

100

Club of
Massachusetts

CARING FOR FAMILIES OF FALLEN
POLICE OFFICERS AND FIREFIGHTERS



2024 Annual Report



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Letter from The Board Chairman and President

It is with great pride and gratitude that we present to you the inaugural Annual Report of the 100 Club of Massachusetts. This milestone marks not only a year of dedication to our mission but also a testament to the unwavering generosity and support from people like you—our donors, members, corporate and community partners and first responder agencies—who make our work possible.

For over seven decades, the 100 Club has stood as a pillar of unwavering support for the families of Massachusetts' fallen first responders. Our mission remains steadfast: to provide financial assistance, emotional support, and a sense of community to those who have sacrificed so much for the safety and well-being of our communities. This past year, we extended a record number of financial and other benefits and continued to honor our commitment to the families of the fallen—ensuring they are never alone in their journey.

This report is more than just a collection of numbers and stories; it is a reflection of the incredible impact we have made together. Whether through scholarships for children of fallen heroes, support for families, or the ongoing efforts to honor those who have given their lives in the line of duty, every initiative is a direct result of your kindness and commitment to our mission.

We extend our deepest appreciation to each and every one of you who have stood with us in support of these incredible families. Your generosity fuels our ability to provide comfort and aid in their most challenging times, and for that, we are profoundly grateful.

As we look ahead, we remain committed to strengthening our mission and expanding our support for the families who have made the ultimate sacrifice. With your continued partnership, we know that together, we can make an even greater impact in the years to come.

Thank you for being a part of our mission, our community, and our family.



Joseph F. Abely,
Chairman



Peter H. Smyth,
President

Meet our Executive Director, Tracie Hines

The Hundred Club is thrilled to announce that Tracie Hines has been appointed as the organization's first Executive Director.



Tracie brings more than 30 years of leadership experience in nonprofit management, strategic fundraising, and organizational development, as well as consulting for nonprofit leaders to the role.

"I am truly honored to join the 100 Club of Massachusetts as its first Executive Director. This organization's mission is close to my heart—my husband is a firefighter and my family includes many in law enforcement, so I understand firsthand the sacrifice our first responders and their families make every day. I'm committed to building on the Club's legacy of support and compassion for the families of our fallen heroes and excited to work with the Board of Directors and team of staff, volunteers and supporters, and first responders throughout the state to help elevate the organization's impact and ensure its long-term success."



Honoring Norman Knight

A Tribute to Norman Knight: The Visionary Founder of the 100 Club of Massachusetts, 1924-2024

Norman Knight was a man whose life embodied the values of service, generosity, and humility. As a founding member of the 100 Club of Massachusetts in 1959, alongside Howard Fitzpatrick, Richard Robie, and George Swartz, Mr. Knight dedicated his life to supporting the families of police officers and firefighters who made the ultimate sacrifice. The Club's guiding principle—"We care for those who care for us"—was not just a motto but a mission he lived every day.

Known for his "compassionate iron fist," Mr. Knight never sought recognition for his work. Instead, he focused on delivering comfort, support, and dignity to those facing unimaginable loss. To the widows and children of fallen first responders, he offered not only financial support but emotional connection—he made them feel seen, heard, and never forgotten.

His impact extended far beyond the Club's walls. After the 1994 warehouse fire in Charlestown that claimed Lt. Stephen Minehan's life and severely injured others, Mr. Knight learned Boston lacked a hyperbaric chamber for emergency oxygen therapy. Through his foundation, he made it his mission

to bring Hyperbaric Oxygen Therapy to the city, ensuring future responders would have access to lifesaving treatment.

Mr. Knight also played a pivotal role in establishing the Massachusetts Fallen Firefighters Memorial at the State House. He brought together stakeholders with diplomacy and grace, offering not only financial support but his steady leadership to realize a sacred space where the public can honor the bravery and sacrifice of firefighters.

Whether sitting with grieving families or advising leaders at the highest levels, Mr. Knight remained steadfastly humble and kind. As Boston Fire Commissioner Joe Finn noted, "He was as comfortable and compassionate sitting with a young widow whose life was just turned upside down, as he was advising Presidents of the United States."

Norman Knight's legacy is not just in the institutions he built or the lives he touched—but in the unwavering humanity he showed in every interaction. He will be remembered always, not only for what he did, but for how he made people feel: cared for, supported, and never alone.

How We Help

At the 100 Club, we extend benefits in both line-of-duty deaths and non-line-of-duty deaths. Leveraging a broad network of contacts within the police and fire departments and fraternal organizations across the state, the Hundred Club moves to quickly mobilize benefits to surviving family members. A summary of the benefits for each is below:

Line-of-Duty Deaths

- Initial cash distribution of \$15,000 to the surviving spouse for immediate financial assistance to bridge the gap before benefits commence
- One-time cash disbursement from the James B. Crockett Memorial Fund, an endowed fund that will provide a benefit of \$25,000 each for the spouse and each dependent
- Financial assistance for colleges, universities, trade or vocational schools in the amount of \$4,000 per semester for each dependent
- Payment for personal enrichment programs for children; camps, tutors, dance/music lessons, sports, school activity fees, gym memberships
- Invitations to social events – such as Pops Concerts, Red Sox Games and our annual Holiday Party – that foster community
- Financial assistance for health and wellness programs
- Recognition gifts sent throughout the year, including birthday acknowledgments to the widows.
- Check for \$100 to high school graduate
- Additional benefits on an as-needed basis for individual beneficiary families

Non-Line-of-Duty Deaths

- One-time payment of \$15,000 to the surviving spouse and \$5,000 to each minor child of any active-duty Massachusetts first responder irrespective of the cause of death to bridge the gap before vested benefits commence.



Honor Wall



OFFICER MICHAEL SILVER
Pittsfield Police Department
10/20/2024



FF Sander Schultz
Gloucester Fire Department
3/30/2024



**DEPUTY POLICE CHIEF
GEORGE LABONTE**
Wrentham Police Department
8/12/2024

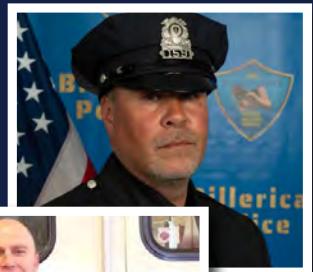


OFFICER PIERCE NORTON
Boston Police
1/11/2024

SGT. SCOTT PATRICK HAYES
Massachusetts State Police
9/14/2024



SGT. IAN TAYLOR
Billerica Police Department
4/26/2024



**FF JUSTIN
POWERS**
Avon Fire
Department
12/24/2024



LIEUTENANT JOSEPH HURLEYS
Boston Fire Department
12/26/2024



FF MATTHEW TROY
Boston Fire Department
6/12/2024



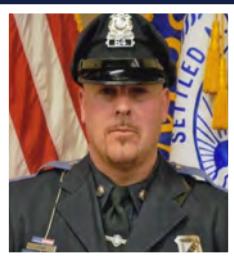
**FF JEFFREY
ALBANESE**
Brockton Fire
Department
12/21/2024



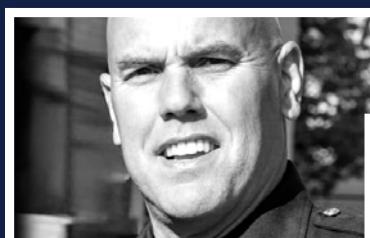
OFFICER BERNARD DOYLE
New Bedford Police Department
5/24/2024



**FF MATTHEW
FORAND**
New Bedford Fire
Department
8/15/2024



**OFFICER
THOMAS LUCAS**
Swampscott Police
Department
2/29/2024



DETECTIVE SCOTT CONLEY
Chelsea Police Department
3/15/2024



OFFICER PAUL TRACEY
12/26/2023
Waltham Police Department



LIEUTENANT SCOTT CARROLL
Malden Police Department
11/3/2024



OFFICER MICHAEL KOMINSKY
6/17/2024
West Bridgewater Police Department

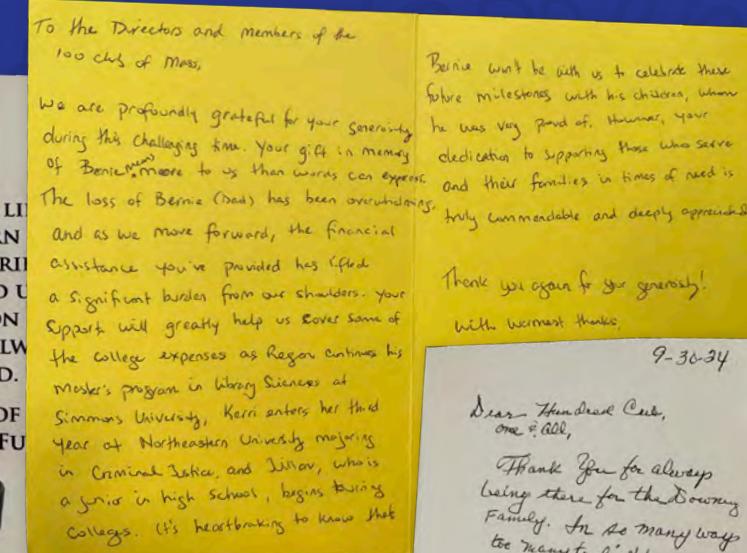
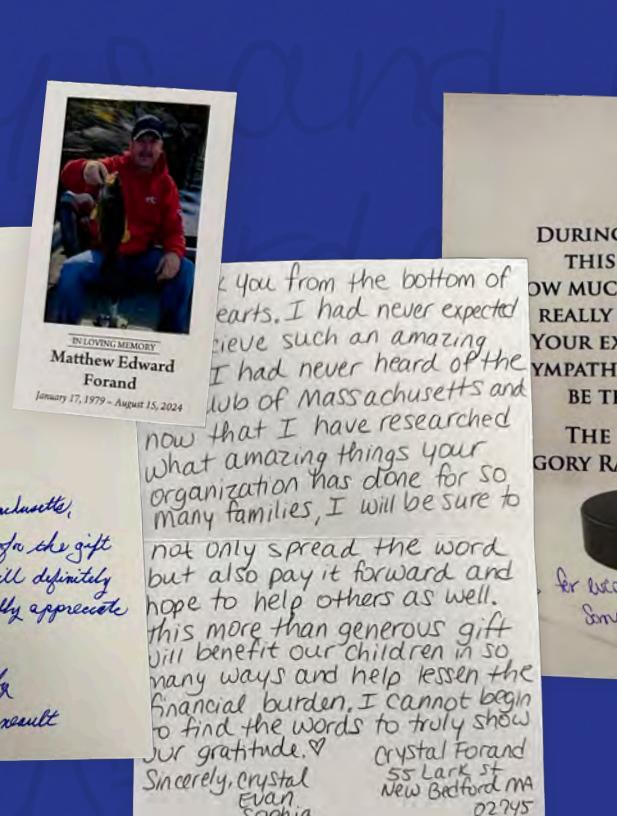
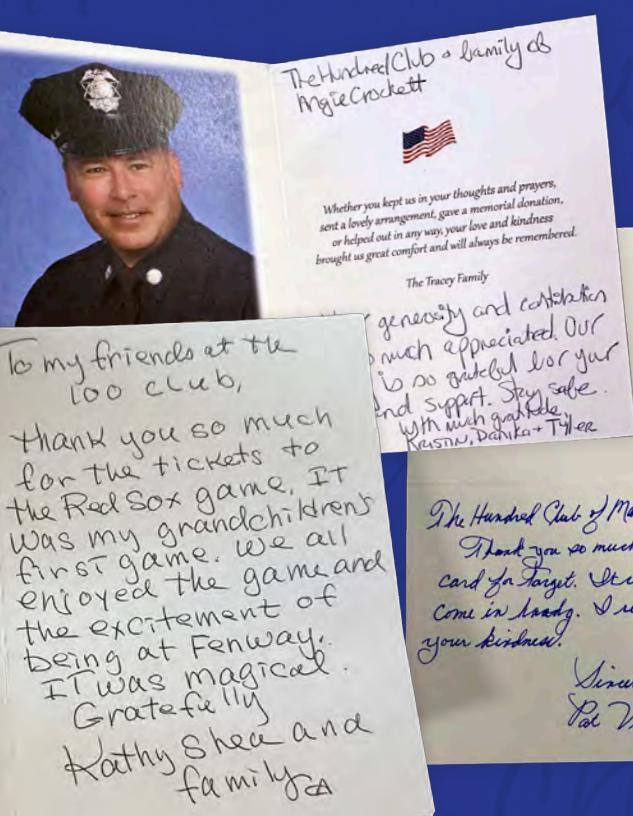


SGT. CHARLES SAINDON
Lawrence Police
2/26/2024

IMPACT: Voices of Resilience and Remembrance

At the heart of the 100 Club of Massachusetts is a commitment to the families of our fallen heroes—those who have given everything in service to their communities. Behind every name, every badge, and every sacrifice is a family left to carry on, facing unimaginable loss with courage and strength.

In this section, we share the voices of those who have felt the profound impact of the 100 Club's support. Their testimonies serve as a powerful reminder of why we exist—to ensure that no family walks this journey alone and that the legacy of their loved ones is forever honored.



Dear Hundred Club,
One & All,

Thank you for always
being there for the Dowling
Family. In so many ways
too many to list!

Breakfast on Saturday
was delicious. Great
food, good company
in a lovely venue!

Love &
Gratitude
Joanne

Holding on, letting go, remembering always

On Thanksgiving night in 2010, 33-year-old firefighter Ken Marshall, Jr. lost his life in the line of duty. A beloved husband, father, and third-generation firefighter, Ken suffered cardiac arrest while driving a fire engine to an emergency call. Despite every effort of fellow firefighters and paramedics, Ken did not survive.

Ken's oldest daughter, Brianna, was only six years old when her dad tragically lost his life. Even at that young age, she knew her dad was a hero—not just because he wore a uniform, but because of the way he made her feel safe, loved, and full of wonder for the world.

He taught her everything—how to ride a bike, how to roller skate, how to fish and hunt, and how to live with a sense of joy and purpose. He was patient when she fell off her quad in the backyard, proud when she tried again, and never far when she needed encouragement. In every moment, big or small, he was right there, teaching her not just skills, but confidence and heart.

Some of her favorite memories are of their family trips to Santa's Village in New Hampshire, where

her dad's playful spirit came to life. He lit up that magical place as much as the lights did. Just as unforgettable were the times she got to ride along with him on fire calls, sitting quietly in the truck, eyes wide with admiration. He made her feel like she was part of something brave and important—because she was with him.

When he passed, her world changed—but her support system didn't falter. Her family was immediately embraced by the brotherhood of the fire service, surrounded by people who had loved and respected her father as deeply as she did. The Hundred Club and that community made sure she, her brother and her mother were never alone.

Today, Brianna is a vibrant 20-year-old pre-med student at Massachusetts College of Pharmacy and Health Sciences, and receives scholarship dollars from the 100 Club every semester to help with her expenses. Brianna carries every lesson, every memory, and every ounce of love he gave her. In the way she lives, in the strength she holds, and in the joy she still finds in the little things—just as he taught her.





Rich MacKinnon, President, Professional Fire Fighters of Massachusetts (PFFM)

Rich MacKinnon, President of the Professional Fire Fighters of Massachusetts, has seen the toll that active-duty deaths take on families—not just emotionally, but in the sudden wave of uncertainty that follows. In those moments, he says, the 100 Club becomes a lifeline.

"The Club doesn't wait," he often shares. "There's no red tape. No forms. No delays. When a firefighter's family is facing the worst day of their lives, the 100 Club is already there."

According to MacKinnon, one of the most impactful things the Club does is deliver immediate financial support—often within hours. That gesture is far more than a check. It's a clear message: "You are not alone. We are with you."

For families caught in the chaos of grief, that support provides space to breathe. It helps them focus on mourning and honoring their loved one, without the added burden of financial strain. MacKinnon has witnessed how deeply that immediate assistance is felt, and how powerfully it reinforces the strength of the firefighting community.

"The 100 Club doesn't just offer help," he says. "They offer hope. And sometimes, in those darkest moments, that's exactly what families need most."

2024 By the Numbers

Since inception, the Club has provided **over \$20 million in benefits to almost 1,800 families** of fallen heroes.

2024 was a historic year for the Hundred Club, filled with both triumphs and challenges. Thanks to your support, we were able to make a record-breaking impact, standing by the families of our fallen heroes during their most difficult moments. This past year, we supported more families than ever before, honoring the memory of those who made the ultimate sacrifice.

In 2024, there were three line-of-duty deaths and 16 active-duty non-line-of-duty deaths due to suicide, cancer, cardiac events, and brain hemorrhage. We will never forget these brave individuals, and we are committed to ensuring their legacies live on.

With your help, we provided:

\$585,000

in immediate cash benefits to families—far surpassing our previous record of \$455,000 in 2022



\$25,000

in personal enrichment reimbursements for 13 dependents



\$76,000

in scholarships for 11 dependents



\$98,000

in funding for community and social events, including the Red Sox game, Pops, our Holiday Party, and more



\$20,000

in gifts and remembrances, ensuring families feel supported beyond financial aid



These numbers represent more than just financial assistance—they are a promise that we will always stand by the families of our fallen heroes. None of this would be possible without you and your support of our mission.



The 100 Club of Massachusetts is deeply grateful for its continued partnership with the Boston Bruins Foundation through the annual BFit Challenge. This remarkable event unites first responders, military personnel, and supporters from across the region in a powerful show of strength, solidarity, and community spirit. As a proud beneficiary, the 100 Club receives essential support that enables us to carry out our mission of standing beside the families of our fallen heroes. We are honored to be part of an event that not only raises critical funds but also pays meaningful tribute to the courage and sacrifice of those who serve. Our heartfelt thanks go to the Bruins Foundation, the participants, and the entire BFit community for their unwavering commitment and generosity.

"The Boston Bruins Foundation is proud to partner with the 100 Club in support of all first responders. As an original partner in our BFit challenge, we are proud to have helped them generate over \$1 million in the last nine years and look forward to partnering with them for years to come."

Bob Sweeney, President, Boston Bruins Foundation



How You Can Help

The mission of the 100 Club of Massachusetts is made possible by the generosity and commitment of individuals, businesses, and organizations that believe in honoring and supporting the families of our fallen heroes. There are many meaningful ways to contribute to our work and ensure that the families of police officers and firefighters who have made the ultimate sacrifice receive the assistance and recognition they deserve.



Become a Member

Joining the 100 Club as a member is one of the most impactful ways to show your support. Membership provides an opportunity to stand in solidarity with the families of our fallen first responders, ensuring they receive financial aid, scholarships, and emotional support. Members become part of a compassionate network dedicated to making a lasting difference in the lives of those who have lost a loved one in the line of duty. Members receive a membership card and decal.

Sponsorship Opportunities

Businesses and organizations can demonstrate their commitment to first responders and their families by becoming corporate sponsors. Sponsorships help fund essential programs, family support services, and special events that honor the memory of fallen heroes. Through event sponsorships, annual partnerships, or specific program funding, corporate partners play a critical role in strengthening our mission.

Scholarship Fund Contributions

Education is a powerful tool for the future, and the 100 Club is proud to provide scholarships to the children and spouses of fallen heroes. By contributing to our scholarship fund, you help ensure that these families have the opportunity to pursue higher education and achieve their dreams, even in the face of tragedy.

Make a Donation

Every donation, no matter the size, has a direct and meaningful impact. Contributions help fund immediate financial assistance to families, wellness and support programs, and ongoing initiatives that honor the legacy of Massachusetts' fallen first responders. One-time donations, monthly giving, and planned gifts all help sustain our mission for years to come.

[Make a Donation](#)

Honoring a Legacy of Loyalty: Celebrating Our Longtime Members

For over half a century, The Hundred Club has stood as a steadfast promise—a **quiet vow to never forget** the families of those who gave everything in service to others. That promise has only been possible because of the unwavering commitment of our members.

This year, we pause to honor the remarkable group among us: **those who have been with The Hundred Club for 10, 20 or even 50 years or more**. Your dedication is not just a marker of time—it's a symbol of enduring compassion, quiet generosity, and belief in something bigger than ourselves.

You have stood by us through decades of change, through tragedy and triumph. You have helped ensure that every fallen hero's family is reminded they are not alone. **Your loyalty has built a legacy of care, courage, and community**. We are humbled by your steadfast support and deeply grateful for your role in keeping the mission alive.

With deepest thanks and admiration,
We honor you.



TO BEGIN YOUR JOURNEY AS A MEMBER, please scan the QR code or [click here](#) to take your place among those we count on—year after year—to help us stand beside the families of the fallen when they need us most.

Corporate Support: A New Chapter of Generosity

This year, the 100 Club proudly launched a new chapter in our mission with the support of generous corporate sponsors who are stepping up to stand behind the families of fallen first responders. Led by Needham Bank, Boch Enterprises, Cashman Development, The Davis Companies, and John Guilfoil Public Relations, this growing coalition of businesses recognizes that the safety and strength of our communities depend on those who serve—and that their families deserve unwavering support when tragedy strikes.

"Needham Bank is proud to pave the way as the first Lifeline Sponsor of The 100 Club of Massachusetts. We want to ensure our community never forgets the sacrifices these men and women make when they answer the call of duty. **Their bravery ensures our safety, and we are honored to be a lifeline** for the families of those who make the ultimate sacrifice,"

Joseph Campanelli, President & CEO, Needham Bank



"We were thrilled to step up and recognize that businesses big and small benefit from the police and firefighters who answer the call when the unexpected occurs,"

Jay Cashman, Founder and Chairman of the Board of Cashman Industries



"The brave men and women who put their lives on the line and whose families pay the ultimate sacrifice, deserve the support of the business community. **They answer the call when not only we are in trouble but our employees, our communities, our friends**"

Ernie Boch, Jr.

"My business works directly within the first responder community. We see the hell their families and friends endure on the job and are **proud to be one of the businesses kicking-off a sponsorship effort** on such an important day for our bravest and finest,"

John Guilfoil, John Guilfoil Public Relations



Board of Directors

The 100 Club is guided by a dedicated Board of Directors whose commitment, leadership, and integrity ensure that our mission remains focused and our impact strong. Their stewardship allows us to provide immediate and lasting support to the families of fallen firefighters and police officers across Massachusetts. We are deeply grateful for their service and continued dedication to those who serve and protect.



Club Officers

Peter H. Smyth
President

Joseph F. Abely
Chairman & Treasurer

Henry Sullivan
Clerk

Board of Directors

Joseph F. Abely
*Executive Consultant with Club
Benchmarking*

John T. Andreoli, MBA, CPCU, LIA
Sullivan Group President & CEO

Jay Calnan
J. Calnan and Associates

Joseph P. Campanelli
Chief Executive Officer, Needham Bank

C. Richard Carlson
Financial Advisor

General (ret.) Joseph C. Carter
Massachusetts National Guard

Daniel F. Conley
Senior Advisor, ML Strategies

Joseph E. Finn
*Former Boston Fire Department
Commissioner*

N. Scott Knight
*Executive Director, Broadcasters
Foundation of America*

Sean McGrath
Stonegate LLC

Carol Sawyer Parks
Sawyer Enterprises

Kevin C. Phelan
Co-Chairman, Colliers International

Peter H. Smyth
*Broadcasting Executive,
Greater Media, Inc.*

Henry Sullivan
Mintz Law

Clayton Turnbull
*Chief Executive Officer,
The Baldwin Group*

Emeritus Directors
John Lynch
Owen Lynch



The Hundred Club of Mass., Inc. is a 501(c)(3) charitable organization that was incorporated in Massachusetts in 1959.

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