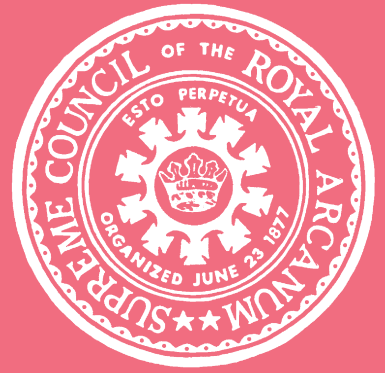


ROYAL ARCANUM
AN INTERNATIONAL FRATERNITY PROVIDING FAMILY PROTECTION

Bulletin



Spring Edition 2018

FAMILY FRATERNALISM



Official Publication of the
**Supreme Council of the
Royal Arcanum**
.....
Fraternal Services to Our
Members Since 1877

TEAM WORK

A Message from the Supreme Regent Un Message Du Régente Suprême

Errica Conforto - Supreme Regent

Dear Brothers and Sisters,

On the first day of spring, between seven and nine inches of snow blanketed cities and towns in New York. The good part? Two days later it was all gone. Yes, spring is finally here!

As a young child, for as long as I remember, at the beginning of spring, my mom, sister, and I would do a major cleaning. That was followed by cooking and baking traditional recipes and special sweet bread for Easter. It was a **TEAM WORK** preparation. I always looked forward to the coming of something new, the arrival of spring and celebrating the season with family and friends.

As the Royal Arcanum family, we should also prepare our councils for the new season by introducing new members to our society, coordinating new charitable events, and re-energizing ourselves to be more active in our community with volunteer work.

Commit yourself to the **TEAM WORK** campaign by joining us at the 104th Supreme Council Session in Orlando, Florida from July 22nd through the 26th. There we will elect new leaders to serve our society for the next two years and have the opportunity to participate in our national fraternal gifting project.

Congratulations to Medora, Coronation and Claremont Councils for earning a \$1600 award for enrolling new Juniors in the 16-16-16 program that recently concluded.

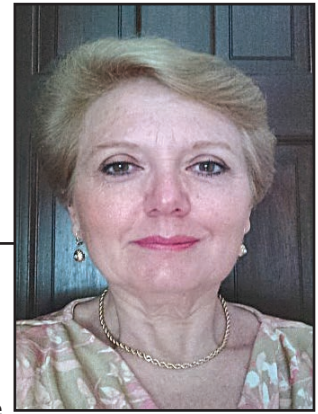
Best wishes to all the Juniors who applied for the RA scholarships and grants; winners will be announced in May.

I'll be visiting our members in Michigan and California in the coming weeks. Until we see each other soon, keep promoting and sharing the good work of our fraternal society.

Best to all,



Errica Conforto



Chers frères et sœurs,

Le premier jour du printemps, entre sept et neuf pouces de neige ont recouvert les villes de New York. La bonne partie? Deux jours plus tard, tout était parti. Oui, le printemps est enfin là!

Dès mon plus jeune âge, aussi longtemps que je me souviens, au début du printemps, ma mère, ma sœur et moi faisons un grand ménage. Cela a été suivi par la cuisson et la cuisson des recettes traditionnelles et du pain sucré spécial pour Pâques. C'était une préparation de **TRAVAIL EN ÉQUIPE**. J'ai toujours attendu avec impatience l'arrivée de quelque chose de nouveau, l'arrivée du printemps et la célébration de la saison avec la famille et les amis.

Comme la famille Royal Arcanum, nous devrions également préparer nos conseils pour la nouvelle saison en introduisant de nouveaux membres à notre société, en coordonnant de nouveaux événements caritatifs, et en nous redynamisant pour être plus actifs dans notre communauté avec du bénévolat.

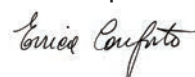
Engagez-vous dans la campagne **TRAVAIL EN ÉQUIPE** en vous joignant à la 104e session du Conseil suprême à Orlando, en Floride, du 22 au 26 juillet. Là, nous allons élire de nouveaux dirigeants pour servir notre société pour les deux prochaines années et avoir l'opportunité de participer à notre projet national de dons fraternels.

Félicitations à Medora, Coronation et Claremont pour avoir gagné un prix de 1600 \$ pour l'inscription de nouveaux Juniors dans le programme 16-16-16 qui a récemment pris fin.

Meilleurs vœux à tous les Juniors qui ont postulé pour les bourses d'études et les subventions du RA; les gagnants seront annoncés en mai.

Je vais rendre visite à nos membres au Michigan et en Californie dans les prochaines semaines. Jusqu'à ce que nous nous voyions bientôt, continuez à promouvoir et à partager le bon travail de notre société fraternelle.

Meilleur pour tous,



Errica Conforto

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Cover Caption

The Conforto Family.
 Front Row: Grandchildren Luca Conforto, Alexandra & Logan Orr
 Back Row: Joe Conforto, Son Fred Conforto, Son-in-Law Steve Orr, Daughter Gabriella Orr, Errica Conforto, Supreme Regent

Bulletin Deadline

Articles and photos must be in the editorial office by **July 7, 2018**. Mail to the Royal Arcanum Bulletin, Home Office, 61 Batterymarch Street, Boston, MA 02110-3208.

Next Publication Date: August 17, 2018

A Salute to Distinguished Service

This issue is dedicated to the many members of the Society who have given their service to help the Royal Arcanum grow and prosper. We feature here our Brothers and Sisters who have distinguished themselves by introducing new members to the Order over the past years.

The highest award is given to the members who have earned the Founders' Ring of Distinction Award. The second highest level of achievement is the '1105' Royal Purple Achievement Award, followed by the Legion of Honor. Other members who have earned between one and twenty diamonds are awarded the Distinguished Service Award.

The Royal Arcanum is pleased to recognize the distinguished service of all our award recipients.*

** Does not include production from current campaign*

FOUNDERS' RING OF DISTINCTION AWARD



August Magnotta
Claremont CI
New York
(Center Diamond)
(L. of H. Circle-5)



Paul F. D'Emilio
Integrity CI
Pennsylvania
(Founders' Ring W/Diamond)
(Center Diamond)
(L. of H. Circle-6)



Cynthia A. Macon
Versatility CI
New Jersey
(Founders' Ring W/Diamond)
(Center Diamond)
(L. of H. Circle-8)

'1105' ROYAL PURPLE ACHIEVEMENT AWARD



Joseph R. Macon
Bayonne CI
New Jersey
(L. of H.-10)



Frances Magnotta
Claremont CI
New York
(L. of H.-10)



Kenneth J. Kolek
Pawtucket CI
Rhode Island
(L. of H.-10)
(L. of H. Center Diamond)



A Salute to Distinguished Service

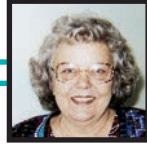
LEGION OF HONOR AWARD



Peter D. Young
Coronation Cl
Ontario
(L. of H.-4)



Gary D. Dotson
Rhododendron Cl
Carolinas
(L. of H.-2)



Louise Reynolds
Treasure Coast Cl
Florida
(L. of H.-9)



Conrad Bolduc
Jacques Cartier Cl
Quebec
(L. of H.-2)



Donald Harman
Harrisburg Cl
Pennsylvania
(L. of H.-9)



B. Joe Merrill
Rhododendron Cl
Carolinas
(L. of H.-2)



Genevieve A. Macon
Versatility Cl
New Jersey
(L. of H.-1)



Morgan Young
Coronation Cl
Ontario
(L. of H.-1)



Marie Cavallo
Claremont Cl
New York
(L. of H.-2)



William J. Wire
Medora Cl
Illinois
(L. of H.-5)



Donald Ferry
Alpha-Agassiz Cl
Massachusetts
(L. of H.-1)



Engraved by John A. Lowell & Co. Boston.



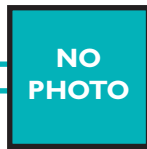
Deborah L. Young
Coronation Cl
Ontario
(L. of H.-9)



Carl Krzystofczyk
Medora Cl
Illinois
(L. of H.-2)



Ralph Ferrara
Integrity Cl
Pennsylvania
(L. of H.-5)



David Hryniewich
Alpha-Agassiz Cl
Massachusetts
(L. of H.-9)



Richard Slawinski
Woodside Cl
New Jersey
(L. of H.-9)





A Salute to Distinguished Service

DISTINGUISHED SERVICE AWARD



TWENTY DIAMONDS

| NAME | COUNCIL | GRAND COUNCIL | NAME | COUNCIL | GRAND COUNCIL |
|---------------|---------------|---------------|--------------|-----------|---------------|
| John Crisanti | Alpha-Agassiz | Massachusetts | Carmen Rodia | Integrity | Pennsylvania |

EIGHTEEN DIAMONDS

| NAME | COUNCIL | GRAND COUNCIL | NAME | COUNCIL | GRAND COUNCIL |
|-----------------|-----------|---------------|------|---------|---------------|
| Errica Conforto | Claremont | New York | | | |

SIXTEEN DIAMONDS

| NAME | COUNCIL | GRAND COUNCIL | NAME | COUNCIL | GRAND COUNCIL |
|-----------------|---------------|---------------|------------------|-----------|---------------|
| Antal Basa, Jr. | Alpha-Agassiz | Massachusetts | Maria Di Bartolo | Claremont | New York |

FIFTEEN DIAMONDS

| NAME | COUNCIL | GRAND COUNCIL | NAME | COUNCIL | GRAND COUNCIL |
|-----------------------|-------------|---------------|---------------|-----------|---------------|
| Lillie Mae Panichelli | Integrity | Pennsylvania | Loretta Wehbe | Integrity | Pennsylvania |
| Stella Rakowski | Versatility | New Jersey | | | |

FOURTEEN DIAMONDS

| NAME | COUNCIL | GRAND COUNCIL | NAME | COUNCIL | GRAND COUNCIL |
|----------------|----------|---------------|-----------------|---------|---------------|
| Gregory Hahn | Medora | Illinois | Perry Whisenant | Catawba | Carolinas |
| Ellen Phillips | Railroad | Colorado | | | |

TWELVE DIAMONDS

| NAME | COUNCIL | GRAND COUNCIL | NAME | COUNCIL | GRAND COUNCIL |
|-------------------|------------|--------------------|-------------------|------------|---------------|
| Joyce A. Crawford | Germantown | Pennsylvania | Louis Marchesano | Horsetooth | Colorado |
| Harold Estes | Peach | Georgia (deceased) | Blanche Vicinanza | Sun Coast | Florida |

ELEVEN DIAMONDS

| NAME | COUNCIL | GRAND COUNCIL | NAME | COUNCIL | GRAND COUNCIL |
|-------------------|-------------|---------------|-------------|-----------|---------------|
| Robert H. Law III | Dobbs Ferry | New York | Ivan Snyder | Integrity | Pennsylvania |

TEN DIAMONDS

| NAME | COUNCIL | GRAND COUNCIL | NAME | COUNCIL | GRAND COUNCIL |
|------------------|---------------|---------------|-------------|-----------|---------------|
| Dotti Pagnani | Alpha-Agassiz | Massachusetts | Joe Tedesco | Integrity | Pennsylvania |
| Joseph Smeraglia | Woodside | New Jersey | | | |

NINE DIAMONDS

| NAME | COUNCIL | GRAND COUNCIL | NAME | COUNCIL | GRAND COUNCIL |
|-------------------------|-----------|---------------|----------------|----------------|---------------|
| Herbert G. Chronister | Yorktowne | Pennsylvania | Andrew Madonna | Williamsbridge | New York |
| Loretta DiGianivittorio | Integrity | Pennsylvania | Ethel Reitsema | Merritt | New Jersey |
| Peter Ferrara | Integrity | Pennsylvania | | | |



A Salute to Distinguished Service

DISTINGUISHED SERVICE AWARD



EIGHT DIAMONDS

| NAME | COUNCIL | GRAND COUNCIL | NAME | COUNCIL | GRAND COUNCIL |
|--------------------|----------------|-------------------|-------------------|-----------|---------------|
| Jacqueline Bernier | Jeanne Mance | Quebec (deceased) | Roger Gudenkauf | Denver | Colorado |
| Charlotte Brill | Treasure Coast | Florida | Joseph Panzarella | Claremont | New York |

SEVEN DIAMONDS

| NAME | COUNCIL | GRAND COUNCIL | NAME | COUNCIL | GRAND COUNCIL |
|-------------------|-----------|---------------|------|---------|---------------|
| Herbert J. Snyder | Integrity | Pennsylvania | | | |

SIX DIAMONDS

| NAME | COUNCIL | GRAND COUNCIL | NAME | COUNCIL | GRAND COUNCIL |
|----------------|--------------|---------------|----------------------|------------|---------------------|
| Rosella Berger | Woodside | New Jersey | Clement J. Kinnicutt | Ft. Orange | New York (deceased) |
| David Covelli | Ft. Dearborn | Illinois | Raymond Raniszewski | Bayonne | New Jersey |

FIVE DIAMONDS

| NAME | COUNCIL | GRAND COUNCIL | NAME | COUNCIL | GRAND COUNCIL |
|------------------|-----------|---------------|------------------|------------|---------------|
| Carmine Campo | Claremont | New York | Richard J. Macon | Bayonne | New Jersey |
| Matthew D'Emilio | Integrity | Pennsylvania | Alex Yorkston | Regina | Ontario |
| William Grimwood | Republic | Ohio | Carol Zavitz | Coronation | Ontario |

FOUR DIAMONDS

| NAME | COUNCIL | GRAND COUNCIL | NAME | COUNCIL | GRAND COUNCIL |
|------------------|---------------|---------------|-------------------|--------------|---------------|
| Helen Bartolet | Penn Laurel | Pennsylvania | Robert Marcella | Mattatuck | Connecticut |
| Richard H. Blase | Alpha-Agassiz | Massachusetts | Jane Merrill | Rhododendron | Carolinas |
| James Donati | Rhododendron | Carolinas | Gerard Pelletier | Maisonneuve | Quebec |
| Susan Lorelli | Claremont | New York | Arlayne Skridulis | Mattatuck | Connecticut |

THREE DIAMONDS

| NAME | COUNCIL | GRAND COUNCIL | NAME | COUNCIL | GRAND COUNCIL |
|-----------------|------------|---------------|--------------------|--------------|---------------|
| James Boufford | Coronation | Ontario | Richard Phillips | Railroad | Colorado |
| Inge Huber | Claremont | New York | Michele N. Rhode | Ft. Dearborn | Illinois |
| Antonio Perillo | Claremont | New York | Robert W. Rowlands | Hoboken | New Jersey |

TWO DIAMONDS

| NAME | COUNCIL | GRAND COUNCIL | NAME | COUNCIL | GRAND COUNCIL |
|-------------------|-------------|---------------|--------------------|---------------|---------------|
| Ann Antuzzi | San Jose | California | Thomas H. McGruddy | Integrity | Pennsylvania |
| Sharon Bayliss | Coronation | Ontario | John B. Opitz III | Merritt | New Jersey |
| Janice Brazas | Detroit | Michigan | Kevin Power | Alpha-Agassiz | Massachusetts |
| Eleanor Clark | Penn Laurel | Pennsylvania | Helen Spinelli | Claremont | New York |
| Elizabeth Delgado | Claremont | New York | Patrecia Tindell | Railroad | Colorado |
| Gloria Donaldson | Coronation | Ontario | Marjorie Trout | Harrisburg | Pennsylvania |
| Grace Gavin | Versatility | New Jersey | Harry Uberroth Jr. | Germantown | Pennsylvania |
| Randolph P. Kriz | Coronation | Ontario | | | |



A Salute to Distinguished Service

DISTINGUISHED SERVICE AWARD



ONE DIAMOND

| NAME | COUNCIL | GRAND COUNCIL | NAME | COUNCIL | GRAND COUNCIL |
|----------------------|------------|---------------|---------------------|--------------|---------------|
| George Arseneault | Dependable | Massachusetts | John Parris | Rhododendron | Carolina |
| Arlene Baker | Regina | Ontario | Carl Petlik | Bayonne | New Jersey |
| Nicholas Benoit | Pawtucket | Rhode Island | Stella Pettinelli | Penn Laurel | Pennsylvania |
| Heidi L. Bonness | Lakewood | Ohio | Babette Quinn | Horsetooth | Colorado |
| Glenda Cole | Catawba | Carolinas | Judith Relovsky | Versatility | New Jersey |
| J.A. Dehainout | Medora | Illinois | Ann Rescigno | Claremont | New York |
| Kathleen Doyle | Mattatuck | Connecticut | Rosalie Rinaldi | Mattatuck | Connecticut |
| Madeline Dumouchelle | Coronation | Ontario | Joseph Riolo | San Jose | California |
| Mary Ann Emrick | Detroit | Michigan | Leonard Rowlands | Metuchen | New Jersey |
| Alan S. Foote | Merritt | New Jersey | Dolores Rupinski | Versatility | New Jersey |
| Robert Galdon, Jr. | Bayonne | New Jersey | F.B. Seeley | Royal York | Ontario |
| Robert Koval | Bayonne | New Jersey | Robert Shea | BH Web | Connecticut |
| Jeannette Murray | Milette | New Hampshire | Lucille Stewart | Germantown | Pennsylvania |
| Robert Musso | Bayonne | New Jersey | Pauline Thomas | Harrisburg | Pennsylvania |
| Carl Nelson | Woodside | New Jersey | Nancy L. Tucker | Germantown | Pennsylvania |
| Chris O'Neil | Coronation | Ontario | Johnsie Waddel | Rhododendron | Carolinas |
| James E. O'Neill | San Jose | California | Alan White | Coronation | Ontario |
| Walter J. Pagurek | Bayonne | New Jersey | Eleanore Yelenovsky | Versatility | New Jersey |

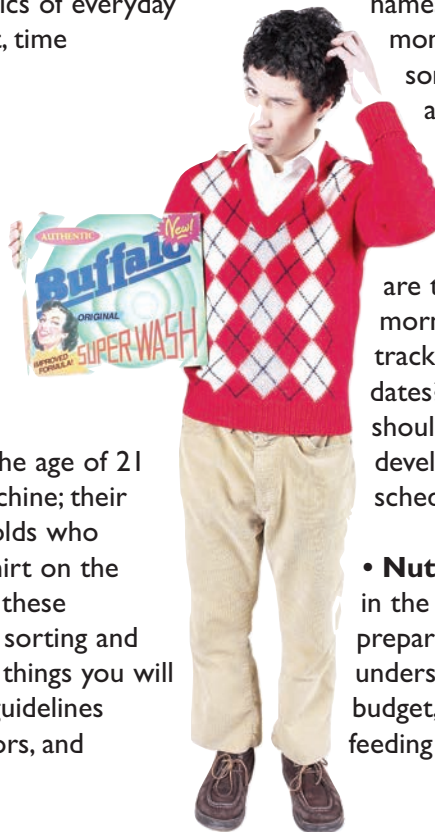
HELP KIDS LEARN THE BASICS

Graduation season is upon us. They're growing up and will soon face challenges that are common for their ages, but are they prepared to handle the basics of everyday life, such as laundry, money management, time management, and nutrition?

Regardless of age, if your kids believe clean clothes = mom, money = dad, getting to school on time = mom nagging, and microwaveable mac-and-cheese = dinner, it's time for a life skills boot camp.

Target these areas:

- **Laundry.** Yes, there are adults over the age of 21 who have never operated a washing machine; their counterparts are usually some 12-year-olds who believe that it's OK to wash only one shirt on the "small load" setting. Don't let either of these examples be one of your offspring. The sorting and washing of laundry is one of the easiest things you will teach your children, because there are guidelines regarding water temperature, fabric colors, and textures.



- **Money.** If your children receive a weekly allowance, consider opening a checking or savings accounts in their names to help them understand how to manage money. Let them learn to save and budget for some of the things they "just have to have," and be more discerning about how they spend their money.

- **Time.** Your children are texting and snapchatting on their smartphones, but are they setting an alarm to wake up in the morning or using the calendar feature to keep track of homework deadlines and important dates? They should be. As they get older, they should be able to manage their schedules and develop the awareness of how it affects the schedules of other family members.

- **Nutrition.** Allow your children to assist you in the planning, grocery shopping, and preparation of meals. Help them develop an understanding for the weekly or monthly food budget, and the choices that come into play when feeding a family.

PENNSYLVANIA MEMBERS VOLUNTEER

Bronwyn Dougherty of Integrity Council #586 spent several weeks volunteering in India as part of a medical mission to provide medical treatment in remote villages. A family nurse practitioner, she spent 18-hour days administering all types of care, including inoculating children with vaccinations, providing amputees with prosthetic limbs and helping arrange a cornea transplant for a child who was blind from birth. Bronwyn said the experience changed her life and her view of the personal manner in which medicine should be practiced.



Bronwyn Dougherty helping those in a remote village in India.

Past Grand Regent Lillie Mae Panichelli of Integrity Council #586 joined the Philadelphia Fraternal Association in cooking and serving a spring dinner at the 'Gift of Life' Family House. The Gift of Life is a non-profit organization that serves as a "home away from home" for transplant patients and their families by providing temporary, affordable lodging, meals and supportive services to those who travel to Philadelphia for organ transplant-related care. Volunteers prepare meals, drive vans, organize activities and conduct programs to help patients and their families feel welcome and comfortable.



Bronwyn Dougherty, while on a medical mission in India, helped many people.

The Royal Arcanum is proud to recognize these members for their **TEAM WORK** demonstrated as fraternalists in action in the local and worldwide community.



Lillie Mae Panichelli (second from left) with fraternal volunteers at the Gift of Life Family House.

SANTA CLARA VALLEY MEDICAL CENTER DONATION

On March 26, 2018 members of San Jose Council #2384 and the California Grand Council went to Santa Clara Valley Medical Center to donate baskets of plush rabbits, dolls and books to the pediatric ward and pediatric intensive care units so that each young patient would receive a gift for Easter. The hospital also maintains pediatric rehabilitation and trauma programs.

The staff thanked the Royal Arcanum and San Jose members for helping bring cheer to the children for the holiday, many of whom needed love and compassion since they would not be home for Easter.

Submitted by Joanie Francis

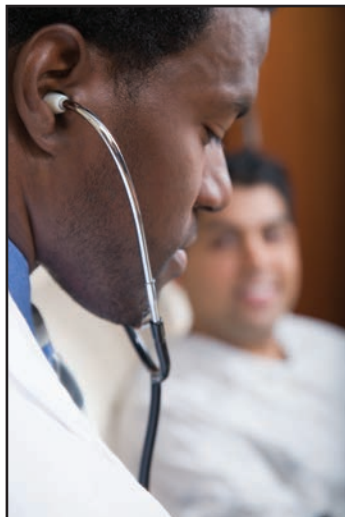


Left to Right is: Ryan Teresi, Assistant; Loretta Miller, Grand Treasurer; Deanna Claymore, Nurse Manager for Pediatric Units and Chic Cannon, Grand Council Trustee.

BE READY TO DONATE

Are you nervous about donating blood or signing up to be an organ donor? You don't have to be. An infographic from Work The World explores some of the common misconceptions about blood and organ donations. They include:

- **Age.** There is no age limit on organ donations. In fact, the oldest known donor to date was a Scottish woman of 107 who donated one of her corneas after death.



The main factor is the health of the organ and the donor.

- **Organs.** A single organ donor can improve or save up to eight lives. Donating tissue can save even more.
- **Blood type.** All blood types are needed, even the most common ones.
- **Tattoos.** Got a tattoo? That won't prevent you from donating blood as long as you're otherwise healthy.

ANNUITIES

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2% guarantee for the life of the contract**



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**Please contact a tax professional prior to taking any withdrawals for potential tax liabilities.

DETROIT COUNCIL 21A MEMBER TURNS 100!



Detroit RA Member Minnie Tvaska turned 100 on March 7, 2018. On Saturday, March 3rd, Minnie celebrated with 75 friends and family who traveled from Toronto, California, Florida, Ohio, Illinois and Michigan to the Park Place Banquet Center to ensure Minnie had a grand birthday celebration.

Minnie was born in Philadelphia, PA and as a young girl, her family moved to Dearborn, MI. She married Charles Tvaska in 1949 and was married for 58 years. They joined the Association of Lithuanian Workers (LDS) Fraternal Society, which merged with Royal Arcanum in 2005.

Minnie and Charles took an interest in bowling, although Minnie ended up falling in love with the sport, and in 1939 her bowling career began though she did not yet know where it would lead. In 1946, Minnie started attending the United States Bowling Congress National Bowling Tournaments (USBC); she had a great time and continued participating in the tournaments that were held across the United States. Even after her husband died in 1998, Minnie continued to attend, and although she later developed macular degeneration and is legally blind, she continued to bowl. In 2008, Minnie broke the USBC Participation Record for having attended the USBC

Bowling Tournament for 62 consecutive years. Minnie continued to break the record each year until 2013; the last tournament she attended at age 95. She had participated for 67 consecutive years. Today, Minnie still holds that record along with another record of turning 100!



Minnie's 100th birthday luncheon was enjoyed by all, with her niece Jan Brazas presenting "This is Your Life Minnie" as well as friends and relatives reflecting on fond memories with Minnie.

Minnie has been interviewed and written about many times over the years, even by our own Herb Snyder, and I think he stated it well, "Mini Tvaska represents the great Royal Arcanum spirit of determination despite great odds. In speaking with her, I was amazed at her up-beat and jovial manner. She is an inspiration and example to so many people!"

Happy 100th Birthday Minnie!

Submitted by Jan Brazas



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!



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FRATERNAL DEPARTMENT NEWS

Dear Sisters and Brothers,

In 1938 the first full-length animated feature production by Walt Disney - *Snow White and the Seven Dwarfs* - was released and won its creator an honorary Academy Award for his pioneering achievement. In 2008 the American Film Institute chose the production as the Number 1 animated film of all time. This year marks its 80th Anniversary, and fans of all ages will easily chime in with the lyrics to the snappy tune "Heigh-ho, Heigh-ho"!

With the spring season's arrival, all of us can sing, "Heigh-ho, Heigh-ho, it's off to work we go..." because many of our councils are now in full swing with fraternal and charitable activities. The warm weather, longer days and fresh blossoms in our gardens energize us to get out and about. Let's follow the lead of Supreme Regent Errica Conforto and be off for **TEAM WORK** initiatives to promote the Royal Arcanum and its fraternal mission of volunteer and charitable service.

We can look to Snow White's team of spirited helpers whose everyday labors in the mine brought new adventures. Why not make

fraternalism a part of your daily routine where you can "Whistle While You Work"? Know that you're doing something good for the benefit of others; many of whom you may never have the chance to meet, but for whom you've made a positive imprint. Providing help, healing and hope through council projects describes the legacy of the earliest fraternalists and our society's founding attributes of mercy and charity. Let's

embrace **TEAM WORK** and continue to grow our membership and service by inviting family and friends to enroll as members.

The Fraternal Events Committee is already at work planning for the RA summer national charitable project; this year our gifting recipient will be the Orlando Union Rescue Mission, a 501 (c) (3) charitable organization which is committed to bringing Central Florida's hungry, hurting and homeless to new life with new goals. The mission provides for immediate physical

needs- including food, clothing and shelter - but perhaps more significantly its programs are designed to lead those in need to permanent independence and to have their dignity restored. We welcome everyone's participation for this **TEAM** project, and I assure you that every gift helps. For those wishing to send a monetary donation for the Mission, please make your check payable to "Royal Arcanum" and mail it to: Royal Arcanum, Fraternal Dept., 61 Batterymarch Street, Boston, MA 02110. Indicate "Summer Charity - Orlando Mission" on the memo line. Wish List items such as school supplies, tee shirts (youth and adult), baby care/ clothing items and bath/hygiene products are also in need and will be appreciated.



A special word of "thanks" is extended to our council secretaries and publicity chairpersons for reporting their council highlights for the Bulletin, website, and Facebook page. In sharing news, other councils have been inspired to be "off to work we go..." too, creating charitable projects and making good things happen in the community.

This Memorial Day, please reflect upon all those who have made the ultimate sacrifice to keep our nation and its people safe so that we may live in the land of the free and home of the brave.

Till we meet in Florida, please stay safe and healthy. Next time you next hear the "Heigh-ho, Heigh-ho" melody being played, sing along and reminisce about your happy memories from being part of the **TEAM!**

All good things,

Cynthia A. Macon

Cindy Macon
Fraternal-Communications Director

TEAM WORK IN NEW JERSEY

Members of the New Jersey Grand Council Fraternal Service Committee coordinated a **TEAM** effort in support of the work of community food pantries and soup kitchens. With a growing number of individuals and

families seeking help, the Arcanian **TEAM** was out and about to do the shopping and then to stock pantry shelves and refrigerators with donations for programs in Hudson County.



Coffee and tea were in great demand at the soup kitchens' warming centers during the winter season. Elaine Zuber, Carol LaRocca, Evelyn Magarban, Marie Baranowski, Stella Rakowski and Gen Macon teamed up to organize donations of coffee, tea, hot chocolate and cookies and make the deliveries.



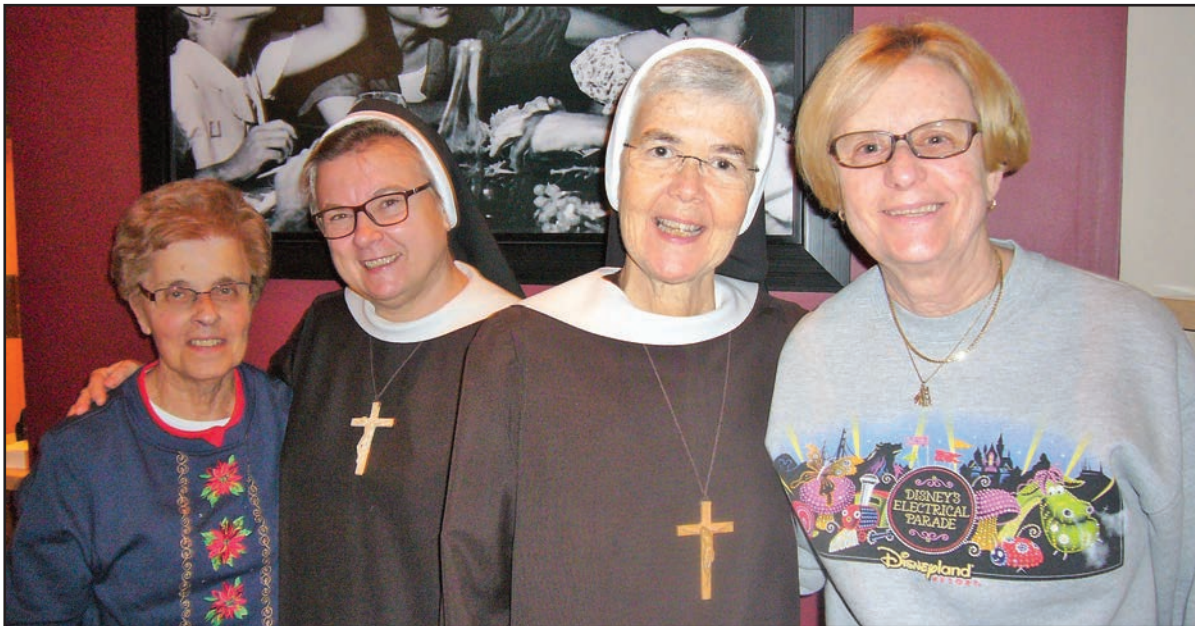
John Baranowski, Marie Baranowski and MaryAnn Decha comprised the **TEAM** for securing and stocking refrigerated products at the local soup kitchens.

VERSATILITY COUNCIL HELPS HAITI

Versatility Council #2501 in New Jersey has been actively organizing projects to assist the Felician Sisters in their recently formed mission in Haiti. One of the poorest countries, Haiti was devastated by a massive earthquake in 2010 and then again in 2016. The Sisters are dedicated to helping the people, and particularly the children, in the region of Jacmel envision a hopeful

future by their presence and through offering caring support and spiritual sustenance. The Sisters are extremely grateful for the continual generous support and encouragement expressed by the Royal Arcanum for their work with the poor.

One of the 'shower totes' that Versatility members assembled as part of their service project for the Felician Mission.



Past Regents Gen Macon and Evelyn Magarban were pleased to present a donation to Sisters Mary Inga Borko, CSSF and Sister Marilyn Marie Minter, CSSF for the Water with Blessings program.

VALENTINE'S DAY CELEBRATED IN NEW YORK

On February 8, 2018 the New York Grand Council meeting was held at Juliano's Caterers, New Rochelle. Supreme Regent Errica Conforto highlighted the **TEAM WORK** campaign and Grand Regent Maria DiBartolo was pleased to share news of the grand and subordinate council charitable projects that will take place in the spring season. In celebration of Valentine's Day, everyone received a chocolate gift from the Grand Regent, with her thanks for their fraternal support to the Arcanian **TEAM**.



SPRINGING AHEAD IN BAYONNE

Bayonne Council #695 coordinated two service projects for the community service **TEAM** to help them spring into action for the new season. Since spring is known as the season of hope, a greeting card project had members and friends writing cheerful messages and 'thinking of you' notes which were included in the cards before being delivered to assisted living/nursing home residents and the homebound. What might be considered a small gesture brought a great amount of joy to some elders who might have needed a smile that day.



The **TEAM WORK** crew who organized the friendship card project included Evelyn Magarban, Carol LaRocca, John Baranowski, Gen Macon, Marie Baranowski and Stella Rakowski.

The second project was sponsored for shelters in Hudson County. Operated by Catholic Charities, St. Lucy's Shelter and St. Jude's Oasis in Jersey City, New Jersey provide safe havens to the hurting and homeless in the area. The Arcanians organized a spring cleaning project which included organizing donations of laundry care items and shower products for those who seek help at the facilities.



Gen Macon, Chris Piscitelli and Evelyn Magarban sorted the laundry and shower products which were delivered to the shelters.

GRINS AND GIGGLES: BAD DOG

A dog ran into a butcher shop and stole a prime cut of meat. The butcher caught up with the thieving pooch on the street and noticed that the dog was wearing a nice collar and tags. The butcher walked the dog back to its owner who just happened to be a lawyer with an office on a nearby street.

"Tell me something," the butcher asked the lawyer. "If a dog steals a roast from my store, can I demand compensation from its owner?"

"Certainly," the lawyer replied.



"In that case," the butcher said, "you owe me \$15. Your dog ate my best roast."

"That's only fair," the attorney said as he wrote out a check to the butcher.

"Why, thank you!" The butcher was gleeful at having triumphed so effortlessly. He left the lawyer's office and went back to his shop.

His mood quickly soured when the lawyer dropped off a letter for the butcher that evening. It contained an invoice for a \$150 consultation fee.

A 'TAIL' OF FRIENDSHIP

Versatility Council Past Regent MaryAnn Decha and her husband Raymond stopped by Liberty Humane Society in Jersey City to deliver a donation of pet goods which belonged to their dog that had recently passed. Unexpectedly, yet nicely surprised, they not only 'entered' with some gifts, but 'exited' with a wonderful gift for themselves, a young terrier named "Cody" they adopted that day.

The Dechas introduced the good work of volunteers at Liberty Humane to the Royal Arcanum New Jersey Councils. Since then, our members have become actively

engaged with the mission of the non-profit shelter for providing community awareness of pet adoptions to give animals in need with a chance at a lifelong, loving home. The Garden State councils have an ongoing project to assist volunteers at the shelter. In addition to monetary donations, recent contributions have included pet food, treats, bedding, towels and toys, plus laundry and housekeeping helpers.

Thanks to Liberty Humane Society and the Decha Family, Cody has a new, forever home.



Mary Ann and Ray Decha met Cody at Liberty Humane Society and knew immediately that he would join the family!



David Ramirez, Development Manager at Liberty Humane Society thanked Grand Regent Richard Macon, FIC, Grand Vice Regent Evelyn Magarban and Deputy Supreme Regent Gen Macon during a visit to the shelter and commended the members for their generous support.

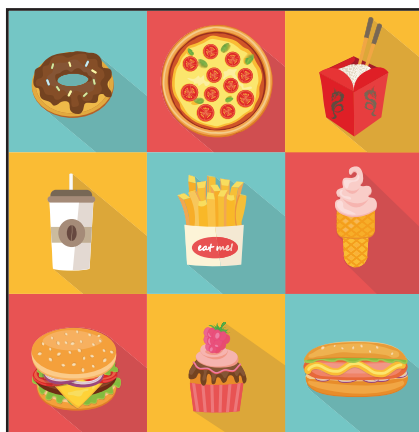
BE CAREFUL WITH SUGAR INTAKE

A spoonful of sugar may, as Mary Poppins sang, 'help the medicine go down', but too many spoonfuls will probably increase your need to take medicine in the first place.

Too much sugar—or rather, the unproductive calories it delivers to the body—can lead to weight gain, diabetes, and heart disease, among other health problems.

How much is too much? An American Heart Association study found that Americans consume an average of 22 teaspoons a day (at least during the

period of 2001-2004). AHA guidelines recommend much less: six teaspoons a day for women, and nine teaspoons for men.



Check the labels of the foods you're eating: a lot of sugar can be found in most processed foods. And don't rely on sugar substitutes like high-fructose corn syrup. Though fructose may have less impact on the body's blood sugar and insulin levels, a calorie of fructose has the same impact as a calorie of sugar. As in most things, moderation is key.

SIMPLIFIED ISSUE PLAN

PREMIUMS NEVER INCREASE AND DEATH BENEFIT NEVER DECREASES

SIMPLIFIED APPLICATION * Subject to contestable period in first 2 years
* Full underwriting not required * Full face amount payable in first year

PROGRAM BENEFITS * No increase of premium * No medical exam
* No decrease of death benefit * Cash accumulation values


CONVENIENT PREMIUM PAYMENTS * Quarterly, Semi-Annual or Annual
* Payments to fit your personal budget * Monthly payments with Check-o-matic




WHAT INSURANCE IS RIGHT FOR YOU?







We all want insurance protection for ourselves and our family, however with so many insurance plans and carriers out there it can be confusing. Fortunately, the Royal Arcanum is here to guide you to the right product. Below is a simple chart that can start the process of determining what is right for


you and your family. The next step is to call our friendly team at the Home Office, toll free at 1-888-ARCANUM (272-2686) or email us at INFORMATION@ROYALARCANUM.COM and in no time, you can breathe easy knowing that you are safe and secure.



FOR A LIFETIME OF BENEFITS AND SECURITY



| CHILDREN | | ADULT | | SENIOR | |
|--|---|--|--|---|--------------|
| Lock in future insurability, accumulate a lifetime of value, and utilize educational benefits. | | Help provide for a family's loss of income, cover short-term debts and needs, predictable fixed rate of return, and more. | | It's never too late to arrange for your final expenses with our Simplified Issue plans. | |
| Whole Life Protection |  Great rates when signed up young Birth to age 85 \$5,000 to \$1,000,000 Dividend Participation Riders Available | | | | |
| Limited Payment Plans |  Limited Pay Whole Life Life Paid-up at Age 65 20 Pay Life Payments stop at a designated time Guaranteed Educational loans | | | | |
| Single Premium Whole Life |  Pay just once and feel secure for the future One-time payment for a lifetime of protection Wonderful first birthday present | | | | |
| Annuities |  Making retirement planning easy by investing now for savings or income in retirement \$500 minimum deposit No service charges Tax deferred until withdrawal Guaranteed fixed rate of return | | | | |
| 20 Payment Life |  Start as a child or as an adult and with "20 Pay Life", you stop paying in 20 Years. Earns cash value that can be used for emergencies, pay bills, or retirement Guaranteed Educational Loans | | | | |
| Simplified Issue | |  Permanent Simplified Whole Life Insurance Only 7 medical Medical question to make sure you're covered Age 20 to 85. | | | |
| Term to Age 25 | Very low cost of protection Birth to age 19 Coverage from \$5,000 to \$25,000 Can convert to permanent coverage | Special Whole Life | Start a basic membership Age 21 to 51 \$1000 | Special Senior Whole Life | Age 51 to 80 |
| | | Graded Death Benefit Not sure you have enough protection? Age 40 to 85 (varies by state) Only 2 medical questions | | | |

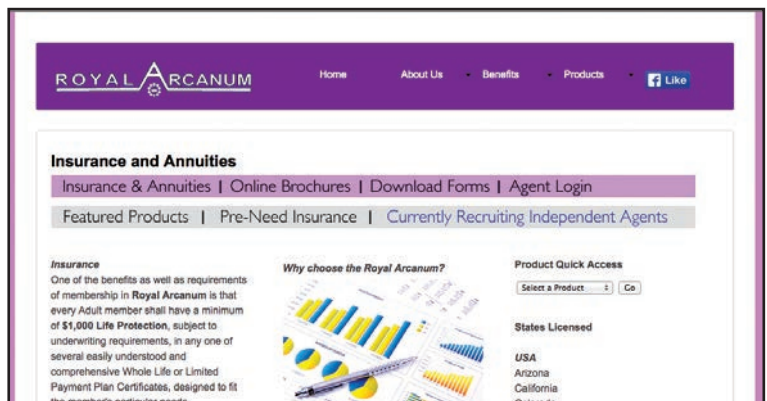


0 15 20 25 40 50 75 85

Family Security is just a click away

For those seeking information but don't prefer email or phone calls, our website offers a significant amount of information regarding our plans and products. You can go to:

www.royalarcanum.com/insurance.html



CHIEF OPERATIONS OFFICER CORNER

The most recent Executive Committee meeting was a memorable meeting to attend. Each time the Board meets, it's always a time of involved discussions on a variety of topics revolving around the Society and the particular focus points at hand. This particular meeting was extra special as in addition to the spirited discussions and overview of reports, I was named the Chief Operations Officer, or as known in the Insurance industry, the "COO". This title means a lot to me and my involvement with the Society as we continue to strive to move the Royal Arcanum forward in this ever-challenging time.

In my last article, I advised of the successes we had on the sales side, which I'm pleased to report, have continued in the first quarter of 2018. We formed many positive relationships with brokerage firms in 2017 and have continued our commitment of communicating and delivering high quality products and service for these relationships to remain strong into the future. The Home Office strives to provide the best possible member service. I'm pleased to say that with the same staff, we have maintained our processing cycle times even with the increased workload from new business volumes.

In 2018, you will see a few visible projects being realized. We will be updating our website and social media outlets to further enhance the user experience. Please reach out to me if there is anything that you would like to be considered for adding to the website or Facebook page and I'll relay it to the project team. The website will be updated to align each aspect of Royal Arcanum from the fraternal side to the business side and deliver easy access to information.

Can you believe it's springtime and baseball season? I hope it's a successful season in Boston, as I'm sure many of you feel the same about your hometown teams. I hope you have started to make your plans for the Supreme Council Session, July 22nd-26th in Orlando, Florida. As a reminder, all reports are required by June 30th to



ensure eligibility to attend as an officer. We look forward to a productive and great time with members in the Sunshine State!

Please take some time to review our Website, www.royalarcanum.com for overall information about our Society to share with friends and family who may be interested in becoming involved. Please also consider reviewing our Facebook page and "Like Us" if you're on



Facebook!

Sincerely,

A handwritten signature in black ink, appearing to read "Nicholas G. Benoit". The signature is stylized and fluid.

Nicholas G. Benoit
Chief Operations Officer
nbenoit@royalarcanum.com

HOMELESS IN SAN JOSE

Kaitlyn Gore, 14, Junior member, performed community service for the homeless in San Jose, California. She shopped for supplies for her "outreach project" and assembled bags that she later distributed to the homeless so they would have food to eat, and blankets to keep warm. She also gave out socks, gloves, scarves and raincoat covers. Kaitlyn has done this before and knows

that the homeless people are in great need, as several she met did not have socks or shoes.

San Jose Council is proud of Kaitlyn for being a young fraternalist who does not hesitate to help others in need and is grateful for her example and volunteer efforts.

Submitted by Joanie Francis



ILLINOIS MEMBERS SERVE THE TEAM

Past Supreme Regent and Executive Committee Chairman Bill Wire and his wife Florence recently served with other Chicago area volunteers on the committee for a dinner dance sponsored for the benefit of the Comboni missionaries and their work with the poorest and most abandoned peoples of the world. Begun 150 years ago in Italy, the Comboni ministry has

grown into a canopy of hope for thousands of people living today in Africa, Europe, America and Asia. The Wires have ardently participated in activities throughout the year which are organized for the continual growth of the Comboni charities.

Bill and Florence Wire at the Comboni reception in Chicago.



NOMINATIONS AND ELECTIONS OF OFFICERS

Section 19 (1), 20, and 21 of the Constitution

The offices, including the committees, shall remain the same.

By July 15 of the year of the Supreme Council Session, the Chairperson of the Supreme Council Executive Committee shall appoint a Committee on Nominations consisting of four Supreme Council Session members (current or past), representing the diversity of our Order, plus the Supreme Regent, who will serve as chairperson for the purpose of developing a slate of officers for the ensuing Supreme Council Session. It is suggested that an announcement of this appointed committee and the nominations procedure be included in the "CALL" to the Session and in the Spring Edition of the Bulletin.

At the REGISTRATION DESK on OPENING DAY of the Supreme Council Session a list of the Nominations will be distributed to the representatives. It is recommended that a brief bio of not more than 75 words for each nominee be included. Only for those officers seeking Election to an Executive Committee position, a biography of no more than 200 words is recommended. Lengthier submissions will not be evaluated.

On THE SECOND DAY of the Supreme Council Session additional nominations may be made from the floor. All those being nominated shall have been contacted by the member making the nomination in order to insure that those being nominated are willing to have their names on the slate. A bio on each nominee of not more than 75 words would be helpful. (A resolution will be presented at the beginning calling for nominations on the second day).

On THE THIRD DAY of the Supreme Council Session, printed ballots including the names of all nominees shall be distributed. In the case of the Line Officers and the Executive Committee, there must be individual ballots (unless the Constitution is changed), but the other committees may be elected on one ballot. Additional nominations will not be entertained at this time. Delegates will cast their votes, which will be counted by the two appointed tellers and the Judge of Elections, who will count the votes. (A resolution will be presented at the beginning to nominate and elect all Committeepersons and Trustees, collectively unless there is a contested election. In the case of the two Finance Committee Members, Supreme Trustees, Committee on Juniors and Committee on Appeals, if there are more than four nominees, the four receiving the highest vote will be declared winners).

THE NOMINEE with the majority of votes based on our established ratio between delegates and officers, shall win the election to his or her respective office. In the case of the committees, the required members for each committee with the highest number of votes shall be elected (the four Supreme Trustees, the three members of the Committee on Laws, the two additional members of the Finance Committee, the four members of the Committee on Juniors, and the four members of the Committee on Appeals).

Send bios to Chairman James O'Neill, 6196 Kaski Court, San Jose, CA 95123 or email to: oneillje@comcast.net.
Bios should in the Chairman's hands by June 30, 2018.

A DOUBLE CELEBRATION IN NEW YORK

In honor of St. Patrick and St. Joseph's Day, the members of New York Grand Council arranged their dinner meeting to include a special menu and festivities on March 15, 2018 at Juliano's Caterers in New Rochelle. This event has been a long standing tradition of the Grand Council and is anticipated each year by the Arcanians. The enjoyable evening was a great start to a busy spring season of fraternal happenings and charitable projects in the jurisdiction.



IN MEMORIAM: CHARLES S. CRAWFORD

A native of Abington, Pennsylvania, Brother Charles S. Crawford was a man with a strong work ethic. He was a respected lifelong cemetaryman who served as General Manager and Secretary of the Board of Directors for the Odd Fellows Cemetery.

Enrolled into Germantown Council #1029, Brother Crawford served the Royal Arcanum as Regent, Grand Regent of Pennsylvania, Supreme Representative, Supreme Chaplain and Member of the Supreme Council Finance Committee. For many years he held the dual role of Grand Secretary-Treasurer for the jurisdiction of Pennsylvania.

Having attended numerous Subordinate, Grand and Supreme Council events and activities, Charles also



1932-2018

trekked many miles throughout the United States and Canada, visiting councils and members when his beloved wife, Joyce served as the Society's first woman Supreme Regent, making friends across two nations with every journey.

Charles died on February 14, 2018. Left to cherish his memory are his devoted wife, Joyce, sons Keith, Jeffrey and Gregg, daughter Joyce, their spouses and eleven grandchildren. He was predeceased by his son, Wayne.

Brother Crawford lived life to the fullest and always willingly shared his knowledge and experience to help make the world a better place.

May he now rest in eternal peace.

JUNIOR DEPARTMENT NEWS AND VIEWS

I recently read an article that I'd like to share. A group of Alberta skateboarders, who are mostly young men in high school, collected 120 prom dresses to be delivered by bus to Mexico so that young exploited girls who are living in a safe house will have gowns to wear for their Quinceanera, a coming of age celebration when they turn 15 years old. They also ran a fundraiser and raised \$10,000.00 which will be used for building an extension to the safe house. This association's members could easily be compared to our Royal Arcanum members in that they exemplify caring for community through charitable acts. I would love to hear from our high school students on how they contribute to their community, or of any kind or charitable act they are proud of doing. Send me your stories to share by emailing: debbiesigns@xplornet.com and I will enter your name in a drawing for a \$100.00 gift certificate. Drawing will be held at our 104th Supreme Council Session in Orlando, Florida, July 22-26, 2018.

We will know the winners of this year's Scholarships and Grants soon. I hope all who applied receive the financial help they need to succeed in achieving a great education.

Our Junior Committee has been busy sending out Birthday and Valentine cards to our young Juniors and a small gift to our college students. They are also planning some fun activities for all the Juniors attending the 104th Supreme Council Session.

Summer fun gifts for the Juniors will be available from the Home Office. Plan some activities and invite new people to attend. You never know who might be interested in what Royal Arcanum has to offer to members and who may just want to be more involved in helping out in their community.

And lastly,

“Being rude is easy. It does not take any effort and is a sign of weakness and insecurity. Kindness shows great self-discipline and strong self-esteem. Being kind is not always easy when dealing with rude people. Kindness is a sign of a person who has done a lot of personal work and has come to a great self-understanding and wisdom. Choose to be kind over being right and you'll be right every time because kindness is a sign of strength”.

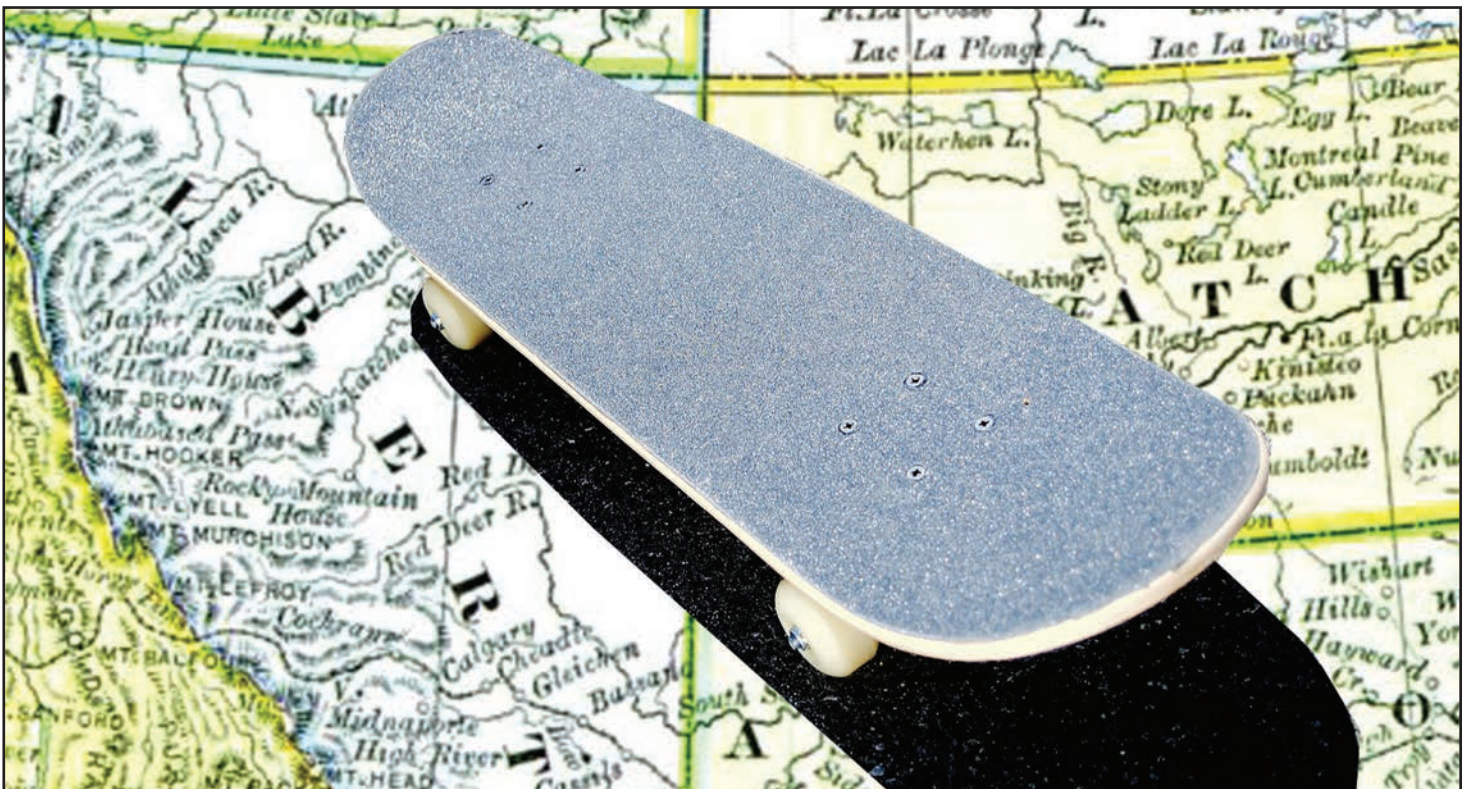


**Junior Director
Deborah Young**

Author Unknown

A handwritten signature in black ink that reads "Deborah L. Young". The signature is written in a cursive style.

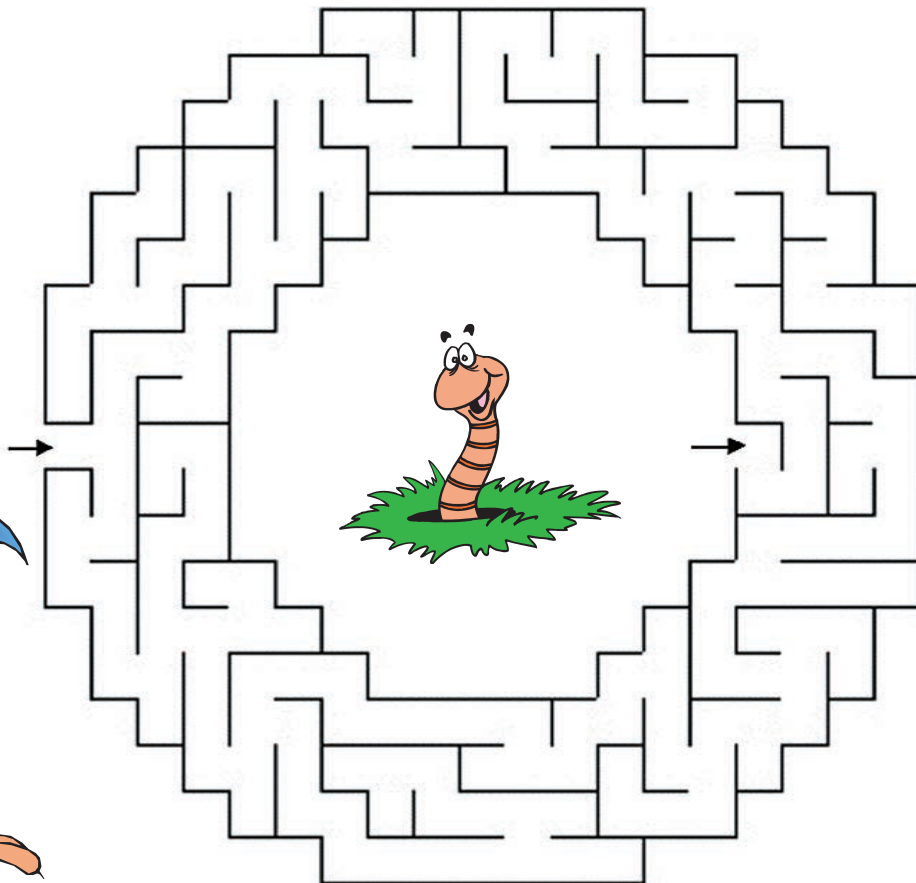
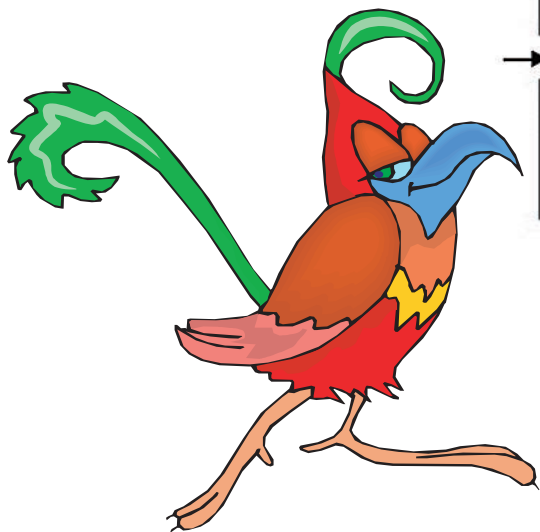
Junior Director



AN AMAZING SPRING

The Bird Catches the Early Worm!

This Green Crowned Sparrow is hankering for an early breakfast. Help him navigate the maze to catch the worm.



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

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 for Amazon.com!



Junior Must Submit:

Name

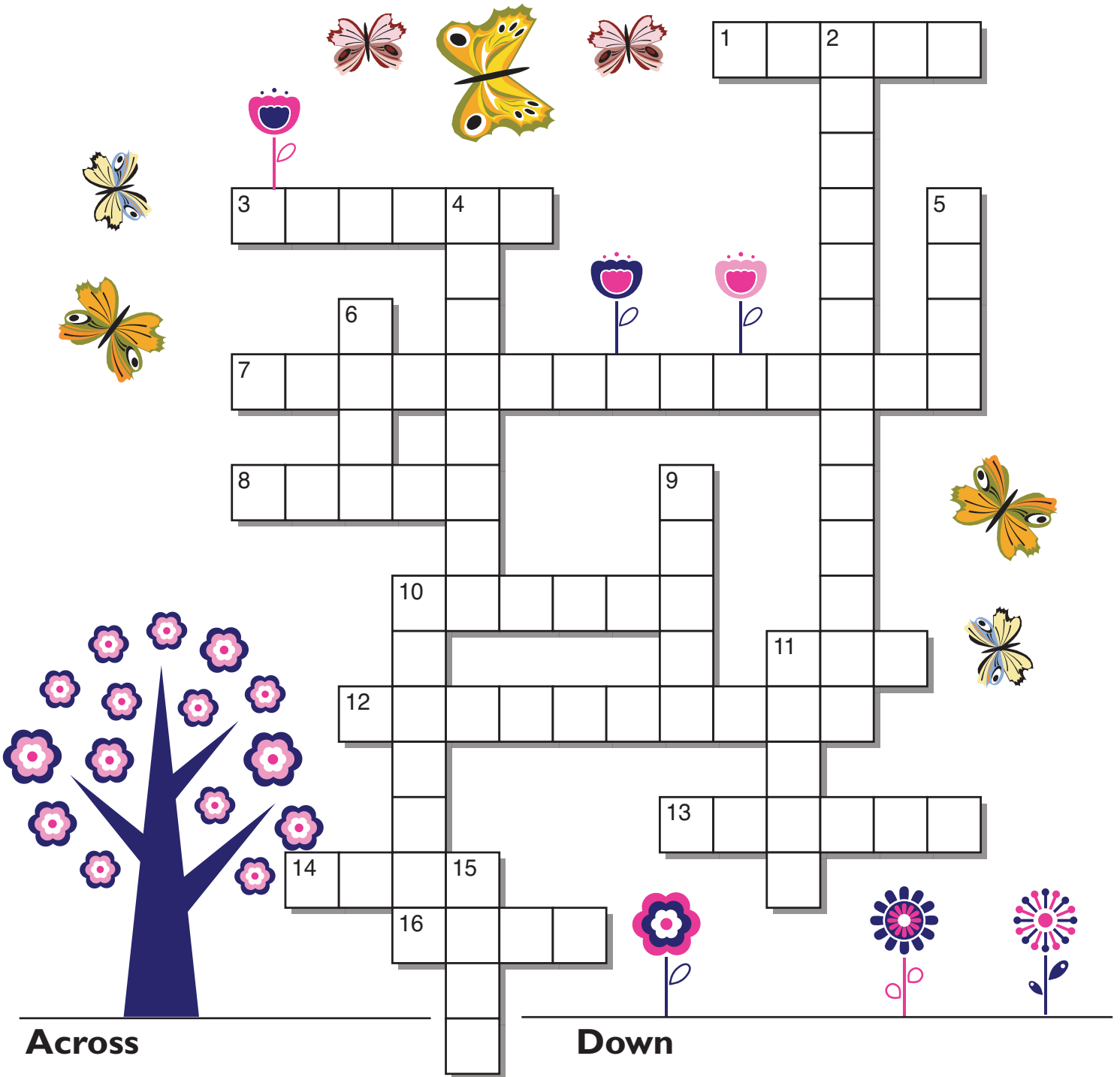
Age

Council

Email Address

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

SPRING CROSSWORD



Across

Down

- 1) What farmers do to start crops
- 3) Begin to grow
- 7) White or pink tree flowers that bloom in spring.
- 8) The middle month of spring
- 10) Somebody who plants crops
- 11) The final month in spring
- 12) A day to thank your mother
- 13) Eat outside on a blanket
- 14) Spring weather
- 16) Something that can grow into a tree or a plant

- 2) A day for playing pranks
- 4) Helps stop the april showers
- 5) A baby birds start here
- 6) He sleeps all winter
- 9) They return after going south for the winter
- 10) These begin to bloom in spring
- 11) The first month in spring
- 15) When snow turns to water

JUNIOR SPRING WORD SEARCH

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



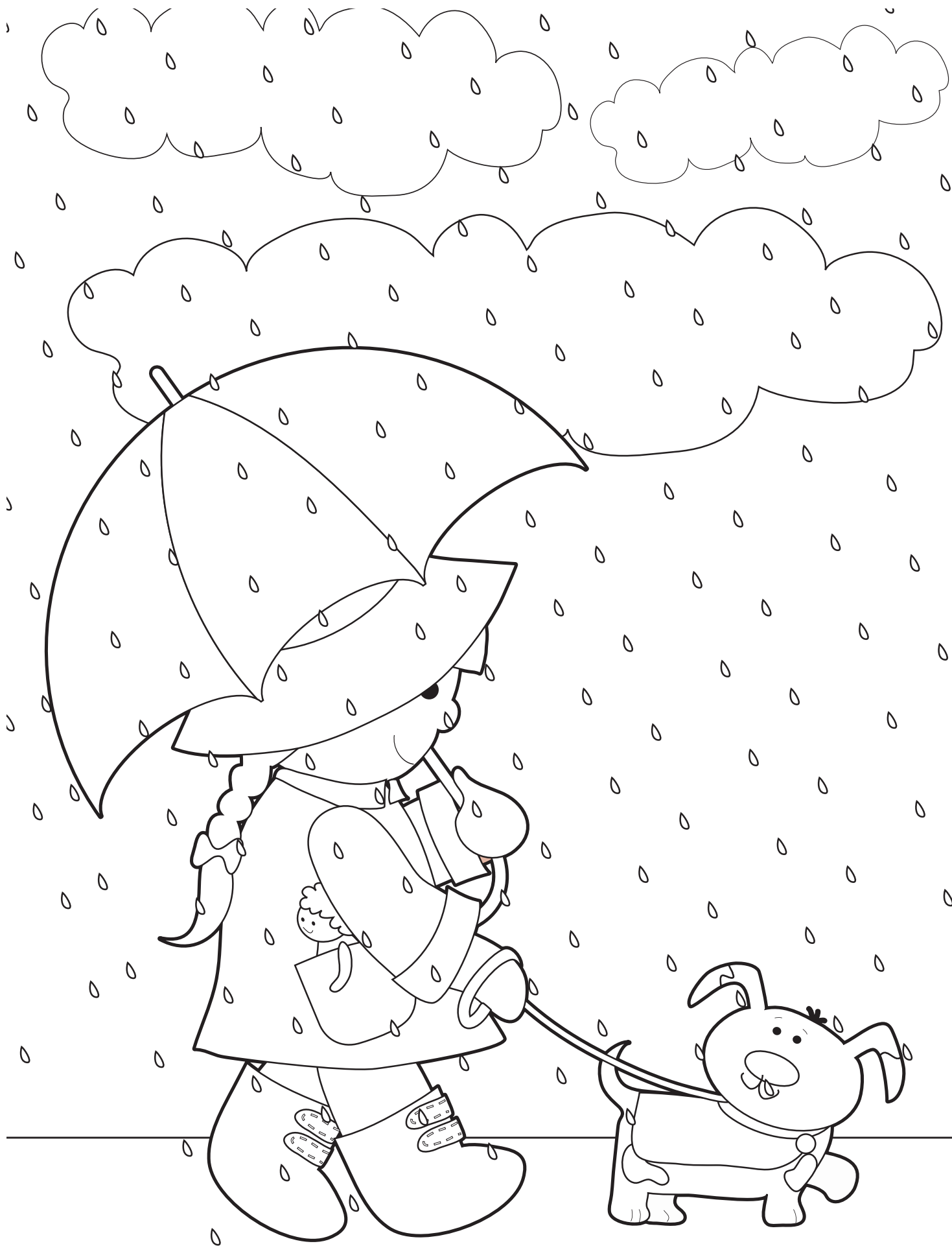
BUDS
FIELD
RAINBOW
UMBRELLA
SEEDS
TULIPS
RAIN



SUN
GRASS
FLOWERS
DAFFODILS
GROWING
SPRING
PLANTING



JUNIOR SPRING COLORING



ROYAL ARCANUM 104TH SUPREME COUNCIL SESSION



CARIBE ROYALE ALL-SUITE HOTEL - ORLANDO, FLORIDA - JULY 22 - 26, 2018

Cost Per Person
U.S. / Canadian

Occupancy

Points for Free Trip
U.S. / Canadian

\$540.00 / \$720.00
\$465.00 / \$620.00
\$850.00 / \$1,133.00

Double
Triple
Single

771 / 1,029
664 / 886
1,214 / 1,619

Please enter my reservation for the 104th Supreme Council Session at the Caribe Royale All-Suite Hotel, 8101 World Center Drive, Orlando, Florida 32821. (Phone: 407-238-8000)

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) _____

Room Type (circle): Queen Double King Standard

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

Package includes: Sunday Welcome Dinner, Tuesday Hospitality-Banquet & Dance, Wednesday Dinner Buffet - Farewell Theme Party and Dance, Daily Breakfast Buffet at the Tropicale Restaurant. Guest rooms furnished with flat screen television, mini refrigerator, microwave, coffeemaker, iron, ironing board, climate control, and full bath amenities. In room Wi-Fi standard service, two device package.

Arrangements for members who wish to extend their hotel stay at the Caribe Royale Orlando (**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 after 3 p.m. on Sunday, July 22, 2018. Departures will be on Thursday, July 26, 2018.

A Deposit of \$200.00 per Adult and \$50.00 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 JUNE 15, 2018

A WORD FROM THE SUPREME SECRETARY

We are now into the second week of spring as I began writing this article. Looking out my window I can see the snow from our fourth consecutive Nor'easter melting, but the sun is shining so hopefully spring is truly on the way; it can't come soon enough.

The Royal Arcanum is celebrating its 141st Anniversary in 2018. One of the primary reasons for this long and successful existence is the work of our voluntary producers. These recommenders have been the cornerstone of the Royal Arcanum since its inception in

1877. We now can boast of over 20,000 members in twenty-six states, the District of Columbia and three provinces of Canada. It all started with members signing up family and friends as new members of our Society. We now have paid agents in many of the locations where the Royal Arcanum is licensed to sell its products, but voluntary producers continue

to be an integral part of the success of our Organization.

This Bulletin is dedicated to those voluntary producers. The Distinguished Service Award (DSA) winners listed in the previous pages of this Bulletin continue to be the backbone of the Royal Arcanum and all that our Organization stands for. My personal congratulations to all those listed in the Bulletin and all of our voluntary producers.

My best wishes to all our members in the US and Canada for a happy and healthy Easter and Passover season. Keep in mind our 104th Supreme Council Session to be held at the Caribe Royale in Orlando, Florida, July 22nd through July 26th 2018.

Yours in V. M. C.

Peter D Ferrara



TEACH TEENS ABOUT MONEY

Being smart about money starts young. If you've got teenage children, you can start them on the road to fiscal fitness by teaching them these important habits:

- **Creating a budget.** Work with teens on setting up a system to track their income (from jobs or an allowance) and expenses. This helps them learn to manage their money so they don't run out. Show them your budget as a model.

- **Understanding costs.** Make sure teens understand how much the things in their lives and yours cost. When your child gets a driver's license, for example, explain that owning a car involves paying regularly for insurance, gas, maintenance, and more.



- **Reading paychecks.** If your teen has a job, go over his or her paycheck together. Show how much is taken out for taxes, insurance, and other items. This helps teens understand the difference between how much they're paid and how much they take home.

- **Distinguishing debt.** Debt is unavoidable, but some debts are better than others. High levels of credit card debt, for example, can quickly spiral out of control. Borrowing money at a low rate for a mortgage or a student loan, on the other hand, can stimulate growth in the long run.



Come join us at the Caribe Royale in

ORLANDO



FLORIDA

for the 104th Supreme Council Session

Sunday, July 22 through Thursday, July 26, 2018

***Main area attractions....Magic Kingdom, Walt Disney World,
EPCOT, SeaWorld Orlando, and more....***