

University Archives and Special Collections  
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University of Massachusetts Boston  
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**MASSACHUSETTS CATHOLIC ORDER OF FORESTERS (MCOF) RECORDS**  
1879-1988

**Accession Number:** 111-11, 120-013

**Repository:** University of Massachusetts Boston. University Archives and Special Collections

**Creator:** Massachusetts Catholic Order of Foresters (MCOF)

**Title:** Massachusetts Catholic Order of Foresters (MCOF) records

**Date [inclusive]:** 1879-1988

**Extent:** 530 linear feet

**Language:** English

**Citation:** Courtesy of the University Archives and Special Collections Department, Joseph P. Healey Library, University of Massachusetts Boston: Massachusetts Catholic Order of Foresters (MCOF) records

**Processing Information:** Partially processed by members of The Irish Ancestral Research Association (TIARA). Finding aid created by Joanne Riley, 2011. Finding aid reviewed by Meghan Bailey, December 2017.

**Conditions on Use and Access:** Access to records is restricted to 72 years after the date of death of the individual. Records 72 years and older may be released to researchers.

**Copyright:** Copyright restrictions may apply.

**PROVENANCE**

The records of the Massachusetts Catholic Order of Foresters (MCOF) were donated to University Archives and Special Collections in the Joseph P. Healey Library at the University of Massachusetts Boston on August 13, 2011 by The Irish Ancestral Research Association (TIARA).

The Massachusetts Catholic Order of Foresters (MCOF) maintained records relating to life insurance policies issued between 1879 and 1987. These records were housed in the administrative offices of the Order, renamed the Catholic Association of Foresters (CAOF) in 1960, until the early twenty-first century. In 2004, the CAOF made plans to sell their building and move to smaller quarters, leaving behind the older MCOF records to be shredded. In 2005, [The Irish Ancestral Research Association \(TIARA\)](#) was granted ownership of the Massachusetts Catholic Order of Foresters (MCOF) records for the purpose of preserving the history of this organization and making it available to researchers.

Over a five year period, TIARA volunteers entered information and performed multiple edits and quality control on the 27,200 entry index. Information entered in the index was transcribed from an index card catalog maintained by the MCOF. Original insurance policies were consulted during the editing process. Researchers may search the index here:

<http://blogs.umb.edu/archives/collections/foresters/recordsearch/>.

## HISTORICAL NOTE

In 1879, a group of Irish immigrants founded the Massachusetts Catholic Order of Foresters (MCOF) to provide life insurance benefits for its members. The Founders of the Order were Dennis F. O'Sullivan, Humphrey H. Sullivan, Florence A. Lawler, Jeremiah J. Sullivan, James Lanigan, Michael Edmonds, Joseph Stewart, Thomas Ray, William Cook, and John McLaughlin. The organization grew from one small group in Boston to branches in cities and towns throughout the state. Local chapters were called "Courts," which were often organized around church parish lines. There were separate men's and women's courts, as well as mixed membership courts. By 1893, the ninety-five Forester Courts spread throughout Massachusetts included several German Courts. Women were admitted to the Foresters in 1894, at a point where the Order had a reserve fund of \$14,152 invested in mortgages and savings banks, 6,800 enrolled members with an average age of 38.01 years, and had paid \$580,000 in mortuary benefits in its prior fourteen years of existence (Source: Golden Jubilee Commemorative book, p. 35.) By 1930, there were 299 courts and approximately 60,000 members of the Foresters in Massachusetts. There was also at least one Court in Rhode Island. The Massachusetts Catholic Order of Foresters was renamed the Catholic Association of Foresters in 1960. The Foresters still exists as a fraternal life insurance society. For more information about the Catholic Association of Foresters, visit their website: <http://catholicforesters.org/>.

Each prospective Forester applying for life insurance coverage completed a multi-page application. The application included personal data, family information, and documented results of a physical examination. Subsequent death benefit disbursements named beneficiaries and included confirmation of death. Any additional correspondence regarding beneficiaries was also included in the Foresters mortuary record. This material reveals a wealth of information about family structure, health, mortality, mobility, and occupations of predominantly Irish immigrants (but also German, French Canadian, Polish and others) and their descendants who settled in Massachusetts.

Obituaries sometimes referred to Foresters membership by using the letters "MCOF" or the word "Foresters" in the death notice text. However, there were several other "Foresters" organizations operating in Massachusetts and other states during the late 1800s and well into the 1900s. Some other organizations were the Ancient Order of Foresters, the Independent Order of Foresters, and the Irish National Foresters. This collection holds only the records of the Massachusetts Catholic Order of Foresters.

According to the book *The Cyclopaedia of Fraternities* by Albert Clark Stevens, published in 1907 by E.B. Treat and Co., the “Knights of St. Rose were originated by members of the Massachusetts Order of Foresters in 1889 and adopted as its second degree. It had a separate insurance beneficiary fund and admitted both men and women to membership.”

### SCOPE AND CONTENT

The bulk of the collection consists of mortuary records that include envelopes, applications, medical exams, MCOF-issued death certificates, beneficiary designations, and receipts of insurance payment. In some instances, state-issued vital records for birth, marriage, or death are included, as well as correspondence. The materials for each Foresters policyholder were placed in a mortuary record envelope and given a number according to the date the policy was paid out.

The collection includes a computerized index of 27,351 entries that identifies MCOF members who died between 1880 and 1935. The index contains about 27,200 entries including multiple entries for women and policyholders who changed Courts. The index covers deaths from October 19, 1880 to December 31, 1935. Researchers may access this searchable, online index of the records from 1879-1935 at

<http://blogs.umb.edu/archives/collections/foresters/recordsearch/>.

The index includes:

- Policyholder’s name (may include maiden name)
- Court information (name, number, and location.) If policyholder belonged to more than one Court, an entry for each Court is included.
- Age at initiation
- Initiation date
- Date of death and note about status of record (whether the mortuary record is missing).

The Mortuary Records have been digitized by the Genealogical Society of Utah (GSU) and digital images of the 16,000 policies of members who died between 1880 and 1935 will eventually be available on [www.familysearch.org](http://www.familysearch.org).

Key biographical data found in mortuary record images may include:

- Name of policyholder
- Name of spouse, maiden name of women
- Names of other family members are included in beneficiary information
- Names of beneficiaries – often other family members
- Some addresses of beneficiaries
- Other life insurance policies held by policyholder
- Age of policyholder on initiation to MCOF

- Birthplace of policyholder
- Occupation of policyholder
- Employer of the policyholder
- Mortality status of policyholder's parents
- Number, sex, and mortality status of policyholder's siblings
- Height and weight of policyholder
- Date and place of death
- Cause of death

In addition to mortuary records, the collection includes non-mortuary records (suspensions and surrenders) as well as commemorative books, hand-written ledgers, and institutional publications created by MCOF, two record books containing meeting minutes of the Knights of St. Rose, and supplementary materials developed by TIARA to organize and promote the collection. Further information on the Knights of St. Rose may be found in the commemorative books published during anniversary years of the MCOF (the 25th anniversary, the 50th anniversary) and may be mentioned in the general minutes of the organization.

### **SERIES OUTLINE**

This collection is arranged in five series, of which series one and two have been further arranged in subseries. The series and subseries arrangement of the records is as follows:

Series I: Mortuary Records (Death Claims); organized numerically in the order that death claim was paid.

Subseries I.A.1: Original Assessment, 1879-1935

Subseries I.A.2: Original Assessment, 1936-1950

Subseries I.B: Original Assessment Adjusted Class, 1942-1988

Subseries I.C: American Experience Class, 1941-1961

Series II: Non-Mortuary Applications; organized chronologically by application date.

Subseries II.A: Cash Surrenders

Subseries II.B: Suspensions

Subseries II.C: Mix (Surrenders & Suspensions)

Subseries II.D: Inactive Life Certificates. Numbering not consecutive with other boxes.

Subseries II.E: Whole Life Cash Surrenders, 1975-1986. Numbering not consecutive with other boxes.

Series III: Commemorative Books; organized chronologically, 1929-2004

Series IV: Ledgers; organized chronologically, 1916-1947

Series V: Miscellaneous Materials circa 1879-2010

Subseries V.A: Print, 1879-1986

Subseries V.B: Artifacts, circa 1879-1999

Subseries V.C: Photographs, circa 1879 to 2010

Series VI: Accession 120-013

## **SERIES DESCRIPTIONS**

### **Series I: Mortuary Records**

The Foresters mortuary records, also known as “death claims,” are numbered consecutively in the order that the death claim was paid out. A few gaps in the numbers indicate that some mortuary records are missing. The death claims were paid out on three different policy types or “classes”: Original Assessment, Original Assessment Adjusted Class, and American Experience Class. The differences between the three classes based on changes in rules and coverage.

#### **Subseries I.A: Original Assessment Class records (OAC) Death Claims**

Arranged numerically by date of payout. This class was phased out with the introduction in the 1940s of the Original Assessment ADJUSTED and the American Experience Classes. Total of OAC boxes = 302.

I. A.1: OAC Death Claims, 1879-1935

I. A.2: OAC Death Claims, 1936-1941

#### **Subseries I.B: Original Assessment Adjusted Class Death Claims**

Arranged numerically by date of payout. Between 1941-1944, the Foresters introduced two new types of policies, the Original Assessment ADJUSTED Class, and the American Experience Class.

#### **Subseries I.C: American Experience Class (AEC) Death Claims**

Arranged numerically by date of payout. This new type of policy was introduced by the Foresters in the early 1940s, along with the Original Assessment Adjusted Class (OAC). Total AEC boxes: 64

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### **Series II: Non-Mortuary Records**

#### **Subseries II.A: Cash Surrenders**

#### **Subseries II.B: Suspensions**

#### **Subseries II.C: Mix (Surrenders and Suspensions)**

#### **Subseries II.D: Inactive Life Certificates**

#### **Subseries II.E: Whole Life Cash Surrenders**

**Scope:** A Cash Surrender includes envelope, application and medical exam, beneficiary designation and payment form. Suspension includes envelope, application and medical exam, beneficiary designation and suspension form. Total Cash Surrender and Suspension boxes: 15 / 15 LF. (Note: Inactive Life Certificates (II.D) and Whole Life Cash

Surrenders (II.E) are under consideration for disposal, since they primarily contain insurance forms and product information as opposed to policyholder information.)

**History:** “Cash Surrenders” and “Suspensions” are categories of application records that do not appear in death claim indexes because they record instances where action was taken before a death claim was made. Some members were suspended when they were unable to make payments on their policies. Other policies were surrendered for the cash value before death. These members’ applications constitute Series II.A, B and C of the collection. There is a card index of some of the boxes in this Subseries; an electronic index was created by TIARA volunteers in fall 2010, and includes name and birthdate for every record, along with an indication of whether that record is also documented on an index card with further information. Access the electronic index here: <http://blogs.umb.edu/archives/collections/foresters/>.

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### **Series III: Anniversary Publications, 1929-2004**

#### **Organization/Arrangement**

Organized by date of publication.

#### **Scope**

A series of soft-bound publications containing budget and statistical reports, historic essays, letters from dignitaries, advertisements, photographs [see Subseries V.C. Photographs], court information, and officer lists of the MCOF.

#### **History**

These published books commemorated both the history and accomplishments of the MCOF and in several cases also the gala event that attended major anniversaries. Commemorative books or booklets were published by the MCOF in celebration of the 50<sup>th</sup> (1929), 60<sup>th</sup> (1939), 75<sup>th</sup> (1954) and 125<sup>th</sup> (2004) anniversaries of the founding of the organization, amendments to the constitution of the high court, undated, and proposed resolutions, circa 1934.

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### **Series IV: Ledgers, 1916-1947**

#### **Organization/Arrangement**

Books organized chronologically by years covered.

#### **Scope**

Ledgers for death claims either by court or by year in a given book. Nine volumes, within which records are organized by date of death. Years covered: 1916-1926, 1920-

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1921, 1924-1925, 1925-1933, 1940-1951, 1945-1946, 1939-1941, 1943-1945, and 1946-1947

**Series V: Miscellaneous, 1879-**

**Subseries V.A: Print, 1879-1986**

Correspondence, court directories copied from MCOF Annual Reports housed (sole copies) at CAF offices, lists, copies of published articles related to the management of the MCOF archive by staff and volunteers of The Irish Ancestral Research Association (TIARA).

Includes bound, typewritten records of “High Standing Committee” meetings and handwritten record books for a few MCOF courts, CDs containing electronic files of record indexes, copies of articles written by TIARA members detailing the history and disposition of the MCOF archive, publicizing the archive, and reporting on members’ research results.

Document case contains eighteen folders that include ritual books, constitution by-laws and rules, premium rates, officer’s handbook, correspondence from James Curley, mortgage deeds, articles, eulogy for Rev. Harry M. O’Conner, meeting cards, auditor’s report, and an invitation. These items date from 1881 to 1986.

Other handwritten record books include two record books containing meeting minutes of the Knights of St. Rose and minutes of Court North Wilbraham, 1888-1894.

*Digitized Publications*

All publications listed below were digitized by the Internet Archive (<http://www.archive.org>) in May 2016. These publications were selected for digitization because they were published prior to 1923, and are thus in the public domain. This list does not represent the entire set of MCOF annual reports and other publications held in this collection. Please contact [library.archives@umb.edu](mailto:library.archives@umb.edu) for reference assistance.

Massachusetts Catholic Order of Foresters High Standing Committee Records, July 1879-May 1881

<https://archive.org/details/massachusettscat1879mass>

Massachusetts Catholic Order of Foresters High Standing Committee Records, April 1882 to July 1887

<https://archive.org/details/massachusettscat1882mass>

Massachusetts Catholic Order of Foresters Annual Reports, 9-13, 1888-1893

<https://archive.org/details/massachusettscat1888mass>

Massachusetts Catholic Order of Foresters Annual Reports, 9-14, 1888-1893

[https://archive.org/details/massachusettsca1888mass\\_0](https://archive.org/details/massachusettsca1888mass_0)

Massachusetts Catholic Order of Foresters Annual Reports, 15-20, 1894-1899

<https://archive.org/details/massachusettscat1894mass>

Massachusetts Catholic Order of Foresters Annual Reports, 1899 to 1902

<https://archive.org/details/massachusettscat1899mass>

Massachusetts Catholic Order of Foresters Annual Reports, 21-25, 1900-04

<https://archive.org/details/massachusettscat1900mass>

Massachusetts Catholic Order of Foresters Annual Reports, 21-25, 1900-1904

[https://archive.org/details/massachusettsca1900mass\\_0](https://archive.org/details/massachusettsca1900mass_0)

Massachusetts Catholic Order of Foresters Annual Reports, 26-29, 1905-1908

<https://archive.org/details/massachusettscat1905mass>

Massachusetts Catholic Order of Foresters Annual Reports, 26-30, 1905-09

[https://archive.org/details/massachusettsca1905mass\\_0](https://archive.org/details/massachusettsca1905mass_0)

Massachusetts Catholic Order of Foresters Annual Reports, 31-35, 1910-14

<https://archive.org/details/massachusettscat1910mass>

Massachusetts Catholic Order of Foresters Annual Reports, 30-34, 1909-1913

<https://archive.org/details/massachusettscat1909mass>

Massachusetts Catholic Order of Foresters Annual Reports, 35-38, 1914-1917

<https://archive.org/details/massachusettscat1914mass>

Massachusetts Catholic Order of Foresters Annual Reports, 39-43, 1918-1922

<https://archive.org/details/massachusettscat1918mass>

Massachusetts Catholic Order of Foresters Annual Report, 1920

<https://archive.org/details/massachusettscat00mass>

Massachusetts Catholic Order of Foresters Annual Report, 1921

[https://archive.org/details/massachusettscat00mass\\_0](https://archive.org/details/massachusettscat00mass_0)

Massachusetts Catholic Order of Foresters Annual Report, 1922

[https://archive.org/details/massachusettscat00mass\\_1](https://archive.org/details/massachusettscat00mass_1)

Book of Forms for the Use of the High and Subordinate Courts of the Massachusetts Catholic Order of Foresters, 1881

<https://archive.org/details/bookofformsforus00mass>

Ritual of the M.C.O.F. [Massachusetts Catholic Order of Foresters], Adopted at the Annual Convention, 1898

<https://archive.org/details/ritualofmcofmass00mass>

Ritual of the Massachusetts Catholic Order of Foresters, [1898]

<https://archive.org/details/ritualofmassachu00mass>

**Subseries V.B: Artifacts, circa 1879-1999**

Boxed artifacts reside in two flat boxes, one card box, and one oversized folder located in Map Drawer: 7-9. Contents include a wooden ballot box with black and white voting balls, gavel, MCOF badges, a small plaque, charters and certificates, and four embossing seal presses from various courts.

**Subseries V.C: Photographs, circa 1879-2010**

Photographs reside in one half document case in media storage, and include three folders of various photographs, two postcards from 3x4 to 8.5x11, and one panoramic sized box containing four panoramic group photographs.

**Series VI: Accession 120-013**

This series consists of twelve unprocessed boxes and three framed items.

**Box: 1**

Massachusetts Catholic Association of Forester's Convention Records bound volumes, paper-back volumes, gavel, 1879-1933

**Box: 2**

Massachusetts Catholic Association of Forester's Convention Records bound volumes, paper-back volumes, 1935-1950

**Box: 3**

Massachusetts Catholic Association of Forester's Convention Records bound volumes, spiral bound volumes, 1951-1964

**Box: 4**

Massachusetts Catholic Association of Forester's Convention Records spiral bound volumes, 1965-1985

**Box: 5**

Massachusetts Catholic Association of Forester's Convention Records spiral bound volumes, 1986-2008

**Box: 6**

Massachusetts Catholic Association of Forester's Convention Verbatim Minutes, Annual Conventions, 1990-2007

Reports and Annual Meetings 1960-1961, 1970-1979, 1980-1985, 1987, 1989, 1994

**Box: 7**

Paymaster machine, undated

**Box: 8**

*CHIPS* newsletters, 1941-1968

Real estate transaction file, parliamentary rules books, by-laws booklets, vintage newsletters, correspondence, and publications, undated

**Box: 9**

CHIPS binder, 1981-2013

Minutes, bound reports, 2011-2018

O'Toole report, 1966

Karl Esser file, 2009

Court Installation Ritual binder, publications, reports, correspondence

**Box: 10**

High Chief Rangers and group photographs and CDs (4 disks), undated

**Box: 11**

Award plaques and trophy, undated

**Box: 12**

Vintage scale, embossing stamps, undated

**Box: 13**

Oversize framed documents and portraits, undated

**Box: 14**

MCOF original assessment class ledger, undated