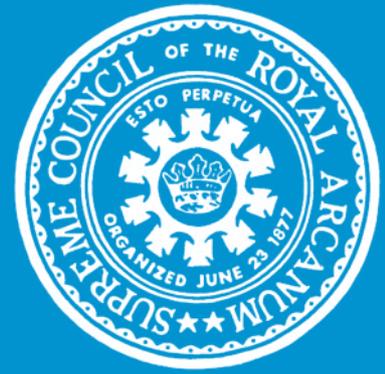


ROYAL  ARCANUM
AN INTERNATIONAL FRATERNITY PROVIDING FAMILY PROTECTION

Bulletin



Spring Edition 2015



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 Regent Suprême

Carl J Krzystofczyk - Supreme Regent



Dear Brothers and Sisters,

The long winter is over and Spring has sprung! Spring is always an exciting time of year for me, a time when new life is renewed in the world. It's a time for cleaning out the old, planting the new, and enjoying the beauty of the land blossoming in vibrant colors and scents and bird songs.

So what does that mean for the Royal Arcanum? We haven't wasted the short winter days! We're ready for the new season of new beginnings. Last bulletin, you may have noticed our announcement of the 15/15/15/15 program. It started officially in April, where your council can earn 15 hundred dollars for signing up 15 juniors in 15 months (with 15 great reasons given). Have you started looking for those families whose juniors aren't yet members? We really do have great benefits available to our junior members. Take the time to discuss the Royal Arcanum with the families of those Juniors, and share with them why you think it's a great idea to become a member of the Royal Arcanum. And don't forget to bring in their parents, too; we'd love to have the whole family join us.

And share those stories with us! We've continued to grow online on Facebook, so please invite your friends and families to "Like" our page. But we haven't stopped there: we're stepping up our web presence by beginning more regular postings to our blog, **royalarcanumnews.blogspot.com**. I'll be personally updating it at least weekly. Stop by to read our latest news, and leave a comment or two on what else you'd like to see. You'll stay informed on all the news, and maybe enjoy hearing a bit about a few other items of interest. We'd love to hear from you!

Yours in V. M. C.,

Carl J Krzystofczyk
Supreme Regent

Chers Frères et Sœurs,

Le long hiver est terminé et Le printemps a ressorti! Pour moi, le printemps est toujours un temps excitant de l'année. C'est un temps quand la vie est renouvelée dans le monde. C'est un temps pour le nettoyage de l'ancien, la plantation de la nouvelle, et la jouissance de la beauté de la terre floraison avec des couleurs et des parfums vivants et des chants d'oiseaux.

Alors qu'est-ce que cela signifie pour le Royal Arcanum? Nous n'avons pas perdu les courtes journées d'hiver! Nous sommes prêts pour la nouvelle saison des nouveaux commencements. Le bulletin dernier, vous avez peut-être remarqué notre annonce du programme 15/15/15/15. Cela a commencé officiellement en Avril, où votre Conseil peut gagner 15 cents dollars quand vous inscrivez 15 juniors en 15 mois (avec 15 bonnes raisons données). Avez-vous commencé à chercher les familles dont les juniors ne sont pas encore des membres? Il y a vraiment des grands avantages offerts à nos membres juniors. Prenez le temps à discuter de la Royal Arcanum avec les familles de ces juniors, et partagez avec eux pourquoi vous pensez que c'est une idée excellente devenir un membre de la Royal Arcanum. Et n'oubliez pas d'inclure leurs parents aussi; nous aimerions avoir toute la famille nous joindre.

Et partagez ces histoires avec nous! Nous avons continué de développer en ligne sur Facebook. Alors, s'il vous plaît, invitez vos amis et vos familles à «aimer» notre page. Mais nous n'avons pas arrêté là: nous augmentons notre présence sur le web en commençant les messages plus réguliers sur notre blog, **royalarcanumnews.blogspot.com**. Je le mettrai à jour personnellement au moins une fois par semaine. Allez ici pour lire nos dernières nouvelles, et laissez un commentaire ou deux sur ce que vous aimeriez voir. Vous resterez informé sur toutes les nouvelles, et peut-être profitez apprendre un peu plus de quelques autres sujets d'intérêts. Nous aimerions vous entendre!

Bien à vous en V. M. C.,

Carl J Krzystofczyk
Regent Suprême

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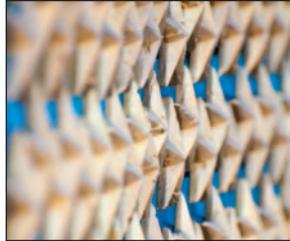
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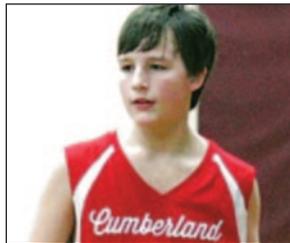
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Deceased Members

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

Bulletin Deadline

Articles and photos must be in the editorial office by **July 7, 2015**. Mail to the Royal Arcanum Bulletin, Home Office, 61 Batterymarch Street, Boston, MA 02110-3208.

Next Publication Date: **August 17, 2015**

A Salute to Distinguished Service

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

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

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

FOUNDERS' RING OF DISTINCTION AWARD



Edward A. Vicinanza
Sun Coast CI
Florida
(Founders' Ring W/Diamond)
(Center Diamond)
(L. of H. Circle-6)



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



Paul F. D'Emilio
Integrity CI
Pennsylvania
(Center Diamond)
(L. of H. Circle-5)



Cynthia A. Macon
Versatility CI
New Jersey
(Founders' Ring W/Diamond)
(Center Diamond)
(L. of H. Circle-6)

'1105' ROYAL PURPLE ACHIEVEMENT AWARD



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



Louis Brill
Treasure Coast CI
Florida
(L. of H.-10)



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



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

A Salute to Distinguished Service

LEGION OF HONOR AWARD



Donald G. Foley
Treasure Coast CI
Florida
(L. of H.-9)



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



Louise Reynolds
Treasure Coast CI
Florida
(L. of H.-8)



Joseph J. Radecki Sr.
Carrollton CI
MD/DC/VA
(L. of H.-7)
(deceased)



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



William J. Wire
Medora CI
Illinois
(L. of H.-4)



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



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



Andrew St. Denis
Coronation CI
Ontario
(L. of H.-2)



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



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



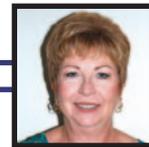
Genevieve A. Macon
Versatility CI
New Jersey
(L. of H.-1)



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



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



Deborah L. Young
Coronation CI,
Ontario
(L. of H.-1)





A Salute to Distinguished Service



DISTINGUISHED SERVICE AWARD

TWENTY DIAMONDS

NAME	COUNCIL	GRAND COUNCIL	NAME	COUNCIL	GRAND COUNCIL
Carl Krzystofczyk	Medora	Illinois	Carmen Rodia	Integrity	Pennsylvania

SIXTEEN DIAMONDS

NAME	COUNCIL	GRAND COUNCIL	NAME	COUNCIL	GRAND COUNCIL
Antal Basa, Jr. Ralph Ferrara	Alpha-Agassiz Integrity	Massachusetts Pennsylvania	Richard Slawinski	Woodside	New Jersey

FIFTEEN DIAMONDS

NAME	COUNCIL	GRAND COUNCIL	NAME	COUNCIL	GRAND COUNCIL
Carmine Maisano Ellen Phillips	Claremont Railroad	New York Colorado	Stella Rakowski	Versatility	New Jersey

FOURTEEN DIAMONDS

NAME	COUNCIL	GRAND COUNCIL	NAME	COUNCIL	GRAND COUNCIL
Errica Conforto	Claremont	New York	Joyce A. Crawford	Germantown	Pennsylvania

THIRTEEN DIAMONDS

NAME	COUNCIL	GRAND COUNCIL	NAME	COUNCIL	GRAND COUNCIL
Herbert G. Chronister	Yorktowne	Pennsylvania	Perry Whisenant	Catawba	Carolinas

TWELVE DIAMONDS

NAME	COUNCIL	GRAND COUNCIL	NAME	COUNCIL	GRAND COUNCIL
Harold Estes Roger Gudenkauf Robert H. Law III	Peach Denver Dobbs Ferry	Georgia Colorado New York	Louis Marchesano Blanche Vicinanza	Horsetooth Sun Coast	Colorado Florida

ELEVEN DIAMONDS

NAME	COUNCIL	GRAND COUNCIL	NAME	COUNCIL	GRAND COUNCIL
John Crisanti David Hryniewich	Alpha-Agassiz Alpha-Agassiz	Massachusetts Massachusetts	Ivan Snyder	Integrity	Pennsylvania

TEN DIAMONDS

NAME	COUNCIL	GRAND COUNCIL	NAME	COUNCIL	GRAND COUNCIL
Wynelle Estes	Peach	Georgia	Joseph Smeraglia	Woodside	New Jersey

NINE DIAMONDS

NAME	COUNCIL	GRAND COUNCIL	NAME	COUNCIL	GRAND COUNCIL
Charlotte Brill	Treasure Coast	Florida	Andrew Madonna	Williamsbridge	New York

EIGHT DIAMONDS

NAME	COUNCIL	GRAND COUNCIL	NAME	COUNCIL	GRAND COUNCIL
Jacqueline Bernier Peter Ferrara Joseph Panzarella	Jeanne Mance Integrity Claremont	Quebec Pennsylvania New York	Herbert J. Snyder Joe Tedesco	Integrity Integrity	Pennsylvania Pennsylvania

Additional Distinguished Service Awards

SEVEN DIAMONDS

NAME	COUNCIL	GRAND COUNCIL	NAME	COUNCIL	GRAND COUNCIL
Rosella Berger	Woodside	New Jersey	Lillie Mae Panichelli	Integrity	Pennsylvania
Theodore Daddario	Integrity	Pennsylvania (deceased)	Ethel Reitsema	Merritt	New Jersey
Wyllene Peirce	Harrisburg	Pennsylvania (deceased)			

SIX DIAMONDS

NAME	COUNCIL	GRAND COUNCIL	NAME	COUNCIL	GRAND COUNCIL
David Covelli	Ft. Dearborn	Illinois	Raymond Raniszewski	Bayonne	New Jersey
Matthew D'Emilio	Integrity	Pennsylvania	Loretta Wehbe	Integrity	Pennsylvania
William Grimwood	Republic	Ohio	Carol Zavitz	Coronation	Ontario
Clement J. Kinnicut	Ft. Orange	New York			

FIVE DIAMONDS

NAME	COUNCIL	GRAND COUNCIL	NAME	COUNCIL	GRAND COUNCIL
Carmine Campo	Claremont	New York	Richard J. Macon	Bayonne	New Jersey
James Donati	Rhododendron	Carolinas	Thomas H. McGruddy	Integrity	Pennsylvania
Helen Kopacz	Versatility	New Jersey (deceased)	Gerard Pelletier	Maisonneuve	Quebec
Maurice LaRiviere	Conseil Canadian	Quebec (deceased)	Alex Yorkston	Regina	Ontario

FOUR DIAMONDS

NAME	COUNCIL	GRAND COUNCIL	NAME	COUNCIL	GRAND COUNCIL
Helen Bartolet	Penn Laurel	Pennsylvania	Robert Marcella	Mattatuck	Connecticut
Richard H. Blase	Alpha-Agassiz	Massachusetts	Jane Merrill	Rhododendron	Carolinas
Maria Di Bartolo	Claremont	New York	Richard Phillips	Railroad	Colorado
Robert Galdon, Jr.	Bayonne	New Jersey	Arlayne Skridulis	Mattatuck	Connecticut
Susan Lorelli	Claremont	New York			

THREE DIAMONDS

NAME	COUNCIL	GRAND COUNCIL	NAME	COUNCIL	GRAND COUNCIL
James Anders J.	Germantown	Pennsylvania (deceased)	Cheryl Mazzola	Lakewood	Ohio
Florence Campbell	Sincerity	New Jersey (deceased)	O. Reed Pence	Bergen	New Jersey
Eleanor J. Clarke	Penn Laurel	Pennsylvania	Antonio Perillo	Claremont	New York
Charles S. Crawford	Germantown	Pennsylvania	Michele N. Rhode	Ft. Dearborn	Illinois
Kathleen Doyle	Mattatuck	Connecticut	Larry M. Robinson	Rhododendron	Carolinas
Inge Huber	Claremont	New York	Robert W. Rowlands	Hoboken	New Jersey

TWO DIAMONDS

NAME	COUNCIL	GRAND COUNCIL	NAME	COUNCIL	GRAND COUNCIL
Ann Antuzzi	San Jose	California	Randolph P. Kriz	Coronation	Ontario
J. Albert Baker	Regina	Ontario	Peter Madonia	Claremont	New York
Heidi A. Bonness	Lakewood	Ohio	Kay K. Ollivier	Penn Laurel	Pennsylvania
Heidi L. Bonness	Lakewood	Ohio	John B. Opitz III	Merritt	New Jersey
Janice Brazas	Detroit	Michigan	Kevin Power	Alpha-Agassiz	Massachusetts
Elizabeth Delgado	Claremont	New York	Judith Relovsky	Versatility	New Jersey
Loretta DiGianivittorio	Integrity	Pennsylvania	Helen Spinelli	Claremont	New York
Gloria Donaldson	Coronation	Ontario	Patrecia Tindell	Railroad	Colorado
Mary Ann Emrick	Detroit	Michigan	Marjorie Trout	Harrisburg	Pennsylvania

Additional Distinguished Service Awards

ONE DIAMOND

NAME	COUNCIL	GRAND COUNCIL	NAME	COUNCIL	GRAND COUNCIL
George Arseneault	Dependable	Massachusetts	Walter J. Pagurek	Bayonne	New Jersey
Arlene Baker	Regina	Ontario	Carl Petlik	Bayonne	New Jersey
Sharon Bayliss	Coronation	Ontario	Stella Pettinelli	Penn Laurel	Pennsylvania
Nicholas Benoit	Pawtucket	Rhode Island	Babette Quinn	Horsetooth	Colorado
Lila Bork	Atlantic	New York	Ann Rescigno	Claremont	New York
Marie Caggiano	Woodside	New Jersey (deceased)	Rosalie Rinaldi	Mattatuck	Connecticut
Henrietta Chronister	Yorktowne	Pennsylvania	Joseph Riolo	San Jose	California
Glenda Cole	Catawba	Carolinas	Leonard Rowlands	Metuchen	New Jersey
J.A. Dehainout	Medora	Illinois	Dolores Rupinski	Versatility	New Jersey
Joseph W. Edmonds	Prince Albert	Carolinas	F.B. Seeley	Royal York	Ontario
Alan S. Foote	Merritt	New Jersey	Robert Shea	BH Web	Connecticut
Grace Gavin	Sincerity	New Jersey	Alma Soraruf	Germantown	Pennsylvania
Nancy Infelice	Williamsbridge	New York	Lucille Stewart	Germantown	Pennsylvania
Robert Koval	Bayonne	New Jersey	Wilma Tate	Rhododendron	Carolinas
Carolyn Krapp	Seaside	Connecticut	Pauline Thomas	Harrisburg	Pennsylvania
Jeannette Murray	Milette	New Hampshire	Nancy L. Tucker	Germantown	Pennsylvania
Robert Musso	Bayonne	New Jersey	Mary Ann Valenti	San Jose	California
Carl Nelson	Woodside	New Jersey	Johnsie Waddel	Rhododendron	Carolinas
Chris O'Neil	Coronation	Ontario	David E. Warren	Rhododendron	Carolinas
James E. O'Neill	San Jose	California	Eleanore Yelenovsky	Versatility	New Jersey

QUICK TIPS FOR CAREER DEVELOPMENT

Try these quick and simple strategies for learning what you need to get ahead

Career development doesn't always require you to get an MBA or attend a series of lengthy training seminars. Try these quick and simple strategies for learning what you need to get ahead:



- **Network inside your organization.**

Ask someone from another department to explain his or her job to you. This will increase your overall knowledge of how your organization and business work.

- **Go to lunch with your boss.** Don't talk about yourself—ask questions about how he or she sets priorities, solves problems, and handles the pressures of the job.

- **Build a portfolio of your**

achievements. Highlight your successful projects and key accomplishments. This can be a useful tool for enhancing your career prospects.

A HAPPY CELEBRATION



On January 22, 2015, we celebrated our 59th wedding anniversary while on a Carnival Cruise ship. We thanked the maître d' and the crew for being so kind by having a cake and champagne, and for singing for us and the three other couples at our table.

Submitted by Fran Magnotta

MEDORA COUNCIL #1648 DONATES TO THE FOOD DEPOSITORY



Remembering that donations often fall off after Christmas, Medora Council members collected food to donate to the Food Depository during their winter meeting.

CORONATION COUNCIL FRATERNAL PROJECT



Wearing our crazy socks, we participated in a 5k walk on March 21st in support of Down Syndrome World Awareness Day. Coronation Council also donated a cheque for \$1,000.00 to "Up About Down," the Windsor-Essex Down Syndrome Association, a local support group.

NEWEST HOME OFFICE EMPLOYEE

Dariana Barrera became the newest Royal Arcanum associate in the home office on March 30th. She has over four years of insurance experience, handling a multitude of tasks in positions she previously held. Dariana has a great energy about her, along with a fine attention to detail.

In the RA home office, Dariana is responsible for assisting the new business

operation as a case manager. She is responsible for various duties associated with the incoming new business-life insurance workload and is of great assistance to our underwriting department. A welcomed addition to our staff, I expect Dariana to continue being a successful and key contributor to our home office into the future.

*Submitted by
Nicholas Benoit*



PAY ATTENTION TO YOUR MENTAL HEALTH

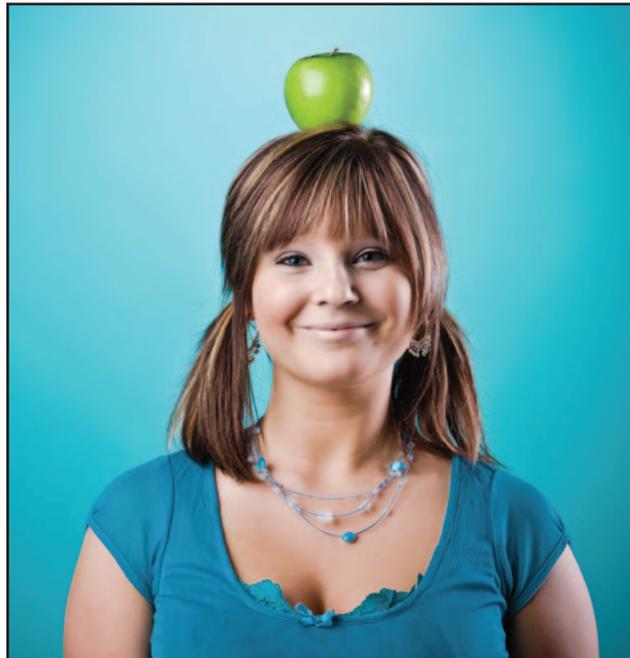
Just follow this simple, commonsense advice

Physical health is important, but good mental health is crucial to your overall well-being. You don't necessarily need medication or psychotherapy to find peace and satisfaction in your life. Just follow this simple, commonsense advice:

- **Exercise.** Aerobic exercise keeps your heart and muscles in good shape, and a vigorous program of walking outside can go a long way toward strengthening both your body and self-esteem. Nature walks and gardening can improve your spirits, and may be as effective as medication in fighting anxiety and depression.

- **Eat right.** Your brain, like your body, needs the right combination of nutrients to remain healthy and

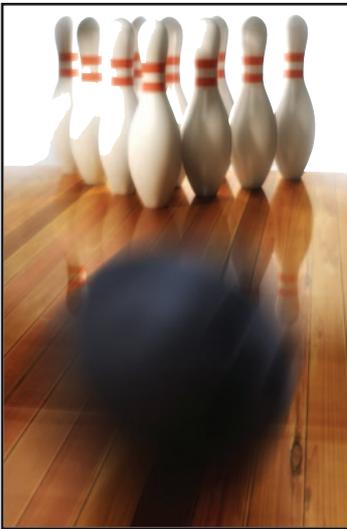
active. Follow a healthy diet rich with fruits, vegetables, beans, and cereals, and eat meats and high-sugar foods in moderation.



- **Sleep.** You need sleep to rest your mind as well as your body. Keep a regular schedule, and get at least seven or eight hours every night. Avoid alcohol, caffeine, and sugar at night, and stay away from TV and the computer right before going to bed.

- **Take up a hobby.** Get involved in something that takes your mind off work and chores. Choose something active—volunteer work, costuming, a book club, or some other activity that will get you moving and encourage contact with others who share your interests.

SAN JOSE BOWLING FUNDRAISER

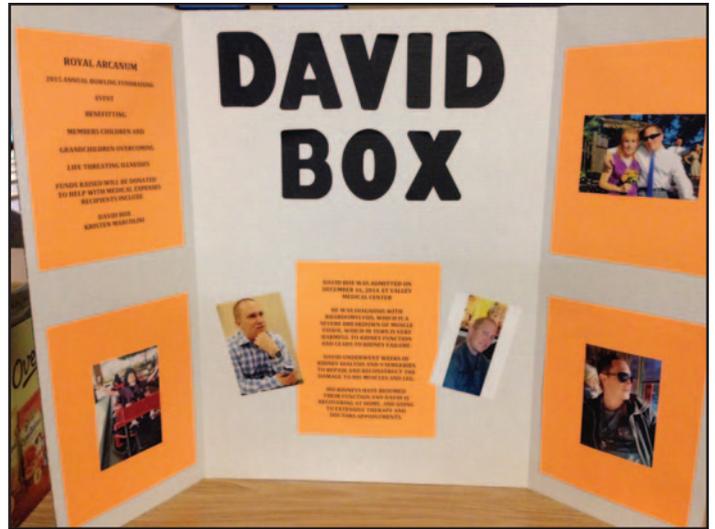


Proceeds were raised by bowling, raffles and a bake sale. The program was organized to help Kristen Marcolini, granddaughter of Grand Secretary Loretta Miller and David Box, son of member Joanne Clark and grandson of Trustee Ann Antuzzi. Both young adults are currently receiving medical treatment. The Arcanians wanted them to know that our members love them and support them during their challenges.

“For the Love of Our Members” was the theme of this year’s Charity Bowling event sponsored by San Jose Council #2384 and the Grand Council of California, on March 29, 2015.

The event was a great success!

Submitted by Joanie Francis



David Box is undergoing treatment for rhabdomyolysis.



Kristen Marcolini is undergoing treatment for a brain tumor.



Girls having a lot of fun visiting, buying and helping at our Charitable Bowling Functions. Mary Ann Valenti, Luann Basim, daughter of Dollie DeFranco, Dollie De Franco and Darrilyn Cooper.



Marilyn Fanelli and Judy Enfantino tasting some of the treats that our members baked and donated.



Joanne Clark, Lowell Buchanan, David Box, Joe Antuzzi, Sue Porter, Jeffrey Fanelli, Mike Lerman and Baby Nathan.



ANNUITIES

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

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CHARGE**

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DEPOSIT**

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*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.

RHODODENDRON HAPPENINGS



Junior Gabriel Hernandez with Santa Claus.

In North Carolina, the holiday season began with a Halloween Party for the Junior Arcanians.

We then had a family Thanksgiving Dinner with Bingo, where members excitedly anticipated winning prizes. Our best wishes were sent to Grand Regent Harley Sampson who was unable to

participate because of illness.

Christmastime quickly approached. A time for fellowship, singing carols, exchanging presents and welcoming Santa. At our fraternal gathering we were happy to welcome friends from Florida to the celebration.

At the start of 2015, Harley's health had improved and he was delighted to be back at the council. He presented a Certificate of Appreciation to Michael and Amalia Lawrence, owners of the Happy Hill Restaurant in Asheville. He recognized their generosity in offering Rhododendron Council the use of their meeting room for our monthly meetings. The certificate was signed by Supreme Regent Carl Krzystofczyk and Supreme Secretary Ken Kolek. The council also extends a special thank you to Dotti Pagnani and Donald Ferry, Jr. for their assistance and wonderful work in designing the certificate.

Submitted by Joe Merrill



Certificate of Appreciation



Harley Sampson presenting Certificate of Appreciation to Amalia and Michael Lawrence.



Visiting guests from Florida.



Members playing bingo.



Members and guests enjoying Thanksgiving dinner.

JAMES J. PETERS V.A. MEDICAL CENTER VISITATION

On March 13, Joe and Errica Conforto and August and Fran Magnotta accompanied the Supreme Regent and his wife, Christine to the James J. Peters V.A. Medical Center in the Bronx. Rachel L. Yahes, Art Therapist at the facility acted as our guide. She took us to one of the large recreation rooms where we met the veterans. Each of them received gifts of a Royal Arcanum bag containing a Royal Arcanum hat (which they are wearing in the photograph below), socks, shampoo, liquid soap, toothbrush, toothpaste, slippers and hand cream. We also brought six bags of clothing and blankets.

Afterwards, we stayed for a half hour talking to them and they thanked us for bringing the gifts. We replied, "We have to

thank you for the sacrifice which you made to keep our country safe." We thanked Darlene Mulero, Voluntary Services Specialist for taking us to the department where they wash, dry and fold all the clothes which will be distributed to the veterans, as needed.

Our thanks to Rachel and Darlene for their cooperation.

Since this was their first visit to New York, on March 14th, Carl and Christine visited Times Square and saw a Broadway play. They were very much impressed with our city.

*Submitted by
Fran Magnotta*



August and Fran Magnotta, Errica and Joe Conforto, Carl J. and Christine Krzystofczyk, Rachel L. Yahes, and some of the veterans.



Holding some of the items donated are August Magnotta, Joe Conforto, Christine and Carl J. Krzystofczyk, Errica Conforto, Darlene Mulero, Voluntary Services Specialist, and Fran Magnotta.



From left, standing, Volunteer, Rachel L. Yahes, Art Therapist, Carl J. and Christine Krzystofczyk, Errica and Joe Conforto, Fran and Augie Magnotta and seated, some of the veterans.

SUPREME REGENT VISITS NEW YORK

The New York Grand Council Dinner Meeting was held on March 12, 2015 at Juliano's Caterers in New Rochelle, NY with 46 members and guests in attendance. Grand Regent Bettina DiBartolo called upon Grand Chaplain Frances Magnotta to recite the prayer, followed by the Pledge of Allegiance. She then introduced our new Supreme Regent, Carl J. Krzystofczyk and his wife, Christine.

Dinner was served, followed by a video of the Supreme Regent's program, "**A Royal Gift**", which was very informative. He also spoke of the importance of being a member of Royal Arcanum and its products, such as life insurance and annuities.

The Grand Regent called upon Past Supreme Regent August Magnotta, who spoke about the importance of recruiting new adult members as well as Junior members, including the benefits that are offered, such as scholarships, educational loans and grants. In addition, he mentioned that the importance of doing community work counts just as much as their S.A.T. scores.

The members were very much impressed with the video presentation. The Supreme Regent thanked all the attendees for coming and presented each of them with a beautiful Royal Arcanum bag containing various items. In addition, Carl and Christine enjoyed mingling with the people throughout the evening.



Seated, Marie Cavallo, Frances Magnotta, Christine and Carl Krzystofczyk, Bettina DiBartolo; standing, Diana Chiechi, Errica Conforto, Augie Magnotta, Joe Conforto, Carmine Campo and Freddy DiBartolo.



Door prize winners, Madeline Delio, Carl J. Krzystofczyk, Errica Conforto, Bettina DiBartolo and seated, Helen Spinelli.

20 PayLife
for Adults & Juniors



**Premiums for 20 Years...
That's it...No More....**

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!

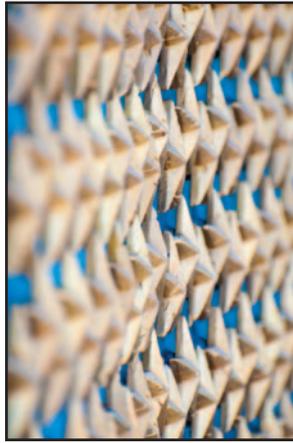
**Guaranteed Educational
Loans For Juniors***

**additional requirements may apply.
Contact the Home Office for details.*

15

HONOR FLIGHTS FOR VETERANS

The Honor Flights Network is a non-profit organization created to honor America's veterans for their sacrifices. When the WWII War Monument opened in Washington, D.C., Honor Flights embarked on a mission to provide veterans the opportunity to take part in a free, three-day trip to our nation's capitol to visit and reflect at all the war memorials, and visit Fort McHenry (famous for its role in the War of 1812).



medications, wheelchairs, and such during the trip.

Applications may be obtained from the Honor Flights website, www.honorflight.org.

Having participated myself in the Honor Flight last spring, I found it to be one of the most emotional experiences in my life. The trips are offered to all WWII, Korea and Vietnam Veterans: Army, Navy, Air Corps, Marine Corps, Coast Guard, and Merchant Marines with a DD214 discharge.

Both large sums of money and many volunteers are necessary for the programs to continue. Volunteers serve at airports, greeting, serving breakfasts, and assisting veterans to the departure gates. Other volunteers await the veterans upon their return. A group called the "guardians" accompanies the veterans, tending to their vital needs such as

If I can assist you with any additional information, feel free to contact me at npalmer8@cox.net.

*Submitted by Norman Palmer, Veteran
Atlantic Council #1417*

KEEP KIDS ACTIVE AT CAMP THIS SUMMER

Summer is near. If you don't want your children to spend their whole vacation watching TV and playing video games, sending them to camp can keep them active and engaged in learning. You can find camps for almost everything from math and science, to horseback riding and football, as well as those specializing in kids with disabilities.

Start by involving your children in the decision. Ask them to suggest what they would like to do best and present as many options as possible. Negotiate on what will make the best camp experience.

Keep the different types of camps in mind:

• **Resident camp.** Kids stay for periods of time, from five days to eight weeks. They sleep overnight and participate in a variety of supervised activities.

• **Day camp.** Kids are transported to a facility each morning and return home in late afternoon.

• **Travel and trip camp.** It's an outdoor experience where kids move to sites by hiking, horseback, canoeing, or other means.

Finally, look for a camp accredited by the American Camping Association.



NEWS FROM BAYONNE AND VERSATILITY COUNCILS



For the children: Versatility Council conducted its International Fraternal Service Project for the Felician School for Exceptional Children in Lodi, New Jersey. Founded in 1971 by Sister Ramona Borkowski, CSSF, the Felician School has touched the lives of students with special needs such as autism, cognitive challenges and developmental disabilities, offering a well-rounded program and curriculum from pre-school to job training. Participating in the presentation to Gloria Zahorian, School Secretary, were John Baranowski, Regent Evelyn Magarban, Marie Baranowski and Gen Macon.



Fraternal Spirit: Versatility members conducted a service project for the St. Felix Program for Children in Rio Rancho, NM. They were introduced to the good works of program volunteers by Sister Lenore Marie, CSSF and Sister Elvine, CSSF at the Our Lady of Lourdes Care Center.



Packed with Care: Some of the springtime gifts sent from Bayonne and Versatility Councils across the miles to fill Easter baskets for children in New Mexico. The sisters and lay volunteers coordinate after school programs, a food pantry, meal programs and other activities for families in need in the communities in New Mexico. The Arcanians hoped to make the Easter season a happy one for the youngsters through the "Some Bunny's Thinking of You" project in Bayonne.



Officers' Forum: New Jersey Grand Regent Richard Macon, FIC met with members of Bayonne Council for the council's annual program planning meeting. The council maintains a busy schedule of business meetings, social events and

charitable activities in the community. The members have given full support to the Grand Council's "Our Strength is Our Pride" campaign by volunteering for fraternal initiatives throughout Hudson County.

SIMPLIFIED ISSUE PLAN

**PAYMENT TO BENEFICIARY
CERTIFICATE LOANS
CONVENIENT PREMIUM PAYMENTS**

**MEMBERSHIP
PAID-UP PROTECTION**

SIMPLIFIED APPLICATION

- Full underwriting not required
- Full Face amount payable in the first year
- Subject to contestable period in first 2 years

ISSUE AGES

No Medical Exam 20-85

Minimum Face Amount
Age 20-85 - \$2,500

Maximum Amount
Age 20-69 - \$50,000
Age 70-85 - \$25,000

Not Available in all States

Maximum Issue age for
Washington is 65

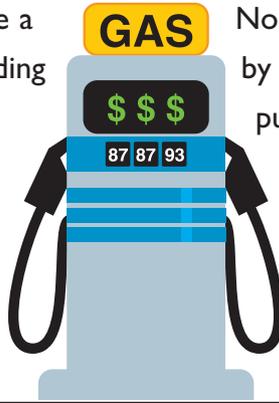


Visit us at today at www.royalarcanum.com to find out more about all of our products.

Contact Information: Royal Arcanum 61 Batterymarch Street Boston, MA 02110-3208 1-888-272-Arcanum

GAS SAVINGS TRANSLATE TO MORE SAVING

With gasoline prices down, Americans have a little extra money in their pockets. According to the CBS News website, it adds up to about \$1,000 per household over the past year. And what are most people doing with it—buying lottery tickets, splurging on a new big-screen TV, or spending it elsewhere?



No, actually a lot of us are saving it. A survey by Visa found that half of U.S. consumers are putting their extra dollars away, spurring a rise in the savings rate from 4.3 percent to 4.9 percent at the end of last year. Experts suggest this behavior may be prompted by still-fresh memories of the 2008 recession.

RECENT ACCOMPLISHMENTS OF ROYAL ARCANUM JUNIOR MEMBERS IN RHODE ISLAND



Judy Lynn Kolek, a 5th grader at LaPerche School in Smithfield, was one of the students chosen to represent her school in the Fidelity Investments Art Festival at its headquarters in Smithfield, RI.



Tyler Kolek, an 8th grader at Cumberland Middle School, is the leading scorer on the basketball team that won their Division Championship with a record of 19 – 0. They competed for the Rhode Island State championship, but unfortunately lost the game.



Brandon Kolek, a sophomore at Cumberland High School, was selected to the 1st Team Division II All State basketball team.



Kaitlyn Lockaby, an 8th grade student at Gallagher Middle School in Smithfield, was one of the students chosen to represent her school in the Fidelity Investments Art Festival at its headquarters in Smithfield, RI.



WORKING AT HOME? MANAGE YOUR CHILDREN

Getting extra work done at night or on the weekend can seem like an impossible task when your kids are underfoot. Here are some tips to make it easier:

- **Pay attention to your child first.** You won't have a chance to get anything done until you've met kids' needs and given them plenty of time and attention.

- **Settle children into an activity.** This activity could be sleeping, putting a puzzle together, building with blocks, or reading a book.

- **Use the right approach.** Tell your kid, "We both have work to do." This will help him or her feel more grown up. Bring home some extra office supplies



(paper, markers, stapler, glue, empty folders) and encourage him or her to play "office" while you work.

- **Let children help you work.** If they're old enough, assigning them a simple task like opening mail or stuffing envelopes will help them feel useful and appreciated.

- **Bring home something special.** If you have a family policy of not renting movies on weeknights, bringing home a children's video will seem very special.

- **Hire a babysitter.** Consider hiring a caregiver for the evening, if you have very important work that absolutely has to be finished tonight.

Whole Life



Whole Life Insurance builds a lifetime cash value that can be borrowed against to help with some of life's needs and offers financial security to your family when you are gone.

TO HELP YOUR FAMILY WHILE YOU'RE HERE, AND PROTECT THEM WHEN YOU'RE NOT

What is Royal Arcanum Whole Life?

Royal Arcanum Whole Life is the plan for those who want a reasonably priced insurance policy. The death benefit can be used to pay off a mortgage, pay your child's college tuition, help your spouse to live in comfort, or simply pay funeral expenses.

Although the primary reason for buying life insurance is the death benefit it provides, the policy will also build cash value which you can borrow from to help with life's expenses.

ILLINOIS FRATERNALISTS VOLUNTEER

Members of Medora Council # 1648 volunteered for the Neighborhoods of the World Festival at Navy Pier when "Celebrate Italy" was showcased in February. Proud of their Italian heritage, the members were instrumental in coordinating a colorful ethnic display which highlighted the people, customs and traditions of Italy, spanning from the northern Alps to southern Sicily. The

event featured music, dance, food and refreshments, highlighted by various exhibits which were designed by the volunteers and in partnership with the Italian Cultural Institute and the Joint Civic Committee of Italian Americans. Shown in photo are Royal Arcanians: Past Supreme Council Executive Committee Chairman Bill Wire, Florence Wire, Jo Ann Serpico and Theresa Paterno.



Medora Council at Navy Pier's Italian Festival.

GRINS AND GIGGLES

Closing statement

A man was on trial for murdering his wife, who had vanished on a camping trip. Witnesses testified that they'd fought all the time. The husband had taken out a large insurance policy on his wife in the weeks before her disappearance, and his story had changed several times under police questioning.

The defense attorney took a gamble. During his closing statement, he told the jury, "Ladies and gentlemen, not only is my client innocent, but in just a moment that door will open and his wife will walk into this courtroom alive and well!"

The jurors looked at the door, but no one came in.

The lawyer continued,

"You can see that just now, I introduced an element of doubt into your minds. That means you have no choice but to find the defendant not guilty."

Several hours later, the jury returned its verdict: Guilty.

Outside the courtroom, the lawyer ran into one juror. "How could you vote to convict him? I saw you turn to the door to look for his wife just like everybody else."

"Not everybody," the juror said.

"What do you mean?"

"Your client didn't look."



Dear Sisters and Brothers,

One of the most highly acclaimed movies is the 'Sound of Music'; the fiftieth anniversary of its Academy Award for Best Picture in 1965 is being commemorated this year. Notably it's a classic that remains a favorite of many; for me, too! The storyline, cast, setting, and of course, the music and lyrics left movie enthusiasts across the globe in awe of the talent of its creators. The attributes of kindness, compassion, and a sense of fun were embodied in the lead character of Maria as she brought happiness to the Von Trapp Family with her spirited singing. The story lives on, a half century later, in theatrical productions from high school performances to Broadway shows.

As we stroll down the streets of Salzburg, Austria and listen for the melodies resonating from the walls of the abbey, the gazebo in the park and gardens of the palace, we can't help but think that these songs sum up the fraternal spirit shared by our fraternal family in the Royal Arcanum.

Let's begin with the basics of 'Do-Re-Mi'. From the onset our fraternal organization was built upon a foundation of Virtue, Mercy and Charity. These principles have been the underpinning of our organization as a fraternal and direct our continual efforts of service to our members and to our communities.

Oh...there's 'My Favorite Things'. The friendships, camaraderie, council activities, service projects, winter holiday and summer parties bring our members together to share **A Royal Gift** and enjoy fellowship as an extended family.

'I Have Confidence!' prevails as we set goals for increasing adult and junior membership in our subordinate councils throughout the United States and Canada, in addition to reactivating 'seasoned' councils which may have drifted towards limited activity in recent years. The various fraternal initiatives, including the International Fraternal Service, Lend a Hand-Lift a Heart and Fraternalism in Action programs are incentives which are being utilized in many jurisdictions. We applaud

everyone's efforts for the growth and success of these programs.

The simplicity of 'Edelweiss' reminds us of the good things being done by Royal Arcanum members in their communities. Small gestures can possess the potential of producing great results, especially when their objective is to provide hope for others. The Supreme Council's summer gifting project furnishes the opportunity for our organization to leave a positive

imprint in the area we visit. Just like the edelweiss, it has bloomed and grown each year, thanks to the spirited teamwork of our event committee and the support of our councils, members, families and friends.

Along life's journey are times to 'Climb Ev'ry Mountain' in search of your dreams. As a family fraternal, the Royal Arcanum offers life insurance products from birth through senior years. In addition to the life coverage, the society is family orientated. We celebrate new generations joining our society, offer competitive scholarships and

educational grant programs; engage the young and young at heart at mini vacations and sessions, and so much more. In preparing for the future, consider the Royal Arcanum's varied products to protect your loved ones.

Remember that "the hills are alive with the sound of music" and enjoy the sights, scents and songs of spring. I'll be signing off now with a 'So Long, Farewell', having pleasantly reminisced about this great classic and if by chance, you see the movie again, carry a song in your heart and sing along with the cast!

All good things,

Cynthia A. Macon

Cindy Macon
Fraternal Director



CALIFORNIA GRAND COUNCIL

Members of the California Grand Council and San Jose Council #2384 gathered together after our Bowling Charity Event for a well deserved bus trip to the Red Hawk Casino. Because of our charitable organization, the casino gave us three door prizes to raffle off for our charitable work.

A big "Thank you" to Grace Howell for organizing our bus trip. Bingo games and raffles were fun on the bus!



"HELP FOR THE HOMELESS"

On February 5, 2015, San Jose Council members brought new items such as deodorants, toothbrushes, toothpaste, tissues, sanitizers, energy bars, combs and brushes and small bottles of water, wipes and miscellaneous sundries to package into gallon plastic bags for the homeless in Santa Clara

County. Each member took several bags to be carried in their cars and given out when they saw someone in need. The members shared their experiences at the next meeting. The recipients were grateful for our help.

*Submitted by
Joanie Francis*



SAN JOSE DONATES BUNNIES TO KIDS AT HOSPITAL

San Jose Council #2384 donated bunnies for the children's Oncology Department at Kaiser Permanente Hospital. The kids loved the bunnies and hold them during their treatments.



Left to right: Joanie Francis, Leslie Hein, Grace Howell, Wendy Celaya, Child Life Specialist, and Alice Mangano

NEW JERSEY'S FRATERNAL SPIRIT



Lifting Spirits Together: Members of Bayonne and Versatility Councils joined the Friends of Saint Francis in Bayonne for a "Springtime in Sorrento" family dinner party for the benefit of pediatric cancer family support programs sponsored throughout the garden state. Leading the Arcanians were Regents John Baranowski and Evelyn Magarban.



Fellowship shared with New Jersey Fraternalists: Royal Arcanum Officers of Bayonne were happy to attend a scholarship reception hosted by the Association of the Sons of Poland in Garfield, NJ. Pictured with the Arcanians is Allan Ferrone of CPS Actuaries. Allan is the actuary of both fraternal organizations.



Blocks to Blankets: Members of Versatility Council's Fraternal Service Committee have been busy handcrafting blankets from crocheted blocks made by members and friends. Hundreds of colorful squares continue to be stitched together to create warm and comforting lap/wheelchair coverlets and bed blankets for people in need. These are donated to local charities which serve the poor in neighboring communities.

NEWS FROM NEW JERSEY - MERRITT COUNCIL

On January 19, 2015, for the Martin Luther King Day of Service, Judith Tulli and Ethel Reitsema, members of Merritt Council #1974, volunteered to assist in packaging meals to be distributed to food pantries in New Jersey.

The event was organized by Jack Zimmerman for his Eagle Scout Leadership Project.



The meals were packaged in a 12 person, 10 rows deep assembly line by two shifts. The total packages assembled amounted to 47,124 final total and each package could feed a family of six. This was quite an accomplishment for one day's labors.

Submitted by Ethel Reitsema

DIRECTOR OF OPERATIONS CORNER

As much as this winter in New England has been glamorized with Boston breaking records for snowfall, this year has us yearning for spring more than ever! The snowfall impacted our home office as we were forced to close down twice due to blizzard conditions, while the city essentially shut down (even the MBTA, our transit service, was cancelled for multiple days). The spring season is a wonderful time to begin to get outside and enjoy nature and partake in the many charitable walks that ensue throughout the country.

The first quarter of 2015 has been a productive one, as the increase in production we saw in 2014 from our insurance operation has been sustained and has helped increase our membership. We have received some strong feedback regarding our insurance products and have increased our distribution channels who sell our products. I would also like to mention that we have started some new programs in an effort to assist member recommenders with promoting our insurance products to friends and family. The home office can be contacted to assist you with recommending a friend for insurance coverage.

We had our Fraternal Investment Bill re-filed with the Massachusetts Legislation under H869 in attempt to amend an outdated general law restricting fraternal society's ability to invest in the stock market. Once approved this bill will allow our Society to invest up to 50% of our surplus in the stock market, which would increase the current level, which is at 25%. This bill is currently in the Financial Services Committee and I expect to have a hearing date scheduled at the Massachusetts State House, at which time I will testify in its favor. I want to thank all members who wrote a letter of support on behalf of our Investment Bill at the Supreme Session in Charlotte last summer. These letters

of support will be sent in once the hearing date has been set.

I continue looking for ways to add member benefits. If you have an idea please call or e-mail me, as I'm always interested in hearing new ideas that would benefit our members.

Our Royal Arcanum website, www.royalarcanum.com is a great resource to review our insurance products, member benefits, our history and much much more. Please also consider reviewing our



Face Book page and "Like Us" if you're on Face Book!

"A person who never made a mistake never tried anything new."
– Albert Einstein

If you have any questions, comments or concerns, please feel free to reach out to me, as I very much enjoy hearing from you.

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

Full size product chart available on our website at <http://www.royalarcanum.com/insurance.html>

Sincerely,

Nicholas G. Benoit
Director of Operations
nbenoit@royalarcanum.com
(617) 426-4135
(888) 272-2686



To all the high school seniors who have applied for our scholarships this year, I wish you all the best at getting either a Royal Arcanum Scholarship or a Grant, to help financially with your education. The Judge who makes all the final decisions is not affiliated with the Royal Arcanum. This year's winners will be announced

soon. Seventy-five percent of those who applied this year will receive a Scholarship or Grant.

Our Junior Committee has been very busy and doing a great job. Valentine Cards were mailed to our Juniors age 6 and younger and also to all the Juniors who joined the Royal Arcanum within the past year. Care Packages were sent to our College Students to let them know we care and are thinking about them while they are studying hard. Hopefully some of these sweets and caffeine will help keep the eyes open while studying for exams. Juniors age 12 and younger can expect a birthday card from us, too.

Sixteen year olds are encouraged to get some help with improving their SAT and other college entrance scores and we are offering as much as \$50.00 for the cost of any training taken.

The Mini-Vacation this year is from July 26th – July 30th at Colonial Williamsburg, Virginia and is sure to be great fun for the Juniors joining their parents or grandparents. Busch Gardens, Discovery Park and so

much interesting history surrounding this area as well as our “Traditional Scavenger Hunt”, games, and meeting new and old friends are just a few things we have in store for having fun. I look forward to meeting the many Juniors who will be attending this year.

If your council is planning a summer activity with Juniors, now is the time to order gifts that are available from the home office so that they reach you promptly. It would also be a good time to invite some new Juniors to have some fun and get them



**Junior Department
Director Deborah
Young**

involved with our great organization. Remember that there are at least **15** great reasons to sign up **15** new Juniors within **15** months (starting April 1st.) for your council to earn **\$1,500.00.**

And lastly,

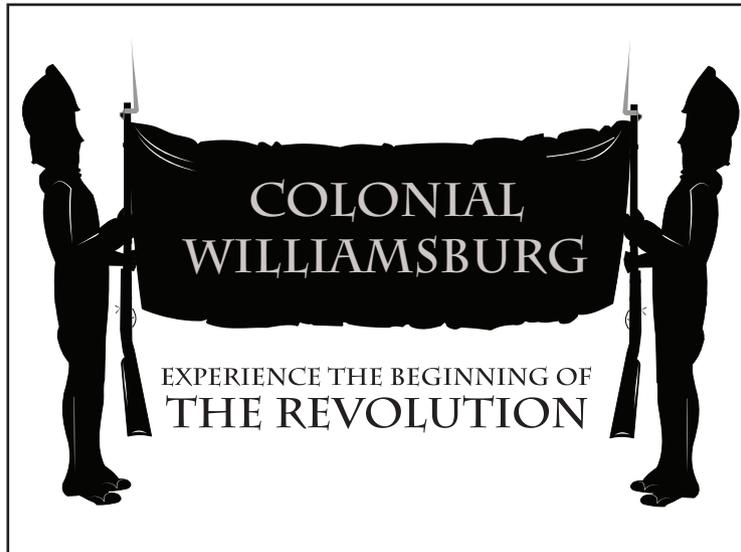
“Develop an attitude of gratitude and give thanks for everything that happens to you, knowing

that every step forward is a step toward achieving something bigger and better than your current situation.”
– Brian Tracy

Fraternally yours in V.M.C.,

Deborah L. Young

Debbie Young



JUNIOR PUZZLES



CHARACTERS MOST MENTIONED IN HARRY POTTER MOVIES



1. Harry _____

2. Ron _____

3. Hermione _____

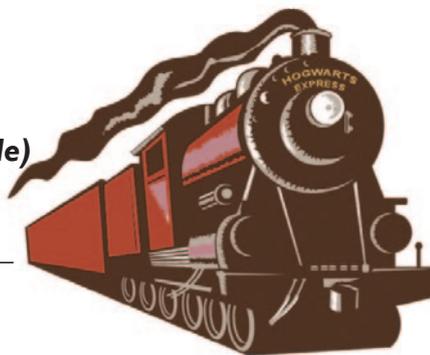
4. _____ Dumbledore

5. _____ Hagrid

6. Professor _____ (male)

7. _____

(Tom Riddle's alter ego)



8. Sirius _____

9. Draco _____

10. Fred _____

11. _____ Lupin

12. George _____

13. Neville _____

14. Professor _____ (female)

15. _____ Umbridge

PLEASE CHECK OUR WEBSITE FOR ADDITIONAL GAMES AND COLORING. IF YOU HAVE ANY RIDDLES, GAMES, OR ARTICLES YOU WOULD

LIKE PUBLISHED ON OUR WEBSITE, PLEASE EMAIL THEM TO: PFITZGERALD@ROYALARCANUM.COM

JUNIOR CONTEST RULES

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

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



Junior Must Submit:

Name _____

Age _____

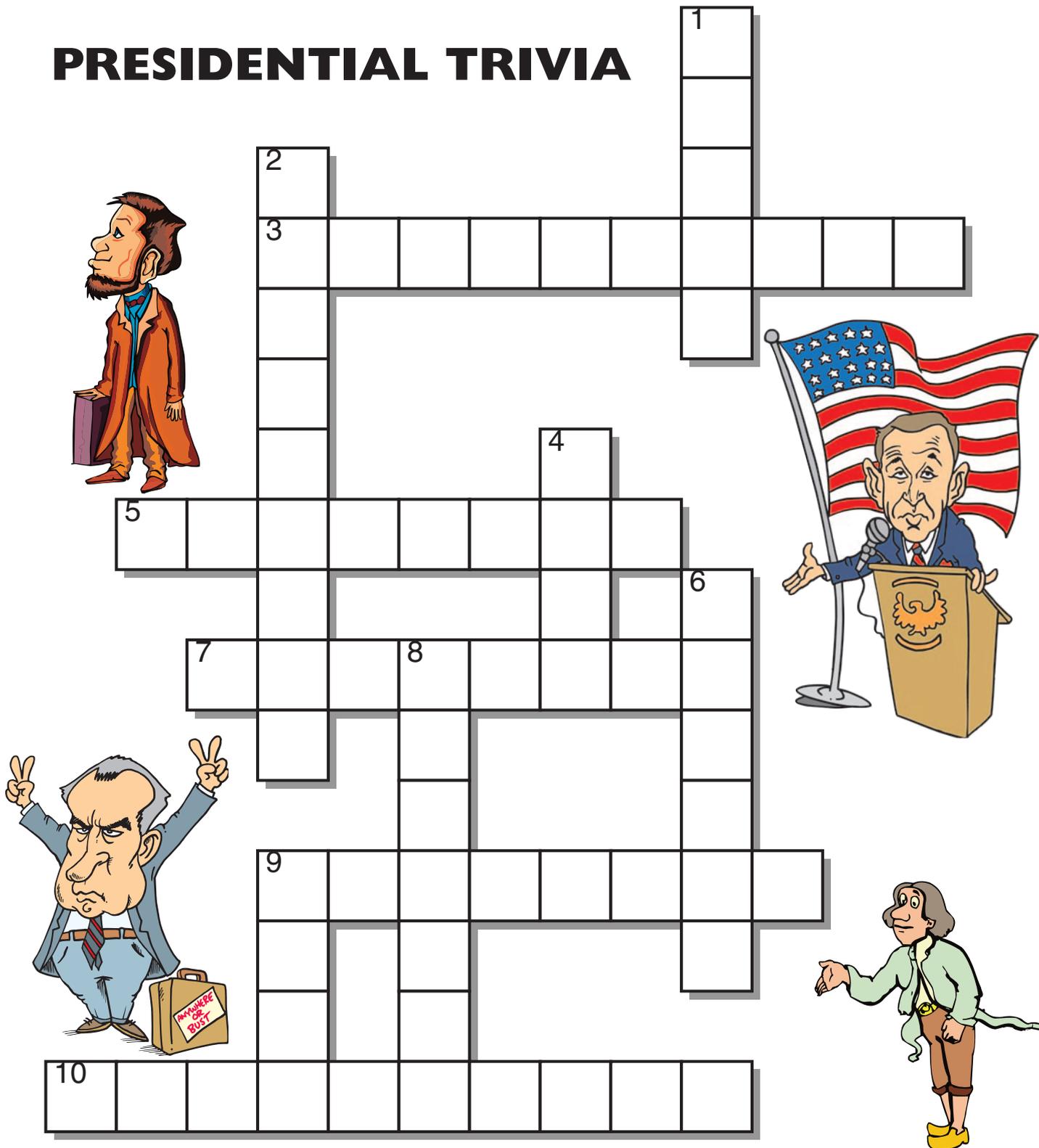
Council _____

Email Address _____

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



PRESIDENTIAL TRIVIA



Across

- 3) A General in World War II
- 5) Campaign slogan was "Tippecanoe and Tyler Too"
- 7) His wife had a pet raccoon
- 9) Only President to get married while in office
- 10) Has a mouth full of dentures

Down

- 1) Only president to resign from office
- 2) Author of the Declaration of Independence
- 4) Modeled for the magazine "Cosmopolitan"
- 6) Was a standup comic for two weeks
- 8) Issued the Emancipation Proclamation
- 9) In office when the Berlin Wall fell



**ROYAL ARCANUM 2015 MINI-VACATION
 COLONIAL WILLIAMSBURG
 JULY 26 – JULY 30, 2015
 WILLIAMSBURG, VIRGINIA**



<http://www.colonialwilliamsburg.com/stay/williamsburg-woodlands/>

Come join us at the Williamsburg Woodlands Hotel

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

\$430.00/\$495.00
 \$715.00/\$820.00
 \$330.00/\$380.00

**Occupancy
STANDARD ROOM**

Double
 Single
 Third person

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

614 / 707
 1021 / 1171
 471 / 543

\$490.00/\$560.00
 \$855.00/\$980.00
 \$375.00/\$430.00

SUITE

Double
 Single
 Third person

700 / 800
 1221 / 1400
 536 / 614

SEE ROOM DESCRIPTION BELOW.

Please enter my reservation for the 2015 Royal Arcanum Mini-Vacation at the Williamsburg Woodlands Hotel, 105 Visitor Center Drive, Williamsburg, VA 23185.

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

M _____ Council No. _____

Address _____

Spouse (please enter first name) _____

Children (enter names & ages) _____

Room Type (circle) Standard Suite

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

Package includes: Free Deluxe Continental Breakfast daily, Dinner and Hospitality Party Sunday and Wednesday evenings. Farewell Theme Party will be "Star Spangled Salute – From Colonial Times Till Today." Complimentary Internet access in all rooms, Free Parking, Miniature Golf, Picnic area, Outdoor pool, Splash Park for kids, Table Tennis, Coin Operated Laundry, Free Shuttle Service around the perimeter of the Revolutionary City.

Standard Guestroom consists of two double beds and a refrigerator.

Suite consists of two rooms with a King bed and Queen sleeper sofa, refrigerator and microwave oven.

Arrangements for members who wish to extend their hotel stay in Williamsburg (if rooms are available) can be made for an additional charge.

Arrival date _____ Departure Date _____

Signature _____ Date _____

IMPORTANT: Home address of individuals with different names must be supplied. Guest rooms will be available after 3 pm on Sunday, July 26, 2015; Departures will be on Thursday, July 30, 2015. A Deposit of \$50.00 is required with each reservation.

Historic Area-Exhibit Passes will be purchased by Royal Arcanum and provided at no charge to attendees who are registered for the mini vacation.

MAKE CHECKS PAYABLE TO: ROYAL ARCANUM

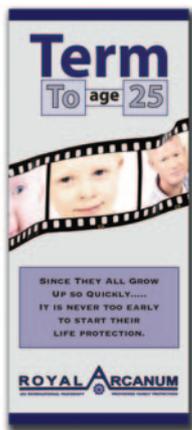
Mail to Supreme Treasurer John Crisanti
 Royal Arcanum, 61 Battery March Street, Boston, MA 02110

RESERVATIONS MUST BE RECEIVED BY JUNE 1, 2015 – NO EXCEPTIONS !!

A WORD FROM THE SUPREME SECRETARY

Some people say that we should not look back unless it is to derive useful lessons from past errors. This philosophy is one which the Royal Arcanum learned over time by a change in thinking and leadership. Our founding fathers established our organization on the principles of Virtue, Mercy and Charity; attributes which we try to uphold today. However in 1877, our forefathers established our society as a men's fraternal benefit society and strongly believed that it be a male organization. A discussion carried on for many years on whether the society should expand its services and provide membership to women. In 1948 the change was made, and Royal Arcanum welcomed ladies as members. Today more than 50% of our members are women and many hold leadership positions in our organization.

Back in the early years of our society, the minimum age to apply for membership was 16 years, until a change was made in the 1940's. Today, we encourage parents and grandparents to enroll youngsters as members, because we know they are the life blood of our organization and the future leaders of our Society. Competitive scholarships, grants, loans, free vacations at Supreme Council sponsored events, Junior Bulletin contests, and other fraternal benefits are available to our Junior members. The "Term to 25" policy is offered for children from 0 to 19 years of age and can be purchased for as little as \$10.00 a year for a \$5,000 policy or \$34.00 a year for a \$25,000 policy. These term policies can be converted to



a permanent whole life policy at any time before age 25, without a physical examination. Of course, we recommend that you purchase a permanent whole life policy for the child from the start, if you can afford it, as the premiums never increase and it builds cash value.

Our insurance products have also changed over the years, growing our portfolio to provide the best options for our members and potential

applicants. Some of our most popular insurance products sold today are senior products, primarily

for men and women over 50 years of age. Annuities are another product offered by the Royal Arcanum which give a higher interest rate than banks normally provide. The interest paid on annuities accumulates on a tax-deferred basis and you do not pay taxes on this until the money is withdrawn. A good annuity product for some is a Roth IRA. With a Roth IRA you

never pay taxes, even when the money is withdrawn. Remember the adage, "Death and taxes are inevitable." Well, the Roth IRA beats the tax man since there are no taxes on these investments.

Royal Arcanum will be hosting its Mini-Vacation in Colonial Williamsburg, from Sunday, July 26, 2015 through Thursday, July 30, 2015. I hope many of you join our gathering in this historic area of Virginia. It will be a value-priced and fun-filled vacation for the entire family.

Fraternally,

Kenneth J. Kolek
Supreme Secretary



2015 MINI-VACATION COLONIAL WILLIAMSBURG

Williamsburg Woodlands Hotel - 105 Visitor Center Drive Williamsburg, VA 23185

Sunday July 26, 2015 through Thursday July 30, 2015



**Reservation
Deadline is
June 1, 2015!
No Exceptions!**

*Historic Jamestown
Colonial Williamsburg
Busch Gardens
York River State Park*

*Discovery Park
Yorktown Battlefield
Yorktown Victory Center
Berkeley Plantation*