

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

# Bulletin



**Fall Edition 2020**



Official Publication of the  
**Supreme Council of the  
Royal Arcanum**

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

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

Maria Bettina DiBartolo - Acting Supreme Regent



Dear Brothers and Sisters,

It is an honor and a privilege to be writing to you as your Acting Supreme Regent. It is my duty to continue the work of the Royal Arcanum – to build interest and membership, advance fraternalism, and of course, remind all of our affordable life insurance products.

We are in a difficult time. All around us there are more and more obstacles we must overcome, but we can do so together even though we are still apart during these times. With Fall here, and dare I say it, Winter soon approaching, we must remember to continue to be active members of the Royal Arcanum by spreading the word of what our Society provides to members, potential members, and beyond; plus all the charitable and volunteer service initiatives that are done on all council levels.

As many may have already seen, Carl Krzystofczyk and Nick Benoit, with the help of Cindy Macon, have rolled out a great monthly e-newsletter! A big thank you is sent to them for their efforts to this project. We hope to interact with you and keep you informed of Royal Arcanum news more frequently. Feel free to reach out with any news or updates of your own!

I wish you and your families a healthy and blessed holiday season.

Fraternally in VMC,

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

Maria DiBartolo

Chers frères et sœurs,

C'est un honneur et un privilège de vous écrire en tant que régente suprême par intérim. Il est de mon devoir de poursuivre le travail de Royal Arcanum - pour susciter l'intérêt et l'adhésion, faire progresser le fraternalisme et, bien sûr, rappeler à tous nos produits d'assurance-vie abordables.

Nous traversons une période difficile. Tout autour de nous, il y a de plus en plus d'obstacles que nous devons surmonter, mais nous pouvons le faire ensemble même si nous sommes encore séparés pendant ces temps. Avec l'automne ici, et oserais-je le dire, l'hiver approchant bientôt, nous devons nous rappeler de continuer à être des membres actifs de Royal Arcanum en faisant connaître ce que notre société offre aux membres, aux membres potentiels et au-delà; plus toutes les initiatives de bienfaisance et de service bénévole qui sont menées à tous les niveaux du conseil.

Comme beaucoup l'ont peut-être déjà vu, Carl Krzystofczyk et Nick Benoit avec l'aide de Cindy Macon, ont lancé une excellente newsletter mensuelle! Un grand merci leur est adressé pour leurs efforts dans ce projet. Nous espérons interagir avec vous et vous tenir au courant des nouvelles de Royal Arcanum plus fréquemment. N'hésitez pas à nous contacter avec des nouvelles ou des mises à jour de votre choix!

Je vous souhaite, à vous et à vos familles, une saison des Fêtes saine et bénie.

Fraternellement en VMC,

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

Maria DiBartolo

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**Cover  
 Caption**

Royal Arcanum members Anthony and Antal Basa, Jr. (son and father) of Massachusetts proudly serve their country as members of the United States military.

**Bulletin  
 Deadline**

Articles and photos must be in the editorial office by **January 15, 2021**. Mail to the Royal Arcanum Bulletin, Home Office, 61 Batterymarch Street, Boston, MA 02110-3208.  
 Next Publication Date: **February 22, 2021**



# LIEUTENANT COLONEL KEN KOLEK: MILITARY MEMORIES



I was asked to write a short account of my military career to share with our readers.

I entered the ROTC program as a freshman at Boston College. After four years of military study and training, including time at Fort Devens, MA., I successfully completed the requirements to become a Second Lieutenant. Upon

graduation, I received my commission from Congress as a Second Lieutenant in the US Army Corps of Engineers.

In September 1962, I was sent to Fort Belvoir, VA. for instruction in Combat Engineering. In January 1963, I arrived in Karlsruhe, Germany as a platoon leader. The next day I joined my new platoon to build a Bailey bridge. (Yes! In the middle of winter!)



A memorable challenge in Germany was riding with my driver (again in the middle of winter) in a Jeep with the top off as ordered by the Commanding General. This exercise would enable us to see an enemy in the air and take action, if necessary. Several times we drove about 400

kilometers to Grafenwoehr to build roads and bridges and participate in war exercises. We slept in pup tents and had little rest! One assignment I particularly enjoyed while a member of the 555th Engineer Group was constructing bridges and pontoons on the Rhine River.

After Judy and I married in Rhode Island, she accompanied me back to Germany and taught military

children. We had been there only three months when President John F. Kennedy was assassinated. I recall Mass at the Military Chapel and since we had no TV, German neighbors kindly invited us to watch the President's funeral on their home set.



An exciting time for us was the birth of our first child, Karen in Heidelberg, Germany.

Upon returning to the USA, I was sent to Fort Belvoir, VA. and assigned to the Demolition and Mine Warfare



School. There I trained to be an instructor in explosives. Our son Kevin was born in Rhode Island but school prevented me from seeing him for 4 weeks. After completing requirements, I became an instructor in the Demolitions and Mine Warfare School. I taught military personnel preparing to go to Vietnam how to safely use explosives. Students learned to wrap explosives around a tree to cut it down, to cut steel beams with explosives to destroy bridges when necessary, and to install minefields. For me, the most dangerous part of the job was when an explosive, such as dynamite, failed to detonate. Since I could not let a student solve the problem, I would go down range and take proper action to explode the dynamite by adding other explosives.

Our daughter Lisa was born at Fort Belvoir, VA.

I later joined the Army Reserves and spent years as an instructor and evaluator of troops training in the field.

During my military career I was a graduate of the Engineer Officer Basic and Advanced Courses and the US Army Command and General Staff College.

Of the medals I received, I am most proud of the Army Commendation Medal (2 awards).

As we commemorate Veterans Day, I reflect upon the opportunity I had to serve our country as a member of our nation's military and salute all the brave men and women (past and present) in the Armed Forces for their tireless efforts in serving our country and defending our freedom; many of whom gave their life for the protection of ours.

**Ken Kolek is Royal Arcanum's Supreme Secretary Emeritus. He is a member of Pawucket Council #537 and earned the 1105 Royal Purple Achievement Award. Several members of his 100% Royal Arcanum family have served as Grand Regents of Rhode Island and are active in the Society's fraternal programs.**



## AUTUMN GUESTS



A family of turkeys happened to 'drop in' for a visit to Past Supreme Regent Errica and Joe Conforto's home in upstate New York. Naturally, our members provided fraternal hospitality just prior to making their Thanksgiving preparations!

## FITNESS TRACKERS RAISE PRIVACY ISSUES

Americans are taking extra steps (get it?) to ensure they stay physically fit these days. The Pew Research Center reports that 21% of U.S. adults wear a smart watch or some other kind of fitness tracker to monitor their physical activity—18% of men and 25% of women.

Many fitness apps allow the data they collect to be shared with health researchers, which raises privacy concerns for some. Still, 41% of Americans feel it's acceptable to use information to research the link between exercise and heart disease, as opposed to 35% who disagree; 22% aren't sure. Among people who actually use a fitness tracker, 53% agree that sharing is acceptable, but only 38% of those who don't use trackers say the same.



## TELEMEDICINE ON THE RISE



The need for regular medical care doesn't disappear during a pandemic, even if you're not stricken by COVID-19. But with many people wary of hanging around in doctors' offices with other sick people, virtual medicine is on the rise. Entrepreneur magazine outlines some of telemedicine's advantages:

- **Greater access.** Patients no longer have to travel long distances if they live far from a medical center, which is crucial to those in rural areas. Doctors can provide information and advice from different locations.
- **Affordability.** Telemedicine can help physicians contain costs associated with running an office. These days, more insurers are compensating doctors for virtual visits, making the practice more viable.
- **Improved patient satisfaction.** Patients are seeing the benefits of telemedicine, which include lower costs, reduced wait time, and more efficient monitoring.

## CHAIRMAN'S MESSAGE

Dear Members,

On January 1, 2020 we started thinking about all the great activities we would plan for this year: family gatherings, holidays, church services, school programs, sporting events, graduations, weddings, vacations, council meetings, charitable projects, the exciting Supreme Council Session in Annapolis and many more. Our vision for our "Great Future" in 2020 was high with anticipation.

Suddenly we learned of COVID-19 that resulted in a global pandemic in such a proportion that we have never encountered before. Our "normal" schedules came to a halt and our routines were replaced with masks and social distancing and with basically staying indoors. Most parts of our everyday agendas changed in many ways. We had to live secluded from family and friends and postpone many activities. The situation has been an extreme hardship for so many people to endure. We will, however, by the grace of God, get through this period because of our resiliency and strength to carry on. Hopefully this time will soon be a remembrance of the past, and with great hope, "normal" activities will resume soon.

Please remember that the Royal Arcanum Society and its membership has been existence for over 143 years. We are strong and certainly will endure to survive the challenges of 2020. We must uphold our founding principles of Virtue, Mercy and Charity. We must strive to help others now in different ways. These can be: providing food, support,

comfort and friendship to those in need; communicating with council members through calls, emails and/or teleconferences; continuing our fraternal spirit and energy within our communities.

I give our Home Office staff recognition and thanks for their true dedication and hard work throughout the pandemic. They have worked in the Boston office and at home to maintain the Royal Arcanum business and fraternal operations. They ensured that membership service support was available at all times.

I am certain that the Royal Arcanum and our members will weather this storm, but not without the strength and support from you, family and friends. Continue to reach out to others who need reassurance that they are not alone. I wish everyone well and hope to see the end of this pandemic soon.

Stay safe!

Fraternally,



James E. O'Neill  
Chairman, Supreme Council Executive Committee



## ROY AL VISITS PAWTUCKET

Jackie Wudkiewicz lets us know that Roy Al Arcanum recently made a visit to Pawtucket, Rhode Island to bring some joy and cheer to the community. He was spotted wearing a mask, keeping a 6-foot distance and washing his paws frequently. Guess where he'll visit next!





# MEMBER SPOTLIGHT: LAURIE WISE SIMMS



As a life-long member of Merritt Council #1974 in New Jersey, I graduated from high school in 1977 and joined the Army. I wanted to see what was beyond New Jersey and after the requisite basic and advanced training, I was assigned to Massachusetts, West Germany, South Korea and Arizona as an Intelligence Analyst. This was in the days before the internet and cell phones, so every letter and package from home was a treasure!! We relied on “snail mail” back then. I have no regrets over my eight years of service as it made me a better citizen and gave me a sharper appreciation of our country and the world at large. I learned a lot of life skills while serving my country which transferred well into civilian life.

Fast forward a few decades later, I’m living and working in Georgia. My co-worker Ron Hayman asked me to join him in his military charity - I HONOR YOUR SERVICE TO AMERICA (ihonorusa.com) in 2012. I gladly did so because I knew the struggles with overseas deployments and sometimes not being able to call or come home. I HONOR provides care packages to deployed military (e.g., military grade socks, tshirts, crocheted

helmet liners, snacks, books, music, movies, challenge coins, canned goods, coffee, toiletries and more) and provides limited support to a Georgia vets homeless shelter as conditions permit. We’re proud of the work done to date by providing these comfort items and even more grateful for the generosity of my fellow Arcanians. I currently serve on I HONOR’s Board of Directors as its Secretary. Seeing the thanks that our military members extend for these packages along with the contributions by grateful Americans fuels our passion even more to continue in the cause.

As Veterans Day is upon us, let us pause and reflect on the sacrifices our military makes in defense of our great nation. I Honor applauds each supporter and service member which makes this possible. SALUTE!!

*Submitted by: Laurie Wise Simms*



**Laurie’s  
Official DA  
Photo**



**Laurie during Leadership School’s Ground Navigation**



# INTEGRITY COUNCIL'S COMMUNITY SUPPORT

Joe Tedesco, Past Regent and current Treasurer of Integrity Council #586, Philadelphia, Pennsylvania led council efforts for the benefit of the Metropolitan Area Neighborhood Nutrition Alliance, or MANNA.

The organization MANNA brings together dietitians, chefs, drivers, and volunteers to cook and deliver nutritious, medically appropriate meals and offer nutrition counseling at no cost to neighbors who are battling life-threatening illnesses such as cancer, renal disease, and HIV/AIDS. MANNA's staff members provide

nourishment, hope, and healing to many grateful recipients as a reminder that the community cares.

Integrity Council made a \$500 donation to MANNA's "Pie in the Sky" program which will supply holiday dessert pies to St. John's Hospice for Thanksgiving. The hospice is a shelter that renders crucial, life-sustaining services with dignity, respect and compassion to homeless men in Philadelphia.

*Submitted by: Joe Tedesco*



Joe Tedesco presents Integrity's contribution to Laura, Pie Sales Associate.



Rob, Director and Divita, Kitchen and Volunteers Manager greet Joe Tedesco at MANNA.

## CARING FOR A PATIENT AT HOME

Chances are we'll be living with COVID-19 for a while—sometimes literally. What should you do if someone in your household gets sick? The NPR website offers this advice for staying safe:

- **Physically isolate the person.** Designate a room or area where the patient can separate him or herself from the rest of the house, including pets. Ideally, the space should have a door that can stay closed throughout the day and night.

- **Maintain emotional contact.** Don't leave the person hanging. We all need contact with friends and family, even at a distance. Talk as much as you can, and encourage phone calls and Zoom sessions.

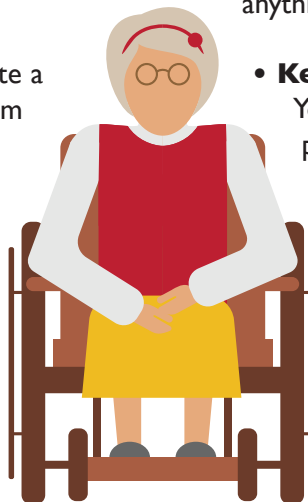
- **Be careful in the bathroom.** If you have to share a bathroom, exercise caution. Don't go into the bathroom right after the patient has used it. Open a

window or turn on a fan to clear the air. If possible, the patient should wipe down all surfaces before leaving—doorknobs, faucets, toilet, countertops, light switches, and anything else he or she might have touched.

- **Keep the person out of the kitchen.**

You or someone in your household should prepare meals and take them to the patient. Wear gloves, wash dishes in hot, soapy water or in the dishwasher, and wash your hands immediately after handling dishes or utensils.

- **Do the laundry.** Wash clothes in as hot a temperature as they'll stand to kill any traces of the virus. Dry them completely. Don't let the patient's clothes linger in a pile on the floor—wash them as soon as you can. If you have a hamper, put a washable liner or a disposable trash bag inside it.



# ROYAL ARCANIANS AND MILITARY LIFE

Our family has a long line of military service members; Anthony Basa is the 5th generation to serve in the military. We both joined right out of high school; my 21 years ended in 2006 when our daughter Grace was born and Anthony's would soon begin.

My experience in the military had taken me all over the world, serving in places that I enjoyed and places that I did not (Operation Desert Shield/Storm). The most memorable event was when I was stationed in Korea and President Ronald Reagan visited the Demilitarized Zone while my unit was in rotation there. President Reagan is the only person I know who got away with calling the 2nd Infantry Division's Commanding General "Colonel".

Jumping to present times, Anthony is doing well and is taking all the challenges that the military sends his way. He is currently going to school and serving the Commonwealth of Massachusetts. Anthony is also a

member of the Honor Guard for Massachusetts and helps pay the final tribute to our departed veterans. There is a chance that he may have the highest honor by walking the Tomb of the Unknown at Arlington National Cemetery. The cemetery in Arlington, Virginia is one of only two national cemeteries administered and maintained by the Department of the Military.

Both of us agree that life in the military is a tough one; you miss out on birthdays, holidays and many special events for family and friends. However, it is an HONOR to serve our country and uphold our Constitution. People often ask me if I would do it again. My response is always, "YES".

Submitted by:

Antal Basa, Jr  
SSG, Retired  
US Army



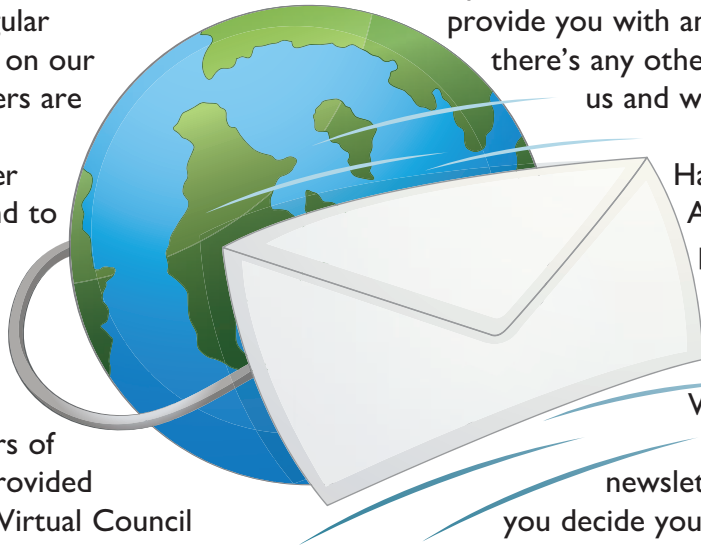
**The Basa family is a 100% Royal Arcanum family hailing from Alpha-Agassiz Council #1, Massachusetts. The Basas are dedicated to service and community volunteerism. Antal (Tony) and Deborah, both Past Grand Regents, are the proud parents of Anthony, Andrew and Grace. Anthony is the jurisdiction's current Grand Regent. Antal is a Supreme Council Officer and is the Captain of the Color Guard. The entire family volunteers for the Fraternal Events Committee to engage members and friends for the Society's national charitable projects.**



**Antal with Anthony when Anthony was in basic training at Ft. Sill, Oklahoma**

## WE'VE LAUNCHED OUR EMAIL NEWSLETTER!

The Royal Arcanum is proud to announce that we've started a regular newsletter to members on our email list. The newsletters are a new way to provide information to you faster than we have before, and to provide a two-way communication so that you can answer us quickly and easily. In our first few editions, we've covered reminders of scholarship deadlines, provided information on holding Virtual Council Meetings, reminded our members about benefits such as PerkSpot, and introduced Roy's Corner to find out what our travel bear, Roy Al Arcanum, has been doing. We plan to continue sending newsletters every two weeks so we can



keep the information current. They will be able to provide you with any fast-breaking news, and if there's any other things you'd like to see, ask us and we'll try to add it.

Have you received our new Royal Arcanum Newsletters? If not, please send us an email at to [info@royalarcanum.com](mailto:info@royalarcanum.com) along with your name and we'll add you to our email list.

We will keep your email secure and won't share it, and every newsletter allows you to opt out if you decide you would rather not receive future newsletters. Want to see what the newsletters look like? We're archiving them on our Blog, at <https://royalarcanumnews.blogspot.com>. Why not take a peek and then sign up!

## THE "FOREST MAN OF INDIA"

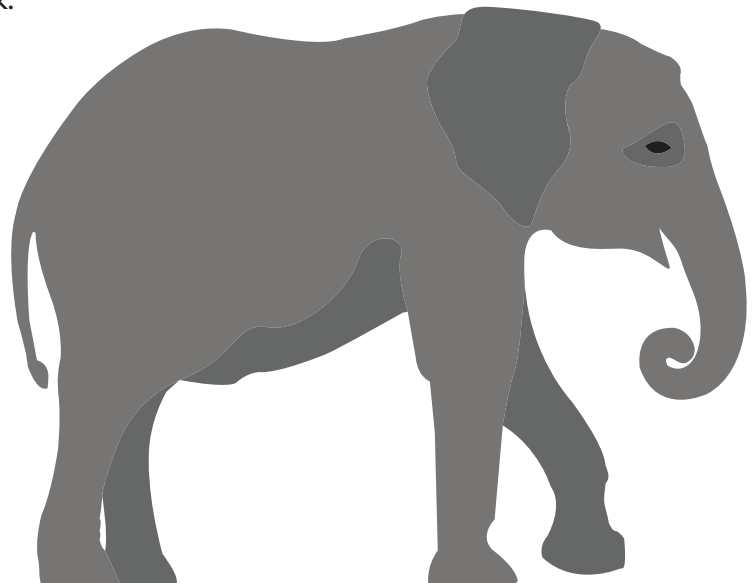
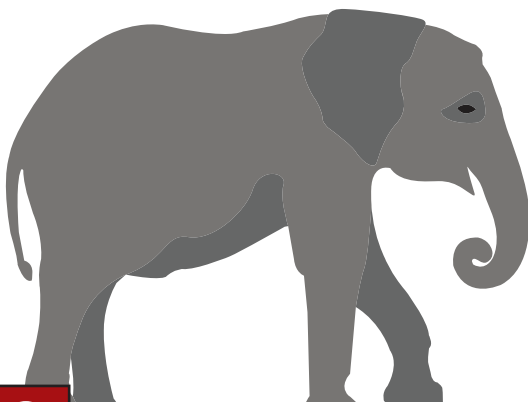


What used to be a landscape devastated by erosion is now 1,360 acres of forest, and it's all thanks to one Indian man named Jadav Payeng. Jadav planted a tree every single day for 40 years, and now this man-made forest is bigger than Central Park.

This incredible forest is also home to hundreds of elephants, rhinos, boars, reptiles, and birds.

This botanical enthusiast says he is planning to plant trees until his "last breath." "Nature is God. It gives me inspiration. It gives me power ... As long as it survives, I survive."

If you want to learn more about this hero, check a short documentary at <https://www.youtube.com/watch?v=HkZDSqyEIdo>





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

# NEW JOB, NEW BOSS: GET OFF TO A GOOD START

First impressions have an impact. When you move into a new position, start off right by talking to your boss about these important issues:

- **Your department/organization.** Find out how your boss views the state of your department. Does it need to be dramatically changed, or should you concentrate on maintaining its current course?

- **Expectations.** Your new boss probably has some firm ideas on what you need to accomplish right away. Explore these, and if necessary, negotiate a reasonable list and schedule.

- **Communication.** How often does your manager want to talk to you? How does he or she want to receive information or questions: face to face, via e-mail, etc.? Settle these questions early to avoid miscommunication later on.

- **Resources.** Do some homework to determine what you'll need in order to meet expectations:

WELCOME TO OUR COMPANY!



people, money, equipment, etc. Then talk to your boss about what's possible.

- **Your skills.** Your new boss should have some basic idea of what your skills are. Ask what he or she thinks you need to improve. Find out what training is available, and what kind of stretch assignments will help you develop and strengthen your abilities.

## SIMPLIFIED ISSUE PLAN

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



### PROGRAM BENEFITS INCLUDE

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

**CERTIFICATE LOANS  
PAYMENT TO BENEFICIARY**

### SIMPLIFIED APPLICATION

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

**CONTACT THE HOME OFFICE FOR DETAILS**



# NEW JERSEY MEMBERS SHARE FRATERNALISM

The past few months had members of the New Jersey Grand Council keeping busy for the benefit of charitable causes while adhering to social distance measures and following CDC guidelines for COVID-19. The Community Service and Outreach Committees joined Grand Regent Richard Macon, FIC to lead fraternal endeavors and provide support

for homeless shelter clients, special needs children, seniors, retired religious and pet rescue/adoption centers. Gen Macon, Evelyn Magarban and Christine Piscitelli of Versatility Council #2501 in Bayonne, organized charitable gifts that were contributed by councils, members, neighbors and friends of the Royal Arcanum. A few projects are pictured here.



Displaying one the 'Coverlets of Care' crafted for senior home residents.



Sorting children's donations for the Felician Haiti Mission.



Parcels for Pets being delivered to Teterboro Animal Shelter.



Preparing 'Wish List' gifts for Liberty Humane Society.



Dear Sisters and Brothers,

When even the smallest deed is done with a giving heart and selfless spirit you may be amazed by how far and how long that gesture will go. In 1920 the Band-Aid was invented and now, one hundred years later, it remains an essential item for most, if not all of us. Whether in a car's glove compartment, teacher's desk, doctor's office or dad's toolbox, the Band-Aid frequently comes to the rescue! The popular and useful adhesive bandage was a result of a simple act of kindness.

A cotton buyer named Earle Dickson and his wife Josephine were New Jersey residents in the 1920s. While performing domestic chores, Josephine frequently cut and burned herself. Many times she'd let the wound heal 'open' or wrapped it in a piece of spare cloth. These remedies didn't work well and sometimes caused more pain. Earle's compassion for his wife prompted him to seek a better solution. He devised a way to combine adhesive tape, gauze and crinoline fabric and then form it into a neat roll. Anytime Josephine had a mishap she could unroll it, cut a piece, dress the wound and carry on! The new thingamajig did the trick! Earle's invention went into production and was marketed by Johnson & Johnson in the following year.

A bit of patience and understanding can make a huge difference just as it did when Mr. Dickson created the first Band-Aid. Think of all the Band-Aids used in the past century that covered, protected and helped mend cuts, scrapes and bruises that stemmed from casualties big and small. The Band-Aid concept has stuck for over a century because it works and it's a good thing!

As members of the Royal Arcanum, we have the opportunity to be a part of our council good works for communities near and far as we help charitable causes with donations of funds, goods and time. Service through volunteerism continues to be the

underpinning of our fraternal programs throughout the United States and Canada. Since our Society's humble beginnings, the principles of Virtue, Mercy and Charity have guided our endeavors to provide support where there is a need and to expect nothing in return. All jurisdictions are commended for their new



initiatives to further advance the mission of fraternal service in extending help, healing, and hope. That's a good thing, too!

Share the news of fraternalism by inviting family and friends to learn more about the Royal Arcanum and its solid portfolio of life insurance and annuity products. Like the "original" Band-Aid that grew into an extensive line of top notch bandages, the organization has evolved for more than 143 years to provide quality products for individuals and families at all life stages. And just like a handy Band-Aid, we've got you covered and secure!

Please keep safe and be well. We salute and thank the brave men and women who have served in the Armed Forces as we commemorate Veterans Day in November. When we gather together to celebrate the holidays (although possibly in a different manner this year), let's reflect upon our bountiful blessings - family, friends, nutritious food, a home and warm bed, a full wardrobe and so much more. Be thankful for the ability to share blessings with others. With a compassionate heart, we can follow Mr. Dickson's example with an act of kindness. It might change someone's life forever.

I wish everyone a New Year of peace, joy and good health.

*Cynthia A. Macon*

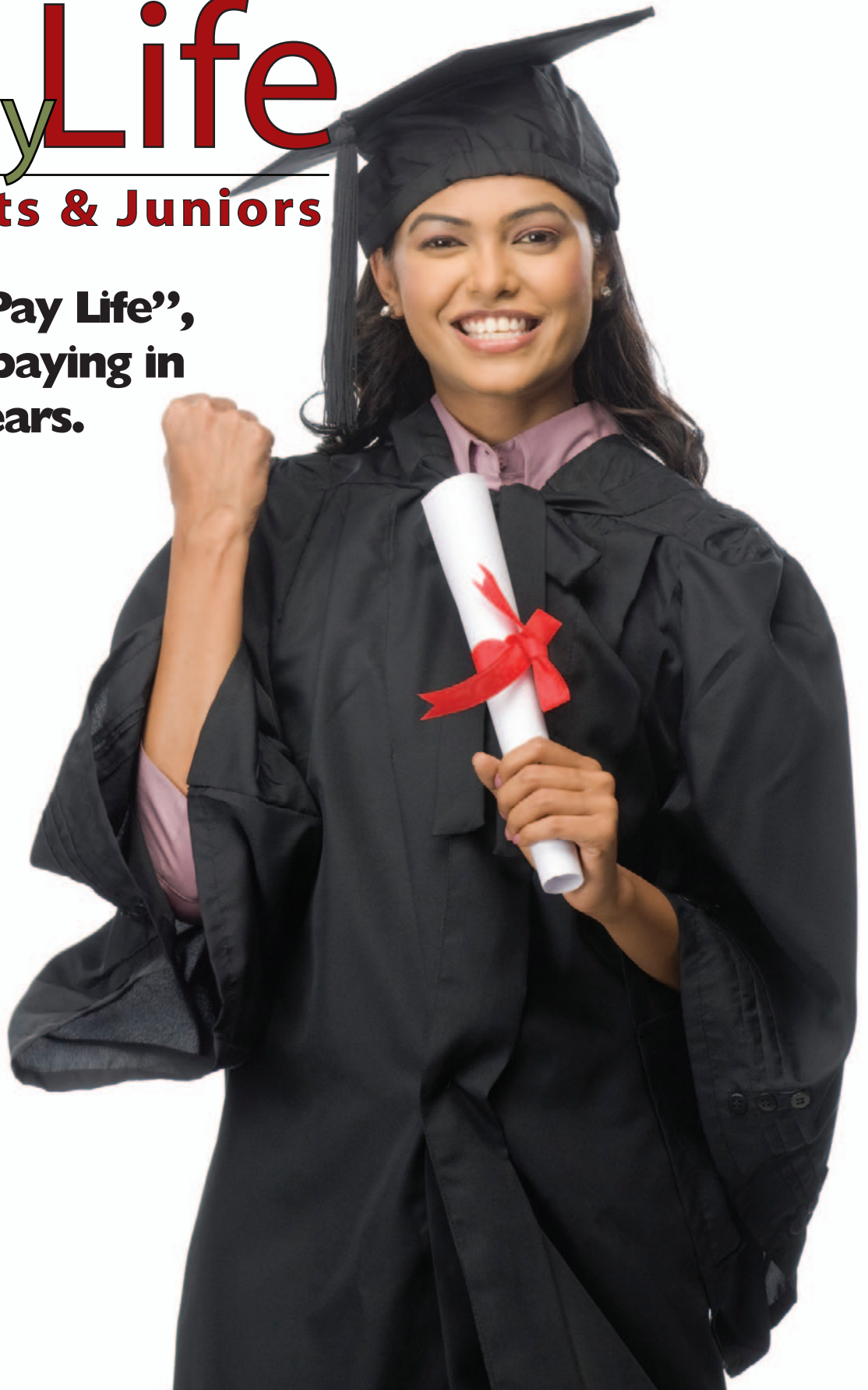
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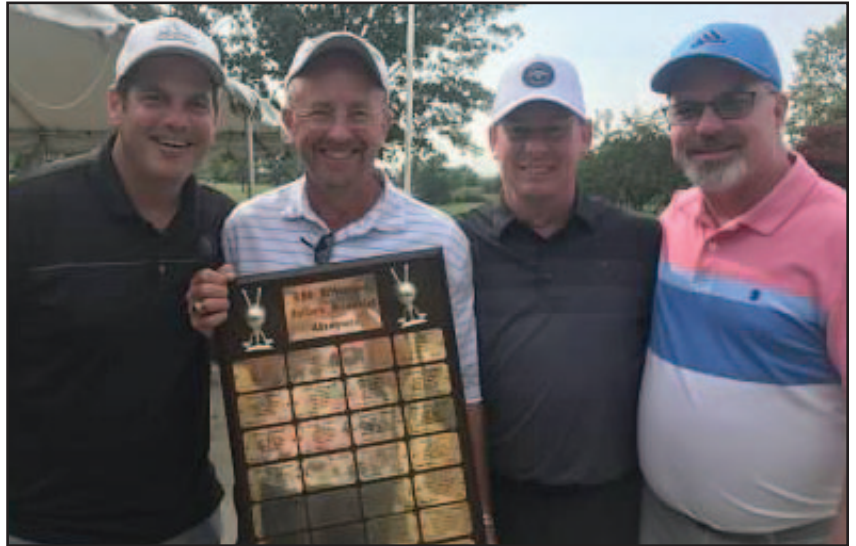


We in Michigan are staying safe and healthy through the pandemic. We had to cancel a lot of our planned activities but we're doing well and we're able to enjoy some memorable events.

Jan Brazas retired from Comerica Bank after 42 long years. Mark and Cathy Hefner retired and moved to Charlotte, NC in August. George and Janet Schlotta became grandparents in February to a beautiful baby girl.

Even though our summer picnic/cruise was canceled, it has been rescheduled to June 27, 2021. We hosted our 36th Annual RA Golf Outing on September 12, 2020. It was a beautiful Saturday for the 48 golfers on the greens and it was nice to have 12 golfers from Chicago Council #112A participate. First Place winners were Foley Flop Shots. Last Place honors went to The Ridiculous Four, and Highest All LDS Team winners were Palermo's Pounders. Eric and Barb Kimmel did an excellent job hosting and coordinating the outing for all of us! We enjoyed a wonderful dinner and everyone's favorite part of the day was the many door prizes that were won! We hope to resume our council meetings soon and get back to normal council activities. Stay safe and well!

*Submitted by Jan Brazas*



**First Place Winners - Jim Krygler, Dan Sinagoga, Dave Moore & Dave Sell.**



**All LDS First Place Winners - Peter & Mary Ann Palermo and Jennifer & Jim Jakaitis.**



**Jan Brazas at her Comerica Bank Retirement Party**



**Last Place Winners - Amy & Tim Blackwell and Sarah Isaksen.**



**Mark and Cathy Hefner enjoying retirement life.**



## HEALTH WATCH: CHOICES FOR MASKS

Chances are we'll be wearing masks to protect ourselves from the coronavirus for a long time to come. What's the best mask to wear, though? The New York Times runs down your options:



makes them less effective than the N95.

- **N95.** These single-use masks block 95% of small particles (0.3 microns). They're made of polyester and other synthetic fibers which act as a filter. If you have facial hair, however, you won't get a good fit, and they don't fit well on children either.

- **Medical masks.** These are what you commonly see in hospitals. Some filter 60–80% of particles under lab conditions. They can protect you from larger droplets and splatter, but their looser fit

- **Homemade masks.** Many people are making their own masks from fabric around the house. An effective homemade mask uses material like cotton fabric that's dense enough to catch particles but still breathable. You can also use materials like a heavy cotton T-shirt, flannel, or a dish towel that's tightly woven. Material with a high thread count offers the best protection.

- **Homemade masks with filters.** Sew a pocket in the front of your mask to hold an additional filter. You can use paper towels or coffee filters. Be sure to place a layer of cotton or a similar material on either side of the filter.

## SUCCESS & PERSONAL GROWTH

**Ask yourself these questions when asking for advice**

Most successful people got where they are by listening to advice. But not all advice is worth listening to. Forbes advises (get it?) considering these questions before taking any advice at face value:

- **Is the adviser's experience relevant?**

You wouldn't take career advice from your dentist (unless you're planning to become a dentist). If someone's expertise is in a different field than yours, think twice before following it blindly.

- **Are your goals aligned?** If you're motivated to change the world, but your adviser is motivated by making money, the advice he or she gives may not line up well with your goals.

- **Do you share the same values?** You may value teamwork and collaboration. If your adviser focuses on being in charge, what works for him or her may not work for you. Probe a little to discover what your adviser believes in.

- **Do they have a strong track record in your industry?**

Advisers and mentors should have sufficient experience in your business to give sound advice. Find out about their career path, their successes and failures, the results they've achieved, and the like. Then determine how well all of it fits with your professional needs.

- **Are they telling you tough truths?**

The last thing you want is an adviser who just tells you what you want to hear. A trustworthy adviser will point out your weaknesses, challenge you to do better, and push you out of your comfort zone. Don't put too much stock in empty platitudes.

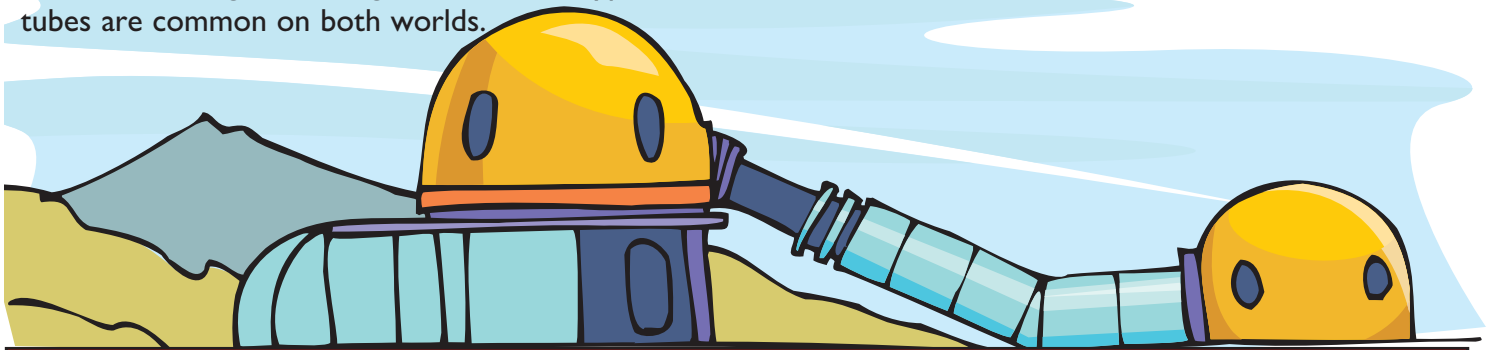
## LIVING ON ANOTHER PLANET

Huge underground lava tubes on the moon and Mars could someday be used as human habitats, the Live Science website states. The ones on Mars have ceilings that go as high as the Empire State Building, and those on the moon are even taller, rivaling Dubai's Burj Khalifa.

Lava tubes are formed by the flow of molten rock during a volcanic eruption. When they collapse on Earth, they create long furrows in the dirt, along with chains of "skylights" showing tubes that remain mostly intact. The largest are about 130 feet wide and high. Martian and lunar orbiters have transmitted images showing that the same types of tubes are common on both worlds.

Because they're so massive, they could offer safe places for explorers to live long term than the surface of either planet would, protecting humans from solar radiation as well as meteors that don't burn up in thin or nonexistent atmospheres. They may also contain water ice and chemicals that could be used to make fuel. Skylights would offer easy access to the surface for exploration.

The engineering challenges seem enormous, but the tubes could be an important base for humans from Earth in the years to come.



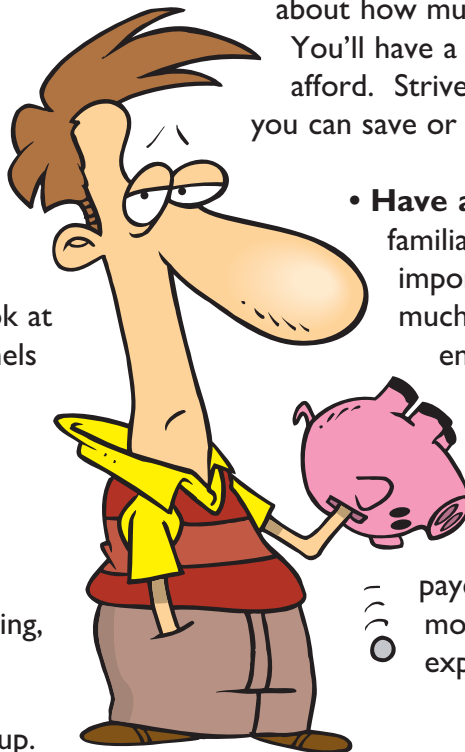
## MONEY MATTERS IN TODAY'S WORLD

### Survive the coronavirus economy with this advice

The coronavirus has taken a hit on almost everybody's pocketbook, and that means most of us have to adjust our budget to stay solvent. The New York Times offers this advice:

- **Cancel nonessentials.** Take a look at your recurring expenses—cable channels you don't watch, or credit cards with large annual fees. Cut these out and you'll save money monthly.
- **Have a spending number.** Some people budget a specific amount of money for individual expenses—housing, groceries, gas, etc. If this seems too complicated, just take a look at your monthly spending and add everything up.

This is your spending number. Every time you spend money, subtract it from that number—or think about how much will be left after the purchase. You'll have a good, quick take on what you can afford. Strive to have some money left over that you can save or invest.



- **Have an emergency fund.** This is familiar advice, but it's never been as important as it is now. Sock away as much money as you can for emergencies, and don't spend it on anything that's not urgent. Most people can't afford to set aside three or six months' worth of expenses, but if you commit to saving just a little from each paycheck, or just taking some of the money you're not spending by cutting expenses, in time it will grow.



## LJD AWARD PRESENTATION

Members of Versatility Council #2501 in Bayonne, New Jersey have partnered with the Felician Sisters in their mission of service and their many efforts for helping the underprivileged, particularly those that provide hope for children.

As this year's recipient of the Supreme Council's Lorraine J. D'Emilio Legacy of Hope Award, council members were happy to present the Supreme Council's donation of \$1000 to the Felician School for Exceptional Children in Lodi, New Jersey that was founded in 1971 by Sr. Mary Ramona Borkowski, CSSF. The school's motto: 'Anchored in Love – Learning for Life' inspired Versatility's "Winter Harvest Festival" project that was organized by the Fraternal Events Committee and welcomed members and friends to share fun and friendship with special needs children.

The Felician School's students range in age from 2 to 21 years, with additional programs tailored for young adults ages 21 and over. The sisters, educators and staff provide every student with a quality education

through diverse curriculums and activities to prepare them for their own life's journey within a climate of acceptance and respect.

The Royal Arcanum's Award was named in honor of Sister Lorraine D'Emilio of Integrity Council, Pennsylvania. Lorraine's selfless volunteerism for furthering the cause of international fraternalism and good will motivated countless members throughout the United States and Canada to become engaged and cheerfully share their talents for charitable causes. Councils are invited each year to participate in the Legacy of Hope program as a special remembrance of Lorraine.

Congratulations are extended to Versatility Council #2501 for sponsoring another creative project. The Royal Arcanum offers best wishes to everyone at the Felician School for continued success with all their programs and new endeavors.



**Sr. Rose Marie Smiglewski, CSSF, Executive Director of the Felician School thanked Versatility members Genevieve Macon and Evelyn Magarban for the Royal Arcanum's gift to the Felician School and for the council's ongoing support for children with special needs.**

# ROYAL ARCANUM CORONATION COUNCIL 2224

For the first time in its 61-year history, the Royal Arcanum Award in Windsor, Ontario, Canada was not presented in-person to an area high school athlete. These honors are awarded to local athletes who showed not only outstanding athletic accomplishments but also had high academic standings and made contributions to their school and community. These awards have been recognized as a top honor and prize since 1949.

Every year a total of 24 physical education department heads from the Windsor Essex Secondary Schools Athletic Association participate in the awards program. Coronation Council #2224 members are involved with the process of reviewing candidates' applications and attend the award presentations.

Former Catholic Central High School Coach Pete Cusumano said that when the COVID-19 pandemic shut



**Jim Boufford, Carol Zavitz and John DeRose**

down high school sports in March, it created an unfair playing field this year to judge athletic accomplishments. He also mentioned that since there was no spring season it would not be fair to students that excel in that season to be overlooked. It would be unfair to judge those who had the opportunity to play football and basketball with those who missed out in their sports such as soccer, track and field, or baseball because the season was canceled due to the pandemic.

The Royal Arcanum first presented the award to the area's top male high school athlete in 1950. In 1973 a female athlete was also recognized for the first time. This year the awards of \$1,500 each went to the top two male and top two female athletes based on their academic standing.

*Submitted by: Elly McMillan*

## SOME SILVER LININGS AROUND PANDEMIC CLOUDS

A few bright spots can be seen in the midst of the health crisis confronting the nation. The Food Navigator USA website reports that in a survey of 1,005 Americans 18–73, 54% say they are cooking more at home, and 46% are baking more. Seventy-five percent say they feel more confident in their cooking skills as a result, 50% are learning more about cooking, and 73% are enjoying it more. More than half of those—51%—say they'll continue cooking more at home once the crisis has passed.



School of Education, asked 1,319 adults, including 284 fathers, about their relationships with their children during the lockdown. Among the fathers, 68% reported feeling “close” or “much closer” to their children since the pandemic began. Only 1.4% said they feel less close.

“We found that they're discovering new shared interests; they're appreciating their kids more; they feel appreciated by their kids more; they're talking more about things that are

important to them, and important to their kids,” says one of the researchers involved in the study.

In another silver lining, a survey by Making Caring Common, an initiative based at the Harvard Graduate



# PENNSYLVANIANS HELP COMMUNITY CHARITIES

Joe and Joan Tedesco organized new and gently used clothing articles from Integrity Council #586 members and their neighbors for a service project to help the poor in the Philadelphia area. Thirty large bags of warm winter gear were packed into an SUV and Joe made sure the care parcels were delivered for those in need as cooler and colder weather would soon be in the Northeast forecasts.



The St. Francis Inn is stocked with clothing and hygiene products for the poor.

A monetary donation was made on behalf of the council to The Church of the Holy Trinity for its service to the poor and homeless. The Arcanians' gifting project was sponsored to support Feeding the Hungry programs, the St. Francis Inn (Shelter) in Kensington and Shepherd's Nook Pantry.

Submitted by: Joe Tedesco



Volunteers prepare meals for the homeless in the church basement.



Joe Tedesco presents Integrity Council's gift to the Rev. John Gardner, Rector of The Church of the Holy Trinity.

## LAUGHING GAS

Hate going to the dentist?

These jokes may ease the pain:

A little boy went to the dentist, who found a cavity that had to be filled. "Now, young man," asked the dentist, "what kind of filling would you like for that tooth?"

"Chocolate, please," replied the youngster.



Young man: "My dentist said bacon and soda are just as good as toothpaste."

Parent: "That's 'baking soda.'"

If I brushed my teeth with half the energy I do 15 minutes before going to the dentist, I'd never have a cavity.

# CHIEF OPERATIONS OFFICER CORNER

2020 continues to be an unprecedented year with many communities having children in school in a remote capacity, including mine. The summer in New England was beautiful and the Fall season has been just as nice with the leaves having changed color as early as the end of September. During this time, many families have had the ability to spend more time together, which I consider to be a silver lining to the challenge. We wish to get past this pandemic but at the same time are reminded that all of us have been affected by it to some degree or another. All of us are experiencing this time together. We will get through this period stronger and overcome the many adversities we've encountered.

We've implemented additional ways to communicate with members through e-mail. If you haven't submitted your e-mail address, please send it to [info@royalarcanum.com](mailto:info@royalarcanum.com). Past Supreme Regent and current Executive Committee member Carl Krzystofczyk has developed a successful way for Medora Council in Illinois to meet through virtual meetings. This has led to increased participation and has enabled members to meet in a time friendly manner.

During the COVID-19 pandemic our Home Office continues to operate in an effective manner with a business as normal attitude, which has been demonstrated throughout 2020. The associates continue to provide top notch service to our members, agents and applicants, completing tasks within established cycle times. I'm pleased to advise of this information since I've known that many other insurers have not been able to maintain processing times due to limitations within their operations. The safety of our staff is always a top priority and in compliance with the state of Massachusetts, we continue to operate in a hybrid manner with staff working both in the office as well as remotely. By enacting our Business Continuity Plan, we have maintained processing times within the operation and also have maintained cycle times with increased Life Insurance production.

COVID-19 certainly has impacted our business by increased claims and reduced Annuity production. With that being said, we have been weathering the storm to the best of our ability and with a strong commitment to furthering the growth of the Royal Arcanum. It is evidence of our financial strength as a Society and for making prudent financial and operational decisions for the business to succeed. As of the end of the 3rd Quarter, our 1st year Life Insurance annualized premium has surpassed our 2019 totals. This is remarkable, considering the pandemic and a testament to our staff and writing agents. Our overall renewal premium increased year to date by nearly \$150,000 compared to 2019, which I expect will

continue to increase for the remainder of 2020 as well as into the future, based on our Insurance Operations.

The Home Office continues to operate Monday through Friday from 8:00 a.m.-5:00 p.m. EST. Should you have any questions or concerns, we ask that you call the office (888)-272-2686 or e-mail. If the pandemic has affected your ability to pay your premium payment on-time, please contact the Home Office.

In closing, I continue to keep our members, friends and families in my prayers during this difficult and challenging time.

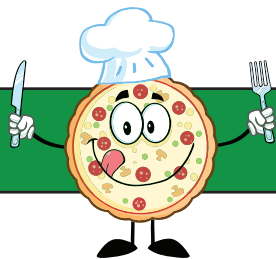
Sincerely,



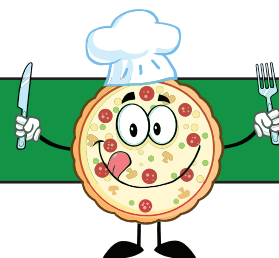
Nicholas G. Benoit  
Chief Operations Officer



Here's a favorite recipe of the Benoit Family in Massachusetts. As you can see in the photo, Junior Chef Harry (3 ½ years old) is busy garnishing the dough that was prepared by Mom, Kelly (also the photographer). We thank the Benois for sharing the recipe for this tasty homemade dish. Enjoy!



## BASIC PIZZA



5 cups all-purpose flour, plus more for dusting

½ cup cornmeal

2 envelopes (1/4 oz. each) rapid-rise yeast

4 tsp. coarse salt

¼ cup olive oil, plus more for brushing

2 cups water (cold)



Make the dough: in food processor, pulse together flour, cornmeal, yeast, and salt. With processor still running, add oil and then 2 cups cold water in a steady stream; process until dough just forms a ball.

Turn out dough onto a floured work surface. Knead until smooth and elastic, 3 to 4 times. Place in a re-sealable plastic bag; let rise until doubled in bulk, 2 hours at room temperature or overnight in the refrigerator (let come to room temperature before proceeding, about 40 minutes).

Divide dough into 4 equal portions; roll into balls and cover with a clean kitchen towel or plastic wrap until puffed (about 20 minutes).

Preheat oven to 500 degrees. Place each dough ball onto a baking sheet; using your hands, gently flatten and pull into 8x10" ovals. Top as desired.

Bake until crust is golden brown and toppings are hot, rotating sheets halfway through 10 to 12 minutes.



# JUNIOR DEPARTMENT NEWS AND VIEWS

As we are amidst one of the worst pandemics, we must focus on what is important to us - family and loved ones. COVID-19 has put lots of stress on everyone, and with social isolation and distancing, we have had to adapt to meet the changing needs of daily living. Social distancing and mask wearing has become the new normal. There have been and continue to be no council meetings and donations and other charitable projects have been limited until things are better and safer.

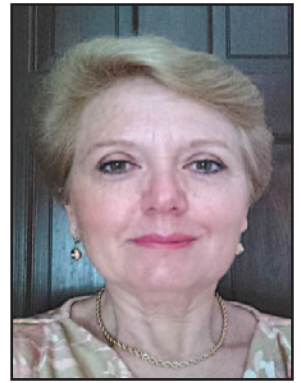
Summer passed so quickly and by the time our members receive the Fall Bulletin, it's time for our Juniors to apply for our competitive scholarship programs. Forms for all our high school seniors applying for scholarships and grants for September 2021 are ready to be downloaded from our website, or can be requested from the Home Office at 1-888-ARCANUM. The program is being advertised in the Bulletin and on Facebook and details can be found on our website.

This year, in an effort to increase and promote awareness of our programs, a postcard reminder was developed to mail out to potential college applicants. Education is the most important part of our Juniors' lives and for their future success. The deadline to apply is December 31, 2020.

Our Junior writing program that launched last Fall to encourage our young members who like to write

continues to expand. As previously mentioned, two winners will be selected for each Bulletin and will receive a trophy, certificate and a \$25.00 gift card as a reward.

If your jurisdiction plans on hosting a Junior Christmas party, gifts will be available from the Home Office. If you send us pictures of the event, please remember to have parents sign a release form for each minor under 13 years of



**Junior Department Director  
Errica Conforto**



age. This protocol is in accordance with the children's online privacy policy. Release forms can be obtained from the Home Office, online, or from your council officer hosting the activity.

During the holiday season let's share our blessings with those less fortunate. Tell your friends about Royal Arcanum and all the benefits

we have as a Society. I wish you and your families a beautiful holiday season and health and happiness in the coming year.

Yours in V.M.C.

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

Errica Conforto  
Junior Director

## JUNIOR WRITING AWARD - LOGAN ORR

### LOOKING TO THE FUTURE

My name is Logan. I just turned seven. For my birthday my mom let me choose what my birthday theme would be. I chose outer space because I want to be an astronaut when I grow up and go into space. We even had astronaut ice cream. It wasn't disgusting but it wasn't too good.

My mom watched the rocket ship go into outer space with me a while back. Then we watched it come back to earth. It was really cool. I hope in the future we can travel to space for vacation. I think that would be so fun.

Logan Orr is a Junior member of Claremont Council #1655. He is in second grade and resides in Rockland County, New York with his parents and older sister, Alexandra, and his dog, Lucky. Logan plays spring lacrosse but his favorite sport is hockey, which he plays for about eight months of the year. He loves science and anything relating to outer space.

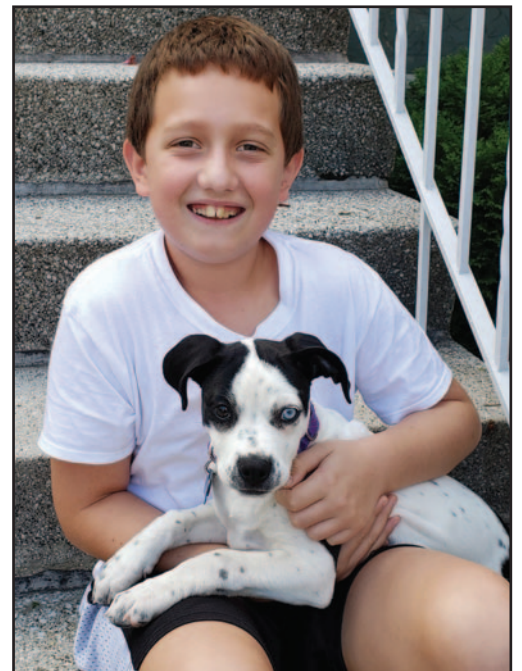


## JUNIOR WRITING AWARD - LUCA CONFORTO

### THE PUPPY

I watched the white blur run past me,  
The sound of jingling ringing out,  
A growl, A yelp, A howl,  
Tap, tap, tap and the white blur goes again  
Suddenly stopped, one brown and one blue eye stares at me,  
My happy playful puppy Luna.

Luca Conforto is a Junior member of Claremont Council #1655. He is eleven years old and a sixth grader from New York City. He enjoys playing sports and video games, drawing and spending time playing with his new puppy – Luna.



# FALL WORD SEARCH

## WORD LIST

**CORN**  
**FALL**  
**FOOTBALL**  
**STALK**  
**HALLOWEEN**  
**THANKSGIVING**  
**FOLIAGE**  
**SQUASH**  
**MAPLE**  
**AUTUMN**  
**SEASONS**  
**TURKEY**  
**PUMPKIN**  
**SYRUP**  
**OCTOBER**



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

## JUNIOR CONTEST RULES

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

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



## Junior Must Submit:

Name \_\_\_\_\_

Age \_\_\_\_\_

Council \_\_\_\_\_

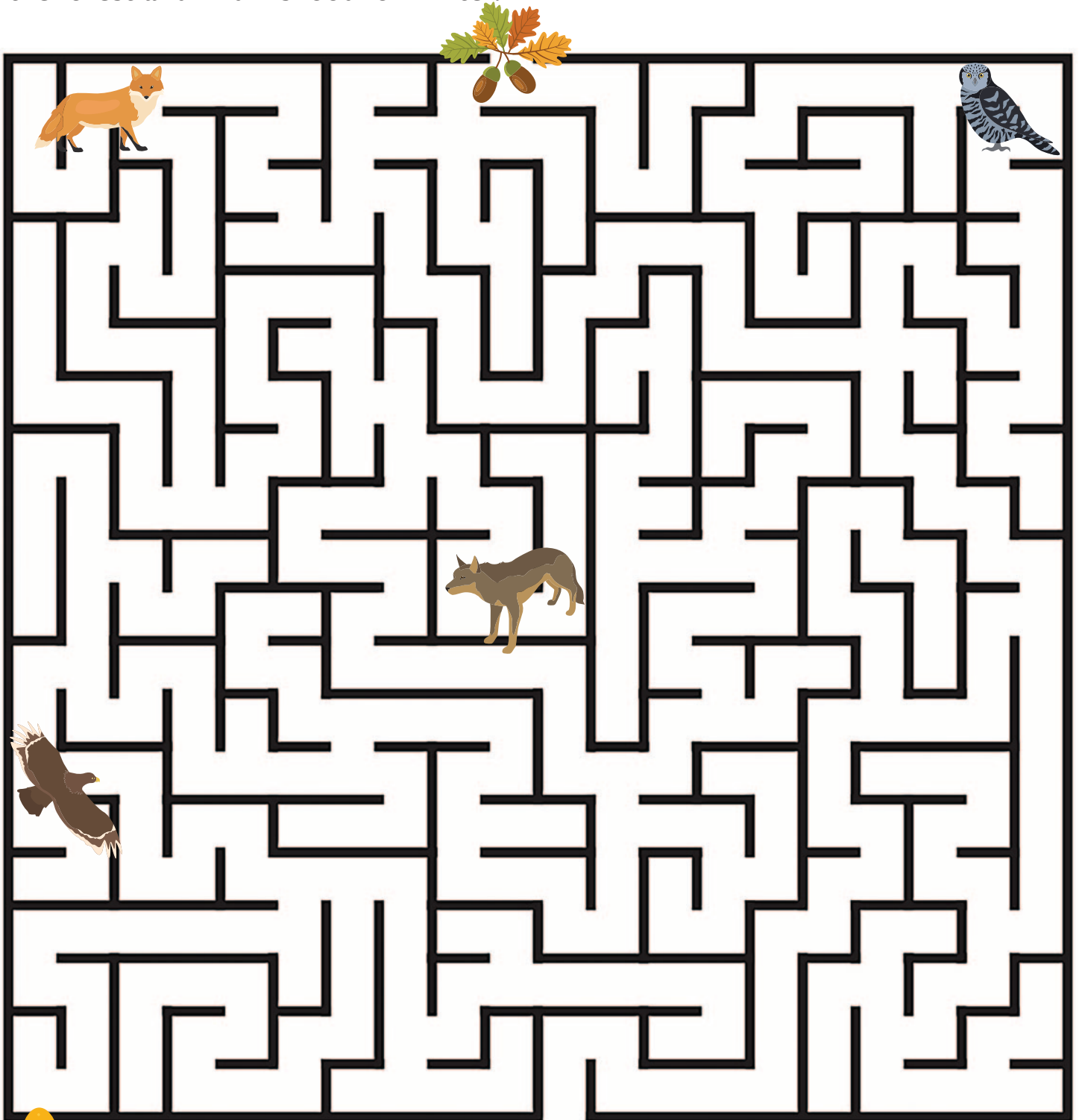
Email Address \_\_\_\_\_

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

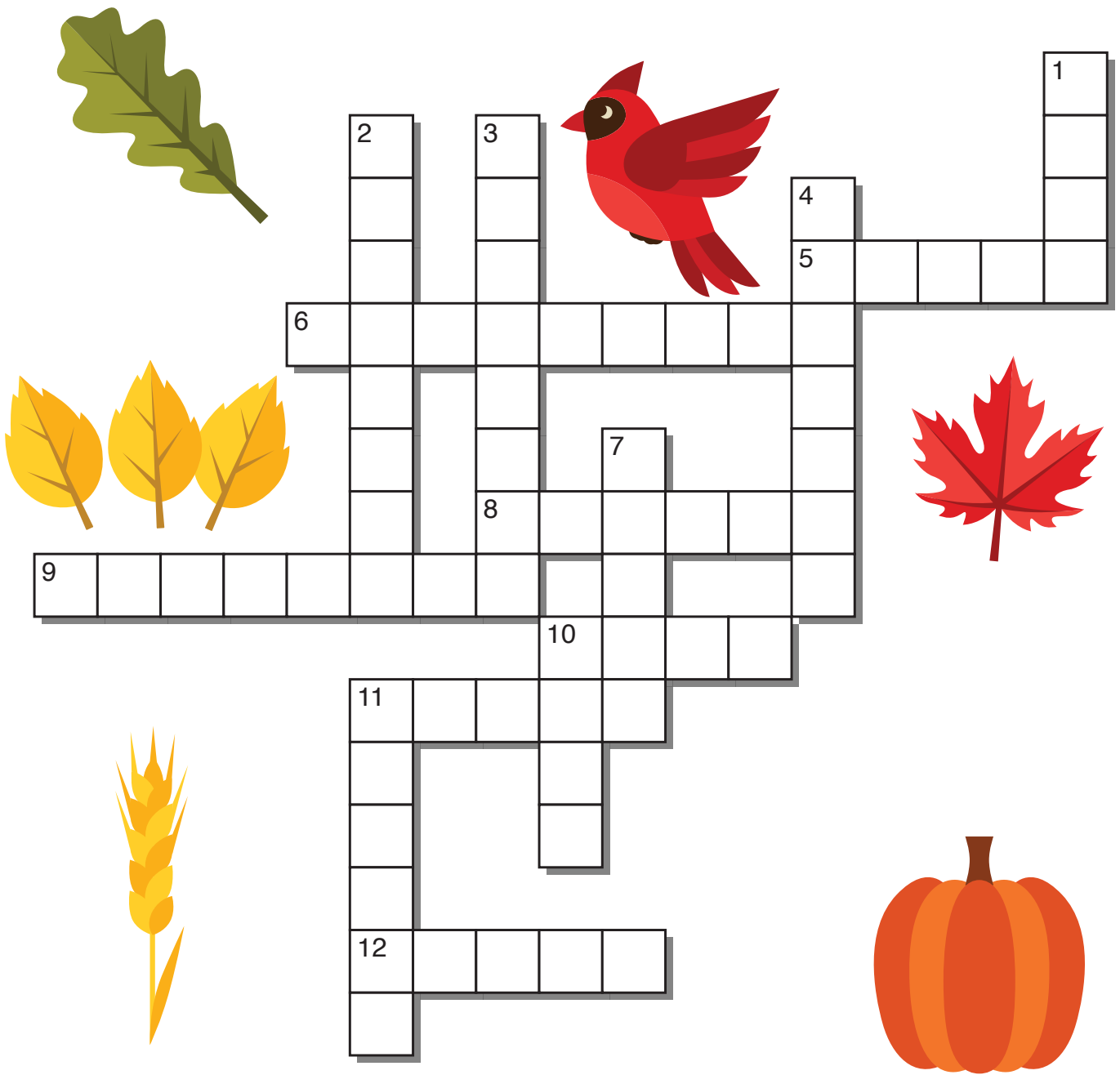


# FALL MAZE

Mr. Squirrel has to collect enough nuts for winter but he is worried that one of the many predators will attack him. Help Mr. Squirrel navigate his way through the forest and find his food for winter.

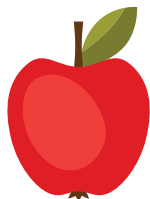


# FALL CROSSWORD



## Across

- 5) A popular fruit used for pies
- 6) First month of fall
- 8) What falls from the tree in fall
- 9) They like to gather nuts and store them
- 10) Vegetable that grows on stalks
- 11) An oak tree's seed
- 12) The tree that syrup comes from



## Down

- 1) A tool used to gather leaves
- 2) The last month of fall
- 3) A game played on the gridiron
- 4) The process of gathering crops
- 7) The vehicle used during hay rides
- 10) A black bird associated with Halloween
- 11) Another name for the season fall



# GONE FISHING





**By: Paul F. D'Emilio General Counsel and  
Matthew P. D'Emilio, Assistant General Counsel**

A beneficiary is a person who receives the proceeds or benefits from a policy of insurance or a fraternal benefit certificate upon the death of the insured. Who is the beneficiary of your benefit certificate? If you don't know, please take a few minutes and find out.

The right to name a beneficiary is an important right that you have as owner of the certificate. If you do not exercise that right, the proceeds may be paid to someone other than the person or persons intended.

For example, we are constantly faced with situations where the beneficiary is deceased and a new beneficiary was not designated. We are then obligated to look to the constitution for the person who receives the benefits, even if that would be contrary to your intent. We have to assemble enough facts to create a family tree. Once we are reasonably sure that we know the person entitled to payment, we have to locate the person. Sometimes we can't even find the person entitled to the benefit. This is tedious, tiresome, and time-consuming, and delays payment of the death benefit.

If you fail to name a beneficiary, or if your named beneficiary is deceased, our constitution provides that the proceeds are to be paid as follows:

- 1st. Member's wife or husband.**
- 2nd. Member's children and children of deceased children and members children by legal adoption.**
- 3rd. Member's grandchild**
- 4th. Members parents and parents by legal adoption.
- 5th. Member's brothers and sisters of the whole blood.
- 6th. Member's brothers and sisters of the half blood.
- 7th. Member's grandparents.
- 8th. Member's nieces and nephews (children of brothers and sisters of the whole blood).
- 9th. Member's nieces and nephews (children of brothers and sisters of the half-blood).
- 10th. Personal Representative of deceased member.

Our constitution is different than many commercial insurance policies, which typically provide for the payment to the insured's estate if the beneficiary designation fails. Our benefit certificates are payable to family members, not the estate. The result is that our benefits are not subject to attachment by creditors or liable for members' debts.



**DON'T RELY ON THE CONSTITUTION!** While our constitution may produce better results than most commercial carries, it is not perfect. We are often faced with rival claims to certificate proceeds, disappointed claimants may sue, and it may produce a result inconsistent with your wishes. This is why the beneficiary designation should be frequently reviewed and updated.

When you designate your beneficiaries, please avoid using the words like "wife" or "children". If you designate your "wife" as beneficiary, either the Royal Arcanum or a Court may have to make a determination. Did you mean your current wife or your wife when you purchased the certificate? The two may be different. This will cause delay and expense. A similar problem arises if you designate the beneficiary as "children". Did you mean all children living at your death? Only those children alive when you took out the certificate? What about adopted children? To avoid any confusion, always always include the names of the individuals that you wish to designate (e.g. my children, Michelle, Angela and Matthew or "my wife, Katie").

Review your beneficiary designation regularly. Family circumstances are constantly changing. Make sure you can answer the question, "Who is my beneficiary?" If you can't, review the beneficiary designation and, while you're at it, review your entire insurance portfolio to see if you need additional coverage.

## A WORD FROM THE SUPREME SECRETARY

As the days grow shorter and the weather begins to cool, we would normally be looking forward to Fall and the upcoming holiday season. There is nothing normal about the year 2020. We are now entering the 7th month of the Corona Virus pandemic. If you are like most of us, we really don't know what normal is and if we will ever return to life as we knew it prior to the pandemic. Most of our lives have been impacted to varying degrees. Working from home, social distancing and wearing masks when we go shopping are the reality to which we have adapted.



make an annual visit during the Christmas season to the Simpson House, an assisted living facility in Philadelphia. Our adult and Junior members assemble Christmas ornaments from craft kits for distribution to the residents. We have several very musically talented individuals in our council, and they use their singing and instruments to provide a program of traditional Christmas Carols for the residents. The staff of Simpson House serves cookies and punch for the residents and council members. While at the

time of writing this article it is unknown if we will be able to make the visit this year, I'm sure we will continue this tradition going forward.

The Royal Arcanum is no different from the rest of Society. Our subordinate council meetings for the most part have been halted, pending local restrictions. Our Supreme Session originally scheduled for August of this year has been postponed and hopefully we will meet again in August of 2021. Most, if not all of our councils, though restricted from meeting, have continued their charitable good works. While we may not be able to physically feed the hungry and homeless, as we do in my home council – Integrity – donations of food and monetary help continue to be made.

I take this opportunity to remind all our members to be safe and to continue following the instructions of local authorities and health officials. Please be kind to one another and hopefully we will all be able to get together next summer at our Supreme Council Session.

Yours in V. M. C.

A handwritten signature in black ink that reads "Peter D Ferrara".

Pete Ferrara  
Supreme Secretary

While we continue to plan future events and activities, I take the opportunity to describe a charitable program that we began several years ago in Integrity Council. We







ROYAL ARCANUM

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