

ROYAL ARCANUM
AN INTERNATIONAL FRATERNITY PROVIDING FAMILY PROTECTION



Bulletin



Winter Edition 2020



ROYAL ARCANUM HOME OFFICE



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

A Message from the Supreme Regent Un Message Du Régente Suprême

Deborah Young - Supreme Regent



Dear Brothers and Sisters,

Happy New Year and Happy New Decade! 143 years in business and the Royal Arcanum is still going strong, thanks to all our members and our Boston Office staff. In addition to competitive life insurance products and annuities, we provide so much more when you consider the good works of our members in our communities. You don't have to look very far to help the less fortunate; many people have fallen on tough times. People can end up homeless because of poverty, unemployment, family violence, mental illness, addictions and other various reasons. We thank our members who have been busy volunteering their time at soup kitchens, providing much needed hygiene products, clothing, sleeping bags, food items and donating funds to charities that are committed to helping homeless people.

As we continue to "**Plant Seeds of Hope**", don't forget to send in your council project details in order to be entered into a random drawing for a chance to earn extra funds for your council. Remember also that for every new policy or annuity that you recommend, your name will be in a drawing for a new iPhone and you'll also receive a royal blue polo shirt embroidered with the Royal Arcanum logo. If I have not yet visited your jurisdiction and you would like me to come and present my program, please contact me as soon as possible.

The 105th Supreme Council Session will be held in August of this year in Annapolis, MD. Make your reservations if you plan on attending. My hope is that our members will continue to "**Plant Seeds for the Future**" so that the Royal Arcanum will continue to blossom for decades to come.

To make a difference in someone's life, you do not have to be brilliant, rich, beautiful or perfect. You just have to care.

Yours in V.M.C.

Deborah L. Young

Deborah Young
Supreme Regent

Chers frères et sœurs,

Bonne année et bonne nouvelle décennie! 143 ans en affaires et le Royal Arcanum est toujours aussi solide, merci à tous les membres et à notre personnel du bureau de Boston. En plus de produits d'assurance-vie et de rentes concurrentiels, nous offrons beaucoup plus lorsque vous considérez le bon travail de nos membres dans nos communautés. Vous n'avez pas besoin de chercher très loin pour aider les moins fortunés; beaucoup de gens sont tombés dans des moments difficiles. Les gens peuvent se retrouver sans abri à cause de la pauvreté, du chômage, de la violence familiale, de la maladie mentale, des dépendances et d'autres raisons diverses. Nous remercions nos membres qui ont fait du bénévolat dans les soupes populaires, en fournissant des produits d'hygiène, des vêtements, des sacs de couchage, des produits alimentaires et des dons à des organismes de bienfaisance qui se sont engagés à aider les sans-abri.

Alors que nous continuons à "**Planter des graines d'espoir**", n'oubliez pas d'envoyer les détails de votre projet de conseil afin d'être inscrit dans un tirage au sort pour avoir une chance de gagner des fonds supplémentaires pour votre conseil. N'oubliez pas également que pour chaque nouvelle police ou rente que vous recommandez, votre nom figurera sur une loterie pour un nouvel iPhone et vous recevrez également un polo bleu royal brodé du logo Royal Arcanum. Si je n'ai pas encore visité votre juridiction et que vous souhaitez que je vienne présenter mon programme, merci de me contacter au plus vite.

La 105e session du Conseil suprême se tiendra en août de cette année à Annapolis, MD. Faites vos réservations si vous prévoyez d'y assister. J'espère que nos membres continueront à "**Planter des graines pour l'avenir**" afin que le Royal Arcanum continue de s'épanouir pendant les décennies à venir.

Pour faire une différence dans la vie de quelqu'un, il n'est pas nécessaire d'être brillant, riche, beau ou parfait. Vous avez juste à vous soucier.

Le vôtre dans V.M.C.

Deborah L. Young

Deborah Young
Régente suprême

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EDITOR
 Patrick Fitzgerald

ASSOCIATE EDITOR EMERITUS
 Dotti Pagnani

EDITING STAFF
 Frances Magnotta

EDITORIAL OFFICE
 61 Batterymarch St.
 Boston, MA 02110-3208

Toll Free 1-888-ARCANUM (272-2686)
 E-Mail:
 INFORMATION@ROYALARCANUM.COM

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Deceased Members

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

Bulletin Deadline

Articles and photos must be in the editorial office by **March 28, 2020**. Mail to the Royal Arcanum Bulletin, Home Office, 61 Batterymarch Street, Boston, MA 02110-3208.

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THANKSGIVING DONATIONS IN NEW YORK

On November 19, 2019 members of the Grand Council of New York and Claremont Council #1655 delivered a donation of 10 large bags of clothing to P.O.T.S. (Part Of The Solution). The organization's motto is, "Feeding our neighbors, nourishing our community." P.O.T.S.' mission is to be a loving community in the Bronx that nourishes the basic needs and hungers of all who come to its door by assisting individuals living in poverty on their journey from crisis to stability and ultimately self-sufficiency.

On November 25th, the members made their annual Thanksgiving donation to Our Lady of Mount Carmel Church in the Bronx. The food was purchased with contributions from the Grand Council of New York, Claremont Council and their members. The 25 turkeys and all the grocery items were distributed by the Missionary Sisters of Catechism to the poor and those in need in the area. Pastor Father Jose Felix Ortega and Sister Edna were thankful for the plentiful food staples, clothes and toys, and expressed appreciation to Augie and Frances Magnotta, Joe and Errica Conforto, Freddy, Maria and GianLuca Di Bartolo, and Carmine Campo for delivering the bountiful gifts. On the same day, two large turkeys and two hams were donated

by the Conforto family to the Little Sisters of the Poor to benefit elderly residents at the Jeanne Jugan Nursing Home Residence on Schurz Avenue in the Bronx.

The Arcanians were pleased to help make Thanksgiving a happier day for families and individuals by sharing their blessings and providing a holiday meal for them.

Submitted by: Errica Conforto



Joe Conforto is always ready to volunteer.



Errica Conforto delivers Thanksgiving donations for nursing home residents.



Errica and Joe Conforto and Augie and Frances Magnotta deliver clothing items to P.O.T.S.



Maria DiBartolo, Gabi Senturion, Teresa DiBartolo, Daniela Bartolo and friends at a Bronx homeless shelter on Thanksgiving morning to donate coats, coffee and bagels.



Arcanians sort their holiday donations for the 'Helping the Poor' ministry at Our Lady of Mt. Carmel Church.

SAN JOSE SUPPORTS FOOD BANK

Second Harvest Food Bank of Silicon Valley is one of the largest food banks in the nation. Living in the area is extremely expensive, and people struggle to eat nutritiously. One of the programs of the food bank is to deliver healthy meals to those in need. San Jose Council #2384 made a monetary donation to the food bank to further its community service mission and added to the gift with some turkeys for Thanksgiving.



Submitted by: Jim O'Neill

Joanie Francis and Hector Ortiz

CORONATION COUNCIL #2224 STREET HELP

Street Help knows they can always count on Coronation Council #2224, Windsor, Ontario, Canada not just at the holidays, but year-round. In the spirit of giving, the members were on hand to deliver turkeys, personal hygiene products and a cheque for \$500.

Street Help's mission is to provide sanctuary from the streets; a place to provide services to the homeless and to help improve their lives and potentially have a better future.

Their ministry embraces Matthew 25:35-36: "For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me."

Street Help has been serving the homeless community for more than seventeen years; many of the clients are also the organization's volunteers.



Renee Boufford, Jim Boufford, Virginia Lauzon, Deborah Young and a Street Help volunteer



Megan Boufford, Virginia Lauzon, Renee Boufford, Christine Wilson-Furlonger, Administrator for Street Help and Jim Boufford

Submitted by: Elly McMillan

WALKING FOR A CURE

Grand Regent Freddy DiBartolo, Past Grand Regent Maria DiBartolo, Michael Quarles and Martha Gabi Senturion laced up their shoes to represent the Grand Council of New York at the Orchard Beach Making Strides Against Breast Cancer Walk on October 20, 2019. The annual event raises funds for cancer research and honors those affected by the disease.

Submitted by: Maria DiBartolo

Pictured right: The Arcanian Team getting ready for the Breast Cancer Walk



NEW YEAR'S PROJECT IN THE GARDEN STATE



New Jersey's Fraternal Events Committee members Anthony Giannuzzi, Mary Ann Decha, Marie Baranowski and John Baranowski organized the Grand Council's "Welcome 2020" project in support of shelter pets and to raise awareness for furry friend adoptions in the new year. Donations were made to Liberty Humane Society, CARE Foundation and the ASPCA.

Shopping for pet gifts is always a fun venture.



CHOCOLATE COUGH MEDICINE



Good news if you've got a cough you can't get rid of—especially if you're a chocolate lover. The Shape magazine website reports that an influential authority on respiratory medicine believes chocolate can do a great job of soothing coughs

because it forms a protective coating inside your throat that shields the nerve endings that make you

cough. Melted chocolate's viscosity permits a natural ingredient to defend those nerve endings and help them calm down.

The expert notes that drinking hot chocolate won't have the same cough-soothing effect because it's too diluted to have a long-lasting effect on throat nerves. You're better off sucking on a piece of chocolate and letting it melt down slowly to coat your throat.



RHODE ISLAND GRAND COUNCIL ACTIVITIES

Rhode Island members were welcomed by Grand Regent Lynn Kolek to the Autumn Grand Council meeting on October 26, 2019 at Chelo's Restaurant in Providence. After singing the American and Canadian National Anthems, Grand Chaplain John Ball gave the benediction. Members enjoyed a buffet luncheon. Sister Lynn encouraged all in attendance to support Supreme Regent Deborah Young's campaign, "**Plant Seeds for the Future**," by inviting friends and relatives to consider enrolling as members of the Royal Arcanum. She also congratulated the two members from Rhode Island who received Royal Arcanum scholarships in 2019, Nicholas Gauvin and Kaitlyn Lockaby.

Members donated non-perishable food items to the Pawtucket Soup Kitchen at the event, and Pawtucket Council gave a generous check as a contribution to the soup kitchen; all were thanked by the Grand Regent.

Clarita Lepine and Ashley Lockaby won the \$25 gift card door prizes.

When the meeting concluded, several members visited the Summit Commons Nursing Home in Providence. Junior members delivered their hand painted pumpkins to the delighted residents. The patients especially enjoyed meeting the young Royal Arcanum members.

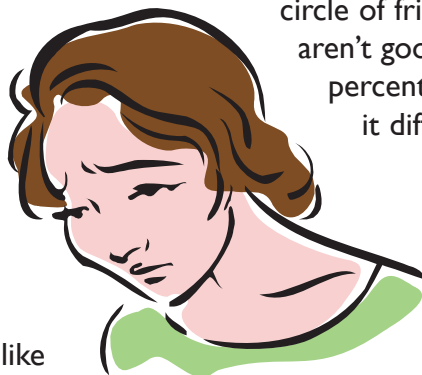
Submitted by: Ken Kolek



IT'S HARD TO MAKE FRIENDS

Here's some sad news: the average American hasn't made a new friend in five years, according to a survey of 2,000 adults by OnePoll, reported on the Sputnik News website. Forty-five percent of respondents said they struggle to make new friends.

Thirty percent said they have trouble finding new friends because they don't like going to bars. About 33% said they're worried everyone already has a well-established



circle of friendships, and 29% said their hobbies aren't good for making friends. Twenty-one percent said moving to a new city had made it difficult to forge new connections.

Age may be a factor. A majority of participants felt that making friends was much easier in their early 20s. Most said they had the largest circle of friends at 23. The survey noted that the average U.S. adult has 16 active friendships.



As in the past, the Royal Arcanum family decided to have their Christmas event at the Allenberry Playhouse. However, their dining experience was held at a different location. We decided to have a family dinner at The Greystone Restaurant in Dillsburg, PA. The food was wonderful and everyone enjoyed it.

The desserts were amazing and some members even ordered dessert before their meal! After the meal, we raced to the show. This year's show was the holiday classic, "Miracle on 34th

Street". It was a wonderful way to spend the afternoon with good, lasting friends.

Several Juniors joined us, including Charlie and Natalie Karl, Landon Ferry, and Paige and Kelsea Harshberger. They were thrilled with the gifts that were provided by the Royal Arcanum! Thank you, once again.

May everyone have a blessed and healthy New Year!

Submitted by: Pauline P. Thomas



Charlie Karl enjoying her root beer Float!



The Karl family with the lovely Juniors waiting to open their gifts!



The Keeseman-Ferry family in attendance.

Treasurer, Mary Karl, keeping an eye on granddaughter, Natalie Karl, while she plays with the Royal Arcanum gift.



The Harshberger family always makes the party festive.

CLAREMONT'S PROJECTS HELP COMMUNITY

Members of Claremont Council # 1655 in New York conducted their International Fraternal Service Projects in collaboration with the Supreme Council by making monetary donations of \$500 each to four community organizations. The gifts were presented by Augie and Frances Magnotta, Joe and Errica Conforto, Freddy and Maria Di Bartolo, RA Junior member, GianLuca Di Bartolo, and Diana Chiechi.

On October 21, 2019, the members visited the Sisters, Servants of Mary, Ministers to the Sick at their convent in the Bronx. Sister Ema Munoz, S. de M., Superior accepted the check. The Sisters are a religious community and nursing order who dedicate their lives to providing loving, compassionate care for the sick and dying in their homes, either day or night, free of charge.

The second donation was presented to Calvary Hospital. Its mission is to help make cancer patients and their families as comfortable as possible at the most difficult time of their lives.

The third donation was to the Sisters of Life, a religious community founded by the late John Cardinal O'Connor. The Sisters take the three traditional vows of poverty, chastity, and obedience. They commit their lives to the protection of human life, and their mission includes women who are vulnerable to abortion. The Arcanians were welcomed by Sister Gaudia and Sister Desirae.

On November 14th, the last donation was made at the Grand Council dinner meeting to the New York Institute for Special Education of the Blind. Accepting the check on behalf of the Institute were Stefanie E. Vukdedaj, TVI and Josephine Riley, TA. Also, a monetary donation of \$250 was contributed by Maria B. Di Bartolo, Martha Centurion and the Barisha family to help provide NYISE families with Thanksgiving lunch and bring smiles to the students' faces.

Representatives of each of the charitable organizations offered appreciation to the Royal Arcanum for having been the recipients of Claremont Council's IFS projects.



Giftng the New York Institute for Special Education of the Blind.



The Sisters of Life welcome members of Claremont Council.



Arcanians welcomed at Calvary Hospital.



A visit to the Sisters, Servants of Mary, Ministers to the Sick.

A SPECIAL SHOPPING SPREE IN CALIFORNIA

Edd Enfantino, Loretta Miller, Chic Cannon and Jim O'Neill met at the Food Outlet to purchase lots of food for the Carmelite Nuns and their two dogs. With lists in hand, the Arcanians shopped for the nuns, who lead a secluded life dedicated to prayer. This project is a tradition of San Jose Council #2384 and honors the memory of Judy Enfantino and her

love of shopping for the nuns. This year, the fraternalists had a chance to meet two German Shepherd dogs that are "on guard" to protect the nuns and monastery grounds in Santa Clara.

Submitted by: Joanie Francis

Present in pictures are Edd Enfantino, Sister Maura, Loretta Miller, Chic Cannon and Jim O'Neill.



IN MEMORIAM - "SHORTY" JOE QUARTUCCIO



"Shorty" Joe Quartuccio of San Jose Council #2384 passed away in December 2019 at the age of 95. A loyal fraternalist, he held various offices in the council and in the California Grand Council.

At the age of 17, Shorty Joe joined the Navy and was an aircraft mechanic during World War II. For 30 years, he worked at NASA to develop new aircraft and train future astronauts.

With a passion for country music, he formed his first band in 1941 called Shorty Joe and the Red Rock Canyon Cowboys. He played with such greats as Buck Owens, Bob Nolan and Dude Martin and recorded for Bella and Golden West record labels.

Although Shorty Joe lost his eyesight in recent years, he continued as a charitable volunteer with the VA Western Blind Rehabilitation Center and San Jose Council.

May he rest in peace.

Submitted by: Denise Lemucchi

PLANTING SEEDS IN NEW JERSEY

Grand Regent Richard J. Macon, FIC led the members of the grand and subordinate councils in “**planting seeds of service**” in the Garden State during the autumn and early winter seasons. Arcanians shared time and energies in conducting a host of fraternal projects that benefitted charitable causes, locally and abroad. In support of the Supreme Regent’s campaign, several contributions were made to homeless shelters to keep their soup kitchens well stocked, and shower and bedding needs fulfilled for those who seek a safe, warm place to stay during inclement weather.



Fraternal team members Stanley Skowronski and Evelyn Magarban at a stop at St. Lucy’s Shelter in Jersey City.



Grand Regent Richard Macon presents a gift of appreciation to Grand Vice Regent Evelyn Magarban.



Santa and his elves made holiday visits throughout New Jersey to the delight of many grateful gift recipients.



Reverend Clergy in Hudson County thank Community Service Committee members for the councils’ support to programs for the poor that are sponsored by Catholic Charities.



VERSATILITY COUNCIL

The members of Versatility Council #2501 in New Jersey boarded St. Nick's train while toting colorful sacks that were filled to the brim to share joy and friendship for the Thanksgiving and Christmas holidays. The council's fraternal projects kept the Arcanian elves busy for weeks volunteering for their fraternal initiative to support various charities. The Community Outreach Committee did a spectacular job shopping, wrapping, packing and delivering a

bountiful array of new and useful gifts to charitable causes, along with monetary donations, food staples and basic essentials to aid those in need, from newborn to elderly, and furry friends, too. All packages were delivered as 'gifts of cheer' while the fraternalists "**planted seeds of hope**" throughout the Garden State. The council is grateful to members and friends for their continual participation in their good works.



Deputy Supreme Regent Gen Macon with Sr. Monika Aleksandrowicz with baby gifts for Life Choices Resource Center in Metuchen.



Gen Macon and Evelyn Magarban share holiday cheer with Sisters Carmelita and Elvine at Our Lady of Lourdes Care Center in Lodi.



A visit with a donation to the Bergen County Animal Shelter in Teterboro.



An array of newborn 'First Christmas' gifts were donated to charitable programs for mothers and infants in central and northern New Jersey.

HOME IN BAYONNE FOR THE HOLIDAYS

The members of Bayonne Council #695 in New Jersey came home for the holidays to share fraternal spirit with each other and support charitable causes with a "Season of Gifting" program organized by the Fraternal Events Committee. Food pantries, missions, projects for the blind and sight-impaired, humane societies and children's programs were some of the recent beneficiaries of the council's dedicated efforts. A 'Secret Santa' project conducted for

families in need exemplified the generous spirit of the Arcanian fraternalists-in-action and the wonder and gratitude of the families whom Santa surprised on Christmas Eve.

The council looks forward to continuing their holiday traditions while "**Planting Seeds for the Future**" with a calendar full of fraternal endeavors in 2020.



Sisters Janet Kurgan and Margaret Keslo offer appreciation to New Jersey Arcanians Gen Macon and Evelyn Magarban for the council's support to the Felician Mission.



Santa's Bayonne Workshop Team pauses for a holiday photo and a ho-ho-ho holly, jolly time!



Under the guidelines of the Supreme Council's IFS Program, a \$2,000 donation was made by Bayonne Council to Sr. Rose Marie Smiglewski, CSSF for the Felician School for Exceptional Children. Additional Secret Santa parcels were prepared by the council for Christmas.



One of the fraternal Santa stops was to deliver sweet treats to veterans throughout New Jersey. Pictured here are Arcanians with the Bayonne Memorial Parade Committee.

INTEGRITY JUNIOR CHRISTMAS AND SERVICE VISIT



Trevor Jones entertains with his guitar at Simpson House.

On December 8, 2019 Integrity Council's Junior Chairperson, Lillie Mae Panichelli and member Chelsie Harmer hosted a party for the Juniors. They assembled gifts for the elderly that would be delivered for Christmas. The

Juniors were also treated to lunch and received gifts from Integrity Council and the Supreme Council.



Crafting holiday gifts

On December 15th, the Juniors sang carols, served

cookies and juice and presented their handmade gifts to senior residents of Simpson House in Philadelphia.

Incorporating the Junior party and a charitable project was not only fun, but gave our Juniors the incentive to put themselves out there for others. It was a great activity to give all a very Merry Christmas.

Submitted by: Nettie Malone

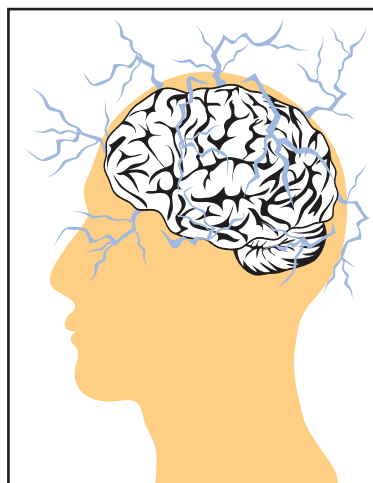


Integrity Council Adult and Junior Members

KNOWING AND RECOGNIZING STROKES

What is a stroke? Also called a "brain attack," it's when blood to an area of the brain is blocked, or when there's sudden bleeding in the brain. Someone suffers a stroke every 40 seconds in the United States, according to the NBC News website. The website describes two different kinds of strokes that can occur:

- Ischemic stroke. This is caused by a blood clot or plaque blocking a blood vessel in the brain.
- Hemorrhagic stroke. This is the result of a blood vessel bursting and bleeding into the brain.



obesity, and diabetes. How can you tell if someone is having a stroke? Remember the acronym FAST:

F: Face. The face of a person having a stroke usually droops. Ask the person to smile. If the smile is uneven, a stroke could be happening.

A: Arms. Ask the person to lift one or both arms above the head. A weak or numb arm is another symptom of stroke.

S: Speech. Is the person slurring his or her words, unable to speak, or difficult to understand?

T: Time to call 911. If the person exhibits any of these symptoms, call for medical help immediately.

INTEGRITY MEMBERS' COMMUNITY SERVICE

Members of Integrity Council #586 represented the Royal Arcanum for community service projects in the Philadelphia area. Lillie Mae Panichelli and Loretta Wehbe volunteered with the Philadelphia Fraternalists to prepare and serve a meal at Gift of Life Family House which provides temporary, affordable, lodging, meals and other supportive services to those who travel to Philadelphia for transplant-related care.

Joan and Joseph Tedesco helped triple Integrity Council's \$500 donation to help two charities –

MANNA and St. John's Hospice in Philadelphia. MANNA uses nutrition to improve health for people with serious illnesses by providing food, hope and healing. St. John's Hospice serves and assists poor and homeless men in the community by rendering life-sustaining services to them with dignity and compassion. With the Arcanian support of the Thanksgiving pie program, many community neighbors enjoyed a nutritious dessert for their holiday dinner.



Joseph Tedesco (right) delivered donations of nutritious pies to help charitable causes in the Philadelphia area.

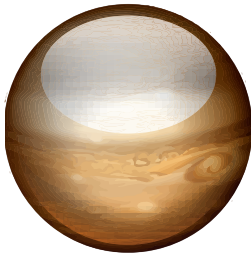


Lillie Mae Panichelli and Loretta Wehbe (front row – third and fourth from left) with volunteers of the Philadelphia Fraternalists.

SATURN BEATS OUT JUPITER FOR THE MOST MOONS

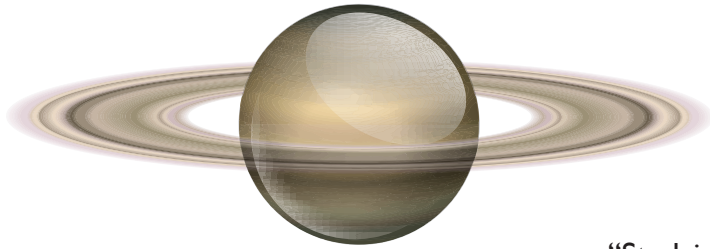
Move over, Jupiter. Twenty new moons have been discovered orbiting the ringed planet Saturn, bringing its total number of moons to 82. Jupiter, formerly believed to be the planet with the most moons in our solar system, has 79.

The BBC News website reports that the moons, discovered by the Subaru telescope on Maunakea, Hawaii, are about three miles in diameter. Seven of them orbit Saturn “backwards”—in the reverse direction of the planet’s rotation. Those moons take more than three years to complete an orbit around the gas giant, while two of the moons in the more common “prograde” orbit take just two years.



Planet Jupiter

Scientists believe the moons are remnants of at least three larger bodies that were broken up by collisions between other moons or with passing asteroids.



Planet Saturn

“Studying the orbits of these moons can reveal their origins, as well as information about the conditions surrounding Saturn at the time of its formation,” says Dr. Scott Sheppard from the Carnegie Institution for Science in Washington D.C., leader of the team responsible for the discovery.

MEDORA MEMBERS VOLUNTEER

Members of Medora Council #1648, led by Past Supreme Regent/Executive Committee Chairman William Wire, Florence Wire and Jo Ann Serpico, actively volunteer in Illinois communities for the benefit of the Comboni Missionaries. The Missionaries serve the poverty-stricken and forgotten by providing pastoral care, food and water, medical attention, education, justice and peace by sharing faith through service. The fraternalists volunteer their time and talents at the annual autumn Comboni fundraising dinner dance. The 2019 event, held on November 3rd, was



William Wire, Jo Ann Serpico and Florence Wire are dedicated volunteers.

chaired by Jo Ann Serpico. It was organized to support American Fr. David Bohnsack, a missionary stationed in Chad, North Africa and to aid his work with other missionaries in raising awareness, protection and much needed help for children who live in the poorest regions of the continent. The Royal Arcanum members

were honored to once again volunteer for this charitable cause and for the opportunity to pledge their continuing support to the priests, brothers, sisters and lay people who serve as Comboni Missionaries in more than 42 countries.

INVENTIVE WOMEN FROM HISTORY

Some of the most common things we use every day were invented by creative women. Here are a few, gathered by the Mental Floss website:

- **Circular saws.** Tabitha Babbit, a weaver in a Shaker community, suggested that instead of a two-man pit saw that worked only when being pulled forward, a circular saw would be more efficient. She attached a prototype to her spinning wheel in 1813 and filed a patent thereafter.

- **Paper bags.** Margaret Knight created the modern, flat-bottomed paper bag in 1868. Before then, paper bags looked like envelopes. A man tried to steal the idea and file a patent, but Knight filed a lawsuit and won the rights to her creation.

- **Windshield wipers.** Mary Anderson invented the first manual windshield wipers in 1903. They didn't



Stephanie Kwolek

take off because most drivers thought it was safer to simply drive through rain and snow than keep pulling a lever to clear it. Another woman, Charlotte Bridgwood, invented an automatic version in 1917, but it wasn't accepted either. Still, by 1920 windshield wipers were everywhere, starting with Cadillac, which began installing them on all its cars.

- **Liquid paper.** A secretary named Bette Nesmith Graham corrected her typing mistakes with white tempera paint. After years perfecting the formula in her kitchen, she patented Liquid Paper in 1958.

Gillette bought her company in 1979 for \$47.5 million.

- **Kevlar.** This lightweight material will stop a bullet. It's five times stronger than steel. A chemist named Stephanie Kwolek discovered it by accident in 1966 as she was trying to develop a lightweight fiber for car tires.

INTEGRITY COUNCIL'S CELEBRATION

On December 16, 2019, Integrity Council #586 members celebrated Christmas at their annual dinner party at the Doubletree Hotel in Philadelphia. The fun included a holiday 'Tricky Tray'.

The council also honored Annette Ferrara for her service as Grand Regent; Past Supreme Regent Herb Snyder, on behalf of the members, presented her with a beautiful wristwatch.

Submitted by: Ralph Ferrara



Integrity members welcome the holiday season together.



Christmas cheer abounds in Philadelphia.



Arcanians enjoy the party.



Annette Ferrara accepts the council's appreciation gift from Herb Snyder.

WELLNESS AND TRAVEL — AN ELUSIVE GOAL?

Americans are embracing wellness as a trend, and it extends to their vacation planning. The Luxury Daily website reports on a Foresight Factory survey that found 77% of consumers take steps to be healthier every day, whether it's making better dietary decisions, exercising more, or managing their stress. Similarly, a YouGov study found that 56% of affluent travelers say that health is their top goal for 2020.



To do this, travelers are searching for experiences related to wellness—41% in the Foresight Factory survey say they travel to relax, and 22% want to get closer to nature.

On the other hand, travel can get in the way of wellness efforts. An On Call International survey of business travelers found 54% are less likely to exercise while traveling, and 44% admit to unhealthy eating.

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

CLAREMONT'S JUNIOR CHRISTMAS PARTY



The annual Junior Christmas party for Claremont Council #1655 was held at Juliano's Caterers in New Rochelle, New York on December 1st with sixty adults and Juniors in attendance. After enjoying a hot lunch buffet and make-your-own ice cream sundae station, a talented magician entertained the group with magic tricks; some including the appearance of live animals to the delight of the Juniors!



Santa Dennis De Leo enjoys his visit to New York.

Our special Santa (Dennis De Leo, member of Claremont Council) distributed presents to the Juniors in addition to the gifts sent from the Royal Arcanum Junior Department. A raffle also awarded one boy and one girl with monetary

prizes donated by Claremont Council.

A special drawing for the adults had three lucky winners: Luca Conforto, Maria Di Bartolo and Tammy Della Cava. Everyone was happy to celebrate the holiday season together while enjoying the festivities with family and friends.

Submitted by: Errica Conforto



Claremont Juniors, Junior Director Errica Conforto, Grand Regent Freddy Di Bartolo and Past Grand Regent Maria DiBartolo welcome Santa to the Bronx.

FRATERNAL DEPARTMENT NEWS

Dear Sisters and Brothers,

The theme song of The Golden Girls television series is “Thank You for Being a Friend.” In the popular comedy drama, four women share a home and experience life’s everyday routines, happy events and even unusual circumstances that occasionally put their friendship to the test. However, no matter what they encountered, the girls knew they could rely on each other to celebrate the good times and cope with dilemmas and unexpected obstacles. They did it all together as friends! Although they met “by chance”, their bond of friendship grew stronger with each season.

We may have a more fast-paced lifestyle than ‘Golden Girls’ Sophia, Blanche, Dorothy and Rose but we’d probably agree that the gift of friendship is priceless. To have a pal, confidant or buddy – someone who is there for us, no matter what, where or when, is a treasure. Royal Arcanum members are fortunate to share the bond of fraternalism as friends throughout the United States and Canada. We are there for each other, for our councils and members, and for our communities; sharing life’s ups and downs in a spirit of friendship and benevolence. That’s a special connection that links Arcanian brothers and sisters as fraternalists in action who make good things happen every day.

Service to members and to community is the underpinning of our Society that has spanned for more than 142 years. The founding attributes of ‘Virtue, Mercy and Charity’ continue to guide our programs. As friends, our councils continuously share blessings for the benefit of charitable causes. Volunteering together provides the opportunity to make new friends and help friends whom you may never have had the chance to meet but whose days become more hopeful through fraternal concern and support.

This issue of the Bulletin highlights recent charitable initiatives where members ‘**Planted Seeds of Friendship**’ locally and for the community at-large. The International Fraternal Service, LJD Legacy of Hope, Sharing and Caring, and Lend a Hand-Lift a Heart programs are available throughout the year and in many

instances, council projects, as part of these programs, become the catalyst for renewing and making new friendships.

With spring just ‘round the corner, consider reaching out to your friends. Invite them to learn more about the Royal Arcanum and greet them as new fraternalists. We’ll soon have our Society blossoming with new friendships in every grand and subordinate council and growing our programs with production and activity.



This year we’ll **plant new seeds** while helping the homeless as a charitable segment of the Supreme Regent’s campaign. Councils are encouraged to become engaged in this effort. All friends can be a part of this creative project! You may choose to volunteer at a soup kitchen, stock shelves at a food bank, prepare healthcare totes for a shelter or sponsor a service project to help an organization that serves the homeless.

In preparation for the Supreme Council Session in Annapolis, Maryland in August, volunteers for the Fraternal Events Committee will be welcome and appreciated. Plans for the 2020 summer national project are underway and councils will soon receive details about this friendship gift.

As the Fraternal Director, I sincerely ‘Thank you’ for being a friend and for all the good work you do. Next time you hear The Golden Girls theme song, don’t forget that friends make the world a better place.

I wish you and your families a blessed Passover and joyous Easter.

Cynthia A. Macon

Cindy Macon
Fraternal-Communications Director

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 Loans¹, Waiver of Premiums,² and Dividend Eligibility
Contact the Home Office for additional details at 1-888-ARCANUM
1. Conditions Apply 2. Conditions Apply

CORONATION COUNCIL JUNIOR HOLIDAY PARTY



In the spirit of the season, Coronation Council #2224 Juniors were excited to be part of the Royal Arcanum's holiday fun in Ontario, Canada. They were treated to cuddly teddy bears and gift cards.

Spending time with families and sharing the joy of the season make fraternal gatherings even more special.



Mason and Bryson

In the same spirit, members gathered for a Christmas dinner to enjoy friendship and to reflect on the council's fraternal memories of a busy 2019.

We look forward to celebrating families and friends throughout the new year of 2020.

Submitted by: Ely McMillan



Melanie, Ashlyn, Ella, Kylie, and Landon



Claire and Reese

**Deanah,
Morgan,
Crystal,
Logan,
Andrew,
Debbie with
Rotti, and
Savanah**



CHIEF OPERATIONS OFFICER CORNER

As you start planning your 2020 activities, be sure to submit your reservation for the Supreme Session being held August 23rd - August 27th at the Crowne Plaza Hotel in Annapolis, MD. I look forward to having a wonderful and productive 2020 with many initiatives on tap within our business operation; these I'll discuss at the Session. I also look forward to seeing my family continue to grow, not in number - we have 4 children - but to grow educationally, socially, athletically and fraternally. I was raised to make a difference in the people's lives around me, and to make a difference in the community. Too often we get so caught up in our own lives that we sometimes forget the little things. I challenge everyone to make that extra effort this year:

whether it's buying someone a coffee, saying "Hello" to someone who looks down on their luck, or even saying "Thank you" to someone holding the door open for you.

2019 brought many successful operational endeavors, one being the expansion of agents who are writing our insurance products. We recently became licensed in the state of

Mississippi; the Royal Arcanum is now licensed in nearly 30 states. The Life Insurance renewal premium primarily from our Whole Life products increased in 2019 in comparison to 2018; this has been a positive trend for the past several years. The top 4 states of Life Insurance production are Massachusetts, New York, California and Connecticut. We also managed expenses effectively during the past year to come under budget as well.

A focus in 2020 will be to further enhance Life Insurance production territory while adding new member benefits that will be of value to you.

Our website, www.royalarcanum.com and Facebook page are great tools to find information about products, benefits, historical information and the latest happenings. As we're now in the middle of tax season, a great way to utilize any potential tax refund is to consider purchasing a



Royal Arcanum Annuity! Our Annuity has a fixed 3% rate for a guaranteed 6 year period for all new contracts, while guaranteeing a 2% rate for the life of the contract.

"As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them."

-John F. Kennedy



A stylized, handwritten signature in black ink, appearing to read 'N. Benoit'.

Nicholas G. Benoit
Chief Operations Officer

SIMPLIFIED ISSUE PLAN

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



Contact the home office for details.

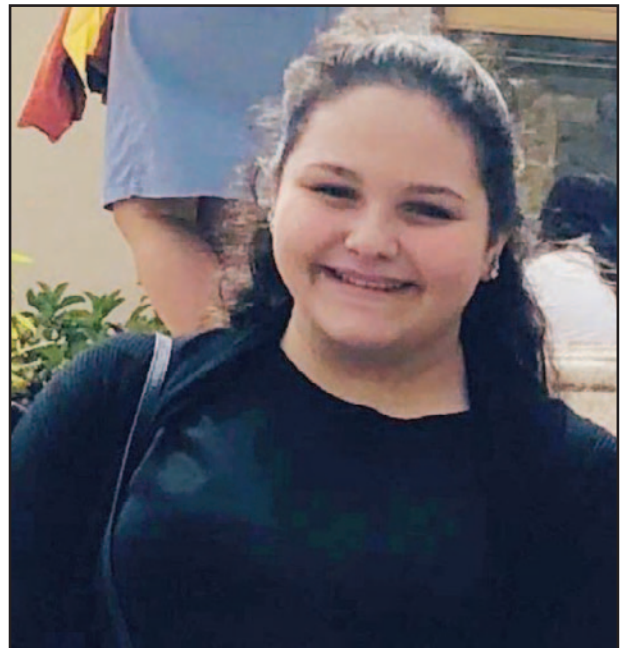
WINTER JUNIOR WRITING AWARD SUBMISSION

A Thanksgiving Venture

Today I went to donate coats and serve coffee and bagels to the less fortunate with others members of the Royal Arcanum in New York. I am very thankful that we were able to help many people to stay warm this winter season. It was amazing to see how happy and grateful the people were to receive a coat and a bagel with coffee.

Submitted by: Daniela DiBartolo

A member of Claremont Council #1655 in the Bronx, Daniela DiBartolo is 15 years old and is a student at St. Catharine Academy. She attends council meetings and events and is an active participant in the council's charitable work and fraternal projects. Daniela enjoys reading and her ambition is to become a makeup artist.



Winter Junior Writing Award Submission

Stefan Freiman (legal name Stefan Bardyn Frelman)

Stefan is 10 years old and a member of Washington Council #2600.

He is in 5th grade at Lockwood Elementary School in Bothell, WA and lives north of Seattle with his parents. Stefan enjoys ice hockey and plays for the Rep 10U White Admirals as part of the Seattle Junior Hockey Association based in Mountlake Terrace, WA. His favorite hockey player is Mitch Marner, 16 Toronto Maple Leafs. He does community service work with his parents by providing free coffee and breakfast to truck drivers and homeless families who live in cars at rest stops along Interstate 5 in Washington state. He can't wait for more junior members to learn to play this growing sport! He attends Ukrainian Boy Scouts.

I am a boy who loves Hockey

Written by: Stefan

I am a boy who loves hockey.
I wonder if I'll become professional.
I hear the crowd cheer when I score.
I see the sight when my team wins tournaments.
I want to be the best; but not to brag, and give to the poor.
I am a boy who loves hockey.

I pretend to be in the NHL and win the Stanley Cup.
I feel crazy because if I want to get to the NHL, I have to train very hard.
I touch the Stanley Cup in joy.
I worry that I could get hurt and break my bones.
I cry when I lose tournaments.
I am a boy who loves hockey.

I understand that I can get hurt.
I say that I will win.
I dream that I become the best.
I try my best.
I hope my parents see me do my best.
I am a boy who loves hockey.



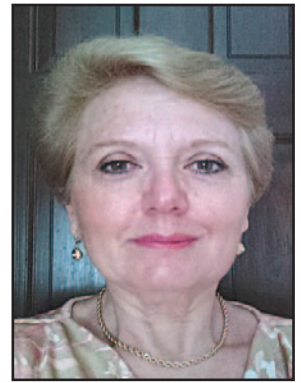
WINTER JUNIOR DEPARTMENT NEWS AND VIEWS

As members of the Royal Arcanum welcomed the New Year, I wish all our readers happiness, health, and peace in 2020.

Holiday activities took place for our Juniors in councils across the US and Canada, and we hope everyone appreciated the plush teddy bears in their RA red hoodie and the bluetooth speakers that were sent from the Home Office Junior Department. This Bulletin contains photos of various councils that hosted family and Junior activities in their jurisdictions during the holiday season.

Valentine cards were mailed to our younger members ages 0 to 6, while birthday cards are sent out throughout the year by our Junior Committee. Many thanks are extended to Genevieve, Ashley, Anita, Loretta, and Ruth for doing a fantastic job.

I'm happy to report that our program designed for young members who love to write and share their talent with us has been a success! The program may continue to expand as Juniors express their interest by sending new material for consideration to be published. Continue to write and we will be happy to share with our members. You will receive a Royal Arcanum award and \$25 gift card.



**Junior Department
Director
Errica Conforto**

COLLEGE PREPARATORY REIMBURSEMENT



The annual care packages for college students will be sent out in March to our member students who have sent us their college addresses. Commuting students will receive theirs at home if they have sent in or emailed us their information.

Remember that we offer reimbursement of up to \$50 to our members in good standing who participate in programs or other preparatory courses to improve their SAT, ACT, PSAT, and LSAT scores by forwarding the receipts to the Home Office in Boston, attention of the Junior Department.

We wish good luck to all our college students who have applied for the Royal Arcanum scholarships that will be awarded this year.

JUNIOR WRITING PROGRAM



Join us this year at our 105th Supreme Council Session in Annapolis, Maryland from Sunday, August 23th through Thursday, August 27th. You can find additional details in this Bulletin. Juniors can attend with family at no extra cost and we will have gifts, prizes, games, and much more for everyone to enjoy. Plus you'll have the opportunity to meet new friends and reconnect with old ones.

Wishing everyone a happy St. Patrick's / St. Joseph's Day and a blessed Easter and Passover.

Yours in VMC,

A handwritten signature in cursive script that reads "Errica Conforto".

Errica Conforto

CROSTATATA RECIPE

We are happy to share a recipe for a delicious pastry, compliments of Supreme Vice Regent Maria DiBartolo. Enjoy this dessert with family and friends!

Crostata alla Nutella Tart

3 eggs
1 cup sugar
3 cups all purpose flour
1-1/2 sticks of butter, softened
1 tsp baking powder
1/2 tsp lemon zest
1 tsp vanilla extract
Nutella or preserves

Pre-heat oven to 350 degrees.

Beat eggs, sugar, butter and vanilla together. Add flour, baking powder and lemon zest. Flour your hands (dough is sticky). Spread dough in a baking sheet and build a small wall as a perimeter. Fill with Nutella or preserves of your choice.

Bake on middle rack until edge is golden brown; 25-30 minutes. Remove from oven. Cool and serve.



JUNIOR CONTEST FORM

JUNIOR CONTEST RULES

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

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



Junior Must Submit:

Name

Age

Council

Email Address

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

BIG TOP MAZE

Help Bonzo find his way back home to the circus



JUNIOR WINTER COLORING





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



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

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

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

Occupancy

Double
Triple
Single

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

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

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

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

M _____ Council No. _____

Address _____

Phone # _____ Email: _____

Spouse (please enter first name) _____

Children (enter names & ages) _____

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

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

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

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

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

Arrival date _____ Departure Date _____

Signature _____ Date _____

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

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

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

MAKE CHECKS PAYABLE TO: ROYAL ARCANUM

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

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



A WORD FROM THE SUPREME SECRETARY

I take this opportunity to wish all our members in the US and Canada a happy, healthy and prosperous New Year. As we begin a new decade we also celebrate the 143rd year of the Royal Arcanum; this is a great tribute to our membership and to the fundamentals on which our Society was founded.



I recently have been involved in refinancing a mortgage on my home; with rates being at one of the lowest points in recent history, it seemed like a good opportunity to save some money. In the process I learned some interesting facts about credit ratings and credit scores. I would like to share some of what I learned.

What is credit? Credit is money you borrow to buy goods or services and pay back at a later time, most often with interest and other fees. You receive credit when a lender reviews your credit application and credit report and determine if they should take a financial risk based on your history. The lender needs to feel confident you will pay them back according to a schedule.

There are three basic types of credit. Revolving credit lets you charge up to a maximum credit limit. Credit cards and Home Equity Lines of Credit (HELOCs) - loans set up as a line of credit - are examples of revolving credit. This type of credit allows you to carry a balance and make monthly payments, with interest charges. Charge cards may look like revolving cards, but the payment rules are different, requiring you to pay the total balance in full each month. Installment credit includes loans that are granted for a set amount of money with regular repayment schedule over a set time frame. Mortgages, auto loans, and student loans fall under this category.

Most of us are familiar with the term credit score. This is a three digit number lenders use to determine your credit worthiness. There are six core components that help

calculate your credit score. Payment history makes up about 35% of your credit score. One of the easiest ways to improve your credit score is to make sure your monthly payments are on time. Credit usage is the next most significant factor in your score. To avoid lowering your score experts suggest you use no more than 30% of your total credit card borrowing limit. Length of credit history is responsible for up to 15% of score and is a good indicator of your financial behavior. Your credit score reflects your total outstanding debt along with the types


of credit you use also known as the credit mix. Credit mix makes up 10% of the score. Credit applications also contribute up to 10% of your score. When you apply for a loan or credit card it's known as a hard inquiry. Recent applications can lower your score by a few points, but as long as you pay your bills on time, it should bounce back in a few months. Finally, while there is no percentage attached to negative information, it can severely lower

your credit score over a long period. Negative info on your report includes collections and bankruptcies.

Establishing and maintaining "good" credit is critical if you plan to use it to make major life purchases, such as a home or car. Credit information can also be used in the decision making process in other areas of life, including to secure employment or rent an apartment.

I invite all our members to attend our 105th Supreme Council Session in Annapolis, MD from 8/23/20 to 8/27/20. Please see further details in this and future Bulletins.

Yours in V. M. C.



Pete Ferrara
Supreme Secretary



ROYAL ARCANUM 105TH SUPREME COUNCIL SESSION

CROWNE PLAZA HOTEL - ANNAPOLIS, MARYLAND

SUNDAY, AUGUST 23 - THURSDAY, AUGUST 27, 2020

