

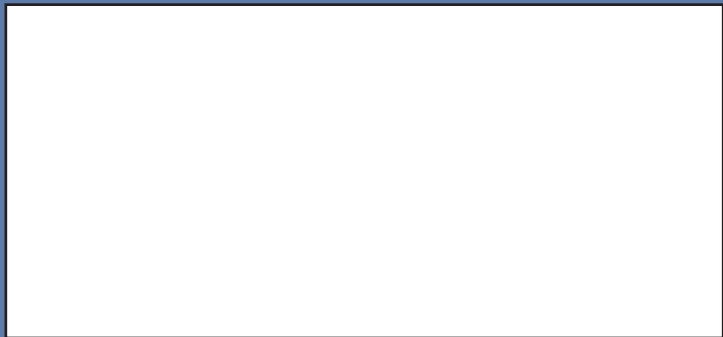
ROYAL **A**RCANUM  
AN INTERNATIONAL FRATERNITY PROVIDING FAMILY PROTECTION



# Bulletin



**Winter Edition 2016**



Official Publication of the  
Supreme Council of the Royal  
Arcanum

.....  
**Fraternal Services to Our  
Members Since 1877**

# A ROYAL GIFT

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

Carl J Krzystofczyk - Supreme Regent



Dear Brothers and Sisters,

Welcome to the Royal Arcanum! It's always a pleasure to be able to welcome new members to our society, knowing the wonderful products, sincere friendships and humble services our members enjoy. Normally, I only have the chance to welcome members on an individual basis. Today, I'm excited to welcome thousands of new members through our merger with the Sons of Poland. For all new members, be sure to take in all the benefits membership offers, many of which are beautifully demonstrated in the following pages.

Remember your New Year's resolutions from January? Sometimes we challenge ourselves to start the year with a fresh start, but quickly forget and go back to our former ways. This may be a good time to refresh your outlook and renew your commitment to make this an exciting year. Why not find time to work with the underprivileged, make a new friend and bring them to a meeting, or even just reach out with a call or an email to someone who, like you, could benefit from all the Arcanum has to offer. Maybe, make a new resolution to make use of one or more of our benefits and then write us about it. One step at a time, we can all grow our society stronger!

Yours in V. M. C.

Carl J Krzystofczyk  
Supreme Regent

Chers frères et sœurs,

"Bienvenue à la Royal Arcanum!" Il est toujours un plaisir d'être en mesure d'accueillir de nouveaux membres à notre société, connaître les produits merveilleux, des amitiés sincères, humbles et des services à nos membres apprécient. Normalement, je dois seulement la chance d'accueillir les membres sur une base individuelle. Aujourd'hui, je suis heureux d'accueillir milliers de nouveaux membres grâce à notre fusion avec les Fils de la Pologne. Pour tous les nouveaux membres, nous vous invitons à prendre dans tous les avantages adhésion offres, dont beaucoup sont magnifiquement démontré dans les pages suivantes.

Rappelez-vous vos résolutions du Nouvel An de Janvier? Parfois, nous nous mettons au défi de commencer l'année avec un nouveau départ, mais rapidement oublier et revenir à nos anciennes façons. Cela peut être un bon moment pour rafraîchir vos perspectives, et de renouveler votre engagement à faire de cette année une année passionnante. Pourquoi ne pas trouver le temps de travailler avec les plus démunis, faire un nouvel ami et de les amener à une réunion, ou même juste atteindre avec un appel ou un courriel à quelqu'un qui, comme vous, pourrait bénéficier de la toute l'Arcane à offrir. Peut-être faire une nouvelle résolution de faire usage d'une ou plusieurs de nos avantages, puis écrivez-nous à ce sujet. Une étape à la fois, nous pouvons tous croître notre société plus forte!

Bien à vous en V. M. C.,

Carl J Krzystofczyk  
Suprême Regent

Drodzy Bracia i Siostry,

Witamy w Royal Arcanum ! Jest nam ogromnie miło przywitać tysiące nowych członków Stowarzyszenia Synów Polski, którzy dołączyli do naszej organizacji za pośrednictwem połączenia. Jako organizacja bratniej pomocy, zapewniamy państwa, że Royal Arcanum oferuje dużo produktów i usług o których można przeczytać w naszym biuletynie i z których nasi członkowie korzystają. Z początkiem nowego roku warto aby rozejrzeć się wokół siebie, odnowić swoje zaangażowanie lub poświęcić swój czas na pracę z ludźmi/dziećmi upośledzonymi lub tymi, którzy potrzebują szczególnej pomocy. Zapraszamy państwa do

sprawdzenia naszej strony internetowej i dowiedzieć się co oferujemy i jak szeroko pomagamy naszym członkom i ludziom pokrzywdzonym przez los. Zależy nam bardzo na bliskiej współpracy !

Wasz V.M.C.

Carl J Krzystofczyk  
Najwyższy Regent.

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

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

Volume 116 Number 1

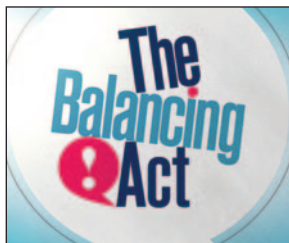
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**Cover Caption**

**Harrisburg Council: Our 102 year young Lillie Herbst, Jim Herbst and Secretary, Paulina Thomas.**

**Bulletin Deadline**

Articles and photos must be in the editorial office by **March 28, 2016**. Mail to the Royal Arcanum Bulletin, Home Office, 61 Batterymarch Street, Boston, MA 02110-3208.

**Next Publication Date: May 4, 2016**



# NEW YORK GRAND COUNCIL HITS BROADWAY

## A TRIP TO WESTCHESTER BROADWAY THEATRE

On August 23, 2015, the members of the NY Grand Council enjoyed lunch and show at the Westchester Broadway Theatre in Elmsford. Thirty-one members attended the event which was in part sponsored by Claremont CI #1655. The members were

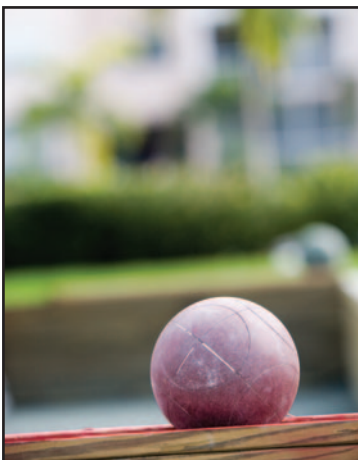
entertained by the music and dance of Ginger Rogers' life from age 15 to her Academy Award win in 1941. All in all, it was a fun day with food, music and dance.



*Submitted by Diana Chiechi*



## ROY TRAVELS TO A BOCCE GAME



Giovanna Pedrelli, Lilia Juarez and Lole Chiesa, members of Medora Council in Chicago, Illinois were in St. Louis, Missouri for the annual De La Croce Bocce Tournament on Nov. 7 – 9 with their friend, the Royal Arcanum Teddy Bear who watched the team play bocce. The team took fifth place out of 14 women's teams.





# NY GRAND COUNCIL THANKSGIVING DONATION

Members of the N.Y. Grand Council made their annual Thanksgiving donation to the Bishop Pernicone Center at 187th Street in the Bronx on November 19th. Father Jonathan Morris and Sister Edna were very happy and thankful for the large donation. The members were also accompanied by Roy Al.

On November 30th, members made a second trip to donate bags of clothing, shoes, two baby cribs and a highchair. Accompanying the officers was our Junior member, Logan Orr who was with his grandparents.



Joe Conforto, Maria DiBartolo, Errica Conforto, Sister Edna, Father Jonathan, Fran and Augie Magnotta and Freddy DiBartolo along with two members of the staff.



Joe Conforto, Maria DiBartolo, Augie and Fran Magnotta, Errica Conforto, holding Logan Orr, Sister Edna and a member of the staff.

## INTEGRITY COUNCIL



### INTERNATIONAL FRATERNAL SERVICE PROJECT

Joe and Joan Tedesco took a donation from Integrity Council and doubled it. They provided pies to St. John's Hospice and to the Sunday Breakfast Mission.

*Submitted by Joe Tedesco*



Joe Tedesco with Anthony, the chef from St. John's Hospice and Joan Tedesco.



Joe Tedesco and a representative from Sunday Breakfast Mission loading the pies onto the truck.



Joe getting ready to serve the pies.



Joe and a representative from Sunday Breakfast Mission.



# SAN JOSE FRATERNAL PROJECTS

San Jose Council #2384 sent 42 pounds of candy through 'Operation Gratitude' to the U.S. Troops, Veterans, New Recruits, Wounded Warriors and Military Children in time for Halloween. In preparation for Thanksgiving, the council made a \$200 donation to Second Harvest Food Bank of Santa Clara and San Mateo Counties to aid with meal preparations for the poor. The members prepared 60 care kits, filled with health essentials, hand-warmers, socks, and snacks which would be distributed to homeless.

The San Jose Council shoppers also went on a spree to purchase \$400 of food staples for the Cloistered Carmelite Nuns, an annual council tradition. This

year the members added pet food to their list, as the Sisters have two German Shepherd dogs at the monastery. The members trekked to St. Martin of Tours Parish with a donation of clothing items for the six senior residence homes which are part of the church's ministry to the elderly. New toys, books, plush animals, and games were delivered to Lucille Packard Children's Hospital and Sacred Heart Community Center to make the holidays brighter for the children. The council was happy to send gifts to Jacob Goeders, 'The Leukemia Slayer' in support of his efforts to provide gifts for hospitalized children.

*Submitted by Joanie Francis and Jim O'Neill*



**Santa and his staff of Sacred Heart Community Center elves ready to deliver the toys.**



**Joanie Francis with new council member Christina Saccomano [c] and Toinette Fanelli.**



**Jim O'Neill and Joanie Francis delivering the warm clothing to two of St. Martin's staff members.**



**San Jose members shopping for the Carmelite Nuns.**



**Joanie Francis presenting donation to HR Generalist/Office Manager, Tim Beggs of Second Harvest Food Bank.**



**Council members with the toys that were donated to the Sacred Heart Community Center.**



# VERSATILITY'S FRATERNALISTS IN ACTION



**Ready to March:** Bayonne Arcanians joined Contingent Marshal Evelyn Magarban and Miss Polonia Alyssa Dworzanski for the 78th Annual Pulaski Parade in Manhattan in October.



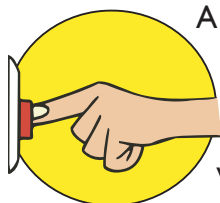
**Fraternal Honors:** Fraternalist of the Year Evelyn Magarban received congratulations and appreciation from Sisters Benedette and Rose Marie of the Felician School for Exceptional Children. The school was the recipient of the honorarium made in Evelyn's name by the American Fraternal Alliance.

Honored at Bayonne City Hall: Past Regent Evelyn Magarban and granddaughter Julianna Pagan, Versatility Junior Arcanian, were welcomed at Bayonne City Hall in celebration of Polish American Heritage and in recognition of Poland's General Casimir Pulaski who became Father of the American Cavalry.



**Support for Mission:** Versatility Council provided donations of new men's outerwear and winter clothing to the Franciscan Friars' project for men in need in Bergen County. Members and friends supported the effort, adding to the council's contribution with sweaters, hats, gloves, socks, underwear, and healthcare essentials. Shown in photo are Gen Macon, Julianna Pagan and Evelyn Magarban with Kasia, a program volunteer in Lodi.

## A SIMPLE FAVOR

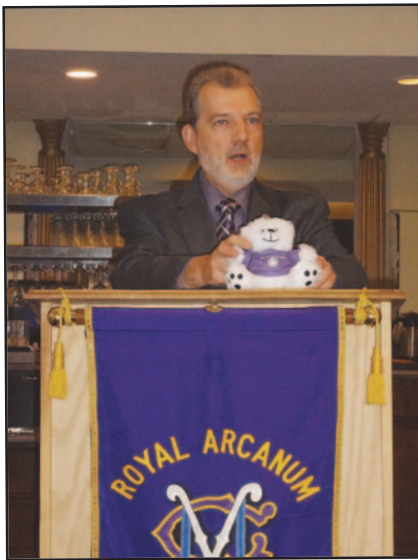


A man taking a walk one day noticed a small boy trying to use the doorbell on a house across the street. The boy was very short, and the doorbell was too high for him to reach.

After watching the boy's efforts for a minute, the man crossed the street to help. "Hello there," he said, ringing the bell. "What do we do now?"

The boy looked up at him. "Run!"





**Supreme Regent Carl Krzystofczyk introducing Roy AI to everyone!**

On October 17, 2015 the Michigan Grand Council and Grand Regent Keith Armbruster hosted our RA Supreme Regent Visit and Dinner. Supreme Regent, Carl Krzystofczyk and his wife, Christine, made the drive in from Chicago. What they did not realize was that every year on one Saturday in October the state of Michigan is divided, due to the Michigan/ Michigan State

football game. You are either Blue (MI) or Green (MI ST), there is no in between! To ensure folks would attend, we had a TV in the banquet hall, with the game going on in the background! The game was so close and Michigan lost on the final play. We even held off Supreme Regent Carl's presentation until after the game! There were 47 in attendance which included our members from Windsor. Everyone enjoyed the wonderful buffet dinner and the Supreme Regent's door prizes. The main focus for the evening was our canned goods fundraiser for St. Vincent's DePaul Society. This society is a favorite of

Detroit Council 21 Regent, Eric Kimmel. Eric invited Tom and Carol Boucher from St.Vincent's DePaul Society. Tom gave a short presentation on how the canned goods are used and some insight on the society. MI Grand Council presented to Tom Boucher a large table full of canned goods and a cash donation, as well. Even though Michigan fans were sad, everyone enjoyed the evening.



**The Leaders were well represented - Detroit Council 21 Regent Eric Kimmel, MI Grand Regent Keith Armbruster, Supreme Regent Carl Krzystofczyk and his wife, Christine, Deputy Supreme Regent Mark Hefner and Royal Arcanum Board Member Jan Brazas.**

At our December Bowling we held our annual Christmas Party. We did a Lottery Instant Ticket exchange, which everyone enjoyed, along with good food!

We look forward to seeing everyone at the Royal Arcanum Session in July in Orlando, Florida!

*Fraternally – Jan Brazas, MI Grand Council Reporter*



**Jan Brazas, Mark Hefner, Keith Armbruster, Carl Krzystofczyk and Eric Kimmel presenting Tom Boucher of St.Vincent De Paul Society with a cash donation.**



**Visiting with Carol and Tom Boucher from St.Vincent De Paul Society are Christine and Carl Krzystofczyk, Eric Kimmel and Mark Hefner.**



## SUPREME REGENT PRESENTS IN PENNSYLVANIA

Joe Tedesco and the members of Pennsylvania welcomed Supreme Regent Carl Krzystofczyk and his wife Chris, Supreme Vice Regent Errica Conforto and her husband Joe to their jurisdiction. Thirty members and guests were present at the meeting. Brother Carl presented Grand Regent Jay Newlin with the new RA Mascot, Roy Al Arcanum. He

informed the Grand Regent that Roy is to accompany him on all of his travels as a good will ambassador. Also in attendance were Past Supreme Regents Herb Snyder and Pete Ferrara.

*Submitted by Joe Tedesco*



Left to right, Chris and Carl Krzystofczyk, Errica Conforto, Joe Tedesco and Joe Conforto.



Left to right, Peter Ferrara, Errica Conforto, Carl Krzystofczyk and Herb Snyder.



PA members and guests ready to feed the homeless.

## CAROLINAS FRATERNAL PROJECT

Grand Regent Harley Sampson, surrounded from left to right by Lucy Lance, Judy Sampson, CD Merrill, Joe, Jane and Holly Merrill with a small sampling of the 150 plus coats collected by our group for the annual "Coats for the Cold" Drive. These coats were given to the Western Carolina Rescue Ministry in support of their 1,000 Plus Coat Program. The program provides warm outerwear to people in need during the cold winter months in the Carolina Mountains.





# CORONATION COUNCIL

On September 19th and 20th, Coronation Council members volunteered in promoting the Royal Arcanum at the 21st Annual Children's Fest.



We gave away all the cloth bags containing brochures and pens and the children's gifts that were sent to us from the home office. We also gave away 350 balloons that were imprinted with Royal Arcanum's logo.



Tom Bayliss, Virginia Lauzon, Gloria Donaldson and Jim Boufford.



Morgan Young, Tom Bayliss and Jim Boufford.

# BAYONNE COUNCIL'S COMMUNITY SUPPORT

**Gift for Veterans:** Bayonne Council #695 presented a \$500 donation to the Bayonne Veterans' Museum as part of its International Fraternal Service Project for 2015. Participating in the program were Jackie George, Museum Coordinator; Supreme Auditor Joseph R. Macon, FICF; Glen Flora, Commander; John Baranowski, Regent; and Richard J. Macon, FIC, Grand Regent. The museum is operated by the Veterans of Foreign War and houses an extensive collection of artifacts and memorabilia.



**Gift to C.A.R.E.:** The Companion Animal Rescue and Education Foundation of Bayonne was gifted with a \$500 donation from Bayonne Council #695 as part of the council's International Fraternal Service Project for 2015. Bayonne Officers Joseph R. Macon, FICF, Steve Durma, John Baranowski, and Richard Macon, FIC presented the contribution to Dorothy Roszkowski, program founder.



**Award of Honor:** The Veterans of Foreign War Joyce Herbert Post in Bayonne acknowledged the ongoing support and service of Bayonne Council. An Award of Honor was presented to the officers and members at the council's November meeting.



# MEDORA COUNCIL MEMBERS ARE VOLUNTEERS

## Celebrating Columbus:

Arcanians in Chicago are always happy to demonstrate the pride in their Italian heritage; most recently being represented at the 63rd Annual Columbus Day Parade, sponsored by the Joint Civic Committee of Italian Americans. Jo Ann Serpico, member of Medora Council #1648 served as Executive Director for the event. Festivities included a liturgy at the Shrine of Our Lady of Pompeii, a glorious parade along State Street and an 'abondanza' post parade reception at Casa Italia; all in tribute to Italy's most celebrated countryman, Christopher Columbus. Joining the journey on the Santa Maria were Past Supreme Council Executive Chairman, Bill Wire and his wife Florence.



## Special Event for Comboni Missionaries:

Bill and Florence Wire served on the Annual Fall Dinner Dance Committee in support of the Comboni Missionaries who serve the poor and abandoned in more than forty countries. Living a simple life-style, they work tirelessly in remote regions of the world. The Comboni Lay Program, located in La Grange Park, Illinois, provides support to the missionaries as they continue the good works of their founder, St. Daniel Comboni.



## A Thanksgiving Full of Soul:

Medora Council members JoAnn Serpico and Florence Wire are actively involved in the Italian American Women's Organization.

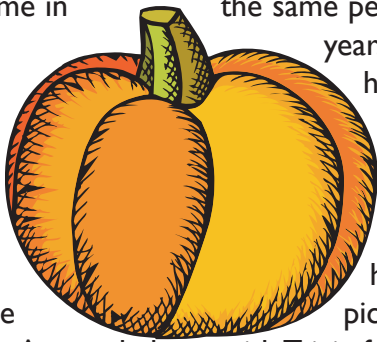
Their efforts for the club's autumn fashion show benefitted the One Step at a Time Project Foundation and its camp for children who are afflicted with cancer and leukemia.





# PAWTUCKET COUNCIL CELEBRATES HALLOWEEN

On Sunday, October 25, 2015, members from Pawtucket Council #537 made their annual pre-Halloween visit to the Summit Commons Nursing Home in Providence, Rhode Island. They have been going to this nursing home for the past 5 years. As usual, the Junior members were all dressed up in their colorful Halloween costumes. These young Arcanians distributed the brightly painted pumpkins with fancy faces and



designs that they had decorated the week before to the senior residents. Some of the Royal Arcanum Juniors look forward to seeing the same people every year. Kaitlyn has had her picture taken with Sophie for four years in a row. Jessica has had her picture taken with Tricia for the last two years. The Juniors are very good with the elderly residents. They enjoy going there with the pumpkins to make everyone smile and be happy.



Jessica Kolek, Kaitlyn Lockaby and Sophie.



Jessica Kolek and Tricia.



Front row: Judy, Judy Lynn and Jessica Kolek, Victoria and Nicholas Gauvin. Rear: Ken Kolek, Karen and Kaitlyn Lockaby, Lisa Kolek and Sandra Gauvin. Taking the photo is Jackie Wudkiewicz.



# 'A ROYAL GIFT' OF HOLIDAY WISHES IN NEW JERSEY



Christmas Joy in the Garden State: Versatility and Bayonne Councils were pleased to support the good works being done at Ronald McDonald Houses. Monetary donations were delivered to facility staff members with the hope to make the season brighter for the families whose children are undergoing

treatment for cancer and other serious illnesses in hospitals in central and southern New Jersey. Santa's fraternal team included Gen Macon, Evelyn Magarban, Marie Baranowski and Roy Al!



Ronald McDonald House in New Brunswick: Versatility's Service Committee members present a holiday donation to Jeff Sheiner. Roy Al was happy to make the trip with the fraternalists.



Ronald McDonald House in Long Branch: Royal Arcanians of Bayonne, with the assist of Roy Al, present a holiday donation to Natalie Stewart, House Manager and Seena Kravet, volunteer.



Holiday Cheer across the Miles: In support of the 'Royal Gift' campaign, members of Bayonne and Versatility Councils were a busy group shopping, wrapping, and packing gifts for charitable causes locally, in New Jersey, and across the miles to reach Ohio and New Mexico. Donations were made for special needs children, poor families, active military, the homeless and homebound, retired religious, and cloistered sisters. It was a great fraternal team effort. Santa's workshop 'elves' were John Baranowski, Steve Durma, Gen Macon, Mary Ann Decha, Stanley Skowronski, Marie Baranowski, Evelyn Magarban, Ann Dworzanski, Stella Rakowski, Rick Dworzanski, Chris Piscitelli and Joseph Macon.





Robert Schlotta

## **ROYAL ARCANUM FRATERNAL COLLEGE ASSISTANCE PROGRAM IS YOUR SOLUTION:**

**The Supreme Council of the Royal Arcanum continues its proud tradition of helping young adult members with their higher education.**

**Over the years Royal Arcanum has awarded over \$1 million dollars in scholarship money!**

**Robert Schlotta is a \$1,000 scholarship winner and wrote a terrific letter telling us why he deserved the award.**

## **WHY I SHOULD RECEIVE THE ALW SCHOLARSHIP**

The Association of Lithuanian Workers was an organization that I have actively been involved in for a number of years. The ALW (LDS) has now merged with the Royal Arcanum, and that has made our strength even stronger. Now I am almost all done with my college career (over 90 credit hours earned), I have had time to reflect back and truly admire the ALW and the Royal Arcanum. To start, there are a few reasons that I feel that I am deserving of this scholarship. The first main reason, is because I have been involved in the ALW and Royal Arcanum for over 12 years (which is half of my life). I have attended family trips, weekends, golf outings, baseball games, and yearly picnics with the ALW and Royal Arcanum. Not only am I an active member in the ALW and the Royal Arcanum, but I have an outstanding grade point average (3.7) at Northern Illinois University. Along with my GPA, and my involvement with the ALW and the Royal Arcanum, I have successfully completed an internship with a multibillion dollar corporation (Target) and also work part time to help pay my bills while I am still in school. I am self-funding myself through college. Along with that, I am on the Dean's Student Advisory Board and the Management Student Advisory Board. Everything that is previously stated, shows that I am a hard worker, and that I am self-reliant. These reasons also show why I am deserving of the ALW scholarship. With this \$1,000 Scholarship it will help pay for my books this year. I will be very appreciative of this scholarship.

Along with my accomplishments that show why I am deserving of this scholarship, I would like to share what the ALW and Royal Arcanum means to me. The ALW and Royal Arcanum are a great group of people that I can spend my weekends with and have a great time in a family setting. I have been involved in the ALW for over 12 years, and I can personally tell you that there is not a better group of people that I would want to spend family time with. I have done everything with the ALW and Royal Arcanum. I have participated in its once a month bowling league, yearly golf outings, baseball games and the yearly picnic. Some of my fondest memories were created at the annual bowling tournaments. I have participated with my dad and we won first place doubles. Then we both came in first and second overall for the whole tournament. That will always be a great memory and I will not forget it. Overall, the ALW and Royal Arcanum have been a huge involvement in my life, and I am proud to be a member. I can't wait to see what the future holds for the society.

Submitted by Robert Schlotta



# RHODE ISLAND GRAND COUNCIL

The Rhode Island Grand Council held a fall luncheon meeting on November 14, 2015 at the Hose Company No. 6 Restaurant in Pawtucket, RI. Grand Regent Lynn Kolek opened the meeting by welcoming everyone in attendance and thanked them for their generous donations to the Pawtucket Soup Kitchen. Junior members then came forward to lead in the reciting of the Pledge of Allegiance and the singing of the American and Canadian National Anthems. The invocation was given by Brother John Ball.



Grand Regent Lynn Kolek addressing the meeting

Past Grand Regent Judy Kolek spoke to the gathering about past and future events of the Grand Council.



Members and guests in attendance

Supreme Secretary, Ken Kolek, addressed the membership regarding the many benefits of being a member of Royal Arcanum and asked them to support Supreme Regent's "**A Royal Gift**"

program. Ken also encouraged those present to consider attending the 103rd Supreme Council Session which is being held from Sunday, July 24th through Thursday, July 28, 2016 in Orlando, Florida. He assured them that they would have an enjoyable time at an affordable price.

At the conclusion of the meal, Lynn Kolek asked the children to pass out tickets for door prizes. The lucky winners received a set of Royal Arcanum coasters or Dunkin Donuts gift cards. All in attendance received promotional items.

In closing, Sister Lynn thanked all for attending the meeting and wished everyone a happy holiday season.

*Submitted by Judy Kolek*

## WHO TURNED OUT THE LIGHTS?

**Light bulb jokes will never go away. Here's a collection of some of the best:**

How many psychiatrists does it take to change a light bulb?

Only one, but the bulb has to really want to change.

How many jugglers does it take to change a light bulb?

One, but you need at least three light bulbs.

How many Surrealists does it take to change a light bulb?



Two. One to hold the giraffe, and the other to fill the bathtub with brightly colored clocks.

How many lawyers does it take to change a light bulb?

How many can you afford?

How many consultants does it take to change a light bulb?

I will have an estimate for you a week from Monday.



# FRATERNAL DEPARTMENT NEWS

Dear Sisters and Brothers,

Many of you are probably familiar with the Crayola Brand box of crayons; the recognizable yellow cartons have provided countless hours of joy, fun, and creativity for generations, worldwide. Back in 1903 the company introduced its first box of 8 colored crayons and in 1993 the deluxe caddy of 96 colors was produced. In 1996 the 100 billionth crayon rolled off the production line in the Crayola Factory in Easton, PA. WOW! The crayon is still going strong with people of all ages enjoying the relaxing hobby of coloring. Advertisements for coloring books and coloring implements appear on television, in newspapers and on placards, in a host of department stores. Sure there's all kinds of fancy, trendy tools, including glitter markers, gel pens, oil pastels, and more, but most will agree that the original crayon is one of the greatest items ever made.

Remember deciding on what color to choose from that cardboard box of Crayolas (The one with the built-in sharpener!) to work on school projects or to design your Mother's and Father's Day cards? You'd most likely glance over the bounty of appealing tones that filled the container, selecting the best shades for your masterpiece, while at the same time noticing how all the colors seemed to blend together so nicely.

I recall one of the Sisters in grade school saying that kindness colors the world with happiness. Our fraternal family in the Royal Arcanum is doing just that! Each member's different skills and talents make them unique, but when they gather together, combining abilities for fraternal and charitable projects, they color the world with kindness, goodness and compassion. Such endeavors are consistently being organized in the Supreme, Grand and Subordinate Councils. Much like the largest box of Crayola Crayons, there are limitless possibilities for producing awesome results.

For more than 138 years, members have continued to embrace our fraternal mission of volunteerism and charitable support. The International Fraternal Service, LJD Legacy of Hope, Fraternalism in Action and Lend a Hand-Lift a Heart programs are available throughout the year, offering opportunities for councils to share 'A Royal Gift' and color the world with hues of fraternal goodwill and fellowship. What better time than now to get

involved and add some color to your council's activity roster? The members in your jurisdiction know best where they can make a positive difference. At times the winter months are cold and gloomy (much like the dark, midnight shades). Envision the bright, neon colors and produce a burst of sunshine for a soup kitchen, senior care home, veterans' program, humane society, children's hospital, hospice, crisis shelter, or wherever a ray of hope is needed. You'll be glad you did and your good work will surely color someone's day with happiness, much like Sister said. Remember, smiling is contagious! Invite your family and friends to enroll as members so that they, too, can share their special talents and engage in council programs.

We warmly welcome the fraternalists of the Association of the Sons of Poland who joined the Royal Arcanum through our recent society merger. In a spirit of brotherhood and sisterhood, we look forward to volunteering together for ongoing activities and for developing new programs to promote fraternalism.

Volunteers for the Fraternal Events Committee for our summer gifting project at the Supreme Council Session in Orlando will be appreciated. These members will assist in coordinating plans in their jurisdiction for our annual national project. Contact the Fraternal Director if you wish to join the team.

In closing, I hope that everyone stays safe, warm and healthy. In a few weeks the vibrant colors of spring will debut with blue skies, green grass and pastel flowers abounding. Look optimistically to the future. Be inspired every day, confident that your deeds of kindness color the world with happiness! Let's keep those crayons in motion!

In friendship,

*Cynthia A. Macon*

Cindy Macon





## Avoid these mistakes with retirement funds

*Whatever the state of the stock market, stay clear of some common mistakes.*

One or two mistakes in handling your retirement money could mean paying a stiff penalty as you grow older. Whatever the state of the stock market, stay clear of some common mistakes:

- **Obsessing about market losses.** Focus on your long-term needs, not the daily ups and downs of the Dow Jones Average. Catastrophic events and long-term health care needs can cause as much damage to your nest egg as a shaky stock market.

- **Forgetting about inflation and taxes.** Your retirement savings may be a lot smaller than you think when you start factoring in the rate of inflation and the taxes you'll have to pay when you start drawing out of it.

- **Not saving in the last years before retirement.** Just because you've got just a handful of years left before you retire doesn't mean you should go ahead and buy that new Lexus. Some people are able to build up substantial savings in their last five years of work because they get serious about saving and investing.



- **Believing you can withdraw more than you really can.** If you rely on average annual returns on your investments to determine just how much you can withdraw, you could be drawing down your retirement fund faster than you should. Average returns are seldom steady. A safe rule of thumb: Count on a 3 percent rate of withdrawal.

- **Not planning for a long life.** Despite the dramatic rise in life expectancy in recent decades, many people still underestimate how long they'll live. If you're not thinking about longevity, you could tap out your savings much faster than you should. Look at the figures and add in at least a few extra years as you make your plans.

**20 PayLife**  
for Adults & Juniors

## PREMIUMS FOR 20 YEARS... THAT'S IT...NO MORE....



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!



# ANNUITIES

***Saving for Income in Retirement***  
***Current Members Get 3.5% First Year Rate\****

***Non Members Get 3% First Year Rate\****

**6-Year Declining  
Surrender Charge**

**Tax-Deferred Until  
Withdrawal**

**10% Penalty Free  
Annual Withdrawal Available\*\***

**No Service  
Charges**

**\$500  
Minimum  
Deposit**



For complete information on annuities, please contact the Home Office at 1-888-ARCANUM (272-2686).

Discover the value of a member-based fraternal benefit society.

\*Rate subject to change without notice. Canadian rates may differ from US rates. We will never go lower than 2%.

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



# ROYAL ARCANUM'S NEWEST EAGLE SCOUT

The Scouts, Leaders and Committee Members of Boy Scout Troop 519, Woburn take great pleasure in announcing that having completed the requirements for, and having been examined by an Eagle Scout Board of Review, Shane Fitzgerald was found worthy of the rank of Eagle Scout.

Shane, a member of Alpha Agassiz Council, has been part of both Pack 519 and Troop 519 since second grade and has made his family and Troop very proud. For his Eagle Scout Leadership Service Project, Shane chose to work with our chartered organization, the Lutheran Church of the Redeemer, to replace the aging staircase to its Outdoor Chapel. With approval from the church property committee and with the help of adult volunteers and his fellow Scouts, he added handrails and solar-powered lighting for increased safety, vastly improving accessibility to this outdoor place of worship.

Many thanks go to Royal Arcanum and Alpha-Agassiz Council for donating \$500 toward the successful completion of this worthy project. In addition, member Don Ferry Jr. joined Shane's team and helped with the construction during an extremely hot summer.

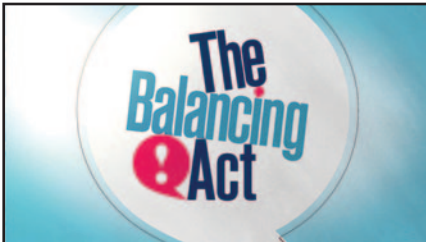


Eagle Scout Shane Fitzgerald sits on the completed steps of his project.



A before and after photo of the project site

Submitted by Patrick Fitzgerald



**Nick Benoit, our Director of Operations, was recently interviewed on the Balancing Act about our great Fraternity. See an excerpt of the show.**

**Nick Benoit:** "Royal Arcanum provides protection for your family, but the main difference with Royal Arcanum is that premium that you pay for your policy protects your family, but at the same time helps others."

**Moderator:** "How does that work?"

**Nick Benoit:** "Well, we have a lot of college scholarships. We have fraternal charitable endeavors. There's cancer

walks, there's some of the different food drives that we have, whether it's providing gifts to families, to children in hospitals."

**Moderator:** "That's great."

**Nick Benoit:** "That's something that we really strive to have on a daily basis."



An annuity is a contract that provides you with a future income in exchange for deposits you make to your account. It's a way of planning for the future, particularly for your retirement.



# 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.

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](mailto:oneillje@comcast.net). **Bios should in the Chairman's hands by June 1, 2016.**

## SIMPLIFIED ISSUE PLAN

**Premiums never increase  
and Death Benefit never  
decreases**

### PROGRAM BENEFITS

- \* No increase of premium
- \* No decrease of death benefit
- \* No medical exam
- \* Cash accumulation values

### SIMPLIFIED APPLICATION

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



## DIRECTOR OF OPERATIONS CORNER

There has been much activity in and around the home office as we entered 2016. I was featured on the Lifetime Network morning show, "The Balancing Act" that aired on January 18th and January 25th at 7:30 A.M. EST. The broadcast is also available on the Lifetime Website, Facebook Page as well as on the Royal Arcanum Website and Facebook page. There is an additional interview on the Lifetime Show, "Behind the Brand" that's seen on Lifetime social media outlets, along with Royal Arcanum's. It is the hope that this national audience reach will gain some publicity for Royal Arcanum and get our name out to the national audience, informing people about our Society. Marketing and advertising is such a costly endeavor. The feature on Lifetime was an opportunity to reach out to a national audience without having to pay \$500,000+ for advertising through commercials, etc.

goal remains to continue increasing our membership and the fraternal-charitable activities that are conducted throughout the year.

Our Royal Arcanum website, [www.royalarcanum.com](http://www.royalarcanum.com) is a great resource to review our insurance products, member benefits, our history and much, much more. Please also consider reviewing our Facebook page and "Like Us" if you're on Facebook!

It's time to start planning for the Supreme Session in Orlando, July 24th through July 28th. I hope to see you at the Caribe Royale Resort!



The merger with the Association of the Sons of Poland was approved by the Massachusetts and New Jersey Departments of Insurance and we are now in the process of transition of functions to Boston. All administrative functions, as a result of the merger, will be handled in Boston. Members who have any questions regarding former ASOP insurance protection should contact the Boston Home Office at 1-888-272-2686. It's an exciting time as we increase our membership with many great fraternalists and I look forward to welcoming them as members of the Royal Arcanum.

2015 was a solid year for our Insurance Sales; new relationships emerged with distribution partners who are expected to increase sales in 2016 by diversifying where our membership is located. Our

*"Our greatest weakness lies in giving up. The most certain way to succeed is always to try just one more time."*

Thomas A. Edison

Sincerely,

A handwritten signature in black ink, appearing to read "Nick Benoit".

Nicholas G. Benoit  
Director of Operations  
[nbenoit@royalarcanum.com](mailto:nbenoit@royalarcanum.com)



# HAUT ST. JEAN COUNCIL

## Young Scholars Welcomed:

Haut St. Jean Council in Maine met in St. Agathe, and invited recipients of the Association Canado Education Awards to participate. Sophie Ouellette and Cody Theriault (center) spoke about their studies and future ambitions. They were introduced by Council Officers, J. Bertrand Michaud (left) and Daniel Lapointe (right).



## CLAREMONT COUNCIL JUNIOR CHRISTMAS PARTY

Claremont Council hosted its annual Junior Christmas party on December 6th at Juliano's Caterers, New Rochelle, NY. Over 63 adults and junior members were in attendance. After lunch, the children received their Christmas gifts from Santa. A clown provided entertainment with face painting, balloon animals and games. Many thanks to our Grand Regent, Maria Bettina DiBartolo for hosting a great party.



## YORKTOWNE COUNCIL JUNIOR CHRISTMAS PARTY

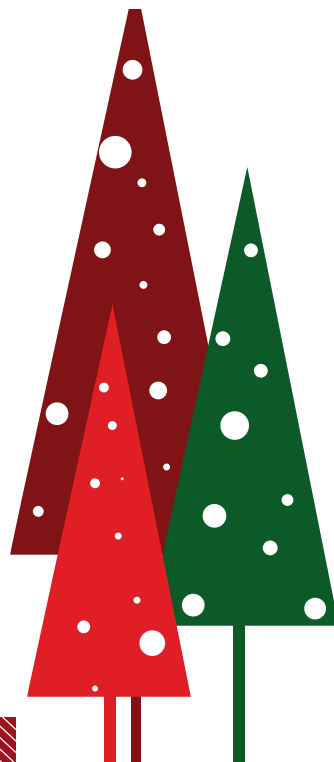
On December 5, 2015, Yorktowne Council members gathered for an afternoon of fellowship and enjoyed a very nice luncheon prepared by the Church and Society at the Fellowship Hall in Mt. Zion, York, PA. There were 20 adults and 13 Juniors in attendance.

When the luncheon was over, the group was treated to a show by the Puppet Entertainers, the Yada Ministries Group. Following

the Entertainers was a visit by the man himself, Santa Claus. Santa arrived and presented each of the children with their bag of gifts. Thanks to the Supreme Council and to Santa's elves in the council for all their hard work.

Everyone enjoyed the nice weather, good time, and fellowship shared with our Arcanian Family.

*Submitted by  
Herb Chronister*





# SAN JOSE CHRISTMAS HOLIDAYS

San Jose Council members gathered for their annual Christmas Party at Viva's Restaurant in Los Gatos. Everyone enjoyed the good food, games, music and were glad to participate. The members also

delivered holiday cheer to Lucille Packard's Children's Hospital. Santa (John Howell) and the members brought gifts and toys to very appreciative youngsters.



San Jose members enjoying the party.



Some of the excited Juniors with Santa Claus.



Santa arriving (John Howell).

## SAN JOSE VISITS RONALD MCDONALD HOUSE



Mrs. Santa Claus (Grace Howell) and Mr. Santa Claus (John Howell) delivering Christmas Gifts and Cheer to "The Ronald McDonald House" in Palo Alto, California.





# CHRISTMAS IN ONTARIO: CORONATION COUNCIL



Juniors receiving their RA Christmas gifts.

## AN ONTARIO CHRISTMAS



Mason and Bryson (Morgan Young's great-grandchildren) in the Christmas Spirit.



Kathy's 2 grandchildren, Reese and Claire with their monkeys.



# ILLINOIS GRAND COUNCIL CHRISTMAS PARTY

On December 5, 2015 the Grand Council of Illinois held its annual Junior Christmas Party, held at Riggio's Restaurant in Niles, Illinois.

Deputy Supreme Regent David Covelli made the arrangements for the very popular yearly pizza luncheon.

Over forty parents and children attended the pizza party, including several new members to the Royal Arcanum.

Members were happy to welcome Grand Regent Gregory Hahn and his wife Donna, Supreme Regent Carl Krzystofczyk and his wife Christine and Past Supreme Regent Bill Wire and his wife Florence.



The guests enjoyed an all you can eat pizza and salad luncheon while waiting for Santa to arrive.

Santa Claus brought wonderful gifts for all of the children. The smiles on the children's faces proved that this was a most enjoyable event. Lisa Crawford and Junior Joshua Crawford assisted Santa handing out the gifts.

Fort Dearborn member Mickey Rhode worked very hard selecting the gifts for Santa to present. She did a

wonderful job helping to make this a Christmas party for all to remember.

*Submitted by Nicole Covelli*

# HARRISBURG COUNCIL CHRISTMAS PARTY



Treasurer Mary Karl and her husband, Jim, along with Mary's parents.



Clint Timmons and his daughter, Denise Peirce enjoyed being together.

# RELEASE FORM FOR MINORS UNDER AGE 13

In order to use the likeness (image, voice, name associated with council) of a minor under the age of 13 in any Royal Arcanum publication/Social Media and or video, Royal Arcanum requires their parent or legal guardian to complete and sign the "Release form for minors under age 13" located on our website at: <http://royalarcanum.com/forms/release.form.Minors.pdf>.



# JUNIOR DEPARTMENT NEWS AND VIEWS

If you are a Junior belonging to a jurisdiction that held a special activity and received Christmas gifts from the Royal Arcanum Home Office, then I hope you enjoyed the Monkeys, Wood Puzzle of the World, and Neon Lighted Ear Buds.

Valentine cards were sent to our younger Juniors in February.

If you are a Royal Arcanum College Student and haven't sent in your name and the address where you will be living, this is your last call to do so. Call Dotti at the Home Office and give her that information today so we can send out a little something special to help you with your studies.

I hope all our High School Seniors have applied for our Royal Arcanum Scholarships and Grants. Last year alone we awarded \$68,750.00 in Scholarships and Grants and would like to do the same this year, so good luck to all who applied.

We are offering reimbursement of up to \$50.00 to any Junior taking a workshop, course or tutoring to assist them with improving their SAT, ACT, PSAT and LSAT. The receipts should be sent to the Royal Arcanum home office to the attention of Dotti Pagnani. Royal Arcanum is very committed to helping with our Junior's education.

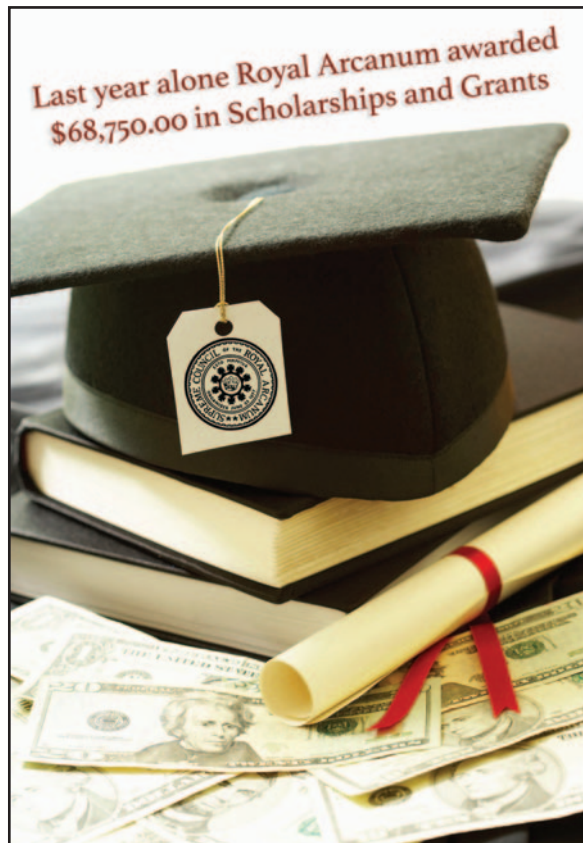
You also have access to two premier sites for college assistance shown on our website and are FREE to all qualified members. These services are Choices Explorer and Choices Planner. Choices Explorer deals primarily for middle school students preparing for High School and Choices Planner is for all students. To enter these sites you need the Site ID which is "0090138" and the Password which is "sunshine". Here you will find information on Colleges, Majors, Careers, Scholarships and Career aptitude. The knowledge provided should assist you in making sound decisions about your future. There are also links on our website to the Department of

Education and access to private lenders. If you should have any questions regarding any of the above benefits, contact our College Funding Representative, Donald Ferry Jr. at the Home Office, toll free 1-888-272-2686 ext. # 125. Donald looks forward to assisting you towards attaining your goals in college and beyond.

Come with your parents to our 103rd Supreme Council Session in Orlando, Florida this coming July



**Junior Director  
Deborah Young**



for a fun family vacation. We will have lots of fun activities planned and there will be no extra costs for Juniors attending with their parents.

I would love to hear from our Juniors regarding whether or not they like receiving the Amazon Cards and of course any new ideas of things you would like to communicate. My email address at which you can contact me is [debbiesigns@xplornet.com](mailto:debbiesigns@xplornet.com).

This is your second last reminder to get those junior policies signed up in order to take advantage of the 15/15/15 program and receive \$1,500.00 for your council activities.

And lastly,

*"Your time is limited, so don't waste it living someone else's life. Don't*

*be trapped by dogma – which is living with the results of other people's thinking. Don't let the noise of others' opinions drown out your own inner voice. And most important, have the courage to follow your **heart and intuition.**"*

**Steve Jobs**

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

# SAINT PATRICK'S DAY WORD SEARCH

## Word List

- GREEN
- FOUR-LEAF CLOVER
- MARCH
- DANCE
- LUCKY
- RAINBOW
- JIG
- SHAMROCK
- IRELAND
- LEPRECHAUN
- ORANGE
- GOODLUCK
- MAGIC
- MUSIC
- STPATRICKSDAY



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

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



# WINTER WORD SCRAMBLE

Name \_\_\_\_\_  
Winter Word Scramble

Please unscramble the words below

1. OWFALSEKN \_\_\_\_\_

2. SEDL \_\_\_\_\_

3. YRUFLR \_\_\_\_\_

4. BZAIRLDZ \_\_\_\_\_

5. CCIELI \_\_\_\_\_

6. NSOEWOHS \_\_\_\_\_

7. TNEMTSI \_\_\_\_\_

8. RSCAF \_\_\_\_\_

9. IKSS \_\_\_\_\_

10. OPSSLE \_\_\_\_\_

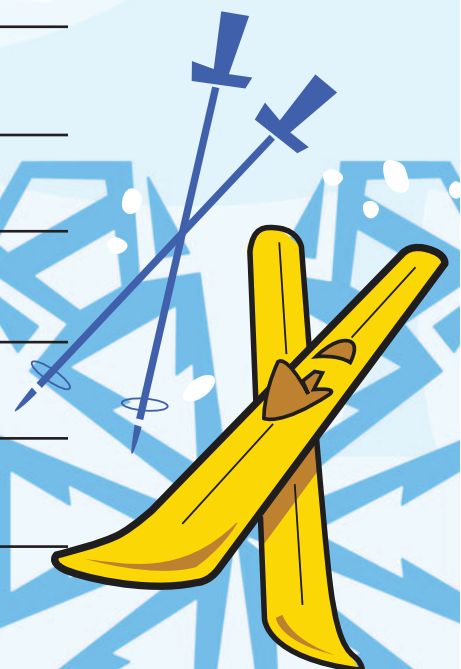
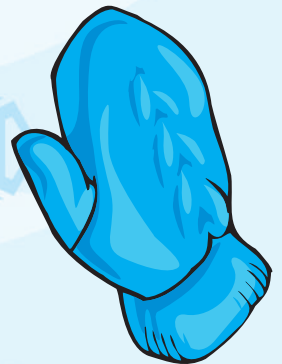
11. NJYUAAR \_\_\_\_\_

12. REYFARUB \_\_\_\_\_

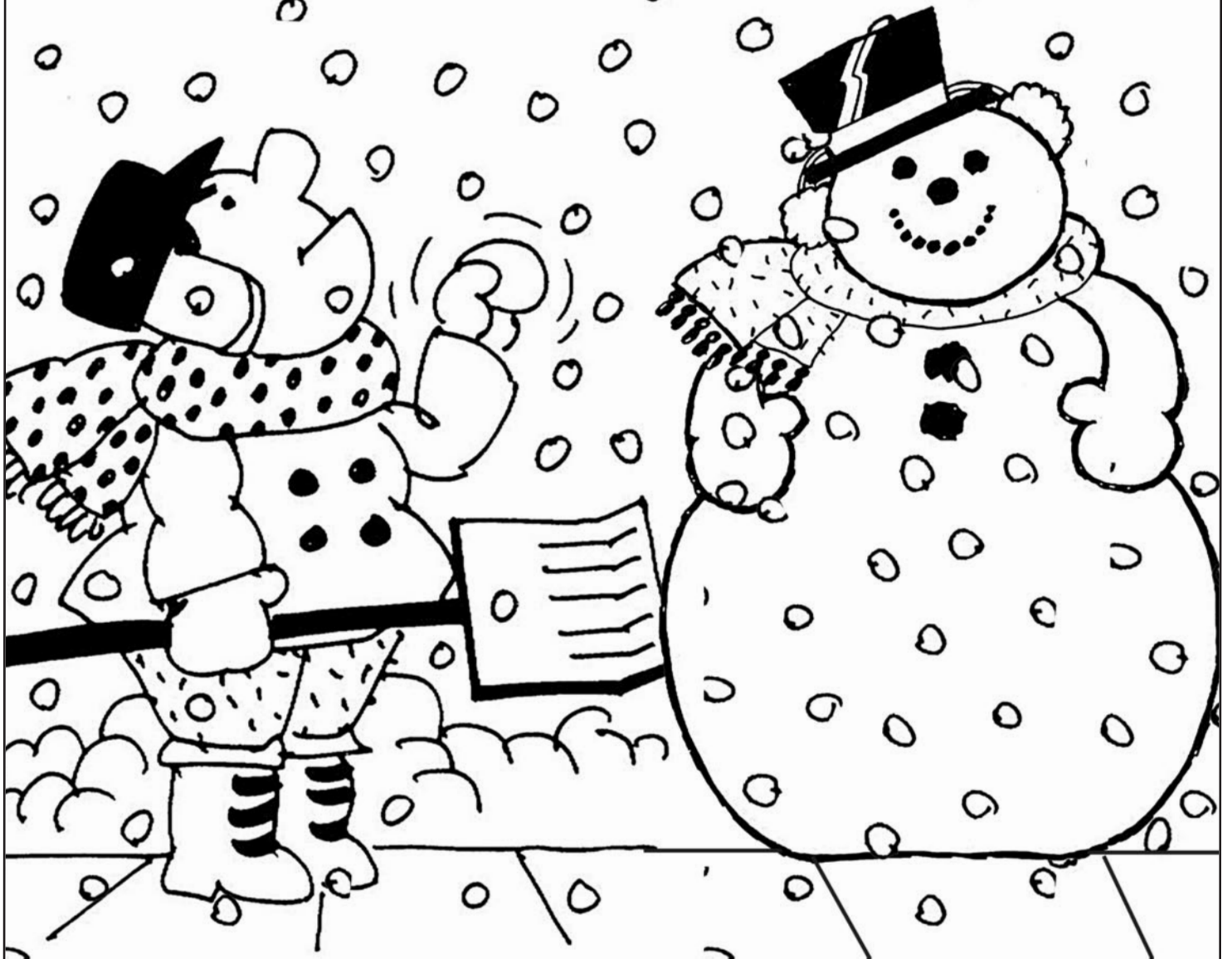
13. DLOC \_\_\_\_\_

14. INERZFGE \_\_\_\_\_

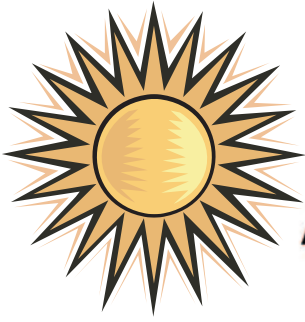
15. STKGAIN \_\_\_\_\_



# LET IT SNOW!!







**ROYAL ARCANUM  
103<sup>rd</sup> SUPREME COUNCIL SESSION  
AT THE CARIBE ROYALE IN ORLANDO, FLORIDA  
JULY 24 – JULY 28, 2016**



Come join us at the Caribe Royale

**Cost per person  
U.S. / Canadian**

\$540.00 / \$648.00  
\$830.00 / \$996.00  
\$480.00 / \$576.00



Double Standard  
Single Standard  
Triple Standard

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

771 / 925  
1185 / 1422  
685 / 822

\$587.00 / \$704.00  
\$919.00 / \$1102.00  
\$517.00 / \$620.00

Double King Deluxe  
Single King Deluxe  
Triple King Deluxe

838 / 1005  
1312 / 1574  
738 / 885

Please enter my reservation for the 2016 Royal Arcanum 103<sup>rd</sup> Supreme Council Session at the Caribe Royale, 8101 World Center Drive, Orlando, FL 32821, 844-211-3637.

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

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

Address \_\_\_\_\_

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

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

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

**Package includes:** In addition to the accommodations, the RA package includes breakfast daily, Sunday Welcome Dinner, Tuesday Hospitality Party and Formal Banquet, Wednesday Theme Party with Grand Buffet, plus surprises to make this a spectacular gathering.

Arrangements for members who wish to extend their hotel stay in 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 pm on Sunday, July 24, 2016; Departures will be on Thursday, July 28, 2016.

**ALL attendees (officers, representatives, members, guests) MUST submit a completed reservation form and send with a \$200 deposit per adult and \$50 deposit per junior (ages 5 and above) to the Supreme Treasurer by June 24, 2016. The deposit is non-refundable for cancellations made on or after July 21, 2016 or if penalty by hotel is applicable.**

**MAKE CHECKS PAYABLE TO: ROYAL ARCANUM**  
Mail to Supreme Treasurer John Crisanti  
Royal Arcanum, 61 Batterymarch Street, Boston, MA 02110



**RESERVATIONS MUST BE RECEIVED BY JUNE 24, 2016 – NO EXCEPTIONS!!!!**



# A WORD FROM THE SUPREME SECRETARY

This year we are proud to celebrate Royal Arcanum's 139th anniversary as a Fraternal Benefit Society. That's a lot of candles! Founded in 1877, there are over 23,000 members in our organization throughout the United States and Canada. We anticipate the future and strive to continue protecting our members with affordable life insurance and competitive annuities. The founding values of Virtue, Mercy and Charity are woven into our fabric and we keep them relevant in the ever-changing times.



with the times to be competitive. To emphasize his point, he gave examples of how companies transformed in order to stay in business.

One idea that I liked was to sell insurance where the customers are located. To accomplish this, Mr. Kerzner mentioned that some insurance companies were in the process of setting up Kiosks in malls and near hospital maternity wards. We know that people usually think of buying life insurance

To grow, we must be prepared to change with the times. When I started working full time for Royal Arcanum in 1998, our employees had no internet connection and almost all correspondence was done through the mail or by phone. We had no website and our computer system was in its infancy. When researching policy information, most was done by microfiche files. We have changed with the times, keeping up with the latest technology for efficient business and fraternal operations. Even the manner of paying premiums changed over the years. Today they can be made to the Home Office by check, check-o-matic (through bank accounts) and by credit cards.

when there is a change in life status. Examples are: getting married, having a baby or buying a home. Today's young people have grown up watching videos and playing video games, so having Kiosks set up in good locations can educate people by showing videos about life insurance. In many cases, insurance will be bought on line or a

customer will be directed to an insurance agent to assist with the purchase.



Another innovative method that companies use to entice consumers to buy their products is to offer additional products and services if they register or buy something from

them. In fact, Royal Arcanum is thinking along these same lines, as we are now offering **“My Discounts through Perkspot”** by signing up at [royalarcanum.perkspot.com](http://royalarcanum.perkspot.com). This service provides discounts on travel, computers, movies, cell phones, food and other things.

Things are changing all around us. I read in the Wall Street Journal that Apple Inc. is in discussions with US banks to develop a payment service that would let users zap money to one another from their phones rather than relying on cash or checks. Some Americans are already using such services to split dinner checks and share other bills. This program will be different from Apple pay which ties in with credit cards.

We are looking forward to seeing you at this year's Supreme Council Session in Orlando, Florida from Sunday, July 24th to Thursday, July 28th. Arrangements can be made for you to stay longer if desired. I'm confident you will have an enjoyable time.

I watched a video presentation by Robert A. Kerzner, President and CEO of LIMRA (Life Insurance Management Research Association) from their Annual Conference in Boston in October 2015. His topic was “Disrupt: Sparking Business Transformation with Innovation”. His view was that insurance companies should be innovative and change

Fraternally,

Kenneth J. Kolek  
Supreme Secretary



COME JOIN US FOR THE

**I 03rd Supreme Council Session**

in **Orlando, Florida**  
at the **Caribe Royale**



Sunday, July 24th through Thursday, July 28, 2016

Photos Courtesy of Caribe Royale