

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



# Bulletin



**Summer Edition 2020**

## 2020 SCHOLARSHIP RECIPIENTS



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

### A Message from the Acting Supreme Regent Un Message Du Régente Suprême Par Intérim

Maria Bettina DiBartolo - Acting Supreme Regent



Dear Brothers and Sisters,

Hope you are all enjoying summer as best you can during this time.

While there are many guidelines in place, there are still many ways to have fun and enjoy time with family and friends from a distance. We must continue to care for ourselves and others – we are in this together.

Congratulations to all of the Royal Arcanum Scholarship winners and graduates this year. Wishing you all the best in your future endeavors.

Looking forward to picking things back up where we left off when the time is right. Until then, I wish you all a great and healthy summer!

Sincerely yours in V. M. C.,

A handwritten signature in black ink that reads "Maria Bettina DiBartolo".

Maria Bettina DiBartolo

Chers frères et sœurs,

J'espère que vous profiterez tous de l'été du mieux que vous pourrez pendant cette période.

Bien qu'il existe de nombreuses lignes directrices, il existe encore de nombreuses façons de s'amuser et de passer du temps avec sa famille et ses amis à distance. Nous devons continuer à prendre soin de nous-mêmes et des autres - nous sommes dans le même bateau.

Félicitations à tous les lauréats et diplômés de la bourse Royal Arcanum cette année. Je vous souhaite tout le meilleur dans vos projets futurs.

Au plaisir de reprendre les choses là où nous nous étions arrêtés le moment venu. D'ici là, je vous souhaite à tous un bel et sain été!

Sincèrement vôtre dans V. M. C.,

A handwritten signature in black ink that reads "Maria Bettina DiBartolo".

Maria Bettina DiBartolo

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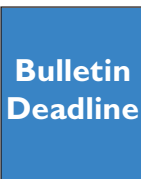
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**Articles and photos must be in the editorial office by October 9, 2020.** Mail to the Royal Arcanum Bulletin, Home Office, 61 Batterymarch Street, Boston, MA 02110-3208.  
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## VERSATILITY'S SERVICE PROJECTS

During the spring season members of Versatility Council #2501, Bayonne, New Jersey conducted gifting projects for the benefit of charitable organizations throughout the state. Although the pandemic affected the manner in which service initiatives were sponsored, the dedication and generous spirit of members and friends, coupled with council donations, provided much-needed support for the homeless and hungry, seniors and elderly,

special needs and disabled youngsters, and pets in the care of shelters/humane societies. Past Grand Regent Gen Macon and Grand Vice Regent Evelyn Magarban coordinated the many deliveries. Although social distancing measures are followed, RA fraternalists continue to demonstrate that they can volunteer together effectively, even from afar. A few of the donation stops are pictured here.



Delivering boxes of healthcare essentials and activity supplies to Our Lady of Lourdes Care Center for Retired Sisters



Maureen, a speech therapist at the Felician School, Lodi gratefully accepts the council's gift parcels for students with special needs.



Bernadette at the Bergen County Pet Adoption Center, Teterboro thanks the Arcanians for the contributions.

# NEED MONEY FOR COLLEGE?

# WE CAN HELP!!

## APPLY NOW FOR OUR SCHOLARSHIPS AND GRANTS



**Royal Arcanum awarded \$65,000 in scholarships in 2019. It is free and easy to apply.**

Our competitive scholarships: based on merit and membership

(Two) \$ 2,500/year • \$10,000 total

(Two) \$ 2,000/year • \$8,000 total

(Two) \$1,250/year • \$5,000 total

(Ten) \$375/year • \$1,500

Our non competitive college grants: based on membership

(Four) Continuing Education Grants • \$750 each

(Five) Grants • \$600 each for high school seniors

(Ten) Grants • \$250 each for college sophomores, juniors and seniors

All Junior Members age 18 and below taking a SAT, ACT, PSAT, and LSAT training program are eligible for up to a \$50 reimbursement.

For more information, please contact the Home Office or our website



Kyle and Dot, the dog, helped Joanie install a brand new American Flag on the fence for the 4th of July! Thanks Kyle and Dot for being great neighbors to Jim and I !!! We appreciate all that you do to help us and others!



## IF IT'S NOT THE FLOWER, IT COULD BE THE FLOUR

National Allergy and Asthma Awareness Month serves as a reminder to tackle your spring cleaning projects to maintain a safe environment for optimal health.

There's no better time than the present to address these areas:

### • Around the house.

Shampoo carpets and upholstery, clean window treatments, vacuum out corners and crevices, and address those areas in your home where dust, mold, and allergens could be lurking and waiting to trigger an asthma event.

### • In the kitchen.

If you or someone in your family is one of the 32 million Americans with a food-based allergy, you'll want to check your pantry and cupboards. After you toss out all the expired food items, take time to review the ingredients of those remaining for known allergens such as wheat, dairy, eggs, soy, nuts, tree nuts, fish, and seafood.



Here are a few more areas you'll want to check for allergens that might be hiding in plain sight:

### • Your child's room.

Make sure stuffed animals and bean bag toys aren't filled with nut shells, crayons are soy-free crayons, and play dough is the wheat-free version.

### • Fido's corner.

Your dog loves those biscuits and bone treats you give him, but if they contain peanut butter or milk by-products, more sensitive members of your household might have adverse reactions.

### • The bathroom.

The biggest culprit here might be your shampoo, conditioner, soap, or lotion, so read the labels carefully.

# HELP YOUR CHILDREN THROUGH THE CRISIS

These are scary times for everyone—especially children. All the uncertainty can be hard on young people worried about themselves and their parents. What can you do to help them cope? The UNICEF website offers this advice:

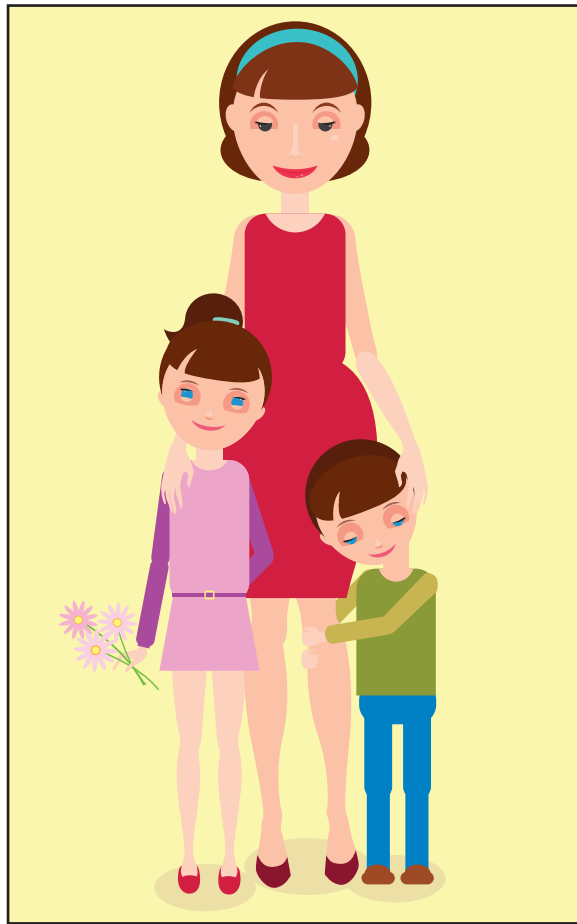
- **Be calm and proactive.**

Talk about the disease and what people can do to protect themselves. Simple precautions can help children feel more in control of what happens to them.

- **Stick to a routine.**

Children need structure and find it comforting. If you're isolating at home, get up and go to bed at the same time, and serve meals on your normal schedule. Map out time for schooling at home, but also allow adequate time to relax and play. Get your kids involved in setting up the schedule so they feel important.

- **Let them feel their emotions.** Don't downplay children's fears. Listen when they talk



about the disappointment of missing out on playdates, sports, school activities, and the like. Let them know it's OK to be sad.

- **Check in with them.**

There's lots of misleading information on the internet and the TV news. Ask them what they've heard about causes and cures, and correct any misinformation they may have picked up.

- **Create distractions.** Do something different every once in a while. Have a game night, watch a movie together, include the whole family in cooking meals, celebrate a special occasion—anything to take your kids' minds off the social isolation.

- **Watch your own behavior.** You're probably worried, too. Try not to let it

show too much. You can acknowledge your own fears, but stay as calm as possible. Kids pick up their cues from the parents, so set the right example.

## IN MEMORIAM: WILLIAM S. GRIMWOOD, SR.



William S. Grimwood, Sr.  
1929-2020

The members of Republic Council #2197, Ohio sadly announce the passing of William S. Grimwood, Sr. on May 26, 2020. A Past Regent and a Grand Council officer, Brother William served as a Supreme Council Representative at the 81st Session of the Order and participated in many events that were sponsored throughout the jurisdiction of Ohio.

William was employed as a railroad dispatcher for Conrail Corporation

over 33 years until his retirement. He enjoyed country music, golf and bowling and was an avid fan of Cleveland's sports teams. He is survived by many family members and close friends.

The Royal Arcanum is grateful for Brother Grimwood's dedication and fraternal service. May he rest in eternal peace.

## SUMMER HAPPENINGS



I was able to get out for a round of golf for the first time since 2019 with MIXED results! I'm still on the trek looking for that golf ball that only goes straight and finds the hole on the putting green. If anyone knows of this ball and where to find it, please contact me at Batterymarch Street in Boston.

I hope everyone is able to get outdoors and enjoy the summer weather, as it's certainly a great way to change one's mindset and avoid being stuck in complacency. I'm an assistant coach for my son's Little League team. This season the league has had an adjusted schedule and reduced rosters. Teddy is turning 6 this summer and has shown such excitement to get outside and play on a team. Granted he's not a huge fan of having to wear a mask/neck gaiter while in the batter's box. Even though he can't sit in the dugout and chew gum, he's making the best of it and having a heck of a time playing with the 7- and 8-year olds.

Sincerely,

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



## GRINS AND GIGGLES: THE NECKTIE

Jack, a recent college graduate living with his parents, woke up late on the day of his first big job interview. Frantically he threw on a suit. "Oh, no!" he thought. "My tie!"

Jack had never learned how to tie a necktie. His parents were already at work, so the house was empty and there was no one to help him. He grabbed a necktie at random and ran out the door.

"Excuse me, sir," he said to a crossing guard at the corner of his street. "I have an important job interview and I have no idea how to tie a necktie. Can you please help me?"

"Sure," said the guard. "Just lie down on this bench."



Jack thought that was odd, but if someone was going to help him he wasn't going to ask any questions. After the crossing guard finished and the tie looked good, however, Jack just had to ask why he had to lie down.

"Well, in my previous job I learned how to tie neckties on other people when they were lying down."

"What was your previous job?" Jack asked.

"I was a mortician."



## MY EXPERIENCE AS A SCOUTMASTER

My husband signed our son up for Cub Scouting when he was a 2nd grader. The Den Leader was the dad of one of his classmates. We had been camping with our son since he was two, so why not?

For the last four years I've been the Scoutmaster of my son's Boy Scout Troop. (Well, now it is a Scouts BSA Troop, but that's an article for another day.) Oh, and my son isn't even in Scouting anymore, because 2nd grade was 14 years ago.

I love Scouting. I love the camping, the growth that the boys go through, late nights around our campfire, silly laughter coming out of the dark in the deep of night, early morning swims with really sleepy kids – the “one hour a week” that Scouts BSA taunts us with. I even love the uniform, one not really designed for women, though it has improved in the last few years.

Scouting is something to be part of, a shared story for adult and youth alike. There have been so many times that we find our weekly meetings – once live, now virtual – interrupted by someone starting a sentence with, “Do you remember, that one time...?” Year after year, we welcome new Scouts and remind ourselves that we were the “new one” once. We get to share what we've learned, and this is not just for the uniformed leaders. The more experienced Scouts who think that they know everything realize that they might need more practice setting up the campfire, heating

up the marshmallows for s'mores, knowing the difference between strawberry plants and poison ivy, and cooking over the camp stove.



Every new Scout brings us new jokes, new card games, new history to make together. Every new Scout family becomes part of OUR Scout family. Our small Troop is still just boys, no girls have joined at the older level yet – but we do have girls in our affiliated Cub Scout Pack, so maybe one day. For now, we have only brothers - older brothers, younger brothers, brothers who have come up through the ranks together since their very first Cub Scout Den meeting – and folks like me, adults who are doing our best to guide them on their way. In THIS family, the youth lead the way, the adults just keep them on the path.

Some families think that the end of Scouting comes when the Scouts turn 18 and are considered adults. Some view the rank of Eagle Scout as the end of the road. Some would think that having your son earn his Eagle rank AND turn 18 would be the end of adventures in Scouting.

Not me. As long as I look forward to those buggy or rainy weekends, those now “socially distant” hikes and celebrations – just to see those boys of ours reach out to one another and help each other grow – I'll keep loving Scouting. It sure has helped me grow.

*Submitted by Amy Fitzgerald*



# KEEP YOUR SANITY AS THE CRISIS DRAGS ON

The COVID-19 pandemic has taken a toll on everyone, and not just physically. Taking care of your mental health is important too, especially because no one knows when the crisis will end. The GOV.UK website shares this guidance on staying sane during these uncertain times:

- **Stay connected.** Maintain your relationships with friends and family. Social distancing guidelines may be looser these days, making things easier, but if you or a loved one is in self-quarantine because of a positive test for the coronavirus, don't stay isolated. Reach out.

- **Talk about your worries.**

Whether you work with a counselor or just talk to friends, don't bottle your emotions up. Speak up about what's worrying you. Letting your feelings out is good for your mind and soul.

- **Take care of yourself physically.**

Eat healthy meals and exercise. Take a walk or a bike ride now that communities have started to open up. Work in your garden. Getting outside and staying in good physical shape will help you maintain a healthy mental state.

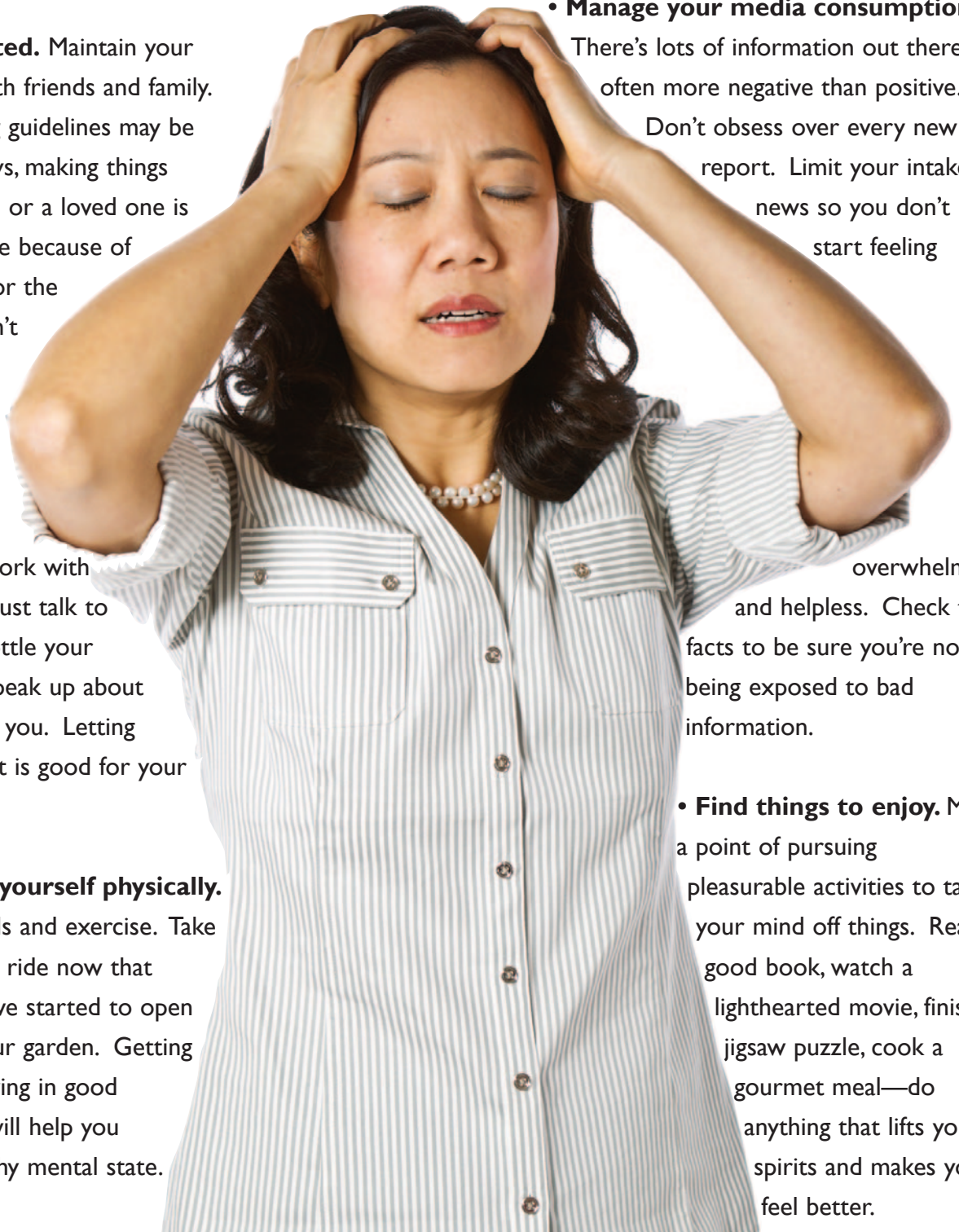
- **Get plenty of sleep.** Sleep can be elusive when you're nervous about life. Stick to a routine that encourages eight or nine hours of sound sleep every night. You'll get the physical rest you need and the mental break necessary to brain health.

- **Manage your media consumption.**

There's lots of information out there, often more negative than positive. Don't obsess over every new report. Limit your intake of news so you don't start feeling

overwhelmed and helpless. Check the facts to be sure you're not being exposed to bad information.

- **Find things to enjoy.** Make a point of pursuing pleasurable activities to take your mind off things. Read a good book, watch a lighthearted movie, finish a jigsaw puzzle, cook a gourmet meal—do anything that lifts your spirits and makes you feel better.



# ANNUITIES

**Guaranteed 3% return for 6 year contract period,  
with a 2% guarantee for the life of the contract\***

**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.

## A SPECIAL WEDDING

On July 11, 2020, Joshua Flaherty of Alpha-Agassiz Council married Sarah Christine Miles in Derry, NH.

In attendance were many fraternal brothers and sisters. Other Royal Arcanum wedding attendees included Jamie (Flaherty) Pelletier, Ryan Flaherty, Don Ferry Sr., and Don Ferry Jr. Alpha-Agassiz members Patrick, Amy and Shane Fitzgerald attended as photographers and videographers.



## SIMPLIFIED ISSUE PLAN

### PROGRAM BENEFITS INCLUDE

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

CERTIFICATE LOANS  
PAYMENT TO BENEFICIARY

**Premiums never increase and  
death benefit never decreases**

### SIMPLIFIED APPLICATION

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

**CONTACT THE HOME OFFICE FOR DETAILS**

# GET OUT THERE AND PLAY

On August 25, 1916, President Woodrow Wilson signed the act creating the National Park Service, a new federal bureau in the Department of the Interior responsible for protecting the 35 national parks and monuments then managed by the department and those yet to be established.

Since that auspicious day, our National Park System has grown significantly and now includes almost 419 areas totaling 84.4 million acres. The largest National Park is Wrangell-St. Elias National Park and Preserve in Alaska and the smallest is Thaddeus Kosciuszko National Memorial in Pennsylvania.

In 2019, the parks had close to 327 million visitors with Great Smoky Mountains National Park and Grand Canyon National Park being the top two most visited.

I have visited many National Parks and was planning on going to a few this summer in Utah, but cancelled due to my concerns about traveling during the pandemic.

However, though many share my concern about airline travel during these times, it is important to remember that many National Parks are just a car ride away. Furthermore, once you consider all of the additional federal and state lands also easily available by car, your options grow considerably.

At one of these treasured public lands, the types of activities that a family can partake in are plentiful. You can go for a short or a long hike through a myriad of different landscapes, camp overnight, swim in a lake, bicycle together, fish, and much much more.

The best part of utilizing public lands is that access is either free or extremely inexpensive. For the National Parks, a family can purchase a US Park Pass for \$80 a year.

Finally, for those wanting to get out of the house but not wanting crowds, a majority of the parks have trails and outdoor spaces free of others and ready for your next adventure.



Submitted by Patrick Fitzgerald

Dear Sisters and Brothers,

Summer is a favorite time to enjoy nature and its beauty, activities of all sorts, and well-planned vacations. Creatures that “arrive” in my home state of New Jersey during this season are the black bears. I admit that I think they’re cute but they can easily become unwanted visitors in residential neighborhoods. Bears remind me of the television show from years past, ‘Gentle Ben.’ The series centered on a tame brown bear and a young boy who experienced adventure and excitement together.

When Royal Arcanum members met at a meeting, social or session, we’d be so thrilled to reconnect with brothers and sisters from across the United States and Canada that it was natural to greet one another with a “bear hug”; a gesture of warmth and affection. However, in the months of the COVID-19 pandemic, we’ve had to social distance and change routines. Hopefully we’ll soon have answers to the coronavirus unknowns with treatments, therapeutics and vaccines effectively halting and eradicating this ravaging crisis to prevent a future resurgence. What happens to our familiar “bear hugs”? We anticipate the return of “normalcy” but expect some changes that were recently implemented for good health and safety measures to remain. On that note, the physical “bear hug” (as we know it) may not be seen for quite a while. That doesn’t mean that the fraternal “bear hug” should disappear; it can have another purposeful role.

Let the Royal Arcanum’s fraternal HUG “**Help Us Grow**”! Recognized as an outstanding fraternal benefit society for more than 143 years, the Royal Arcanum provides exceptional service to our members and to our communities. Make time to invite family and friends to learn more about the Royal Arcanum and its solid portfolio of life insurance and annuity products. Your invitation may spark their interest to join our fraternal family and **Help Us Grow**!

Generations of Arcanians have been dedicated volunteers in our councils to support charitable causes with the gifts of funds, time, goods and other crucial

services. Projects have been sponsored for the benefit of a host of worthy organizations. If you’d like to become involved in your council’s initiatives then you can **Help Us Grow** in our fraternal mission of advancing goodwill and fellowship.

The **Planting Seeds Together** campaign has Arcanians



engaged to assist the homeless. By collecting healthcare essentials, preparing lunch or creating a new activity, members can **Help Us Grow** our Society’s presence with a compassionate response to those afflicted. Everyone’s participation is appreciated! Sharing council highlights is vital to the development of new programs that are designed to acknowledge jurisdictions for their endeavors. **Help Us Grow** to achieve 100% jurisdictional participation in the International Fraternal Service Program this year! Instructions are available

from the Home Office (1-888-ARCANUM) or from the website ([www.royalarcanum.com](http://www.royalarcanum.com)).

Soon students will be preparing for classes. We wish all the 2020 graduates, those advancing to the next grade, and the first-year students a productive and successful term.

Please keep safe and well. Have faith for brighter tomorrows. Remember! The next time you see a friendly bear in a national park, city zoo, on a movie screen or even in a comic strip, think a happy thought to **Help Us Grow** to be the best we can possibly be.

In friendship,

*Cynthia A. Macon*

Cindy Macon



# 20 PayLife

for Adults & Juniors

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

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



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

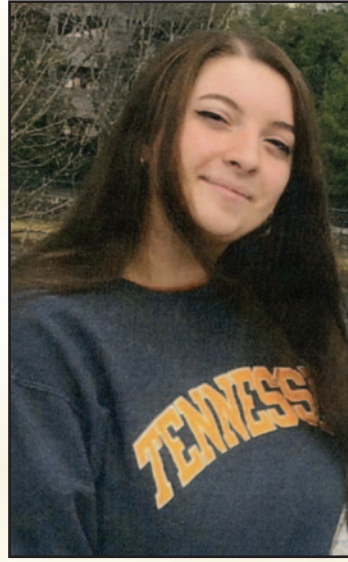
1. Conditions Apply 2. Conditions Apply

# 2020 ROYAL ARCANUM SCHOLARSHIP RECIPIENTS



**JOSEPH E. HALLINAN  
MEMORIAL SCHOLARSHIP**  
Azriel Joy Manalabay  
California Group #1999

**\$10,000**



**LLOYD E. WILLIAMS  
MEMORIAL SCHOLARSHIP**  
Antonella Senatore  
Sons of Poland Council #2016

**\$10,000**



**Makayla K. Thornhill**  
Versatility Council #2501

**\$8,000**

# 2020 ROYAL ARCANUM SCHOLARSHIP RECIPIENTS



**Madison M. Saucier**  
Haut St. Jean Council #59

**\$8,000**



**Patrick Dehner**  
Colorado Group #1998

**\$5,000**



**Samantha Zawadzki**  
Sons of Poland Council #2016

**\$5,000**



# 2020 ROYAL ARCANUM SCHOLARSHIP RECIPIENTS



**Joshua Crawford**  
Fort Dearborn Council # 278

**\$1,500**



**Meghan Grace Blanch**  
New York Group # 5100

**\$1,500**



**Olivia Ann O'Keefe**  
Versatility Council #2501

**\$1,500**



**Monica Jakubowski**  
Sons of Poland Council #2016

**\$1,500**

# 2020 ROYAL ARCANUM GRANT RECIPIENTS

**Justin Giurintano**  
Sons of Poland Council #2016  
William Paterson University

**\$750**

**Brendan Dehner**  
Colorado Group #1998  
Wichita State University

**\$750**

**Bradley Kozikowski**  
Fleur de Lys Council #62  
University of New Haven

**\$750**

**Thomas Kocis**  
Pennsylvania Group #3001  
Point Park University

**\$750**

**Jacob Tomas**  
Sons of Poland Council #2016  
The Refrigeration School Inc.

**\$500 Continuing Education  
grant**

## NEW JERSEY REMEMBERS



Grand Regent Richard J. Macon, FIC rallied the support of the Garden State Arcanians to observe Memorial Day by organizing three service projects. Members volunteered to visit the graves of deceased Royal Arcanum members who had served in the Armed Forces, and place a flag and flower as a tribute of remembrance. The Community Service Committee assembled care packages of useful items for service men and women who are on active duty. Additionally, a donation was sent to I Honor Your Service to America, Inc., a charitable organization of

which Merritt Council member, Laurie Wise Simms serves as Secretary. The group's volunteer mission is to bless as many service members as possible with care packages from the USA and provide them with support and encouragement from home. Although the COVID-19 pandemic interrupted Arcanian social gatherings, the New Jersey team creatively volunteered together to recognize those whose commitment to the military ensures the freedom that Americans enjoy.



Grand Regent Richard Macon prepares a patriotic gift tote for shipment to deployed troops.



Evelyn Magarban and Gen Macon in Holy Name Cemetery, Jersey City, at the grave of Bayonne Council member Stanley Bajor, an Army veteran of World War II.

## POLISH EAGLE

Dear Editor,

I am enclosing a picture of a tomato that we enjoyed earlier this year. As we were starting to eat, my husband said, "Look at that tomato, it is the Polish Eagle!" as he sliced it. "Take a picture." As you can see, it was already sprinkled with salt and pepper !!!

It was a tomato I bought at the local grocery store, a "tomato on the vine" as they advertise. Usually we do not eat tomatoes in the winter, as there is nothing as good as a good "Jersey" tomato. But this winter tomato yielded a special picture.

My husband grows his own Jersey Tomatoes, and I wish I

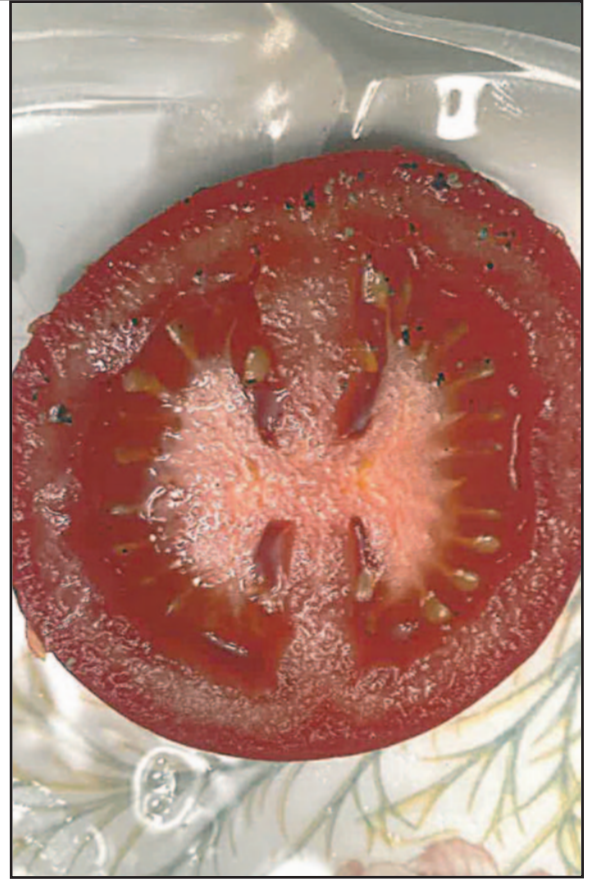
could say it was one of his... but who knows....maybe this year he will grow a tomato with the same characteristics!!? We will definitely be looking for a similar cut with his varieties. And maybe a new picture will be on the way to you.

My sister, Barbara Watkoskey, suggested I send you this photograph, after I mailed a copy to her. She was hoping you would print it in your magazine.

Thank you for your time,

*Sincerely,*

*Arlene Misinkiewicz Veal*



## SAN JOSE COUNCIL #2384

Joanie Francis and Jim O'Neill went to the San Martin Shelter to make a monetary donation from San Jose Council #2384, California and to deliver towels, blankets, food, pet toys, and puppy pads! While there we met Princess Olaf, the dog and Ebenezer, the cat. Rayna, Tanya and Estella were busy taking care of all the animals.

Of course Jim O'Neill made sure all the donations were carried in while Joanie was enjoying some pet time! Joanie and Jim have three dogs of their own - Molly, Maggie, Mikey and a snake - Spot, plus birds and squirrels to take care of! Jim was watching closely so that Joanie wouldn't adopt another pet










during their visit! Almost... a cat would be fine!

We thank all our members in The Bay Area who helped with the donations since COVID has made it difficult to get together. We look forward to sponsoring projects and donations for all our special kids and other charities that we routinely support in the near future. We are going to try and ramp up again while social distancing and sharing fraternalism as Arcanum members!

God Bless Everyone! Keep us Healthy and God Bless America!

*Submitted by: Joanie Francis and Jim O'Neill*

# INSURANCE FOR THE RIGHT TIME IN YOUR LIFE

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.	
<b>Whole Life Protection</b>		Great rates when signed up young	Birth to age 85	\$5,000 to \$1,000,000	Dividend Participation Riders Available
<b>Limited Payment Plans</b>		Limited Pay Whole Life	Life Paid-up at Age 65	20 Pay Life	Payments stop at a designated time Guaranteed Educational loans
<b>Single Premium Whole Life</b>		Pay just once and feel secure for the future	One-time payment for a lifetime of protection	Wonderful first birthday present	
<b>Annuities</b>		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
<b>20 Payment Life</b>		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	
<b>Simplified Issue</b>			Permanent Simplified Whole Life Insurance		
			Only 7 medical questions to make sure you're covered	Age 20 to 85.	
<b>Term to Age 25</b>	Very low cost of protection	<b>Special Whole Life</b>	Start a basic membership	<b>Special Senior Whole Life</b>	
	Birth to age 19		Age 21 to 51		Age 51 to 80
	Coverage from \$5,000 to \$25,000	<b>Life</b>	\$1000		
	Can convert to permanent coverage			<b>Graded Death Benefit</b>	Not sure you have enough protection? Age 40 to 85 (varies by state) Only 2 medical questions
					

## ONLINE SHOPPING SURGED DURING OUTBREAK

Shelter-in-place orders meant most of us couldn't get to the grocery store on a regular basis. Predictably, that created a boom in online grocery sales, according to the Supermarket News website. In 2019, online grocery shopping grew by 22%; the Coresight Research U.S. Online Grocery Survey 2020 expects those sales to increase 40% in 2020.

The survey polled 1,152 consumers. Fifty-two percent said they had purchased groceries online in the past 12 months. That's the first time more than half of consumers had done so, and more than double the number from two years ago. Online shopping accounted for about 2.6% of U.S. food and beverage sales in 2019, and the projected growth in 2020 looks to raise that 3.5%—almost \$38 billion.



As we look back on these past months as the most difficult and challenging of times, we think of our Brothers and Sisters that we cannot visit in the United States. Normally Coronation #2224 would be bringing you stories of barbequing with our friends from Michigan Council 21A at their annual picnic or joining them at the Royal Arcanum Detroit Tigers Day. With our border closed we miss our friends and look forward to when we can be together again.



We also will not be able to share with you our stories of our Canada Day celebration, our fishing derby or the annual Farm Bash as well as other activities that collected funds and food for worthy causes. Unfortunately, our members have not been able to meet or participate in anything due to Covid-19 restrictions.

Street Help Homeless Centre, one of our main recipients of donations had to close their doors but stood strong and instituted a 'take-out service' so that the local homeless would still be able to find food. To shelter in place was not an option for these individuals, however, they still had somewhere to go to pick up fresh food boxes. We know our homeless are vulnerable and we will continue to support Street Help throughout this crisis.

Recently our city came together for the "June 27 Miracle", a campaign that asked residents to leave non-perishable food items on their porches. In one miraculous day over 10,000 volunteers collected the

donations. The community came through and filled several arenas with over 2 million pounds of food donations. Organizers say the total could feed 28,850 households or 67,316 individuals for one year of food bank usage. With so many affected locally, this will go far to ensure no family in need goes without.

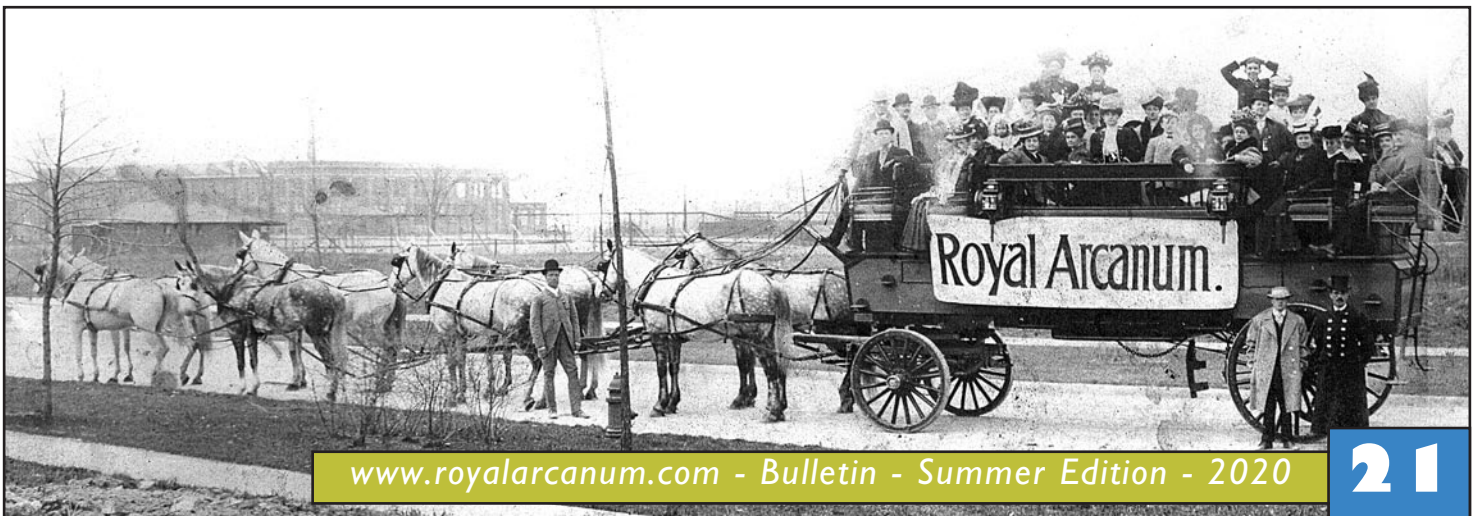
While the world has been put on pause for a while, we know that this too shall pass. We are now like our Brothers and Sisters before us at Royal Arcanum, who endured their own challenges with World Wars, pandemics of the 1900s and the Great Depression. But they persevered and kept the strength of the fraternity going. We will honor their memory and do the same with the hopes of one day our children will read how we survived.



Now more than ever we need to unite to ensure we are all in this together and to take care of one another. Masks and hand sanitizers have replaced hugs and handshakes. But in our hearts, we know we will be all together again. No closed border or pandemic is going to break our ties with our fraternal family to the South.

Virtue, Mercy and Charity will continue to guide us, and we will draw our strength from each other along with some Hope and Faith to get us through these trying times.

*Submitted by Elly McMillan*



## CHIEF OPERATIONS OFFICER CORNER

This summer has certainly been an unusual one as we continue to try and get through these unprecedented times. We have seen children being schooled remotely for the last 3+ months of the school year and many professionals working in a mostly remote capacity for the same time frame and currently doing so. We wonder when things will go back to “normal”.



Our Home Office continues to utilize our Business Continuity Plan by having associates work in a remote capacity. Associates have been able to service our members' and agents' needs by completing assigned tasks and responsibilities within established cycle times. There are certainly challenges working in this manner; however, the staff has persevered. Boston was impacted significantly by COVID-19 and the health of our staff remains a main priority. With that being said, I am pleased to advise that effective July 6th approximately 40% of staff members have returned to work in the Home Office. In doing so, we will continue to work in a hybrid on-site/remote fashion for the foreseeable future. Enacting our Business Continuity Plan has been a benefit for our operation. Protocols in place have been tested in full capacity where associates can work remotely at a moment's notice. This is beneficial when we have those few “enjoyable” winter blizzard days in the Northeast!

Our Insurance production has continued to see an increase in volume over the 1st half of the year compared to 2019. The first-year premium for our Life Insurance products has increased

nearly 7% along with an increase in new policies issued by over 10%. The Pre-Need product line experienced greater than expected claims over the first half of 2020, however these claims have stabilized.



I am saddened to see the Supreme Session being postponed to 2021; however the Executive Committee made a sound decision for the greater good of our membership. I will miss seeing you this year and look forward to seeing everyone in 2021. As we see more and more communications being done electronically, we recently initiated a program to obtain members' e-mail addresses, with the hopes of increasing our ability to contact you electronically. This will allow communications to be sent out in an efficient and timely manner. I anticipate communications to be sent out regarding fraternal programs, product updates and overall Royal Arcanum news.

We are managing the COVID-19 pandemic with diligence and continue to make prudent decisions as we continue to operate in an efficient manner. The Home Office continues to operate Monday through Friday from 8:00 am-5:00 pm EST. Should you have any questions or concerns, we ask you call the office (888)-272-2686 or e-mail: [info@royalarcanum.com](mailto:info@royalarcanum.com). If you were affected by the pandemic and it has affected your ability to pay your premium payment, please contact the Home Office.

*"Every accomplishment starts with the decision to try."*

- John F. Kennedy

Sincerely,



Nicholas G. Benoit  
Chief Operations Officer

## NEW YORK VOLUNTEERS

Grand Regent Freddy DiBartolo and Past Grand Regent Maria DiBartolo shared their talents in sewing by making over 100 masks during the COVID-19 pandemic. The face coverings that they created were donated to the Administrative Suite of Montefiore

Hospital and to a nursing home in Queens. The volunteer spirit of the Arcanian fraternalists provided support and comfort to those caring for the confined, ill and elderly during the global crisis.



Above: A sample of the colorful masks that were sewn by Freddy and Maria

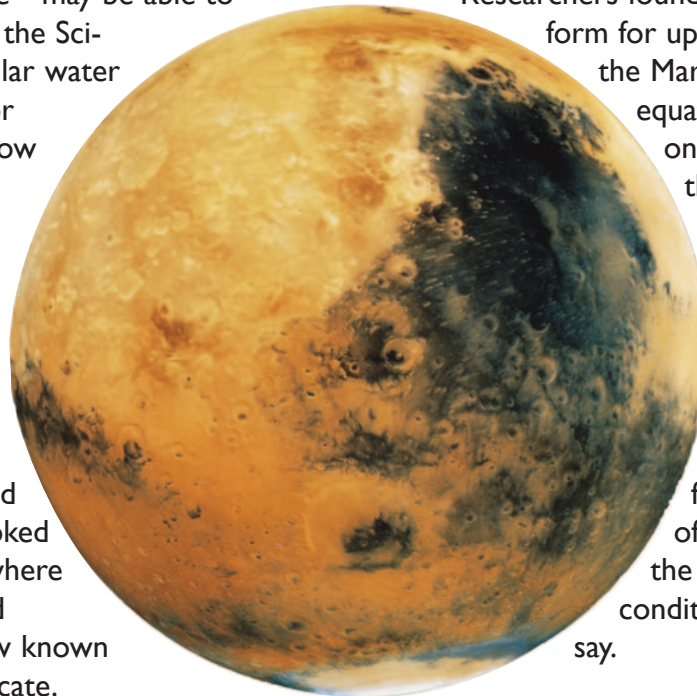


Right: The DiBartolos are always fraternalists-in-action.

## SALT WATER ON MARS?

Pockets of salty water—brine—may be able to exist on the surface of Mars, the Sci-News website reports. Regular water would instantly freeze, boil, or evaporate because of Mars' low temperatures and dry conditions, but brine would have a lower freezing temperature and so would evaporate more slowly.

Salts have been found on the surface of Mars. A study using atmospheric models and spacecraft measurements looked at specific regions on Mars where liquid water temperature and accessibility limits might allow known terrestrial organisms to replicate.



Researchers found that pockets of brine can form for up to six hours over 40% of the Martian surface— from the equator to high latitudes—but only for about two percent of the Martian year. The maximum brine temperature that might be found is -55 degrees Fahrenheit, too low for the formation of organic life. Still, the results represent a reduced risk for the future exploration of Mars and contributes to the potential for habitable conditions for humans, scientists say.

## JUNIOR DEPARTMENT NEWS AND VIEWS



Congratulations to all our scholarship winners who are highlighted in this summer edition of the Bulletin. We hope that the financial support given by our organization will enable these young members to look forward and set great goals in their future studies with fewer worries. I wish all our students the very best. This

year we awarded nearly \$60,000 in scholarships. To those recipients that sent us thank you letters, please know that we appreciate receiving them.

This pandemic has forced many unexpected changes for our students, such as having graduation ceremonies, proms, and other memorable events cancelled. For us, we have had to postpone our 105th Supreme Council Session in Annapolis, Maryland. Many members have been working from home, homeschooling their children, keeping social distance, and adjusting to a very different world.

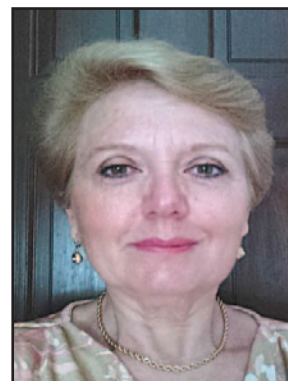
We have valuable resources on our website that provide our members with college and career

information. Choices Explorer and Choices Planner both provide information about admission requirements, tuition, additional costs, other available college scholarships, and much more. You can call the Home Office for more information on these features.

To our young members that continue to write and send us short stories and poems to be published in our Bulletin, please remember that two winners will be chosen for each Bulletin and all the other entries will continue to be considered for future issues. Rest assured we will be publishing all the entries that we receive.

We've adjusted our world in so many ways, and there's a lot more to do. I am confident that by supporting one another, we will get through this and be stronger because of it.

Be safe, and enjoy the rest of the summer with your families and close friends.



**Junior Department  
Director  
Errica Conforto**

*Errica Conforto*

## SEEING-EYE DOGS

Two friends were out walking their dogs on a hot day when they passed by a bar. The first guy said, "Let's go in there for a pint."

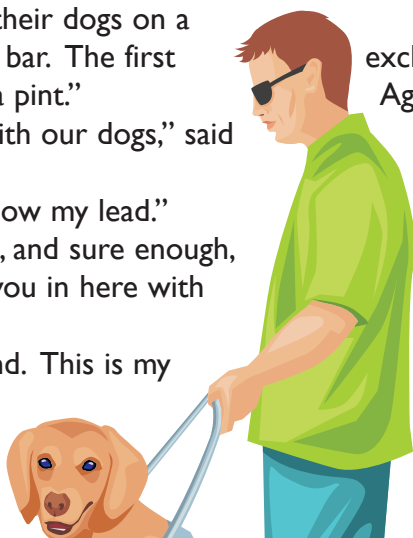
"They won't let us in with our dogs," said his friend.

"Sure they will. Just follow my lead."

He walked into the pub, and sure enough, the bartender said, "I can't let you in here with that dog."

He replied, "Oh, I'm blind. This is my seeing-eye dog."

The bartender said, "I guess that's OK, then."



The second guy saw and heard the exchange, so he walked into the bar with his dog. Again, the bartender said, "No dogs, sorry."

He replied, "I'm blind and this is my seeing-eye dog."

The bartender crossed his arms, "You have a Chihuahua for a seeing-eye dog?"

"What?" the man exclaimed. "They gave me a Chihuahua?"



## JUNIOR WRITING SUBMISSION: LIAM MULLINS



My name is Liam Mullins. I am 10 years old and live in Windsor, Ontario, Canada.

I love to play hockey. What inspired me to write this poem is that my family has a sailboat. In the summer, my dad

lets me drive our sailboat a little bit.

My favorite part about sailing is when I can drive the little sailboats or I call them 420s because they are only 4 meters and 20 centimeters.

Thank you  
Liam Mullins

### Summer sailing AABB Poem

By Liam Mullins

Sailing is fun to do.

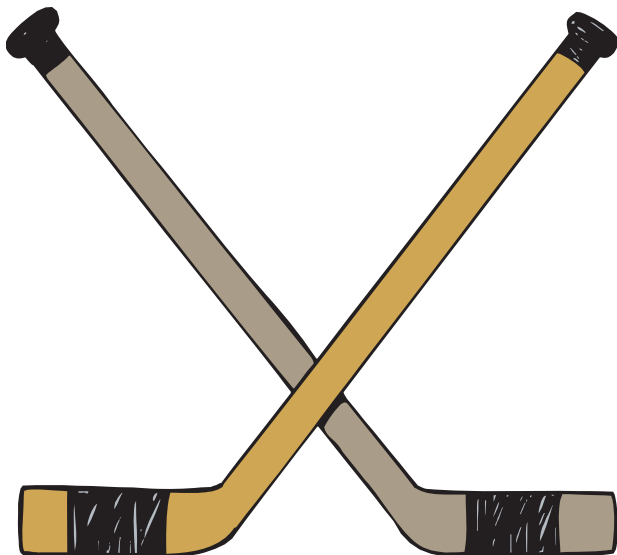
I think sometimes I can drive to,  
Then when I take the pedal,  
I put my heel to the metal.

I speed around lightning speed,  
If you try to beat me, you will plead.  
As I yell my orders, I sing,  
Drop the sails and swing.

Were neck and neck,  
For the finish check,  
To see where they are.  
We finish fast almost like a car.

## JUNIOR WRITING SUBMISSION: ADA MULLINS

My name is Ada Mullins. I am in the 2nd. grade at DM Eagle Public School in Windsor, Ontario, Canada. I am 7 years old and like to play sports.



### I Like Sports

I am a girl that likes sports.

No gymnastics for me, but I still hang on bars.

Soccer and hockey are the things I like.

I know that it's hard to learn and try.

I just started hockey so I try to glide.

I feel myself move across the ice.

I soon learn that it is not about winning or being the best.

It's about having fun and trying your best.

I am a girl that likes sports.

-Ada Mullins

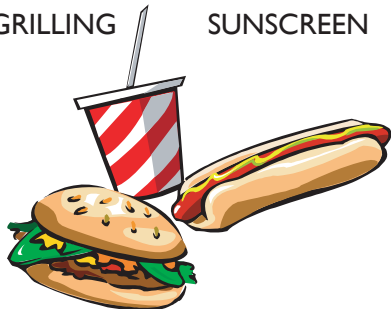


# SUMMER WORD SEARCH

## WORD LIST

HOTDOG  
SUMMER  
FRISBEE  
POPSICLE  
SANDALS  
BOATING  
PICNIC  
BEACH  
FIREWORKS  
GRILLING

VACATION  
SUNBURN  
LEMONADE  
MOSQUITO  
SWIMMING  
ICECREAM  
BBQ  
FRIES  
HAMBURGER  
SUNSCREEN



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

## JUNIOR CONTEST RULES

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

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



## Junior Must Submit:

Name

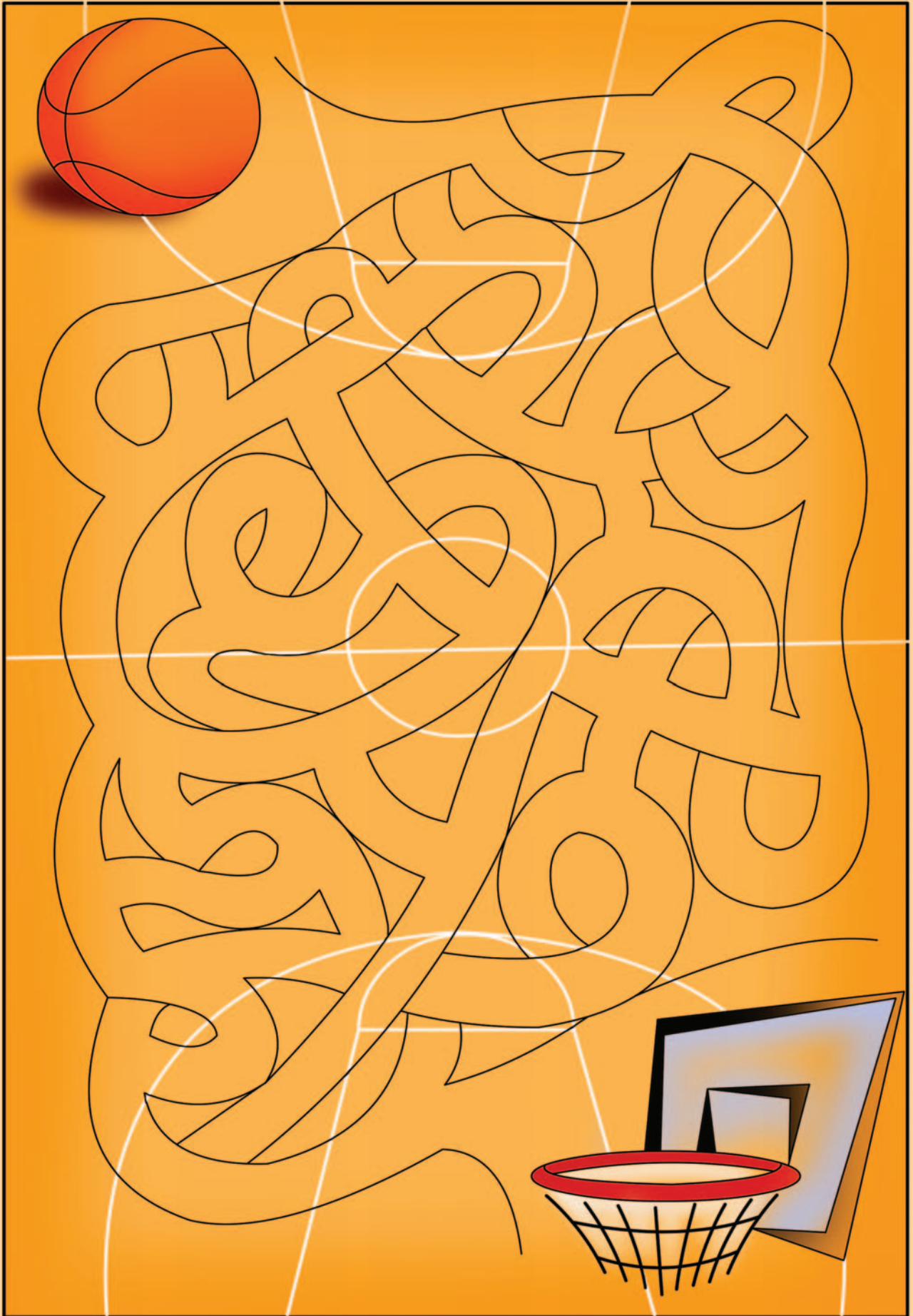
Age

Council

Email Address

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

# SUMMERTIME MAZE



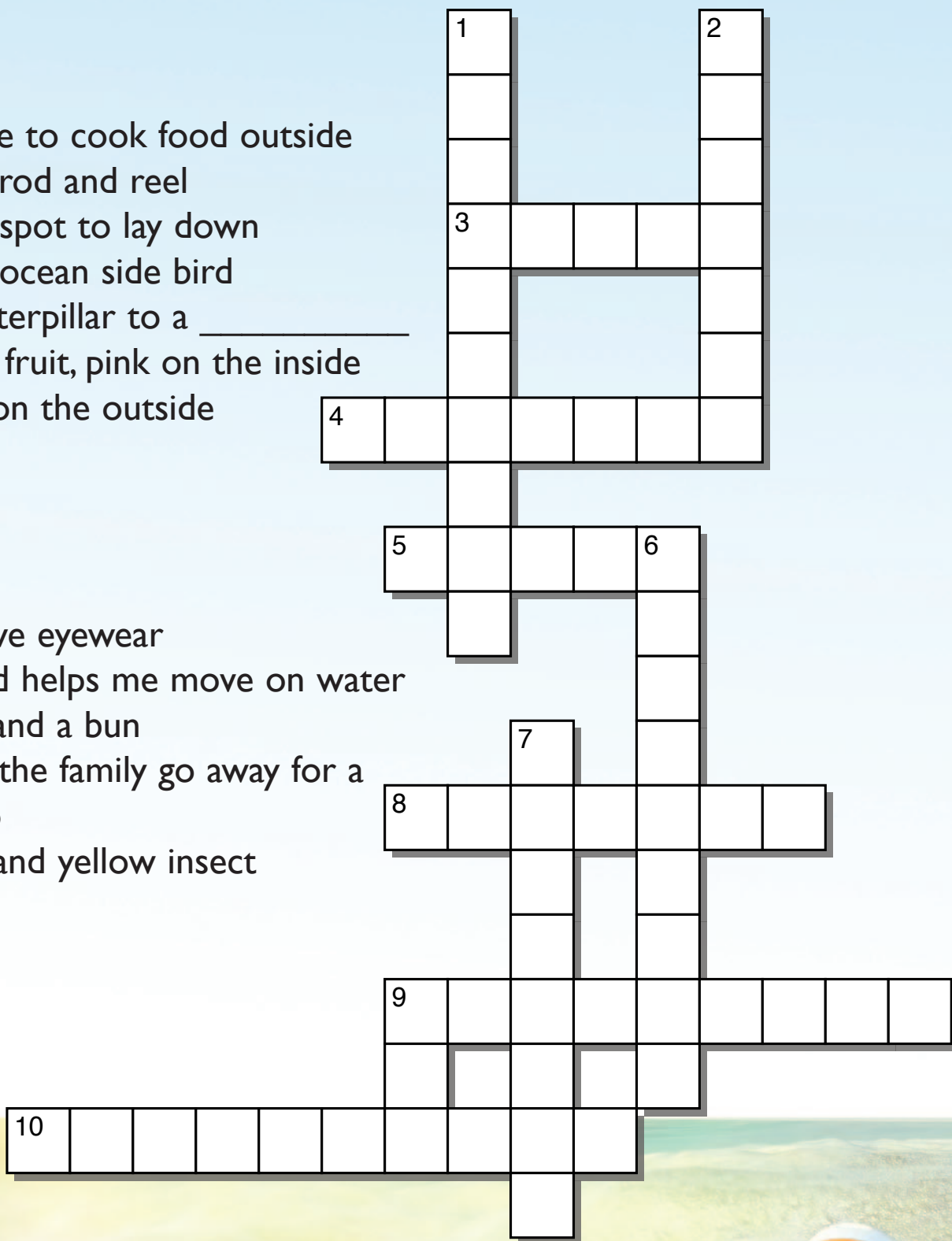
# SUMMER CROSSWORD

## Across

- 3) The place to cook food outside
- 4) Got my rod and reel
- 5) A sandy spot to lay down
- 8) A white ocean side bird
- 9) From caterpillar to a \_\_\_\_\_
- 10) A tasty fruit, pink on the inside and green on the outside

## Down

- 1) Protective eyewear
- 2) The wind helps me move on water
- 6) A patty and a bun
- 7) You and the family go away for a week or so
- 9) A black and yellow insect



# JUNIOR SUMMER COLORING



## KEEP COMMON MONEY PROBLEMS UNDER CONTROL

The coronavirus pandemic has created money problems for many of us. The Cosmopolitan website has some advice for overcoming some of the most common ones:

• **You're overwhelmed by credit card debt.** See if you can transfer your credit balance to an account with low or zero interest. You may also be able to negotiate a payment plan with your credit card issuer. And consider placing your credit cards off limits—by sticking them in your freezer, for example. They'll still be accessible in an emergency, but you won't be tempted to make impulse buys.

• **You owe money to a friend.** Don't try to save up every last penny before repaying your friends. Instead, start paying him or her back a little at a time. Discuss a realistic repayment schedule. In addition, offer help with cleaning or other services to defray some of the debt.



• **A friend owes you money.** Suggest alternatives, like paying for lunch or bringing over a bottle of wine. If your friend is amenable, he or she can slowly pay you back over time.

• **Fear of spending money.** In uncertain times, you may feel anxiety about spending any money. This is understandable, but you should regain some sense of control over your spending. It might help to actually donate a little money to a cause you support as a reminder that you still have some financial power.

• **You're way behind on your bills.** This will take some work—you'll have to call each creditor to discuss the situation. Start with your biggest or most pressing bill and try to work out a realistic schedule for payment. Try to stagger payment dates so

everything isn't due on the first of the month. Ask if there's any financial incentive to setting up automatic payments, like a discount or a one-time credit.

## DO WE HAVE YOUR EMAIL ADDRESS?

We want to make sure our records are up to date. Can you help us? We'd like to have your latest email address so we can reach you quickly and more routinely when important information needs to be shared. Don't worry. We won't share your email address and you can always opt out of any email newsletters.

Please drop a quick email to [info@royalarcanum.com](mailto:info@royalarcanum.com). Include your name, your council and any other contact information that you think may need updating, such as a phone number change. It will only take a minute, but it will keep us closer during these "distancing" times!

As a reminder, Royal Arcanum members can access forms to make changes to your policy such as an address or beneficiary by visiting our website, [www.royalarcanum.com](http://www.royalarcanum.com). On the 'Home Page' click



on the 'Forms' tab. From there, you'll find forms for your use under the heading 'Member Related Forms'.

If you need additional assistance please contact the Home Office at 1-888-ARCANUM.

## A WORD FROM THE SUPREME SECRETARY

I congratulate all the scholarship and grant winners that are listed in this Bulletin and to all the Juniors who submitted applications. The Royal Arcanum Scholarship program is a competitive process with an outside judge making the final decision on the winners. Since its inception, the program has awarded over 1 million dollars in scholarships. In 2019 we awarded over 65,000 dollars to eligible Juniors. We also will reimburse Junior members 18 and below who take a SAT, ACT, PSAT or LSAT up to 50 dollars. Applicants should mail the receipt to the Home Office for payment.



The best hope for a resolution seems to be in the development of an effective vaccine to treat the virus and prevent its further spread. Lets hope with a concerted effort with our scientists and medical experts such a vaccine will be developed as quickly as possible and a return to normalcy will follow.

I take this opportunity to remind all of our members in the US and Canada to follow all local, state and federal health guidelines in

protecting themselves and others as we go through the summer season. I would also like to remind all

Due to the ongoing Coronavirus pandemic, this school year will be like no other before it. All levels of education have been adversely affected, with most school semesters being shortened and remote learning becoming the norm. The

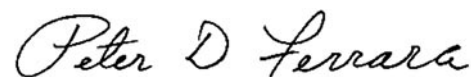


most dramatically affected are those individuals who were scheduled to graduate. Receiving diplomas, junior and senior proms were - for the most part - cancelled with virtual ceremonies taking their place. The prospect for the coming school year continues to remain very uncertain again at all levels of education. Social distancing, split shifts, updated cleaning and sanitizing and some level of remote instruction will become the new standard. Sports and extracurricular activities will also be affected. The most frightening prospect is there seems to be no end to the pandemic in the foreseeable future.

of our members that our 105<sup>th</sup> Session, originally scheduled for August 2020 in Annapolis, MD has been postponed. The future date and location of our next session will be posted in

future Bulletins and on our website as details become available.

Yours in V. M. C.



Pete Ferrara  
Supreme Secretary



# How Can Your Employee Discount Program Serve You During COVID-19?

As the COVID-19 pandemic develops and its impacts grow, we are all searching for ways to alleviate some of the stress and concern that comes along with it. As a Supreme Council of the Royal Arcanum Discount Program user, we want to remind you that you have access to a large number of discounts that can help ease some of the financial burdens you're experiencing, now more than ever.

Whether you're seeking a discount for groceries, products that help pass the time at home, a way to keep children entertained and educated, or something else, make sure to visit your Supreme Council of the Royal Arcanum Discount Program and browse through the tens of thousands of discounts available to you.

## A Look at a Few of Our Many Discounts...

On Food



On Entertainment



On Household Items



On Children's Products



Head to [royalarcanum.perkspot.com](https://royalarcanum.perkspot.com) to start saving!