

**ROYAL ARCANUM**  
AN INTERNATIONAL FRATERNITY PROVIDING FAMILY PROTECTION



# Bulletin



**Fall Edition 2019**



**Official Publication of the**  
Supreme Council of the Royal  
Arcanum



**Fraternal Services to Our  
Members Since 1877**

## A Message from the Supreme Regent Un Message Du Régente Suprême

Deborah Young - Supreme Regent



Dear Brothers and Sisters,

I can hardly believe it has been a year since starting my term as your Supreme Regent. It has been a very exciting year for both Morgan and me, meeting our members in jurisdictions across the country. Collecting items for food banks and animal shelters, collecting pajamas and baby supplies for those in need, collecting eye glasses and school supplies for those who can't afford them, and collecting sleeping bags for the homeless have been outstanding projects coordinated by Royal Arcanum councils. I applaud our members for the good fraternal works that are being accomplished in your communities. If I have not been to your jurisdiction yet and you would like me to present my program, please get in touch with me so we can set a date, **'Plant Seeds for the Future'** and continue to grow our Society for another 142 years.

Our volunteer recommender who won a new iPhone is Louise Reynolds. A second recommender's name will be drawn next August, so get those policies and annuities in for your chance to win! Additionally, all recommenders receive a royal blue polo shirt embroidered with the Royal Arcanum logo.

Submit your **'Planting Seeds Together'** projects for helping the homeless in your area for a chance to win funds for your council.

With Thanksgiving and Christmas fast approaching, I wish all our members a safe, joyous and fun-filled holiday season. There is no better time to promote the many benefits of a Royal Arcanum insurance policy to family and friends.

*Life is an echo. What you send out comes back. What you sow you reap. What you give you get. What you see in others exists in you. Remember, life is an echo. It always gets back to you. So give goodness. - Zig Ziglar*

Yours in V.M.C.

*Deborah Z. Young*

Deborah Young  
Supreme Regent

Chers frères et soeurs,

J'ai peine à croire que cela fait un an que j'ai commencé mon mandat en tant que votre suprême régente. Cette année a été très excitante pour Morgan et moi, en rencontrant nos membres dans toutes les juridictions du pays. La collecte d'objets pour les banques alimentaires et les refuges pour animaux, la collecte de pyjamas et de fournitures pour bébés pour les personnes dans le besoin, la collecte de lunettes et de fournitures scolaires pour ceux qui n'en ont pas les moyens et la collecte de sacs de couchage pour les sans-abri ont été des projets remarquables coordonnés par les conseils de Royal Arcanum. J'applaudis nos membres pour les bons travaux fraternels en cours dans vos communautés. Si je ne suis pas encore allé dans votre juridiction et que vous souhaitez que je présente mon programme, veuillez prendre contact avec moi afin que nous puissions fixer une date, **'Plantez des graines pour l'avenir'** et continuer à faire grandir notre société pendant encore 142 ans.

Notre conseillère volontaire qui a remporté un nouvel iPhone est Louise Reynolds. Un deuxième conseiller sera tiré en août prochain. Assurez-vous donc de ces polices et de ces rentes pour avoir une chance de gagner! En outre, tous les recommandeurs reçoivent un polo bleu royal brodé du logo Royal Arcanum.

Soumettez vos projets **'Planter des graines ensemble'** pour aider les sans-abri de votre région à courir la chance de gagner des fonds pour votre conseil.

Avec Thanksgiving et Noël arrivant à grands pas, je souhaite à tous nos membres une saison de vacances sûre, joyeuse et amusante. Il n'y a pas de meilleur moment pour promouvoir les nombreux avantages d'une police d'assurance Royal Arcanum auprès de la famille et des amis.

*La vie est un écho. Ce que vous envoyez revient. Vous récoltez ce que vous semez. Ce que vous vous donnez Ce que vous voyez chez les autres existe en vous. Rappelez-vous, la vie est un écho. Cela vous revient toujours. Alors donnez la bonté. -Zig Ziglar*

Bien à vous dans V.M.C.

*Deborah Z. Young*

Deborah Young  
Régente suprême

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**Deceased Members**

Recently Deceased Members are reported on our website on a monthly basis. Click "About Us" and "In Memoriam."

**Bulletin Deadline**

Articles and photos must be in the editorial office by **January 15, 2020**. Mail to the Royal Arcanum Bulletin, Home Office, 61 Batterymarch Street, Boston, MA 02110-3208.

**Next Publication Date: February 22, 2020**

## BINGO! ... EN FRANÇAIS

Royal Arcanum Domrémy Council #23 jointly organized a Family Bingo Night in French with the Club Richelieu de Lowell, Massachusetts. Members welcomed more than one hundred participants to the parish hall of St. Rita's Church.

Held on June 27, 2019, the Family Bingo was one of many events of Franco-American Festival Week, this year marking the 49th annual celebration. The Festival Week is always held during the week which includes June 24th, feast day of Saint John the Baptist, patron saint of Franco-Americans, and the legal, national holiday in

Québec, the ancestral land of most Franco-Americans. Royal Arcanum Regent Roger Lacerte, PhD opened the fun-filled evening by greeting the group and speaking about the Royal Arcanum. He introduced Club Richelieu President, Nicolas Charbonnier. Mrs. Kathryn Steenland called out the Bingo numbers in French.

A table was set up with informational materials, pamphlets, pens and other items from the Home Office to introduce attendees to the various Royal Arcanum programs.



## FORT DEARBORN

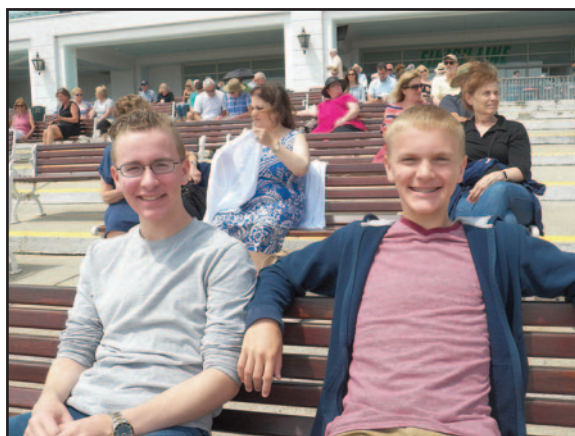
And they're off! A beautiful, sunny Sunday greeted members of Fort Dearborn Council at the Arlington Park Race Track. Members enjoyed lunch at the park and then headed for their track-side seats to watch the horses

race. A few wagers may have been made and a few dollars were tucked into pockets as the horses sped around the race track. It was a great way to spend a fabulous July Sunday.



**Pictured right: Josh & Matthew Crawford** enjoy their "wager-free" time at the track.

**Pictured left: Joanne Covelli, Nicole Covelli and Rose Gronko** may or may not have wagered a few dollars!!!



# MI GRAND COUNCIL/DETROIT COUNCIL #21A

Detroit has been busy with late summer and fall activities. Forty members attended our Tiger Baseball Game outing Saturday, August 10th. As always, before the game everyone gathered at the Gaelic League for hamburgers, hotdogs and goodies provided by the Michigan Grand Council. Even though the Tigers lost, everyone enjoyed the evening. A BIG THANK YOU to Mark and Cathy Hefner for organizing the event for our members.

On September 7th, Detroit Council #21A, along with Chairman Eric Kimmel and Barb Kimmel hosted the 35th Annual RA Lithuanian Duffer's Scramble Golf Outing at the Lilac Golf Course in Newport, MI. This was the second year we hosted the event at the course. Forty-four golfers participated, including Royal Arcanum members from Detroit, Ohio and Chicago. The weather was great, with sunshine and nice temperatures. This year's winners were: First Place – Foley Flop Shots, Last

Place – Team Divisha, and First Place/ALL RA Team – Haye's Hackers.

Everyone enjoyed a wonderful buffet dinner. Eric's famous 50/50 raffle and door prizes were a huge success. The 50/50 winners were Judy Thompson, Jim Jakaitis and Dan Sinagoga. Everyone won multiple door prizes. A BIG THANK YOU to Eric and Barb Kimmel for organizing another fraternal and fun outing!!

On September 28th we began another bowling season and welcomed a full house with ten teams. Everyone's looking forward to our Bowling Christmas Party on December 21st.

Enjoy the fall season of fraternal fun, football and family!

*Fraternally,  
Jan Brazas - Detroit Reporter*



**Denise Kaminski, Grand Regent Keith Armbruster and Don Kaminski enjoy the afternoon.**



**1st Place All RA Members Team – Eric & Barb Kimmel and Pam & Mike Hayes**



**Golf Outing Chairman Eric Kimmel and Barb Kimmel**



**1st Place Team of 35th Detroit Golf Outing - Jim Krygler & Dan Sinagoga. Not present Dave Sell & Dave Moore**



**RA Chicago members at Detroit's 35th Annual Golf Outing**



**RA Detroit members, Hefner and Brazas Family with MI Grand Regent Keith Armbruster**

# NEW JERSEY'S GIFTING PROJECT

"The littlest feet make the biggest footprints on our hearts." This quote was the inspiration for members in New Jersey to organize a special gifting project to celebrate Supreme Regent Deborah Young's 'Planting Seeds for the Future' campaign. Grand Regent Richard Macon, FIC invited the RA family to participate in the Grand Council's project for the benefit of those tiniest feet to give them a happy start in life.

A 'Friendship Baby Shower' was hosted in honor of the work being done by the Sisters of Life; a religious community of women founded in 1991 by John Cardinal O'Connor in New York. Currently the Sisters are ministering in communities throughout the United States and Canada. One facet of their mission is to provide support and a safe space for women during pregnancy, particularly if the pregnancy is unexpected. The Sisters are a secure haven, caring for expectant mothers, new mothers and their infants when they have nowhere to go.

Hundreds of baby items, including clothing articles, blankets, diapers, wipes, bottles, healthcare essentials, plus small toys and other useful and beautiful gifts



Some of the baby items that comprised the New Jersey gift



Very Reverend Jerzy Zaslona thanks Deputy Supreme Regent Gen Macon and Grand Vice Regent Evelyn Magarban for the generous donations delivered to Holy Rosary Parish for the Sisters of Life Newborn Program.

filled wishing wells to the brims; all donated by members of New Jersey, New York and Supreme Regent Deborah and Morgan Young. The generosity showered for the project reflected the genuine fraternal spirit that embodies our fraternal family.

The Arcanians were introduced to the Sisters of Life through their association with Holy Rosary Parish in Jersey City. The gifts were gratefully accepted by the Reverend Jerzy Zaslona, Pastor, who thanked the Royal Arcanum for the many gifts for the Sisters' program for infants and their mothers; symbolic of compassionate hearts of members and friends. Grand Regent Macon acknowledged Fraternal Events Committee members Evelyn Magarban, Marie Baranowski, Chris Piscitelli and Gen and Cindy Macon for sharing their organizational talents and for collecting the bounty of donations

for the 'Welcome Baby' project.

The Grand Council pledges to 'Plant More Seeds' of charitable work in the future and has expectations for good things to blossom in every season. After all, New Jersey is the Garden State!

## MEDORA COUNCIL HELPS THE HOMELESS

Wanting to find a simple way to help the homeless, Sister Barbara Mugnolo of Medora Council #1648 suggested that members go through their closets and find purses they no longer use and donate them. This simple idea was warmly received, and members reached out to their friends to increase their donations. Over 90 purses were quickly collected, from the smart and practical to name-brand and brand new. Sister Christine Krzystofczyk contacted Journeys: The Road Home, a non-profit that helps provide shelter and social services to the homeless. They enthusiastically welcomed the idea of the project, and offered some practical advice. They suggested a few items, such as toothpaste, tissues, energy bars, and \$5 gift cards to include inside the donated purses, but also said that if the purses were too expensive looking, they could make the recipients targets on the street. About half of the purses were too high-end for Journeys, but that didn't stop their giving spirit. Dress For Success is another non-profit that helps women achieve economic independence, and collects career-appropriate clothing, with a special need for business-appropriate purses. Medora's members dove back in and included shoes and business outfits with their purses in their donation. Sister Barbara's simple suggestion provided generous donations to two worthy groups of women in need!



Three volunteers (left) from Dress for Success collect Medora Council's donations of purses and clothing from members Christine Krzystofczyk and Barbara Mugnolo



Sister Christine Krzystofczyk brings Medora Council's donation of purses to Journeys: The Road Home

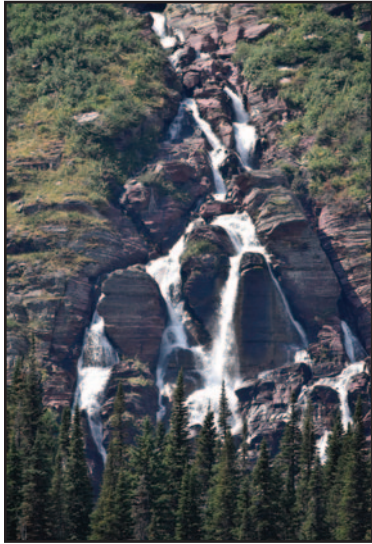
## PET INSURANCE ON THE RISE

The North American Pet Health Insurance Association reports that total premiums for pet insurance have hit a new level, reaching \$1.42 billion in 2018.

In the United States, pet insurance increased 18% for 2.43 million pets. In Canada, the rate grew 10.9% for 277,000 pets. The most common coverage was for accident and illness plans. Accident and illness premiums for dogs came in at \$566 yearly in the U.S., and \$734 in Canada. For cats, the U.S. premium was \$354, and the Canadian rate was \$400.



# THE CROWN OF THE CONTINENT



Nestled in the Northwestern corner of Montana, near the Canadian border, is the Crown of the Continent, Glacier National Park. At 1583 square miles, this glacier-carved beauty is a must-see for anyone. Splitting Glacier National Park is the Going-To-The-Sun Road. The road is well worth traveling in either direction, as the view from one side of the road is much different than from the other. In 1983 Going-To-The-Sun Road was included in the National Register of Historic Places, and in 1985 was made a National Historic Civil Engineering Landmark. At one point, near Logan's Pass, you will cross the Continental Divide at an elevation of 6,646 feet.

In addition to over 700 miles of hiking travels, the park offers many opportunities to see wildlife, and its ecosystems are almost unchanged from what they were at the time of Lewis and Clark. In addition to grizzly bears, mountain lions, and bald eagles, Glacier National Park features 76 species of mammals and 236 species of birds to name just a few of the animals.

The range of activities and services caters to those of all ages and interests. Whether it is hiking the back country, driving the Going-To-The-Sun Road or boating in Lake McDonald, Glacier National Park is a once in a lifetime experience engaging for all.





# CORONATION COUNCIL SUMMER BBQ 2019

Deborah Young has been busy all year as our Supreme Regent yet she still found time to welcome us to her home for the annual Coronation Council #2224 Summer Barbeque.

This year we were treated to a science show for all ages. Not only were the Juniors mesmerized by the science experiments, but a few of the adults got in on the fun, too. Lots of neat bubbles and dry ice tricks kept the group fascinated and wanting more.

The event included a fun filled day of swimming, games, lots of good food and gifts for the Juniors.



Once again, we were joined by Mark Hefner and his wife Kathy from Michigan Council #21A.

Members brought gently used purses and personal care items to the barbeque; they were to be donated to the Welcome Centre Women's Shelter.

The council thanks hosts Deborah and Morgan Young for a wonderful day.

*Submitted by Elly McMillan*



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# CORONATION COUNCIL 2224

## Farm Bash Helping the Homeless

The annual Farm Bash was another success, thanks in part to the energies and donations of Coronation Council #2224. The weekend events included camping, music, food and fun for all ages.

A community potluck and silent auction were held to raise money for Unit #7 Street Help. This organization assists homeless in the community to live a better life.

Coronation Council presented a \$1,500 cheque to support Farm Bash in the efforts. The two-day event raised over \$5,000.

Street Help presented Past Regent Morgan Young with a certificate of appreciation for the council.

*Submitted by  
Elly McMillan*



**Deborah Young presents a cheque to Street Help Administrator Christine Wilson-Furlonger with an assist from members Morgan Young, Jim, Renee and Megan Boufford.**

## Welcome Centre Shelter for Women

Coronation Council #2224 made a \$1,000 donation to the Welcome Centre Shelter and members delivered many purses and toiletry bags that they had filled with personal care items for women and children; these gifts go a long way in assisting the women who are helped at the shelter, giving them some personal dignity and pride, despite their unfortunate circumstances.

*Submitted by Elly McMillan*



**Women's purses**



**Left to right: Megan Boufford, Renee Boufford, Audrey Bayliss, John DeRose, Deborah Young, Morgan Young, and Jim Boufford. Derrick Bayliss in front.**



**Women's toiletries**



# ROYAL ARCANUM SCHOLARSHIPS AWARDED

The members of New Jersey welcomed this year's scholarship recipients to the Grand Council's July luncheon at Pizza Masters Ristorante in Bayonne. Although baseball season had several doubleheaders slated on the MLB schedule, the Arcanian event was a triple celebration! In addition to the presentation of the Royal Arcanum educational awards, the members were delighted to have Junior Director/Past Supreme Regent Errica and Joseph Conforto at the event, and to give support to the charitable foundation - Ocean of Love, Toms River.

Sister Errica applauded the RA scholarship and grant recipients on their accomplishments and encouraged the students to consider getting involved as a charitable volunteer during "free time" from their studies, assuring them that such efforts can produce positive and lasting results also. The award winners and families thanked the Royal Arcanum for the opportunity to participate in the scholarship program and spoke of how the award will help with their education toward future career goals.

In honor of the RA members' scholastic achievements, the Grand Council took time to remember pupils who are

undergoing challenges. Grand Regent Richard Macon, FIC rallied the Garden State councils for a gifting project for Ocean of Love. The charitable organization provides support so that children afflicted by a devastating illness can experience the 'normal' joys of childhood. Members of the New Jersey and New York Councils contributed a vast supply of useful school items for the cause. Additionally, monetary donations to secure backpacks and lunch kits were made by the New Jersey Grand Council, Bayonne Council #695 and Versatility Council #2501. Amanda Kline, representative of Ocean of Love, spoke about the work of foundation volunteers. It is not uncommon for families to be suddenly faced with a multitude of obstacles when a diagnosis of cancer or terminal illness is made. The gifts provided would go a long way to help young patients and their siblings.

Deputy Supreme Regent Gen Macon recognized the Arcanians for the charitable programs consistently being organized and thanked the Confortos and friends in New York for teaming up to make the day's project a triple homerun!



**Left: RA scholarship recipient CeeJay Larino of Bayonne Council was represented by his grandmother, Geraldine Larino-Clarkin and uncle, Michael Larino who accept the award from Junior Director Errica Conforto and congratulations from Past Regent Robert Galdon.**



**RA continuing education grant recipient Haley Baranowski of Versatility Council was represented by her grandparents, Marie and John Baranowski who accept the award from Junior Director Errica Conforto and best wishes from Regent Elaine Zuber.**



**Ewelina Guros of Sons of Poland Council accepts her RA scholarship award from Junior Director Errica Conforto. She was joined by her parents, Urszula and Tadeusz, her sister Ilona, Regent Dayle Vander Sande and ASOP Past President Frank Knurowski.**



**Errica Conforto, Chris Piscitelli, Gen Macon, Evelyn Magarban and Joseph Conforto present the Arcanian Family's donations to Amanda Kline of Ocean of Love.**

# ROYAL ARCANUM SCHOLARSHIP AWARDED

At the July 18th New York Grand Council dinner meeting at Juliano's in New Rochelle, the Royal Arcanum \$10,000 Joseph E. Hallinan Memorial Scholarship Award was presented to Angela Torricella of Claremont Council

#1655. Thirty-six members and guests were present to celebrate Angela's achievement and to wish her success as she begins studies at Fordham University.



Angela Torricella and her parents, Regina and Ken receive congratulations from Grand Regent Freddy DiBartolo, Junior Director Errica Conforto and Sitting Past Grand Regent Maria DiBartolo.

## USE THE RIGHT WORDS WITH KIDS

### Use the right words with kids

Your words have a unique power over your children. What you say to them shapes their personality and guides them as they grow up. The Inc. magazine website highlights these phrases that parents should use to help kids grow into well-adjusted adults:

- **“Your practice is paying off.”**

Instead of saying, “Great job!” recognize the work that went into an accomplishment. This teaches children the importance of effort in achieving their goals.

- **“I don’t know.”** Admitting that you don’t know something shows children that it’s OK to show some vulnerability. It also demonstrates the value of being honest.



- **“Is that really true?”** This question can help children analyze information. Instead of just saying, “You’re wrong,” encourage them to challenge their assumptions and take other perspectives into account.

- **“I’m sorry.”** Apologizing is necessary to developing healthy relationships. When you say, “I’m sorry,” you show kids that it’s all right to admit mistakes and ask for forgiveness.

- **“What do you think?”** This tells children that you value their opinions. It helps them analyze what they believe, and it could lead you to learning a thing or two.

- **“I hear you.”** Children want to be heard and respected—just like all of us. Even if you disagree, validating their feelings shows that you trust them, and it teaches patience when they don’t understand or when they disagree with someone else.

# SUPREME REGENT VISITS PENNSYLVANIA



**The Supreme Regent highlights the 'Planting Seeds for the Future' program.**

The Grand Council of Pennsylvania and Integrity Council #586 combined to enjoy the Supreme Regent's presentation of the '**Planting Seeds for the Future**' program on September 23, 2019 at the Double Tree Hilton Hotel, Philadelphia. Grand Regent Carmine Rodia hosted Supreme Regent Deborah Young, Supreme Vice Regent Maria DiBartolo and their spouses to a delicious dinner ordered by Integrity Treasurer Joseph Tedesco.



**Morgan and Deborah Young and Maria and Freddy DiBartolo enjoy the hospitality in Pennsylvania.**

Regent Peter Ferrara and Integrity Council's Secretary Nettie Malone presented a \$500.00 check to Barbra Pignatelli of The Philadelphia READS Power Partners Program. The program provides a creative blend of literacy enrichment, mentoring, and career education for public school students in grades 1-3. Many supplies for teachers and students were also donated by the Royal Arcanum members.



Members enjoyed the fraternal event and the opportunity to welcome Society officers to the jurisdiction of Pennsylvania.

**Members listen attentively to the Supreme Regent's presentation.**

*Submitted by Joseph Tedesco*



**Supreme Regent Deborah Young congratulates garden kit door prize winners Nettie Malone and Raymond Wehbe.**



**Grand Regent Carmine Rodia, Supreme Regent Deborah Young and Supreme Vice Regent Maria DiBartolo**



**Nettie Malone and Peter Ferrara present Integrity Council's gift check and members' school supply donations to Barbra Pignatelli (center) of the Power Partners program.**

## RECIPE: TRADITIONAL PIGNOLI COOKIES

We thank Past Supreme Regent Errica Conforto for sharing a favorite and frequently requested recipe with the Royal Arcanum family in time for our winter holiday baking. Hope you enjoy these delicious treats!

### Ingredients:

1 lb almond paste  
1 cup granulated sugar  
4 large egg whites, beaten  
1+ cup pine nuts  
¼ cup confectioner's sugar, or as desired  
glazed green or red cherries (optional)

Line cookie sheets with parchment paper.  
Preheat oven to 350 degrees.

### Directions:

Break up almond paste in a food processor (or mix with an electric mixer). Add sugar and pulse to combine until very fine. Add egg whites, one at a time and continue beating until the batter is smooth and soft. Drop a round teaspoon of dough on the cookie sheet and put pignoli (pine nuts) on top.



Bake one tray at a time in the middle oven rack for 15-20 minutes or until lightly browned. Remove from oven and cool completely on wire racks.

The cookies can be stored at room temperature for up to a week in an airtight container or can be frozen for up to 3 months.

For another variation, put half of a red or green glazed cherry on the cookies in place of the pignoli nuts.

Dust with confectioner's sugar before serving. Share with family and friends!

## CORONATION COUNCIL

### Tigers Game 2019

It's always a good time joining our friends at the annual Royal Arcanum Detroit Tigers game.

With a quick hop over the border, our American fraternal family welcomes us to a great barbecue at the Detroit Gaelic Club and then we head to the ballpark to root on the Tigers. Thanks to Mark Hefner and our friends of Michigan Council #21A for a great day.

*Submitted by Elly McMillan*

**Derrick Bayliss and his Mother Sharon Bayliss cheer for the Tigers.**



# NEW JERSEY WELCOMES THE SUPREME REGENT

Members of the New Jersey Grand Council welcomed Supreme Regent Deborah and Morgan Young and Supreme Vice Regent Maria and Freddy DiBartolo to the Chandelier Caterers, Bayonne on September 22, 2019 for a Champagne Brunch and the presentation of Sister Deborah's '**Plant Seeds for the Future**' program.

The Arcanians expressed enthusiasm for the campaign and its focus on fraternal volunteerism. Gifts of appreciation were presented to the visiting officers with well wishes for safe and happy ventures as they deliver the RA "good news" across the Supreme Council jurisdiction. Members pledged continual support to the Supreme Regent with announcements of recent enrollments and an introduction to upcoming charitable projects scheduled for the autumn season. The attendees were thankful to receive the Supreme Regent's "gardening theme" gifts; they will surely be used in the Garden State!

As their fraternal initiative and in celebration of the Supreme Regent's '**Plant Seeds**' campaign, members generously supported the Sisters of Life "newborn program" by donating new baby gifts for mothers and babies in need throughout the northeast.

The New Jersey Grand Council wishes the Supreme Regent good health and much success as she promotes the Royal Arcanum in the year ahead.



**Grand Regent Richard J. Macon, FIC welcomes Supreme Regent Deborah and Morgan Young to New Jersey.**



**Amanda Butto of Versatility Council and John Baranowski, Bayonne Council, receive gardening kit prizes from Supreme Regent Deborah Young.**



**RA NJ former Junior bowlers celebrate their 35th reunion with visiting officers at the Supreme Regent's brunch; DSR Gen Macon (front right) was a coach for the Junior weekly league that ran for over 20 years in the Bayonne councils.**



**Sons of Poland Council members with Supreme Regent Deborah and Morgan Young.**



**New Jersey's Fraternal Events Committee Members with visiting officers.**



## LJD AWARD PRESENTED

Each year the members of Versatility Council #2501 in New Jersey organize several charitable endeavors in support of the Felician Sisters and their inspiring work, particularly for those that provide hope for children.

As this year's recipient of the Supreme Council's Lorraine J. D'Emilio Legacy of Hope Award, council members were happy to present the Supreme Council's donation of \$1000 to the Felician School for Exceptional Children in Lodi, New Jersey that was founded in 1971 by Sr. Mary Ramona Borkowski, CSSF. The Felician School's students range in age from 2 to 21 years, with additional programs tailored for young adults ages 21 and over. The school's diverse curriculums and activities focus on the ability of children with special needs, providing a quality education to prepare every student for their own life's journey within a climate of acceptance and respect. The motto: 'Anchored in Love – Learning for Life' inspired Versatility's "Garden Growers" project that was coordinated by the council's Community



**Sr. Rose Marie Smiglewski, CSSF, Executive Director of the Felician School thanks members John Baranowski, Marie Baranowski and Genevieve Macon for the Royal Arcanum's gift for the benefit of children with special needs and for the fraternal and ongoing support to the school and its mission of service.**

Outreach Committee and welcomed many spirited members and friends as premiere planters!

The Royal Arcanum's Award was named in honor of Sister Lorraine D'Emilio of Integrity Council, Pennsylvania. Lorraine's selflessness and volunteer example for furthering the cause of international fraternalism and good will motivated countless members throughout the United States and Canada to become engaged and share their talents for charitable causes and to do so willingly and cheerfully. Councils are invited each year to

participate in the Legacy of Hope program as a special remembrance of Lorraine.

Congratulations are extended to Versatility Council #2501 for helping 'Plant Seeds for the Future' for the students at the Felician School. The Royal Arcanum offers best wishes to the sisters and staff for continued success with their programs at the school.

## SUPPORT FOR ELECTRIC CARS BUILDING

Are you ready for an electric car? If so, you've got plenty of company.

According to the CleanTechnica website, a survey of 1,659 Americans planning to buy a new car in the next two years have a strong interest in electric vehicles. Thirty-one percent said they'd consider an electric vehicle for their next purchase, and 27% would think about it further in the future. Five percent said they'd definitely buy or lease one for their next vehicle.



Other findings from survey participants:

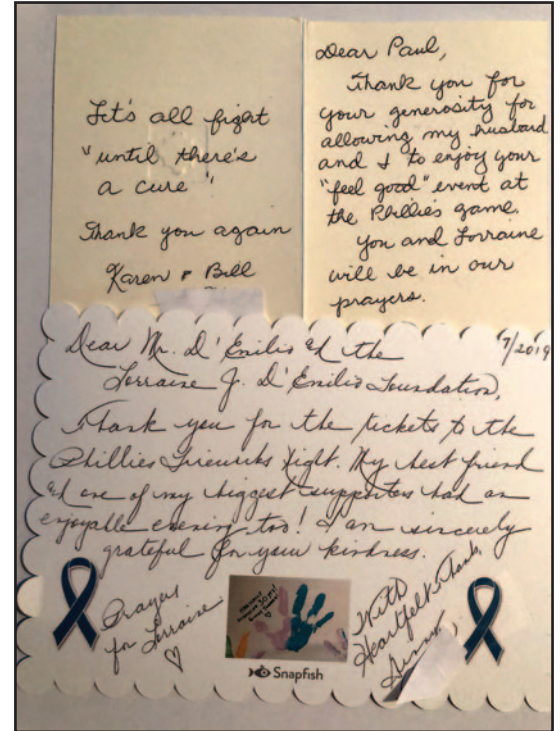
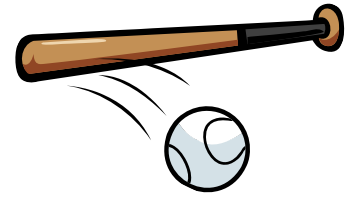
- Seventy-three percent believe increased electric cars will help reduce oil use.
- Seventy-two percent said auto manufacturers should provide a wider range of electric vehicles, including SUVs, pickup trucks, and minivans.
- Seventy-two said they

think increased electric car use will help reduce pollution.

- Sixty-five percent believe electric cars will help save money on fuel and maintenance.

# PHILLIES ANNUAL FIREWORKS GAME

General Counsel Paul D'Emilio and ovarian cancer survivors enjoyed the annual Phillies fireworks game from a private suite. A delicious meal of Philly favorites was provided and a good time was had by all. "Thank you" Royal Arcanum for the support.



## IN MEMORIAM: STELLA RAKOWSKI

Stella Rakowski, a charter member of Versatility Council #2501 passed away on July 29, 2019. An exemplary fraternalist, she was a DSA recipient and served as New Jersey Grand Regent, heading two spirited campaigns – **'Get Moo-ving'** and **'It's Worth Repeating.'** She attended almost every Supreme Council Session and Mini Vacation since 1974 and was a Supreme Representative who served on many Session committees. Always one of the first to volunteer, Stella's cheerful manner, benevolent spirit and willingness to promote fraternal and charitable efforts were constant. The motto, "Don't just count your blessings – Share them!" fittingly describes her approach to life each and every day.



Sister Rakowski was presented with Bayonne Council's Meritorious Service Award and the Supreme Council's Fraternal Legacy Award. She was recognized as an MVP – Most Valuable Participant by the National Fraternal Congress of America. In 2017 she attained 'Life Membership' in the Royal Arcanum.

Stella will be remembered for her unwavering dedication and selfless service to our Society and for her inspiring example of charitable volunteerism in the Royal Arcanum and in the community.

May she rest in heavenly peace.

# YOGA RETREAT FOR CANCER SURVIVORS

The LJD Foundation sponsored a yoga retreat for survivors of ovarian cancer. The retreat was hosted by Sharlene Bund-McKinley, yoga instructor. Thank you, Supreme Council of the Royal Arcanum and the National Ovarian Cancer Coalition.



## SIMPLIFIED ISSUE PLAN

Simplified Issue offers coverage up to \$50,000 with seven medical questions required to qualify. Protect your family from the unexpected while also helping the community.



Contact the home office for details.

# FRATERNAL DEPARTMENT NEWS

Dear Sisters and Brothers,

When we hear the brand name of a beverage, vehicle, toy or just about any other type of product that may be mentioned during our daily routine, we usually associate that name with something recognizable. Maybe it's your favorite pizza or a new car you've been eyeing. When we hear "Kellogg's" it's almost certain that boxes of cereal come to mind. After all, Kellogg's is one of the most well-known varieties of breakfast foods. However, John Harvey Kellogg (the King of Cornflakes) is almost as notable for having served as the Chief Medical Officer of the Battle Creek Sanitarium in Michigan; there he attended to rich and famous clients and poor patients who could not afford other hospitals. He treated President William Howard Taft, Amelia Earhart, Henry Ford and Thomas Edison. Mr. Kellogg was a skilled surgeon, nutritionist, inventor and businessman who helped establish the American Medical Missionary College which later merged with Illinois State University.

What comes to mind for "Royal Arcanum"? Members and friends often associate the name of our fraternal benefit society with 'security' – financial security and protection for families through permanent life insurance. They are correct - but in addition to that security and a solid portfolio of life insurance products, the Royal Arcanum provides so much more! Member benefits, support to charity and community, council engagement, educational opportunities for youth and social events are experienced throughout jurisdictions in the United States and Canada.

We are an extended family that shares both celebratory occasions and challenging times in a spirit of fraternalism and sincerity. In today's uncertain world, the ability for men, women and children to be part of an organization that is doing good things by **'Planting Seeds for the Future'** is respectable.

Just as the Kellogg's cereal line grew

from those original boxes of tasty, quality-ingredient cornflakes, the Royal Arcanum has evolved by developing new products over the past 142 years and expanding its fraternal and charitable initiatives on all council levels. In welcoming new generations of members, the Society has positively built upon its original founding principles of 'Virtue, Mercy and Charity.' The Royal Arcanum's success is a testament of the Society's sound business practices, dedicated members and great programs. Such highlights can have the Royal Arcanum recognized not only as a life insurance provider but as an outstanding service organization. Service to members and service to community is a winning combination!



One of the most devoted members who gave of herself in service to others and enthusiastically shared the RA good news - Sister Stella Rakowski, recently left her earthly home. I was blessed to have grown up a New Jersey "Royal Arcanian" under Sister Stella's wings. She was a mentor, motivator, cheerleader, counselor and one of the greatest advocates to help our visions become realities. The fraternal 'Wonder Woman', she will be deeply missed and I'll forever be indebted to Stella for her unwavering love and support of the Royal Arcanum and the Fraternal Department. We had many tasty breakfasts at Supreme Council Sessions and for me they always included Kellogg's cereal!

I wish you and yours a blessed, healthy, and happy holiday season and new year filled with promise and peace. While you enjoy your next bowlful of Kellogg's Rice Krispies and hear the snap, crackle, pop, listen too, for the "VMC". It will be your cue to introduce the Royal Arcanum to your friends that day and invite them to join us!

All good things,

*Cynthia A. Macon*

Cindy Macon  
Fraternal-Communications Director

# BAYONNE COUNCILS 'PLANT SEEDS' OF FRIENDSHIP

Members of Bayonne Council #695 and Versatility Council #2501 sponsored a roster of summer activities in support of the Supreme Regent's campaign to 'Plant Seeds' for the Royal Arcanum. Service committees organized projects that provided assistance through funds, goods, time and volunteer efforts for several charitable

organizations, including veteran programs, missions, homeless shelters, soup kitchens, animal shelters and more. Rooted in 'Charity', the members have a strong allegiance to the principles of our fraternal benefit society and are proud to continue the fraternal service legacy of our founding fathers.



Some of the council gifts that filled parcels for the Felician Haiti Mission



Maria at Countryside Animal Clinic accepts council gifts for furry friends from Evelyn Magarban.



Chris Piscitelli and Gen Macon present food, blankets and bedding to Dorothy Roszkowski of Companion Animal Rescue and Education Foundation. Little Red offers a "meow" of thanks.



Sisters Inga Borko, CSSF and Marilyn Marie Minter, CSSF convey the appreciation of the Sisters and Haitian people to Evelyn Magarban and Gen Macon for the support of the Royal Arcanum councils and members to their mission in Jacmel.

# 20 Pay Life

for Adults & Juniors

**With “20 Pay Life”,  
you stop paying in  
20 Years.**

Twenty Payment Life also has a living benefit. The cash value that you build up can be used for emergencies, college for the kids, to pay bills or retirement... either way the choice will be yours.



Program Benefits include Guaranteed Educational Loans<sup>1</sup>, Waiver of Premiums,<sup>2</sup> and Dividend Eligibility  
Contact the Home Office for additional details at 1-888-ARCANUM  
1. Conditions Apply 2. Conditions Apply

## CHIEF OPERATIONS OFFICER CORNER

The kids are back in school, and with Thanksgiving upon us, it is a perfect time to reflect on the first 10 months of the year. It's easy to get caught up with work commitments and activities, but it's important to find a way to dedicate some time for family and friends. Time doesn't stand still, and responsibilities keep you busy. By creating a project or joining a council event, you'll be making the extra effort to spend time with those you don't see often.

As many of you know, my wife and I have four children and my time is extremely taxed, both from time in the office, and for other Royal Arcanum operational commitments, and by the children's activities on the weekend. My goal for the remainder of the year is to make that extra effort to reach out to family and friends that I usually don't see.



I lost my father just over a year ago and I can say I learned a lot from my dad, which greatly helped mold me into the person I am today. I learned in many ways how I wanted to be the same as him - and in other ways how to be different, to be my own person. I expect myself to be the best person I can be as a dad, husband, family member, friend and business person running our operations. My dad taught me to give 100% to work and do whatever it takes to make a positive impact and make a difference. This is a reason why I love working each day and strive to continually advance Royal Arcanum as a fraternal benefit society. In today's insurance

environment, it's a tough challenge with competition and low rate of return for investments. However, we are moving the Society in the right direction to be successful for the next 100 years.



### Our Life Insurance

operation continues to see increases in Life Insurance premium based on new distribution firm relationships, along with a nice increase in Annuity sales compared to 2018. As a reminder, our fixed Annuity product offers a GUARANTEED 3% return for 6 years!

I happened to be at my local bank and was offered a 1.8% return for a 5 year CD.

Have your Royal Arcanum scholarship & grant applications submitted by the December 31, 2019 deadline for those members in their senior year of high school or for those in college for grant eligibility. Please go to:

<https://www.royalarcanum.com/collegecareer.html> for additional information or call the Home Office at 1-888-ARCANUM (272-2686).

*"Many of life's failures are people who did not realize how close they were to success when they gave up." -*

*Thomas A. Edison*

Sincerely,

A handwritten signature in black ink, appearing to read 'Nicholas G. Benoit'.

Nicholas G. Benoit  
Chief Operations Officer  
[nbenoit@royalarcanum.com](mailto:nbenoit@royalarcanum.com)

## MEMBER SPOTLIGHT: CHIC CANNON



The members of San Jose Council #2384 are proud to share some interesting personal history on one of their members - Chic Cannon, a published author and military veteran. Chic's autobiography is entitled, "Gone Racin'... From Horseback to Horsepower," where he shares stories of his family, travels, jobs, the fun he had racing, and affiliation with the National Hot Rod Association (NHRA).

From 1948 to 1952 Chic served in the U.S. Army as a Carburetion/Ignition Specialist for the 702 Division. Part of

his military service was during the Korean War. During the year and a half he was in Korea, one of his missions was in Pusan. There his troop experienced a close call along the Yalu River, the northern border between China and Korea. They were stopped by Chinese troops, but with help from Turkish soldiers, they escaped to make their way back to the DMZ and reassemble.

Chic is a Trustee for San Jose Council and volunteers for the Boys and Girls Club of America. He is 86 years young and still drives his 1932 red pickup! The Royal Arcanum thanks Chic for his service to his country, to his community and to our Society.



## REMEMBERING BIANCO

Roy Al Arcanum has many buddies, and one of his best pals was a friendly, loving Chihuahua named Bianco Lemucchi who passed away on July 28, 2019, at the age of 13. Bianco loved the Royal Arcanum and frequently attended meetings where he would provide lots of love and kisses to all the members. Bianco loved



anything soft so when Mommy brought Roy Al home, he claimed him for his own. San Jose Council #2384 and Roy Al Arcanum miss our little furry friend.

*Bianco's Mommy is Denise Lemucchi; Council #2384's Secretary and California's Sitting Past Grand Regent.*



## JUNIOR WRITER AWARD WINNER



Alexandra Orr

The Royal Arcanum congratulates our Autumn Bulletin Junior Writing Award Winner, Alexandra Orr for her original poem, 'The First Leaf Falls'. Alexandra is twelve years old and a member of Claremont Council #1655. She is in 7th grade and lives in Rockland County with her parents and younger brother, Logan. Alexandra enjoys running cross country every day after school, plays lacrosse in the spring, and is also a Cadette in the Girl Scouts.

### The First Leaf Falls

Autumn is here  
And without a fear  
Halloween is near

Apple picking season  
And pumpkin carving for a reason

All the leaves fall  
And I take out my cotton shawl

Within the blink of an eye  
I start baking pie  
Thanksgiving is nearby

We eat all the turkey  
And go to bed early

And around the corner is  
Christmas  
We bake some biscuits

And leave them out for Santa  
The next day we meet with Nanna

After all that  
It's time for a sparkling hat

New Year's Eve is coming  
We can't wait for what's upcoming



## BIRTHDAY CELEBRATION

# 102

Marie Desmaris of Domremy Council #23, Lowell, Massachusetts celebrated her 102nd birthday on August 18, 2019.

Originally enrolled into the ACA, Marie has been an active member who continues to participate in fraternal events. She especially enjoys the council's French heritage and culture programs.

Happy Birthday, Marie from the Royal Arcanum!

*Submitted by Yoland Lessard*

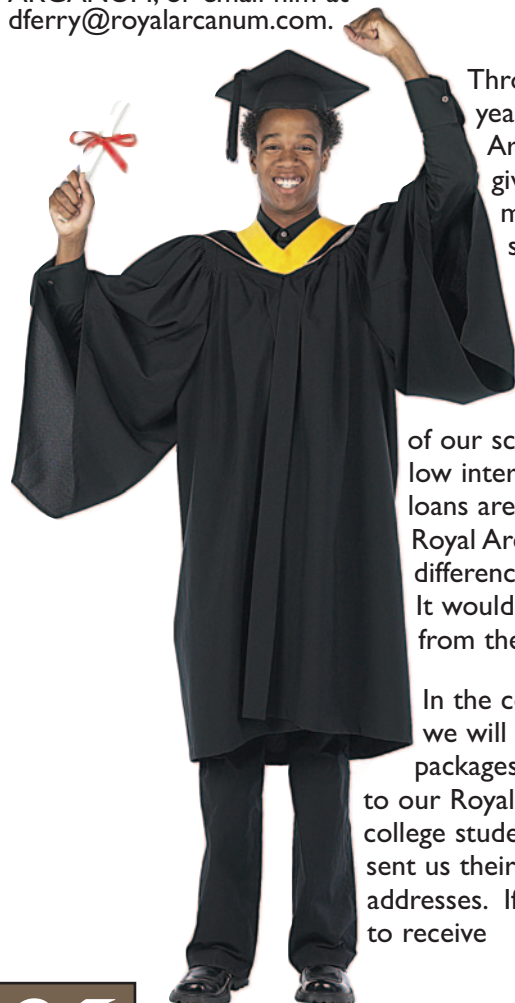


# FALL JUNIOR DEPARTMENT NEWS AND VIEWS

We have been having an awesome fall so far. In this busy day and age, how many of us have time to sit down and experience the splendor of this season and take in the breathtaking scenery of the changing colors? As autumn's leaves quickly pile up, our Juniors are back in school for another year of learning and life experiences. This is also a good time for high school seniors who are planning on attending college to start applying for scholarships.

College scholarship and grant application forms for all our high school seniors, who will be applying for college or career training in September 2020, are ready to be downloaded from our website, [www.royalarcanum.com](http://www.royalarcanum.com) or can be requested from the Home Office. Before you send in the application, make sure all documentation is in order prior to the deadline date which is December 31, 2019.

Our Royal Arcanum website provides access to two helpful sites: CHOICES EXPLORER and CHOICES PLANNER. Both provide information to assist members with high school and college information and other available scholarships. If you need additional information on these benefits you can contact Donald Ferry Jr., Customer Service Specialist at the Home Office 1- 888-ARCANUM, or email him at [dferry@royalarcanum.com](mailto:dferry@royalarcanum.com).



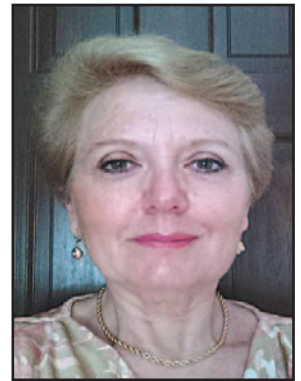
Throughout the years, the Royal Arcanum has given out over a million dollars in scholarships.

I often wonder where the Juniors who took advantage of our scholarship and low interest student loans are now. Did the Royal Arcanum make a difference in their lives? It would be nice to hear from them.

In the coming months we will be sending care packages with goodies to our Royal Arcanum college students who have sent us their current addresses. If you would like to receive

one, please call or email us your information.

To our younger Juniors, please continue to send in the coloring page or puzzle in order to earn an Amazon gift card. If you love to write, send us your short story, poem, or a descriptive narrative about how you've helped someone. You will receive a Royal Arcanum award and a \$25.00 gift card. This new program was designed to encourage our young members who love to write to share their talent with us.



Junior Department Director  
Errica Conforto

With the holidays approaching, we are fortunate and blessed to have so much to be thankful for. Let the Juniors in our councils get involved in a charitable project by collecting food, visiting nursing homes, serving breakfast or lunch in a homeless shelter, or some other selfless act. We are so much more than a life insurance company; we are a fraternal benefit society and we are **planting seeds for the future.**

If your jurisdiction is hosting a Junior Christmas event, gifts will be available from the Home Office.

Wishing everyone a blessed Thanksgiving and a wonderful and joyous holiday season.

Yours in VMC,

Errica Conforto

Junior Director



# CONGRATULATIONS

The Royal Arcanum congratulates Carmine and Annette Campo on the joyous occasion of their 70th Wedding Anniversary. Members of Claremont Council #1655 in the Bronx, New York, they continue to be dedicated fraternalists on all council levels and are very involved with the charitable programs that are organized by the New York Grand Council.

Our fraternal family is delighted to wish blessings, good health and happiness to the Campos as they celebrate this special milestone together.



# JUNIOR CONTEST FORM

## 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 award from Amazon.com!**



**Junior Must Submit:**

Name

---

Age

---

Council

---

Email Address

---

**PLEASE SEND ALL ANSWERS TO:  
JUNIOR DEPARTMENT, ROYAL ARCANUM,  
61 BATTERYMARCH ST., BOSTON, MA 02110-3208  
OR EMAIL YOUR ENTRY AND ADDRESS TO  
INFO@ROYALARCANUM.COM**

# FALL WORD SEARCH

W C S D M I G Y G Q P B K Y X C U I S B  
 S E D C H P M Y Z V U J I E Y Q E F G B  
 Z E X Z A V X C U F N B W L A Y V O Y E  
 U N A K L R E J M Q Z U S L E N K O B A  
 H G S S D M E N V V O D A O C T D T O U  
 G M P Q O S K C R H J O H W P B R B N T  
 G H O D H N I Q R V A M A I Q Z B A F I  
 X B V A Z X Z U A O Q R D A Q Z R L I F  
 I S D F Z J Q G P K W K V W I Q O L R U  
 R Y U E O X I W P N U V F E T E W Q E L  
 K A K N P L G O L X C O H P S B N B E O  
 G A K C F K I G E R M Y N I H T U P D C  
 Y A J E L L A A A U T U M N V T H U Q T  
 G C L F S B O H G B I Q R F E J A M K O  
 L O P C U E X W N E G E Y N K N Y P U B  
 M R L E A V E S E S C E N I C S R K P E  
 H N M H Z W K Y C R D C N H B F I I Q R  
 Z A O F E W A N X G Y E P N E A D N B L  
 D I A H Y C O R N U C O P I A X E X N Y  
 N O V E M B E R C F Q O R A N G E J Y L

**ACORN**  
**APPLE**  
**AUTUMN**  
**BEAUTIFUL**  
**BONFIRE**  
**BROWN**  
**CORNUCOPIA**  
**FOLIAGE**



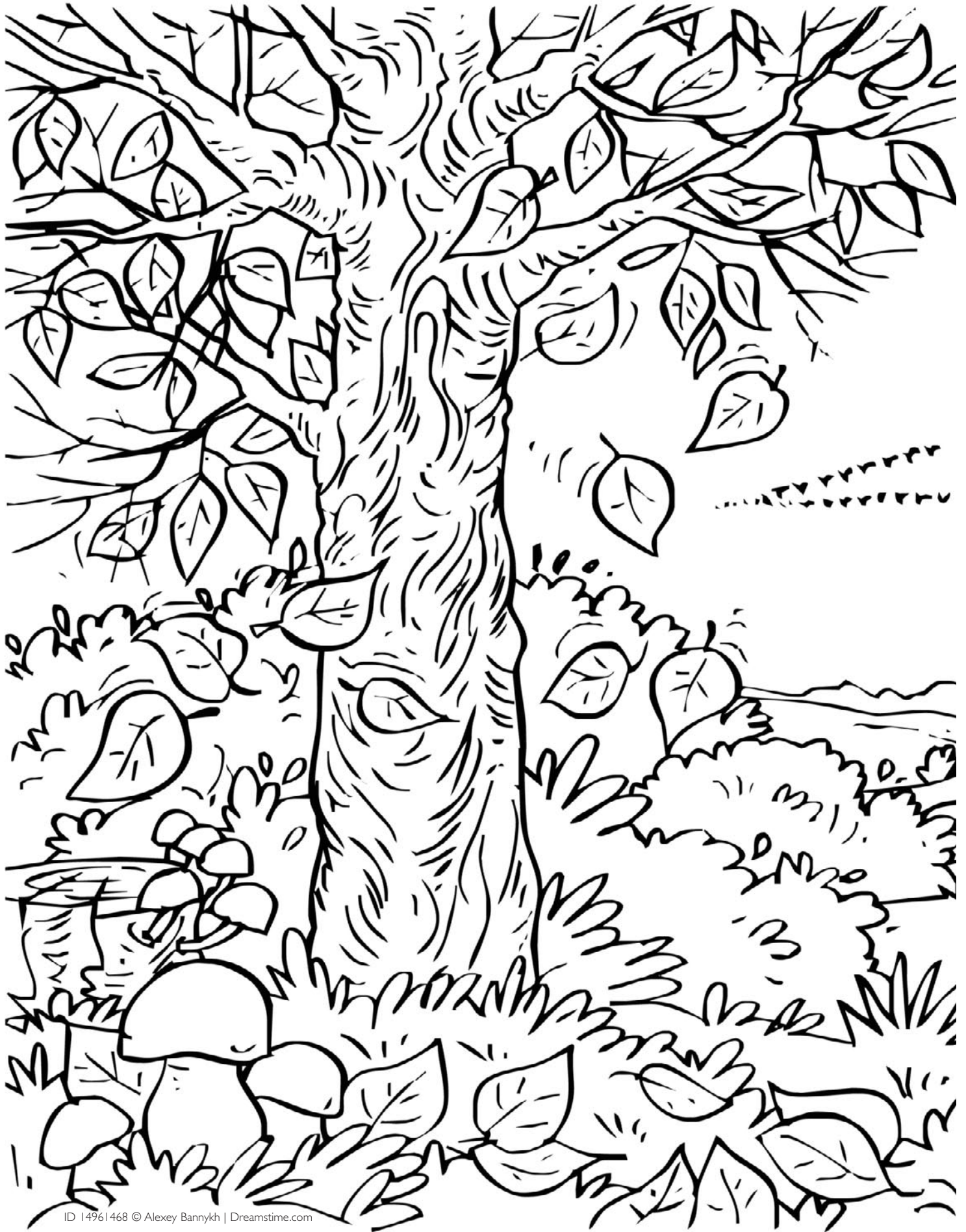
**FOOTBALL**  
**HARVEST**  
**HAYRIDE**  
**LEAVES**  
**NOVEMBER**  
**OCTOBER**  
**ORANGE**  
**PUMPKIN**



**RAKE**  
**SCARECROW**  
**SCENIC**  
**SEASON**  
**SUNFLOWER**  
**YELLOW**



# JUNIOR FALL COLORING





**ROYAL ARCANUM 105<sup>th</sup> SUPREME COUNCIL SESSION  
CROWNE PLAZA HOTEL  
ANNAPOLIS, MARYLAND  
SUNDAY, AUGUST 23 – THURSDAY, AUGUST 27, 2020**



<http://www.crowneplaza.com/annapolis/Crowne Plaza>

**Cost Per Person  
U.S. / Canadian**

\$499.00 / \$665.00  
\$419.00 / \$560.00  
\$799.00 / \$1,065.00

**Occupancy**

Double  
Triple  
Single

**Points for Free Trip  
U.S. / Canadian**

710 / 950  
600 / 800  
1,140 / 1,520

Please enter my reservation for the 105<sup>th</sup> Supreme Council Session at the Annapolis Crowne Plaza Hotel, 173 Jennifer Road, Annapolis, MD. 21401 (Phone: 1-410-266-3131)

My party will consist of the following persons: (type or print only)

M \_\_\_\_\_ Council No. \_\_\_\_\_

Address \_\_\_\_\_

Phone # \_\_\_\_\_ Email: \_\_\_\_\_

Spouse (please enter first name) \_\_\_\_\_

Children (enter names & ages) \_\_\_\_\_

Request Room Share with (Please enter guest's name) \_\_\_\_\_

Room Type (circle):    (2) Double Beds                      (1) King Bed

Have you earned a prize trip?                      [ ] Yes            [ ] No            [ ] No. of trips \_\_\_\_\_

**Package includes:** Sunday Welcome Dinner, Tuesday Hospitality Party-Banquet, Wednesday Hospitality Hour-Dinner Buffet- Farewell Theme Party and Dance, Daily Breakfast Buffet (RA Group Queen Anne Dining Room). Guest rooms furnished with flat screen television, Internet access, mini refrigerator, coffeemaker, iron, ironing board, climate control, and full bath amenities. Facility is 100% non-smoking. Complimentary 24-hour fitness center. Indoor heated pool & whirlpool. Annapolis Bar & Grill Restaurant on site. Free parking.

Advance arrangements for members who wish to extend their hotel stay at the Annapolis Crowne Plaza **(if rooms are available)** can be made for an additional charge.

Arrival date \_\_\_\_\_ Departure Date \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

**IMPORTANT:** Home address of individuals with different names must be supplied. Guest rooms will be available 4 p.m. on Sunday, August 23, 2020. Check-out will be on Thursday morning, August 27, 2020 (by 11:00 a.m.)

Closest Airport: Baltimore (BWI)            Closest AMTRAK Train Station: Baltimore BWI

**A Deposit of \$100.00 per Adult and \$25.00 per Junior is required with each reservation.**

**MAKE CHECKS PAYABLE TO: ROYAL ARCANUM**

Mail to: ROYAL ARCANUM  
Supreme Treasurer John Crisanti  
61 Batterymarch Street  
Boston, MA 02110  
**Phone: 1-888-272-2686**

**RESERVATIONS WITH DEPOSITS MUST BE RECEIVED BY JULY 22, 2020.  
All reservations MUST be made through the Royal Arcanum Home Office.**



## A WORD FROM THE SUPREME SECRETARY

It looks like the fall season has arrived, at least here on the East coast. The temperature has dropped from the mid 90's to a much more comfortable 60 plus overnight. The leaves are beginning to change and I'm sure most people like myself are looking forward to the coming holiday season.



As we look forward and begin to plan for the coming holidays, we should keep in mind a very serious problem confronting this country and that is the problem of homelessness. Our Supreme Regent Debbie Young has made homelessness one of the focal points for her **'Planting Seeds Together'** initiative.

While people sleeping on park benches and street corners are one of the most visible indications of homelessness, the following are some serious and disturbing statistics regarding homelessness in the US. The National Law Center on Homelessness & Poverty currently estimates that each year at least 2.5 to 3.5 million Americans sleep in shelters, transitional housing, and public places not meant for human habitation. At least an additional 7.4 million have lost their own homes and are doubled-up with others due to economic necessity. The proportion of homeless people who used emergency shelters and transitional housing as part of a family increased from 30% to 35% from 2007 to 2010, with the majority of homeless families consisting of single mothers with

young children. About 2.5 million children, or one in every 30, were homeless in 2013, an increase of 64% since 2007. Insufficient income and lack of affordable housing are two of the leading causes of homelessness. Among women, in particular, domestic violence is a leading cause of homelessness. All indications are that the problem will continue to escalate; government programs alone will not alleviate the problem.

As members of the Royal Arcanum, whose governing principles are Virtue, Mercy and Charity, we have an opportunity to help alleviate in some small way this ongoing problem. There are many outreach programs in all our cities and towns that need help in this area. Whether as individuals, working together within our subordinate councils or with other like institutions we can all do our part.

I look forward to seeing many of our members at our 105th Session in Annapolis, MD in August of 2020. Reservation forms and details can be found in this and future Bulletins.

Yours in V.M.C.

A handwritten signature in cursive script that reads "Peter D Ferrara".

Pete Ferrara  
Supreme Secretary



# ROYAL ARCANUM 105TH SUPREME COUNCIL SESSION

**CROWNE PLAZA HOTEL - ANNAPOLIS, MARYLAND**

**SUNDAY, AUGUST 23 - THURSDAY, AUGUST 27, 2020**

