



## Catholic Association Of Foresters

Standing strong to protect you and your family.

# CHIPS...

*From The Foresters Tree*

Summer 2012

\*A PUBLICATION OF THE CATHOLIC ASSOCIATION OF FORESTERS, 182 FORBES RD, SUITE 119, BRAINTREE, MA 02184\*

### *Letter from the High Chief Ranger*



My dear fellow Foresters,

My year as your High Chief Ranger is quickly coming to an end. Before you know it, many of us will once again be back together for our annual meeting, enjoying beautiful Cape Cod.

Since I wrote to you last, I had the distinct pleasure of attending UMASS Boston's launch of our Forester collection of records in its Archives and Special Collections Department at the Joseph P. Healey Library. HST John Anderson and Sales Director Phil McNiff from Headquarters, together with HVCR Kathy Hourihan and PHCR Claire Brassil, joined me for this very special occasion entitled "Calling the Heart Back Home: Irish-American Stories from the Archives." Exhibits of Forester memorabilia, photos, accounts of family histories discovered and original Forester records tied to various historical events, were all available for viewing. Presentations were made by staff from UMass and our own HST John Anderson, as well as by Susan Steele of The Irish Ancestral Research Association (TIARA) who gave an account of Forester families in an historical context. Refreshments were served, and a harpist and a storyteller were also on hand for entertainment. As many of you know, I am very interested in tracing my own family history, so I particularly enjoyed this event.

On April 15<sup>th</sup> our 132<sup>nd</sup> Annual Memorial Mass and Communion Brunch, organized by High Outside Sentinel Jerome F. Ryan, was held in my hometown of Haverhill. We were honored to have Father Leo Martell as our guest speaker for the occasion. Following the Mass, a delicious brunch was provided by the Roma Restaurant across the river in Bradford. Thanks, Jerry, for all your hard work in organizing this annual religious/fraternal activity!

In the meantime, the Executive Board and Headquarters' staff have been hard at work on preparations for our 132<sup>nd</sup> Annual Convention. This year we will be back at the Sea Crest Beach Hotel in North Falmouth for the weekend of June 22<sup>nd</sup> through the 24<sup>th</sup>. The hotel has undergone major renovations since we were last there. I hope to see many of you at the Sea Crest this year, enjoying Old Silver Beach and reconnecting with old friends. Details are available elsewhere in this issue of CHIPS. Make your room reservations as soon as possible!

In closing, I would like to say how much I have enjoyed serving as your High Chief Ranger. This organization has been a part of my family for approximately 100 years. It has been an honor and a privilege to serve, and I hope that some of our newer members will consider running for office. You have much to offer and this organization needs you.

Fraternally yours,  
*Kathleen T. Niermeyer*  
High Chief Ranger

### *132<sup>nd</sup> Annual Convention and Banquet Sea Crest Beach Hotel*

*June 22-24, 2012*

As the song made famous by Patti Page says, "If you're fond of sand dunes and salty air, quaint villages here and there"... the Sea Crest Beach Hotel, Old Silver Beach, North Falmouth, Massachusetts is the place to be on June 22<sup>nd</sup>, 23<sup>rd</sup> and 24<sup>th</sup>, 2012.

High Chief Ranger Kathleen T. Niermeyer and her Convention Committees are planning a most informative and interesting meeting for all delegates and guests attending the Annual Convention and Banquet.

The business matters of The Society will take precedence. However, "if you like the taste of lobster stew, served by a window with an ocean view", our Friday evening activities, including our Annual Bingo Game and dancing to the wee hours, will certainly satisfy your desires.

"If you spend an evening, you'll want to stay, watching the moonlight on Cape Cod Bay" is appropriate for our Saturday evening Banquet activities, which include our Guest Speaker Susan Steele, Director TIARA Foresters Project and our College Scholarship/Educational Grant presentation by Scholarship Committee Chairperson, HVCR Kathleen M. Hourihan, along with our Forester of the Year presentation.

"Church bells chiming on a Sunday morn" will summon us for Holy Mass to be celebrated by High Court Chaplain Richard A. Jakabauskas.

"You're sure to fall in love with Old Cape Cod" reminds us to please contact High Secretary-Treasurer John F. Anderson, Jr. at Headquarters as soon as possible, if you plan on attending the Convention and Banquet and have not previously made your reservations. All are welcome to attend!!



## HONNOR ROLL OF DECEASED MEMBERS

### Requiescat in Pace

<u>Name</u>	<u>City &amp; State</u>	<u>Date</u>	<u>Ct</u>
Jane F. McCormick	Barnstable, MA	12/18/11	166
Bridget D. Connolly	West Roxbury, MA	8/30/11	61
Edward J. Lydon	W. Palm Beach, FL	2/6/12	349
Robert J. Fraser	New Port Richey, FL	3/2/12	349
Edward T. Lynch, Jr.	West Boylston, MA	3/1/12	347

*Memorial Masses have been said by High Chaplain Reverend*

*Richard A. Jakaubauskas*

### SYNOPSIS OF 2011 STATISTICS

Life Insurance in Force	\$19,956,691
Life Certificates in Force	3,944
Health Certificates in Force	23
Total Admitted Assets	\$13,220,816
Unassigned Funds-Surplus	\$6,413,352
Life Insurance Written	\$330,500
Net Premium Income-Life	\$200,980
Net Premium Income-Health	\$3,287
Net Investment Income	\$726,998
Total Certificate Benefits	\$348,997
Net Gain (Loss) Before Refunds	\$(34,580)
Net Refunds to Members	\$4,788
Net Investment Rate	5.7%
Net Solvency Ratio	194.2%

### CHILDREN'S LIFE INSURANCE

**Yes, there is a need to insure our children for an untimely occurrence and/or for future educational funding.**

**We offer several insurance plans especially for children, i.e., Term to Age 25, Single Premium Whole Life and Twenty Year Payment Whole Life. All of our plans have competitive premium rates. *NOTE*- Only insured members are eligible for our Educational Grants and College Scholarships.**

**For more information, please contact our Sales Director Phil McNiff at Headquarters.**

**Email: [phil@catholicforesters.org](mailto:phil@catholicforesters.org)**

**Tel: 1-800-282-2263/781-848-8221**

## 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 reporter 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, 182 Forbes Road, Suite 119, Braintree, Massachusetts, 02184-2693, or call us at 1-800-282-CAOF.

# CATHOLIC ASSOCIATION OF FORESTERS

## ONE HUNDRED AND THIRTY-SECOND ANNUAL CONVENTION

### ROOM RESERVATION INFORMATION

CONVENTION DATES: FRIDAY, JUNE 22, SATURDAY, JUNE 23 AND SUNDAY, JUNE 24, 2012

CONVENTION LOCATION: SEA CREST BEACH HOTEL, OLD SILVER BEACH, 350 QUAKER ROAD,  
NORTH FALMOUTH, MA 02556 Tel. # 508-540-9400

<u>ROOM RATES:</u>	<u>OCCUPANCY</u>	<u>1 NIGHT</u>	<u>2 NIGHTS</u>
	SINGLE	\$399.00	\$798.00
	DOUBLE	\$257.00	\$514.00
	TRIPLE	\$217.00	\$434.00

THE ABOVE RATES ARE PER PERSON AND INCLUDE ALL MEALS, TAXES AND GRATUITIES,  
PLUS THE USE OF ALL FACILITIES AT THE SEA CREST BEACH HOTEL.

CHILDREN- AGE 16 YEARS OR YOUNGER STAY FREE IN PARENT'S ROOM.

DELEGATE CREDIT: THE EXECUTIVE BOARD WILL GRANT A CREDIT OF \$514.00 (DOUBLE  
OCCUPANCY) TO ALL DELEGATES STAYING BOTH NIGHTS AT THE SEA CREST BEACH HOTEL.

ROOM RESERVATIONS: MAKE YOUR ROOM RESERVATIONS, NO LATER THAN MAY 21, 2012.  
THEREAFTER, ROOMS WILL BE ON A SPACE AND RATE AVAILABILITY ONLY.

PLEASE MAKE YOUR ROOM RESERVATIONS AS SOON AS POSSIBLE, BY CONTACTING:

HEATHER SHOEMAKER, EXECUTIVE ASSISTANT

CATHOLIC ASSOCIATION OF FORESTERS

182 FORBES RD., SUITE 119

BRAINTREE, MASSACHUSETTS 02184

TELEPHONE: 781-848-8221

TOLL FREE: 1-800-282-CAOF

FACSIMILE: 781-848-0311

EMAIL: HEATHER@CATHOLICFORESTERS.ORG

**\*\*\* WHEN MAKING RESERVATIONS, PLEASE INDICATE ON THE FORM BELOW WITH WHOM  
YOU WILL BE SHARING A ROOM AND ANY SPECIAL ROOM SERVICES YOU MAY REQUIRE \*\*\*  
IF YOU NEED TRANSPORTATION, PLEASE SO INDICATE ON THE FORM BELOW.**

### *132<sup>nd</sup> ANNUAL CONVENTION ROOM RESERVATION REQUEST*

PLEASE RESERVE \_\_\_\_\_ ROOM (S) FOR ME AT THE SEA CREST BEACH HOTEL FOR JUNE 22 & 23, 2012.

MY NAME: \_\_\_\_\_ MY TELEPHONE NUMBER: \_\_\_\_\_

MY ADDRESS: \_\_\_\_\_

MY COURT NAME & NUMBER: \_\_\_\_\_

I WILL BE SHARING MY ROOM WITH \_\_\_\_\_ SPECIAL NEEDS: \_\_\_\_\_

MAIL TO: CAOF, 182 FORBES RD., STE. 119, BRAINTREE, MA 02184-2693

I WILL NEED TRANSPORTATION

