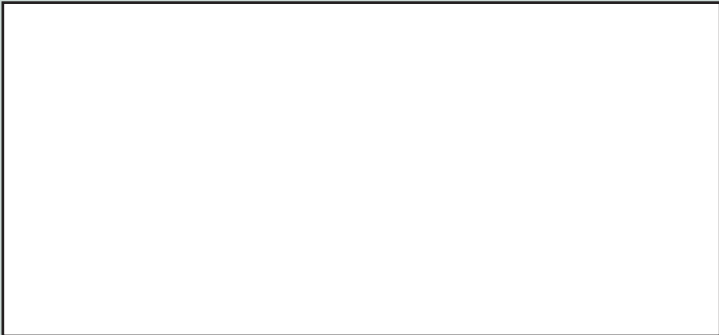


ROYAL ARCANUM
AN INTERNATIONAL FRATERNITY  PROVIDING FAMILY PROTECTION



Bulletin

Winter Edition 2021



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



Happy New Year to all! As we begin this new decade, we are reminded to always count our blessings and appreciate some of the important things in life – family, friends, careers, and especially, health. We hope 2021 is a prosperous one for everyone while we continue to be careful and respectful towards one another.

The lockdown has not stopped the Royal Arcanum when it comes to helping the less fortunate. We have been able to deliver food to shelters and churches, along with monetary donations and other gifts to charitable organizations throughout the US and Canada; every contribution helps!

Continue to spread the word of the Royal Arcanum! Remind family and friends of the amazing benefits and opportunities our Society offers and the fraternal service to members and communities. Although in-person activities have been limited recently, members connect via zoom, phone calls, and with the technology available at the tip of our fingers.

I look forward to writing to you again and share my great hopes for peace and health to all!

Fraternally in VMC,

A handwritten signature in black ink that reads "Maria Bettina DiBartolo". The signature is written in a cursive, flowing style.

Maria DiBartolo

Bonne année à tous! Alors que nous entamons cette nouvelle décennie, il nous est rappelé de toujours compter nos bénédictions et d'apprécier certaines des choses importantes de la vie - la famille, les amis, les carrières et surtout la santé. Nous espérons que 2021 sera une année prospère pour tous, tout en continuant à être prudents et respectueux les uns envers les autres.

Le verrouillage n'a pas arrêté Royal Arcanum lorsqu'il s'agit d'aider les moins fortunés. Nous avons été en mesure de livrer de la nourriture aux abris et aux églises, ainsi que des dons monétaires et d'autres dons à des organisations caritatives à travers les États-Unis et le Canada; chaque contribution aide!

Continuez à faire connaître Royal Arcanum! Rappelez à la famille et aux amis les avantages et les opportunités incroyables que notre Société offre et le service fraternel aux membres et aux communautés. Bien que les activités en personne aient été limitées récemment, les membres se connectent via le zoom, les appels téléphoniques et la technologie disponible au bout de nos doigts.

J'ai hâte de vous écrire à nouveau et de partager mes grands espoirs de paix et de santé à tous!

Fraternellement en VMC,

A handwritten signature in black ink that reads "Maria Bettina DiBartolo". The signature is written in a cursive, flowing style.

Maria DiBartolo

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COVID member message

To see how the Royal Arcanum is adapting to the current COVID environment, please go to our website and follow the COVID member message link.

Bulletin Deadline

Articles and photos must be in the editorial office by **March 28, 2021**. Mail to the Royal Arcanum Bulletin, Home Office, 61 Batterymarch Street, Boston, MA 02110-3208.
Next Publication Date: May 4, 2021

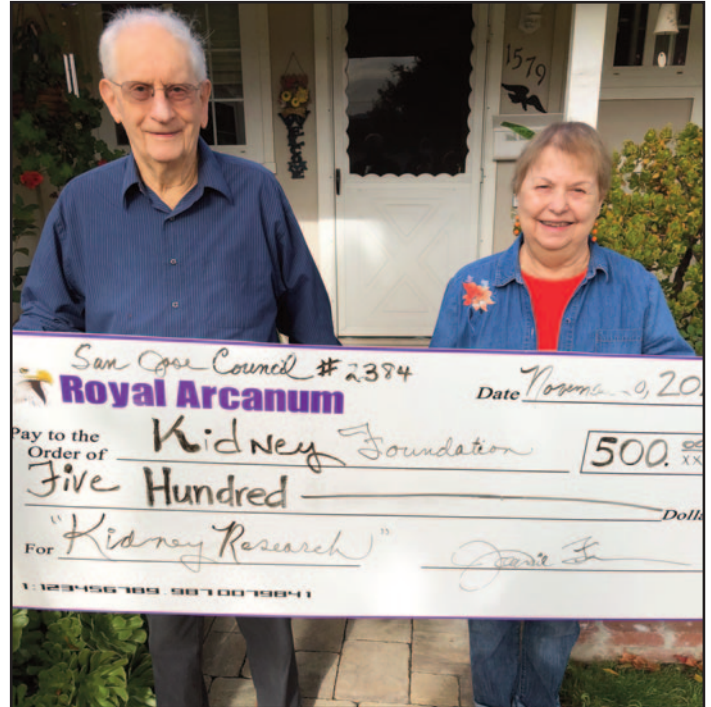
FOOD FOR THE POOR

Due to COVID-19 restrictions, food and in-person donations are not allowed in some areas. Joanie Francis is holding a donation from San Jose Council that was mailed to the Second Harvest Food Bank to provide help to the many needy people of Santa Clara County. Although activity is confined, there are still ways to provide charitable support to the community.



KIDNEY RESEARCH

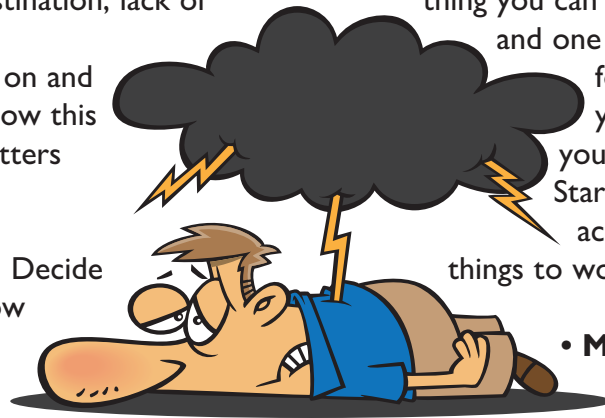
A donation was made by the Grand Council of California and San Jose Council to the Kidney Foundation at University of California at Davis. This donation was in honor of Grand Secretary Loretta Miller who was a recipient of a new kidney. Thanks to Loretta Miller for coordinating this project.



GET OUT OF YOUR RUT

Sometimes you feel like you're in a rut. The symptoms are many: procrastination, lack of control, confusion, burnout, perfectionism—the list goes on and on. To pull yourself free, follow this advice from the Business Matters website:

- **Create a plan of action.** Decide what you need to do and how you're going to do it. You wouldn't start your car without knowing where you want to go, would you? Take the time to plan your route so you have a firm idea of what you want to accomplish.



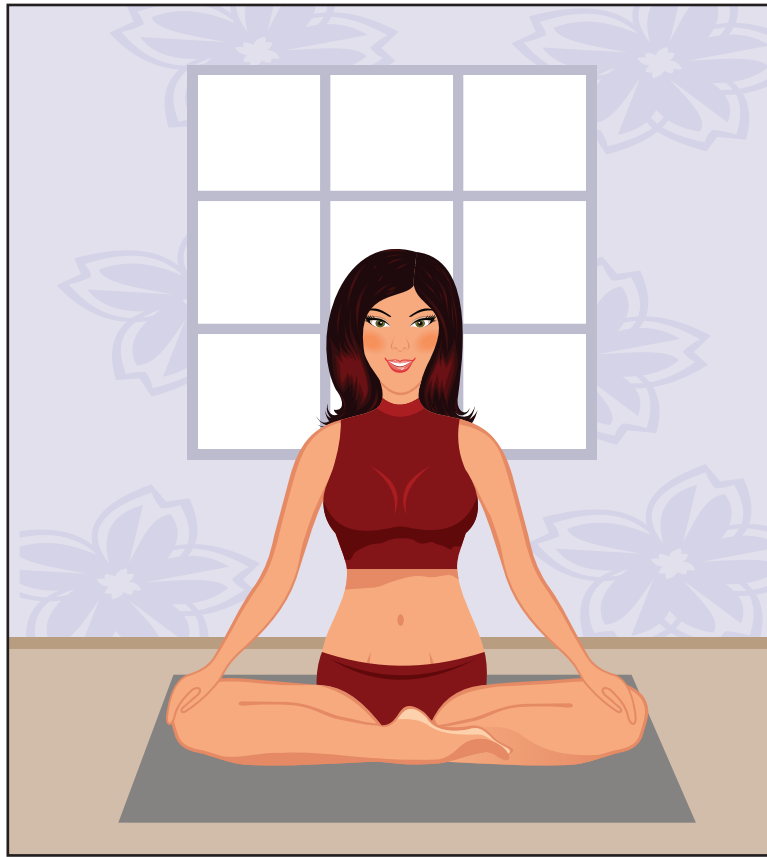
- **Make a list.** Write down the most important thing you can do today to further your goals, and one or two after that. This helps you focus on priorities and will keep you moving forward. If you achieve your first goal, move on to the next. Start each day with a list of things to accomplish so you don't run out of things to work on.

- **Manage your time.** You may think you don't have time to do something. Is it true? Keep track of what you're working on so you have a good idea of how long tasks take. This helps you budget your time and energy more efficiently so you don't fall into the trap of having too much time or too little time to get done what you have to.

FOUR TIPS FOR STAYING HEALTHY THESE DAYS

An apple a day may keep the doctor away, as the old saying goes, but that's not all you need to stay healthy, especially during the pandemic. The Guardian shares this advice from some general practitioners on how to live a healthy lifestyle:

- **Avoid processed food.** Frozen meals may be convenient, but they're not especially good for you. Although these foods have plenty of additives and chemicals for color and flavor, you're better off cooking for yourself.
- **Exercise.** You've heard this before, but it bears repeating: Exercising five times a week for 30–40 minutes is good for your health and soul. If you can't



get to the gym during this age of COVID-19, at least exercise at home or take long, socially distanced walks outside to get your blood pumping.

- **Take an aspirin a day.** This is excellent advice for people over 65 who are at risk of cardiovascular disease. A daily aspirin can prevent heart attacks and strokes by thinning the blood, which reduces blood pressure and the chance of coagulation or clotting.

- **Reduce stress.** Practice meditation and mindfulness to reduce stress in your life. Stress can cause skin diseases and autoimmune diseases, and contribute to the risk of heart attacks and strokes. Try deep breathing while clearing your mind of all extraneous thoughts and worries. Yoga can help too.

SAN JOSE COUNCIL



Molly and San Jose Council #2384 donated \$250 to the County of Santa Clara Animal Shelter for dogs and cats. There is always a need for supplies to aid in the care of shelter pets, especially during difficult times. Molly and Roy Al will be helping members collect blankets and puppy pads in the coming weeks for their shelter friends.

HOLIDAY DONATIONS IN NEW YORK

Members of the Grand Council of New York and Claremont Council #1655 were happy to continue the tradition of sponsoring their annual fraternal Thanksgiving project. This year's beneficiary was the 'Feeding the Hungry' program at Our Lady of Mt. Carmel Parish in the Bronx.

In addition to the groceries, council members contributed many bags filled with gently used children's clothing and a variety of books for the Sisters to gift to youngsters when the holiday season arrived.

Twenty five turkeys, plus stuffing, cranberry sauce and other tasty fixings were donated to the church in mid November. The items were later distributed by the Missionary Sisters of Catechism to poor families in the community for them to have a nutritious and hearty holiday meal.

The charitable spirit of the Arcanians helped shine another ray of hope in the Bronx. We appreciate our members' dedication to being fraternalists and friends in action.

Submitted by: Errica Conforto



Augie Magnotta, Maria DiBartolo, Sr. Edna Loquias, Errica Conforto and Joe Conforto prepare donations for the Mt. Carmel Parish program in the Bronx.

TIPS FOR STAYING WITHIN YOUR CORONAVIRUS BUDGET

Sticking to a budget can be hard. Doing it during the stress of a pandemic can be even tougher. The CNBC Select website has some advice for staying the course:

- **Use “mental accounting.”** To keep track of where your money goes, separate it into three specific accounts: bills (rent/mortgage, utilities, child care, etc.); current expenses (groceries, gas, and so forth); and future expenses (retirement fund, emergency fund). Put the last into high-yield savings accounts.

- **Look at inflow vs. outflow.** Track how much money you have coming in and compare it to how much is going out. Focus on outflow (spending). Look for ways to reduce it so you have more money left over for future expenses.

- **Plan ahead.** Look for government benefits you may be eligible for now, before you need them. This can include food stamps or utilities assistance. Check into community resources like food pantries. Have a contingency plan in case you can't pay your rent—renting out a room, for example, or negotiating with your landlord. All this can help you be ready in case of a sudden emergency.



FT DEARBORN COUNCIL

In December, Ft. Dearborn Council member, Lisa Crawford, met with Beth Oswald, Executive Director of the Christine Ann Domestic Abuse Center in Oshkosh, WI. (www.christineann.net). The Center operates a 37-bed emergency shelter for individuals and families needing safety and shelter from an abusive situation. While the shelter and 24-hour help line are essential, they recognize that it is their outreach services to those not living in the shelter, along with teen/children's programs and community education that truly fulfill their mission. Ft. Dearborn Council members presented a check for helping families meet their holiday needs such as Christmas trees and gifts for family members.

Submitted by: Joanne Covelli



SUPPORT FOR SHELTER SERVICES

Members of New Jersey's Bayonne Council #695 conducted autumn and early winter projects for area shelters in support of the mission to provide supportive services and essentials to the hungry, hurting and poor. Donations for shelter programs were welcomed and appreciated by staff and volunteers, particularly since there were many more clients seeking help due to the COVID-19 pandemic.

Arcanian fraternalists packed their vans and cars with new and gently used winter clothing items, coats and outerwear, boots and shoes, hygiene and bathing necessities, kitchenware, bedding, small appliances, home goods and other accessories and made several delivery trips to organizations

throughout Hudson County. These included Mercy House and Catholic Charities in Newark, and Franciska Residence and St. Lucy's Emergency Shelter in Jersey City. Programs at these facilities offer a welcoming space for those in need and provide emotional support, group counseling, skills building, healing, nutrition education, housing, food, clothing and more in a safe, caring, comfortable and faith-filled environment.

The council anticipates organizing similar projects during the year with the hope that a healthy and happy future will soon be a reality for those who are suffering.



Evelyn Magarban and volunteers unpacking a van with contributions for Mercy House, Newark.



Santa's helpers - Gen Macon and Richard Macon sorting supplies for shelter shower programs in Jersey City.

GRINS & GIGGLES

Random thoughts



Here are some points to ponder when you're bored:

- When one door closes and another door opens, you are probably in prison.
- To me, "drink responsibly" means don't spill it.
- Age 60 might be the new 40, but 9:00 p.m. is the new midnight.

- It's the start of a brand-new day, and I'm off like a herd of turtles.
- The older I get, the earlier it gets late.
- When I say, "the other day," I could be referring to any time between yesterday and 15 years ago.
- I remember being able to get up without making sound effects.
- I had my patience tested. I'm negative.
- Remember, if you lose a sock in the dryer, it comes back as a Tupperware lid that doesn't fit any of your containers.

NEW JERSEY'S NORTH POLE HELPERS



Grand Regent Richard J. Macon, FIC led the members of the grand and subordinate councils in being Secret Santas for children with special needs.

Though the challenge of the COVID-19 pandemic suspended familiar gatherings and other council activities, Arcanian fraternalists were dedicated in their efforts to continue their holiday tradition of stuffing stockings and

answering requests that were made in letters to Santa Claus.

Grand Regent Rich Macon with Santa's boots and stockings filled with useful gifts for children.



To help ensure a 'Ho-Ho-Ho' happy Christmas for boys and girls with disabilities, the jolly fellow in red recruited the assistance of the Arcanians for the benefit of young students at the Felician School for Exceptional Children in Lodi. Members of the Fraternal Service Committee coordinated the project at the RA Garden State workshop where they prepared a tremendous array of beautiful gifts that were sent from councils and members in time for Santa's Christmas Eve deliveries.



A few of the Christmas gift totes are pictured from the delivery to the Felician School.

GRINS AND GIGGLES: SPEED LIMIT

A state police officer parked by the side of the highway spotted a car driving only 22 miles per hour. He started up, turned on his lights, and pulled the car over.

As he approached the car, he saw the driver was an elderly woman with three friends, one next to her in the front seat and two in the back. "What's the matter, officer?" the driver asked. "I wasn't speeding."

"No, ma'am," the officer said, "but you were driving much lower than the speed limit, and that's just as dangerous."



"But the sign back there said 22," the woman said.

The officer chuckled and explained that 22 was the route number, not the speed limit, which was 65. Embarrassed, the woman apologized and thanked the officer.

Then he peered into the car. "Ma'am, are your friends all right? They all seem a bit frightened."

"Oh, they'll be all right in a minute, officer. We just got off route 157."



A SEASON OF SHARING BLESSINGS

The members of Versatility Council #2501 creatively organized gifting projects while adhering to social distance measures and mask wearing as the COVID-19 pandemic continued over the holiday season. Although the anticipated routine of shopping, sorting, wrapping and delivering gifts was done differently than in the past, the fraternal goal of bringing hope and happiness to those in need was successfully and gratefully accomplished to make the Twelve Days of Christmas merrier for families and individuals in



Gen (right) and Evelyn (left) deliver warm gifts to Nancy at Our Lady of Lourdes Care Center.

need in New Jersey. Versatility's elves helped St. Nick with stops at homeless-transitional shelters, assisted care centers, retirement homes, facilities that serve the underprivileged and humane societies. Pictured are a few of the "twelve" gifting projects that were organized by Community Outreach Committee members Gen Macon, Christine Piscitelli and Evelyn Magarban with the

generous participation of many Arcanian families and friends of the council.



"Elf" Gen sorts holiday gifts for children.



Chris and Gen are ready to fill the sleigh with Christmas packages.

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CLAREMONT COUNCIL'S PROJECTS

Members of Claremont Council # 1655 in New York conducted their International Fraternal Service Projects in collaboration with the Supreme Council by making monetary donations of \$500 each to four charitable organizations. While observing COVID-19 preventive measures, the gifts were presented by Augie and Frances Magnotta, Joe and Errica Conforto, and Maria Di Bartolo.

The members visited the Sisters, Servants of Mary, Ministers to the Sick at their convent in the Bronx. The Sisters are a religious community and nursing order who dedicate their lives to providing loving, compassionate, home health nursing for the sick and dying, day or night, free of charge.

The second donation was presented to Calvary Hospital, the Bronx. The acute care specialty hospital provides palliative care for adult patients with advanced cancer and other life-threatening illnesses.

The third donation was delivered to Our Lady of Mt. Carmel Church, the Bronx in support of the parish's ministries for the poor and homeless. The gift would be used to provide holiday meals and food staples for those in need.

The pandemic prevented the Arcanian fraternalists from making the fourth donation in-person. A check was sent to the Wounded Warrior Project, New York City. The organization's focus is to help improve the lives of America's most severely injured veterans and for them to regain their independence.

Claremont Council members were pleased to support these organizations and the good work they continue to provide.

Submitted by: Errica Conforto



Sister Cecilia Lopez, S.de M., Mother Superior and Sisters, Servants of Mary, Ministers to the Sick welcome Claremont members.



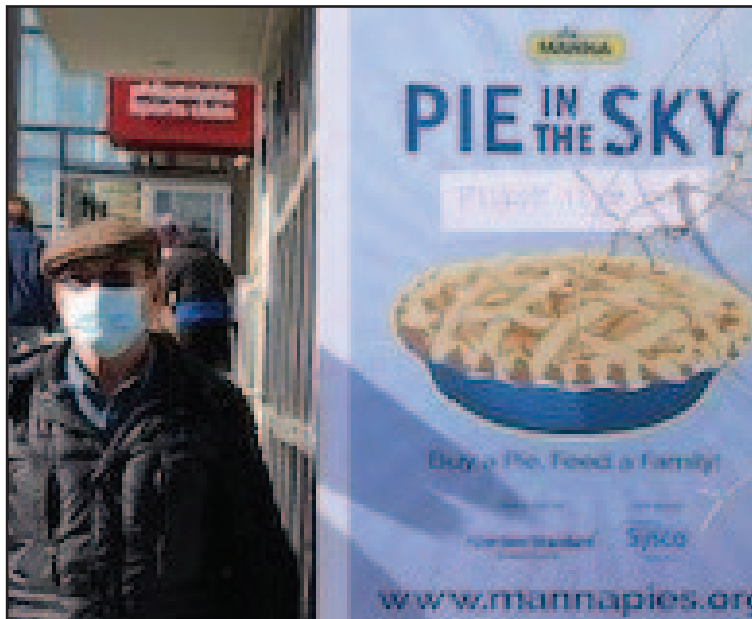
Sr. Edna Loquias, SMC and Claremont Council officers at Our Lady of Mt. Carmel Parish Center in the Bronx.



Arcanians with Timothy Barr, Executive Vice President and staff members representing Calvary Hospital Fund, Inc.

PENNSYLVANIANS HELP COMMUNITY

Joe and Joan Tedesco of Integrity Council #586, Philadelphia, Pennsylvania rallied council members and friends for the support of MANNA's largest annual fundraiser – "The Pie in the Sky Program" by informing them of the opportunity to give back while giving thanks at the holiday season. Proceeds from the program help the organization's work of providing nutritious, medically appropriate meals and nutrition counseling at no cost to neighbors who are battling life-threatening illnesses.



Joe Tedesco arrives for the holiday pies.

volunteer efforts of the Tedescos, a total donation of \$2,400 was contributed to the cause. These funds were used to purchase eighty pies to help feed the hungry and suffering. Forty pies were designated for MANNA's food program. Twenty were donated to Philadelphia's St. John's Hospice and twenty more were gifted to the Church of the Holy Trinity.

The Royal Arcanians were happy to participate in this team project and

hope to increase the pie order in 2021!

Integrity Council made a \$500 donation to MANNA's "Pie in the Sky" program, and with the

Submitted by: Joe Tedesco



Pie delivery to St. John's Hospice



Margaux Murphy and Margaret De Pinto accept pie donations for the Church of the Holy Trinity's Sunday Love Program from Joe Tedesco.

FRATERNAL DEPARTMENT NEWS

Dear Sisters and Brothers,

I've spent countless hours with eyes fixed behind the oculars of a microscope to take a closer look at lab specimens; a common picture of working in the clinical field. Astronomers and star gazers peer through a telescope's eyepiece to get a closer look at celestial bodies in outer space, and jewelers use a loupe tool for a closer look at gemstones to examine distinct characteristics. Everyday tasks may prompt us to use some sort of gadget to get a better glimpse of an object or to view its intricate details more clearly.

We don't need a special instrument for taking a closer look at the Royal Arcanum, but it may be a good time to learn more about the finer points of our Society that has continually grown throughout the United States and Canada since 1877. As a family fraternal, the Royal Arcanum offers a solid portfolio of permanent life insurance and annuity products. Competitive in the industry, the Society's plans of protection are available for newborns through senior years. However, when we take that closer look, it's undeniable that the organization is a life insurance provider with a plus!

Built upon the principles of 'Virtue, Mercy and Charity,' councils have carried forth the mission of service with members and friends volunteering together to make good things happen. Eligible subordinate and grand councils can participate in the International Fraternal Service Program and have charitable project donations supported by the Supreme Council. Although the pandemic affected many plans, 25 projects were sponsored for the 2020 IFS program. We especially acknowledge our members who coordinated these charitable contributions during the coronavirus crisis.

Volunteer initiatives have evolved in different ways. With gatherings and activities suspended, the creativity of Arcanians in reaching out has been notably demonstrated. The LJD Legacy of Hope, Sharing and Caring, Lend a Hand-Lift a Heart programs and other projects were maintained and members worked together from a distance while renewing friendships and making new ones. Donations for homeless shelters, clothes closets, food programs for the

hungry, and gifts for the poor were organized and delivered responsibly by Fraternal Committees when it was safe to do so. These gestures of compassion and kindness introduced our Society's presence to others in community and brought hope to grateful recipients at a truly difficult time.

The benefits that the Royal Arcanum has for Juniors, including the scholarship-grant program, writing contests, Bulletin puzzles, holiday gifts and more, encourage their ideas and engagement in our jurisdictions.

When we look at our Boston Home Office, it's clear that we have a great team of associates; their professionalism, attentiveness and courtesy to members and potential applicants, coupled with a strong work ethic keep operations running efficiently and seamlessly. Sadly we lost a wonderful friend and associate – Donald Ferry, Jr. who died in November; his resolute spirit will continue to inspire us as we remember a genuine and devoted fraternalist.

Let's be positive that 2021 will bring good news and happy days for all. When you attach a camera lens to zoom in for a scenic photo or pull out a magnifying glass to search for a valuable coin, you'll be taking a closer look. Invite friends to take a closer look at the Royal Arcanum. Welcome them to join us as members and see our extended family grow!

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

Cynthia A. Macon

In friendship,
Cindy Macon
Fraternal-Communications Director



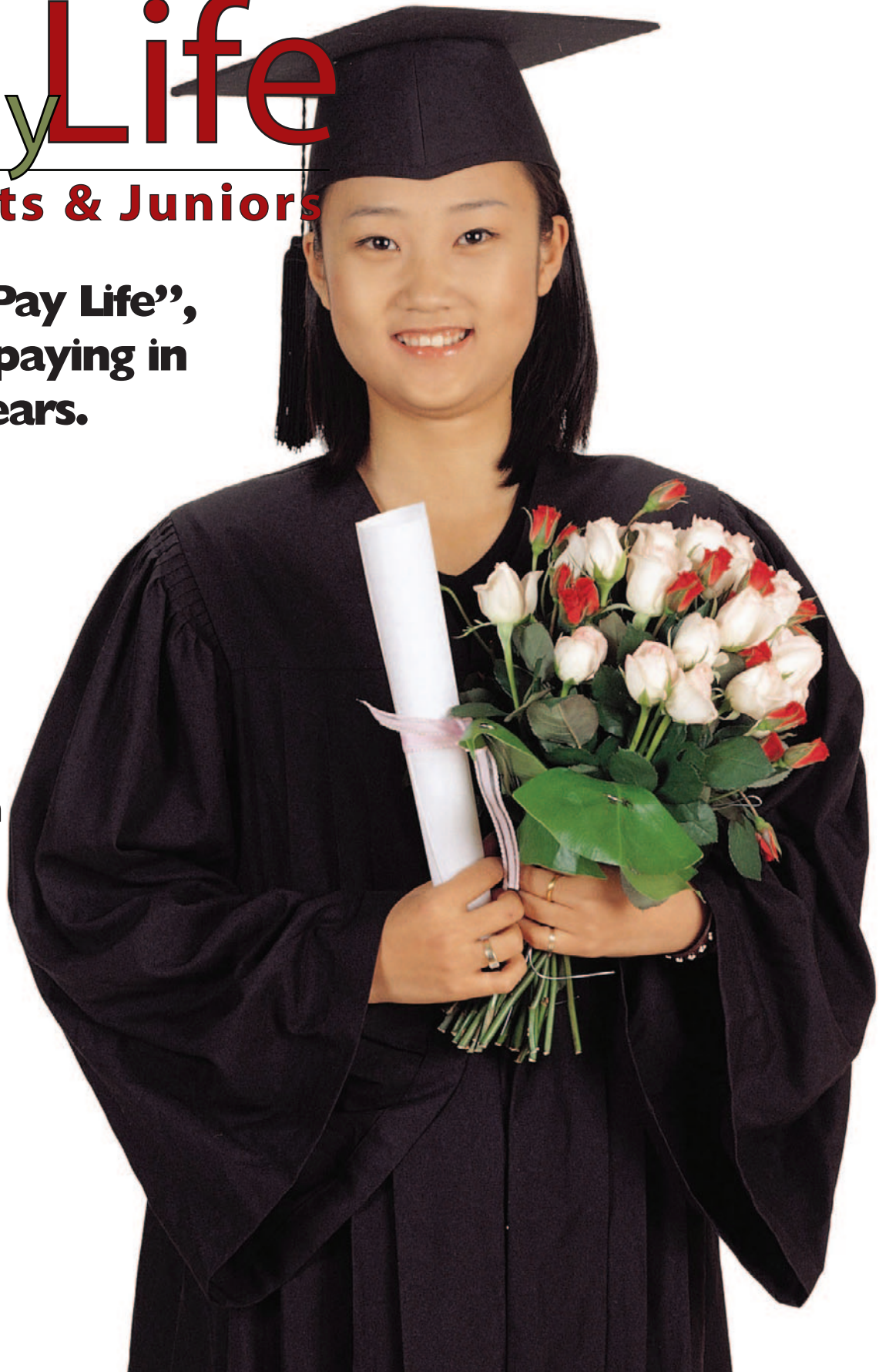
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Halloween in a pandemic was celebrated in many different and creative ways in 2020. Young and older members alike of Pawtucket Council #537, Rhode Island applied their artistic touches to decorate pumpkins for residents of Summit Commons.

The small, orange stemmed vegetables were transformed into smiling or scary, patriotic or spooky messages of fun. Our Juniors always enjoy dressing up in their Halloween costumes to hand deliver the pumpkins, making residents happy. 2020 had to be different.

After being delivered to the Activities Director, even the pumpkins had to quarantine for a couple of days before distribution. Though our Summit Commons friends didn't get to see the costumed Juniors this year, they knew we were thinking about them. Maybe we warmed their hearts from a distance.



Colorful pumpkins painted by the Juniors were gifted to senior home residents.

Shared by: Judy Kolek



Roy AI was very helpful painting pumpkins for the residents at Summit Commons Rehabilitation and Health Care Center.



Victoria Gauvin (with mask on) helps some students from St. Peter's Pre-School paint pumpkins.

BOYS AND GIRLS CLUB

Loretta Miller and Chic Cannon are pictured holding donations from San Jose Council #2384 and the California Grand Council for the Boys and Girls Clubs of Silicon Valley. Contributions support numerous youth centers throughout Santa Clara County which provide activities for young men and women. The pandemic has greatly affected the youth, both in education and for their interactive programs. Arcanians are hopeful that projects will soon be conducted in-person with visits to charitable organizations.



WEDDINGS IN THE TIME OF CORONAVIRUS

Maybe you were planning on getting married in 2020. Chances are it didn't happen, at least not on the scale you envisioned in your romantic dreams. But 2021 may not be more amendable, depending on what happens with the coronavirus outbreak. The Good Morning America website offers this advice for couples hoping to tie the knot next year:

- **Check schedules.** Because many events have already been rescheduled around the country, check with your wedding venue to see what the situation is. Visitors bureaus can let you know if a date is open in your city of choice, and whether other large-scale events are planned for the same time.
- **Research local ordinances.** Different states and countries have their own restrictions on what kind of events can be held—how many people, indoor or outdoor, music, etc. Check this out in advance.
- **Talk to your vendors.** Your preferred photographer, caterer, band, or other vendor may



not be available on the new date you're aiming for. Ask for referrals. They'll often be able to recommend a suitable substitute.

- **Discuss deposit policies.**

You don't want to put down a deposit on a venue or vendor that you can't get back if you have to reschedule or cancel. Be clear on deposit policies up front, and try to negotiate. Some venues will settle for a smaller deposit because they understand how uncertain these times are. Read contracts carefully to be sure you know what you're committing to.

- **Emphasize safety.** Wherever you hold your special day, make sure guests are safe. Provide lots of hand sanitizer in multiple locations. Space out seating. Ask people to wear masks, and provide some extras. You may want to ask guests to take COVID-19 tests ahead of time, as well as taking temperatures at the door.

HAPPY BIRTHDAY BEATRICE STELLER!!

Beatrice Steller just turned 102 years old!

She, her children, and some of her grandchildren are members of the Royal Arcanum. She currently resides at Reflections Memory Care Unit in Brick, NJ.



SIMPLIFIED ISSUE PLAN

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We're happy to share an easy recipe for delicious cookies, compliments of Past Supreme Regent Errica Conforto. Hazelnuts are one of her favorite baking additions, especially when they're paired with chocolate. These nuts can be purchased in supermarkets or nut stores. Since there is no flour in the recipe, the cookies are gluten free. Happy baking and yummy tasting!

Hazelnut Chocolate Cookies

1 lb. skinless, lightly roasted hazelnuts

1 lb. confectioners (powdered) sugar

3 tablespoons Dutch cocoa

3 egg whites, lightly beaten



A tray of Errica's cookies ready to share

In a food processor, coarsely grind the roasted hazelnuts.

balls, no bigger than a walnut and then place on lined baking sheet.)

Preheat oven to 400 degrees and line a few baking sheets with parchment paper.

Bake one tray at a time in center of the oven at 400 degrees for 15 minutes or until cookies are set but still soft in the center.

In a medium bowl (or Kitchen Aid), whisk together the nuts, cocoa and confectioners sugar. Mix and add egg whites, one at a time. Mix until well combined.

Remove tray from oven and cool completely before removing cookies from the baking sheets.

Scoop dough by rounded teaspoons and place on prepared baking sheet, about two inches apart. (Because dough is sticky, Errica prefers to wet her hands a bit and form the dough into little

Enjoy with family and friends! If there are any cookies remaining, they can be placed in a sealed container and stored in the freezer for up to three months.

IN MEMORIAM: MORGAN YOUNG

The members of Coronation Council #2224, Windsor, Ontario, Canada sadly announce the passing of Morgan Young on December 9, 2020. A Past Regent, Past Grand Regent and Supreme Council Representative, Brother Morgan was a fraternal leader who greatly inspired Arcanians to become active in the many charitable endeavors that were sponsored on all council levels. Morgan's pleasant personality and kind manner made new acquaintances think they knew him for years, as making others feel 'right at home' was a natural gift to him.



Morgan R. Young
1931-2020

A 52-year veteran of the Royal Arcanum, Brother Young was dedicated to having the Society's presence and good works continue for future generations. He was instrumental in enrolling new members and in 2001 was invested as the 86th member of the prestigious Legion of Honor. He served on several Supreme

Council Session Committees and generously gave his support for the theme parties and national fraternal-charitable projects, always as a humble and willing volunteer.

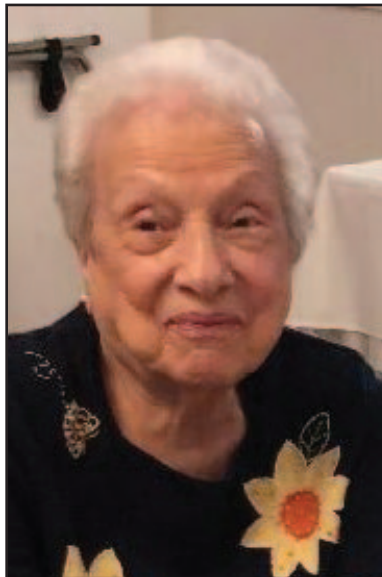
Morgan was a life member of the Windsor Sportsmen's Club and an avid volunteer for a host of charities, locally and for the community at-large.

Morgan was the beloved husband of Deborah and the late Elizabeth (1999). He is survived by Deborah and many family members and friends who will remember him for his shining example of selflessness, good will, kindness and energetic spirit.

The Royal Arcanum is grateful for Brother Young's untiring fraternal service and friendship. May he rest in eternal peace.

IN MEMORIAM: ANTOINETTE CAMPO

The members of Claremont Council #1655, New York sadly inform our membership of the passing of Antoinette Campo on December 17, 2020. Fondly known as "Annette", Sister Campo exemplified grace and gentleness as a dedicated Royal Arcanian whose years of service as an officer, committee chairperson and council teammate helped ensure the continual growth of Claremont Council and the Grand Council of New York's fraternal initiatives.



Antoinette Campo
1929-2020

Sister Annette served as Regent and in several elected positions in the Grand Council. She actively participated in the Supreme Council Sessions and Mini Vacations and always looked forward to traveling to different places to greet "brothers and sisters" from

the United States and Canada at these events.

Annette's passion for helping others was a constant in her life and as a devoted parishioner/volunteer at the Church of Our Lady of Mt. Carmel in the Bronx, a host of community and charitable causes were beneficiaries of her caring, compassionate heart.

Sister Annette is survived by her beloved husband - Carmine, family members, friends and her extended family in the Royal Arcanum.

May she rest in heavenly peace.

IN MEMORIAM: DONALD E. FERRY, JR.

Brother Donald E. Ferry, Jr. enrolled as a member of Royal Arcanum's Alpha Agassiz Council #1, Massachusetts in 1992 and from his initial introduction to the Society, he became immersed in council activity and fraternal work. His allegiance to the principles of 'Virtue, Mercy and Charity' was exemplified in his steadfast endeavors to promote the advancement of fraternalism in his council and in the community.



Donald E. Ferry, Jr.
1968-2020

Donald proudly served as Council Regent, Grand Regent of Massachusetts, Supreme Representative and Deputy Supreme Regent. From 1996 through 2018 he was an elected member of the Supreme Council Junior Committee and served for several years as committee chairperson. His dedicated energies became the catalyst to expanding and developing new programs for the youth of the Society. As a member of many Supreme Council Session Committees, Brother Don tackled a plethora of tasks to ensure efficient operations and successful events. He notably served as a member of the Color Guard and Necrology Team and coordinated many of the costume galas that were anticipated each summer. A talented individual and admired team player, Don brought immense joy to Session parties with his portrayal of The King – Elvis Presley. A member of the Fraternal Events Committee, he was “hands on” in organizing the annual charitable project with members throughout the United States and Canada and looked forward to taking part as plans were rolled out each year. His skills in computer and art were tapped frequently for designing awards, programs and special projects. He took careful consideration to assure each would be a lasting memento for the purpose for which they were being bestowed.

The Royal Arcanum was a significant part of Don's life. One of his goals was to introduce family and friends to our great Society and invite them to consider joining this organization. For having enrolled

new members and achieving production plateaus, Don earned the Distinguished Service Award and in 2014 attained the prestigious Legion of Honor; being invested with the award medallion as its 91st member.

For those who never had the chance to meet Don at our national meetings, many got to know him at his role as an associate in the Royal Arcanum Home Office in Boston. A loyal employee with 29 years of service, Don was an exceptional Customer Service Specialist. With a vast knowledge of RA insurance products and experience in fraternal operations, he was often called upon by our

members for direction and assistance about policies as well as with council questions. Always with a friendly voice (and a smile you could envision over the phone), he was immediately receptive to requests and promptly accommodated fellow members and potential applicants without hesitation. “Glad to do it!” was his familiar reply.

Don's genuine concern for others was unceasing. He was an unwavering supporter and participant of the Jimmy Fund Walk for the Dana Farber Cancer Institute. As a leader for Team Lung Cancer, he challenged his strength to complete many walk-a-thons in honor of his cherished mother, Sylvia, who died in 2015 from the illness.

Don died on November 9, 2020 and is survived by his father, Donald E. Ferry, Sr. and many family members and friends, near and far, as well as the entire Royal Arcanum family.

As we turn the page to a new chapter, we pause with grateful hearts for having been blessed by the life and friendship of Donald E. Ferry, Jr. Although he left us far too quickly, his legacy of service and love for the Royal Arcanum will be carried forth in sharing the gifts of friendship and fellowship through our fraternal work.

May he rest in eternal peace.

IN MEMORIAM - ELEANOR CLARKE

The members of Penn Laurel #2488, Pennsylvania sadly inform our membership of the passing of a long time, hard working member- Eleanor J. Clarke on October 28, 2019 due to complications following cardiac bypass surgery.

Eleanor held various offices in the council and was treasurer for many years. She diligently worked on the hospital committee and often visited infirm members.

She organized numerous bake sales over the years for the benefit of the residents of a nursing home where she worked.

Eleanor was an enthusiastic fan of the Philadelphia Eagles and enjoyed watching their football games.

The Royal Arcanum is thankful for Sister Clarke's service to our organization.

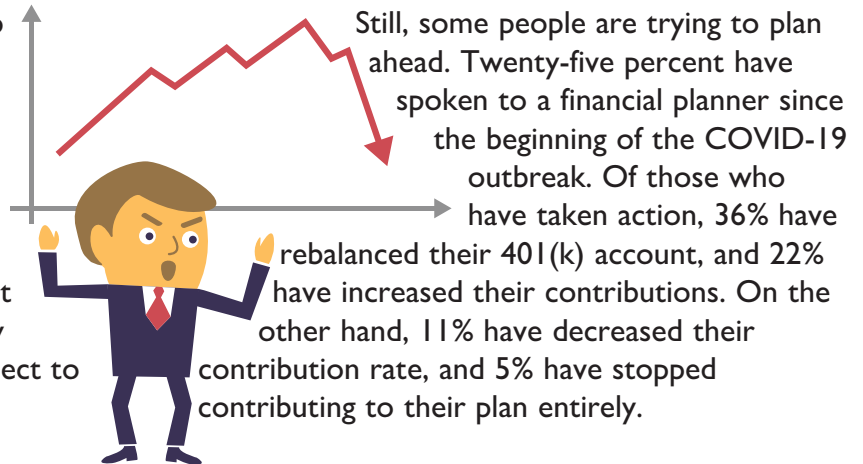
May she rest in everlasting peace.



Eleanor Clarke
1938-2019

RETIREMENT PROSPECTS CAUSING STRESS

Saving enough money for retirement is a top source of stress these days, according to a study of 1,000 401(k) participants 25–70 by Schwab Retirement Plan Services, Inc. and Logica Research. Survey respondents believe they need \$1.9 million in savings to retire comfortably, but only 37% say they're very likely to achieve that goal. Forty-nine percent believe they're somewhat likely, and 14% say they're not likely at all. That means 21% expect to retire later than they'd planned.



Still, some people are trying to plan ahead. Twenty-five percent have spoken to a financial planner since the beginning of the COVID-19 outbreak. Of those who have taken action, 36% have rebalanced their 401(k) account, and 22% have increased their contributions. On the other hand, 11% have decreased their contribution rate, and 5% have stopped contributing to their plan entirely.

ONLINE SHOPPING BECOMING FRUSTRATING

Online shopping isn't new, and it's growing in use due to the coronavirus pandemic. Still, it's not a snap for everyone. The Retail Dive website reports that 40% of shoppers struggle with simple tasks on retail websites, and 52% of those who have difficulty abandon their shopping carts before checkout.

Instead of contacting customer service, most frustrated shoppers—



52% - simply go to another site. Only 26% seek assistance from the original site.

Who's having the most trouble? Surprisingly, it seems to be the younger generation. Forty-six percent of Gen Z consumers have struggled with shopping online, followed by millennials (41%), Gen Xers (40%), and baby boomers (33%).

CHIEF OPERATIONS OFFICER CORNER

Happy New Year!

I'll say with an abundance of confidence that we are all glad to welcome 2021! COVID-19 in 2020 brought so many unprecedented situations that affected us personally and professionally. It made us realize how many things we took for granted before, and how much we will enjoy them when we have the opportunity again, when things get back to a relatively normal state. It's the little things like taking your son or granddaughter to the park to watch them play, or dining in a restaurant that we miss. I'm glad to see vaccines starting to be rolled out and administered, which hopefully will make a tremendously positive impact for overcoming the pandemic. For those who don't know, I've been married to my beautiful wife for twelve years and we have four children who are currently schooling in a remote capacity. Yes! It's a challenge in the Benoit household. I should add we recently adopted a rescue puppy who is expected to reach about 100 pounds before too long. Ever yearning for a new challenge!



It's hard to believe that I've been a member and responsible for leading the Royal Arcanum Home Office and Insurance Operation for eight years. Coming from a large commercial life insurer, I didn't know what to expect initially in December, 2012. However, my background in the insurance industry and involvement in many charitable endeavors made me quickly realize that the Royal Arcanum opportunity brought me the best of both worlds. The trying times we faced last year challenged the associates within the Home Office, our Executive

Committee, Counsels, Officers and those marketing our insurance products. I must say we're a resilient bunch and sustained and maintained our mission at Royal Arcanum. We adjusted many of the initiatives we had in place for operations, shifting staff to approximately 70% working in a remote capacity to postponing the Supreme Council Session. I'm confident we will see a better year in 2021 and



build off the experiences of 2020 to ever improve our Society from a fraternal and professional standpoint. It will take hard work, but great accomplishments have never been easy.

The Home Office continues to operate Monday through Friday, from 8:00 a.m. to 5:00 p.m. (EST). Should you have any questions or concerns we ask you to call the office 1-888-272-2686 or email: info@royalarcanum.com. If the pandemic has affected your ability to pay your premium on time, please contact the Home Office.

Stay safe and Best Wishes!

Sincerely,

Nicholas G. Benoit
Chief Operations Officer

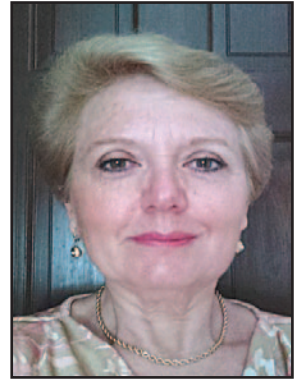
JUNIOR DEPARTMENT NEWS AND VIEWS

As we enter a New Year, I wish you and yours the best during these continuing difficult times. Holiday activities in our jurisdictions were canceled across the United States and Canada due to the pandemic, but I hope your council took advantage of requesting Christmas Junior gifts from the Home Office. This year, we ordered cow beanies for the younger Juniors, and Bluetooth earbuds in zipper cases for the older Juniors.

This year the Royal Arcanum is celebrating 144 years as a fraternal benefit society, and continues its proud traditions in helping young members with their education goals by providing a scholarship and grant program for members. Good luck to all our High School Seniors who have applied this year. We are also offering reimbursement of up to \$50 to any Junior taking a workshop, course, or tutoring class to improve their SAT, ACT, PSAT, and LSAT scores by forwarding your receipt to the Boston office's Junior Department.

Our students also have access to our website that is free to all qualified members where you will find information on colleges, majors, careers, scholarships, etc. **Choices Explorer** is primarily for middle school students preparing for high school and **Choices Planner** is for all students. To enter these sites you need the site ID #0090138 and the password, which is sunshine. There are also links on our website to the Department of Education and access to private lenders.

We ask our current Royal Arcanum college students to send or email us your college or home address by March 2021 if you would like to receive a little something as a token of appreciation. If you have any questions, please contact the Home Office, toll free at 1-888-272-2686 or email me at erricaconforto@optimum.net



**Junior Department
Director
Errica Conforto**

All Royal Arcanum Junior members can receive a \$10 Amazon gift card by simply mailing in the coloring page or puzzle from the Bulletin, or by scanning and emailing it to INFO@ROYALARCANUM.COM. Our other program designed to encourage young

members to write stories, poems, or an interesting article about something they like is going well. Youth submissions are published and they are awarded a trophy, certificate and a \$25 gift card.

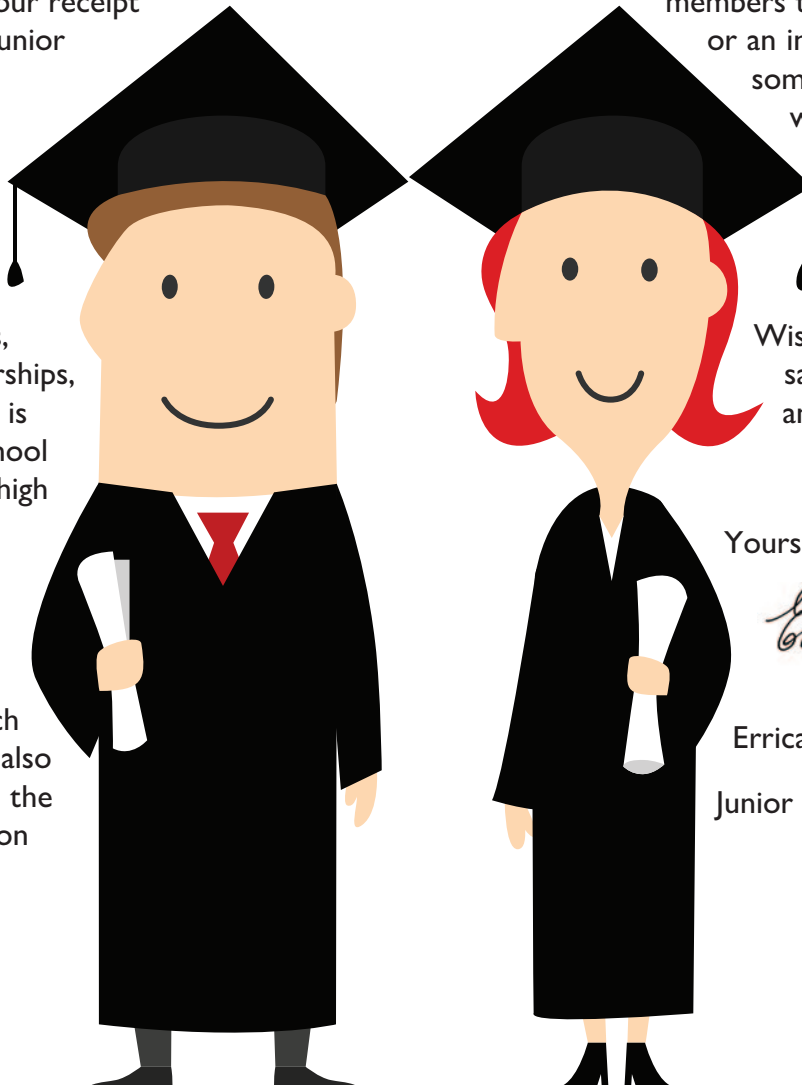
Wishing everyone a healthy, safe, and blessed Easter and Passover.

Yours in VMC,

A handwritten signature in black ink that reads "Errica Conforto".

Errica Conforto

Junior Director



JUNIOR CHRISTMAS CELEBRATIONS



Since the pandemic prevented Junior holiday gatherings, the Supreme Council Junior Department tried to brighten their holidays in other ways. This yuletide spirit came in the form of earphones and plush cows.

The Juniors were thrilled to receive these gifts and we hope to resume in person Junior holiday parties next time around.



Luca Conforto



Angelina Flocco, Sofia, Ava and Anthony Bruno, Nile and Dahlia Flocco-Quinn



Alexandra and Logan Orr

JUNIOR WRITING SUBMISSION: HAZEL BENOIT

My Dog

One day we all decided to adopt a puppy. It was very hard finding one as it was a long process to adopt a rescue puppy. The place sent us videos of him then the day came and my mom picked him up and gave him a ride home. We had a lot to get ready for him, we got him a collar, treats, a bed, a bowl for water, food and dog food. We also found him Norman music for his name Norman. Norman Gerard Benoit is his name, which I think is a cool name. A number of

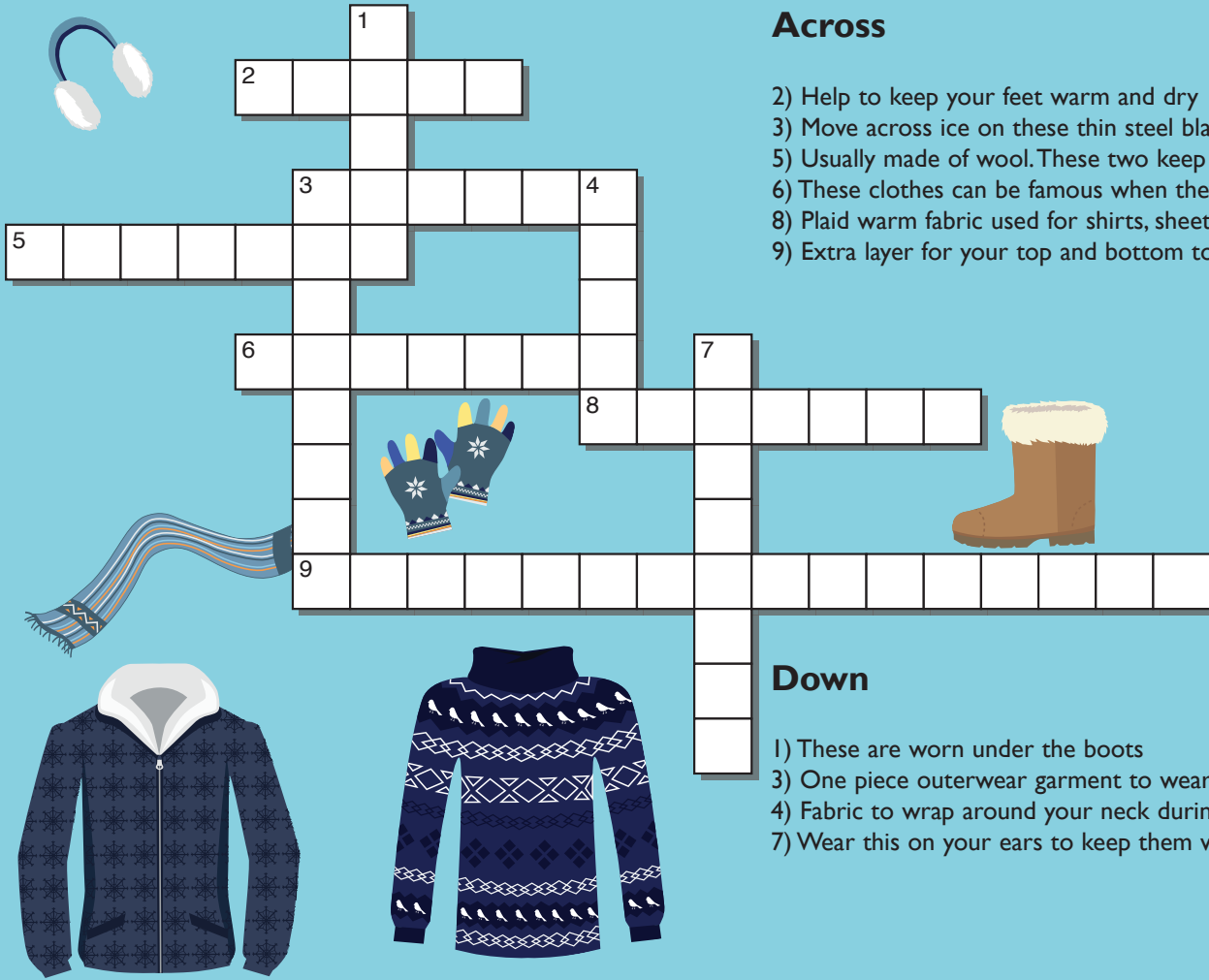
days later mom brought him to the vet, we had to stay home. Norman was a very good dog and we got him treats when he came back home. We are so glad we got Norman from Sweet Paws Rescue. He has black, brown and white fur with big paws. He is a big eater, big sleeper and we love our dog. Norman also loves his bone that he chews on every day. Norman is the best puppy and we love playing with him everyday when we are not in school.

*Submitted by: Hazel Benoit,
Alpha Agassiz Council #1, MA*



Hazel is 8 years old and in the third grade. Her favorite subject is Science. Hazel's hobbies are building with LEGO bricks and gymnastics. She likes helping in the kitchen and enjoys stuffed shells and cookies and cream ice cream.

WINTER WORD CROSSWORD



Across

- 2) Help to keep your feet warm and dry
- 3) Move across ice on these thin steel blades
- 5) Usually made of wool. These two keep your hands warm
- 6) These clothes can be famous when they are ugly
- 8) Plaid warm fabric used for shirts, sheets and blankets
- 9) Extra layer for your top and bottom to keep you cozy

Down

- 1) These are worn under the boots
- 3) One piece outerwear garment to wear in snow storms
- 4) Fabric to wrap around your neck during winter
- 7) Wear this on your ears to keep them warm

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

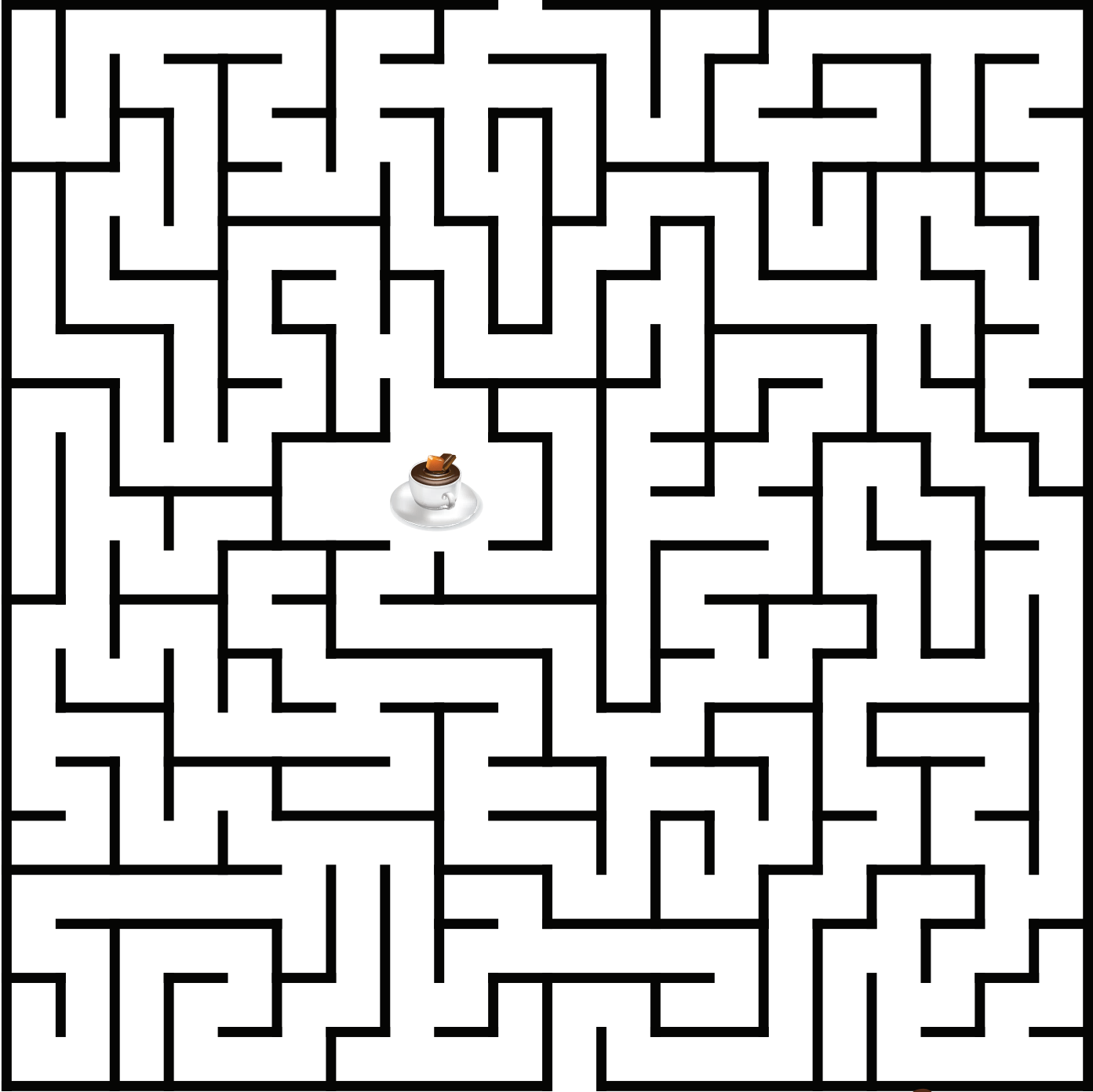
Council

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**

WINTER MAZE

Looks like another cold winter. When the kids come in from a day of playing on the snow, help them to the hot cocoa!



WINTER WORD SEARCH

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

SNOW
 SNOWSHOES
 PARKA
 BLIZZARD
 FROSTY
 GLOVES
 SCARF
 SKIING
 FIGUREEIGHT
 SNOWMAN
 ICESKATING
 PINETREES

MITTENS
 WINDCHILL
 SLEDDING





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- Issued From Ages 0 - 80



**WITH THIS POLICY, YOU CAN SPEND TIME PLANNING YOUR CHILDREN'S FUTURE
INSTEAD OF BEING CONCERNED ABOUT MONTHLY PAYMENTS.**

A WORD FROM THE SUPREME SECRETARY

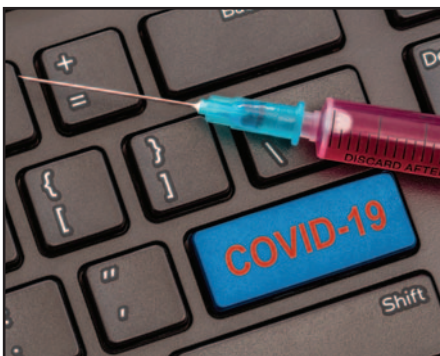
I take this opportunity to wish all of our members in the US and Canada a happy, healthy, prosperous and most importantly a safe New Year. As we begin the New Year, we celebrate the 144th anniversary of the Royal Arcanum; this is a great tribute to our membership and to the fundamentals on which our Society was founded.



The year 2020 will be a year none of us will ever forget. While the New Year began as most normally due with celebrations, resolutions and the hope of new opportunities for ourselves, our family and friends, we were all very quickly faced with a worldwide pandemic of epic proportions. The pandemic has caused sickness and deaths that have not been seen at this level for over a hundred years. The economic devastation has affected almost every country on the planet. Wearing masks and social distancing became the norm for most of us. Employees began working from home and children started attending virtual classes.



Restaurants, gyms and entertainment venues remain severely impacted. Even the Royal Arcanum was forced to delay its Supreme Council Session. Many states and cities went into complete lockdown modes, with only essential services and personnel allowed. As of the writing of this article, the US has over 22 million cases and 375,000 deaths. Encouraging news



regarding effective vaccines that have been developed offers a glimmer of hope that we may finally be turning the corner in getting the virus under control.

In addition to all the problems created by the COVID-19 virus, 2020 was also the year of a presidential election. This election caused major division within our country. The divisiveness existing in the country threatens the very fabric of democracy that our country was founded on. It is our obligation, as members of the Royal Arcanum, to continue to demonstrate the Virtue, Mercy, Charity and Fraternity for which our great society was founded. Help the less fortunate and our country will heal.

Hopefully with the new vaccines in the pipeline, 2021 will be a year when we can return to some normalcy. I look forward to hopefully seeing our members at our General Session in August, God willing.

Yours in V. M. C.

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

Pete Ferrara
Supreme Secretary



ROYAL ARCANUM

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