



Catholic Association  
Of Foresters

Standing strong to protect you and your family.

# CHIPS...

*From the Foresters Tree*

*Spring 2021*

\*A PUBLICATION OF THE CATHOLIC ASSOCIATION OF FORESTERS, 220 FORBES RD, SUITE 205, BRAINTREE, MA 02184\*



Fellow Foresters,

It is my sincere hope that this letter finds you all in good health and spirits. A year has passed since this pandemic was first confirmed and changed our lives forever.

We have all adjusted to stay safe while trying to keep our activities as normal as possible in the new world we live in. The Board and office staff have also done what they could to keep things running as normal as possible. Gathering as a group has been put on hold and safety concerns keeps this in place for the foreseeable future, however, the Board has held all monthly meetings through conference calls and there has been one person in the office each day to conduct the Society's business.

In an attempt to keep things as normal as possible our High Conductor, Stephanie Fiano contacted the North Pole and requested gifts be sent to those children who attended last year's Family Day party. Since we are continuing to avoid in person gatherings, we have asked our High Chaplain the Reverend Jakubauskas to say a mass in lieu of this year's Communion Breakfast. On April 28<sup>th</sup> he will say a mass for all the Society's member past and present. I would ask that you keep this in mind while attending your own masses that day. Our High Vice-Chief Ranger William Redmond is looking forward to receiving your applications for this year's educational grants.

I am hoping that with the new vaccines being disbursed it gives us all that feeling of Spring. You know that feeling that breathes upon us that spirit of Hope and Promise for new beginnings, new energies, and new efforts. I pray that as we get to enjoy everything which is blooming around us, we also will be able to enjoy each other's company once more.

Fraternally yours,  
Ron Michaud  
High Chief Ranger

*Spiritual Letter from*

*Rev. Richard Jakubauskas*

There are a number of studies that say those people who attend Mass at church and have a relationship with God live longer, healthier, and happier lives. When I attended numerous health fairs at a younger age, the health experts said most people have a chronic health condition by their forties. God promised us that he would make our valleys high (low points in our lives as losses) and our hills (challenging times in our lives) low. As good Catholics we know we can hand over and surrender difficult situations to God. We can pray for solutions and let our mind stop from worrying or being angry. We can say "I can't do this by myself Lord, let me be open to your Grace." Aren't we so fortunate that others loved us so much and helped us to know the love of God. As St. Paul wrote, "God makes all things work together for Good."

God love you,  
Rev. Richard Jakubauskas  
Chaplain

# We are now accepting Direct Deposit Payments

**Please Complete Form & mail to CAOF 220 Forbes Rd, Suite 205, Braintree MA 02184 Attn CC**

## *Catholic Association of Foresters* CONSUMER AUTHORIZATION FOR DIRECT PAYMENT VIA ACH (ACH DEBITS)

*Direct Payment via ACH is the transfer of funds from a consumer account for the purpose of making a payment.*

I (we) authorize Catholic Association of Foresters to electronically debit my (our) account (and, if necessary, electronically credit my (our) account to correct erroneous debits<sup>1</sup>) as follows:

\_\_\_Checking Account \_\_\_Savings Account (select one) at the depository financial institution named below ("DEPOSITORY"). I (we) agree that ACH transaction I (we) authorize comply with all applicable law.

Depository Financial Institution Name: \_\_\_\_\_

Routing Number: \_\_\_\_\_ Account Number: \_\_\_\_\_

Amount of debit(s) or method of determining amount of debit(s) [or specify range of acceptable dollar amounts authorized]: \_\_\_\_\_

Date & Frequency (must be between 1<sup>st</sup> and 28<sup>th</sup> of the month) (i.e. monthly on the first of month):  
\_\_\_\_\_

I (we) understand that this authorization will remain in full force and effect until I (we) notify Catholic Association of Foresters in writing by mail to 220 Forbes Road, Suite 205, Braintree, MA 02184 that I (we) wish to revoke this authorization. I (we) understand that COMPANY requires at least 30 days prior notice to cancel this authorization.

Name(s): \_\_\_\_\_

Date: \_\_\_\_\_ Signature(s): \_\_\_\_\_

Note: To verify your account information one of the following must be submitted with this form:

- A voided check
- A bank letter which includes ACH routing and account numbers along with the name on the account we will be crediting

<sup>1</sup>The NACHA Operating Rules do not require the consumer's express authorization to initiate Reversing Entries to correct erroneous transactions. However, Originators should consider obtaining express authorization of debits or credits to correct erroneous errors.

Attach Voided Check Here

## Fraternal Activities on Hold

Due to the continuing need to social distance, our fraternal activities, excluding Scholarships, are on hold for 2022.

### **HONOR ROLL OF DECEASED MEMBERS** **Requiescat in Pace**

<u>Name</u>	<u>City &amp; State</u>	<u>Date</u>	<u>Ct</u>
Noreen A. Avery	Fall River, MA	04/09/2020	165
Roseann Callahan	Danvers, MA	07/11/2020	72
Carole C. Bogdzewic	Portsmouth, RI	09/23/2020	350
David A. Bogdzewic	Lowell, MA	09/28/2020	72
Teresa A. Klimausakas	Haverhill, MA	10/12/2020	72
Jane F. Whippen	Plymouth, MA	10/18/2020	80
Barbara A. Caparulo	New Haven, CT	10/31/2020	348
Mary T. Gilman	Greenfield, MA	11/03/2020	164
Cornelia M. Berard	Newburyport, MA	11/07/2020	352
Francis R. Pellegrino	Peabody, MA	12/09/2020	142
Anne McCall	Havelock, NC	12/30/2020	326
Theresa A.G. Duff	Maynard, MA	01/11/2021	353

*Memorial Masses will be said by High Chaplain Reverend  
Richard A. Jakubauskas in late March through early May.*

## *Privacy Notice to Our Members*

### MEMBERS' PRIVACY

The Catholic Association of Foresters strongly believes in protecting the confidentiality and privacy of the information we receive from our members. This notice describes our privacy policy and how we treat the information we receive from you and from others about you.

### OUR SOURCES OF INFORMATION

Much of the personal information we receive comes directly from you either orally or in writing. The information you supply when you apply for our insurance products generally provides us with sufficient information for insurance purposes. If we need to verify information or need additional information, we may obtain this information from third parties such as employers, consumer reporting agencies and health care providers. Information we request may relate to your employment, finances, health, avocations or other personal characteristics.

### MANNER IN WHICH INFORMATION IS USED

We may use the information received for business purposes with respect to our insurance and fraternal relationship with you as a member of our Society. Business purposes include evaluating your request for insurance products, evaluating claims for benefits, administering our business operations and processing transactions for services you may request. We may also use this information to contact you to offer other products and services we furnish to members.

### HOW WE PROTECT MEMBERS' INFORMATION

We treat all information we receive about you in a confidential manner. Our employees are required to protect the confidentiality of this information. Your personal information is available only to our employees who may need to see it to fulfill and service your needs. We maintain safeguards to protect the information and our employees are required to comply with our established policies. Should your relationship with us end, your personal information will remain protected in accordance with our privacy practices as outlined in this notice. We do not disclose your personal information to organizations not affiliated with us. We may disclose information about you in order for us to conduct our business, or where disclosure is required by law. For example, information may be disclosed to others to enable them to provide business services for us, such as performing general administrative activities. We may use your personal information for marketing purposes, or to help with your overall insurance program. Information may also be disclosed for audit research purposes, or to law enforcement and regulatory agencies.

### FURTHER INFORMATION

A recently enacted federal law established new privacy standards that require us to provide this summary of our privacy policy once each year. For additional information regarding our privacy policy, please write to us at Catholic Association of Foresters, 220 Forbes Road, Suite 205, Braintree, Massachusetts, 02184-2693, or call us at 1-800-282-CAOF.

Celebrate the  
resurrection of  
our Lord!

Happy  
EASTER





### Scholarship Applications Are Now Being Accepted

The Foresters are now accepting scholarship applications for students entering their Freshman year of College.

- Amount: \$1,000
- Deadline to Submit Applications is Extended to: **May 15**

Details: High school students who are insured members of the Catholic Association of Foresters, in good standing for the past two years and are entering an accredited school (college or trade) during the upcoming academic year.

For Application

Visit our website [www.catholicforesters.org](http://www.catholicforesters.org)



Catholic Association of Foresters

### We are now offering Final Expense Life Insurance

- **No Medical Exam Required**
- **Premiums will never increase**
- **Benefits will never decrease, regardless of change to your health**
- **Death benefit paid tax free**
- **Your policy will never be cancelled as long as your premiums are paid**

Contact our office for more information

### EARN EXTRA \$\$\$\$\$

Referral of a Non-Member Could Put EXTRA CASH in Your Pocket!



new member and they join, you can earn m \$10 - \$50, depending on the annual

Contact the High Secretary – Treasurer for an application by calling 781-848-8221 or toll-free at

800-282-CAOF or

Email ChristineC@catholicforesters.org

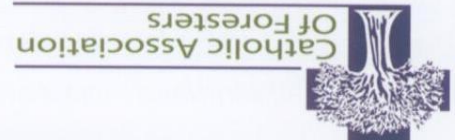


www.catholicforesters.org

Toll Free: 1-800-282-CAOF  
(781) 848-8221 FAX: (781) 848-0311  
Braintree, Massachusetts 02184  
182 Forbes Road, Suite 119

CATHOLIC ASSOCIATION OF FORESTERS

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