

Established in Philadelphia, March 17, 1771

247th Annual St. Patrick's Day Celebration Saturday, March 10th, 2018

> Aronimink Golf Club Newtown Square, PA

ENTERTAINMENT The Rich Posmontier Music Ensemble Emerald Society Pipe Band



The President's Corner

The past three years I've been honored to serve as the Society's President and would like to take this opportunity to express my appreciation to the other officers, directors, committee chairs and friends that have made our accomplishments possible.

I thank all the Society's members and sponsors for their continued support. To Alanna Barry McCloskey, for her creative talents in website and communications assistance. My most grateful appreciation to my wife, Kathleen, for her patient, willing support.

2018 is a transitional year for the Society's Officers and Directors.

Highlights during the past three years:

- Inducted 128 new members into the Society.
- Extensive revisions to our Bylaws eliminating outdated procedures.
- Reduced excessive overhead expenses by half.
- Bylaw change establishing a Fundraising Committee to be a Standing Committee of the Society.
- Established a policy of distributing 100% of funds raised or donations received back into supporting worthy charities within the year.

- Initiated the transfer of our 247 years of historical records onto the Digital Library at Villanova University for public access.
- Bylaw change that after 245 years of a male only society we changed our structure to welcome women into the Society as full members.
- Over the past three years, the Society has taken our scholarship endowments starting from 1 endowment under \$100,000 in value to a total level of 14 fully funded endowments exceeding \$1,000,000.
- The Charitable Grants issued from 2015 to 2018 represent more funds issued to worthy charities in the recent three years than had been issued cumulatively in the past 35 years. [this is not a judgment of the past, it's a vision for what the future can bring!]
- The success of these accomplishments would not have been possible but for a dedicated group of board members committed to accomplishing the Society's mission.

Our incoming President, Kevin Maloney along with his administration, will continue in guiding us in fulfilling the Society's mission. We are extremely fortunate to have Kevin leading the Society as our new President.

Sincerely, Joseph P. Heenan Retiring President

BOARD OF MANAGEMENT

OFFICERS

(March 2016-March 2018)

Joseph P. Heenan President

Kevin J. Maginnis, Esq Vice President

> John C. Heenan Treasurer

Russell W. Wylie Secretary

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> General Counsels* Mark Ryan, Esq. Davis Lee Wright, Esq.

Benevolence/Scholarship Committee Chair* Charles Lentz, Jr., E.D.

> Membership Committee Chair* Reverend Dr. J. Francis Watson

Society Chaplain* Reverend Dr. J. Francis Watson

*Non-voting Positions

BOARD OF MANAGEMENT

OFFICERS

(March 2018-March 2020)

Kevin M. Maloney President

Michael F. Maloney Vice President

> Ted Powell Treasurer

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DIRECTORS

Kevin J. Maginnis Esq. Bernard E. Kueny, III Esq Theresa Flannigan Murtagh Esq Susan P. O'Donnell Esq. John C. Heenan Francis P. O'Donnell Jr. Brendan P. Gallagher

> General Counsels* Mark Ryan, Esq. Davis Lee Wright, Esq.

Benevolence/Scholarship Committee Chair* Michael F. Maloney

> Membership Committee Chair* Reverend Dr. J. Francis Watson

Society Chaplain* Reverend Dr. J. Francis Watson Sister Marguerite O'Beirne, OSF

*Non-voting Positions

PROGRAM

WELCOME Joseph P. Heenan, President

INTRODUCTION & TOASTMASTER Joseph P. Heenan, President and Russell W. Wylie, Secretary

> **INVOCATION** Rev. Dr. J. Francis Watson

I GCUIMHNE (NECROLOGY)

Russell W. Wylie, Secretary

TRADITIONAL TOASTS

"To the Immortal Memory of Saint Patrick" "To the Immortal Memory of George Washington" "To the Immortal Memory of the Founders of the Friendly Sons" "To Ireland" "To the United States of America"

DINNER

KEYNOTE SPEAKER

General John F. Kelly, USMC White House Chief of Staff

GUEST SPEAKERS

Gerard P. Cuddy President & Chief Executive Officer Beneficial Bank

Minister David P. Stanton Minister of State at the Department of Justice and Equality

DANCING

The Rich Posmontier Music Ensemble



GUESTS OF HONOR

General John F. Kelly, USMC White House Chief of Staff

Gerard P. Cuddy President & Chief Executive Officer Beneficial Bank

DISTINGUISHED GUESTS

Minister David P. Stanton Ireland's Minister of State at the Department of Justice and Equality

> **Ciarán Madden** Consul General of Ireland in New York

Anna McGillicuddy Deputy Consul General of Ireland in New York

> **William F. Lewis** Past President The Welsh Society of Philadelphia

Anton Michels President The German Society of Pennsylvania

C. Kenneth Leith President The St. Andrew's Society of Philadelphia

George I. Tyndall, Jr. President Society of the Sons of St. George of Philadelphia

The Friendly Sons of St. Patrick Guest of Honor and Keynote Speaker

GENERAL JOHN F. KELLY USMC White House Chief of Staff



JOHN F. KELLY (BORN May 11th, 1950) has dedicated his life to serving our nation and is currently serving as White House Chief of Staff for President Donald Trump.

John Kelly is a retired United States Marine Corps General and the former commander of United States Southern Command. He had previously served as the commanding general of the Multi-National Force West in Iraq in 2007 and 2008.

General Kelly was born in Boston, Massachusetts into an Irish Catholic family and grew up in the Brighton neighborhood of Boston and remains quite proud of his Irish heritage. He served in the United States Merchant Marine, where he says, "my first time overseas was taking 10,000 tons of beer to Vietnam".

He enlisted into the Marine Corps in 1970; was discharged from active duty as a sergeant in 1972 after serving in infantry company with the 2nd Marine Division, Camp Lejeune, North Carolina.

He was commissioned on December 27, 1975, as a second lieutenant via Officers Candidate School. In 1976 he graduated from the University of Massachusetts, in 1984 received his Master's Degree in National Security Affairs from Georgetown and in 1995, a Master of Science in Strategic Studies.

Continuing his Marine Corps Service through a number of assignments in 1999, General Kelly transferred to joint duty and served as special assistant to the Supreme Allied Commander, Europe. In 2002 General Kelly again served with the 1st Marine Division as assistant division commander. Much of John Kelly's two year assignment was spent deployed in Iraq. In March 2003, while in Iraq, then Colonel Kelly was promoted to Brigadier General, which was the first known promotion of a Marine Corps Colonel in an active combat zone since that of another First Marine Division assistant division commander, Chesty Puller, in January 1951.

In April 2003, General Kelly took command of the newly formed Task Force Tripoli and drove it north from Baghdad into Samarra and Tikrit. General Kelly also served as Military Assistant to Secretary of Defense Leon Panetta and was subsequently nominated and confirmed for General.

In December 2016, General Kelly was called on to head the Department of Homeland Security and in July of 2017 President Trump appointed General Kelly to the post of White House Chief of Staff.

General Kelly has been married to his wife Karen since 1976. They have had three children: Robert, John Jr., and Kathleen.

In 2010, John and Karen Kelly's 29 year old son, First Lieutenant Robert Kelly, was killed while leading a platoon of Marines on a patrol in Sangin, Afghanistan. Lt. Kelly was a former enlisted Marine and on his third combat tour, and first tour as a U.S. Marine Corps infantry officer. Their other son, John Jr. is a Marine Corps Major and their daughter Kathleen serves the country with a non-profit.

The Friendly Sons of St. Patrick Guest of Honor and Keynote Speaker

GERARD P. CUDDY President & Chief Executive Officer Beneficial Bank



Gerard Cuddy joined Beneficial Bank in 2006 and was named President and CEO in January 2007. During his tenure, Gerard has led dynamic growth and transformed the bank's corporate culture. Gerard and his team led Beneficial in its two step stock offering, converting from a mutual holding company to a fully public bank. He and his team also have completed four major acquisitions (Farmer's & Mechanics Bank, CLA Insurance Company, SEF Financial, and Conestoga Bancorp). Under his leadership, the bank has focused on its mission as an education company, providing the bank's customers with the tools and knowledge to help them do the right thing financially.

Gerard is a 35-year veteran of the financial services industry, and has held a range of senior management roles over the course of his career. He has experience in investment, private, and commercial banking having served as the Senior Loan Officer for Commercial Lending at Commerce Bank and the Regional Managing Director for Fleet/Bank of America private banking operations in Pennsylvania, Southern New Jersey and Delaware. Additionally, he served in various senior management positions with First Union National Bank and Citigroup in the metro Philadelphia region. He has been profiled and quoted in American Banker, The New York Times, The Philadelphia Inquirer and The Huffington Post.

Committed to improving the communities that the Beneficial serves, Gerard is a past board member of the Foreign Policy Research Institute, the Franklin Institute, the Police Athletic League, the Archdiocese of Philadelphia, the Philadelphia Orchestra, the Union League of Philadelphia, St. Cyril's School, and the Federal Reserve Bank of Philadelphia Community Depository Institution Advisory Council. He is the recipient of many awards including the La Salle University's Leadership Award, the Rutgers University Leadership Award, and the Distinguished Catholic Graduate Award from Monsignor Bonner High School. He is a recipient of the American Catholic Historical Society's Barry Award, which recognizes those who have contributed to the community while distinguishing themselves in their field.

Gerard holds his Bachelor of Arts degree in Economics from Villanova University and earned his Masters of Business Administration from St. Joseph's University in Philadelphia. He and his family reside in Rosemont, Pennsylvania.

About Beneficial Bank

Founded in 1853, Beneficial Bank is the oldest and largest bank headquartered in Philadelphia. It is a community-based, full-service financial services company that has served individuals and businesses in the Delaware Valley for over 160 years. With 60+ offices in the greater Philadelphia and South Jersey regions and \$5.9 billion in assets, Beneficial offers a full array of financial products that includes commercial, consumer, SBA, leasing and real estate lending, insurance and wealth management. Visit www.thebeneficial.com for more information.

NECROLOGY

Every year, as part of our tradition, we pay tribute to our fellow members who are no longer with us. Tonight we pause to remember those whose deaths we learned about this past year

Henry C. Conroy

The smiles, the tears of boyhood's years, The words of love then spoken, The eyes that shone, now dimm'd and gone The cheerful hearts now broken



Thank you to all our 2017 Annual Appeal supporters! \$202,500 Raised

St. Patrick Guardian - \$5,000+

Joseph P. & Kathleen Heenan Joseph P. Heenan Family Foundation PECO Kevin J. Maginnis Ten November Management Craig & April Adams John & Bernadette Heenan Villanova Irish Studies Program

Irish Platinum - \$1,000-4,999

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Shannon Silver - \$250-749

Arcadia University Cabrini University Camphill Special Schools Charles Cunningham Creative Financial Daniel I. Murphy Daniel L. Rubini Daniel I. Murphy David A. Metzler Dr. Kathleen Owens Francis A and Susan W O'Donnell Gwynedd Mercy University James McHugh Jennifer E. Watson Joan Rubini John R. McGovern Joseph Finnerty Joseph M. Wolff Kate Pawlowski Kenneth M. DeTreux OR Kieran Mahan

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Thank you to all our 2017 Annual Appeal supporters! \$202,500 Raised

Irish Brigade Bronze - \$50-249

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Congratulations to Our 2017 Grant and Scholarship Awardees

Member sponsored Funding to Camphill Special School Endowed Scholarship fund. \$100,000 member pledged, balance remaining at end of 2017 \$25,000. Balance of pledge scheduled for payment in January 2018.	\$75,000
Temple University Scholarship Endowment	\$50,000
Villanova University School of Nursing Scholarship Endowment addition to existing Society endowment.	\$25,000
Villanova University ROTC Program Scholarship Endowment addition to existing Society endowment.	\$25,000
Neumann University Scholarship Endowment.	\$25,000
Rosemont College Scholarship Endowment.	\$25,000
Arcadia University Scholarship Endowment	\$25,000
Villanova University Scholarship Endowment addition to existing endowment * funded by Villanova University	\$20,000
Chestnut Hill College Scholarship Endowment	\$15,000
Villanova University Scholarship Endowment addition to existing endowment.	\$10,000
Neumann University Scholarship Endowment addition to existing endowment	\$10,000
St. Joseph's University Scholarship Endowment addition to existing endowment	\$5,000
Little Sisters of the Poor.	\$3,000
Rosemont College Scholarship Endowment addition to existing endowment	\$2,000
Immaculata University Scholarship Endowment addition to existing endowment	\$2,000
Cabrini University Scholarship Endowment addition to existing endowment	\$2,000
Duffy's Cut Project	\$1,900
St. Patrick's Day Observance Association.	\$1,000

174 Trust.	\$1,000
Irish Immigration Center.	\$1,000
Bishop Dominano School for Special Education Students.	\$1,000
69th PA Civil War Reenactment Group.	\$1,000
Shamrock Reins A charitable group that serves First Responder	rs and veterans. \$1,000
Higgins Family scholarship assistance	\$1,000
Chernobyl Children International Program	\$750
Ivins Outreach Center	\$550
St. John's Hospice.	\$500
Mercy Hospice.	\$500
Philadelphia Ceili Group Festival of Irish Music and Dance.	\$500
Ambassador Barbara Jones Reception Sponsorship	\$500
Donation to The Kevin Neary Special Needs Trust.	\$500
The Mayo Association of Philadelphia.	\$100
The Donegal Association of Philadelphia.	\$100
TOTALS To Date	\$331,900
FSSP Endowed Scholarship Fund with SJU awarded 3,850 for the 2016-17 academic year.	\$3,850 Awarded Through SJU.
FSSP Endowed Scholarship Fund with Villanova University awarded for the 2016-17 year	\$4,500 (projected) Awarded through VU.
2017 Total Grants Funded	\$340,250

Congratulations to Our 2018 Grant and Scholarship Awardees

Member sponsored Funding to Camphill Special School Endowed Scholarship fund. \$100,000 member pledged,	
balance remaining at end of 2017	\$25,000
Balance of pledge has been paid early and in full January 2018.	\$25,000
Villanova University Scholarship Endowment addition to Society Endowmer	nts \$7,000
Villanova University Scholarship Endowment Member issued Grant.	\$125,000
Gywneed Mercy University Endowment addition to Society Endowments.	\$6,000
Camphill Special School Scholarship Endowment addition to Society Endowments.	\$30,000
St. Joseph's University Scholarship Endowment addition to Society Endowments.	\$15,000
Chestnut Hill College Endowment addition to Society Endowments.	\$5,000
Neumann University Scholarship Endowment addition to Society Endowments.	\$30,000
Arcadia University Endowment addition to Society Endowments.	\$5,000
Temple University Endowment addition to Society Endowments.	\$5,000
Rosemont College Scholarship Endowment addition to Society Endowments.	\$10,000
Immaculata University Scholarship Endowment addition to Society Endowments.	\$10,000
Cabrini University Scholarship Endowment addition to Society Endowments.	\$10,000
Little Sisters of the Poor.	\$3,000
Duffy's Cut Project	\$1,500
Mercy Hospice	\$1,000

St. Patrick's Day Observance Association.	\$1,000
174 Trust.	\$1,000
Irish Immigration Center.	\$1,000
Shamrock Reins—A charitable group that serves First Responders and veterans.	\$1,000
Ivins Outreach Center	\$500
St. John's Hospice.	\$500
Philadelphia Ceili Group Festival of Irish Music and Dance.	\$500
Donation to The Kevin Neary Special Needs Trust.	\$500
Irish Radio Fundraiser	\$200
The Mayo Association of Philadelphia.	\$100
The Donegal Association of Philadelphia.	\$100
2018 To be Determined	\$5,100
Approved Total	\$300,000
FSSP Endowed Scholarship Funds - Universities awarded for the 2017-18 year	\$26,000 (projected) Awarded through Universities
2018 Total Grants Funded	\$326,000



SECRETARY'S ANNUAL REPORT TO FSSP MEMBERSHIP MARCH 10, 2018

I am pleased to have the opportunity to provide the annual report to the membership of The Friendly Sons of St. Patrick of the general condition of the Society under the administration led by President Joseph P. Heenan.

On June 17, 2015, a Special Meeting was held at the Springfield Country Club for the election of new officers. The Special Meeting was followed by a General Meeting which was presided over by newly elected President Heenan who opened the Quarterly General Meeting greeting the members present and emphasizing a renewed focus on liberty and charity for the Society. The new president proposed a bylaw amendment which would "open the Society up to a more inclusive environment by not excluding women into the Society as full members." The next Quarterly General Meeting was held on September 17, 2015 where the decision to allow female membership was endorsed by an overwhelming majority of 90% of the members voting on this bylaw change at the meeting.

The 2016 Gala Dinner marked a historic meeting on the evening of March 12, 2016 when full membership in the Society was officially opened to women for the first time in the 245-year existence of the Friendly Sons of St. Patrick. Her Excellency Anne Anderson, Ambassador of Ireland to the United States, become the First Female Adopted Member of the Society following in history General George Washington who became the Society's First (Male) Adopted Member on December 18, 1781. The 2016 Gala Dinner set a new precedent of generating a healthy profit, which was an impressive achievement following many years in which the Annual St. Patrick's Day Dinner had consistently generated a net loss.

From the outset, President Heenan targeted the key components of Membership, Fundraising, and Benevolence for a vital Society. As each subsequent year progressed for the new administration, these three principles were supported by the able group of officers and board members assembled to serve the benevolent pursuits of the Society.

The 2017 Gala Dinner scheduled on March 11, 2017 at Aronimink Golf Club exceeded the impressive achievements of the prior year's Gala in many ways. It was a historic meeting which featured PECO President & CEO Craig L. Adams as the Guest of Honor and Guest Speaker. Irish Ambassador Anne Anderson graced the Gala with her presence a second year, and Mr. Adams was joined by Taoiseach Enda Kenny, Prime Minister of Ireland, and NY Consul General Barbara Jones in becoming Honorary Members in our historic Society that evening. The 2017 Gala Dinner was sold out more than a month ahead of time and made an even larger profit than the prior year's event.

A truly astonishing accomplishment by the administration led by President Heenan is its expansive establishment of Scholarship Endowment Programs at Philadelphia areas schools, colleges, and universities. Launching from a springboard of a single scholarship endowment established by the Society many years ago at St. Joseph's University, the Society's Board of Management following the guidance of President Heenan initiated an aggressive donation program, taking our Society's scholarship endowments from under \$100,000 to creating 13 additional fully funded scholarship endowments valued at over \$1,000,000. These scholarship endowments, lasting in perpetuity, will allow for yearly assistance to needy students the opportunity of studying in Ireland, and one endowment established for children and youth with developmental disabilities the ability to attend a highly accredited school designed for their needs. The numerous improvements to the Society's website was one of the subjects of my Annual Report to the FSSP Membership last year. I can proudly state that all these improvements continue to be active and the source of updates concerning the dynamic progress being made by the Society to achieve both its benevolent mission and commitment of transparency to the membership. Email blasts continue to be regularly sent to the membership with updated information about events, fundraising, and benevolent donations made by the Society. A new link has been added connecting to the Digital Library at Villanova University where the archival records of the Society are in the process of being digitized for public access to a wide range of historic records.

The 2018 Gala Dinner scheduled on March 10, 2018 at Aronimink Golf Club has again exceeded the impressive achievements of the prior year's Gala. There are two Guests of Honor and Guest Speakers featured at this year's event: General John F. Kelly, White House Chief of Staff, and Gerard P. Cuddy, President and CEO of Beneficial Bank. The 2018 Gala Dinner was sold out more than four months ahead of time and is anticipated to make an even larger profit than the prior year's event.

The advancement of the important charitable work of the Society would not be possible without the hard work and cooperation of the Officers, Board of Management, Counselors, and Committee Chairs the Friendly Sons of St. Patrick. I would like to take this final opportunity to acknowledge and thank each of these individuals for their dedication to the ideals that have been the foundation of the work of The Society of The Friendly Sons of St. Patrick for the Relief of Emigrants from Ireland for the past 247 years as follows: President and Chairperson of the Fundraising Committee Joseph P. Heenan-the person whose vision and focus is a primary reason for the many achievements of the Society in a brief period of only about two and a half years; Vice President and Chairperson of the Dinner Committee Kevin J. Maginnis, Esq.-who scheduled and planned each of the recent phenomenally successful Gala Dinners; Treasurer John C. Heenan-who has been an ardent supporter of the Society's benevolent programs and dependably maintained accurate financial records for our charitable organization; Director Thomas P. Jordan Jr.; Director Bernard E. Kueny III, Esq.; Director Ted Powell; Director David M. Stewart; Director and Chairperson of the Auditing Committee Martin L. Ward, CPA; Director William E. Watson, Ph.D.; Director Edward J. Wilbraham, Esq.; Counselor Mark Ryan, Esq.; Counselor Davis Lee Wright, Esq.; Chairperson of the Benevolence/ Scholarship Committee Charles W. Lentz Jr., Doctor of Education; and, Chairperson of the Membership Committee Rev. J. Francis Watson, Ph.D.

I would also like to express sincere appreciation to each and every one of the Society's members as important celebrants and participants in our Society's historic benevolent mission. Thank you.

Russell W. Wylie Secretary, Friendly Sons of St. Patrick



The Friendly Sons of St. Patrick Thank Our Sponsors for Their Generous Support

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The Joseph P Heenan Family extends our appreciation to the Society's honorees General John F. Kelly, White House Chief of Staff, and Gerard P. Cuddy, President and CEO of Beneficial Bank, for their personal examples of leadership and self-sacrifice while achieving the work they have done on behalf of our country and our community.



MEDAL OF THE SOCIETY OF THE FRIENDLY SONS OF SAINT PATRICK

On the right Hibernia — on the left America — in the center Liberty joining the hands of Hibernia and America, represented by the usual figures of a female supported by a Harp for Hibernia — an Indian with his guiver on his back, and his bow slung, for America — underneath Unite. On the reverse, St. Patrick trampling on a snake — a cross in his hand dressed in Pontificahbus, — the motto "Hier."

These devices, designed some years before the Revolution, were certainly ominous, if not prophetic, — The Goddess of Liberty" joining the hands of Hibernia and America, with the superscription, "Unite," was sufficiently significant, considering that the effect of that union powerfully promoted the subsequent dismemberment of the British Empire, and the establishment of the liberty and independence of America. The motto Hier, or, without the aspirate, Iar, In the Celtic Language, signifies "West," — and from it came the name of the country Ere, Erin, or Ireland; and Ierna, aspirated Hibernia. But the word "Hier" had in it a duplicate and equivocal signification; peculiarly appropriate as the motto of a society whose object was to "Unite," in fellowship, the sons of the little Isle of the "West," with those of the great continent of the "West."

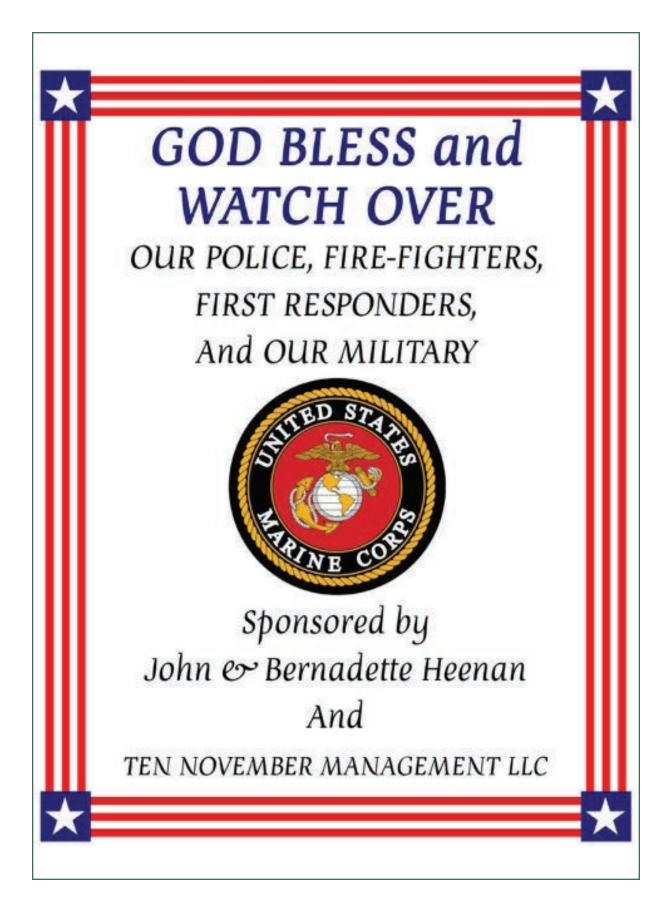
Description and artwork from the book titled "The Friendly Sons of St. Patrick" by Thomas A. Daly 1920



The Society of The Friendly Sons of St. Patrick for The Relief of Emigrants from Ireland Organized March 17, 1771 Philadelphia, Pennsylvania

The Board of Managers express our sincere appreciation and gratitude to those Past Presidents of the Society that have continued to support the Society's Mission through their participation and support in the Society Annual Appeals.

2015-2018
2010-2011
2008-2010
2006-2008
2002-2004
2000-2002
1994-1996
1988-1990





Haverford Hotel Partners and William B. McNamara are proud to support The Friendly Sons of Saint Patrick and their 247th Annual St. Patrick's Day Gala.



Happy Saint Patrick's Day!

Coldwell Banker G

Congratulations to our Society's 247th Gala Honorees, White House Chief of Staff General John F. Kelly and Beneficial Bank President and CEO Gerard P. Cuddy

> (610)-955-9248 RHeenan@cbpref.com RyanHeenanRealEstate.com

RYAN HEENAN

CBRE is proud to support the Society of The Friendly Sons of Saint Patrick and congratulates its Guests of Honor:

General John F. Kelly

WHITE HOUSE CHIEF OF STAFF

Gerard P. Cuddy

PRESIDENT AND CEO OF BENEFICIAL BANK

For more information contact: Kevin Maloney Senior Vice President +1 215 561 8947 kevin.maloney@cbre.com



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WLB salutes General John F. Kelly, White House Chief of Staff, and Gerard P. Cuddy, President and CEO of Beneficial Bank, Guests of Honor for the 247th Gala Dinner of the Friendly Sons of St. Patrick.

NEW YORK OFFICE 140 Broadway, 46th Floor New York, NY 10005 Tel: 212.943.9245 Fax: 212.943.9246

PITTSBURGH OFFICE

603 Stanwix Street Two Gateway Center 17 North Pittsburgh, PA 15222 Tel: 412.255.0500

Attorneys at Law

PHILADELPHIA OFFICE 1818 Market Street Suite 3100

Philadelphia, PA 19103 Tel: 215.564.4141 Fax: 215.564.4385

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Stephen P. Stanton Memorial Scholarship

Trateful der

Steve playing "The Voyage" for his Grandparents and family on Christmas Eve. Steve's Parents, Family and Friends want to thank the FSSP for their continued support of the Stephen P. Stanton Memorial Foundation in assisting students to study in Ireland. We would like to thank Villanova Irish Studies Program for their management and commitment to the Scholarship.

> Please visit the Stand By Steve website: www.standbysteve.com

VILLANOVA UNIVERSITY college of liberal arts and sciences





Villanova students participate in study abroad program at NUI, Galway.

With gratitude to the **Friendly Sons of St. Patrick** for their generous support of Villanova students and warm congratulations to guest of honor and Villanova alumnus

Gerard Cuddy '81

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Paul Murtagh, President





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for their selfless devotion to our Nation!

Captain Robert Whalen Task Force Tripoli (Trikit, Iraq) 2003

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Our Staff Proudly Supports the Friendly Sons of St. Patrick and Congratulates the Honorees

WHITE HOUSE CHIEF OF STAFF General John F. Kelly

BENEFICIAL BANK PRESIDENT AND CEO **Mr. Gerard Cuddy**



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110 Central Avenue Cheltenham, PA 19012 1525 Locust Street 14th Floor Philadelphia, PA 19102 M. J. Bradley Company, Inc. salutes President Joe Heenan and the Board of Directors on their hard work and dedication.

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