	348
Marino J. Searzo	Scarborough, ME	12/10/08	179
Patricia M. Blinn	Mt. Arlington, NJ	11/8/08	326
Helen L. Migliacci	Saugus, MA	12/5/08	116
Francis E. Foster	Shrewsbury, MA	11/20/08	66
Shirley E. Dupray	Rowley, MA	10/30/08	128
Richard W. Sullivan	Beacon Falls, CT	11/20/08	347
Keith Allen Davis	Jacksonville, FL	12/14/08	349
Mario J. Bonola	New Britan, CT	11/23/08	348

Memorial Masses have been celebrated by Chaplain Reverend Leonard M. Mullaney.



Free Gift Ideas

- ❖ *We have 2009 Pocket Pal Calendars/Diaries to plan and record all your upcoming activities and appointments*
- ❖ *An ideal gift is our Coloring Activity Books by the Daughters of St. Paul. Limited quantities are also available for CCD Classes. We have "Learning My Prayers", "God's Rules for Me", "The Holy Mass", "The Holy Eucharist", "Stations of the Cross"*
- ❖ *Forester Green "Luggage ID Tags" for travelers unable to find their bags on the airport carrousel.*

Please write or call Headquarters with your requests which will be sent to you, free of charge, along with our Best Wishes.

Wall Street Meltdown

The recent upheaval and subsequent meltdown of the financial markets on Wall Street and recent unprecedented economic events have caused a great deal of concern to all of us. Every financial institution has been affected by the turmoil in one way or another and we are no exception.

The impact on the Society has been minimal in view of our long standing conservative approach of investing in primarily high - quality, well diversified, investment grade bonds and securities and by avoiding investments in speculative positions.

As reported in our September 30, 2008 financial statements, the Society's assets stood at \$13.2 Million and surplus stood at \$6.5 Million resulting in a 199.37% Solvency Ratio. This means the Society holds a \$199.37 in assets for every \$100.00 in liabilities, which represents a very strong and enviable position within the insurance industry.

Although, the impact the continuing financial crisis may have on our year - end financial statements is undetermined at this time, I am confident The Society's financial well - being, assets and surplus, will remain extremely strong.

Please be assured that there is no reason to be concerned about your Forester's life insurance as you are safe, secure and fully protected.

My "best wishes" to all of you for a Happy, Healthy and Prosperous New Year.

Sincerely and fraternally yours,

John F. Anderson, Jr.
High Secretary - Treasurer

Happenings for 2009

Looking forward to 2009, The Executive Board has approved an ambitious agenda of new initiatives to strengthen, promote and expand The Society's presence within the fraternal benefit system and the insurance industry.

Commencing in January, 2009, The Society will introduce a newly revised insurance product portfolio and corresponding premium structure in keeping compliant with the recently released and approved 2001 CSO Tables and insurance regulations.

**SCHOLARSHIPS AND EDUCATIONAL GRANTS
FOR COLLEGE FRESHMAN – ACADEMIC YEAR 2009 – 2010**

We are pleased that the Society will again be offering \$1,000.00, Educational Grants to eligible high school seniors who are chosen by our Scholarship Committee. Eligibility is limited to students who are insured members for the past year of the Foresters and entering college during the 2009-2010 Academic year. The Society also sponsors four (4) year Scholarships at the College of the Holy Cross, Emmanuel College, The Elms College and St. John's Seminary. (See application form below).

Money for our Scholarships/Grants and other charitable programs comes from the Major General William H. Harrison, Jr. Permanent Charity Fund, which is supported by dues and contributions of our members.



The Foresters have been offering scholastic assistance since the Society was founded in 1879.
Submit your application on or before May 1, 2009.

**STUDENT'S SCHOLARSHIP/GRANT APPLICATION FORM
CATHOLIC ASSOCIATION OF FORESTERS**

Name _____

Address _____

Date of Birth _____

Choice of College _____

Employment, if any _____

Other scholastic awards or tuition aid received or applied for _____

Date _____ Signature of Student Member _____

CAOF Certificate No. _____

SUBMIT THE FOLLOWING WITH YOUR APPLICATION

1. Parent's statement below
2. High School Transcript
3. Personal letter setting forth goals and special needs

STATEMENT OF PARENT OR GUARDIAN

Names of both parents (or guardian) _____

Address and Telephone Number _____

Name and relationship of dependants' _____

Number of children in school _____

Date _____ Signature of Parent _____

If additional room is needed to fully answer the questions, please attach a second sheet.

2008 Constitution Amendments

The Society held its 128th Annual Convention on June 21 & 22, 2008 at The Seacrest Resort and Conference Center, North Falmouth, MA.

In addition to the regular Society business conducted during the Convention, there were three (3) Constitutional Amendments proposed and subsequently adopted by the Delegates assembled.

Amendment No. 1 amended Article X – Society Convention, Sections 3 and 8 by changing the number and elective status of At – Large – Delegates. The amended Sections now read as follows:

Section 3. The Society Convention shall be composed of the present members of the Executive Board and past members in good standing, the members of the Investment Board, the members of the Finance Board, the Corporation Counsel, the Chief Rangers of the subordinate Courts during their term of office, the duly elected delegates of the subordinate Courts and at – large delegates consisting of no more than 4% of the total adult benefit membership in good standing of The Society.

Section 8. In addition to the delegates elected by the subordinate Courts, there shall be at – large delegates consisting of no more than 4% of the total adult benefit membership in good standing of The Society elected by the membership. The at – large delegates shall be elected by mail at least thirty days prior to the date of the Annual Convention under rules and regulations promulgated by the Executive Board. The Executive Board shall supervise said election and shall determine the outcome. Only adult benefit members in good standing shall be eligible to serve as at – large delegates.

Amendment No. 2 amended Article XXIII – Subordinate Courts, Section 4. and all subsequently related Sections by changing the elective officers of a subordinate Court. The amended Section 4. now reads as follows:

Section 4. The elective officers of a subordinate Court shall be the Chief Ranger, Vice Chief Ranger and Secretary – Treasurer. No member shall hold more than one of the forgoing offices at the same time.

All subsequent Sections have also been amended/changed to relate to the named Court Officers.

Amendment No. 3 amended Article XIII, Powers and Duties of Officers, Sections 12. and 13. by changing the respective duties of the High Inside and High Outside Sentinels as follows:

Section 12. The High Inside Sentinel shall attend all meetings of the Executive Board and shall serve as special assistant to the High Chief Ranger in charge of Religious Programs of the Society.

Section 13. The High Outside Sentinel shall attend all meetings of the Executive Board and shall serve as special assistant to the High Chief Ranger in charge of the Annual Communion Breakfast.

Please Note – If you wish to receive a complete copy of The Society’s revised Constitution and By – Laws, July 1, 2008 Edition, please contact John Anderson, Jr., High Secretary – Treasurer at Headquarters.



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CATHOLIC ASSOCIATION OF FORESTERS

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