



Fall Edition 2014

THE 102ND SUPREME COUNCIL SESSION



GIFTING PROJECT FOR PHILIPS ACADEMY - CHARLOTTE, NC

Official Publication of the

Supreme Council of the Royal Arcanum

Fraternal Services to Our Members Since 1877

A ROYAL GIFT

A Message from the Supreme Regent Un Message Du Regent Suprême

Carl J Krzystofczyk - Supreme Regent

Dear Brothers and Sisters,

Welcome to the start of an exciting new chapter in the Royal Arcanum, as we continue to celebrate our wonderful organization! Thank you to all who attended our 102nd Session in Charlotte; you have my deep and humble gratitude for the distinction and challenge to serve as your Supreme Regent for the next two years. Together we will celebrate our *Royal Gift* as members of the Royal Arcanum.

If you missed the session, here are some highlights: the Royal Arcanum announced two new major programs in our path to continued growth across North America and in each of our subordinate councils and grand councils.

The "Royal Arcanum e-ttendance" program, driven through Facebook and our web site (www.royalarcanum.com) will connect our members near and far to keep active members who can't attend a meeting. Council business or social and charitable events can all be enhanced with this online program.

The "Notice our Royal Gift" program is an exciting new initiative to help you spread the word of the Royal Arcanum at your charitable events. Register your upcoming event with us, and we'll provide you with giveaways for potential new members at your events and Royal Arcanum logo hats to help you stand out in the crowd. We've even developed a new 'Our Family of Plans' brochure specially geared to introduce newcomers to our great order.

Watch for me online and come see me as I visit your jurisdiction over the next several months. Invite me to your charitable events; I'd love to help out. Together we'll share our **Royal Gift** as we strengthen our communities and each other. Enjoy the autumn and the upcoming holidays!

Yours in V. M. C.,

Carl J Krzystofczyk Supreme Regent Chers frères et sœurs,

Bienvenue sur le début d'un nouveau chapitre passionnant dans la Royal Arcanum que nous continuons à

célébrer notre merveilleuse organisation! Merci à tous ceux qui ont participé à notre 102e session à Charlotte; vous avez ma gratitude profonde et humble de la distinction et de défier à servir en tant que régent suprême pour les deux prochaines années. Ensemble, nous allons célébrer notre cadeau royal en tant que membres de la Royal Arcanum.

Si vous avez raté la session, voici quelques faits saillants: The Royal Arcanum a annoncé deux nouveaux programmes importants dans notre chemin de la croissance soutenue en Amérique du Nord et dans chacune de nos conseils subordonnés et grands conseils.

Le programme "Royal Arcanum e-ttendance", conduit à travers Facebook et notre site Web (www.royalarcanum.com) relieront nos membres près ou de loin de tenir les membres actifs qui ne peuvent pas assister à une réunion. Affaires du Conseil ou des événements sociaux et de bienfaisance peuvent toutes être améliorées avec ce programme en ligne.

Le programme «Remarquez notre cadeau royal" est une nouvelle initiative passionnante pour vous aider à passer le mot de la Royal Arcanum à vos événements caritatifs. Inscrivez votre événement à venir avec nous, et nous vous fournirons avec des cadeaux pour les nouveaux membres potentiels à vos événements, et logo royal Arcanum rôles pour vous démarquer dans la foule. Nous avons même développé une nouvelle famille de plans Notre brochure spécialement adapté pour introduire les nouveaux arrivants à notre grand ordre.

Regarder en ligne pour moi et venez me voir comme je visite votre pays au cours des prochains mois. Invitez-moi à vos activités de bienfaisance; J'aimerais aider. Ensemble, nous partageons notre cadeau royal que nous renforçons nos collectivités et de l'autre. Profitez de l'automne et les vacances à venir!

Bien à vous en V. M. C.

Carl J Krzystofczyk Regent Suprême



BULLETIN COMMITTEE

Cynthia A. Macon, Chairman Carl J. Krzystofczyk Kenneth J. Kolek

EXECUTIVE COMMITTEE

lames E. O'Neill, Chairman Carl J. Krzystofczyk Errica Conforto Deborah L. Young Peter D. Ferrara Kenneth J. Kolek Cynthia A. Macon Janice S. Brazas Thomas Bayliss

EDITOR

Patrick Fitzgerald

ASSOCIATE EDITOR Dotti Pagnani

EDITING STAFF Frances Magnotta

EDITORIAL OFFICE

61 Batterymarch St. Boston, MA 02110-3208

Toll Free 1-888-ARCANUM (272-2686) E-Mail:

INFORMATION@ ROYALARCANUM.COM

Official publication (Publication number USPS 472-260) of the Supreme Council of the Royal Arcanum, 61 Batterymarch Street, Boston, MA 02110-3208. Published quarterly. Periodicals postage paid at Boston, MA 02110 and additional mailing offices. Subscription terms: one dollar per year. Printed in the U.S.A.

Postmaster: In the event magazine is undeliverable, please send Form 3579 addressed to Royal Arcanum, 61 Batterymarch St., Boston, MA 02110-3208.

Volume 114 Number 4 October/November/December 2014

In This Issue:



Knitters for Cancer Page 16



Bayonne Activities Page 20

In Memoriam Page 23



Scan Our OR Code to Visit Our Website

FRATERNAL ACHIEVEMENTS

PAGE 5

102ND SUPREME COUNCIL SESSION

PAGES 6 - 13

SUPREME REGENT'S PROGRAMS

PAGE 14

COVENANT HOUSE

PAGE 17

FRATERNAL DEPARTMENT NEWS

PAGE 21

JUNIOR DEPARTMENT NEWS

PAGE 23

NEW YORK NEWS

PAGE 24

HUMOR: THE TOUGH CEO

PAGE 26

REFLECTIONS IN IRELAND

PAGE 27

JUNIOR GAMES

PAGES 28 - 29

Bulletin Correction In the Summer 2014 Bulletin it was incorrectly stated that "BILL WIRE ELECTED AS PRESIDENT OF SEIU LOCAL I". The correction is as follows: "BILL WIRE ELECTED AS PRESIDENT OF RETIREES OF SEIU LOCAL I"

Bulletin

Articles and photos must be in the editorial office by January 16, 2015. Mail to the Royal Arcanum Bulletin, Deadline Home Office, 61 Batterymarch Street, Boston, MA 02110-3208.

Next Publication Date: February 22, 2015

FRATERNAL HONORS FOR GRACE HOWELL

The Royal Arcanum is pleased to announce that our 2014 Fraternalist of the Year, Sister Grace Howell of San Jose Council #2384, California was conferred the honor of the American Fraternal Alliance's Fraternalist of the Year. The award was presented at the Alliance's annual meeting in Austin, Texas in September.



Alliance President and CEO Joseph Annotti,
Grace Howell, Jim O'Neill and Chairman of the AFA Board
William B. McKinney

Arcanians in attendance at the ceremony were

James O'Neill, Ken Kolek, Paul D'Emilio, John Howell, Dominick and Marilyn Fanelli, Joanie Francis and Rosanne Kozlow. A \$1,000 honorarium in Grace's name was made by the Alliance to the North Central Intervention Program, a charity which she selected.

Grace's enthusiasm has encouraged members to get involved and volunteer for projects which are coordinated in the California jurisdiction. These include support for childhood cancer awareness, pediatric hospitals, veterans programs, military families, animal rescue and the homeless.

An active volunteer, Grace dedicates time to expanding gifting

projects in her council to benefit the community and charitable causes. As a leader and teammate, Grace's compassion and energy continually motivate others to help those in most need, from newborn to elderly.

The Royal Arcanum Family is grateful for Grace's fraternal service and proud of her achievements.



Royal Arcanum members at the Alliance Annual Meeting

FRATERNAL ACHIEVEMENTS

The Royal Arcanum Family congratulates our three award recipients and gratefully acknowledges their dedication to welcoming

new members into our fraternal benefit society.

Legion of Honor

Supreme Committeeman and Past Grand Regent of Massachusetts, Donald E. Ferry Jr. and Supreme Representative and Grand Regent of Ontario, Deborah Young were inducted into the prestigious Legion of Honor, as members #91 and #92,

Supreme Secretary Ken Kolek presenting Donald Ferry Jr. with his Legion of Honor Jewel while Supreme Regent Peter Ferrara looks on.

respectively at the Supreme Council Session. Both fraternalists have enrolled over \$850,000 in life protection for the Royal Arcanum. Plaques commemorating their achievements were bestowed by Chairman James O'Neill and the LOH jewel was presented by Supreme Secretary Kenneth Kolek.



Chairman Jim O'Neill presenting Deborah Young with her Legion of Honor Plaque

Ring of Distinction with Diamond

Fraternal Director and Past Supreme Regent, Cynthia Macon of Versatility Council, New Jersey attained the highest award presented by the Royal Arcanum – the Founders' Ring with Diamond for having enrolled over \$3,750,000 in life protection for our society. Since its inception in 1952, only six members have reached this plateau, with Cindy being the first lady to attain the honor. The ceremony took place during the Supreme Council's 102nd Session. Members of the Supreme Council formed the Founders' Circle for the presentation of the ring by Chairman James O'Neill.



Ring of Distinction members Augie Magnotta, Cindy Macon and Paul D'Emilio



The slogan, "Charlotte's got a lot!" proved true as Arcanians and friends from the US and Canada trekked to the Queen City in North Carolina on



Peter Ferrara addressing the members

August 3rd for the biennial
Session of the Supreme Council.
The setting was the beautiful
OMNI Hotel in the heart of
uptown; a focal point to getting to
and from many of the places of
interest for families of all ages. In
addition to the NASCAR Hall of
Fame, theaters, museums, water

parks, sports venues and more (including the popular outlet shops) welcomed guests to take in all that Charlotte has to offer.

Prior to our arrival, many preparations were made to ensure a wonderful time for all our guests. Special thanks are extended to the Home Office staff and especially to Dotti Pagnani for their invaluable assistance.



Fraternalist of the Year Award

On Sunday, following a speedy check-in and registration, Arcanians gathered in the Oak Room to "meet and greet" and enjoyed some refreshing treats prior to a sumptuous dinner where we were welcomed by hotel representatives.

Bright and early Monday morning
Supreme Regent Peter Ferrara
the Session welcoming the officer:

officially opened the Session, welcoming the officers,



New Supreme Council Reps, left to right, Roland Van Liew, Ashley Lockaby, Joseph Bonness, Antoinette Malone, Lillie Mae Panichelli and Kimberly Johnson



Color Guard, left to right, Tony Basa, Donald Ferry, Augie Magnotta, Tom Bayliss and Richard Macon



Christine Krzystofczyk opening ceremony



Chairman
O'Neill
presenting
Cindy with her
Founders' Ring
with Diamond





Former Fraternalists of the Year congratulating the CA Jurisdiction



DSA Award recipients

Life Member of the Supreme Council, **Donald Foley with** Peter Ferrara and Jim O'Neill



Life Member of the Supreme Council, Genevieve Macon with Peter Ferrara and Jim O'Neill





Pictured are Debbie and Morgan Young, Carol Zavitz, Tom and Sharon Bayliss, Gloria Donaldson, Jim Mulhearon, Jim O'Neill, Paul D'Emilio and Peter Ferrara



Bill and Flo Wire and Hillie and Don Foley



Fran Magnotta and Louise Reynolds escorting Donald Ferry Jr. into the ceremony

representatives, members and guests. The Color Guard impressively posted the flags of our nations, the invocation was offered by the Supreme Chaplain and the business portion of the meeting

The Supreme Regent Peter Ferrara delivered a poignant report, highlighting his "On Track for Success" and "Keeping on Track" campaigns, giving special recognition to all for their dedication and

was soon underway.



Paul D'Emilio and Morgan Young escorting Debbie Young into the ceremony

assistance in making the term a successful one. A PowerPoint presentation was given by Paul D'Emilio, Herb Snyder, Cindy Macon, Jim O'Neill and Nick Benoit to review the Executive Committee work over the past two years.

The 'Garden of Remembrance' program was a fitting tribute to the recently deceased members of the Supreme Council, complimented by the music and vocals of Ruth Rupnik and Christine Krzystofczyk.

On Tuesday morning, Cynthia Macon advanced to the Founders' Circle where Chairman James





"Life Is An Open Book" by Brad Spencer shows brick children climbing an open brick book

O'Neill presented her with the highest award conferred by our society, the Founders' Ring of Distinction with Diamond, in recognition of her exemplary volunteer production.

The Supreme Council was pleased to convey the honors of Life Membership in the Supreme Council to Donald Foley, Robert H. Law

III, Genevieve Macon and Edward Vicinanza, who were each presented with a suitably inscribed crystal award by the Supreme Regent.

An informative and enjoyable Grand Regents'



Patsie and Royce Agee

future activities.

Luncheon gave the stateprovince leaders the chance to outline their programs and discuss news from their jurisdictions. This was a great opportunity for the officers to exchange ideas and initiate plans for

Following session reports and the acceptance of the budget for the ensuing term, the Supreme Regent was delighted to present DSA pins to several of our members. Deborah Young and William Wire were introduced as the highest producers for 2013 and received awards for their efforts. The 2014 Fraternalist of the Year, Grace Howell was announced. Her award was accepted by California Grand Regent Alice Mangano and the members of California. The Lorraine J. D'Emilio Legacy of Hope



Sal and Angela DiFranco, Errica and Joe Conforto and Maria and Freddy DiBartolo



New Legion of Honor Member Donald Ferry, Jr. (center) with Kim Johnson, John Crisanti, Don Ferry, Sylvia Ferry, Lynda Rodil, Polly Veino and Tony Basa



Joe Bonness, Marsha and Dave Simpson, Ruth Rupnik and Diane Calain



Ruth Rupnik, Jacqueline Bedard and Micheline Boisclair



Left: Riska and Roland Van Liew



Theresa Fieo and Carmine Rodia



Jim O'Neill, Cindy Macon and Peter Ferrara



Christine and Carl Krzystofczyk with their families

Award was bestowed upon Coronation Council for its project for the Welcome Center of Windsor.
Carmine Campo of Claremont Council was the recipient of the Supreme Council's Service Outreach Award in recognition of his selfless service to community charities.



Il Grando Disco (The Grand Disc) is a coinshaped piece of art that sits at Bank of America Plaza on Tryon Street in Uptown Charlotte



Seated, Cindy Macon, Jan Brazas, Carol Zavitz and Errica Conforto; standing Peter Ferrara, Carl Krzystofczyk, Herb Snyder and Jim O'Neill



A festive cocktail reception

formal banquet, with music for everyone's dancing and listening pleasure. Retiring officers of the Executive Committee, Carol Zavitz and Herbert Snyder, were

was held prior to the



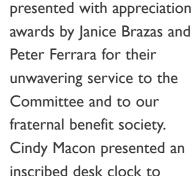
Judy and Ken Kolek



Flo and Bill Wire



Christine Krzystofczyk, Geoff Raye and Carl Krzystofczyk



Supreme Regent Ferrara



Tom Bayliss and Dotti Pagnani

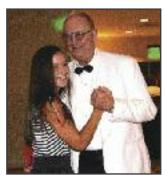


Joanie Francis and Jim O'Neill



Doug and Carol Zavitz

with the gratitude of the Executive Committee for his leadership during the 2012-2014 term.



Ken Kolek and granddaughter Kaitlyn Lockaby

Following the close of nominations, the election of officers was held. Chairman O'Neill appointed Jackie Wudkiewicz as Judge and Keith Armbruster and David Simpson as tellers. Brother Carl Krzystofczyk of Medora Council, Illinois was elected to the prestigious office of Supreme Regent for 2014-

2016. Herbert Snyder conducted the installation ceremony with the assistance of David Covelli. The Past Supreme Regent's jewel was presented to Peter Ferrara by Herbert Snyder.

The Session was formally adjourned according to the Ritual with the retiring of the colors and closing benediction.

After the multitude of congratulatory greetings and telegrams were read, the new Supreme Regent was



Rosanne Kozlow and Paul D'Emilio

happy to present his program,
"A Royal Gift" to an
enthusiastic and attentive
audience. It was topped off by
a performance of the RA
Players and the RA Juniors
which was directed by Loretta
Wehbe. Lucky winners of
\$100 prizes were won by Jane

Merrill, Antal Basa, Jr. and Jacqueline Bedard. A deluxe wireless weather forecaster was won by Augie Magnotta. The Supreme Regent invited one and all to share the **Royal Gift** and take part in the many opportunities and programs offered by our society.



Bob Galdon, John Baranowski and Stanley Skowronski



Past Supreme Regent Peter Ferrara presenting flowers to new first lady, Chris Krzystofczyk



Anita and Ralph Ferrara



Carl Krzystofczyk with prize winners Tony Basa, Jane Merrill, Jackie Bedard and Augie Magnotta



New Supreme Regent Carl Krzystofczyk addressing the membership



Herb Snyder presenting
Past Supreme Regent jewel
to Peter Ferrara



New Executive Committee, seated, Deborah Young, Peter Ferrara, Supreme Regent Carl Krzystofczyk, Errica Conforto, Kenneth Kolek; standing James O'Neill, Cynthia Macon, Janice Brazas and Tom Bayliss

Color guard retiring the colors





Juniors who attended the session with Junior Director Herb Snyder: Jordan Fluegge, Tyler and Brandon Kolek, Kaitlyn Lockaby, and Nissa Désiré; front row: Jacob, Judy Lynn and Jessica Kolek

Kaitlyn Lockaby, Jessica Kolek, Nissa Désiré and Judy Lynn Kolek doing their dance routine

The Royal
Arcanum
players in A
Royal Gift skit:
Loretta Wehbe,
Herb Snyder,
Dotti Pagnani
and Ashley
Lockaby







Freddy and Maria Di Bartolo, Sal and Angela Di Franco



Ruth Rupnik and Diane Calain

The Farewell Theme Party, "Sports Fan Night" found many of our attendees arriving in their favorite team/player jerseys, caps and other creative memorabilia. Whether baseball, football, bowling or hockey was your favorite, it was unanimous that the most popular guest that evening was the Olympic swimming champion, better known and loved



Antoinette and Joe Malone

by all --- Herb Snyder (and he had the medals to prove it!)

During the festive event, the Supreme Council's family summer gifting project was presented to Philips

Academy in Charlotte to assist children with autism and developmental disabilities.

Executive Director of the school, Deborah Hofland and staff members joined us that evening and offered the appreciation of the teachers and volunteers for having been selected as our gifting



Augie and Fran Magnotta

recipient. Fraternal Director Cindy Macon thanked our councils, members and friends for their generosity to this cause whereby over \$8,000 was gifted to Philips Academy. Special thanks were given to Antal Basa, Jr., for donating his sweepstakes prize to the gift fund. Since this was a charitable activity, Supreme

Regent Krzystofczyk was thrilled to have everyone get his new purple RA cap to showcase our fraternalists in action. It was a "sea" of royal purple in the Cedar Dining Room as we rallied for the kids!

Winners of the "puzzle" guessing contests were announced by Diane



Perry Whisenant



Carl Krzystofczyk

goal.

Calain. Karen Lockaby took top honors for the adults and Jessica Kolek won for the Juniors. Junior Director Herb Snyder awarded the Scavenger Hunt prizes to Judy Lynn, Jacob and Jessica Kolek, and Nissa Désiré for a job well done!

Errica Conforto, Freddy Di Bartolo and Polly **V**eino



Karen Lockaby [c] with daughters Kaitlyn [I] and Ashley [r]



Herb Snyder with his Gold Medal outfit

We danced and sang till the wee hours as fellowship and fraternalism abounded. As we departed for home on Thursday morning, we exchanged good wishes with our fellow brothers and sisters in the hope to gather together next summer at historic Williamsburg, Virginia. We look forward to another memorable time!

Rupnik and Joanie Francis were donated to the

fund to help Donald in his quest to attain his



Ashley Lockaby, Sylvia Ferry and Donald Ferry, Jr.



Juniors with Carl Krzystofczyk, Herb Snyder and **Diane Calain**



Dancing the night away

Ruth Rupnik and John Crisanti



Carol Zavitz accepts her retirement award from Janice Brazas





Rich Macon and Flo Wire on the dance floor



Fraternal
presentation
to Deborah
Hofland
and Staff
Members of
Philips
Academy



Fraternal Events Committee preparing items for Philips Academy



Junior Tyler Kolek distributing the Supreme Regent's hats



Raffle drawing for the Jimmy Fund Walk. Left to right, Errica Conforto, Jan Brazas, Carl Krzystofczyk and Donald Ferry, Jr.



Dotti Pagnani with Bob Galdon



Jane and Joe Merrill



Jan Brazas,
Maria
DiBartolo,
Joanie Francis,
Errica
Conforto, Don
Ferry Jr.,
Carl
Krzystofczyk,
Ethel
Reitsema,
Ruth Rupnik
with Don and
Sylvia Ferry,
seated

SUPREME REGENT'S PROGRAMS

ANNOUNCING THE ROYAL ARCANUM E-TTENDANCE PROGRAM

Welcome to the next step in the online world of the Royal Arcanum! Join us on Facebook and at www.royalarcanum.com as we evolve our connected membership experience. This time we'll highlight Facebook.

Visit our Facebook page, where you can

- "Like" our page. This gets things started.
- Write on our wall to announce your upcoming meetings, social, and charitable events
- Check in while you're in a Royal Arcanum meeting or event. Let everyone know you care!
- Post pictures and stories of your events as they are happening or after they're completed
- Message our Facebook page to contact us privately

Since you're on Facebook ...

- Create a Group for your council meetings. This is a GREAT way to get members involved who aren't able to be present in person.
 - A good group name would be "Royal Arcanum Alpha-Agassiz Council #1" for example
 - We recommend privacy setting of "Closed". The group and its membership can be seen, but none of your private council discussions
 - Change your group icon if you like. We think the gavel icon reminds us of council meetings
 - Invite your members to join your group
- Create Facebook events and invite your members. Use the default privacy setting of "Guests and Friends" so we can see what's going on and add it to our web site's calendar of events.
 - Go to "Events" and select "Create"
 - Add your event name and detail, location, date & time
 - Invite your members, prospects, other Arcanians as



appropriate

 Change your privacy setting if needed. We recommend "Invite only" for council meetings, "Guests and Friends" for events open to prospects, or "Open Invite" participation in large chartable events.

Need help? We can talk you through it or send you our detailed guide.

And let us know you're on Facebook! We're giving out prizes for those who "Like" our page and let us know their activities. Meet you there!

NOTICE OUR ROYAL GIFT PROGRAM



As you plan your upcoming charitable event, prepare to get noticed! Our all-new 'Notice Our Royal Gift' program should be at the top of your planning list. Just follow these simple steps to help your event make a noticeable difference.

- Three weeks before your scheduled event date, let the Home Office know. Call us or use our ettendance tools to register your event.
 - Tell us the date and what your charitable event is
 - How many of your members are expected to attend
- We'll send out Royal Arcanum hats for your attending members, and for non-members at your event, we've

got some giveaways of Royal Arcanum pens & bags. We'll also send Our Family of Plans brochures (and other brochures you request) to get the word out and get noticed.

- Capture the moment! Snap a picture or two and write up a paragraph or two. Send it to us – and your local paper! Get Noticed!
 - Why not upload it to our Facebook page, even while the event is happening?
 - Don't forget the gift keeps growing! Charitable events count toward the Fraternalism in Action program. They may also be eligible for a chance at a Legacy of Hope award, or the International Fraternal Service matching funds program.

Let everyone know we're out there and we matter! Thank you for all that you do!

DIRECTOR OF OPERATIONS CORNER

We've continued to have a strong production year thus far in 2014 with a nice increase in production compared to 2013. The many changes that we have made over the past



few years are proving to be successful. We are following our business plan based on improving our persistency as well as increasing our production. A major goal of ours is to increase our membership, which is a goal each and every Fraternal Society maintains on a yearly basis. We have increased the Maximum Face Amount of our Simplified Issue policy to \$50k for ages 20-69 up from the previous \$25k maximum. This is a great product, as only seven health related questions are asked.

As we make our way into fall, I'm certainly looking for a longer fall

season and a shorter New England winter, which is always wishful thinking for anyone living in the New England area. It's hard to believe we are already in October and I've already experienced my daughter asking me when Santa is coming!!

I certainly enjoyed attending my first Supreme Council Session, meeting many members and council officers in Charlotte, NC this past August. I especially liked hearing some past stories and wanting to challenge members to increase their activities in the coming months, to promote our Society. In speaking with our newly elected Supreme Regent Carl Krzystofczyk, he's extremely excited to begin visiting various councils and promoting his program. Over the next two years Carl will be out and about promoting Royal Arcanum and sharing his excitement with the councils.

As I reflect on the year to date I review what we have accomplished as a Business Operation, and I intend to put a focus on what we need to accomplish during the last few months of the year. We have made some progress as a business operation and I expect excellence from each and every associate we have involved in our office. We are



heading in the right direction and we will continue pushing ourselves as a Home Office to provide the best possible service to our members and operate in the most efficient manner.

Our Royal Arcanum website www.royalarcanum.com has been updated to provide a new look, while increasing our Products page, with additional information regarding our array of Insurance Products. If you haven't had a chance to review our website or Facebook page, please do so and let me know what you think.

If you have any questions, comments or concerns please feel free to reach out to me as I always enjoying hearing from you.

12

Nicholas G. Benoit Director of Operations nbenoit@royalarcanum.com (617) 426-4135 (888) 272-2686



PRE-NEED | Pre-Plan for Peace | of Mind

Pre-Plan

Pre-need life insurance is an insurance policy whose benefits cover the cost of the predetermined expenses of a funeral.



ADVANTAGES OF A PRE-NEED INSURANCE POLICY:

- You can choose the type of funeral service you desire.
- You gain peace of mind knowing that your family will not endure the stress of making important funeral decisions during the bereavement period.
- · You save your family the cost of paying for the funeral
- You can ensure that the funds are used solely for the funeral service and not by outside sources.
- You do not pay taxes on the interest earned

KNITTERS FOR CANCER

At Thomas Jefferson University Hospital in Philadelphia, a group of knitters meet each Friday to make blankets for patients who are undergoing chemotherapy. Joan Tedesco of Integrity Council joined the group and has produced more than 20 blankets for distribution to patients. No matter what time of year,

these patients always feel chilly, so warm blankets in cheerful colors, which the patients can keep, are very much appreciated. The Jefferson Knitters also get a warm feeling by helping out in some small way wherever they can.

Submitted by Joe Tedesco



SIMPLIFIED ISSUE PLAN



PROGRAM BENEFITS

- * No increase of premium
- * No decrease of death benefit
- * No medical exam
- * Cash accumulation values and more....

Issue Ages
No Medical Exam
20-85**

Minimum Face Amount

Age 20-85** \$2,500

Maximum Amount

Age 20-69** \$50,000

Age 70-85** \$25,000

Not Available in all States

** Maximum issue age for Washington is 65

COVENANT HOUSE

On Monday, August 25, 2014, Augie and I visited Covenant House in New York City with a check in the amount of \$500, which was collected from the Supreme Council of the Royal Arcanum and Claremont Council. We presented the check to Todd Monaghan, Vice President of Development.

In the late 1960's, the Reverend Bruce Ritter made a life-changing decision, one that would alter, not only his own life, but ultimately the lives of thousands of homeless children for years to come.

The staff of Covenant House have taken on the job of protecting the rights of young people, to fight for these rights, to speak, for those who have no voice of their own. Homeless children have rights: they have the right to a home, the right to food, the right to guidance and education, and the right to be free from exploitation. These children have the right to be safe and, most important, to be loved.

These core services are comprised of a wide array of in-house training programs, including healthcare,

educational support, GED preparation, job readiness and skills training, drug abuse treatment and prevention, legal services, mental health services, the Mother/Child program, life skills training, and aftercare. These programs are designed to provide our youth with a holistic approach to leaving the streets and achieving independence.

Submitted by Fran Magnotta



Shown are: Jamal, Todd Monaghan, Frances and August Magnotta

CALIFORNIA

SAN JOSE COUNCIL ANNUAL JUNIOR PICNIC

On Sunday, September 14, 2014, San Jose Council #2384 held its annual Junior picnic at John D. Morgan Park. Over 50 members and guests were present. Adults and Juniors enjoyed the afternoon activities which included, bingo, the egg toss contest (Juniors and adults) and card games. The members enjoyed a delicious BBQ of Italian sausage and hot dogs along with salads and snacks brought by the members.

The Juniors enjoyed all the festivities and gifts provided by the Junior Director and the Home Office.

Special thanks to Orator Toinette Fanelli for coordinating the picnic; Leslie Hein for managing all the games and Gracie Howell for handling the bingo and bringing her yummy and wonderful desserts for all to share. The proceeds will go to the "Gilroy Homeless Shelter." Once again, it was a great fraternal family event.

Submitted by Jim O'Neill



Juniors enjoying the egg toss contest under the supervision of Leslie Hein



Grace Howell working the bingo game with members from the council



San Jose Council members having fun at Morgan Park Junior Picnic



18

DR. PAUL FORTIER COUNCIL

On September 14, Dr. Paul Fortier Council #52, Lewiston, Maine sponsored one of their members, Therese Banks, for the Central Maine Heart Walk 2014. The Council donated \$150 with matching funds from the Supreme Council for \$150, plus a Schooner Estates donation of \$300 for a grand total of \$600. The Walk started and ended at the Hilton Garden Inn in Auburn, Maine. A total of \$4,305 was raised for the American Heart Association.

Submitted by Therese Banks



Auburn, Maine's Schooner Estates
employees/staff who walked either one mile
or 5K, from left to right: John Rice, Director
of Operations, Donna Conant, HK, Therese
Banks, PCA/ CRMA also PR for Dr. Paul
Fortier Council #52, Dianne Day, Director of
Finances and HR, Linda Cloutier, Director of
Housekeeping, Vicki Cline, HK and Sue
Alexander, HK



Therese Banks
(Dr. Paul Fortier
Council # 52) and
Donna Conant, both
Schooner Estates
employees, in action
during the 5K Central
Maine Heart Walk
2014

DOMREMY COUNCIL #23

Members of Domremy Council #23, Lowell, Massachusetts enjoying their Family Game Night.



Members enjoying a good game of bingo



Member Ruby Cook and her grandchildren

OHIO



Deputy Supreme Regent
Marsha Simpson presented
Past Grand Regent David
Simpson with his Past Grand
Regent Jewel. He was reelected to a second term.



BAYONNE, NEW JERSEY ACTIVITIES

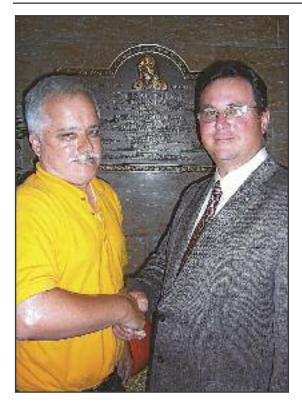
Bayonne Council #695 hosted an Appreciation Dinner for Grand Sentry, Gloria Kratz in recognition of her extreme dedication to our fraternal benefit society. A charter member of Sincerity Council #2492, Sister Kratz was presented with her 55 year RA Veteran's pin by Supreme Auditor Joseph R. Macon, FICF.



Supreme
Warden Robert
Galdon offered
congratulations,
flowers and gift
of appreciation
to Sister Kratz
on behalf of
Bayonne
Council

Fraternal Service
Committee members of
Bayonne and Versatility
Councils finalize
arrangements for their
autumn "Season of
Thanks" gifting project.
The activity is being
sponsored to assist
community food
pantries, shelters and
programs for the poor.





Right: Sister Cecylia Wiktor,
CSSF greets Versatility
Council's Regent, Evelyn
Magarban. The council
members are actively
supportive of the work being
done by the Felician Sisters
for special needs children

Left: Richard Macon, FIC, New Jersey Grand Regent extends appreciation to Bayonne Councilman Gary La Pelusa for his ongoing support and participation in the fraternal and charitable initiatives organized by the Bayonne members.



FRATERNAL DEPARTMENT NEWS

Dear Friends,

Sometimes we find ourselves pondering how things originated. For instance, when you hear the well known tune, "It's a Small World" did you ever wonder how Walt Disney came to create such a magical showpiece for the friendliest place on earth? In 1964 (That's right... Fifty years ago!) Mr. Disney and UNICEF worked together for the New York World's Fair to design a whimsical ride that would honor children of all nations. In doing so, amidst mechanical dancing dolls in water filled rooms, the message, "Let's learn to live together" resounded through the lyrics of the catchy tune which remains today a favorite in Disney parks across the globe.

The wish to learn to live together is the underlining message of fraternalism at work in our communities. The Royal Arcanum, founded on the principles of Virtue, Mercy and Charity continues to share fellowship and good will through the fraternal and charitable endeavors sponsored on all council levels.

Many of our members, as willing volunteers, share the spirit of friendship as did Mr. Disney through their creativity, energy and dedication to make visions become realities and bring happiness to others. It's the same joy we experienced on the fanciful excursion of "It's A Small World."

The Supreme Council gratefully recognizes the contributions made by our councils, officers and members. The gifting project for Philips Academy in Charlotte, North Carolina was a testament of our great teamwork to assist children with developmental disabilities. We congratulate Carmine Campo of Claremont Council, New York as the recipient of the Supreme Council's Service Outreach Award, Grace Howell of San Jose Council, California as Royal Arcanum's 2014 Fraternalist of the Year and recipient of the American Fraternal Alliance's Fraternalist Award and also Coronation Council, Ontario as this year's Lorraine J. D'Emilio's Legacy of Hope winner for coordinating an inspiring project to benefit the Welcome Centre of Windsor.

In this Bulletin you'll see photos of Royal Arcanians and friends enjoying the programs of the Supreme Council Session as well as the many attractions in the Queen City. Although summer '15 seems a bit far away, it will be here before we know it. We'll be heading for "A Royal Gift" Mini Vacation in Colonial



Williamsburg, Virginia and everyone's invited to share their ideas for our fraternal activities there. Volunteers for the Fraternal Events Committee are always welcomed and appreciated.

We had a memorable year with Supreme Regent Peter Ferrara and now look forward to promoting our society with newly elected Supreme Regent Carl Krzystofczyk. We anticipate celebrating another banner campaign, further growing our organization with new members and advancing fraternalism as the Royal Arcanum Family.

The winter holiday season is on its way. When we gather, ever thankful for the gifts of freedom, family, friends and love,

please offer a prayer for international peace. Remember Walt Disney and his dream for "It's a Small World" and learning to live together. Hopefully, our world will one day have everlasting harmony. Maybe you'll also be able to share a bit of festive cheer and help brighten someone's day; it may even be a stranger's. Sometimes the smallest deed can be the greatest treasure.

With warmest wishes for a New Year filled with good health, peace and joy,

Fraternally yours in V.M.C,

Cindy Macon

CORONATION COUNCIL ACTIVITIES

FRATERNAL DONATION

The ladies of Coronation Council visited the Welcome Center of Windsor to offer a donation in support of the services provided at the facility for women in need. The Center furnishes temporary housing and other supportive programs to women who are in abusive or strained relationships.



COMBINED PICNIC

It was another great year for our International Picnic sponsored by the Michigan and Ontario Grand Councils. Everyone enjoyed the fun games, delicious food and fraternal camaraderie under sunny summer skies.

Submitted by Tom Bayliss



CORONATION COUNCIL MEMBER BODY BUILDER

Krystal Lauzon (center) is shown with her supportive grandparents, Sharon and Ron Lauzon; all members of Coronation Council #2224. Krystal, a resident of Ottawa, recently competed in a body building competition where she won her division and with the title, a trip to Las Vegas.



22

Bulletin - Fall Edition - 2014

JUNIOR DEPARTMENT NEWS

Hello Juniors, my name is Deborah Young. I was elected your new Junior Director at our August session in Charlotte, North Carolina and feel very honored and excited to be in a position that promotes the many benefits that are available to Royal Arcanum Juniors.

Please get the names and college addresses of students sent to Dotti Pagnani at the Home Office in Boston and we will send a special gift to these students during the winter.

Older Juniors who are planning on going to college or career training in September 2015 should now be applying

for their College Scholarships and Grants.

thei Arc \$50

www.royalarcanum.com and fill out the appropriate application form and email to the Home Office.

High School Students who are taking SAT, ACT, PSAT or LSAT Exams this year in order to get into college can submit their receipts for any training they get to help improve their scores, and the Royal Arcanum will reimburse up to \$50.00.

If your jurisdiction is planning a Junior Christmas event be sure to have the person in charge of this request some gifts from the Home Office.

Start planning on attending our next Mini-Vacation July 26, 2015 to July 30, 2015 in Colonial Williamsburg for your summer vacation. Busch Gardens and Discovery Park is only a small portion of the fun you will have. Juniors stay free accompanied with an adult. The Juniors appeared to



Junior Department Director Deborah Young

be having so much fun in Charlotte, and Williamsburg will also be fun-filled, so get planning.

Finally, I would just like to remind our Juniors who now have their driver's license: Don't Text and Drive! It just may be your own life or the life of someone else you save. Please put your phone in the back seat if you have trouble following this law.

Deborah L. young

Deborah Young

IN MEMORIAM: B. WYLLENE PEIRCE

1927-2014

Member of Harrisburg Council #499, Pennsylvania, Sister B. Wyllene (Joyner) Peirce grew up in Fitzgerald, Georgia. She had been a planning analyst for the Pennsylvania Department of Public Welfare before retirement. She was a dedicated member of Trinity United Methodist Church and active with the Tri County Association for the Blind.

Having enrolled in the Royal Arcanum in 1969, Sister Wyllene served her council and our society with fervent fraternal spirit. She advanced through the chairs of Harrisburg Council. Gifted with superb organizational and writing abilities (which were notably appreciated by the officers and members), she was reelected to the office of council secretary for many terms and was appointed by



several Supreme Regents as the assistant to the Supreme Secretary for Royal Arcanum Sessions.

Even after retiring as Secretary of Harrisburg Council #499, she was always there to lend a hand, give advice and volunteer. She was a loyal member of our Association. Wyllene attended every picnic event and Christmas celebration with spirit and joy. It was always a

pleasure to see her face. She will be sadly missed by everyone in Harrisburg Council.

Sister Wyllene was preceded in death by her husband, Charles W. Peirce. She was laid to rest in Prospect Hill Cemetery.

May she rest in heavenly peace.

NEW YORK NEWS

SCHOLARSHIP PRESENTATIONS

The New York Grand Council Dinner meeting was held on July 10, 2014 at Juliano's in New Rochelle, NY, with 50 members and guests in attendance. At the meeting, awards were presented to the 2014 scholarship winners. As always, it was a pleasure to see these beautiful young ladies receiving their awards. We wish them good health and happiness in their future endeavors.



Celia Calano, the \$10,000 winner, is seated between her grandmothers, Vivian Deeham, left and Josephine Madonia, right; standing are Augie and Fran Magnotta, her grandfather, Peter Madonia, her brother, Peter, grandfather Bill Deeham, Bettina DiBartolo, her parents, Janet and Michael Calano and Errica Conforto



Fran and Augie Magnotta, Bettina DiBartolo, \$1,500 winner Jennifer Pezzolanti, her sister Maria and her father, John, and Errica Conforto

GRAND COUNCIL DINNER MEETINGS

The New York Grand Council Dinner Meeting was held on September 4, 2014, with 46 members and guests in attendance. An award was presented to Robert H. Law, III inscribed "Supreme Council of Royal Arcanum confers Life Membership upon Robert H. Law III, for his 30 years of distinguished and dedicated service in the Supreme Council, August 2014, Charlotte, NC." An award was also presented to Carmine Campo in recognition of his "tireless volunteer efforts rendered in fellowship and benevolence, genuinely reflected in selfless dedication to the cause of fraternalism, August 2014, Charlotte, NC." Both gentlemen were completely surprised and grateful for receiving the awards.



Frances Magnotta, Bettina DiBartolo, Robert H. Law III, August Magnotta, Errica and Joe Conforto



Frances Magnotta, Bettina DiBartolo, Annette and Carmine Campo, Errica Conforto, August Magnotta and Joe Conforto

LORRAINE J. D'EMILIO FOUNDATION

Lorraine J. D'Emilio Foundation holds its annual Phillies Game Event

On September 29, 2014 the Lorraine J D'Emilio Foundation held its annual Phillies Game Event. Eleven ladies with gynecologic cancers and their guests were treated to an afternoon of fun, food and frolic at Citizens' Bank Park. It was fan appreciation day and the last game of the season. Unfortunately, the Phillies lost, but that did not put a damper on the good time.

We were all pleasantly surprised when we learned that one of the ladies, Maureen Bucci, had written a book about her battle with cancer. The book entitled "A Snobby Girl's Guide to Dealing with Cancer: Surviving Cancer with Humor, Grace and Style," positively referenced to the Lorraine J. D'Emilio Foundation:



Left to right, Maureen Bucci, Author and cancer survivor; Paul D'Emilio, General Counsel; Michelle Welsh, President of the LJD Foundation and daughter Samantha and Sue Pine, Board of Directors Member

"I consider myself very fortunate to have been invited to share in a day with the Lorraine I. D'Emilio Foundation, set up in memory of Lorraine J. D'Emilio by her family. They treated us to a day I will never forget. A small group of cancer patients along with our guests were taken to a Phillies game where each of us was treated like a Princess in our private suite. As if this wasn't enough they also gifted each of us with a luxurious robe for those cold nights recovering; how very thoughtful. Such graciousness from the hearts of the family who had lost their precious wife and mother can never be

explained. It can only be experienced "

The book is available for purchase on Amazon. Thanks Maureen and God bless. Thanks to the Supreme Council and to all those whose generous support helps make it happen.

Submitted by Michelle Welsh, President

WOUNDED WARRIORS

Monday, August 25, 2014, we visited the Wounded Warriors' office in New York City and personally delivered a check in the amount of \$500, which was collected from the Supreme Council of Royal Arcanum and Claremont Council. We presented the check to Thomas Ricks, Senior Benefits Liaison.

Wounded Warrior Project (WWP) takes a holistic approach when serving warriors and their families to nurture the mind and body and encourage

economic empowerment and engagement. Through an interactive approach, WWP hopes to foster the most successful, well-adjusted generation of wounded service members in our nation's history.



Shown in photo are: Thomas Ricks and Fran and Augie Magnotta

WWP has the following goals:

- Raise awareness and enlist the public's aid for the needs of injured service members
- Help injured service members aid and assist each other
- Provide unique, direct programs and services to meet the needs of injured service members, who sacrificed so much for our freedom.

People should be made aware of the suffering and trauma that they have endured while fighting to keep us safe. They need to know that we appreciate what they have done.

WHAT ARE THE RIGHTS OF A SPONSOR?

An interesting question recently arose at the Home Office. All Junior policies require an adult sponsor (often a parent or grandparent) who pays the premium. The adult sponsor has all of the rights of ownership in the policy until the Junior reaches a certain age, at which time the Junior has all of the rights of ownership in the policy. Until 2008, Section 293 of our Constitution provided that:

Until the 16th birthday of the Junior, the sponsor shall have all rights with respect to the Junior certificate. At age 16, all such rights vested in the Junior who shall automatically become an adult member.

You may recall that older Junior policies were issued on "green" application forms, which also stated that the Junior automatically became the owner of the policy as soon as he or she attained the age of 16 years.

This caused many parents and grandparents great concern. Having all the rights of ownership at age 16 meant that the Junior member could borrow against the policy or even cash in the policy without the sponsor's approval (who was often continuing to pay the premium) resulting in a loss of the educational loan benefit. Many sponsors were also frustrated by the fact that the Society could not provide them with information about the policy once the Junior attained age 16.

To remedy the problem, section 293 of the Constitution was amended in 2008 to increase the age to 18, which now provides as follows:

Unless otherwise indicated in the application, at age 18, all such rights shall vest in the Junior, who shall automatically become an adult member of the Council in which the Junior was enrolled.

In addition, the "white" Junior applications now have an "Owner" section, which, if properly completed, permits the sponsor to remain the permanent owner of the policy (and maintain control of the policy), even after the Junior turns 18. We strongly urge our members sponsors who will be continuing to pay premiums after the Junior attains age 18 to complete that section, or the sponsor's interest in the policy will expire when the Junior attains age 18.

Paul F. D'Emilio, Esquire, General Counsel

Matthew P. D'Emilio, Esquire, Assistant General Counsel



HUMOR: THE TOUGH CEO

A Fortune 500 corporation brought in a tough new CEO to shake things up. Touring the facilities on

his first day, he spotted a man leaning against a wall while other employees were working hard all

around him.

He marched up. "You! How much money do you make in a week?"

Confused, he said, "About \$300."

"Here." The new CEO pulled out his wallet and thrust \$1,200 in cash at

the man. "Go home."

"Yes sir." He walked away.

Proud of the tough image he was creating, the CEO turned to a group of employees. "What was his job, anyway?"

They looked at each other nervously. Finally one answered: "He's the pizza delivery guy from down the street."

REFLECTIONS ON PLEASANT SURPRISES IN IRELAND

Since I am writing this article and touring IRELAND at the same time, I decided that it might be appropriate to reflect on some very pleasant surprises I found in this colorful country.

To begin, I must mention that I was very impressed with the cleanliness and orderliness of IRELAND, not just in the countryside but also in the cities. Perhaps this may be one of the reasons that this land is known for its beauty. The homes and buildings give the impression that they were just painted or whitewashed this year, not to mention the lack of litter.

The people I met all seemed to be super friendly and helpful, who seemed to enjoy engaging in conversation with perfect strangers. On at least one occasion, when asking for directions, I was actually escorted by the individual to my destination.

Although they have been through a great deal of famine, sickness, and struggle, these people are very proud of their country and appear happy to have visitors. Many individuals were extremely familiar with both Canada and the United States. They keep up with what is going on in North America, and are eager to ask questions. When responding to those who asked where I lived, the people invariably knew something about the area, had been there, or knew people who had.

I found the food delicious and the servers pleasant and attentive. The atmosphere is relaxed, giving one the feeling

that a person could stay "forever" in a restaurant or pub.

It was surprising to find the Irish so open and sincere about the Troubles they have faced as a people, and which they are still facing, always optimistic about their future. The word, "Troubles," when referring to the difficulties of the 20th Century, is always capitalized in IRELAND.

I was pleasantly surprised to find that the people I met in NORTHERN IRELAND, and especially BELFAST, are just wanting to put the past behind them, live in harmony, and get on with the future. They appear to be almost apologetic and ashamed of the violence and bigotry that have marked their country up until about twenty years ago. So many times we



Blarney Castle in Cork, Ireland



An upside down Herb Snyder kissing the Blarney Stone



thanked by the people for visiting their area, since they had sad memories of when few tourists dared to visit. Our guide shared that 79% of the people of North Ireland voted to remain Unionists (under Great Britain) and 87% of the rest of Ireland voted to honor whatever Northern Ireland chose. Now most people want to respect their

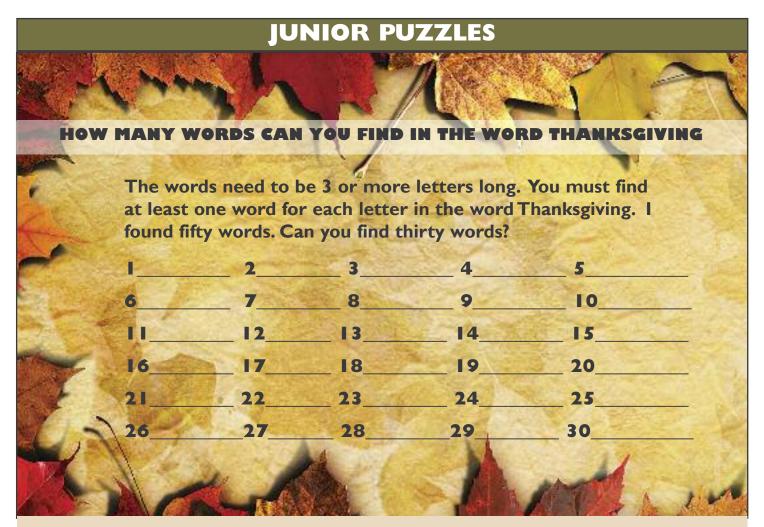
The IRISH people seem to want to recapture and preserve their identity and culture, evidenced in the measures taken recently to ensure the continuance of the Gaelic language.

differences and live in peace.

Of course, what really surprised me in IRELAND is that I actually kissed the Blarney Stone. In order to do this, I had to climb 109 rugged and narrow circular stairs to the top of the castle, lie upside-down on my back, and then kiss the stone for good luck!

There were many pleasant surprises in IRELAND but one thing that is no surprise at all is that I sure had a great trip and a lot of fun! The luck of the IRISH to all of you!

by Dr. Herb Snyder



Please check our website for additional games and coloring. If you have any riddles, games, or articles you would like published on our website, please email them to: pfitzgerald@royalarcanum.com.

In order to publish a Junior Puzzle Winner's name and age, a consent form must be filled out. Forms can be printed from the RA website or sent from the Home Office.

JUNIOR CONTEST RULES

Our rules provide that a
Junior can win only one prize
per issue of the Bulletin.
Members from the same
family can submit answers to
same puzzles in order to win.
Puzzle entrants are
restricted to Juniors no older
than 17 years 11 months. All
entries must be received
prior to distribution of the
next Bulletin.

All Junior entrants can earn a \$10.00 gift certificate from Amazon.com!



award from the Royal Arcanum

Junior Must Submit:

Name

Age

Council

Email Address

PLEASE SEND ALL ANSWERS TO: JUNIOR DEPARTMENT, ROYAL ARCANUM, 61 BATTERYMARCH ST., BOSTON, MA 02110-3208



STATEMENT OF OWNERSHIP

Title of Publication: Royal Arcanum Bulletin Publication No. 472-260

Date of Filing: October 20, 2014 Frequency of Issue: Quarterly Number of Issues: 4

Complete mailing address of known office of publication: 61 Batterymarch, Street, Boston, Massachusetts 02110.

Complete mailing address of the headquarters or general offices of the publishers: 61 Batterymarch Street, Boston, Massachusetts 02110.

Names and addresses of publisher, editor and managing editor: Publisher - Supreme Council, Royal Arcanum, 61 Batterymarch Street, Boston, Massachusetts 02110; Managing Editor - Patrick Fitzgerald, 10 Pine Street, Woburn, MA 01801.

Owner (If owned by a corporation, its name and address must be stated and immediately there under the names and addresses of stockholders owning or holding I percent or more of total amount of stock. If not owned by a corporation, the names and addresses of the individual owners must be given. If owned by a partnership or other unincorporated firm, its name and address, as well as that of each individual must be given.) Supreme Council, Royal Arcanum, 61 Batterymarch Street, Boston, Massachusetts 02110. There are no stockholders.

Known bondholders, mortgagees, and other security holders owning or holding I percent or more of total amount of bonds, mortgages or other securities. There are no bondholders, mortgagees, or other security holders.

Extent and nature of circulation.

Total number of copies printed (net press run): average number of copies each issue during preceding 12 months, 14,599: single issue nearest to filing date, 14,650.

Paid circulation (I) Paid/Requested Outside-County Mail Subscriptions Stated on Form 3541. (Include Advertiser's

proof and exchange copies). Average number of copies each issue during preceding 12 months, 13,852: single issue nearest to filing date, 13,809. (2) Paid in-County Subscriptions (Include advertiser's proof and exchange copies). Average number of copies each issue during preceding 12 months, 0: single issue nearest filing date, 0. (3) Sales through dealers and carriers, street vendors, counter sales and other non-USPS paid distribution. Average number of copies each issue during preceding 12 months, 0: single issue nearest filing date, 0. (4) Other classes mailed through the USPS, none: Total paid circulation: average number of copies each issue during preceding 12 months, 13,852: single issue nearest to filing date, 13,809.

Total Free distribution by mail, carrier or other means (including samples, complimentary and other free copies): Outside-County as Stated on Form 3451, average number of copies during preceding 12 months, 100: single issue nearest filing date, 100.

Total distribution: average number copies during preceding 12 months, 13,952: single issue nearest to filing date, 13,909.

Total: average number copies each issue during preceding 12 months, 13,952: single Issue nearest to filing date, 13,909.

Copies not distributed average number of copies during preceding 12 months, 647; single issue nearest to filing date, 741.

Total: average number copies during preceding 12 months, 14,599: single issue nearest to filing date, 14,650.

Percent Paid and/or Requested Circulation, Average number of copies each issue during preceding 12 months, 99%; Number copies of Single issue published nearest to filing date, 99%.

I certify that the statements made by me above are correct and complete.

Patrick Fitzgerald, Editor Fall Issue 2014

A WORD FROM THE SUPREME SECRETARY

I recently attended the American Fraternal Alliance's Annual Meeting in Austin, Texas. The conferences are always interesting and provide opportunities to learn about current topics and trends in the industry, including new products and state and federal insurance regulations. The gatherings generate the chance to build relationships with representatives of other fraternal societies and gain insight into their operations and our common experiences.

Traditionalist (or Silent) Generation is from 1928 to 1945.

Organizations are putting emphasis on attracting new members or customers from the "Millennial Generation". Studies have shown that many in this group share common personality traits; one being instant gratification. They need to know what everyone thinks about anything relating to their personal life. They are the most educated generation in American

history. They frequently post to Facebook or Twitter and if you're telling them a story, you've got five, maybe seven seconds to get to the point. Many have moved back in with their parents after college and many are still seeking

"real" jobs. Of course we realize that sometimes circumstances are beyond their control. They are civic-minded and believe the government knows what's best and will take care of them.

All in all, everyone, no matter what age they may be, is a valued member of our fraternal benefit society and the Royal Arcanum takes pride in being a true family fraternal that spans the US and Canada. We certainly hope that many of our young members and their families will participate in our activities as our organization

begins a new program, "A Royal Gift", with Supreme Regent Carl Krzystofczyk.

I wish you a holiday season filled with good health, peace and prosperity. Don't forget to plan ahead for our July Mini-Vacation in Colonial Williamsburg, Virginia.

Sunt Joleh

At this Fraternal Alliance meeting, Grace Howell, a Royal Arcanum member from San Jose Council #2384, San Jose, California was awarded the 2014 Fraternalist of the Year

Award. We congratulate Grace on this prestigious award and for her volunteerism for charitable activities.

A topic frequently highlighted at the meetings is "Unclaimed Property". Many states have been pushing insurance companies to pay unclaimed property to their state quickly as a way to generate hidden revenues. Most states require insurance companies to check the Social Security Death Master File to determine whether policy holders have died. It is

recommended that you notify your insurance company immediately when someone dies since you have ready access to the death certificate and other important papers which may be necessary to collect the insurance benefits. Under current law there are no tax consequences on insurance death payments. However, after a specified period of time, (on average seven years), the proceeds are escheated. Escheated is defined as property that has reverted to the state in the absence of legal heirs of claimants.

Of interest to me were workshops geared to getting new members from the next generation involved. Those born from 1980 to 1995 are classified as the Millennial Generation. Generation X are those from 1965 to 1979, the Boomer Generation are from 1946 to 1964 and the





Ken Kolek with Alliance members attending the 2014 Annual American Fraternal Alliance Meeting in Austin, Texas

2015 MINI-VACATION COLONIAL WILLIAMSBURG



Williamsburg Woodlands Hotel - 105 Visitor Center Drive Williamsburg, VA 23185

Sunday July 26, 2015 through Thursday July 30, 2015

Historic Jamestown
Colonial Williamsburg
Busch Gardens
York River State Park

Discovery Park
Yorktown Battlefield
Yorktown Victory Center
Berkeley Plantation

