

ROYAL ARCANUM
AN INTERNATIONAL FRATERNITY PROVIDING FAMILY PROTECTION

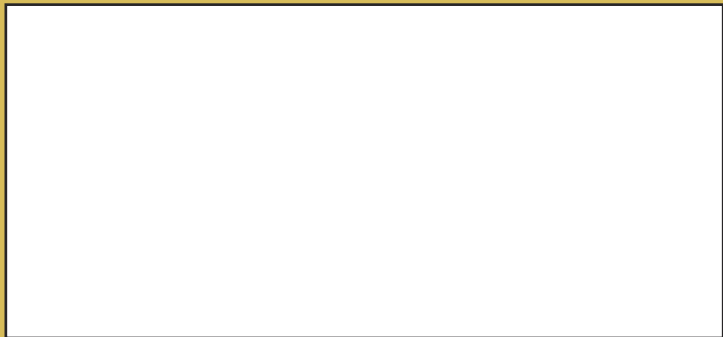


Bulletin



Fall Edition 2015

MINI-VACATION 2015 COLONIAL WILLIAMSBURG



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,

It has been a great summer for the Royal Arcanum, and you'll see a lot of that excitement in this issue! Our mini-vacation in Williamsburg, Virginia was a terrific time for gathering in fellowship, rekindling old friendships, and forming new ones. All had a fantastic time, so flip through the pages and see what you've missed.

We've introduced Roy Al Arcanum, a traveling bear who was a party favor at the charity baby shower we held in Williamsburg. He's graced our Facebook page and this Bulletin as a good-will ambassador for our organization. Each jurisdiction has one available to travel with them, so please keep sending in your pictures.

I'm humbled and excited that Evelyn Magarban, the Arcanum's winner as Fraternalist of the Year, was chosen as the American Fraternal Alliance's winner as well! Her fraternal spirit is ever-present and contagious and is yet another example of the Royal Arcanum's spirit. At the presentation, I was repeatedly asked how we produce such wonderful fraternalists and the answer is that you, our members, keep inspiring each other to reach ever greater heights. I'm proud of Evelyn, and I know next year's winner is out there right now!

The entire Executive Committee is very excited about our proposed merger with the Sons of Poland. This New Jersey / New York organization is a great fit for our society, and every member I met has been as welcoming as an Arcanian has been. I urge you to vote "Yes!" to the merger and help strengthen us by adding them to our membership.

Keep doing what you do, and keep letting us know by posting on Facebook, or contacting the Home Office for our next Bulletin. Have a wonderful autumn and a safe and fun-filled holiday season!

Yours in V. M. C.,

Carl J Krzystofczyk
Supreme Regent

Chers frères et sœurs,

Il a été un bel été pour le Royal Arcane, et vous verrez que beaucoup d'excitation dans cette numéro! Notre mini-vacances à Williamsburg, en Virginie, était un très bon moment pour rassembler dans la communion, de raviver de vieilles amitiés, et de former de nouveaux. Tous avaient un temps fantastique, afin de parcourir les pages et voyez ce que vous avez manqué.

Nous avons lancé Roy Al Arcanum, un ours en route qui était une faveur du parti au charité douche de bébé, nous avons tenu à Williamsburg. Il a honoré notre page Facebook et le présent bulletin comme un ambassadeur de bonne volonté pour notre organisation. Chaque territoire a un disponible pour voyager avec eux, donc s'il vous plaît garder l'envoi de vos photos.

Je suis humilié et heureux que Evelyn Magarban, le vainqueur de Arcanum's que Fraternalist de l'année, a été choisi comme le vainqueur de l'Alliance Fraternelle américaine ainsi! Son esprit fraternel est toujours présente et contagieuse, et est encore un autre exemple de l'esprit de la Royal Arcanum. Lors de la présentation, on m'a demandé à plusieurs reprises la façon dont nous produisons ces fraternalists merveilleux, et la réponse est que vous, nos membres, gardez inspirant mutuellement pour atteindre sommets toujours plus élevés. Je suis fier de Evelyn, et je sais que le vainqueur de l'an prochain est là en ce moment!

L'ensemble du Comité Exécutif est très excités au sujet de notre projet de fusion avec les Fils de la Pologne. Cette organisation New Jersey / New York est un grand ajustement pour notre société, et chaque membre ai rencontré a été aussi accueillant que un Arcanian a été. Je vous exhorte à voter <<oui!>> à la fusion et nous aider à renforcer en les ajoutant à nos membres.

Continuez à faire ce que vous faites, et de garder en nous faisant savoir en postant sur Facebook, ou en communiquant avec le Home Office pour notre prochain Bulletin. Avoir un automne magnifique et une saison des Fêtes sécuritaire et amusant!

Bien à vous en V. M. C.,

Carl J Krzystofczyk
Suprême Regent

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FRATERNALIST OF THE YEAR – EVELYN MAGARBAN



The Royal Arcanum is pleased to announce that our 2015 Fraternalist of the Year, Sister Evelyn Magarban of Versatility Council #2501, New Jersey was conferred the honor of the American Fraternal Alliance's Fraternalist of the Year. The award was presented at the Alliance's Annual Meeting in Indianapolis, Indiana in September.

"Evelyn Magarban represents the very active face of fraternalism, not only in her community, but throughout New Jersey and North America, as well," said Alliance President and

CEO Joseph Annotti. A \$1,000 honorarium in Evelyn's name was made by the Alliance to the Felician School for Exceptional Children, Lodi, New Jersey, a charity selected by Evelyn.

Service is ingrained in Evelyn's core; her leadership and energetic spirit have enlivened others to volunteer. She is known for organizing efforts for homeless and emergency shelters, food pantries, veteran and military projects, as well as for her work with special needs children, scout programs, care centers, various children's charities, and more.

The Royal Arcanum Family is grateful for Evelyn's inspiring service and is proud to congratulate her as Fraternalist of the Year.



Honoree Evelyn Magarban and Carl Krzystofczyk introducing Roy AI to the American Fraternal Alliance.



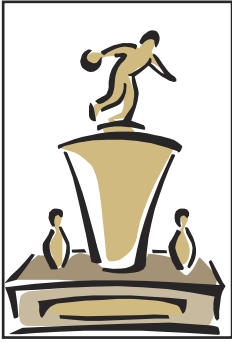
AFA Chairman of the Board Harald Bormann, Supreme Regent Carl Krzystofczyk, Fraternalist of the Year Evelyn Magarban and AFA President Joseph Annotti participated in the awards presentation.



'Welcome to Indianapolis'



Supreme Regent Carl and Chris Krzystofczyk happy to celebrate with Evelyn



July 25th was the date of our Tiger Game Outing. Chairman Mark Hefner coordinated a great event. Before the game we met at the Gaelic League for hot dogs and hamburgers with all the fixins. These summertime favorites were donated by the Michigan Grand

Council and the Detroit Bowling Fund. We had 60 members and guests attending, including our sister council from Windsor, Canada. Even though the Tigers lost, all enjoyed the evening.

On September 12th, Chairman Eric Kimmel, along with MI Grand Council and Detroit Council 21A hosted the 31st RA Duffers Golf Outing in Monroe, MI. The weather was sunny and cool, however, the golf rain gods prevailed and the rain stayed away! We had 11 foursomes including members from our Chicago and Pittsburgh Councils. It's called a "Duffers" scramble for a reason - a lot of us are not the best golfers - however, we are good at having 18 holes of fun! After golf, we all enjoyed a steak or chicken dinner and Eric announced the winners: 1st place foursome with lowest score was Foley Flop Shots/Detroit; Lowest score all RA/LDS foursome was Palermos Pounders/Chicago, and Last place foursome was Woznys Whackers/Chicago.

A thank you to our Chicago and Pittsburgh members who take the time each year to make the drive to Monroe, MI to join us at the golf outing. It's great to have the time to visit and catch up with what is going on in their councils. Also, a BIG thank you to Eric Kimmel, Chairman and his lovely wife, Barb Kimmel who both coordinated and worked very hard to host a wonderful golf outing. Fall is approaching and that means the start of our bowling leagues, and looking forward to our Supreme Regent's visit on October 17!

Jan Brazas, MI Grand Council Reporter



1st Place Winners
Team: The Foley Flop Shots
 From left to right: Dave Moore, Dan Sinagoga, Eric Kimmel - Chairman, Dave Sell and Jim Krygier



All RA/LDS Winners
Team: Palermos Pounders
 From left to right: Jim & Jennifer Jakaitis, Eric Kimmel - Chairman, Mary Ann & Peter Palermo



Pittsburgh RA/LDS Members
 Joining us from Pittsburgh RA/LDS Council - Paul & Kathy Bell and Susan & John Kovacic



Last Place Winners
Team: Woznys Whackers
 From left to right: Floyd & Rayleen Lewandowski, Eric Kimmel-Chairman, Pat & Bob Wozny

ARCANIANS CELEBRATE 'A ROYAL GIFT' AT THE WILLIAMSBURG MINI VACATION

Hip! Hip! Huzzah! Hip! Hip! Hoorah! These cheers echoed throughout Colonial Williamsburg as the Arcanians and friends gathered for the Summer '15 Mini Vacation at the Woodlands Hotel and Suites for four fabulous days of sun and fun!

Chairman Jim O'Neill was happy to welcome everyone for a great time and presented an overview of the many sites and events taking place in the area. Supreme Regent Carl Krzystofczyk offered his greetings and introduced our family's new addition, 'Roy Al,' who arrived in time to be a part of our charitable gifting project – 'A Friendship Baby Shower'. Roy is now making his way across the US and Canada, trekking many miles, seeing many sites and enjoying making many new friends.

The 'official' program was tailored to give everyone lots of free time to see Williamsburg. However, a short presentation

Program Presentation



Carl presenting his program to the group



Supreme Regent Carl and Junior Director Debbie Young



Carl Krzystofczyk presents the 2015 RA FOTY Award to Evelyn Magarban.



Grand Regents



Carl presenting Bill Wire with his DSA pin



Nick Benoit addressing the group



Evelyn Magarban, Carl Krzystofczyk and Cindy Macon



Carl presenting Nick Benoit with his highest male producer award



Door prize winners, Polly Arndt and Connie DePalma, with Jan Brazas and Carl Krzystofczyk



Carl presenting Cindy Macon with her highest female producer award



Nick Benoit, Carl Krzystofczyk and Cindy Macon

MINI VACATION

highlighted the past year's work and achievements of our society and our members. Nicholas Benoit and Cindy Macon were presented with the International Achievement Awards for highest production as recommenders.

Distinguished Service Awards (DSA) were presented to Bill Wire (20), Carmen Rodia (20), Joe Tedesco (8), Loretta Wehbe (8) and Greg Hahn (4).

'Royal Gift' winners of iPads were Deborah Young, Paul D'Emilio, and David Hryniewich. Lucky recipients of the \$100 Sweepstakes were John Baranowski, Gen Macon, and Stanley Skowronski, and travel totes were won by Polly Arndt and Connie DePalma.

Evelyn Magarban of Versatility Council #2501 was presented with 2015 Royal Arcanum's Fraternalist of the Year Award and will represent our Society to the American Fraternal Alliance. We are appreciative and proud of the volunteer service rendered by all of our award recipients; these members do great work.

Program Presentation



Carl presenting Carmen Rodia with his DSA pin



Roy ready for the Welcoming Exercises



Cindy Macon, Jim O'Neill, Evelyn Magarban and Ken Kolek



Carl presenting Loretta Wehbe with her DSA pin



Baby Shower Game Winners with Committee Members. Seated, Peter Ferrara; standing, Debbie Young, Maria DiBartolo, Gloria Donaldson, Chris Krzystofczyk, Annette Ferrara, Rose Gronko and Jan Brazas



Carl presenting Greg Hahn with his DSA pin



Baby Shower Shoppers



Carl presenting Joe Tedesco with his DSA pin



\$100 prize winners Stanley Skrowonski, Gen Macon and John Baranowski with Carl Krzystofczyk and Jan Brazas

MINI VACATION

Junior Director Deborah Young had fun activities for the Juniors, including a scavenger hunt, trip to Busch Gardens, miniature golf tournament, and water balloon challenge.

Fraternal Director Cindy Macon thanked the Fraternal Events Committee for their year-long support for our gifting project.

Jan Brazas, Errica Conforto, and Bettina Di Bartolo welcomed everyone bright and early one morning for a unique baby shower that was filled with games, mind bogglers, and other twisters. Prizes were won for best of knowledge (and sometimes luck, too!)

Our Farewell Theme Party was a "Salute to Patriotism - From Colonial times 'Til Today." What an array of characters and costumes filled our party room as we enjoyed a colonial-themed dinner buffet and partied on the dance floor with the entertaining DJ.

Christopher Tan, Executive Director of Catholic Charities of Eastern Virginia, and staff

Welcome Dinner



Cheers to new Royal Arcanum member, Roy AI



Chris Piscitelli, Marie Baranowski, Gen Macon, Loretta Wehbe with Roy



Bob Galdon, John Baranowski, Stanley Skrowonski and Roy AI



Chairman Jim O'Neill addressing the group



Herb Snyder offered the invocation

Baby Shower



Chris Tan, Executive Director of Catholic Charities



Baby Shower items

MINI VACATION

members, Tracy Fick and Rebecca Wirt, extended their appreciation to the Arcanian Family for the overwhelming generosity expressed in gift cards, baby supplies, and monetary donations to assist their mission of help for newborns. The project was truly **'A Royal Gift.'**

A raffle was conducted in support of Donald Ferry's participation in the Jimmy Fund Walk for the Dana Farber Cancer Institute. Special thanks are extended to winner Peter Ferrara for donating his prize for the cause to find a cure for cancer.

Angelina Flocco and Alexandra Orr took top prizes in the guessing contests.

As the sun went down, our mini vacation 'wrapped up' with the exchange of well wishes and the Hip! Hip! Huzzah! Cheer! We're now setting our sites to the southeast in anticipation of the Supreme Council Session in Orlando next summer!

Visiting Colonial Williamsburg



Above: Joanie Francis, Chris Krzystofczyk, Gloria Donaldson and Sharon Bayliss meeting Colonial soldiers



Maria Bettina and Freddy DiBartolo



Joe Conforto calling on the new banana phone



Joe and Errica Conforto



Gen and Cindy Macon and Roy Al out shopping

A Rousing Contest



Ken Kolek trying his hand at putting



Brandon Kolek taking his turn at putting



Tyler Kolek taking his turn at putting while Judy Lynn and Jessica wait their turns.



Debbie Young trying her hand at putting

MINI VACATION PHOTOS

Theme Night



Juniors Alexandra Orr and Jessica Kolek.



Loretta Miller and Chic Cannon



Carmen and Lillie Mae Panichelli



Maria and Freddy DiBartolo



Carmen and Carmine Rodia

Ken Kolek and Evelyn Magarban



Herb Snyder, Rosemary and Loretta Wehbe



Ken, Brandon, Judy Lynn, Judy Kolek, Jackie Wudkiewicz and Tyler Kolek

Joe and Antoinette Malone and Pete Ferrara



Jim O'Neill and Joanie Francis



Evelyn Magarban, Chris Piscitelli, Carl Krzystofczyk, Lillie Mae Panichelli, Peter Ferrara, Logan Orr, Errica Conforto and Alexandra Orr



Above: Alice Mangano and Roy AI

Joe Conforto, Logan, Gabriella, Steven and Alexandra Orr and Errica Conforto in costume



New Jersey members, seated, Stanley Skrownski, Gen Macon, John and Marie Baranowski; standing, Bob Galdon, Cindy Macon, Rich Macon, Evelyn Magarban and Chris Piscitelli

MINI VACATION PHOTOS

Theme Night



**Billy Joe and
Jane Merrill**



**Royce and Patsie
Agee**



**Jim O'Neill and
Evelyn Magarban**



**Bronwyn and Gene Dougherty, Joan
and Joe Tedesco and Lilah and
Finnegan Dougherty**



**Carl and Chris
Krzystofczyk in colonial
costumes**



Windsor and Detroit Members



**Marge, Bill and Rose Gronko, Joanne
and Dave Covelli**



**Christine Piscitelli, Errica
Conforto, Logan Orr
and Carl Krzystofczyk**



Bill and Flo Wire



**NY Grand CI members in costume:
Joe and Errica Conforto and Maria
Bettina and Freddy DiBartolo**



**Chris Piscitelli, Augie Magnotta
and Angel Flocco burning up the
dance floor**



**Fran and Augie Magnotta,
Angel, Laurel and John Flocco**



Anita, Ralph and Annette Ferrara



**Junior gymnasts Jessica and
Judy Lynn Kolek putting on a
show for the group**



**Debbie
and
Morgan
Young in
costume**



Travels with Roy AI

NEW JERSEY WELCOMES THE SUPREME REGENT

The New Jersey members were delighted to share the **'Royal Gift'** with officers and friends from the New York Grand Council, and Sons of Poland Fraternal who participated in the day's festivities.

Freddy DiBartolo, Errica Conforto, Dayle Vander Sande, Christine Krzystofczyk, Carl Krzystofczyk, Evelyn Magarban and Joseph Conforto; seated, Maria Bettina DiBartolo, Augie and Frances Magnotta and Gen Macon.



New members Gerri Mazalewski, Ann Dworzanski and Richard P. Dworzanski took part in Supreme Regent Carl Krzystofczyk's **'A Royal Gift'** presentation.



Supreme Regent Carl Krzystofczyk and Past Regent Evelyn Magarban presented the Royal Arcanum Life Membership Award to Josephine Walichowski of Versatility Council. She is the first female member in the New Jersey Jurisdiction to receive this distinction, and is 96 years young.



Supreme Regent Carl Krzystofczyk presented Royal Arcanum Members with their Veterans Pins: 35 years; (clockwise) Clara Durak, Jane Barton, Mary Koval, Carol Jansen, Carol LaRocca, Stella Rakowski and 45 years, Josephine Walichowski. All are members of Versatility Council in Bayonne.



Supreme Regent Krzystofczyk congratulated the 'coaster' door prize winners: Joseph Blicharz, Steve Durma, Chris Piscitelli and Josephine Walichowski.

NY INSTALLATION OF OFFICERS

On Thursday, June 18th at Juliano's Caterers, a dual installation ceremony was held for Claremont Council for the term of 2015 – 2016, and for New York Grand Council officers for the term of 2015 – 2017.

Errica Conforto and Augie Magnotta acted as the installing officers for both Councils. Maria Bettina DiBartolo was

re-elected as Grand Regent for another two years. There were forty-four members and guests in attendance to witness the elections and installations of both Councils' officers.

Submitted by Errica Conforto



Claremont Council: shown are Errica Conforto, Fran Magnotta, Sal DiFranco, Angela DiFranco, new Regent Diana Chiechi, Maria DiBartolo, Augie Magnotta, Carmine Campo, Gary DeLeo and Joe Conforto.



NY Grand Council: Aurora Caponegro, Diana Chiechi, Joe and Errica Conforto, Freddy and Maria DiBartolo, Augie and Fran Magnotta, Sal DiFranco, and Carmine Campo.

ANNIVERSARY OF FRERE ANDRE COUNCIL



A 25th Anniversary Celebration of Frere Andre Council #44 of Woonsocket, Rhode Island was held on Monday, August 10, 2015 at the home of Julien Bessette, Chairman of the event. Guests in attendance included The Most Reverend Louis E. Gelineau, Bishop Emeritus of the Diocese of

Providence, the Past President of ACA Fraternal Benefit Society, Pauline Lally and her husband Bill Paul, and Supreme Secretary, Kenneth J. Kolek and his wife Judy Kolek. A French meal was prepared by Julien Bessette with the help of some volunteer members. The delicious meal consisted of traditional Pea Soup, Baked Beans, French Meat Pie and French pastry. French sheet music was distributed and the day ended with everyone happily singing popular French songs.

Submitted by Ken Kolek



Pictured are, (far back) Ken Kolek, Donald Dextraze, (standing) Judy Kolek, Lucille Germain, Cecile Lawrence, Judy Dextraze, Pauline Lally and William Paul; sitting, Julien Bessette, Jacqueline Auclair, Bishop Gelineau, Rita Germain, Trudy Lamoureux and Pierette Whitton

BAYONNE'S FRATERNALISTS IN ACTION

Summer Crafters:

Versatility members handcrafted lap blankets and scarves during the summer. Together with care kits, they will be gifted to local charities in time for distribution for the approaching winter season.



Centennial Celebration: Officers from New Jersey Supreme Auditor Joseph R. Macon, Regent John Baranowski, and Trustee Richard Romelczyk are pictured with Reverend James Tortora and Reverend Michael Barone. The Arcanians are also officers in the OLMC Holy Name Society where they served as the organization's Centennial Committee for the liturgy and reception, 'Celebrating a Century of Dedication'.



International Fraternal Service Project: A \$1,000 donation on behalf of the New Jersey Grand Council and the Supreme Council was made to the Felician School for Exceptional Children in Lodi, New Jersey. Shown in the photo are: Gen Macon, Deputy Supreme Regent; Joseph R. Macon, FICF, Supreme Auditor; Sr. Rose Marie, CSSF, Director of the Felician School; Sr. Benedette, CSSF; and Evelyn Magarban, Past Regent, Versatility Council.



"Flipping for Summer":

Versatility Council's Community Service Committee Members are shown sorting more than 100 pairs of summer flips flops which were delivered for the homeless who receive aid at St. Lucy's Shelter in Jersey City. In addition, soap, shampoo, and shower gel were donated to the shelter which is operated by Catholic Charities.



New Jersey supports the Troops: Grand Regent Richard Macon, FIC delivered a vast supply of 'gifts from home' to Rod Hirsch, Founder and Executive Director of Operation Shoebox New Jersey in Somerville. Councils, members, and friends rallied for this effort in support of service men and women. Snacks, cds, batteries, personal care items, cold weather gear, and other gifts were donated and will be sent to military personnel deployed overseas.

REPUBLIC COUNCIL HELPS LORDSTOWN LIONS CLUB

Once again it was the third weekend in September and time for the Lordstown Apple Cider Festival. This year things were a bit different, but Republic Council (of Ohio) still was able to be of help to the Lions Club for this event.

The Lions Club has been pressing apple cider for more than 25 years. This is one of the biggest fund raisers of the year and all of the money raised goes back into the community. For more than fifteen years, Republic Council of the Royal Arcanum has provided much needed help with this project.

For one of the members, the weekend started a few days early. Chairman of the Supreme Council Trustees and member of the Lordstown Lions Club, Diane Calain boarded an airplane in West Palm Beach Florida to fly north to help. Diane has recently moved to Port Saint Lucie and told only one other



Marsha and Dave Simpson introducing the Lordstown Lion to the group

Lion that she was coming. However, she did tell Deputy Supreme Regent, Marsha Simpson and Grand Regent, Dave Simpson that she would be in town. With that knowledge in place, the three of them were on hand to help with the cider and other activities of the weekend.

Areas that we were able to help included assistance with getting the apples from the bins to the press, pressing them into cider, putting the cider into jugs and selling it. Other activities included were Vision Screenings, Chinese Auction and Bingo. It takes many people to make this weekend the success that it is and plans are already being made for next year.

Submitted by Diane Calain

MAKE A WISH FOUNDATION

On September 10, 2015, August and Frances Magnotta and Joseph Conforto visited the office of "Make A Wish Foundation" in Lake Success, NY. We were greeted by Patricia H. Clemency, President and CEO, Kathie Lombardi, Manager, Community Alliances and Julia Masucci, Director, Donor Care.



Shown in photo are: August Magnotta, Julia Masucci, Frances Magnotta presenting the check of \$500 to Kathie Lombardi, Patricia Clemency and Joseph Conforto.

They were very gracious and gave us a tour of the facility. We also saw large pictures of children whose wishes were fulfilled. We were told that in the beginning, everyone wanted to go to Disney World. As they grew older and wiser, they wanted to go on cruises and visit Japan, Italy, Spain, Thailand, Kenya, Alaska, France, Australia and to New York to meet the New York Yankees. All expenses were paid, including those of the

parents and siblings. Make A-Wish is proud of the manner in which it manages the generous donations of its supporters.

The chapter is a proud participant of the Better Business Bureau Accredited Seal Program, which indicates that the organization has met the 20 BBB Standards for Charity Accountability. According to the FY14 audit, 79% of the monies spent were used to fulfill

their mission. They also received the highest possible rating – 4 Stars – from Charity Navigator in December 2013.

Submitted by August and Frances Magnotta

NEW MEMBER BENEFIT



Welcome to **My Discounts!**

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My Discounts is a one-stop-shop for **exclusive discounts** at some of your favorite national and local merchants!



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FRATERNAL DEPARTMENT NEWS

Dear Friends,

During his recent visit to the United States, Pope Francis went 'off the cuff' several times and emphasized universal fraternity. He didn't use catchy phrases or snappy slogans; rather he communicated a simple, humble message that fraternity is woven into the fabric of stewardship. How relevant for us to hear the words 'fraternity' and 'fraternal' used.

Stewardship is demonstrated in the good will and fellowship shared by members and friends through service to others and to the community. As the underpinning of our Society's work for more than 138 years, mercy and charity are exemplified in International Fraternal Projects, 'A Royal Gift' activities, Fraternalism in Action programs, Legacy of Hope initiatives, and in the many creative, service-minded events conducted by the Supreme, Grand, and Subordinate Councils.

"Set your stakes on great ideals, the ideals that enlarge the heart, the ideals of service that make your talents fruitful."

These words echoed by the Pontiff, resonate with our mission as fraternalists and apply to our call to volunteerism.

The Royal Arcanum's 'Friendship Baby Shower' in Williamsburg was a successful and memorable event. The combined talents of our members were exuberantly fruitful; their volunteer preparations over several months in our US and Canadian councils culminated with a benevolent gift to Catholic Charities of Eastern Virginia's Newborn Assistance Programs. As a 501 (c) (3) charity, the programs at CCEVA provide hope and help to more than 700 infants and their families each year. The Fraternal Department is grateful for the enthusiastic teamwork of members and friends for this summer family activity.

Congratulations are extended to Royal Arcanum's 2015 Fraternalist of the Year, Evelyn Magarban of Versatility Council #2501 in Bayonne, New Jersey. Evelyn was also awarded the American Fraternal Alliance's Fraternalist of the Year Award at the Alliance's Annual Meeting held in Indianapolis in September. Her talents and service have been willingly shared during the past year in our Society, in the community, and in numerous volunteer roles.

I'm also happy to acknowledge Integrity Council #586 in Philadelphia, Pennsylvania on being this year's recipient of the LJD Legacy of Hope Award. Their inspiring project, 'Holiday Time with Seniors' benefitted Simpson House. The comradeship and fraternal spirit of Integrity's members fashioned a wonderful event which lifted the hearts of grateful seniors.



Although winter is quickly approaching, remember that summer will return! Everyone's invited to join the Fraternal Events Committee and share their ideas for activities for next year's Session that will take place in sunny Orlando, Florida.



Looking ahead, we hope to welcome the Association of the Sons of Poland Fraternal to the Royal Arcanum. The members are dedicated fraternalists who are constant in charitable endeavors. I'm certain that their talents, when coupled with those of

the Arcanians, will enhance our continual growth of charitable and fraternal programs.

Soon families and friends will gather to celebrate the holidays. What better time to be encouraged by the purposeful words of Pope Francis! We can set our stake on a great goal—100 percent of our jurisdictions participating in a holiday activity to share fraternity. It can be a food or clothing collection for a shelter, a 'hands on' meal preparation for a seniors' residence, a visit to the Veterans' Hospital, or whatever your members choose to do as a council to help brighten the lives of others. And in the truest sense of gratitude, let us offer a prayer of thanksgiving for the bountiful blessings we receive and the gift of freedom we enjoy.

In friendship,

A handwritten signature in cursive script that reads "Cynthia A. Macon".

Cindy Macon

ILLINOIS GRAND COUNCIL



On June 6, 2015 the Grand Council of Illinois held its Session at Wildfire Restaurant in Schaumburg, IL. All reports were read by the officers. The nomination and the election of the new slate of officers were held.

Following the election, Supreme Deputy David Covelli installed the new officers. Newly elected Grand Regent Gregory Hahn then spoke about his background in the Royal Arcanum and shared some new ideas he has for bringing new members into the organization, as well as the upcoming mini-vacation of the Supreme Council in Williamsburg, Virginia. He encouraged everyone to attend the mini session.

The business of the Grand Council of Illinois was completed and the meeting adjourned.

A luncheon followed the meeting with thirty-five members in attendance.

Respectively Submitted, Nicole M. Covelli



Grand Regent
Grand Vice Regent
Grand Orator
Sitting Past Grand Regent
Grand Secretary
Grand Treasurer
Grand Auditor
Grand Chaplain
Grand Guide
Grand Warden
Grand Sentry
Grand Trustee
Grand Trustee
Grand Trustee

Gregory Hahn
Joanne Covelli
Marge Gronko
William Wire
Nicole Covelli
David Covelli
Donna Hahn
Carl Krzystofczyk
Leigh Sportun
Michelle Rhode
Florence Wire
Nell Stark
Roman Jachim
Christine Krzystofczyk

DONATIONS FOR THE GILROY COMPASSION CENTER

"Emergency" back packs for the Gilroy Compassion Center:
When the Gilroy Compassion Center called and said they needed backpacks for their homeless kids right away, Grace Howell, Joanie Francis and Jim O'Neill sprung into action. We raced around to get the backpacks and all the paper, pens, pencils, calculators, rulers, etc. needed for the kids to start school. We were able to help these children in need. Unfortunately, the Gilroy Compassion Center has to move, so they do not know where these homeless people and children will go for help. It really makes us sad to know that we cannot help so many homeless in our state.



San Jose's Backpack Project was a success

Submitted by Joanie Francis

SUPREME REGENT CELEBRATES 'A ROYAL GIFT' IN NEW JERSEY

On August 29, 2015, Supreme Regent Carl and First Lady Christine Krzystofczyk joined the New Jersey members for an entertaining afternoon of song, games, and sweet treats with the Felician Sisters at the Our Lady of Lourdes Care Center in Lodi, New Jersey. Forty sisters enjoyed the event and were most grateful for the fellowship and

generous spirit of the Royal Arcanum members. Many of the sisters are confined due to ailing health or physical disabilities, so they were thrilled to enjoy a fun time as the fraternalists provided laughter and good cheer, celebrating friendship and fraternalism.



The Royal Arcanians with some of the Felician Sisters at the Our Lady of Lourdes Care Center.



The Sisters taught the Fraternalists how to win BINGO three ways in the same game!



'Roy Al' brought smiles and laughter to the Sisters during our tour. He even learned some Polish, French, and Italian song lyrics!

IN MEMORIAM: SYLVIA G. (SIECZKA) FERRY

1/2/1942 – 7/22/2015

Sylvia G. Ferry was born in Lackawanna, NY and lived in Massachusetts for the last 54 years. She died in July after a valiant four year battle with stage IV lung cancer.

A member of Alpha Agassiz Council #1 of Massachusetts, Sylvia served as Regent and was a Representative to

the Supreme Council in 2006, 2010, 2014. Together with her husband, Donald she enjoyed every Session and Mini Vacation from 1996 through 2012 and made many friends at these fraternal gatherings.

An avid fraternalist, she was also a 50-year member of the Arlington Emblem Club of Massachusetts. Sylvia was a giver and one of her many endearing qualities was always lending a hand to anyone who needed it.

Two of Sylvia's greatest passions were baking and ceramics. She started classes in the early 70's and became a Glare Certified Instructor in the early 90's. A true artist and master of the craft, Sylvia probably made over a thousand ceramic pieces, including gifts for the holidays, family members, for herself, and created many specially designed pieces at the requests of others.

Sylvia is survived by her husband of 54 years, Donald Sr.; daughter, Deborah Flaherty & husband James; son, Donald Jr.; and grandchildren Ryan and Joshua Flaherty, Jamie Pelletier and husband, Jacob; brother, Joe Siczka; and several nieces and nephews.

May she rest in peace.

CHARITY PICNIC FOR HEART OF THE VALLEY

On September 12, 2015, the California Grand Council/ San Jose Council held their annual Picnic at Morgan Park. Our Juniors enjoyed the games and food, and toys were distributed, thanks to the Royal Arcanum.

This was a special picnic also in honor of our guest, the Heart of the Valley. The organization provides services to seniors in the Santa Clara Valley. Led by volunteer coordinator Kirby Cristobal, these wonderful people provide escorted transportation, yard and home work, shopping, errands, visitations, house projects and numerous other activities all for senior citizens who cannot perform these tasks. The picnic was dedicated to "give back" to Heart of the Valley volunteers and to thank them for all they do.

Everyone had a great time partaking in the food, games, and other activities. Special thanks to Grand Regent Joanie Francis, Regent Gracie Howell and Leslie Hein, who managed the games. Everyone had a great day.

Joanie Francis, Jim O'Neill, Rose Zukas



Darrilyn Cooper and Dolly DeFranco



Joanie Francis, Grand Regent with Kirby Cristobal, Volunteer Coordinator for "Heart of the Valley"



Gracie Howell with Kirby Cristobal



Leslie Hein, Brian Jones, Kate Jones, Glenda Cresap, Mike Cresap, Alice Mangano, Joanie Francis, Laura Hockett, Marilyn Fanelli, Lowell Buchanan

WOUNDED WARRIORS PROJECT

On July 20, 2015, Augie and I visited the office of the Wounded Warriors Project at 370 Seventh Avenue in New York City. We met Scott E. Wright, Business Development Specialist, and presented him a check in the amount of \$500, which was given by the Supreme Council and Claremont Council.

Scott was very gracious, taking us on a tour of the office. One of the highlights he showed us was a piece of steel from the World Trade Center. Seeing this was extremely emotional for me,

especially because I was working on the 23rd Floor of the Chrysler Building in New York City and from the window in my office, I saw the second plane hit the tower.

During the tour of the office, we saw photos of men and women with no legs or arms; it was very emotional seeing what they endured. The motto is "duty, honor, courage, commitment, integrity, country and service."

Submitted by Frances Magnotta



Scott E. Wright [l] receiving the donation from Frances and August Magnotta [r] in front of the piece of steel from the World Trade Center.

STATEMENT OF OWNERSHIP

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Complete mailing address of known office of publication: 61 Battery March Street, Boston, Massachusetts 02110.

Complete mailing address of the headquarters or general offices of the publishers: 61 Battery March Street, Boston, Massachusetts 02110.

Names and addresses of publisher, editor and managing editor: Publisher - Supreme Council, Royal Arcanum, 61 Battery March Street, Boston, Massachusetts 02110; Managing Editor - Patrick Fitzgerald, 10 Pine Street, Woburn, MA 01801.

Owner (If owned by a corporation, its name and address must be stated and immediately there under the names and addresses of stockholders owning or holding 1 percent or more of total amount of stock. If not owned by a corporation, the names and addresses of the individual owners must be given. If owned by a partnership or other unincorporated firm, its name and address, as well as that of each individual must be given.) Supreme Council, Royal Arcanum, 61 Battery March Street, Boston, Massachusetts 02110. There are no stockholders.

Known bondholders, mortgagees, and other security holders owning or holding 1 percent or more of total amount of bonds, mortgages or other securities. There are no bondholders, mortgagees, or other security holders.

Extent and nature of circulation:

Total number of copies printed (net press run): average number of copies each issue during preceding 12 months, 14,293; single issue nearest to filing date, 13,750.

Paid circulation (1) Paid/Requested Outside-County Mail Subscriptions Stated on Form 3541. (Include Advertiser's proof and exchange copies). Average number of copies each issue during preceding 12 months, 13,606; single issue nearest to filing date, 13,559. (2) Paid in-County Subscriptions (Include advertiser's proof and exchange copies). Average number of copies each issue during preceding 12 months, 0; single issue nearest filing date, 0. (3) Sales through dealers and carriers, street vendors, counter sales and other non-USPS paid distribution. Average number of copies each issue during preceding 12 months, 0; single issue nearest filing date, 0. (4) Other classes mailed through the USPS, none: Total paid circulation: average number of copies each issue during preceding 12 months, 13,606; single issue nearest to filing date, 13,559.

Total Free distribution by mail, carrier or other means (including samples, complimentary and other free copies): Outside-County as Stated on Form 3451, average number of copies during preceding 12 months, 100; single issue nearest filing date, 100.

Total distribution: average number copies during preceding 12 months, 13,706; single issue nearest to filing date, 13,659.

Total: average number copies each issue during preceding 12 months, 13,952; single Issue nearest to filing date, 13,909.

Copies not distributed average number of copies during preceding 12 months, 587; single issue nearest to filing date, 91.

Total: average number copies during preceding 12 months, 14,293; single issue nearest to filing date, 13,750.

Percent Paid and/or Requested Circulation, Average number of copies each issue during preceding 12 months, 99%; Number copies of Single issue published nearest to filing date, 99%.

I certify that the statements made by me above are correct and complete.

Patrick Fitzgerald, Editor
Fall Issue 2015

DIRECTOR OF OPERATIONS CORNER

The Royal Arcanum Home Office has been a busy place; we finally have to admit fall is here!! The Mini Vacation in Williamsburg, VA was certainly a fun time and I've heard many wonderful stories from members who attended. I always enjoy meeting with members, getting to know them better, and having a chance to talk about Royal Arcanum.



Williamsburg certainly brought the heat; however, the resort's shuttle bus made it easy to travel around the Revolutionary City and visit all the sites. I particularly enjoyed visiting the Old State House, which was highlighted with

some fascinating stories shared by the tour guide. As the only Northerner in the tour group, I think that a few of my views expressed were interesting to hear when we discussed some historical moments.

Roy Al Arcanum was introduced by Supreme Regent Carl Krzystofczyk and was certainly a hit as he made appearances around Williamsburg and continues to be seen on our FaceBook page. As a reminder: Please submit your release form to allow Royal Arcanum to use/show your minor's image/photo on the Royal Arcanum Website or Face Book page. This protocol is in accordance with the Children's Online Privacy Policy. We sometimes receive great photos; however they can't be used if a release form is not received. The release form can be obtained through the Home Office or at the bottom of our main page on the website, [HYPERLINK "http://www.royalarcanum.com"](http://www.royalarcanum.com). The completed form must be sent to the Home Office.

The merger with the Association of the Sons of Poland is certainly an exciting opportunity to make our Society bigger and better and to increase our fraternal activities. ASOP has many great members who are true Fraternalists. I'm confident they will make great Royal Arcanum members, as we believe in the same fraternal principle of helping others. The Merger will be a benefit across the board on all levels.



Our Insurance Production has remained steady in 2015 and we look to increase our relationships with additional distribution channels for marketing our insurance products. One goal is to increase our rolls with younger members. We hope that younger members purchase insurance policies and will get involved in activities organized in the subordinate and grand councils as well.

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!

Sincerely,

A handwritten signature in black ink, appearing to read 'Nicholas G. Benoit'.

Nicholas G. Benoit
Director of Operations
nbenoit@royalarcanum.com



SAN JOSE TROPICAL PARADISE PARTY

Regent of San Jose Council, Grace Howell along with her husband John, hosted a "tropical paradise party" for members at her home in Campbell, CA, on August 22, 2015 with 30 members and guests in attendance.

Gracie and John provided a wonderful meal and entertainment for all. She had a photo booth, games and

prizes! There was plenty of food and refreshments for everyone. Grace and John are "true fraternalists" who wanted to thank the members of their Royal Arcanum family for all their hard work that they did for San Jose this year!

Thank you Gracie and John for a great time!



Gene Olson, Toni Lynn Olson, Judy Bock, Dolly De Franco, Darrilyn Cooper, Shelby McCutchen, Breanna Flores

Christina Saccomano, Toinette Fanelli, Elizabeth Vasquez, Angel Vasquez



Min Welsh, Andrew (Min's friend) and Rose Zukas

Leslie Hein and Gayle Herndon

Judy Infantino, Edd Infantino, Dominick Fanelli, Loretta Miller, Chic Cannon

SCHOLARSHIP CERTIFICATES PRESENTED IN NEW YORK



The New York Grand Council presented scholarship certificates on July 9th at Juliano's Caterers with 45 members and guests in attendance.



Maria DiBartolo, Errica Conforto and Augie Magnotta with Samantha McKillop and Sabrina Greco, holding their certificates.



Seated, Fran Magnotta, Jean McKillop (mother), Samantha McKillop (\$1,500 winner), Kevin McKillop (father) and Maria Bettina DiBartolo; standing, Augie Magnotta, Joe and Errica Conforto, Freddy DiBartolo and Gary DeLeo



Seated, Fran Magnotta, Lisa Greco (mother), Sabrina Greco (\$1,500 winner), Paul Greco (father), Liz Chiechi (grandmother); standing, Maria DiBartolo, Augie Magnotta, Joe and Errica Conforto, Diana Chiechi (aunt), Freddy DiBartolo and Gary DeLeo

JUNIOR DEPARTMENT NEWS AND VIEWS

It's that time of year when we request the names and addresses of our college members to be sent to Dotti Pagnani at the Home Office in Boston, so that we can send something special out to them.

Juniors who are planning on going to college or career training in September 2016 should now be applying for college scholarships and grants. Go online to the Royal Arcanum website, HYPERLINK www.royalarcanum.com, complete the appropriate application form and email or mail it to the Home Office.

High School students who will be taking the SAT, ACT, PSAT, or LSAT Exams this year in anticipation of attending college, can submit a receipt for any training course/guide, etc. they utilize to help improve their score and will receive up to a \$50.00 reimbursement from the Royal Arcanum.

We have a subscription to a few resources titled Choices Planner and Choices Explorer; these provide great information to assist members with all kinds of college and career related topics, including finding other available scholarships for which to apply. Go to HYPERLINK www.royalarcanum.com. On the home page, under the Benefits heading, click on College & Careers. At the bottom of this page are the links to Choices Planner and Choices Explorer. Click on one of these links. You will then be required to enter the Site ID - 0090138 and Password - sunshine. Change to your own password when you set up your portfolio. There are sections for students, parents, and educators. You are now ready to start

everything from choosing course plans, career planning, choosing a college, finding scholarship opportunities, making a resume, and job interview practice. If you require any further assistance, contact Donald Ferry, Jr. at the Home Office.

If your jurisdiction is planning a Junior holiday event, be sure to have the Committee Chairperson request some gifts from the



**Junior Director
Deborah Young**

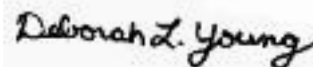
Home Office.

Start planning on attending the 103rd Supreme Council Session in Orlando, Florida at the Caribe Royale. Dates are Sunday, July 24 through Thursday, July 28, 2016. As usual, Junior Arcanians stay free when attending with adult members and again, fun activities will be planned!

As a reminder to our Councils: Get those new Juniors enrolled so that your council can earn **\$1,500.00** for council activities before this special promotion ends.

And to our students: If you feel stressed with your studies, remember this: "Sometimes you need to step outside, get some fresh air, and remind yourself of who you are and who you want to be."

Fraternally yours in V.M.C.,



Deborah Young



Debbie Young, Brandon, Tyler and Judy Lynn Kolek, Alexandra and Logan Orr, Jessica Kolek, Lilah and Finnegan Dougherty.



THANKSGIVING WORD SEARCH

Word List

COOK
NOVEMBER
THANKS
SQUASH
MAZE
PILGRIMS
STUFFING
GRAVY
FAMILY
CRANBERRY
FEAST
DINNER
SETTLERS
FOOD
HARVEST
RELATIVES
PUMPKIN
CORN
TURKEY
FALL



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

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

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

JUNIOR CONTEST RULES

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

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



Junior Must Submit:

Name _____

Age _____

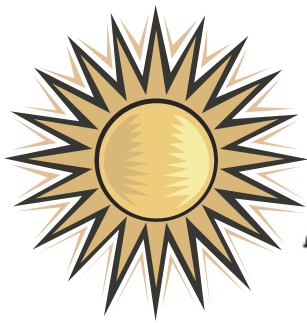
Council _____

Email Address _____

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

HAPPY THANKSGIVING





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



Come join us at the Caribe Royale

Cost per person
U.S. / Canadian
\$540.00 / \$648.00
\$830.00 / \$996.00
\$480.00 / \$576.00



Double Standard
Single Standard
Triple Standard

Points for Free Trip
U.S. / Canadian
771 / 925
1185 / 1422
685 / 822

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

Double King Deluxe
Single King Deluxe
Triple King Deluxe

838 / 1005
1312 / 1574
738 / 885

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

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

M _____ Council No. _____

Address _____

Spouse (please enter first name) _____

Children (enter names & ages) _____

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

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

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

Arrival date _____ Departure Date _____

Signature _____ Date _____

IMPORTANT: Home address of individuals with different names must be supplied. Guest rooms will be available after 3 pm on Sunday, July 24, 2016; Departures will be on Thursday, July 28, 2016.

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

MAKE CHECKS PAYABLE TO: ROYAL ARCANUM

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

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



ANNUITIES

Saving for Income in Retirement

*Current Members Get 3.5% First Year Rate**

*Non Members Get 3% First Year Rate**

**\$500
Minimum
Deposit**

**No Service
Charges**

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

**Tax-Deferred Until
Withdrawal**

**6-Year Declining
Surrender Charge**



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

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

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

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

ROYAL ARCANUM FEATURED ON LIFETIME TELEVISION®

Our Director of Operations, Nick Benoit,
will be interviewed on:

The Balancing Act airing on Lifetime Television®.

He will be discussing the Insurance industry and
the Royal Arcanum.

The show will air on Monday, January 18th at
7:30 A.M. (EST)



www.royalarcanum.com - Bulletin - Fall Edition - 2015

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Members,

I am pleased to announce a merger between the Association of the Sons of Poland and the Supreme Council of the Royal Arcanum. The Association of the Sons of Poland was established as a Fraternal Benefit Society in 1903; their Home Office in Carlstadt, New Jersey. The members have a long standing of being great fraternalists in New Jersey and New York, and I am confident they will be a great addition to our Fraternal Society.

In 2004, the Sons of Poland Benevolent Foundation was established as a non-profit organization, which aims to support the education of and charity of children in the United States and Poland. This is one example of how our Societies have been similarly focused on emphasizing programs for youth and we also share a strong shared commitment to fraternal work in the community, as evident by the varied charitable, patriotic, and cultural projects which are coordinated.

As a follow-up to this note, the merger agreement is printed in its entirety in this issue of the Bulletin. I envision this merger as creating an even stronger Royal Arcanum, as we continue to look confidently to the future and continually increase our work as a Fraternal Society. I can be contacted directly to answer any questions that you may have or if you wish to share a thought, etc.

Fraternally,

Nicholas G. Benoit
Director of Operations



Agreement of Merger Supreme Council of the Royal Arcanum Association of Sons of Poland

This Merger Agreement ("Agreement") made this 16th September day of August, 2015 by and between the Supreme Council of the Royal Arcanum (SCRA), a Massachusetts domiciled Fraternal Benefit Society located at 61 Batterymarch Street, Boston, MA, 02110 and the Association of Sons of Poland, (ASOP), a New Jersey domiciled Fraternal Benefit Society located at 333 Hackensack Street, Carlstadt, NJ 07072-1043.

Whereas, the Directors of each society have determined that it is in the best interest of their Society and of their members that the parties effect a merger of ASOP into SCRA;

Now therefore, for and in consideration of the mutual covenants contained herein, and intending to be legally bound, hereby the parties covenant and agree that:

1. The Merger: ASOP shall be merged with and into SCRA in accordance with the applicable provisions of the laws of the State of New Jersey and the Commonwealth of Massachusetts. The separate existence of ASOP shall thereupon cease and SCRA shall be the surviving Society. From and after the Effective Date of the merger, SCRA shall possess all of the assets and other rights, privileges, immunities, powers and purposes of ASOP and shall assume all of the liabilities of ASOP.

2. Certificate of Assumption: Each ASOP member will receive a Certificate of Assumption, in substantially the same form as attached as Exhibit A hereto, which describes their current insurance with ASOP and provide that SCRA shall assume and guarantee all of the obligations of ASOP under the Certificate.

3. Membership and benefits in SCRA: SCRA shall guarantee acceptance of each and every ASOP policy holder ("ASOP Member") as a Benefit Member in the SCRA upon payment of the appropriate premiums and dues, except that ASOP Members shall not receive dividends on any life insurance contract issued by ASOP on or before the Effective Date.

4. Local Lodges: Each local ASOP lodge shall keep and maintain its own treasury, which shall remain under the Lodge's control. In no case will SCRA seek to gain control of any local Lodge funds unless the local Lodge should request SCRA assistance or the Lodge becomes inactive or is in violation of the Constitution and Laws of SCRA.



Each local ASOP lodge shall keep and maintain its own laws and shall remain self-governing without interference from the SCRA; provided, however, that such laws do not conflict with the Constitution and Laws of the SCRA.

5. Effective Date: As soon as is practicable following the execution of this Agreement, the parties shall cause this Agreement to be provided to the Commissioner of the Department of Banking and Insurance for the State of New Jersey in accordance with the laws of the State of New Jersey Insurance Law and all other Insurance Department regulators as may be required by applicable Law, together with all other documents as may be required by applicable law. Subject to the conditions set forth below and/or other required certifications, the merger should become effective as of the last of the following to occur: (a) the filing of this Agreement, with the approval of the Commissioner of the Department of Banking and Insurance for the State of New Jersey, endorsed thereon, at the County Clerk's office for the County of Bergen or other appropriate County or State office for the recording of documents; and (b) such later time as the parties may agree and designate in such filings ("Effective Date")

6. Conditions: The effectiveness of this Agreement shall be subject to the following conditions:

(a) This Agreement and the merger shall be approved and adopted by two-thirds (2/3) of the convention delegates of SCRA and two-thirds (2/3) of the convention delegates of ASOP ("Voting Persons") as required by the Laws of the State of New Jersey and the Commonwealth of Massachusetts.

(b) All Governmental approvals and other required consents and filings are obtained and not rescinded or adversely modified or limited; provided, however, that such Governmental approvals and other consents shall not contain any conditions or limitations that impose or seek to impose any material limitations on the ability of the SCRA to conduct its business or own its assets after the Effective Date in substantially the same manner as it presently conducts its business and all waiting periods shall have expired or been terminated in accord with applicable Law.

(c) ASOP having performed and complied in all material respects with this Agreement and the representations and warranties of ASOP contained herein.

(d) The representations and warranties of ASOP contained in this Agreement are true and correct when made and at and as of the Effective Date as if made at and as of such date and time.

7. Constitution and Laws: Immediately following the Effective Date, the Code of Constitution and Laws of the SCRA together with its Constitution and Laws of SCRA which was in effect immediately prior to the Effective Date shall remain the Charter,



Constitution, and Laws of the surviving company until thereafter changed or amended as provided therein or by law.

8. Officers and Directors: Immediately following the Effective Date, the Executive Committee and Officers of SCRA as in office immediately prior to the Effective Date shall remain the Executive Committee and Officers of the SCRA without any additions or alterations. ASOP shall cause its Officers, Employees (except as otherwise set forth herein), Directors, and Trustees to resign and such individuals shall resign or be terminated by ASOP as of the Effective Date.

9. Meetings: SCRA represents that its Executive Committee at a meeting duly called and held has determined that the merger is fair to SCRA members. ASOP represents that the ASOP Board of Directors at a meeting duly called and held has approved the merger and determined that the merger is fair to ASOP Members.

The Executive Committee of SCRA and the Board of Directors of ASOP shall recommend that all Voting Persons vote in favor of the Agreement and the merger, provided however that such Board of Directors or Executive Committee may modify or withdraw said recommendation only if (a) on the advice of Counsel, it is required to do so to satisfy its duties under any applicable Law, or (b) based on such Board of Directors or Executive Committee good faith determination that the other party has suffered a material adverse change in its condition such that it is reasonably likely that the conditions necessary to affect the merger cannot be satisfied.

Each party shall take all actions reasonably necessary according to its Charter, Constitution, and Laws to cause its Voting Persons as promptly as possible to consider and vote upon the Agreement and merger. Both societies should promptly prepare, and each shall use all reasonable efforts to have the Commissioner of the Department of Banking and Insurance of the State of New Jersey to the extent required by applicable Law approve, a notice by SCRA and a notice by ASOP to their respective Voting Persons. Such notices shall describe the proposed merger, the material terms of such merger and state that the respective Board of ASOP and Executive Committee of SCRA recommend approval of such merger and have approved this Agreement.

10. Disclosures: ASOP had previously delivered to SCRA, true and correct and complete copies of the following:

- (a) The Annual Report of ASOP to the Insurance Department for the State of New Jersey for the calendar year ending December 31, 2014;
- (b) The Constitution and By-Laws of ASOP and any and all amendments as of December 31, 2014;
- (c) The State of New Jersey Insurance Department Report of Examination of the Association of Sons of Poland as of December 31, 2012 which report is dated June 4, 2014;
- (d) A list of the compensation of all the officers, directors, and employee;



(e) ASOP shall provide, as of the Effective Date, an updated financial report in accord with all statutory accounting practices regarding the following:

1. A list of deaths of ASOP Members and death benefits paid or that are to be paid;
2. Surplus;
3. Assets and Liabilities;
4. Solvency ratio;
5. Gains or Loss from operations;
6. The number of policies in effect;
7. The Face amount of policies in effect;
8. Forms for all ASOP policies that had been written and are in force as of the Effective Date, including any Premium rate tables and cash value table;
9. Premiums rates and statement of cash values for all its policies outstanding;
10. Report on disability claims being paid;
11. A list of all investments.

11. Approvals: This Agreement shall be submitted to the Insurance Commissioner of the State of New Jersey and the Department of Banking and Insurance for the Commonwealth of Massachusetts, and such merger shall not take effect until this agreement has been approved by Insurance Commissioner of the State of New Jersey and the Department of Banking and Insurance for the Commonwealth of Massachusetts, as evidenced by a Certificate of Approval filed in the office of the Insurance Commissioner for the State of New Jersey.

12. Representations and Warranties: ASOP represents and warrants to SCRA

(1) ASOP is a fraternal benefit society duly organized, validly existing and in good standing under the Laws of the State of New Jersey and has full authority and corporate power to conduct its business as it is currently being conducted;

(2) ASOP possesses an insurance license in all jurisdictions in which ASOP is required to possess an insurance license. ASOP currently has 2 insurance licenses, one in the state of New Jersey, and one in the state of New York;

(3) All agreements to which ASOP is a party are either terminable at will or require no more than 30 days' notice;

(4) Except for insurance contracts, ASOP has not entered into any loan agreement, debt instrument, note guarantee, line or credit, security agreement, reinstatement treaty, letter of credit, Agreement or Indenture, Agent or Broker contract, employment or consulting agreement, indemnification agreement, contracts to purchase or lease real or personal property, software license, confidentially or non-compete agreement, settlement agreement, release, any other contract or agreement with a term or duration



and excess of 30 days or supported by consideration, value, or payment in excess of \$5,000.00;

(5) ASOP is not a party to any collective bargaining, labor, union or similar contract;

(6) There is no fact that ASOP has not disclosed to SCRA which has had or is likely to have or result in a material adverse effect on: (i) the ability of ASOP to perform its obligations on this Agreement; or (ii) the financial statements or affairs of ASOP as represented to SCRA. Material adverse effect shall mean an actual, reasonably, potential or expected loss in excess of \$5,000.00;

(7) ASOP has good, clear title to all of its assets that are disclosed in its financial statements and annual report;

(8) Other than as disclosed in the annual statement, ASOP has no other liabilities other than those arising in the ordinary course of business and consistent with past practices. Other than the disclosed in the annual report, there are no proceeding, pleadings, litigations, or investigations pending against, relating to, or involving ASOP;

(9) All tax returns have been timely filed;

(10) IRS has not advised ASOP that its tax exempt status is or has been under review, being challenged, withdrawn, suspended, or revoked;

(11) ASOP has no retirement plan, defined benefit plan, defined contribution plan or other pension or 401(k) retirement plan in effect;

(12) The copy of its charter, constitution and bylaws previously delivered to SCRA is accurate and complete.

13. Employees: ASOP shall terminate and release all employees except for one (1) full-time employee and Dorothy E. Kostecka-Wieczerek. After the Effective Date of the merger, SCRA agrees that it will;

(a) Employ Dorothy E. Kostecka-Wieczerek as an employee or consultant for a period of 3 years from the Effective Date of the merger at a compensation of \$50,000.00 annually plus health insurance premiums on a health insurance plan similar to SCRA current employees, either by paying the benefits directly or by way of reimbursement unless she dies, is terminated for cause, is disabled or quits. Her duties shall be assigned by the Director of Operations and the Fraternal Director;

(b) Employ the full time employee for a period of one (1) year following the Effective Date of the merger at a salary of \$30,000 annually plus health insurance premiums on a health insurance plan similar to SCRA current employees, either by



paying the benefits directly or by way of reimbursement unless she dies, is terminated for cause, is disabled or quits. Her duties shall be assigned by the Director of Operations and the Fraternal Director.

14. Covenants of SCRA: SCRA agrees that it will:

(a) Keep the Principal Office of ASOP open for a period of two (2) years from the Effective Date of the merger; after the 2 year period, the building and its contents may be sold at the discretion of SCRA; and

(b) Allow all the junior members of ASOP access to the SCRA scholarship program on the Effective Date of the merger.

15. Governing Law: This Agreement shall be governed by and construed and enforced in accordance with the laws of the Commonwealth of Massachusetts.

16. Notices: All notices and other communications hereunder shall be in writing and shall be deemed to have been duly given, upon receipt, if mailed by register or certified mail, postage prepaid, return receipt requested, or hand delivered, as follows:
If to ASOP:

Mr. Frank Knurowski,
President
333 Hackensack Street,
Carlstadt, NJ 07072-1043

with a copy to
Henry C. Walentowicz, Esquire
General Counsel
1035 Route 46 East,
PO Box 2594
Clifton, NJ 07015

If to Supreme Council of the Royal Arcanum:

Mr. Nicholas Benoit
Director of Operations
61 Batterymarch Street
Boston, MA 02101



with a copy to:
Paul F. D'Emilio, Esquire
General Counsel
200 N. Belfield Ave.
Havertown, PA 19083

17. Amendments: This Agreement may not be amended, modified or supplemented unless required by Insurance Department Regulators for the State of New Jersey and the Commonwealth of Massachusetts and only by written agreement of the parties hereto. This Agreement may be amended in writing by the parties hereto, at any time, provided that, no amendment shall be made which in any way materially adversely affects the rights of policy holders of either party without the further approval of the Voting Persons. This Agreement and any amendment, modification or material waiver of this Agreement shall be subject to the approval of the Insurance Department Regulators for the State of New Jersey and the Commonwealth of Massachusetts. Each party to this Agreement shall enter into such amendments as are necessary to obtain the required Governmental Approvals or other Consents or Filings, unless the party determines, in its business judgment, that such proposed amendment is not acceptable because the Board of Directors or Executive Committee believes such amendment materially detracts from the value of the transactions contemplated hereby to its policy holders.

18. Waiver: Nothing contained in this Agreement shall cause the failure of either party to insist upon strict compliance with that covenant, obligation, condition or agreement contained herein to operate as a waiver of, or estopped with respect to any such covenant, obligation, condition or agreement by the party entitled to the benefit thereof.

19. Filing of Agreement of Merger: A duplicate or certified copy of the Agreement of Merger with the approval with the Commissioner of the Department of Banking and Insurance for the State of New Jersey endorsed thereon shall be filing in the Office of the Clerk of the County where the Principal Office of ASOP is located.

20. Assignment: This Agreement shall not be assigned by either party hereto by operation of Law or otherwise without the prior written consent of the other party hereto.

21. Headings: The headings in this Agreement are for reference purposes only and shall not affect in any way the meaning or interpretation of this Agreement.

22. Merger: This agreement contains the whole agreement between the parties hereto and there are no other terms, obligations, covenants, representations,



statements, or conditions, oral or otherwise, of any kind whatsoever.

In Witness whereof the parties have hereunto set their hands and seals the day and year first set forth above.

The Association of Sons of Poland (ASOP)

By: Frank Knurowski
Frank Knurowski
President

Dorothy E. Kostecka-Wieczerek
Dorothy E. Kostecka-Wieczerek
Secretary

Supreme Council of the Royal Arcanum (SCRA)

By: Carl J. Krzystofczyk
Carl J. Krzystofczyk
Supreme Regent

Kenneth J. Kolek
Kenneth J. Kolek
Supreme Secretary



Certificate of Assumption

Certificate Holder name:

Certificate Holder Address

re: Certificate Number(s):

Dear ASOP Member;

The Supreme Council of the Royal Arcanum (SCRA), Boston MA, entered into an Agreement and Plan of Merger with the Association of Sons of Poland, (ASOP). Under the Agreement, ASOP merged into SCRA. SCRA survived the merger and ASOP ceased to exist as a legal entity, Further, SCRA assumed direct responsibility for the liabilities or your Certificate(s) listed above.

The effect of this Agreement on you is that the SCRA is now the insurer of your Certificate(s) and is responsible for paying all claims due under your Certificate(s).

Beginning premiums are no longer payable to ASOP and must be paid directly to SCRA. You will receive direct billing notices from SCRA.

Nothing contained in this Certificate of Assumption will vary, alter, waive or extend any of the terms, conditions, agreements or limitations of the Certificate(s) and all rights, obligations and duties of SCRA and you shall remain the same as they were for ASOP and you, unless otherwise specifically stated herein.

Any references in your Certificate to ASOP or its Constitution shall no longer apply.



All service of claim requests concerning the Certificate(s) should now be addressed to:

Supreme Council of the Royal Arcanum
61 Batterymarch Street
Boston, MA.
1-888-ARCANUM
1-888-262-2686

Please attach this Certificate of Assumption to your original ASOP Certificate. Thank You

Kenneth J. Kolek
Supreme Secretary



**Certificate re: Merger Association of the Sons of Poland
with and Into Supreme Council of the Royal Arcanum**

Certificate Relating To Fees, Commissions, Etc.

The undersigned officers of **Supreme Council of the Royal Arcanum** hereby certify that:

1. As of the date hereof, the following fees, commissions or other compensation or valuable consideration have been paid or will be paid by **Supreme Council of the Royal Arcanum** directly or indirectly, to any person, firm or corporation, for in any manner securing, aiding, promoting or assisting in merger of **Association of Sons of Poland** with and into **Supreme Council of the Royal Arcanum**:

None

2. No director, officer or member of or **Supreme Council of the Royal Arcanum** any subsidiary of it, received any fee, commissions or other compensation or valuable consideration, directly or indirectly, for in any manner aiding, promoting, or assisting in the merger of **Association of the Sons of Poland** with and into **Supreme Council of the Royal Arcanum**.

3. **IN WITNESS WHEREOF**, this Certificate had been subscribed this day of 2015, by the undersigned who affirm that the statements made herein are true and under penalty of perjury.

Carl J. Krzystofczyk
Supreme Regent

Kenneth J. Kolek
Supreme Secretary



**Certificate re: Merger
Supreme Council of the Royal Arcanum and
Association of the Sons of Poland**

Certificate Relating To Fees, Commissions, Etc.

The undersigned officers of **Association of the Sons of Poland** hereby certify that:

1. As of the date hereof, the following fees, commissions or other compensation or valuable consideration have been paid or will be paid **Association of the Sons of Poland** directly or indirectly, to any person, firm or corporation, for in any manner securing, aiding, promoting or assisting in merger of **Association of the Sons of Poland** with and into **Supreme Council of the Royal Arcanum**:

None

2. No director, officer or member of **Association of the Sons of Poland** or any subsidiary of it, received any fee, commissions or other compensation or valuable consideration, directly or indirectly, for in any manner aiding, promoting, or assisting in the merger of **Association of the Sons of Poland** with and into **Supreme Council of the Royal Arcanum**.

3. **IN WITNESS WHEREOF**, this Certificate had been subscribed this day of 2015, by the undersigned who affirm that the statements made herein are true and under penalty of perjury.


Frank Knurowski
President


Dorothy E. Kostecka-Wieczerek
Secretary

A WORD FROM THE SUPREME SECRETARY

I attended the annual meeting of the American Fraternal Alliance at the JW Marriott Hotel in Indianapolis, Indiana from September 10-12, 2015. I enjoyed the meeting and will benefit from the knowledge gained through participating in workshops, associating with delegates from other societies, and by listening to prominent speakers. A great program was topped off by having one of Royal Arcanum's members presented with the National Fraternalist of the Year Award.

Yes! Evelyn Magarban of Versatility Council in Bayonne, New Jersey, was honored as the Alliance's 2015 Fraternalist of the Year. Our website, www.royalarcanum.com, features a short video that highlights a few clips of Evelyn's volunteerism and accomplishments of the past year.

An interesting workshop that I attended was focused on selling life insurance "Online". This method of serving consumers has been a topic of discussion at several of our Board Meetings. The software necessary to setup online products is expensive. After much thought, I concluded that if one product, such as the Simplified Issue Plan is set up online, success can be on the horizon. The product is available from ages 20-85. (Face amount ages 20-69 - \$50,000; Face amount ages 70-85 - \$25,000) It has limited underwriting requirements and no medical exam is required. The workshop speakers emphasized that traditional selling of life insurance will always be important. However, companies that offer multiple channels of distribution will probably have greater results into the future.

A new way of educating consumers about financial products involves games, apps, smart phones and tablets. Games are being used by banks and credit unions by offering incentives for depositing money into existing or new accounts. Financial companies can use these games



as a fun way to learn about financial matters such as how to manage credit and debt and to save for college, retirement or something else. Doors to Dreams Fund is a Boston-based nonprofit that creates games that help consumers strengthen their financial knowledge. They've developed some games for Staples. At <http://financialentertainment.org> you can try Bite Club, Farm Blitz and Refund Rush.

Today it seems like everyone is talking about the environment. At Royal Arcanum we are trying to do our small part to make the world better. We have installed energy efficient fluorescent lights throughout our building. We have placed recycling baskets at everyone's desk and have adopted a practice of scanning as much as possible to reduce the use of paper. We have installed an energy efficient boiler which can use gas or oil. We continually strive to act as good citizens by helping people and the environment. Pope Francis visited the United States in September. If we follow his message of truth, compassion and respect for all, we will make this a better world.

We hope you have a happy holiday season and we wish you good health, peace and prosperity in the New Year. Remember to make plans for our

103rd Supreme Council Session at the Caribe Royale in Orlando, Florida in July 2016.

Fraternally yours,

A handwritten signature in black ink, appearing to read "Kenneth J. Kolek".

Kenneth J. Kolek,
Supreme Secretary

COME JOIN US FOR THE

103rd Supreme Council Session

in **Orlando, Florida**

at the **Caribe Royale**



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

Photos Courtesy of Caribe Royale