



PROCEEDINGS

ONE HUNDRED & FOURTH SESSION

of the

SUPREME COUNCIL

held at

CARIBE ROYALE RESORT

ORLANDO, FLORIDA

JULY 22 – JULY 26, 2018



PUBLISHED BY THE SUPREME COUNCIL

61 Batterymarch Street, Boston, MA 02110

Printed in U. S. A.

PAST SUPREME REGENTS

*DARIUS WILSON of Massachusetts	1877-1878
*JULIUS M. SWAIN of Massachusetts	1878-1880
*A. E. KEYES of Ohio	1880-1882
*WILLIAM S. TENNANT of Michigan	1882-1883
*JOHN HASKELL BUTLER of Massachusetts	1883-1885
*ANDREW C. TRIPPE of Maryland	1885-1887
*SMITH M. LINDLSEY of New York	1887-1889
*LEIGH R. WATTS of Virginia	1889-1891
*CHARLES F. LORING of Massachusetts	1891-1891
*H. H. C. MILLER of Illinois	1891-1894
*CHILL W. HAZARD of Pennsylvania	1894-1895
*JOHN E. POUND of New York	1895-1897
*EDSON M. SCHRYVER of Maryland	1897-1899
*W. HOLT APGAR of New York	1899-1901
*JOSEPH A. LANGFITT of Pennsylvania	1901-1903
*A. S. ROBINSON OF Missouri	1903-1905
*HOWARD C. WIGGINS of New York	1905-1907
*ROBERT VAN SANDS of Illinois	1907-1909
*CLOVIS H. BOWEN of Rhode Island	1909-1911
*F. T. MCFADEN of Virginia	1911-1913
*FRANK B. WICKERSHAM of Pennsylvania	1913-1915
*SAMUEL N. HOAG of New York	1915-1917
*C. ARCH WILLIAMS of Illinois	1917-1919
*L. R. GREISENBERGER of Pennsylvania	1919-1921
*CARLTON E. HOADLEY of Connecticut	1921-1923
*RICHARD E. KROPP of Illinois	1923-1925
*HAROLD C. KNOEPEL of New York	1925-1931
*CHARLES H. HARING of New York	1931-1933
*JAMES E. NORTON of Pennsylvania	1933-1935
*MILTON A. WILLMENT of New York	1935-1937
*HERBERT W. JOHNSON of Nebraska	1937-1939
*WILLIAM C. ROOT of Massachusetts	1939-1941
*GEORGE W. MERCER of New Jersey	1941-1946
*WILLIAM ENNIS of Illinois	1946-1948
*EDMOND A. KNOEPEL of New York	1948-1952
*EDWARD E. SEDGLEY of Pennsylvania	1952-1956
*A. JOHN PLONSKI of New Jersey	1956-1958
*PETER P. STERMER of Illinois	1958-1960
*WILLIAM J. MOIR of New York	1960-1964
*EARLE E. FRIEDLANDER of Illinois	1964-1966
*J. PAUL MASSE of Quebec	1966-1968
*JACOB ZIMMERMAN of New Jersey	1968-1972
*DR. LOUIS GELFAND of Pennsylvania	1972-1974
*J. JELET CHRISTOPHER of Maryland	1974-1975
*AUTHUR S. MARS of Massachusetts	1975-1978
*HAROLD J. WITTENBAUER of New York	1978-1980
*ERWIN N. RUSH of Pennsylvania	1980-1984
*LLOYD E. WILLIAMS of the Carolinas	1984-1986
*ALLAN S. BERGER of New Jersey	1986-1988
*ANTHONY J. MARCHESANO of New York	1988-1990
*H. JOSEPH HEPFORD of Pennsylvania	1990-1992
*EDWARD A. VICINANZA of New York	1992-1994
JOYCE A. CRAWFORD of Pennsylvania	1994-1996
ROBERT H. LAW III of New York	1996-1998
*DONALD G. FOLEY of New York	1998-2000
JAMES E. O'NEILL of California	2000-2002
CYNTHIA A. MACON of New Jersey	2002-2004
AUGUST MAGNOTTA of New York	2004-2006
HERBERT J. SNYDER of Pennsylvania	2006-2008
WILLIAM J. WIRE of Illinois	2008-2010
CAROL A. ZAVITZ of Ontario	2010-2012
PETER D. FERRARA, Pennsylvania	2012-2014
CARL J. KRZYSTOF CZYK, Illinois	2014-2016
ERRICA CONFORTO, New York	2016-2018
*Deceased	



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SUPREME COUNCIL ROYAL ARCANUM

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Report to

ONE HUNDRED AND FOURTH SESSION

of the

SUPREME COUNCIL



held at

**CARIBE ROYALE
ORLANDO, FLORIDA**

JULY 22 – JULY 26, 2018

Caribe Royale
Orlando, Florida
July 22 - July 26, 2018

To the Officers and Members of the Supreme Council
of the Royal Arcanum

Dear Brothers and Sisters:

In conformity with the provisions of the Constitution and Laws of the Society, we herewith present Report on state of the Order covering the two year period ending February 28, 2018.

This report has been prepared on the basis of showing the Adult and Juvenile Membership as of February 29, 2016, February 28, 2017, February 28, 2018.

STATE OF THE ORDER
Membership-Adult and Juvenile - By Grand Council

	Adult Membership			Juvenile Membership		
	2016	2017	2018	2016	2017	2018
California	659	665	633	218	197	202
Carolinas	421	412	411	21	18	18
Colorado	395	380	367	108	99	96
Connecticut	1,282	1,241	1,195	39	31	27
Florida	304	279	288	43	29	26
Georgia	159	159	153	2	1	1
Illinois	1,045	1,010	978	36	37	42
Louisiana.....	52	45	41	8	7	6
Maryland-Virginia	309	306	300	30	27	27
Maine.....	1,373	1,285	1,227	129	112	90
Massachusetts	3,881	3,896	3,850	79	63	61
Michigan	159	157	168	4	8	7
Minnesota	32	32	31	0	0	0
Missouri	124	120	116	0	0	0
New Hampshire.....	3,092	2,859	2,626	55	47	46
New Jersey	3,344	3,225	3,098	256	236	213
New York	2,851	3,097	3,194	95	95	115
Ohio	366	354	354	10	10	17
Ontario	828	829	783	32	41	47
Pennsylvania	1,567	1,512	1,468	78	78	79
Quebec	483	481	454	4	4	3
Rhode Island	530	519	506	18	17	14
Vermont.....	426	390	348	8	6	4
Washington	73	70	66	0	0	0
TOTALS	23,755	23,323	22,655	1,273	1,163	1,141

STATE OF THE ORDER - Subordinate Councils

No. of Council	Name	Location	California			California		
			2016	2017	2018	2016	2017	2018
1013	San Pascual	Pasadena	24	24	23	0	0	0
1489	Los Angeles	Los Angeles	37	33	32	0	0	0
1999	California Group	California	444	457	435	215	194	201
2384	San Jose	San Jose	111	110	105	3	3	1
2416	San Joaquin Valley	Modesto	25	23	22	0	0	0
2439	Long Beach	Long Beach	18	18	16	0	0	0
		Totals	659	665	633	218	197	202
Carolinas								
701	Rhododendron	Asheville, NC	289	282	270	5	4	5
1991	Prince Albert	Winston-Salem, NC	38	38	38	0	0	0
2420	Catawba	Hickory, NC	55	54	53	9	10	10
5200	Group NC	North Carolina	1	3	3	0	0	0
5300	S.C.	South Carolina	0	0	15	0	0	0
	S Carolina - ACA	South Carolina	38	35	32	7	4	3
		Totals	421	412	411	21	18	18
Colorado								
593	Denver	Denver	47	45	46	1	0	1
1908	Horsetooth	Fort Collins	25	25	25	2	2	1
1956	Railroad	Denver	84	83	80	2	2	2
1998	Independence	Littleton	239	227	216	103	95	92
		Totals	395	380	367	108	99	96
Connecticut								
62	Fleur de Lys	Bristol	673	618	578	27	22	16
702	B.H. Webb	Hartford	16	16	17	1	0	0
713	Mattatuck	Waterbury	256	253	249	9	8	8
738	New Britain	New Britain	39	39	39	0	0	0
3300	Group Connecticut	Connecticut	32	33	50	2	1	3
	PreNeed ACA	Connecticut	159	157	140	0	0	0
	PreNeed CT	Connecticut	107	125	122	0	0	0
		Totals	1,282	1,241	1,195	39	31	27
Florida								
65	Soleil	Hollywood	92	82	88	32	20	18
2177	Treasure Coast	Vero Beach	135	127	133	9	8	7
2178	Golden Shores	Miami Beach	24	20	19	0	0	0
2206	Sarasota	Sarasota	12	12	11	1	0	1
2376	Sun Coast	Clearwater	41	38	37	1	1	0
		Totals	304	279	288	43	29	26

STATE OF THE ORDER - Subordinate Councils

No. of Council	Name	Location	Maine			Maine		
			Adult Membership			Juvenile Membership		
			2016	2017	2018	2016	2017	2018
52	Dr Paul J Fortier	Lewiston	669	620	600	61	48	33
56	Chez Nous	Bangor-Orono	220	205	199	10	10	5
59	Haut St Jean	Fort Kent	260	245	228	29	23	19
4500	Group Maine	Maine	65	67	66	29	31	33
	PreNeed ACA	Maine	159	148	134	0	0	0
			1,373	1,285	1,227	129	112	90
			Massachusetts			Massachusetts		
1	Alpha-Agassiz	W. Somerville	192	190	183	2	6	7
21	Montcalm	Fitchburg-Leominster	0	2	0	0	0	0
22	Ferd Gagnon-Montc	Gardner	181	163	157	2	2	2
23	Domremy	Lowell	123	112	106	5	3	2
24	St Rosaire	New Bedford	532	501	464	26	20	18
25	St Joseph	Salem-Lawrence	289	267	240	16	12	9
307A	ALW	Massachusetts	6	6	6	0	0	0
1105	Home Office	Boston	1	1	0	0	0	0
2000	Massachusetts Group	Massachusetts	327	326	324	26	18	21
2160	Dependable	Worcester	183	179	175	2	2	2
	PreNeed ACA	Massachusetts	1,020	929	830	0	0	0
	PreNeed RA	Massachusetts	1,027	1,220	1,365	0	0	0
			3,881	3,896	3,850	79	63	61
			Michigan			Michigan		
21A	Detroit	Howell	156	151	149	4	8	7
4900	Group Michigan	Michigan	3	6	19	0	0	0
			159	157	168	4	8	7
			Minnesota			Minnesota		
1160	Minnehaha	Minneapolis	32	32	31	0	0	0
			Missouri			Missouri		
791	South End	St. Louis	18	16	15	0	0	0
1032	North End	St. Louis	13	13	13	0	0	0
2033	Tower Grove	St. Louis	26	26	25	0	0	0
2491	Hawthorne	St. Louis	67	65	63	0	0	0
			124	120	116	0	0	0

STATE OF THE ORDER - Subordinate Councils

No. of Council	Name	Location	Rhode Island			Rhode Island		
			Adult Membership			Juvenile Membership		
			2016	2017	2018	2016	2017	2018
44	Frere Andre	Woonsocket	316	281	277	9	7	8
63	Coronet	Newport	14	15	15	0	0	0
537	Pawtucket	Pawtucket	70	70	67	9	10	6
1147	Conanicut	Jamestown	20	20	20	0	0	0
1876	Haskell	Pawtucket	26	29	28	0	0	0
3800	Rhode Island Group	Rhode Island	8	15	21	0	0	0
	PreNeed ACA	Rhode Island	76	89	78	0	0	0
		Totals	530	519	506	18	17	14
			Vermont			Vermont		
	Vermont - ACA	Vermont	54	54	52	8	6	4
	PreNeed ACA	Vermont	372	336	296	0	0	0
			426	390	348	8	6	4
			Washington			Washington		
1307	Tacoma	Tacoma, WA	16	16	16	0	0	0
1513	Majestic	Victoria, BC	23	21	21	0	0	0
1582	Oregon	Portland, OR	14	14	14	0	0	0
2600	Washington Group	Washington	20	19	15	0	0	0
		Totals	73	70	66	0	0	0
		Grand Totals	23,755	23,323	22,655	1,273	1,163	1,141

SUPREME TREASURER'S REPORT

January 1, 2016 - December 31, 2017

To the Officers and Members of the Supreme Council
of the Royal Arcanum

Brothers and Sisters:

In accordance with the provisions of Section 83 of the Constitutional and Laws, my report for the period January 1, 2016 to December 31, 2017 is herewith submitted.

This report gives in detail the income and disbursements, as well as a statement of amounts on hand in all depositories as of December 31, 2017.

Included also is an abstract of the Annual Statements filed with the various Insurance Departments as of December 31, 2016 and December 31, 2017.

May I express my thanks to all who have so kindly cooperated with me during the past years, the Executive Committee of the Supreme Council, all of the Financial Officers of Grand and Subordinate Councils and the Home Office Staff.

Fraternally submitted in V.M.C.,

John D. Crisanti
Supreme Treasurer

ANNUAL REPORT

For Years Ending December 31, 2016 and December 31, 2017

TO THE INSURANCE DEPARTMENTS

During the past two years reports have been made to the Insurance Departments of Arizona, California, Colorado, Connecticut, Delaware, Dist. of Columbia, Florida, Georgia, Illinois, Maine, Manitoba, Maryland, Massachusetts, Michigan, Missouri, Nebraska, New Hampshire, New Jersey, New York, North Carolina, Ohio, Ontario, Oregon, Pennsylvania, Quebec, Rhode Island, South Carolina, Vermont, Virginia, Washington West Virginia and Wisconsin.

These reports were signed and sworn to by the Supreme Regent, Supreme Treasurer and Supreme Secretary.

The following is taken from the copy of the Report to the Department of Insurance of the Commonwealth of Massachusetts, which embraces substantially the information furnished to other Insurance Departments.

Annual Statement for the years ending December 31, 2016 and December 31, 2017 of the conditions and affairs of the Supreme Council of the Royal Arcanum, Home Office, 61 Batterymarch Street, Boston, Massachusetts, organized under the Laws of the Commonwealth of Massachusetts, made to the Commissioner of Insurance of the Commonwealth of Massachusetts, pursuant to the laws, thereof. Incorporated November 5, 1877, Commenced Business June 23, 1877. Supreme Officers: Supreme Regent Errica Conforto; Supreme Vice Regent Deborah Young; Supreme Secretary Peter D. Ferrara; Supreme Treasurer John D. Crisanti; Directors or Trustees: James E. O'Neill, Chairman; Peter D. Ferrara; Carl J. Krzystofczyk; Maria DiBartolo; Errica Conforto; Janice S. Brazas; Cynthia A. Macon and Deborah Young.

ANNUAL STATEMENT FOR THE YEARS 2016 AND 2017*
SUPREME COUNCIL OF THE ROYAL ARCANUM

ASSETS*

	(2016)	(2017)
Bonds	96,173,026	97,283,396
Preferred Stocks	1,327,432	1,223,552
Common Stocks	4,823,558	5,302,875
Mortgage	21,658	-
Real Estate:		
Properties occupied by the Society	212,630	186,286
Certificate Loans & Liens	4,332,132	4,276,491
Cash and short-term investments	993,033	1,209,437
Investment Income due and accrued	1,477,097	1,475,045
Premiums Uncollected	6,400	10,120
Electronic Data Processing Equipment.....	56,213	26,897
TOTALS	109,423,179	110,994,099

LIABILITIES AND SURPLUS*

	(2016)	(2017)
Aggregate reserve for Life Certificates and Contracts	93,206,365	94,384,948
Aggregate reserve for accident and health certificates	126,539	117,468
Liability for deposit-type contracts	1,812,724	1,627,031
Certificate and contract claims: Life	339,311	396,277
Provisions for Refunds payable in following calendar year-estimated amounts-not yet apportioned	185,000	185,000
Degree fees and dues	208,695	245,340
Premiums and annuity considerations received in advance	113,639	120,920
Asset valuation reserve	1,221,943	1,406,611
General Expenses due and accrued	9,716	8,274
Taxes, licenses, and fees due and accrued	205	-
Association of Lithuanian Workers Scholarship	27,932	-
Real Estate - Security deposit.....	35,983	35,983
Commissions held on deposit.....	(8,107)	(17,486)
Age 96 maturities.....	48,091	57,302
Interest Maintenance Reserve	57	7,583
Unassigned funds	12,095,086	12,418,848
TOTALS	109,423,179	110,994,099

*Whole Dollar amounts shown

ANNUAL STATEMENT FOR THE YEARS 2016 AND 2017*
SUPREME COUNCIL OF THE ROYAL ARCANUM

SUMMARY OF OPERATIONS*

	(2016)	(2017)
Premiums and Annuity Considerations.....	7,305,592	7,070,669
Net Investment Income.....	5,261,379	5,221,783
Amortization if Interest Maintenance Reserve.....	130,946	123,834
TOTAL INCOME	12,697,917	12,416,286
Death Benefits.....	4,605,056	4,725,975
Matured Endowments.....	321,894	161,226
Annuity Benefits.....	2,122,044	1,962,580
Disability Benefits.....	2,925	263
Surrender Benefits and Withdrawals.....	1,141,223	1,197,701
Interests on Deposit Type Contracts.....	63,247	60,648
Payment on Supplementary Contracts with Life Contingency..	9,614	7,087
Increase in Reserves.....	887,976	868,479
TOTAL BENEFITS PAID	9,153,979	8,983,959
Commissions.....	541,343	714,173
General Expenses.....	3,037,420	2,701,714
Taxes, licenses, and Fees.....	156,199	143,495
Increase in Loading on Uncollected Premiums.....	217	(408)
TOTAL BENEFITS AND EXPENSES PAID	12,889,158	12,542,933
Net Gain from Operations before Refunds to Members.....	(191,241)	(126,647)
Refunds to Members.....	193,435	183,283
Net Gain from Operations after Refunds to Members.....	(384,676)	(309,930)
Net Realized Capital Gain (Losses).....	23,647	248,088
NET INCOME	(361,029)	(61,842)
Surplus Prior Year.....	12,539,362	12,095,086
Net Income.....	(361,029)	(61,842)
Change in Unrealized Capital Gain (Losses).....	297,060	103,943
Change in Net Unrealized Foreign Exchange.....	200,428	634,861
Change in Nonadmitted Assets.....	(34,028)	132,491
Change in Reserve.....	(3,415,128)	(301,032)
Change in Asset Valuation Reserve.....	(425,039)	(184,668)
Aggregate Write-ins.....	3,293,460	9
NET CHANGE IN SURPLUS.....	(444,276)	323,762
SURPLUS.....	12,095,086	12,418,848

*Whole Dollar amounts shown

GENERAL EXPENSES 2016 and 2017*

	(2016)				(2017)			
	Life	Investment	Fraternal	Total	Life	Investment	Fraternal	Total
Rent.....	88,797	12,500	473,095	88,797	88,713	12,500	450,291	88,713
Salaries and Wages	1,126,368			1,611,963	1,024,876			1,487,667
Insured Benefit plans for employees	263,838			263,838	249,237			249,237
Uninsured Benefit plan for employees								
Other employee welfare	1,009			1,009	1,249			1,249
Legal fees and expenses	122,904			122,904	105,030			105,030
Medical Examination fees	24,543			24,543	33,513			33,513
Inspection report fees								
Fees of consulting Actuaries & Public Accountants	216,815			216,815	186,019			186,019
Expense of investigation of certificate claims								
Traveling expenses	60,283		6,707	66,990	51,100		23,765	74,865
Advertising	75			75	75			75
Postage, Express, Telegraph and Telephone	40,504	2,791	15,032	58,327	36,734	2,600	14,266	53,600
Printing and Stationary	25,449		4,491	29,940	14,625		2,581	17,206
Cost or Depreciation of Furniture & Equipment	21,132			21,132	18,849			18,849
Cost or Depreciation of EDP equipment and software	120,983			120,983	111,624			111,624
Rental of Equipment								
Lodge supplies for sale			4,061	4,061				
Miscellaneous losses								
Books and Periodicals	195			650	71	165		236
Bureau and Association dues		455	5,900	5,900			5,870	5,870
Insurance except on real estate	29,574			29,574	26,781			26,781
Collection and bank service charges		29,336		29,336		35,578		35,578
Sundry general expenses	53,621			53,621	43,563			43,563
Field expense allowance	104,269			104,269	81,645			81,645
Investment expenses not included elsewhere		34,963		34,963		34,591		34,591
Scholarships								
Official Publication			39,363	39,363			38,137	38,137
Expenses of Supreme lodge meetings			92,950	92,950				
Fraternal assistance			95,462	95,462			93,100	93,100
Real estate expenses		214,519		214,519		204,035		204,035
General Expenses incurred	2,300,359	294,564	737,061	3,331,984	2,073,704	289,468	628,009	2,991,182
General expenses unpaid Dec. 31, previous year	7,196	56	1,988	9,240	6,369	4	3,343	9,716
General expenses unpaid Dec. 31, current year	6,369	4	3,343	9,716	7,303	449	522	8,274
General expenses paid during the year	2,301,186	294,616	735,706	3,331,508	2,072,771	289,024	630,830	2,992,625

* Whole Dollar amounts shown

TAXES, LICENSES AND FEES - 2016 AND 2017*

	(2016)			(2017)				
	Life	Investment	Fraternal	Total	Life	Investment	Fraternal	Total
Real Estate Taxes		74,432		74,432		90,099		90,099
State Insurance Dept. Licenses & Fees	40,897			40,897	37,919			37,919
Other State taxes	5,589			5,589	5,521			5,521
Federal taxes	107,820			107,820	97,072			97,072
All other taxes	1,893			1,893	2,983			2,983
Taxes, Licenses and fees incurred	156,199	74,432		230,631	143,495	90,099		233,594
Taxes, Licenses and fees unpaid Dec. 31, previous year	205			205	205			205
Taxes, Licenses and fees unpaid Dec. 31, current year	155,994	74,432		230,426	143,700	90,099		233,799
Taxes, Licenses and fees paid during year								

REFUNDS TO MEMBERS - 2016 and 2017*

	(2016)		(2017)	
Applied to provide Paid-Up Additions				
Paid in Cash	170,125		170,302	
Left on Deposit with the Society	4,679		4,129	
TOTALS	8,631		8,852	
Provision for refunds payable in following calendar year		183,435		183,283
Previous year	185,000		185,000	
TOTALS	175,000		185,000	
Total refunds to members		10,000		
		193,435		183,283

* Whole Dollar amounts shown

REPORT OF COMMITTEE ON INVESTMENT*
January 1, 2016 - December 31, 2017

To the Officers and Members of the Supreme Council
of the Royal Arcanum:

Brothers and Sisters:

The following is a statement of Investment Income collected from January 1, 2016
to December 31, 2017.

Interest on Bonds	11,095,261	
Interest on Certificate Loans	553,353	
Dividends on Preferred Stocks	197,658	
Dividends on Common Stocks	452,688	
Mortgage Income	641	
Income from Real Estate	660,268	
Other Income	18,988	
Total Receipts from Investment Income		12,978,857

NET INVESTMENT INCOME

Net investment income for 2016	5,261,379	
Net rate of interest earned for 2016	5.03%	
Net investment income for 2017	5,221,783	
Net rate of interest earned for 2017	4.85%	

REAL ESTATE*

55-61 Batterymarch St., Boston, MA	117,854	
333 Hackensack St., Carlstadt, NJ	68,432	
Book Value of Real Estate December 31, 2017		186,286

* Whole Dollar amounts shown

**PREMIUMS AND ANNUITY CONSIDERATIONS
ALLOCATED BY STATES
DECEMBER 31, 2017**

STATES	LICENSED	Life Insurance	Annuity Considerations	Accident & Health
Alabama	NO			
Alaska	NO			
Arizona	YES			
Arkansas	NO			
California	YES	315,012		
Colorado	YES	148,108	34,250	
Connecticut	YES	275,536	136,523	20,048
Delaware	YES			
District of Columbia	YES			
Florida	YES	98,241		50
Georgia	YES	21,040		
Hawaii	NO			
Idaho	NO			
Illinois	YES	31,941	44,000	
Indiana	NO			
Iowa	NO			
Kansas	NO			
Kentucky	NO			
Louisiana	NO	11,696		800
Maine	YES	118,949	19,800	16,933
Maryland	YES	44,385		
Massachusetts	YES	3,015,114	475,729	10,543
Michigan	YES	8,591		
Minnesota	NO	1,353		
Mississippi	NO			
Missouri	YES	803		
Montana	NO			
Nebraska	YES			
Nevada	NO			
New Hampshire	YES	87,828	9,185	25,746
New Jersey	YES	142,887	46,000	
New Mexico	NO			
New York	YES	986,769	261,684	10
North Carolina	YES	34,141		
North Dakota	NO			
Ohio	YES	70,803		
Oklahoma	NO			
Oregon	YES			
Pennsylvania	YES	137,900	46,900	31
Rhode Island	YES	49,100	13,400	1,929
South Carolina	YES	19,560	29,310	
South Dakota	NO			
Tennessee	NO			
Texas	NO			
Utah	NO			
Vermont	NO	1,970		2,805
Virginia	YES	31,636		
Washington	YES	6,952		
West Virginia	YES			
Wisconsin	YES	2,494		
Wyoming	NO			
Canada	YES	78,992	12,700	150
Subtotal		5,741,801	1,129,481	79,045
Dividends to purchase paid-up additions		170,302		
Less Reinsurance Ceded		(33,329)		(12,662)
Totals (Direct Business)		5,878,774	1,129,481	66,383

BOND HOLDINGS AS OF DECEMBER 31, 2017

DESCRIPTION	YIELD RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
Ginnie Mae - 08/20/37	5.542	1	08/20/2037	36,463	37,370
Ginnie Mae - 30 Year Jumbo	5.631	1	12/20/2033	4,401	4,572
Ginnie Mae Series 2008-11	5.082	1	02/20/2038	88,000	90,162
Ginnie Mae Series 2009-47 Class LT	4.874	1	06/20/2039	500,000	508,359
Ginnie Mae Series 2009-47 Class MB	4.843	1	06/20/2039	700,000	712,544
GNMA PL#650741X	5.329	1	02/15/2036	8,007	8,165
Subtotal- U.S. Government - Residential Mortgage-Backed Securities				1,336,871	1,361,172
Government of Bermuda - Reg S	4.336	1FE	01/03/2023	175,000	173,457
City of Ottawa	3.283	1FE	10/22/2033	100,000	90,564
City of Toronto	3.203	1FE	06/02/2036	215,000	178,289
Government Of Canada	8.293	1FE	06/01/2023	550,000	436,300
Munic Fin of New Brunswick	3.232	1FE	05/15/2030	370,000	314,910
Municipal Fin. Authority of B.C.	4.172	1FE	06/01/2021	100,000	79,602
Municipal Fin. Authority of B.C.	2.339	1FE	12/02/2024	100,000	94,899
Municipal Fin. Authority of B.C.	2.733	1FE	12/01/2027	100,000	94,909
Nova Scotia Prov	8.341	1FE	07/30/2022	850,000	856,898
Nova Scotia Prov	8.481	1FE	04/01/2022	500,000	504,610
Ontario Hydro	9.587	1FE	08/18/2022	225,000	175,486
Province of British Columbia	3.317	1FE	12/18/2020	250,000	201,284
Province of British Columbia	8.136	1FE	09/08/2023	100,000	79,160
Province of British Columbia	3.220	1FE	11/19/2027	115,000	114,171
Province of British Columbia	9.387	1FE	08/23/2024	300,000	234,431
Province of British Columbia	3.688	1FE	06/18/2029	240,000	226,870
Province of British Columbia	3.981	1FE	12/18/2019	226,000	180,427
Province of Manitoba	2.093	1FE	06/02/2024	100,000	85,406
Province of Manitoba	3.406	1FE	03/05/2037	150,000	157,851
Province of Manitoba	3.211	1FE	09/05/2033	100,000	84,913
Province of Manitoba	2.995	1FE	09/05/2029	100,000	81,644
Province of Manitoba	3.561	1FE	09/05/2025	580,000	489,598
Province of Manitoba	4.744	1FE	02/11/2020	200,000	159,328
Province of Manitoba	3.219	1FE	03/05/2038	100,000	95,883
Province of Manitoba	4.757	1FE	11/15/2018	70,000	56,108
Province of New Brunswick	4.859	1FE	01/27/2034	219,000	186,814
Province of New Brunswick	3.665	1FE	09/26/2035	210,000	188,615
Province of New Brunswick	2.216	1FE	06/03/2024	100,000	86,462
Province of Newfoundland	4.027	1FE	04/17/2028	100,000	93,789
Province of Nova Scotia	4.093	1FE	06/01/2021	100,000	79,675
Province of Ontario	4.160	1FE	06/02/2018	870,000	696,435
Province of Ontario	7.477	1FE	02/07/2024	100,000	79,735
Province of Ontario	4.086	1FE	06/02/2021	100,000	79,442
Province of Ontario	4.879	1FE	06/02/2039	225,000	172,635
Province of Ontario	4.908	1FE	06/02/2037	225,000	174,598
Province of Ontario	4.684	1FE	06/02/2020	225,000	179,899
Province of Ontario	4.207	1FE	03/08/2033	330,000	318,517
Province of Ontario	3.867	1FE	08/25/2028	230,000	221,025
Province of Ontario	4.060	1FE	03/08/2029	100,000	96,988
Province of Ontario	3.208	1FE	06/02/2026	100,000	107,628
Province of Ontario	3.183	1FE	06/02/2019	250,000	200,757
Province of Ontario	3.374	1FE	06/02/2020	300,000	243,518
Province of Prince Edward Island	4.834	1FE	07/29/2027	200,000	174,626

BOND HOLDINGS AS OF DECEMBER 31, 2017

DESCRIPTION	YIELD RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
Province of Prince Edward Island	3.394	1FE	02/21/2034	100,000	101,349
Province of Saskatchewan	6.048	1FE	09/05/2031	800,000	657,845
Province of Saskatchewan	4.128	1FE	03/05/2037	65,000	57,717
Saskatchewan Prov	8.462	1FE	12/15/2020	100,000	102,337
Subtotals – All Other Governments				10,965,000	9,547,404
Baltimore, MD G/O Bond	3.597	1FE	10/15/2028	200,000	243,364
Bayonne, NJ G/O Bonds	5.382	1FE	01/15/2033	100,000	103,045
Burlington County, NJ G/O Bonds	2.884	1FE	12/15/2024	100,000	107,359
California State G/O Bonds	4.720	1FE	04/01/2034	560,000	609,406
California State G/O Bonds	4.720	1FE	04/01/2034	500,000	609,616
California State G/O Build America	4.403	1FE	04/01/2039	30,000	42,943
California State G/O Highway Safety	4.972	1FE	04/01/2039	25,000	26,298
California State Taxable G/O Bonds	5.026	1FE	03/01/2022	100,000	106,027
California State Taxable G/O Bonds	4.721	1FE	03/01/2019	200,000	203,303
Clark County WA G/O Bonds	3.703	1FE	12/01/2029	95,000	96,867
CT St Taxable Teachers Ret	3.862	1FE	03/15/2032	400,000	436,336
Corpus Christi, Texas	3.564	1FE	08/15/2026	250,000	261,535
CT G/O Build America - Series D	3.902	1FE	10/01/2030	35,000	38,860
CT G/O QSCB Direct Subsidy	3.986	1FE	10/01/2029	55,000	61,700
CT State G/O Build America Bonds	3.945	1FE	12/01/2029	10,000	11,591
El Paso Texas General Obligation	4.606	1FE	08/15/2034	100,000	102,797
Georgetown County	4.583	1FE	03/01/2025	100,000	104,786
Guam Govt Bus Privilege Tax	3.781	1FE	01/01/2022	200,000	204,453
Houston Texas Refunding	4.201	1FE	03/01/2024	150,000	153,557
Houston, TEX RFDG	5.283	1FE	03/01/2030	200,000	204,174
Illinois State	6.062	2FE	03/01/2030	250,000	264,717
Illinois State	5.606	2FE	07/01/2021	240,000	243,909
Illinois State 'For Issue DTD'	4.274	2FE	03/01/2019	100,000	101,799
Illinois State G/O Pension Funding	5.404	2FE	06/01/2033	250,000	242,106
Illinois State Taxable Bond	4.861	2FE	07/01/2021	280,000	289,447
Illinois Toll Highway Authority	5.237	1FE	01/01/2024	300,000	300,162
Kentucky State Turnpike Authority	3.272	1FE	07/01/2025	250,000	282,556
MA State - Build America	3.896	1FE	12/01/2039	200,000	245,707
Massachusetts State	3.522	1FE	08/01/2031	100,000	110,489
Memphis Tenn	4.737	1FE	05/01/2030	100,000	113,034
Memphis Tenn	4.624	1FE	05/01/2029	45,000	50,588
Miami - Dade County - Florida	4.543	1FE	04/01/2021	300,000	304,903
Midland County Texas Hospital	4.833	1FE	05/15/2029	50,000	56,528
Milwaukee County G/O Bond	4.518	1FE	12/01/2028	40,000	47,934
Mississippi State G/O Bond	3.961	1FE	10/01/2034	120,000	146,202
Mississippi State G/O	3.998	1FE	11/01/2035	100,000	118,325
NAPA VALLEY, CA	3.965	1FE	08/01/2043	135,000	187,832
Nassau County NY	6.902	1FE	10/01/2035	300,000	303,640
Nassau County NY	5.175	1FE	04/01/2021	200,000	201,139
NH State Federal Highway	3.530	1FE	09/01/2025	50,000	54,845
New Orleans LA REF	3.594	1FE	09/01/2030	250,000	260,075
NYC - Go Build America C1	3.852	1FE	10/01/2037	70,000	86,006
New York City G/O Series F	3.936	1FE	12/01/2037	100,000	132,018
New York State Urban Dev	4.234	1FE	03/15/2039	200,000	242,699
New York, NY - Taxable	3.886	1FE	10/01/2031	400,000	409,959
New York, NY BABDP G/O D-1	4.435	1FE	12/01/2036	75,000	89,778
New York, NY 'For Prior Issues'	4.803	1FE	06/01/2027	75,000	79,742

BOND HOLDINGS AS OF DECEMBER 31, 2017

DESCRIPTION	YIELD RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
New York, NY G/O Build America	4.017	1FE	10/01/2031	75,000	84,349
New York, NY G/O Build America	3.941	1FE	12/01/2024	300,000	326,239
Penn State Turnpike Oil Franch	4.940	1FE	12/01/2037	100,000	118,089
Port Authority of N.Y. & N.J.	5.490	1FE	12/01/2029	250,000	261,902
San Francisco Calif	5.608	1FE	06/15/2028	350,000	358,815
San Francisco, CA City & County	3.718	1FE	06/15/2025	40,000	44,474
Texas State BABDP HWY	2.868	1FE	04/01/2025	25,000	27,040
University of Houston Texas	3.895	1FE	02/15/2026	100,000	102,091
University of Minnesota	4.756	1FE	12/01/2028	500,000	510,431
Virginia Commonwealth Trans Brd	3.716	1FE	05/15/2035	25,000	30,191
Washington State Series F	3.303	1FE	08/01/2024	50,000	54,015
Wilmington, DE	3.995	1FE	11/01/2030	50,000	53,166
Essex County, NJ	4.573	1FE	12/15/2030	65,000	70,393
New Jersey ST Student Loan	3.202	1FE	12/01/2024	60,000	62,501
NJ ST Transportation System	5.433	2FE	12/15/2028	125,000	128,279
Palm Beach County, FL - School	3.669	1FE	08/01/2025	200,000	222,724
Triborough Bridge&Tunnel	3.733	1FE	11/15/2025	55,000	59,713
Subtotal-States, Territories and Possessions-Issuer Obligations				10,360,000	11,208,568
21st Century Fox America, Inc.	3.839	2FE	08/15/2020	60,000	62,683
21st Century Fox America, Inc.	4.203	2FE	04/26/2023	300,000	365,867
21st Century Fox America, Inc.	4.265	2FE	07/15/2024	80,000	103,676
21st Century Fox America, Inc.	5.895	2FE	02/23/2025	250,000	287,497
Abbott Laboratories	4.375	2FE	11/30/2036	50,000	52,397
Abbvie, Inc.	3.966	1FE	05/14/2035	200,000	213,296
Aetna, Inc.	4.166	1FE	08/15/2023	130,000	149,145
AFLAC Insurance	3.306	1FE	02/15/2022	100,000	102,649
AlG - Medium Term Notes	5.343	1FE	01/16/2018	350,000	350,062
Allstate Corp.	5.443	1FE	05/15/2018	100,000	100,467
Altria Group, Inc.	3.961	1FE	08/06/2019	276,000	298,376
Altria Group, Inc.	3.825	1FE	05/05/2021	100,000	102,873
Amazon.com, Inc.	4.598	1FE	12/05/2034	100,000	102,350
Amazon.com, Inc.	4.133	1FE	12/03/2025	150,000	160,275
Ameren Illinois Company	3.798	1FE	11/15/2018	100,000	105,050
American Home Products	3.784	1FE	03/01/2023	125,000	145,337
American Int'l Group	4.006	2FE	07/10/2035	50,000	54,337
American Tower Corp.	4.061	2FE	02/15/2024	300,000	306,545
AmSouth Bancorporation	4.298	2FE	11/01/2025	100,000	116,157
Anadarko Petroleum Corp.	2.985	2FE	03/15/2019	100,000	106,710
Anglo Gold Holdings PLC	4.624	3FE	04/15/2020	250,000	254,794
Anglo-American Capital	3.941	2FE	09/11/2027	250,000	250,931
Anheuser Busch Co's	4.586	1FE	08/20/2032	100,000	123,409
Anheuser-Busch INBEV Fin.	3.970	1FE	02/01/2036	50,000	54,674
ANR Pipeline Co. Debentures	4.327	1FE	02/15/2024	430,000	507,539
AON PLC	3.878	1FE	12/15/2025	150,000	149,968
AON PLC	3.512	1FE	06/14/2024	100,000	99,930
Arconic, Inc.	4.322	2FE	08/15/2020	145,000	150,039
Arconic, Inc.	4.285	2FE	01/15/2028	50,000	59,970
Arconic, Inc.	4.663	2FE	02/23/2022	675,000	701,342
Arconic, Inc.	4.371	2FE	10/01/2024	150,000	153,339
Associates Corp. Notes	5.414	2FE	11/01/2018	275,000	278,333
AT&T Inc.	5.439	2FE	02/01/2018	200,000	200,006
AT&T Inc.	3.785	2FE	03/11/2024	250,000	251,569

BOND HOLDINGS AS OF DECEMBER 31, 2017

DESCRIPTION	YIELD RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
AT&T Inc.	4.522	2FE	05/15/2035	250,000	251,266
AT&T Inc.	4.601	2FE	03/01/2037	200,000	216,412
AT&T Inc.	5.194	2FE	09/15/2034	50,000	55,290
AT&T, Inc.	3.748	2FE	08/14/2027	50,000	50,609
AT&T, Inc.	4.661	2FE	02/15/2030	51,000	49,308
AT&T, Inc.	4.814	2FE	05/15/2036	100,000	128,156
Atlantic Richfield Co.	3.568	1FE	02/01/2022	484,000	547,656
Bank of America	3.498	1FE	08/15/2019	260,000	273,263
Bank of America Corp.	4.141	2FE	10/22/2026	100,000	100,792
Bank of America Corp.	4.030	1FE	07/24/2023	50,000	50,173
Bank of Nova Scotia	3.974	2FE	12/16/2025	100,000	103,559
Barclays Bank, PLC	3.329	2FE	10/14/2020	540,000	565,796
Barclays PLC	4.720	3FE	05/12/2026	50,000	51,638
Barclays, PLC	3.979	2FE	01/12/2026	200,000	205,391
Barrick Gold Corporation	5.235	2FE	04/01/2022	100,000	94,778
BB&T Corp.	4.509	2FE	11/01/2019	100,000	101,284
Bear Stearns Co., Inc.	3.851	1FE	02/01/2018	350,000	350,948
Bell Canada	4.142	2FE	02/23/2032	65,000	69,145
Bell Canada	3.342	2FE	08/12/2026	300,000	231,126
Bell Canada	3.457	2FE	05/19/2021	100,000	83,423
BellSouth Telecom Debentures	4.709	2FE	10/01/2025	100,000	114,721
Berkshire Hathaway Fin. Corp.	2.331	1FE	01/15/2021	100,000	105,598
Berkshire Hathaway, Inc.	5.553	1FE	05/15/2018	300,000	299,812
Blackrock Inc.	2.186	1FE	12/10/2019	100,000	105,319
BNP Paribas	3.777	2FE	03/13/2027	150,000	159,795
Boeing Capital Corp.	2.044	1FE	10/27/2019	100,000	104,724
Boston Scientific	4.970	2FE	11/15/2035	250,000	328,216
Brinker International, Inc.	4.727	3FE	10/01/2024	50,000	50,776
Bristol Myers Squibb Co.	2.992	1FE	06/15/2023	128,000	154,644
Bristol Myers Squibb Co.	3.807	1FE	11/15/2026	100,000	122,353
Brookfield Asset Management, Inc.	3.646	1FE	01/28/2026	253,000	210,748
Buckeye Partners LP	3.832	2FE	02/01/2021	100,000	103,002
Buckeye Partners LP	3.816	2FE	08/15/2019	50,000	51,310
Burlington Northern RR - Series K	5.200	1FE	01/01/2020	59,000	60,494
Burlington Northern RR - Series O	5.200	1FE	01/01/2020	75,000	76,900
Burlington Northern Santa Fe	3.789	1FE	04/01/2024	50,000	49,890
CA Inc.	3.867	2FE	03/15/2027	350,000	371,987
Canadian Pacific LTD	3.796	2FE	03/15/2023	100,000	103,056
Canadian Pacific RailRoad Co.	3.611	2FE	01/14/2022	100,000	84,076
Canadian Pacific Railway	3.366	2FE	01/15/2022	50,000	52,125
Capital One Financial Co.	4.247	2FE	10/29/2025	50,000	49,841
Capital Power LP	4.650	2FE	11/16/2020	100,000	80,983
Caterpillar Inc.	8.194	1FE	03/15/2021	900,000	925,223
CBRE Services, Inc.	4.310	2FE	03/01/2026	25,000	25,962
CD - CIT Bank - Salt Lake City, UT	2.546	1	07/18/2022	150,000	150,343
CD - CIT Bank - UT	3.950	1	05/28/2019	95,000	95,000
CD - Goldman Sachs - New York	2.650	1	08/08/2022	150,000	150,000
CD - Goldman Sachs Bank	4.499	1	12/31/2018	95,000	95,000
CD - Synchrony Bank	2.600	1	08/03/2022	150,000	150,000
CD - Synchrony Bank	5.350	1	10/30/2018	96,000	96,000
CD - US Bank - Custody - SC	2.100	1	05/20/2020	5,000	5,000
Celegene Corporation	4.110	2FE	08/15/2023	150,000	149,278
CenturyTel, Inc.	4.137	4FE	09/15/2019	100,000	103,275
Cigna Corp.	7.760	2FE	01/15/2023	200,000	204,420

BOND HOLDINGS AS OF DECEMBER 31, 2017

DESCRIPTION	YIELD RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
Cigna Corp.	7.670	1FE	03/01/2023	300,000	300,070
Cigna Corp.	4.027	1FE	11/15/2036	75,000	95,901
Citigroup, Inc.	4.123	2FE	09/29/2027	475,000	478,884
Citigroup, Inc.	3.849	2FE	08/05/2024	90,000	90,784
Citigroup, Inc.	3.629	2FE	06/16/2024	200,000	201,375
Citigroup, Inc.	4.155	2FE	09/13/2025	1,394,000	1,517,138
Citigroup, Inc.	4.264	2FE	05/15/2023	100,000	96,364
Citigroup, Inc.	2.898	2FE	03/01/2023	250,000	255,679
Citigroup, Inc.	5.084	2FE	05/22/2019	100,000	104,526
Citigroup, Inc.	4.770	2FE	10/31/2033	140,000	158,967
Citigroup, Inc.	4.770	2FE	06/15/2032	100,000	119,211
Citigroup, Inc. - Senior Note	3.780	2FE	12/01/2025	200,000	243,694
Coca-Cola Enterprises, Inc.	4.024	1FE	11/15/2026	94,000	113,722
Coca-Cola Enterprises, Inc.	3.719	1FE	09/15/2023	32,000	36,943
Comcast Corp.	4.013	1FE	03/15/2033	50,000	67,153
Comcast Corp.	3.998	1FE	08/15/2034	100,000	102,437
Comcast Corp. New	3.848	1FE	11/15/2022	100,000	124,686
Con Edison Notes	5.416	1FE	12/01/2018	100,000	101,502
ConAgra Foods, Inc.	3.396	2FE	01/25/2023	79,000	78,282
ConAgra Inc. Senior Notes	4.058	2FE	10/01/2026	525,000	630,830
ConAgra Inc. Subordinated Notes	3.637	2FE	03/01/2021	300,000	342,249
Conoco/Phillips Company	4.201	1FE	11/15/2034	55,000	54,658
ConocoPhillips - Canada	4.341	1FE	10/15/2036	100,000	120,510
Consolidated Edison Co. of NY	3.634	1FE	03/15/2036	50,000	64,661
Constellation Brands, Inc.	4.114	2FE	05/01/2022	50,000	53,706
Constellation Energy Group	3.872	2FE	04/01/2032	100,000	140,532
Corning Inc. - Debentures	5.862	2FE	08/15/2021	100,000	109,694
Credit Suisse	4.953	2FE	01/14/2020	600,000	605,755
Credit Suisse N.Y. BRH	4.525	2FE	02/15/2018	500,000	500,897
Credit Suisse New York	4.904	1FE	08/13/2019	100,000	100,602
CU, Inc.	3.637	1FE	11/20/2034	65,000	66,441
CVS Caremark Corp.	4.606	2FE	09/15/2039	150,000	180,381
CVS Health Corp.	4.380	2FE	07/20/2035	140,000	148,431
Dayton Hudson Corp.	8.641	1FE	07/01/2020	150,000	154,025
Dayton Hudson Corp.	8.803	1FE	10/01/2021	150,000	150,889
Deutsche Bank AG	3.921	2FE	01/13/2026	400,000	399,375
DirecTV Holdings/FING	4.089	2FE	04/01/2024	175,000	177,434
Discover Financial Services	3.756	2FE	02/09/2027	200,000	204,263
Discover Financial Services	4.114	2FE	03/15/2028	100,000	102,360
Dominion Resources, Inc.	4.285	2FE	08/01/2033	500,000	548,814
Dominion Resources, Inc.	4.213	2FE	06/15/2035	230,000	272,232
Dominion Resources, Inc.	4.483	2FE	03/15/2033	50,000	59,936
Dow Chemical Co.	4.550	2FE	11/15/2020	100,000	99,196
Dow Chemical Co.	4.147	2FE	11/01/2029	235,000	294,976
Dow Chemical Co.	5.297	2FE	05/15/2039	75,000	114,080
Dow Chemical Co. Debenture	3.770	2FE	04/01/2021	15,000	17,377
Dow Chemical Co. Debenture	3.909	2FE	09/15/2021	50,000	58,442
Dow Chemical Co. Debentures	4.312	2FE	03/01/2023	145,000	164,234
Dow Chemical Company	3.104	2FE	05/15/2019	300,000	312,596
Duke Capital Corp.	4.304	2FE	02/15/2032	90,000	113,108
Duke Energy Corp.	3.619	2FE	12/15/2024	100,000	96,528
Du-Pont Debenture	4.174	1FE	01/15/2028	100,000	118,918
E.I. Du Pont De Nemours & Co.	3.238	1FE	01/15/2020	100,000	102,715
E.I. Du-Pont De Nemours	4.875	1FE	12/15/2036	75,000	81,671

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DESCRIPTION	YIELD RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
Eaton Corp. Debentures	3.929	1FE	08/15/2022	50,000	58,733
Edgewell Personal	3.676	3FE	05/24/2022	38,000	39,565
El Paso Energy Corp.	5.533	2FE	08/01/2031	50,000	60,721
El Paso Pipeline Part OP	4.273	2FE	05/01/2024	100,000	100,146
Eli Lilly and Company	4.093	1FE	01/01/2036	100,000	133,859
Enbridge, Inc.	4.487	2FE	07/24/2030	65,000	65,254
Energy Transfer Partners	4.486	2FE	01/15/2026	50,000	50,880
Energy Gulf States Louisiana, LLC	4.358	1FE	10/01/2024	250,000	267,826
Enterprise Products Oper	4.042	2FE	03/01/2033	200,000	263,772
Enterprise Products Oper	4.750	2FE	03/01/2035	100,000	111,640
EQT Corp.	3.562	2FE	06/01/2019	50,000	53,123
EQT Corp.	3.959	2FE	11/15/2021	100,000	103,255
Excelon Generation Co. LLC	4.008	2FE	10/01/2019	75,000	76,492
FEDEX Corp.	4.140	2FE	01/15/2034	500,000	540,785
Fifth Third Bancorp	3.486	2FE	01/16/2024	350,000	363,396
First American Treasury	1.889	1	11/29/2018	15,222	15,222
Florida Power & Lt - 1st Mortgage	5.459	1FE	05/01/2037	100,000	104,627
Florida Power Corp - 1st Mortgage	6.030	1FE	09/15/2037	35,000	36,277
Ford Motor Co.	4.024	2FE	10/01/2028	150,000	184,087
Ford Motor Co. Debenture	4.105	2FE	11/15/2025	250,000	298,756
Ford Motor Co. Debenture	4.114	2FE	08/01/2026	25,000	31,067
Ford Motor Company	8.622	2FE	01/15/2022	600,000	600,356
Ford Motor Credit Co. LLC	3.646	2FE	01/15/2020	43,000	46,750
Ford Motor Credit Co. LLC	4.279	2FE	08/02/2021	100,000	105,250
Ford Motor Credit Co. LLC	4.096	2FE	08/06/2023	50,000	50,691
Ford Motor Credit Co. LLC	4.014	2FE	08/04/2025	100,000	100,773
Ford Motor Holdings Inc.	3.827	2FE	03/01/2020	640,000	647,887
France Telecom S.A.	3.886	2FE	09/14/2021	50,000	50,406
France Telecom SA	4.125	2FE	03/01/2031	35,000	52,200
France Telecom SA	3.114	2FE	07/08/2019	50,000	51,665
Freeport-McMoran Copper & Gold Gap, Inc.	13.913	3FE	03/01/2022	50,000	34,015
Gap, Inc.	3.980	3FE	04/12/2021	200,000	211,993
GE Capital - InterNotes	5.150	1FE	05/15/2018	250,000	250,000
GE Capital Corp - MTN	4.008	1FE	02/15/2023	130,000	140,383
GE Capital Corp.	4.036	1FE	05/15/2022	50,000	51,854
GE Capital Corp.	3.991	1FE	06/15/2018	70,000	70,627
GE Capital Corp.	4.580	1FE	12/15/2021	35,000	35,771
GE Capital Corp.	4.101	1FE	02/15/2022	20,000	21,125
GE Capital Corp.	4.420	1FE	06/15/2023	17,000	17,596
GE Capital Corp.	4.378	1FE	06/15/2023	200,000	206,935
GE Capital Corp.	6.463	1FE	05/04/2020	650,000	637,870
GE Capital Corp.	4.036	1FE	05/15/2022	50,000	52,707
GE Capital Corp. - Med Term Note	4.504	1FE	10/15/2020	150,000	153,671
GE Capital Corp. - Med Term Notes	4.597	1FE	11/15/2021	20,000	20,457
GE Capital Corp. - Med Term Notes	3.843	1FE	09/15/2022	75,000	76,298
GE Capital Corp. - MTN	4.035	1FE	03/15/2022	50,000	52,761
GE Capital Corp. - MTN	4.460	1FE	08/15/2021	10,000	10,426
GE Capital Corp. - MTN	4.221	1FE	01/15/2022	73,000	76,297
GE Capital Corp. Med Term Notes	3.870	1FE	05/15/2018	100,000	100,884
GE Capital Corp. MTN	4.177	1FE	04/15/2023	25,000	26,436
GE Capital Corporation	3.818	1FE	06/15/2036	50,000	59,749
GE Capital Internotes	4.316	1FE	01/15/2022	40,000	41,590
GE Capital Internotes	4.193	1FE	04/15/2022	75,000	77,235
GE Capital Internotes	3.735	1FE	08/15/2022	150,000	152,754

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DESCRIPTION	YIELD RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
GE Capital Internotes	4.209	1FE	05/15/2022	40,000	41,250
GE Capital Internotes	4.204	1FE	06/15/2022	50,000	51,903
GE Capital Inter-Notes	4.228	1FE	03/15/2023	190,000	200,658
GE Capital Inter-Notes	4.600	1FE	02/15/2022	100,000	103,337
GE Capital Inter-Notes	4.220	1FE	04/15/2022	88,000	91,317
General Electric Capital Corp.	4.853	1FE	02/11/2021	200,000	202,543
General Electric Capital Corp.	3.878	1FE	07/15/2034	75,000	87,019
General Electric Capital Corp.	3.887	1FE	07/15/2034	25,000	29,127
General Motors Co.	3.998	2FE	10/01/2027	100,000	101,615
General Motors Company	4.871	2FE	04/01/2035	200,000	204,174
General Motors Financial Co.	3.853	2FE	01/17/2027	675,000	696,187
Genworth Financial, Inc.	3.827	4FE	06/15/2020	50,000	54,496
Genworth Financial, Inc.	2.923	4FE	05/22/2018	350,000	354,647
Genworth Holdings, Inc.	4.933	4FE	08/15/2023	75,000	74,877
Georgia Power Company	4.416	1FE	04/15/2023	50,000	53,112
Georgia-Pacific Corp.	4.575	1FE	01/15/2024	200,000	235,917
Georgia-Pacific Corp.	3.610	1FE	05/15/2031	50,000	77,727
Goldman Sachs GP MTN	4.767	2FE	08/15/2022	75,000	75,723
Goldman Sachs GP MTN	5.100	2FE	06/15/2024	100,000	100,000
Goldman Sachs GP MTN	5.000	2FE	05/15/2024	150,000	150,000
Goldman Sachs GP MTN	4.808	2FE	05/15/2022	50,000	49,886
Goldman Sachs GP MTN	4.850	2FE	05/15/2022	170,000	170,000
Goldman Sachs GP MTN	4.882	2FE	08/15/2022	170,000	170,826
Goldman Sachs Group	5.300	2FE	02/15/2025	100,000	100,000
Goldman Sachs Group Inc.	5.000	2FE	07/15/2024	150,000	150,000
Goldman Sachs Group, Inc.	3.790	2FE	02/15/2023	100,000	105,624
Goldman Sachs Group, Inc.	4.206	2FE	01/15/2027	50,000	56,499
Goldman Sachs Group, Inc.	4.780	2FE	05/01/2036	250,000	300,954
Goldman Sachs Group, Inc.	4.320	2FE	06/15/2024	120,000	125,497
Goldman Sachs Group, Inc.	4.301	2FE	06/15/2033	50,000	56,761
Goldman Sachs Group, Inc.	2.870	2FE	03/15/2020	300,000	306,487
Goldman Sachs Group, Inc.	6.655	2FE	02/15/2019	900,000	909,221
Goldman Sachs Group, Inc.	4.304	2FE	08/15/2024	100,000	107,240
Goldman Sachs Group, Inc.	4.638	2FE	02/15/2035	50,000	55,085
Goldman Sachs Group, Inc.	4.820	2FE	05/15/2037	50,000	54,279
Graham Holdings Co.	3.493	3FE	02/01/2019	250,000	259,968
GTE Corp	4.778	2FE	11/01/2021	30,000	34,125
Halliburton Co.	4.178	2FE	11/15/2035	160,000	173,797
Heinz HJ Finance Co.	4.261	2FE	03/15/2032	200,000	252,622
Hershey Foods Corp.	4.973	1FE	02/15/2021	300,000	332,275
Hess Corp.	2.853	2FE	02/15/2019	100,000	105,777
Hewlett-Packard Co.	3.894	2FE	06/01/2021	250,000	253,208
Hewlett-Packard Co.	3.831	2FE	09/15/2022	250,000	252,325
HP Enterprise Co. Regs	4.214	2FE	10/15/2025	100,000	104,507
HSBC Bank USA N.A. Global	4.441	1FE	08/24/2020	250,000	252,668
HSBC Holdings PLC	4.058	1FE	04/05/2021	100,000	103,145
HSBC USA, Inc.	3.046	1FE	09/27/2020	600,000	630,564
Humana, Inc.	3.062	1FE	12/01/2022	100,000	100,399
Hydro-Quebec	8.156	1FE	12/01/2029	200,000	205,155
ING BANK NV REG S	4.932	2FE	09/25/2023	425,000	440,894
Ingersoll-Rand Company	4.306	2FE	11/15/2027	125,000	145,173
International Paper Co.	5.139	2FE	08/15/2021	188,000	203,141
International Paper Co.	3.574	2FE	06/15/2024	25,000	25,108
International Paper Co.	4.140	2FE	09/15/2035	50,000	55,355

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Internat'l Business Machine Corp.	7.748	1FE	11/01/2019	250,000	252,586
J.M. Smucker & Co.	4.133	2FE	03/15/2035	100,000	101,425
Jefferies Group, LLC	4.761	2FE	01/15/2027	50,000	50,323
Jeffries Fixed 5% Callable Note	5.023	2FE	10/31/2031	50,000	49,887
Jeffries Group, Inc.	4.751	2FE	06/08/2027	50,000	56,400
John Hancock Life Insurance Co.	4.137	1FE	09/15/2023	57,000	62,345
John Hancock Life Insurance Co.	3.489	1FE	10/15/2022	40,000	43,278
John Hancock Life Insurance Co.	3.460	1FE	09/15/2022	44,000	47,674
John Hancock Life Insurance Co.	4.343	1FE	08/15/2023	50,000	54,092
JP Morgan Chase & Co.	5.954	1FE	01/15/2018	1,000,000	1,000,106
JP Morgan Chase & Co.	3.977	1FE	04/23/2019	600,000	603,532
JP Morgan Chase Global	4.172	1FE	07/22/2020	250,000	251,362
JPM Seasoned Mtg	3.644	2FE	05/01/2023	150,000	148,058
Kerr McGee Corp.	4.130	2FE	07/01/2024	450,000	517,641
Keyspan Corp.	3.936	2FE	04/01/2035	100,000	123,218
Kinder Morgan Energy Partners	5.594	2FE	08/15/2033	50,000	58,803
Kinder Morgan Energy Partners	4.239	2FE	02/01/2024	400,000	400,804
Kinder Morgan Energy Partners	5.006	2FE	03/15/2035	50,000	54,539
Kinder Morgan Energy Partners	3.577	2FE	03/01/2022	100,000	102,197
Kinder Morgan Energy Partners	3.811	2FE	03/01/2021	70,000	74,112
Kinder Morgan, Inc. - Delaware	4.482	2FE	06/01/2025	130,000	128,516
Kinross Gold Corp. Reg-S	5.363	3FE	03/15/2024	100,000	103,056
KLA-Tencor Corp.	4.767	2FE	11/01/2034	50,000	55,068
Kraft Heinz Foods Company	4.330	2FE	07/15/2035	250,000	283,295
Kroger Co.	3.813	2FE	08/01/2023	50,000	50,092
Lehman Brothers Holdings	5.102	6	07/19/2012	100,000	4,600
Lehman Brothers Holdings	6.399	6	07/19/2017	150,000	0
Lincoln National Corp.	5.107	1FE	04/07/2036	25,000	28,072
Lloyds Banking Group PLC	4.603	2FE	03/24/2026	100,000	100,313
Lloyds TSB Bank PLC	6.173	1FE	01/21/2021	250,000	251,376
Loral Corp. Notes Book Entry	3.405	2FE	09/15/2023	50,000	59,246
Lubrizol Corp. Debentures	4.411	1FE	06/15/2025	100,000	117,868
Marriott International, Inc.	3.881	2FE	03/15/2025	85,000	84,301
Martin Marietta Materials, Inc.	4.506	2FE	05/01/2037	50,000	61,172
Masco Corp.	4.083	2FE	03/15/2022	114,000	121,952
Masco Corp.	4.017	2FE	03/15/2020	48,000	51,115
May Department Stores	9.045	2FE	02/15/2021	8,750	8,913
McDonald's Corp.	4.635	2FE	12/09/2035	50,000	50,389
McDonald's Corp.	4.314	2FE	10/15/2037	275,000	337,882
Medtronic, Inc.	2.945	1FE	03/15/2022	50,000	50,352
Merrill Lynch	4.999	1FE	11/15/2018	250,000	253,935
Merrill Lynch & Co.	4.293	2FE	09/15/2026	45,000	51,239
Merrill Lynch & Co.	5.405	1FE	07/15/2018	65,000	65,371
MetLife Inc.	5.758	1FE	08/15/2018	57,000	57,359
MetLife Inc.	5.245	1FE	02/15/2019	100,000	102,651
MetLife Inc.	4.090	1FE	02/08/2021	250,000	254,756
MetLife Inc.	5.953	2FE	12/15/2036	75,000	78,143
Monsanto Co.	4.238	2FE	07/15/2034	450,000	454,821
Moody's Corp.	3.483	2FE	09/01/2020	540,000	554,779
Moody's Corporation	4.173	2FE	02/15/2024	200,000	207,507
Moody's Corporation	3.653	2FE	09/01/2022	100,000	103,191
Morgan Stanley	5.822	2FE	01/26/2020	400,000	398,345
Morgan Stanley	3.794	2FE	07/28/2021	50,000	52,825
Morgan Stanley	3.872	2FE	01/25/2021	20,000	21,076

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Morgan Stanley	4.281	2FE	09/08/2026	100,000	100,488
Morgan Stanley	4.916	2FE	07/24/2020	100,000	101,388
Morgan Stanley	4.144	2FE	04/23/2027	100,000	98,511
Mosaic Co.	3.969	2FE	11/15/2027	150,000	151,036
Mosaic Co.	4.600	2FE	11/15/2033	200,000	209,913
Mosaic Co.	4.129	2FE	11/15/2023	100,000	100,620
Nabors Industries, Inc.	4.167	3FE	01/15/2019	120,000	126,101
NASDAQ OMX GROUP	4.004	2FE	06/01/2024	350,000	354,409
National Fuel Gas Co. - N.J.	5.132	2FE	06/13/2025	49,000	55,731
Nationsbank Corp.	4.264	2FE	11/15/2024	92,000	115,375
Nationsbank Corp.	3.962	2FE	10/15/2025	650,000	775,552
NBD Bank N.A. Detroit, Mich.	4.423	1FE	11/01/2024	125,000	152,937
New Jersey Bell Telephone Co.	5.005	2FE	06/01/2022	200,000	224,519
Newell Rubbermaid, Inc.	3.911	2FE	04/01/2036	275,000	320,274
Newmont Mining Corp.	3.892	2FE	10/01/2019	100,000	102,470
Nexen, Inc.	3.036	1FE	07/30/2019	50,000	52,426
NISOURCE Finance Corp.	3.760	2FE	03/01/2022	25,000	27,260
Noble Holding International Ltd.	3.668	4FE	03/15/2022	50,000	50,543
Noble Holding Int'l Ltd.	3.983	4FE	03/01/2021	100,000	101,887
Norfolk Southern Corp.	3.205	2FE	04/01/2022	50,000	49,595
Norfolk Southern Corp. Notes	3.848	2FE	05/17/2025	100,000	111,092
Northrop Grumman Corp.	4.542	2FE	02/15/2031	100,000	131,441
Northrop-Grumman Corp. Notes	4.052	2FE	03/01/2026	100,000	126,351
Nucor Corp.	3.955	1FE	12/01/2037	50,000	66,741
NY State Electric & Gas	4.205	1FE	05/01/2023	80,000	86,412
Ohio Edison Company	4.465	2FE	07/15/2036	200,000	253,518
Oracle Corp.	3.876	1FE	07/08/2034	125,000	127,502
Pacificorp 1st Mortgage	4.959	1FE	01/15/2026	15,000	16,723
PepsiCo Inc.	2.258	1FE	01/15/2020	150,000	156,665
PepsiCo Inc. Senior Note	1.525	1FE	06/01/2018	100,000	101,436
Petro-Canada	4.310	1FE	05/15/2035	100,000	119,906
Phelps Dodge Corp.	4.714	3FE	11/01/2027	100,000	118,792
Philip Morris International	5.082	1FE	05/16/2018	75,000	75,151
Philips Electronics, N.V.	3.157	2FE	03/15/2022	100,000	102,444
Phillips 66 SR	3.917	2FE	11/15/2034	200,000	208,684
Phillips Petroleum Co.	4.017	1FE	03/30/2029	100,000	126,778
PNC Financial Services	3.763	2FE	04/29/2024	50,000	50,381
Potash Corp. of Saskatchewan	3.732	2FE	03/15/2024	100,000	99,408
Progress Energy Inc.	5.785	2FE	03/15/2019	250,000	253,601
Provident Co's Inc. - Senior Note	4.056	2FE	03/15/2028	100,000	126,465
Prudential Fin'l Inc. - Series C	5.632	2FE	06/15/2043	320,000	319,272
Prudential Fin'l Inc. - Series C	5.632	2FE	06/15/2043	80,000	80,000
Prudential Fin'l Inc. - Series C	4.613	1FE	06/13/2035	100,000	109,364
PSEG Power LLC	4.141	2FE	11/15/2023	100,000	100,817
Qualcomm, Inc.	3.891	1FE	05/20/2035	370,000	402,763
Quest Diagnostic, Inc.	4.009	2FE	04/01/2024	50,000	50,659
Quest Diagnostics	3.155	2FE	01/30/2020	100,000	103,189
Rabobank Nederland	4.517	2FE	12/01/2023	75,000	75,412
Regions Financial Corp.	4.728	2FE	09/15/2024	40,000	46,873
Republic N.Y. Corp.	5.646	1FE	06/01/2021	250,000	278,007
Republic N.Y. Corp.	5.413	1FE	05/15/2021	755,000	846,080
Republic Services Global	3.467	2FE	05/15/2023	50,000	53,117
Reynolds American, Inc.	3.129	2FE	06/23/2019	50,000	53,580
Rowan Companies, Inc.	3.461	4FE	08/01/2019	100,000	106,740

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Royal Bank of Canada	3.778	1FE	01/27/2026	100,000	106,019
Sabine Pass Liquefaction LLC	3.872	2FE	03/15/2027	250,000	270,238
Sara Lee Corp.	3.918	2FE	09/15/2020	100,000	100,458
Scana Corp.	3.997	2FE	04/01/2020	85,000	89,070
Sempra Energy	6.294	2FE	06/15/2018	250,000	249,832
Shell International Fin BV	2.440	1FE	09/22/2019	100,000	103,119
Simon Property Group	2.826	1FE	03/15/2022	100,000	102,161
Simon Property Group LP	4.039	1FE	03/01/2021	250,000	252,464
Societe Generale Reg-S	4.548	2FE	01/17/2024	200,000	204,725
Southern Co.	3.711	2FE	07/01/2036	50,000	53,582
Standard Charter PLC - Reg-S	3.858	2FE	02/19/2027	400,000	412,234
Standard Chartered PLC - Reg-S	4.789	2FE	01/26/2024	350,000	356,910
Stanley Black & Decker	3.735	2FE	12/15/2053	50,000	50,936
Starwood Hotels & Resort	3.998	2FE	10/01/2034	150,000	159,118
SunAmerica Inc. Debenture	3.990	2FE	04/28/2023	250,000	299,131
SunTrust Banks, Inc.	4.650	2FE	02/15/2026	315,000	354,719
Symantec Corp.	3.331	3FE	09/15/2020	175,000	179,702
Synchrony Financial	3.717	2FE	07/23/2025	50,000	52,559
Synchrony Financial	3.885	2FE	12/01/2027	150,000	150,789
Synchrony Financial	4.143	2FE	08/04/2026	150,000	149,098
Tele-Communications Inc.	3.981	1FE	04/15/2022	65,000	80,596
Textron, Inc.	3.596	2FE	10/01/2019	50,000	53,066
Thermo Fisher Scientific	3.820	2FE	01/15/2023	25,000	24,238
Thompson Reuters Corporation	4.656	2FE	08/15/2035	100,000	110,070
Time Warner Cable, Inc.	3.893	2FE	02/01/2020	50,000	51,096
Time Warner Entertainment Co.	5.135	2FE	03/15/2023	625,000	739,358
Time Warner Inc. Debenture	3.885	2FE	02/01/2023	100,000	124,070
Time Warner, Inc. Debentures	4.197	2FE	02/01/2024	100,000	117,938
Time Warner, Inc. New	3.336	2FE	01/15/2022	100,000	102,487
Trans-Canada Pipeline	5.590	1FE	03/20/2018	100,000	80,307
Trans-Canada Pipelines	4.053	1FE	03/01/2034	100,000	106,735
TransCanada Pipelines LTD	5.046	1FE	08/15/2038	100,000	128,046
TransCanada Pipelines LTD	4.117	1FE	05/26/2028	150,000	141,171
TransCanada Pipelines LTD.	4.101	1FE	12/09/2030	135,000	133,244
Tyson Foods, Inc.	3.302	2FE	06/15/2022	200,000	206,816
Tyson Foods, Inc.	4.523	2FE	08/15/2034	300,000	318,132
United Parcel Service (UPS)	5.267	1FE	04/01/2020	200,000	213,001
United Technologies Corp.	8.690	1FE	03/01/2021	50,000	50,071
United Technologies Corp.	2.796	1FE	06/01/2022	50,000	50,627
University of Chicago	3.616	1FE	10/01/2030	100,000	118,296
UnumProvident Corp. Note	4.353	2FE	12/15/2028	125,000	150,311
USX Marathon Group Debentures	4.608	2FE	07/15/2023	25,000	29,255
Valero Energy Corp.	3.406	2FE	02/01/2020	400,000	418,898
Valero Energy Corp.	4.692	2FE	04/15/2032	150,000	193,894
Valero Energy Corp.	4.318	2FE	03/15/2019	25,000	26,467
Verizon Communications	3.984	2FE	09/15/2033	175,000	220,921
Verizon Communications	4.963	2FE	03/15/2034	40,000	40,382
Verizon Communications, Inc.	3.930	2FE	01/15/2036	50,000	52,195
Verizon Global Funding Corp.	5.113	2FE	06/15/2032	200,000	252,718
Verizon Global Funding Corp.	4.691	2FE	09/15/2035	565,000	624,272
VF Corp. NT	4.227	1FE	10/15/2033	125,000	150,288
Viacom, Inc.	3.973	2FE	04/01/2024	62,000	61,664
VM Ware, Inc.	3.623	2FE	08/21/2027	160,000	162,957
Vodafone Group PLC	4.586	2FE	02/27/2037	50,000	59,894

BOND HOLDINGS AS OF DECEMBER 31, 2017

DESCRIPTION	YIELD RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
Vodafone Group PLC	4.025	2FE	11/30/2032	460,000	572,330
Vodafone Group, PLC	3.861	2FE	02/15/2030	315,000	432,449
Wachovia Bank Notes	5.453	1FE	02/01/2018	250,000	250,048
Wachovia Corp.	4.547	1FE	08/01/2035	50,000	55,724
Walgreen Co.	4.927	2FE	01/15/2019	21,000	21,067
Walgreen's Boots Alliance	4.366	2FE	11/18/2034	50,000	50,790
Wal-Mart Stores, Inc.	5.817	1FE	02/15/2030	100,000	114,914
Weatherford International Ltd.	3.901	4FE	03/01/2019	200,000	212,843
Wells Fargo & Company	3.051	1FE	02/13/2023	100,000	101,876
Wells Fargo & Company	2.959	1FE	03/08/2022	50,000	51,056
Wells Fargo & Company	4.370	1FE	04/01/2021	690,000	692,739
Wells Fargo & Company	3.746	1FE	06/03/2026	150,000	153,492
Wells Fargo & Company	4.200	1FE	08/15/2023	50,000	49,812
Wells Fargo & Company	3.465	1FE	01/16/2024	200,000	210,977
Wells Fargo Capital X - Fixed to 12/2036	5.720	2FE	12/15/2036	75,000	76,976
Weyerhaeuser Co.	5.271	2FE	12/15/2033	50,000	58,579
Weyerhaeuser Co.	4.466	2FE	07/15/2023	250,000	285,166
Weyerhaeuser Co.	4.162	2FE	01/15/2025	200,000	251,655
Weyerhaeuser Co.	4.354	2FE	03/15/2025	100,000	122,024
Weyerhaeuser Co.	3.671	2FE	10/01/2027	50,000	63,333
Williams Companies, Inc.	4.368	3FE	06/24/2024	100,000	101,015
Williams Companies, Inc.	4.063	3FE	01/15/2023	450,000	450,053
Williams Cos, Inc.	3.867	3FE	09/01/2021	290,000	329,849
Williams Partners LP	3.471	2FE	08/15/2022	50,000	49,742
WMX Technologies, Inc. Sr. Notes	4.475	1FE	08/01/2026	250,000	296,341
Wyeth	4.022	1FE	02/01/2034	200,000	255,115
Xerox Corporation	3.299	2FE	12/15/2019	50,000	52,184
Xerox Corporation	3.814	2FE	05/15/2021	50,000	51,073
Zimmer Holdings, Inc.	3.939	2FE	08/15/2035	100,000	103,925
Subtotal-Industrial and Misc.-Issuer Obligations				70,095,972	74,640,248
Credit Suisse First Boston (CSFB)	5.964	1FE	10/25/2033	278,633	279,669
Credit Suisse First Boston (CSFB)2	5.985	1FE	12/25/2033	245,957	246,335
Subtotal-Industrial and Misc.- Multi-Class Residential Mortgage-Backed				524,590	526,004
Subtotal-Industrial and Miscellaneous				70,620,562	75,166,252
TOTAL BONDS				93,282,433	97,283,396

COMMON STOCK HOLDINGS AS OF DECEMBER 31, 2017

DESCRIPTION	NO. OF SHARES	ACTUAL COST	RATE PER SHARE	MARKET VALUE
INDUSTRIALS:				
AIG INC.	200.000	304,073	59.580	11,916
Altria Group, Inc.	2,000.000	33,549	71.410	142,820
Amgen, Inc.	300.000	51,446	173.900	52,170
Analog Devices, Inc.	557.000	49,900	89.030	49,590
Apple, Inc.	800.000	95,180	169.230	135,384
Bank of America	7,954.000	306,798	29.520	234,802
Blackstone Group LP	1,500.000	59,992	32.020	48,030
Charter Communications	207.000	47,452	335.960	69,544
Chevron Corp.	800.000	96,335	125.190	100,152
Colgate Palmolive Co.	696.000	50,022	75.450	52,513
Dow/Du-Pont, Inc.	696.000	50,000	71.220	49,569
Eaton Corp., PLC	1,300.000	95,670	79.010	102,713
HP Inc.	4,885.000	49,570	21.010	102,634
International Business Machines	779.000	80,665	153.420	119,514
J.P. Morgan Chase & Co.	1,739.000	100,377	106.940	185,969
Johnson & Johnson	2,053.000	124,283	139.720	286,845
KKR & Co. LP	1,316.000	31,554	21.060	27,715
L Brands, Inc.	1,900.000	103,651	60.220	114,418
Lockheed Martin Corp.	159.000	49,738	321.050	51,047
Mondelez International	1,215.000	49,994	42.800	52,002
Nextera Energy Inc.	1,000.000	97,365	156.190	156,190
Occidental Petroleum Corp.	1,323.000	99,965	73.660	97,452
Pfizer, Inc.	3,386.000	118,589	36.220	122,641
Philip Morris International	2,300.000	100,135	105.650	242,995
Raytheon Corp.	1,000.000	96,751	187.850	187,850
Sherwin Williams Co. - Ohio	128.000	49,865	410.040	52,485
Wells Fargo & Co.	1,881.000	99,880	60.670	114,120
TOTAL INDUSTRIALS:		2,492,799		2,963,080
Alerian MLP ETF	52,188.000	657,931	10.790	563,109
BlackRock Int'l Growth&Income Trust	60,000.000	499,200	6.520	391,200
Causeway Emerging Mkts Inst	3,808.225	50,837	14.170	53,963
Center Coast MLP - Focus 1	45,004.500	500,000	7.440	334,833
First Trust - PFD Secur & Inc ETF	2,515.000	49,993	20.010	50,325
I-Shares Core MSCI Emerging	1,000.000	53,707	56.900	56,900
IShares Int'l Select Div. ETF "IDV"	13,600.000	468,879	33.790	459,544
I-Shares MSCI Euro Financial	2,141.000	49,995	23.310	49,907
Oppenheimer Developing Mkts Y	1,239.081	50,302	42.940	53,206
SPDR Series Trust - High Yield	8,900.000	348,815	36.720	326,808
TOTAL MUTUAL FUNDS		2,729,659		2,339,795
TOTAL STOCKS		5,222,458		5,302,875

PREFERRED STOCK HOLDINGS AS OF DECEMBER 31, 2017

DESCRIPTION	NO. OF SHARES	ACTUAL COST	RATE PER SHARE	MARKET VALUE
INDUSTRIAL & MISCELLANEOUS:				
Barclays Bank PLC - 8.125%	16,000.000	399,200	26.670	426,720
Deutsche Bank Cap Trust III - 7.6%	6,000.000	158,640	25.700	154,200
HSBC Holdings PLC - 8.125%	10,000.000	250,000	27.350	273,500
US Bancorp - F 6.5% FLTS 01/15/22	10,000.000	288,012	28.220	282,200
Wells Fargo & Co. - 8.0%	5,000.000	127,700	25.650	128,250
TOTAL PREFERRED STOCK		1,223,552		1,264,870

**SUMMARY OF EXPENSES
JANUARY 1, 2016 TO DECEMBER 31, 2016**

Description	2016 Budget	Dec. 31, 2016 Expended	Dec. 31, 2016 Variance
RENT			
Boston	80,000	80,000	-
Electricity	8,000	8,834	(834)
SALARIES & COMPENSATION			
Home Office Employees	842,000	964,835	(122,835)
Field Department	48,000	54,267	(6,267)
Executive Committee	61,000	68,921	(7,921)
Investment Committee	12,500	12,500	-
Other Officers & Committee	219,000	235,319	(16,319)
Sales Force	210,000	236,121	(26,121)
Bulletin	25,000	25,000	-
Chief Agent of Canada	15,000	15,000	-
COMPANY BENEFITS			
401K	40,000	43,579	(3,579)
Health	190,000	200,460	(10,460)
Life & Dental	22,000	18,219	3,781
Other Employee Welfare	1,000	1,009	(9)
LEGAL FEES & EXPENSES			
Retainer Fees	100,000	113,162	(13,162)
Other - Legal Publication, Expenses	10,000	9,295	705
MEDICAL EXAM FEES & REPORTS			
Medical Examination Fees	5,000	3,158	1,842
MIB Inspection Report	10,000	9,405	595
Medical Examiner Retainer	12,000	12,000	-
TRAVEL EXPENSES			
Travel Expenses - Life	75,000	60,392	14,608
Travel Expenses - Fraternal	35,000	4,709	30,291
ADVERTISING	2,000	75	1,925
POSTAGE AND TELEPHONE			
Local & Long Distance Service	10,000	16,816	(6,816)
Express Mail	25,000	16,281	8,719
Postage	30,000	23,747	6,253
Misc. - Postage & Telephone Exec. Comm.	2,000	1,238	762
Telephone - Sales Agency	1,500	1,385	115
PRINTING & STATIONARY			
General Printing	35,000	29,940	5,060
DEPRECIATION OF FURN. & EQUIP.	15,000	21,132	(6,132)
LODGE SUPPLIES (LESS \$ FROM SALE	2,000	4,061	(2,061)
BOOKS & PERIODICALS	1,000	650	350

**SUMMARY OF EXPENSES
JANUARY 1, 2016 TO DECEMBER 31, 2016**

Description	2016 Budget	Dec. 31, 2016 Expended	Dec. 31, 2016 Variance
BUREAU & ASSOCIATION DUES			
Dues - AFA - Fraternal Congress	5,000	6,149	(1,149)
INSURANCE (EXCEPT ON REAL ESTATE)			
Bonding	6,000	3,937	2,063
Directors & Officers	20,000	21,899	(1,899)
Workmen's Compensation	3,000	3,738	(738)
COLLECTION & BANK SERVICE CHG.			
Custody Fees - Morgan Stanley & Royal Trust	30,000	34,963	(4,963)
Other Fees - TD bank & Royal Bank	19,000	29,336	(10,336)
SUNDRY GENERAL EXPENSES			
Payroll Expenses & Office Supplies	40,000	53,394	(13,394)
ACCOUNTANT & ACTUARIAL FEES			
Actuarial Fees	125,000	134,965	(9,965)
Auditing Fees	65,000	81,850	(16,850)
FIELD EXPENSE ALLOWANCE			
Field Expense	15,000	12,567	2,433
Agent Mailings & Sales Leads	45,000	70,651	(25,651)
Pree Need	20,000	20,799	(799)
OFFICIAL PUBLICATION			
Cost of Printing	24,000	21,470	2,530
Postage	19,000	17,588	1,412
Miscellaneous	1,000	305	695
EXPENSE OF SUPREME LODGE MEETING			
Travel	30,000	26,643	3,357
Per Diem	35,000	38,566	(3,566)
Miscellaneous	20,000	27,741	(7,741)
FRATERNAL ASSISTANCE:			
Subordinate Council	12,000	7,188	4,812
Grand Council	35,000	33,347	1,653
Prize Trips	10,000	14,176	(4,176)
Gift Redemption	3,000	430	2,570
International Fraternal Service Program	15,000	9,162	5,838
Junior Promotion	15,000	12,821	2,179
Supreme Regent (Promotions)	20,000	18,475	1,525
ELECTRONIC DATA PROCESSING			
Service Fees	60,000	60,600	(600)
Software, Maintenance & Web Site	55,000	62,718	(7,718)
GRAND TOTAL	2,891,000	3,116,988	(225,988)

SUMMARY OF EXPENSES
JANUARY 1, 2017 TO DECEMBER 31, 2017

Description	2017 Budget	Dec. 31, 2017 Expended	Dec. 31, 2017 Variance
RENT			
Boston	80,000	80,000	-
Electricity	9,000	8,569	431
SALARIES & COMPENSATION			
Home Office Employees	950,000	896,818	53,182
Field Department	53,000	57,400	(4,400)
Executive Committee	66,000	63,011	2,989
Investment Committee	12,500	12,500	-
Other Officers & Committee	219,000	220,766	(1,766)
Sales Force	235,000	186,866	48,134
Bulletin	25,000	25,000	-
Temporary Help	0	9,911	(9,911)
Chief Agent of Canada	15,000	15,000	-
COMPANY BENEFITS			
401K	40,000	42,279	(2,279)
Health	200,000	190,281	9,719
Life & Dental	22,000	18,246	3,754
Other Employee Welfare	1,000	1,249	(249)
LEGAL FEES & EXPENSES			
Retainer Fees	100,000	100,000	-
Other - Legal Publication, Expenses	10,000	5,476	4,524
MEDICAL EXAM FEES & REPORTS			
Medical Examination Fees	4,000	8,442	(4,442)
MIB Inspection Report	10,000	9,532	468
Medical Examiner Retainer	12,000	15,250	(3,250)
TRAVEL EXPENSES			
Travel Expenses - Life	65,000	50,087	14,913
Travel Expenses - Fraternal	25,000	25,712	(712)
ADVERTISING	2,000	75	1,925
POSTAGE AND TELEPHONE			
Local & Long Distance Service	12,000	10,952	1,048
Express Mail	20,000	11,545	8,455
Postage	30,000	29,225	775
Misc. - Postage & Telephone Exec. Comm.	2,000	1,476	524
Telephone - Sales Agency	1,500	124	1,376
PRINTING & STATIONARY			
General Printing	20,000	17,206	2,794
DEPRECIATION OF FURN. & EQUIP.	25,000	18,849	6,151
LODGE SUPPLIES (LESS \$ FROM SALE)	0	0	-
BOOKS & PERIODICALS	1,000	131	869

**SUMMARY OF EXPENSES
JANUARY 1, 2017 TO DECEMBER 31, 2017**

Description	2017 Budget	Dec. 31, 2017 Expended	Dec. 31, 2017 Variance
BUREAU & ASSOCIATION DUES			
Dues - AFA - Fraternal Congress	6,000	5,870	130
INSURANCE (EXCEPT ON REAL ESTATE)			
Bonding	5,000	3,195	1,805
Directors & Officers	22,000	22,300	(300)
Workmen's Compensation	5,000	1,286	3,714
COLLECTION & BANK SERVICE CHG.			
Custody Fees - Morgan Stanley & Royal Trust	33,000	34,590	(1,590)
Other Fees - TD bank & Royal Bank	28,000	35,578	(7,578)
SUNDRY GENERAL EXPENSES			
Payroll Expenses & Office Supplies	35,000	41,953	(6,953)
ACCOUNTANT & ACTUARIAL FEES			
Actuarial Fees	125,000	114,628	10,372
Auditing Fees	70,000	71,390	(1,390)
FIELD EXPENSE ALLOWANCE			
Field Expense	15,000	12,098	2,902
Agent Mailings & Sales Leads	45,000	48,275	(3,275)
Pre Need	20,000	21,525	(1,525)
OFFICIAL PUBLICATION			
Cost of Printing	22,000	19,405	2,595
Postage	18,000	17,998	2
Miscellaneous	1,000	734	266
FRATERNAL ASSISTANCE:			
Subordinate Council	8,000	6,964	1,036
Grand Council	30,000	34,231	(4,231)
Prize Trips	20,000	19,077	923
Gift Redemption	3,000	3,630	(630)
International Fraternal Service Program	10,000	11,600	(1,600)
Junior Promotion	15,000	16,131	(1,131)
Supreme Regent (Promotions)	20,000	2,409	17,591
ELECTRONIC DATA PROCESSING			
Service Fees	60,000	60,600	(600)
Software, Maintenance & Web Site	55,000	51,500	3,500
GRAND TOTAL	2,938,000	2,788,945	149,055

REPORT OF THE FINANCE COMMITTEE

To the Officers and Members of the Supreme Council
of the Royal Arcanum

Brothers and Sisters:

In accordance with Sections 99 and 100 of the Constitution and laws of the Order, the Committee on Finance met at the Home Office on four occasions during the past two years.

An examination and verification was made on a sample of receipts and disbursements of the Consolidated Account from January 1, 2016 to December 31, 2017.

All claims for Death Benefits, Maturities, Withdrawal Equities and Annuity payments were carefully reviewed to ascertain if files were completed and the proper disbursements made with the approval of the General Counsel as required.

Active educational loan files were reviewed and examined. For follow-up procedures in the monthly billing, late payments and loans in default referred to attorneys for collection.

The books, records and accounts of the Supreme Auditor were examined and all orders issued by him were compared with the Vouchers in the Supreme Treasurer's Office. The Payroll account was checked and the balances verified. The consolidated Account was checked with the statements of the depositories and the monthly balances verified.

The examination included an audit of all transactions made by the Investment Committee for the Consolidated Account. All securities listed in the report for Morgan Stanley, Royal Trust of Canada, Citizens, Insurance Department of North Carolina and the Insurance Department of South Carolina were checked with the Annual Statement as of December 31, 2017 and found to be correct.

Joseph R. Macon, FICF
Ralph Ferrara
Nicole Covelli

104th Supreme Council Session



Welcome Exercises

Caribe Royale Resort

Orlando, Florida

Sunday, July 22, 2018

7:00 – 9:00 p.m.

Martinique Room II

PROGRAM

‘CELEBRATING TEAM WORK’



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

Invocation

Richard J. Macon
Supreme Chaplain

Welcome

Errica Conforto
Supreme Regent

Our National Anthems

Christine Krzystofczyk
Assemblage

104th Session Activities
Program

James E. O'Neill
Chairman

Junior Program

Deborah Young
Junior Director

Fraternal Service Projects

Cynthia Macon
Fraternal Director

Closing Remarks

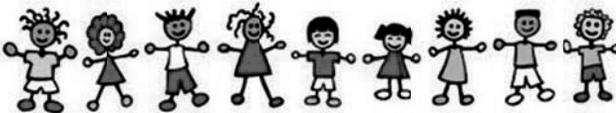
Errica Conforto
Supreme Regent

Songs of Patriotism

Christine Krzystofczyk
Assemblage

Adjournment

James E. O'Neill
Chairman



STAR SPANGLED BANNER

O say can you see, by the dawn's early light,
What so proudly we hailed at the twilight's last
gleaming,
Whose broad stripes and bright stars through the
perilous fight,
O'er the ramparts we watched, were so gallantly
streaming?
And the rockets' red glare, the bombs bursting in air,
Gave proof through the night that our flag was still
there;
O say does that star-spangled banner yet wave
O'er the land of the free and the home of the brave?

O CANADA

O Canada!
Our home and native land!
True patriot love in all thy sons command.
With glowing hearts we see thee rise,
The True North strong and free!
From far and wide,
O Canada, we stand on guard for thee.
God keep our land glorious and free!
O Canada, we stand on guard for thee.
O Canada, we stand on guard for thee.



MENU

Garden Salad
Grilled Chicken
Rice - Dinner Rolls
Fresh Vegetable Medley
Apple Pie Dessert
Iced Tea
Coffee-Tea

SONGS OF PATRIOTISM
AMERICA



My country 'tis of thee,
Sweet land of Liberty,
Of thee I sing,
Land where my father's died,
Land of the Pilgrim's pride,
From every mountain side
Let freedom ring!



OUR TWO NATIONS

Two empires by the sea
Two nations great and free
Our Anthem raise.
One race of ancient fame,
One tongue, one faith, we claim,
One God, whose Glorious Name
We love and praise.





**104th
Supreme Council Session**

Program of Activities

“TEAM WORK”



**Caribe Royale All Suites Resort
Orlando, Florida
July 22-26, 2018**

Dear Members and Friends,

As your Supreme Regent, I am delighted to welcome you to the Royal Arcanum's 104th Supreme Council Session in Orlando, FL.

Although some very important business will be conducted here, I am mindful of the fact that fraternalism also includes a lot of sharing and having fun together!

The **TEAM WORK** spirit demonstrated by our members and friends in promoting the Royal Arcanum, welcoming new members, increasing fraternal activities, and expanding charitable projects is to be commended and we're excited to share the good news of our Society with everyone at the Session.

The Executive Committee and I will do our very best to see that everyone has a wonderful time.

Please avail yourself of the amenities here at the resort and enjoy this beautiful area to the fullest extent possible.

Thank you again for your participation in our program; I'm counting on your continued **TEAM WORK** to move the Royal Arcanum successfully into the future.

Have a great time in Orlando!

Fraternally,
Errica Conforto
Supreme Regent

Sunday, July 22, 2018:

1 p.m. - 5 p.m. Registration/Credentials
Main Bldg. Ground Floor
Martinique Foyer

All Supreme Representatives, Officers, Committee-persons and
Guests **MUST** register with the Registration Committee.
Supreme Council Representatives **MUST** submit their Credentials
to the Committee on Credentials.
Guessing Contest available.

7 p.m. - 9 p.m. Welcome Dinner
'Celebrating TEAM WORK'
Martinique Room II

Monday, July 23, 2018:

6:30 a.m. - 8 a.m. Breakfast Buffet
Bring voucher
Tropicale Restaurant

8:30 a.m. Opening Ceremonies
104th Supreme Cl. Session
Martinique Room I

9 a.m. - 11:55 a.m. Business Session

12 noon Lunch on your own.

1:30 p.m. Memorial Services
Martinique Room I

2:30 p.m. Afternoon Session
Martinique Room I

Dinner on Your Own

7-9 p.m. Game Night
Cayman Room

Tuesday, July 24, 2018:

- 7 a.m. Breakfast Buffet
Bring voucher
Tropicale Restaurant
- 9 a.m. Second Day Session
Martinique Room I
- Nomination of Officers
- 12 noon Lunch on Your Own
(Session resumes at 1:45 p.m.)
- 12 noon Grand Regent/DSR
Lunch meeting
By Invitation only
Cayman Room
- 1:45 p.m. Afternoon Session
- 5 p.m. Legion of Honor Investiture
Maria Bettina DiBartolo
- 5:45 p.m. Group Photo
'Grand Staircase'
- 6 p.m. Hospitality Party
Martinique Atrium
- 7 - 11 p.m. Formal 'TEAM WORK'
Banquet & Dance
Martinique Room II



Wednesday, July 25, 2018:

7 a.m. Breakfast Buffet
Bring voucher
Tropicale Restaurant

8:30 a.m. Third Day Session
Martinique Room I

Election & Installation of Officers

Lunch on Your Own

TIME TO BE ANNOUNCED:

Supreme Regent's Program Presentation
RA Sweepstakes Drawing- **MUST** be present to win.

6 p.m. Hospitality Party
Martinique Atrium

7 p.m. - 11 p.m. Island Theme Party
Dinner-Dance
Wear your favorite
'Hawaiian' attire.

National Fraternal Project
for Orlando Union
Rescue Mission
Martinique Room II

Thursday, July 26, 2018:

7 a.m. Breakfast Buffet
Bring voucher
Tropicale Restaurant

11 a.m. Check-out

On behalf of the Supreme Council Executive Committee,
“THANK YOU” for attending the Supreme Council Session.

Please...

Travel home safely. We look forward to having you and
your families join us at our next event.

Site Committee

James E. O’Neill

Cindy Macon

Peter Ferrara

Errica Conforto

Deborah Young

“Special Thanks” to

Nick Benoit

John Crisanti

Donald E. Ferry Jr.



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www.royalarcanum.com**

SUPREME COUNCIL OF
THE ROYAL ARCANUM
FIRST DAY'S PROCEEDINGS
MORNING SESSION

CARIBE ROYALE RESORT
Orlando, Florida
July 23 - 25, 2018

The One Hundred and Fourth Supreme Council Session opened at 8:30 a.m., on July 23, 2018 at the Caribe Royale Resort, Orlando, Florida with Supreme Regent Errica Conforto presiding.

Supreme Regent Conforto opened the Supreme Council Session according to the Ritual. The Supreme Council came to Order and all officers, representatives and members wore their jewels of office.

The Supreme Regent called for the Presentation of Colors and the singing of the National Anthems.

Supreme Regent Conforto thanked the members for serving in the Color Guard and for the dignified manner in which the ceremony was conducted.

The Supreme Regent invited Past Supreme Regents and Life Members of the Supreme Council to seats on the dais.

The Supreme Regent called Joanie Francis for the Report of the Chairman of the Committee on Credentials.

Sister Francis presented the following:

REPORT OF THE COMMITTEE ON CREDENTIALS

The Committee on Credentials reports that it had the Credentials of the following Brothers and Sisters chosen by their respective Grand Councils as Representatives or Alternates or, who have been appointed to fill a vacancy, that it has examined same and found that they are entitled to seats in this body and recommend that they be admitted.

Joanie Francis	Rep	California	June 2018
*Joanne Covelli	Rep	Illinois	June 2018
Gregory Hahn	Rep	Illinois	June 2018
*Anthony Basa	Rep	Massachusetts	May 2017
Lynda Rodil	Rep	Massachusetts	May 2017
Keith Armbruster	Rep	Michigan	June 2017
Mark Hefner	Rep	Michigan	June 2017
*Anthony Bello	Rep	New Jersey	June 2017
Rosella Berger	Rep	New Jersey	June 2017
Evelyn Margaban	Rep	New Jersey	June 2017
*Christine Piscitelli	Rep	New Jersey	June 2017
*Dayle Vander Sande	Rep	New Jersey	June 2017
Joseph Conforto	Rep	New York	June 2017
Freddy DiBartolo	Rep	New York	June 2017
*Angela DiFranco	Rep	New York	June 2017
Salvatore DiFranco	Rep	New York	June 2017
Frances Magnotta	Rep	New York	June 2017
*James Boufford	Rep	Ontario	June 2018
Morgan Young	Rep	Ontario	June 2018
* Roseanne Kozlow	Rep	Pennsylvania	June 2018
Lillie Mae Panichelli	Rep	Pennsylvania	June 2018
Carmin Rodia	Rep	Pennsylvania	June 2018
*Loretta Wehbe	Rep	Pennsylvania	June 2018

Judy Kolek	Rep	Rhode Island	June 2018
Jackie Wudkiewicz	Rep	Rhode Island	June 2018

*First time Rep.

Your Committee moves for adoption of this Report.

Joanie Francis
Gregory Hahn
Salvatore DiFranco
Christine Krzystofczyk

Report Adopted.

The Supreme Regent instructed the Supreme Guide and the Chairman of the Credentials Committee (Joanie Francis) to retire and introduce all New Representatives. Introduction was done by the Chairman of the Committee on Credentials.

The Supreme Regent designated the Chairman of the Executive Committee, James E. O'Neill, to instruct the new Representatives in the Secret Work.

Supreme Regent Conforto thanked Brother O'Neill, welcomed the new Representatives and invited them to take seats at their Jurisdiction's tables.

Guests were introduced by Sister Christine Krzystofczyk:

Sharon Bayliss	Coronation Council 2224
Gloria Donaldson	Coronation Council 2224
Audrey Bayliss	Coronation Council 2224
Renee, Megan & Liana Boufford	Coronation Council 2224
John DeRose	Coronation Council 2224
Donna Hahn	Medora Council 1648
Judie Marcus	Harrisburg Council 499

Rick Rubin
Shawn Piccolo

Harrisburg Council 499
Harrisburg Council 499

The Supreme Regent announced, "Supreme Guide you will now receive from everyone present the Supreme Council grip and word. The Supreme Chaplain will please assist."

Supreme Guide David Covelli responded, "Supreme Regent, all present are in possession of the loyal grip and word."

The Supreme Regent called on the Supreme Chaplain to read the prayer.

Supreme Chaplain Richard J. Macon read the prayer.

The Supreme Regent asked Supreme Secretary to proceed with the roll call. Bill Wire, Carmine Rodia & Antoinette Malone were excused.

After Roll Call, Supreme Treasurer John Crisanti advised that the value for 25 Reps and 30 Officers was: Reps 1 full vote and Officers .417.

The Supreme Regent reported on absent Supreme Council Officers B. Joe Merrill, Donald Ferry Jr., Donald Ferry Sr., Marsha Simpson and reported on the health of Carmine Rodia who was excused.

The Supreme Regent requested that the Past Supreme Regents in attendance present themselves at the altar and were then introduced by Supreme Orator Maria DiBartolo:

James E. O'Neill	2000 - 2002
Cynthia A. Macon	2002 - 2004
August Magnotta	2004 - 2006
Herbert J. Snyder	2006 - 2008
William J. Wire	2008 - 2010

Carol A. Zavitz	2010 - 2012
Peter D. Ferrara	2012 - 2014
Carl J. Krzystofczyk	2014 - 2016

The Supreme Regent acknowledged the Past Supreme Regents and invited them to take their seats.

Immediately following,

Motion was made by James O'Neill:

"I move for consent to admit to this 104th Session of the Supreme Council any member of Royal Arcanum who desire to be admitted."

Motion by Janice Brazas:

"I move that the reading of the Journal of Proceedings of the last Session be dispensed with and that, as printed and distributed the same be approved and adopted."

Motion Adopted.

Motion by Cynthia Macon:

"Inasmuch as we have considerable business to transact in an abbreviated Session, a suspension of the rules governing introduction of New Business is desirable, and I offer the following Resolution:

RESOLVED: That the Supreme Council Rules of Order be suspended for this Session so that the introduction of New Business be not permitted after the morning Session of the Second Day of this Session, except by unanimous consent."

Motion Adopted.

Motion by Carl Krzystofczyk:

“I move that the printing of the Daily Journal of Proceedings be dispensed with, and that the Executive Committee be authorized to prepare the Proceedings prior to publication.”

Motion Adopted.

Motion by Supreme Treasurer John Crisanti:

“I move that the number of days of this Session be fixed and limited to three (3). In lieu of Per Diem, hotel rooms and meals will be paid for by the Supreme Council, meal allowances (for all Representatives and Supreme Council Officers) will be reimbursed \$30.00. Mileage allowance is 54.5 cents per mile up to 500 miles, each way. Traveling by air or other means of travel, will be reimbursed actual travel expenses for the most economical and reasonable method of transportation.”

Motion Adopted.

The Supreme Regent announced that Session Committees and Memorial Committees had been appointed and that copies of the following reports were distributed:

Advance Reports
Supreme Regent’s Report
Executive Committee Report
2016 Session Proceedings
Constitution and Laws



The Supreme Regent Errica Conforto presented her report.

Caribe Royale Resort
Orlando, Florida
July 23-25, 2018

REPORT OF THE SUPREME REGENT

TO: THE OFFICERS AND MEMBERS OF THE
SUPREME COUNCIL OF THE
ROYAL ARCANUM

Dear Brothers and Sisters,

Welcome to the 104th Supreme Council Session of the Royal Arcanum at the Caribe Royale Resort in Orlando, Florida.

If you are a first time representative, I hope you have a wonderful experience. For those returning, I trust that everyone else will enjoy your stay as you may be familiar with the hotel and the many attractions and facilities the area has to offer.

When I joined this organization twenty-eight years ago, I never believed that one day I would have the privilege of serving as your Supreme Regent. These past two years have been a memorable journey and moving experience for me and my husband, Joe.

As I visited the different jurisdictions throughout the United States and Canada presenting my TEAM WORK program, I was overwhelmed to see how committed our members are, not only towards increasing membership and promoting our

insurance products, but also in advancing fraternalism.

It was an honor to have the opportunity to participate in fraternal projects and to provide volunteer service in your communities, making a small difference in so many lives by bringing all of us together to **WORK** as a **TEAM** for the good of our society.

My **TEAM WORK** program was developed to reflect my view in that doing things together, much good can be accomplished. I am overcome with joy for how many jurisdictions rallied in support of the campaign and became engaged in charitable work and volunteer service. That's what we are about and what sets us apart from commercial insurance companies.

The Royal Arcanum members are our extended family. During this term we were saddened by the passing of several of our Society's stellar mentors and members. The Executive Committee mourned the unexpected loss of our colleague, Tom Bayliss.

I am grateful to all officers and members for their cooperation, talent and efforts to continue advancing the Royal Arcanum. I appreciate all who generated **TEAM WORK** initiatives and who participated in fraternal events, revitalized meetings, sponsored community outreach programs, and created new activities. It is that same **TEAM WORK** that enables us to sustain and grow the vibrant and capable spirit of our Society through service to our communities and by sharing the positive message and product

offerings of the Royal Arcanum. The Supreme Council acknowledges **TEAM WORK** in our jurisdictions and recognizes the commitment of our members to their councils and to our organization.

During this term new incentives and programs were introduced and/or expanded for the benefit of our councils and members. The Reach Out program provides the opportunity for jurisdictions to connect to their members and welcome their involvement. The IFS program was increased. The 16/16/16 program welcomed new Juniors. Educational benefits were made available to our youth members. Fraternal activity rosters earned awards for participating councils. Perk Spot provides discounts on vendor services and a program through American Hearing Benefits assists with hearing tests and hearing aids.

The Royal Arcanum continues to be a great fraternal benefit society; it is our responsibility to evolve in order to continue providing the best products and services to our members and potential applicants. That takes **TEAM WORK**, too! It has been a rewarding experience to work with our Executive Committee, Counsels, Director of Operations, Supreme Council Officers and Committeepersons, Grand and Subordinate Council Officers and Members, and our Home Office Associates in serving our Society and our fraternal Brothers and Sisters. At times, difficult decisions had to be made - For instance - To discontinue the mini-vacation. Hopefully this is just a temporary halt and with **TEAM WORK** in our councils, we can revisit sponsoring the event again in the near future.

It's difficult to imagine if our founding fathers, back in 1877 ever thought that the Royal Arcanum would exist in the year 2018! Look how we've grown. We are a genuine family fraternal - welcoming men, women, and children to be part of the Royal Arcanum family! We cannot forget our past. We celebrate today and envision a promising future for our Royal Arcanum! With **TEAM WORK**, we can do it!

VISITATIONS

As I visited our jurisdictions to formally present my **TEAM WORK** program, I encouraged the host council(s) to conduct a volunteer project where **TEAM WORK** could make a difference for a charitable cause.

Joe and I are thankful to all the members and to Supreme Vice Regent Debbie and Morgan Young who accompanied us on several of the trips; the warmth and hospitality which embraced us in every jurisdiction will always be recalled with the happiest of memories. We had many wonderful journeys and are grateful to have been able to visit our members and participate with our fraternalists in action in communities in the United States and Canada.

I am appreciative of all the efforts put forth by those officers and members who coordinated the projects and made arrangements to have the gifts presented on behalf of the Royal Arcanum. It is my sincere hope that the members and friends who participated were inspired and will continue reaching

out in the community to share blessings with those in need.

Below is the list of my official visitations and the recipients of the gifting projects that were sponsored for the **TEAM WORK** campaign:

OCTOBER 2016

Ontario Street Help Homeless Shelter

NOVEMBER 2016

Rhode Island Pawtucket Soup Kitchen
Massachusetts New England Hemophilia Assoc.
VA NE Adaptive Sports

JANUARY 2017

Illinois Food Drive: Our Lady of Perpetual
Help Church Program for the Poor

MARCH 2017

New York Nazareth Housing Family
Residence

SEPTEMBER 2017

Pennsylvania Philadelphia Reads

OCTOBER 2017

New Jersey Liberty Humane Society

NOVEMBER 2017

Quebec
North Carolina

APRIL 2018

Michigan Sterling Service Dogs
California Helping Hands for the Homeless



NECROLOGY

It is with deep sadness and respect that I report to you the deaths of the Officers and Representatives who have gone to be with their Maker since our last meeting. Rise with me now, without the sound of the gavel, as I call their names to you:

<u>JURISDICTION</u>	<u>NAME</u>
FLORIDA- NEW YORK	DONALD G. FOLEY Supreme Representative 1980-1982 Committee on Juniors 1982-1988 Supreme Guide 1992 Elective Member Exec. Comm. 1994 Supreme Vice Regent 1996-1998 Supreme Regent 1998-2000 Elective Member Exec. Comm. 2004- 2010 Life Member of Supreme Cl.2012 Legion of Honor #27
GEORGIA	HAROLD E. ESTES Supreme Representative 1992 Deputy Supreme Regent Committee on Appeals 1994-1996, 1999-2010
	JAMES FREEMAN Supreme Representative 1994
MASSACHUSETTS	JANE WALKER Supreme Representative 2006-2010

NEW JERSEY

MARJORIE MIERZEJEWSKI
Supreme Representative 2010
RA Fraternalist of the Year 2008
AFA Fraternalist of the Year 2008

MARGARET RUMMEL
Supreme Representative 1998
2004-2012
Historical Committee - RA 125th
Anniversary

OHIO

RAYMOND K. HENRY
Supreme Representative 1956

ONTARIO

THOMAS BAYLISS
Supreme Representative 2006-2014
Elective Member Exec. Comm.
2014-2017

ONTARIO

ALEXANDER YORKSTON
Supreme Representative 1966

PENNSYLVANIA

CHARLES S. CRAWFORD
Supreme Chaplain 1994
Finance Committee 1996-1998

QUEBEC

JACQUELINE BERNIER
Supreme Representative
1986, 1992, 1994, 2012

Though their smiles are gone forever,
And their hands we cannot touch,

Still we have so many memories
Of the ones we loved so much.
Their memories are our keepsakes
With which we'll never part.
God has them in His keeping,
We have them in our hearts.

**MAY THEIR SOULS
REST IN ETERNAL PEACE**



**INTERNATIONAL FRATERNAL
SERVICE PROJECTS**

Charity is one of the greatest objectives of our Order and it can be achieved under the International Fraternal Service Program.

The following is a list of projects adopted since our last Session.

In 2017 the Supreme Council increased its share of matching funds for approved council IFS projects to \$1,000 per year.

2016

REPUBLIC CL. #2917

FL. United Methodist Children's Home \$ 308.00

PAWTUCKET CL. #537

Hemophilia Foundation \$ 100.00

FL. United Methodist Children's Home \$ 200.00

RHODE ISLAND GRAND COUNCIL	
Jimmy Fund Walk for Cancer	\$ 200.00
ALPHA-AGASSIZ CL. #1	
Jimmy Fund Walk for Cancer	\$ 500.00
CLAREMONT CL. #1655	
Calvary Hospital	\$ 500.00
Wounded Warriors Foundation	\$ 500.00
MEDORA CL. #1648	
Salvation Army	\$ 100.00
FL. United Methodist Children's Home	\$ 100.00
CHICAGO CL. #112A	
American Cancer Society-Relay for Life	\$ 500.00
BAYONNE CL. #695	
Bayonne Feral Cat Foundation	\$ 500.00
Bayonne Veterans Museum	\$ 500.00
VERSATILITY CL. #2501	
Felician School for Exceptional Children-Lodi	\$1,000.00
MATTATUCK CL. #713	
WATR Sunshine Fund	\$ 100.00
SAN JOSE CL. #2384	
Second Harvest Food Bank	\$ 100.00
Food for Carmelite Nuns	\$ 448.00
Survival Bags for the Homeless	\$ 252.00
SONS OF POLAND CL. #2016	
Polish Children's Heartline	\$1,000.00
HARRISBURG CL. #499	
Vision Resources	\$ 100.00
Downtown Daily Bread	\$ 100.00

MASSACHUSETTS GRAND COUNCIL

VANE Adaptive Sports	\$ 500.00
NE Hemophilia Association	\$ 500.00

2017

INTEGRITY CL. #586

Easter Seals, MANNA, Lorraine J. D'Emilio Foundation, Senior Home Christmas, Power Partners	\$2,370.00
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LAKESWOOD CL. #5

St. Malachi Center Shower Project	\$ 100.00
Broadway Christian Church Reading Program	\$ 100.00
Autism Speaks	\$ 50.00

MEDORA CL. #1648

Harmony, Hope & Healing	\$ 250.00
Lurie Children's Hospital	\$ 250.00

RHODE ISLAND GRAND COUNCIL

Great Strides Cystic Fibrosis Walk	\$ 200.00
Fidos for Freedom	\$ 150.00

MATTUCK CL. #713

Autism Services & Resources	\$ 100.00
WATR Sunshine Fund	\$ 100.00

NEW JERSEY GRAND COUNCIL

Liberty Humane Society	\$ 1,300.00
Bayonne Veterans Museum	\$ 700.00

PENNSYLVANIA GRAND COUNCIL

Fidos for Freedom	\$ 500.00
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PAWTUCKET CL. # 537

Lung Force Walk	\$ 100.00
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RHODODENDRON CL. #701

Coon Hound Benefit for Shriners Children's Hospital	\$ 700.00
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MASSACHUSETTS GRAND COUNCIL

Hole in the Wall Gang	\$ 500.00
NE Hemophilia Association	\$ 500.00

VERSATILITY CL. #2501

Felician Sisters Haiti Mission	\$ 2,000.00
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CLAREMONT CL. #1655

Salvation Army: TX & FL. Hurricane Relief	\$ 2,000.00
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BAYONNE CL. #695

Liberty Humane Society	\$ 1,000.00
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SAN JOSE CL. #2384

Homeless Bags Hurricane Harvey	\$ 462.98
Second Harvest Food Bank	\$ 250.00
Carmelite Monastery Nuns Food Program	\$ 391.58
Survival Bags for the Homeless	\$ 119.60
Fidos for Freedom	\$ 250.00

SONS OF POLAND Cl. #2016

Polish Children's Heartline	\$ 1,000.00
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2018**INTEGRITY CL. #586**

MANNA	\$ 500.00
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SAN JOSE CL. #2384

Survival Bags for Homeless	\$ 347.77
Bunnies & Baskets: Santa Clara Valley Medical Center	\$ 183.92

MATTATUCK CL. # 713

Autism Services & Resources	\$ 100.00
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RHODE ISLAND GRAND COUNCIL

Cystic Fibrosis Walk \$ 200.00

MEDORA CL. #1648

Harmony, Hope & Healing \$ 250.00

Lurie Children’s Hospital \$ 250.00

NEW JERSEY GRAND COUNCIL

Liberty Humane Society \$ 1,500.00



**‘1105’ ROYAL PURPLE
ACHIEVEMENT AWARD**

The ‘1105’ Royal Purple Achievement Award is presented to those members who enroll 1,105 new members, or the equivalent in protection of at least \$1,600,000. When this requirement has been met, the member is presented a tailored maroon jacket, which has, over the left-hand breast pocket, the insignia of the Legion of Honor.

As of July 1, 2018 six living members have earned the ‘1105’ Royal Purple Achievement Award:

Joseph R. Macon

August Magnotta

Paul F. D’Emilio

Frances Magnotta

Cynthia Macon

Kenneth J. Kolek



FOUNDERS’ RING OF DISTINCTION

This award - the highest a member can attain for volunteer production is awarded in two stages:

1. for \$2,800,000 protection secured, the Ring of Distinction without diamond; and

2. upon attaining \$3,750,000 in protection, the Ring of Distinction is awarded with diamond.

As of July 1, 2018, three living members have earned this award:

Past Supreme Regent
AUGUST MAGNOTTA
Ring of Distinction

Supreme Council Committeeman
PAUL F. D'EMILIO
Ring of Distinction with Diamond

Past Supreme Regent
CYNTHIA A. MACON
Ring of Distinction with Diamond



LEGION OF HONOR

The back-bone of the Royal Arcanum are the members of this prestigious D.S.A. list. It gives me great honor to list the members of the Legion of Honor and all Distinguished Service Members.

The LOH Standings listed are as of July 1, 2018:

SUPREME AUDITOR JOSEPH R. MACON, FICF

Legion of Honor	10 Diamonds
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***PAST SUPREME REGENT DONALD G. FOLEY**

Legion of Honor	9 Diamonds
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PAST GRAND REGENT PETER D. YOUNG

Legion of Honor	4 Diamonds
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BROTHER GARY DOTSON

Legion of Honor	2 Diamonds
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SUPREME COMMITTEEMAN PAUL F. D'EMILIO

Legion of Honor	10 Diamonds
Legion of Honor Center Diamond	
Legion of Honor Circle	6 Diamonds
Founders' Ring of Distinction w/Diamond	

PAST SUPREME REGENT AUGUST MAGNOTTA

Legion of Honor	10 Diamonds
Legion of Honor Center Diamond	
Legion of Honor Circle	6 Diamonds
Founders' Ring of Distinction	

SUPREME SENTRY LOUISE G. REYNOLDS

Legion of Honor	9 Diamonds
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PAST GRAND REGENT CONRAD BOLDUC

Legion of Honor	2 Diamonds
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BROTHER DONALD G. HARMAN

Legion of Honor	9 Diamonds
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SUPREME COMMITTEEMAN B. JOE MERRILL

Legion of Honor	2 Diamonds
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PAST GRAND REGENT FRANCES MAGNOTTA

Legion of Honor	10 Diamonds
Legion of Honor Center Diamond	
Legion of Honor Circle	1 Diamonds

**SUPREME COMMITTEEWOMAN
GENEVIEVE A. MACON**

Legion of Honor	1 Diamond
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PAST SUPREME REGENT CYNTHIA A. MACON

Legion of Honor	10 Diamonds
Legion of Honor Center Diamond	
Legion of Honor Circle	8 Diamonds
Founders' Ring of Distinction w/ Diamond	

PAST GRAND REGENT MORGAN R. YOUNG

Legion of Honor	1 Diamond
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SISTER MARIE CAVALLO

Legion of Honor	2 Diamonds
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**SUPREME SECRETARY EMERITUS
KENNETH J. KOLEK**

Legion of Honor	10 Diamonds
Legion of Honor Center Diamond	
Legion of Honor Circle	1 Diamond

PAST SUPREME REGENT WILLIAM J. WIRE

Legion of Honor	5 Diamonds
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SUPREME COMMITTEEMAN DONALD E. FERRY, JR.

Legion of Honor	1 Diamond
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SUPREME VICE REGENT DEBORAH L. YOUNG

Legion of Honor	9 Diamonds
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PAST SUPREME REGENT CARL J. KRZYSTOFczyk

Legion of Honor	3 Diamonds
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SUPREME COMMITTEEMAN RALPH FERRARA

Legion of Honor	6 Diamonds
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BROTHER DAVID HRYNIEWICH

Legion of Honor	9 Diamonds
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PAST GRAND REGENT RICHARD SLAWINSKI SR.

Legion of Honor	9 Diamonds
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SUPREME ORATOR MARIA BETTINA DIBARTOLO

Legion of Honor	2 Diamonds
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**deceased*

DISTINGUISHED SERVICE AWARDS

You will find listed below the Sisters and Brothers whose dedication and belief in what our Order stands for have earned them this coveted award.

20 Diamonds

Carmen Rodia - Integrity Council - Pennsylvania
John D. Crisanti - Alpha-Agassiz Council - Massachusetts

19 Diamonds

Gregory Hahn - Medora Council - Illinois

18 Diamonds

Errica Conforto - Claremont Council - New York

16 Diamonds

Antal Basa, Jr. - Alpha-Agassiz Council - Massachusetts

15 Diamonds

Lillie Mae Panichelli - Integrity Council - Pennsylvania
Loretta Wehbe - Integrity Council - Pennsylvania
Stella Rakowski - Versatility Council - New Jersey

14 Diamonds

Perry Whisenant - Catawba Council - Carolinas
Ellen D. Phillips - Railroad Council - Colorado

12 Diamonds

Louis Marchesano – Horsetooth Council – Colorado
Blanche Vicinanza – Sun Coast Council – Florida
Joyce Crawford – Germantown Council – Pennsylvania
*Harold E. Estes – Peach Council – Georgia

11 Diamonds

Ivan Snyder – Integrity Council - Pennsylvania
Robert H. Law III – Dobbs Ferry Council – New York

10 Diamonds

Dotti Pagnani – Alpha-Agassiz Council - Massachusetts
Joseph Smeraglia – Woodside Council – New Jersey
Joseph Tedesco – Integrity Council – Pennsylvania

9 Diamonds

Andrew Madonna – Wmsbridge Council – New York
Ethel Reitsema – Merritt Council – New Jersey
Peter Ferrara - Integrity Council - Pennsylvania
Herbert Chronister – Yorktowne Council. – Pennsylvania
Loretta DiGianivittorio – Integrity Council- Pennsylvania

8 Diamonds

*Jacqueline Bernier – Jeanne Mance Council – Quebec
Roger Gudenkauf – Denver Council – Colorado
Charlotte Brill – Treasure Coast Council – Florida
Joseph Panzarella – Williamsbridge Council – New York

7 Diamonds

Herbert J. Snyder – Integrity Council – Pennsylvania
Carol Zavitz - Coronation Council - Ontario

6 Diamonds

Rosella Berger - Woodside Council - New Jersey
David Covelli – Ft. Dearborn Council – Illinois
*Clement Kinnicutt – Ft. Orange Council – New York
Raymond Raniszewski-Bayonne Council–New Jersey

5 Diamonds

Richard J. Macon – Bayonne Council – New Jersey
*Alex Yorkston – Regina Council – Ontario
Carmine Campo – Claremont Council – New York
Matthew D’Emilio – Integrity Council - Pennsylvania
William S. Grimwood – Republic Council – Ohio

4 Diamonds

Helen Bartolett – Penn Laurel Council – Pennsylvania
Richard C. Blase – Dependable Council - Massachusetts
James Donati – Rhododendron Council - Carolinas
Susan B. Lorelli – Claremont Council – New York
Robert Marcella – Mattatuck Council - Connecticut
Jane Merrill – Rhododendron Council – Carolinas
Arlayne Skridulis - Mattatuck Council - Connecticut
Gerard Pelletier – Maisonneuve Council – Quebec

3 Diamonds

James Boufford – Coronation Council - Ontario
*Charles S. Crawford – Germantown Cl. - Pennsylvania
Inge Huber - Claremont Council - New York
Antonio Perillo – Claremont Council – New York
Richard M. Phillips – Railroad Council – Colorado
Michelle N. Rhode – Ft. Dearborn Council – Illinois
Robert W. Rowlands –Hoboken Council – New Jersey

2 Diamonds

Ann Antuzzi – San Jose Council - California
Sharon Bayliss – Coronation Council – Ontario
Janice Brazas – Detroit Council – Michigan
Eleanor Clarke – Penn Laurel Council - Pennsylvania
Elizabeth Delgado – Williamsbridge Council – New York
Gloria Donaldson – Coronation Council - Ontario
Grace Gavin – Versatility Council – New Jersey
Randolph P. Kriz – Coronation Council - Ontario
Thomas McGruddy – Integrity Council – Pennsylvania
John P. Opitz III – Merritt Council – New Jersey
Kevin Power-Alpha-Agassiz Council – Massachusetts

Helen Spinelli - Claremont Council - New York
Marjorie Trout - Harrisburg Council - Pennsylvania
Patrecia Tindell - Railroad Council - Colorado
Harry Uberroth Jr.- Germantown Council - Pennsylvania

1 Diamond

George Arseneault - Dependable Council- Massachusetts
Arlene Baker - Regina Council - Ontario
Nicholas Benoit-Alpha-Agassiz Council - Massachusetts
Heidi L. Bonness - Lakewood Council - Ohio
Glenda Cole - Catawba Council - Carolinas
J.A. Dehainout - Medora Council - Illinois
Kathleen Doyle - Mattatuck Council - Connecticut
Madeline Dumouchelle - Coronation Council - Ontario
Mary Ann Emrick - Detroit Council - Michigan
Alan Foote - Merritt Council - New Jersey
Robert A. Galdon Jr. - Bayonne Council - New Jersey
Robert Koval - Bayonne Council - New Jersey
Jeannette Murray - Milette Council - New Hampshire
Robert Musso - Bayonne Council - New Jersey
Carl Nelson - Woodside Council - New Jersey
Chris O'Neil - Coronation Council- Ontario
James E. O'Neill - San Jose Council - California
Walter Pagurek - Bayonne Council - New Jersey
John Parris - Rhododendron Council - Carolinas
Carl Petlik - Bayonne Council - New Jersey
Stella Pettinelli - Penn Laurel Council - Pennsylvania
Babette Quinn - Horsetooth Council - Colorado
Ann Rescigno - Claremont Council - New York
Judith Relovsky - Versatility Council - New Jersey
Rosalie Rinaldi - Mattatuck Council - Connecticut
Joseph J. Riolo - San Jose Council - California
Leonard Rowlands - Metuchen Council - New Jersey
Dolores Rupinski - Versatility Council - New Jersey
F.B. Seeley - Royal York Council - Ontario
Robert Shea - BH Webb Council - Connecticut
Lucille Stewart - Germantown Council - Pennsylvania
Paulina Thomas - Harrisburg Council - Pennsylvania

Nancy Tucker – Germantown Council – Pennsylvania
Johnsie Waddell – Rhododendron Council – Carolinas
Allan White – Coronation Council – Ontario
Eleanore Yelenovsky – Versatility Council – New Jersey

**Deceased*



DEPUTY SUPREME REGENTS

I thank the Deputy Supreme Regents for their service to their assigned jurisdictions and for performing their duties willingly and responsibly.

California	James E. O'Neill
Carolinas	B. Joe Merrill
Florida	Louise Reynolds
Illinois	David Covelli
Massachusetts	Donald E. Ferry Sr.
Michigan	Mark Hefner
New Jersey	Genevieve A. Macon
New York	Errica Conforto
Ohio	Marsha Simpson
Ontario	*Tom Bayliss
Pennsylvania	Antoinette Malone
Quebec	Jacqueline Bedard
Rhode Island	Lisa Kolek

**Deceased*



REFLECTIONS

The Royal Arcanum members continue to exemplify the fraternal and charitable spirit which demonstrates that **TEAM WORK** makes great things happen in our Society!

It was an honor to congratulate Royal Arcanum's Fraternalist of the Year Recipients Lillie Mae Panichelli in 2016 and Joanie Francis in 2017 and applaud them for their leadership and **TEAM WORK** in their council and community.

In celebration of the 140th Anniversary of the Royal Arcanum, I was pleased to present Veterans pins to several of our members at the mini-vacation in Baltimore and to recognize them for having achieved special milestones of membership.

Our councils and members are to be commended for their participation in our annual summer gifting projects. **TEAM WORK** showered support upon the Florida United Methodist Children's Home and Fidos for Freedom; two charitable causes where volunteerism is the core of the exemplary work being done to help the less fortunate and those with special challenges. At this Session we look forward to welcoming representatives of the Orlando Union Rescue Mission, this year's charitable gifting recipient.

'Roy Al' continues to accompany our members across the US and Canada to promote the Royal Arcanum's fraternal endeavors. He's trekked

worldwide to bring the gifts of friendship and hope to a multitude of charitable causes.

The Executive Committee is dedicated to maintaining our grand and subordinate councils and implementing programs to have them succeed into the future. It's important for officers and members to **WORK** as a **TEAM** for their council to grow in membership, activity, and service to make continued success a reality in years to come.

As a life insurance company, the Royal Arcanum is responsible for practicing sound business principles and having programs and practices in place, as required by regulatory agencies and the departments of insurance. Our Chief Operations Officer Nick Benoit has done an outstanding job to ensure we are in compliance in all areas.

Our Bulletin, website and Facebook page are great tools to introduce your family and friends to our fraternal benefit society. Invite them to consider enrolling as members! Our products are among the best in the industry. The Royal Arcanum provides much more than a certificate - It's life insurance with a PLUS! The PLUS is our members, fraternal benefits, opportunities to take part in council projects/ programs and so much more! By enrolling new adult and Junior members, your subordinate and grand council will continue to achieve and you'll be doing your part for the **TEAM - WORKing** together for the prosperity of our Society.

IN CONCLUSION

As the Royal Arcanum celebrates 141 years of dedicated service to our members and communities, I want to thank and acknowledge all the members and officers that I visited for their kindness, hospitality, and all the extra effort they made to make my visitations so enjoyable, friendly, and comfortable.

I want to express my appreciation to all the volunteer recommenders for their commitment towards promoting our society by enrolling new members and wearing my **TEAM WORK** jacket with pride. I want to congratulate the winners of the Fitbit watches for the hard work they have done. Thank you to all the paid agents under the supervision of Chief Operations Officer Nick Benoit who have led to a solid increase in the sales of all our life insurance products and amenities.

I would like to acknowledge and thank the staff in the Home Office in Boston for their diligent hard work as a **TEAM** who performs their jobs with efficiency and enthusiasm.

I am grateful for my home - New York Claremont and Grand Council members for the support they have shown me over the years. They are always ready to become involved in any fraternal activities that we sponsor with their participation and generosity.

My sincere thanks to the officers of the Executive Committee for their support, kindness and encouragement during my two years of **TEAM WORK**.

Thanks to my family, our children and grandchildren, and especially to my husband, Joe, for always giving me confidence, support, and love, and for believing in me. He has made me a better person. His encouragement has helped me in many ways, and he never complains, even when he is not feeling 100% healthy.

Lastly, I would like to express my deepest gratitude to one special person - our Fraternal Communications Director Cindy Macon. In these two years, she has given me invaluable support, guidance, and advice. I will never be able to thank her enough. The dedication and love that she has for this organization goes beyond the imaginable. I am deeply grateful to her for all the help.

I will cherish all of you in my heart and I will never forget the amazing experience. I am forever grateful for the opportunity you gave me to be your Supreme Regent, which allowed me to get to know so many wonderful people that make our Royal Arcanum our **TEAM WORK**.

Fraternally yours in Virtue, Mercy and Charity,

A handwritten signature in cursive script that reads "Lucie Coufano". The signature is written in black ink and is centered on the page.

Supreme Regent

**SESSION COMMITTEES
ONE HUNDREDTH AND FOURTH
SUPREME COUNCIL SESSION
JULY 23 - 25, 2018**

CREDENTIALS COMMITTEE:

Joanie Francis, Gregory Hahn, Salvatore DiFranco,
Christine Krzystofczyk

EXECUTIVE ADMINISTRATION:

Jackie Wudkiewicz, Freddy DiBartolo, Angela Di Franco

STATE OF THE ORDER:

Mark Hefner, Frances Magnotta, Rosella Berger

SALARY AND COMPENSATION/PER DIEM:

Keith Armbruster, Evelyn Magarban, Carmine Rodia

MEMORIALS:

Lillie Mae Panichelli, Judy Kolek, Lynda Rodil, Ethel
Reitsema

COLOR GUARD:

Antal Basa, Jr., August Magnotta, Richard Macon,
Anthony Basa, Mark Hefner



Supreme Regent announced a short break.

Supreme Regent announced that Chief Operations Officer Nicholas Benoit, Jim O'Neill, Deborah Young and Cynthia Macon will offer a Power Point presentation of the Executive Committee Report.



Caribe Royale Hotel
Orlando, Florida
July 23 – 25, 2018

To the Members of the Supreme Council:

The report of the Executive Committee covering the past two years is herewith presented.

MEETINGS

Orlando, FL	July 22-23, 2016
Philadelphia, PA	March 23-25, 2017
Baltimore, MD	August 4-5, 2017
Scottsdale, AZ	March 8-10, 2018
Orlando, FL	July 20-21, 2018

TELECONFERENCE MEETINGS

November 8, 2016
January 17, 2017
September 24, 2017
November 14, 2017
December 7, 2017
January 8, 2018

EXECUTIVE COMMITTEE ORGANIZATION

At the meeting following the close of the 2016 Session, the following were unanimously elected or appointed to serve the ensuing two years:

Chairman, Executive Committee	James E. O'Neill
Planning Director	James E. O'Neill
Investment Committee	Peter D. Ferrara
	Carl J. Krzystofczyk
Director of Juniors	Deborah Young
Fraternal-Communications Director	Cynthia A. Macon
General Counsel	Paul F. D'Emilio
Assistant General Counsel	Matthew D'Emilio
Actuary	CPS Actuaries

Chairman O'Neill appointed the following Sub-Committees for the Supreme Council 2016-2018 Term:

Dividend Committee	Macon-Krzystofczyk-O'Neill
Assessment and Benefits	Macon-DiBartolo
Assistance to Grand & Subordinate Cl.	Conforto-Ferrara-Young
Blanks, Forms & Instruments	O'Neill-Brazas-Krzystofczyk
Educational Loan & Scholarships	Conforto-Young
General Policy	O'Neill-Brazas-Young
Home Office Procedures	Brazas-Macon-O'Neill
Int'l. Fraternal Service Fund	Krzystofczyk-Macon-DiBartolo
Investments	Ferrara-Krzystofczyk
Insurance	Ferrara-Macon
Juniors	Young-DiBartolo-Macon
Legislation	Brazas-O'Neill-Benoit
Official Bulletin	Macon-Ferrara-Brazas
Place of next Session & Mini vacation	Macon-O'Neill-Young-Ferrara
Annuity	Ferrara-O'Neill
Pension	O'Neill-Brazas-Benoit-Crisanti

The Executive Committee and our entire Royal Arcanum family were saddened by the untimely passing of Elective Member of the Executive Committee, Tom Bayliss on June 6, 2017.

JUNIOR DEPARTMENT

At our Supreme Council Sessions and Mini Vacations, we are always happy to enjoy the participation of our youngsters. Fun activities are planned at which new friends are made.

During this term, the Junior Committee sent over 500 Valentine Cards to newly enrolled Juniors and to Juniors, ages 0 through 6. More than 1,000 Birthday Cards were sent to Juniors, ages 0 through 12. These are very well received in the homes of our Juniors.

The Juniors have the opportunity to complete the coloring page or puzzle found in each issue of the Bulletin to earn a \$10 Amazon Gift Card.

Along educational lines, letters are mailed to our sixteen year old members encouraging them to avail themselves of workshops and training on improving their scores on SAT, ACT, PSAT, or LSAT college entrance exams. We offer up to \$50.00 reimbursement to those taking advantage of this opportunity.

The college care packages continue to grow in popularity, with recipients of these gifts numbering ninety-eight this year. Donald Ferry, Jr. filled the mailing parcels with sweet treats and other goodies, and included a letter of "Well Wishes" for the member-students as they prepared for exams.

Junior Christmas Parties and Summer Picnics highlight many of our council calendars.

The Junior Department was pleased to provide over 1,200 gifts for Juniors which were distributed at these family events.

In the last two years, the Royal Arcanum awarded \$131,450 in educational awards. There were 32 scholarship winners and 20 grant recipients.

We acknowledge the Supreme Council Junior Committee, Editor Patrick Fitzgerald, and all those who enabled the Junior Department to run smoothly during the past two years and to the members in our jurisdictions who have supported and encouraged the many activities and services we provide for our younger members.

CONTINUING EDUCATION GRANT

In 1996 the Executive Committee inaugurated the Continuing Education Grant Program for members who have completed at least one year in an accredited college or university. They must not have been recipients of a Royal Arcanum Scholarship. This \$750.00 grant is payable over the number of years remaining in college or graduate school.

The winners of the 2017 competition are as follows:

Thomas Anderson	SOP #2016	NJ
Regan Butler	Pawtucket #537	RI
Colin Penney	Coronation #2224	ON
Erin Penney	Coronation # 2224	ON

The winners of the 2018 competition are as follows:

Thomas Kocis	Group PA #3001	PA
Rebekah Bastien	Coronation #2224	ON

\$600 GRANT WINNERS

Beginning in 2013 the Executive Committee increased the \$500 Grant Program (inaugurated in 2001) to \$600 for members who have not been recipients of a Royal Arcanum Scholarship. This \$600.00 grant is awarded to high school seniors. The winners are drawn by lottery at the Home Office and the award is a one-time amount of \$600.

The winners of the 2017 program are as follows:

Nico DellaValle	Claremont #1655	NY
Gerard Elepano	California Group #1999	CA
Kaila Jansen	Versatility #2501	NJ
Maria Pezzolanti	DeLong #725	NY

The winners of the 2018 program are as follows:

Adam Lenox	B H Webb #702	CT
Nicholas Tulli	Merritt # 1974	NJ

\$250 COLLEGE GRANTS

In August 2001 the Committee approved up to ten \$250 grants to college sophomores, juniors and seniors to be drawn by lottery from applications submitted, provided that the recipient is a member in good standing and not a scholarship or grant winner.

The winners for 2017:

Devin Anderson	SOP # 2016	NJ
Shannon Blanch	Horsetooth #1908	CO
Daria Nowosielecki	SOP # 2016	NJ
Mariah Oca	CA Group # 1999	CA
Megan Zinn	SOP # 2016	NJ

The winners for 2018:

Christian Herman	SOP # 2016	NJ
Julianna Herman	SOP # 2016	NJ

COMPETITIVE SCHOLARSHIP PROGRAM

The Royal Arcanum takes great pride in the Competitive Scholarship Program which was established in 1966. Over one million dollars has been awarded since its inception!

All members who are high school seniors, under the age of 20 and will be entering their first/freshman year in college and who are in good standing in the Royal Arcanum at the time of the application are eligible to apply for the Competitive Scholarship Program.

Applications for the Program are evaluated by an objective, non-member specialist in the field, who serves as judge for determining the winners.

The winners of the two \$10,000 Scholarships for 2017 are:

The Joseph E. Hallinan Memorial Scholarship

Zachary Gauvin Pawtucket #537 RI

The Lloyd E. Williams Memorial Scholarship

Madison Bristowe Integrity #1586 PA

The winners of the two \$8,000 Scholarships for 2017 are:

Tyler Cannon Bayonne #695 NJ

Katherine Goida Merritt #1974 NJ

The winners of the two \$5,000 Scholarships for 2017 are:

Jared Berger Woodside #1358 NJ

Kelly Martella Integrity #586 PA

The winners of the ten \$1,500 Scholarships for 2017 are:

Brendan Blanch Horsetooth #1908 CO

Anthony Giurintano SOP #2016 NJ

Veronica Jakubowski SOP #2016 NJ

Isabella Senatore SOP #2016 NJ

Brian Cookingham Atlantic #1417 NY

Victoria Gainey Pittsburgh #14A PA

Ashley Reiner Carrollton #257 MD

Jordan Stetina SOP #2016 NJ

Nicolette Troglia Versatility #2501 NJ

Jillian Vinci Claremont #1655 NY

The winners of the two \$10,000 Scholarships for 2018 are:

The Joseph E. Hallinan Memorial Scholarship

Sharon Brickley Penn Laurel #2488 PA

The Lloyd E. Williams Memorial Scholarship

Aleksandra Janowska SOP #2016 NJ

The winners of the two \$8,000 Scholarships for 2018 are:

Cameron Esperanza CA Group #1999 CA

Holden Baranowski Bayonne #695 NJ

The winners of the two \$5,000 Scholarships for 2018 are:

Sarah Caputi Chicago #112A IL

Lara Victorino Group #1999 CA

The winners of the ten \$1,500 Scholarships for 2018 are:

Rodell Biteng CA Group #1999 CA

Sarah Mariski SOP #2016 NJ

Matthew Godkin Bayonne #695 NJ

Sonia Brickley Penn Laurel #2488 PA

Loren Zinn SOP #2016 NJ

Lawrence Zmuda SOP # 2016 NJ

Ronald Butto Bayonne #695 NJ

Brandon Kolek Pawtucket #537 RI

Grace Gallagher Railroad #1956 CO

Kayla Thompson Group CO #1998 CO

\$500 CAREER TRAINING GRANT

With the focus on improving upon and expanding the fraternal benefits that are offered to Royal Arcanum members, the Executive Committee instituted a Career Training program in 2007. Up to four \$500 grants are presented each year to assist adult members as they seek to change positions or choose to embark on a new career and are enrolled in a certified program and/or course of study in a technical or trade school.

No applications were received in 2017 and 2018.

ROYAL ARCANUM SCHOLARSHIP FUND, INC.

The Royal Arcanum Scholarship Fund, Inc. was incorporated as a charitable corporation under the Laws of Massachusetts in April 2004. It was organized exclusively for charitable, literary, scientific, religious and educational purposes under Section 501 (c) (3) of the Internal Revenue Service Code as a not-for-profit tax exempt status.

Members and friends are welcome to make a tax deductible donation to our scholarship fund. Contributions should be made payable to: Royal Arcanum Scholarship Fund, Inc. and sent to the Home Office in Boston, Massachusetts.

EDUCATIONAL LOAN PROGRAM FOR JUNIORS

The Educational Loan Program is a significant fraternal benefit offered by the Royal Arcanum. It is continued to be monitored by the Executive Committee to insure its success.

GUARANTEED EDUCATIONAL LOANS FOR JUNIORS

Newly enrolled Junior members with a \$50,000 – 20 Pay Life Plan, Single Premium Life Plan, or *Life Paid-Up at 65 Plan are eligible for an educational loan at 4% interest at amounts listed below:

Age 0-4 years	\$10,000 Loan
Age 5-9 years	\$6,000 Loan
Age 10-14 years	\$4,000 Loan

**Does not apply to children 10-14 years of age.*

GRADUATE COLLEGE EDUCATIONAL LOANS

These are available for up to \$4,000 at 4% interest. Requirements: \$50,000 permanent insurance and in force for six years.

All fraternal benefits are administered by the Executive Committee, which reserves the right to amend, alter or discontinue any program.

PARENT EDUCATIONAL LOAN PROGRAM

In September 2004, the Parent Educational Loan Program was introduced. The program allows a parent to purchase a permanent life insurance policy and secure an educational loan for a designated child or children. The parent's policy requires a minimum premium of \$40 per month. Two children may qualify for the educational loan for a \$70 per month parent premium; three children for a \$100 per month premium.

The parent designates the children eligible for the loan by including the names on the application. The children must also have Royal Arcanum protection of at least \$25,000 *Term to 25* or \$5,000 *permanent insurance coverage*. The loan amount is based on the child's age at the time of the parent's application. It may be as much as \$10,000.

NOTE: The maximum amount one child can receive from the Royal Arcanum loan program is \$20,000.

RESOURCES

A paid subscription by the Supreme Council offers our high school students and their parents with on-line resources to assist in researching colleges, scholarships, and career planning.

Members are encouraged to visit the Royal Arcanum's website, www.royalarcanum.com. Under 'Benefits', there is a Section on 'College & Careers' which provides links to Choices Planner and Choices Explorer. By entering the code "0090138" in the ID Site and the password, "sunshine", useful information and direction for students is available.

BROCHURES

Our brochures explain the benefits available and the requirements for obtaining a Royal Arcanum Scholarship, Grant, or Educational Loan. Members can contact the Home Office for copies and/or additional information.

16/16/16 PROGRAM

This promotional program began on September 1, 2016 and continued for 16 months. Subordinate Councils that enrolled \$160,000 in permanent Junior protection on the Whole Life, Twenty Pay Life, Single Premium, or Life Paid Up at 65 Plan, could earn a \$1,600 award for their council.

Three councils earned the awards:

Claremont Council #1655	NY
Coronation Council #2224	ON
Medora Council #1648	IL

All jurisdictions are to be commended for the new Juniors enrolled by our volunteer recommenders during the **TEAM WORK** campaign.

ROYAL ARCANUM BULLETIN

The Royal Arcanum's quarterly magazine, the Bulletin, is printed in full color and mailed directly to our members from RR Donnelley Publishers.

Each issue features the Supreme Regent's Message, Junior and Fraternal Department Updates, Supreme Secretary's Column, Chief Operations Officer's Column, product information, Supreme, Grand and Subordinate Council news, activities and events, Junior contests, and topics of general interest to our readers. Our Editor, Patrick Fitzgerald continues to do a superb job in preparing quality publications for the Royal Arcanum; his talents and expertise are very much appreciated.

The Bulletin is an excellent informational tool which highlights our members as fraternalists in action throughout the United States and Canada. The spring and summer editions recognize our distinguished service award members and scholarship/grant recipients, respectively.

Councils are encouraged to share their "news" on activities, community projects, member service,

donations and Junior programs by submitting articles and photos to the Bulletin. These provide the 'blueprints' for producing interesting and informative issues of our Society's magazine.

The Royal Arcanum requires that consent forms from parents/legal guardians be completed and forwarded to the Home Office, granting approval for use of their minor child's (age 13 or younger) name, council number, image, or voice on Royal Arcanum materials, such as in the Bulletin, or on the website or Facebook page.

WEBSITE AND FACEBOOK PAGE

Our website, www.royalarcanum.com and Facebook page have been completely renovated to provide a more user-friendly experience providing useful content for members, potential members and the agent field. These outlets of communication provide great ways to learn what Royal Arcanum is about and what we offer from a member experience as well as from a financial product standpoint. The website provides clear and concise information for all things Royal Arcanum. The site contains information on our insurance products, and the ability to download forms for making changes to a policy, doing council reports, and in some cases, completing forms on-line for a quicker processing time. There are sections on our history, member benefits, insurance products as well as the latest happenings.

The Facebook page is a social media outlet which we are continuing to develop and update to provide up to date information on the latest happenings

between councils and for the overall Society. Please be sure to like our page. Just type “Royal Arcanum” to stay connected with your Society.

INTERNATIONAL FRATERNAL SERVICE PROGRAM

“Charity,” the greatest founding attribute of the Order is exemplified through fraternal service to our members and to the community. Charitable endeavors maintain being an integral part of council service in most jurisdictions.

In 2017 the Executive Committee updated the guidelines of this program and increased the amount of matching funds from the Supreme Council from \$500 to \$1,000 for pre-approved council IFS community welfare projects, annually.

For the period of July 2016 through June 2017, thirty contributions were made through this program, totaling \$15,508.00. From July 2017 through June 2018, twenty-seven contributions were given, totaling \$16,094.00. These amounts include the matching funds from the Supreme Council.

We commend the councils for continuing to build upon the foundation of promoting our fraternal benefit society in the community, locally and at-large, by sponsoring IFS projects.

As a reminder, this is a matching-funds program, not a reimbursement program. A copy of the

acknowledgment(s) from the charitable recipient(s) **should** be sent to the Home Office.

FRATERNAL ACTIVITIES

TEAM WORK provides great results!

Members throughout the Supreme Council jurisdiction demonstrate that fraternalism is the “heart” of their councils. Projects, programs and activities provide opportunities for members and friends to volunteer together in a spirit of good will and fellowship. The mission of volunteer service in community outreach efforts and in support of charitable causes is evident on all council levels. In several grand and subordinate councils, members are becoming more engaged; the **TEAM WORK** campaign of Supreme Regent Errica Conforto greatly inspired fraternal and charitable service in the name of Royal Arcanum during this term.

In communicating “fraternal department” items of interest to the councils, officers and members, quarterly newsletters from the Fraternal-Communications Director were mailed. These provided the opportunity for members to report on their projects, exchange ideas, and offer suggestions for Supreme Council activities. Ongoing efforts for the benefit of several charitable foundations include support for the sight-impaired, pediatric hospitals, hospices, pet therapy, the military, educational programs and veterans.

In 2016 and 2017 the Supreme Council conducted the Fraternalist of the Year Program. The winners were determined based on scores made by a panel of Royal Arcanum members who served as judges and who independently evaluated biographical sketches of the nominees. Lillie Mae Panichelli of Integrity Council #586 in Pennsylvania and Joanie Francis of San Jose Council #2384 in California were conveyed the honors and presented with the “Fraternalist of the Year” Award in 2016 and 2017, respectively for their exemplary leadership and volunteerism to our society and to the community.

We are both grateful to and proud of all our recipients of the distinguished Royal Arcanum Fraternalist of the Year Award:

2007	Lorraine D’Emilio AFA First Runner-Up	Integrity Council, PA.
2008	Marjorie Mierzejewski AFA Fraternalist of the Year	Versatility Council, NJ
2009	Herbert J. Snyder AFA First Runner-Up	Integrity Council, PA
2010	Marsha Simpson AFA Nominee	Republic Council, OH
2011	Errica Conforto AFA Fraternalist of the Year	Claremont Council, NY
2012	Deborah Young AFA Fraternalist of the Year	Coronation Council, ON
2013	August Magnotta AFA Second Runner-Up	Claremont Council, NY

2014	Grace Howell AFA Fraternalist of the Year	San Jose Council, CA
2015	Evelyn Magarban AFA Fraternalist of the Year	Versatility Council, NJ
2016	Lillie Mae Panichelli	Integrity Council, PA
2017	Joanie Francis	San Jose Council, CA

The final awards program for the American Fraternal Alliance was conducted in 2015.

Fraternal-Communications Director Cynthia Macon and the Fraternal Events Committee coordinated the Royal Arcanum's Family Summer Gifting Project in August 2016 to benefit Florida United Methodist Children's Home in Orlando, a 501 (c) (3) charitable organization that was established in 1908 to provide a home for orphans. Today it serves as a diverse ministry that includes residential, therapeutic group, foster, and emergency care for children, primarily ages 6 through 17 years. Monetary donations and a variety of Cabbage Patch dolls, new clothes, bath products, school supplies and more were gifted to Elisabeth Gadd, Vice President of Development, staff members and students who attended our 'Disney on Parade' Dinner Party at the Caribe Royale in Orlando, Florida. The organization's representatives offered their appreciation for the generous contributions and explained how the children were being given a chance for a brighter future at FUMCH and how much the gifts would help their efforts.

In August 2017, our project at the mini-vacation in Baltimore was sponsored for Fidos for Freedom, a 501 (c) (3) non-profit organization in Maryland. The foundation's mission is to enhance the quality of life for children and adults by providing specially trained hearing dogs, service dogs, and therapy dogs. Fidos also educates the public about individuals with disabilities and about the canine's working role in helping the disabled, children with reading difficulties and patients in healthcare facilities.

Again, with the overwhelming generosity expressed by our members, councils, and friends, the Royal Arcanum made a positive imprint to bring joy where the need was greatest. Executive Director Ron McDade, 'Moxie', and volunteer staff joined our Welcome Party to express their thankfulness for the Arcanian generosity and to share inspiring stories of the bond between the therapy dog-forever friends and their companions.

In celebration of the 140th Anniversary of the Royal Arcanum, many members shared their 'lucky number' treasures by donating their prizes to the Fidos Cause. The kind gesture exemplified **TEAM WORK** with heart!

This year at the 104th Supreme Council Session in Orlando, Florida, our summer project will be conducted for the Orlando Union Rescue Mission, a 501 (c) (3) charitable organization. Since 1948 the mission has been committed to bringing central Florida's hungry, hurting and homeless to new life with new goals and provides for immediate physical needs - including food, clothing and shelter and

equipping those who are served with job readiness skills.

In addition, a 'Tree of Hope' to help provide a better and brighter future for the sight-impaired will be donated to the Lions Club in Florida. Prescription eyeglasses from members and friends who no longer use the eyewear will fill the tree; these will help those whom may never had the chance to be fitted with glasses improve their vision.

The recipients of the 2016, 2017, and 2018 summer gifting projects were selected by a committee from suggestions submitted by our members. We are thankful for everyone's support; their consideration and generosity made each project possible to enable our goal not only to be attained, but surpassed.

The "Lend a Hand - Lift a Heart" program continues to acknowledge the fraternal and charitable service and activities coordinated by the councils, encourage publicity and document the good work being done by Arcanian members in our jurisdictions. Councils in several jurisdictions have earned awards in this term for their activity submissions.

The "Lorraine J. D'Emilio Legacy of Hope" Award was established to continue Lorraine's selfless volunteerism as a fraternalist. The program welcomes all councils to conduct a service project from September 1 through February 28 for the charity of their choice. Councils may submit only one project entry per year; the one which best exemplifies how members provided **hope** through the volunteer efforts of members and friends **working** as a **team**.

The council must be the organizer-sponsor of the activity and one winner is selected each year by an independent panel of Arcanian member judges. The charity which was supported by the project receives a \$1,000 donation from the Supreme Council and an appreciation check of \$300 is awarded to the council for their use.

The award recipients to date are:

2012 Integrity Council #586 Pennsylvania
"Feeding the Homeless-Italian Buffet" -
Arch Street United Methodist Church
South Philadelphia, PA

2013 Versatility Council #2501 New Jersey
"Winter Carnival for Special Needs Youngsters" -
Felician School for Exceptional Children,
Lodi, NJ

2014 Coronation Council #2224 Ontario
"Helping Together" - Windsor Welcome Center
(crisis shelter & support programs)

2015 Integrity Council #586 Pennsylvania
"Holiday Time with Seniors" - Simpson House
Philadelphia, PA

2016 Claremont Council #1655 New York
*"Helping the Missionary Sisters of the
Catechists"* - *Programs for the Poor*
Bishop Pernicone Center in the Bronx

2017 Bayonne Council #695 New Jersey
"Roy Al's" International Luncheon with

Special Needs Youngsters” – Felician
School for Exceptional Children, Lodi, NJ

Council officers, community welfare and publicity committees are applauded for their diligence in notifying the Supreme Regent and Fraternal-Communications Director of their projects and donations, along with articles/photos which appear in the local press. These are documented for our society’s fraternal/community service and charitable contribution reports.

During the ‘**TEAM WORK**’ Campaign, Arcanian support, through monetary donations, goods, and services, was made to hospices, hospitals, schools, libraries, sports teams, animal shelters, veterans’ programs, homeless shelters, funds to find cures/medical research, music therapy programs, food-soup kitchens, programs for the poor, pediatric oncology-family support initiatives, and more. The Supreme Council is pleased to acknowledge all councils for their allegiance to our founding attributes of mercy and charity and for consistently expanding their annual council programs to increase fraternal and charitable endeavors. We are grateful to Supreme Regent Errica Conforto for leading the **TEAM** and **WORKING** with all jurisdictions.

The Fraternal Department extends appreciation to our Boston Home Office Associates for their assistance and attention to all our activities and also for their courtesy in helping our members to complete requirements of the various fraternal programs.

SPORTING EVENTS

Members and friends of our grand and subordinate councils actively sponsor family oriented activities such as an annual golf outing, trip to baseball games, and bowling leagues. Fraternalism abounds at these fun-filled events where funds are also raised in support of different charitable causes.

HOME OFFICE SUPPORTS CHARITABLE CAUSES

The Associates of the Boston Home Office are continuing to develop new ways to support area charities together. The 'Cradles to Crayons' organization is a wonderful charity that benefits underprivileged children and the office has continued to support them through donations and volunteer time. The associates have commented on the rewarding experience they have had when they volunteered. Each year every associate in the office has the opportunity to volunteer for a day at a charitable organization. Another project for which the office **TEAM WORKS** together is coordinated at Christmastime. By adopting a family in need, the associates collect money, toys and food essentials which are gifted to the family with a Happy Holiday Wish.

SENIOR EXECUTIVE MANAGEMENT

In 2018 the Executive Committee was pleased to appoint Nicholas Benoit as Chief Operations Officer for the Royal Arcanum.

MANUAL FOR COUNCIL OFFICERS AND MEMBERS

The Council Manual is available from the Home Office; the book is arranged into user-friendly sections to cover key points on the society, products, programs, awards, forms, officers' duties, and more.

Together with the Voluntary Recommender's Book, Ritual Book, brochures, and website, these tools can be used by our members to maintain and grow their councils and to promote the Royal Arcanum.

SUPREME COUNCIL OF THE ROYAL ARCANUM CONFLICT OF INTEREST POLICY

PURPOSE

The Supreme Council of the Royal Arcanum (the "Royal Arcanum") is a nonprofit, tax-exempt organization. Maintenance of its tax-exempt status is important for its continued financial stability. Therefore, the IRS, as well as state regulatory and tax officials, view the operations as a public trust, which is subject to scrutiny by and accountable to such governmental authorities, as well as to its members and the members of the public. Consequently, there exists between Royal Arcanum and the members of its Executive Committee, officers, and management employees and the public, a fiduciary duty, which carries with it a broad and unbending duty of loyalty and fidelity. The Executive Committee HAS the responsibility of administering the affairs with honesty and prudence, and of exercising their best

care, skill, and judgment for the sole benefit of the Royal Arcanum. Those persons shall exercise the utmost good faith in all transactions involved in their duties, and they shall not use their positions with or knowledge gained there from for their personal benefit. The interests of the organization must be the first priority in all decisions and actions.

This policy is intended to supplement but not replace any applicable state and federal laws governing conflict of interest applicable to nonprofit and charitable organizations and the Constitution and Laws of the Order.

PERSONS CONCERNED

This statement is directed not only to members of the Executive Committee and officers, but to all employees who can influence the actions of Royal Arcanum. This includes all persons who make purchasing decisions, all persons who might be described as "management personnel," and anyone who has proprietary information concerning the Royal Arcanum.

AREAS IN WHICH CONFLICT MAY ARISE

Conflicts of interest may arise in the relations of members of the Executive Committee, with any of the following third parties:

Persons and firms supplying goods and services to Royal Arcanum;
Persons and firms from whom Royal Arcanum leases property and equipment;

Persons and firms with whom Royal Arcanum is dealing or planning to deal in connection with the gift, purchase or sale of real estate, securities, or other property;

Persons employed by competing or affinity organizations such as agents or brokers for commercial life insurance companies or other fraternal benefit societies;

Agencies, organizations and associations which affect the operations of the Royal Arcanum;

Family members, friends, and other employees.

NATURE OF CONFLICTING INTEREST

A conflicting interest may be defined as an interest, direct or indirect, with any persons or firms mentioned.

Direct Conflicts of interest involving the Executive Committee include:

Holding office, serving on the board, participating in management, or being otherwise employed as an agent or broker with any third party dealing with life insurance such as a commercial life insurance or another fraternal benefit society;

Receiving remuneration for services with respect to individual transactions involving life insurance from a commercial life Insurance Company or another fraternal benefit society;

It has long been and remains the policy, and history, of the Royal Arcanum that individuals with direct conflicts of interest cannot be members of the Executive Committee.

Indirect Conflicts of interest include:

Owning stock, debt or any proprietary interest in a non-publicly traded life insurance company;

Using Royal Arcanum's time, personnel, equipment, supplies, or good will for other than approved activities, programs, and purposes;

Receiving personal gifts or loans from third parties dealing or competing with the Royal Arcanum.

Receipt of any gift is disapproved except gifts of a value less than \$50, which could not be refused without discourtesy. No personal gift of money should ever be accepted.

INTERPRETATION OF THIS STATEMENT OF POLICY

The areas of conflicting interest listed and the relations in those areas which may give rise to conflict, as previously listed, are not exhaustive. Conflicts might arise in other areas or through other relationships. It is assumed that the members of the Executive Committee, officers, and management employees will recognize such areas and relation by analogy.

It is the policy of the Royal Arcanum that the existence of any of the interests described herein shall be disclosed before any transaction is consummated.

It shall be the continuing responsibility of the Executive Committee, officers, and management employees to scrutinize their transactions and outside business interests and relationships for potential conflicts and to immediately make such disclosures.

DISCLOSURE POLICY AND PROCEDURE

Transactions involving indirect conflicts of interest may be undertaken only if all of the following are observed:

The conflicting interest is fully disclosed;

The person with the conflict of interest is excluded from the discussion and approval of such transaction;

A competitive bid or comparable valuation exists; and The Executive Committee or a duly constituted committee thereof has determined that the transaction is in the best interest of the organization.

Disclosure in the organization should be made to the Supreme Regent (or if she or he is the one with the conflict, then to the Chairman of the Executive Committee), who shall bring the matter to the attention of the Executive Committee or a duly constituted committee thereof. Disclosure involving

members of the Executive Committee should be made to the Chairman of the Executive Committee (or if she or he is the one with the conflict), then to the Supreme Regent who shall bring these matters to the Executive Committee or a duly constituted committee thereof.

The Executive Committee or a duly constituted committee thereof shall determine whether a conflict exists and in the case of an existing conflict, whether the contemplated transaction may be authorized as just, fair, and reasonable to the Royal Arcanum. The decision of the Executive Committee or a duly constituted committee thereof on these matters will rest in their sole discretion, and their concern must be the welfare of the Royal Arcanum and the advancement of its purpose.

The Conflict of Interest Policy was adopted by the Executive Committee. Each year the members of the Executive Committee and Director of Operations shall sign a no conflict of interest certification in the form attached hereto:

The undersigned hereby certifies to the Executive Committee of the Supreme Council of the ROYAL ARCANUM, that he/she has read and understands the Conflict of interest policy established by the Committee and that during the year _____, he/she has had no material interest or affiliation either directly or indirectly, nor has he/she in any way exercised his/her judgment or discretion in a manner which has, is, or is likely to conflict with his/her official duties as an Officer, Director or Employee of the Supreme Council of the ROYAL ARCANUM, other than has been disclosed in writing to the said Executive Committee.

I understand that neither myself nor my family, which includes my spouse, ancestors, children, grandchildren, great-grandchildren and the spouses of my children, grandchildren, great-grandchildren, are eligible to receive a scholarship from the Supreme Council of the Royal Arcanum or the Royal Arcanum Scholarship Fund.

(Signature)

Dated: _____ 20__



The undersigned hereby certifies to the Executive Committee of the Supreme Council of the ROYAL ARCANUM, that he/she has read and understands the Conflict of interest policy established by the Committee and that during the year _____, he/she has had no material interest or affiliation either directly or indirectly, nor has he/she in any way exercised his/her judgment or discretion in a manner which has, is, or is likely to conflict with his/her official duties as an Officer, Director or Employee of the Supreme Council of the ROYAL ARCANUM, other than has been disclosed in writing to the said Executive Committee.

(Signature)

(Title)

Dated: _____ 20__

HOME OFFICE OPERATIONS

The Proceedings of the 103rd Supreme Council Session in Orlando, Florida were prepared, printed and made available to the Massachusetts Insurance Department, Supreme Council Officers, Supreme Council Representatives, and to the Chief Agent in Canada upon request.

Chief Operations Officer Nick Benoit oversees the Home Office and Insurance Operations working closely with the Supreme Treasurer, General Counsel and Actuary on a day to day basis.

All Quarterly and Annual reports were sent to all states required in a timely fashion and to the NAIC, as well as electronically to AM Best.

We annually file Form 990 (Return of Organization Exempt from Income Tax). We also file a 990N on behalf of each individual Grand and Subordinate Council. It is mandatory for all councils to have their own tax ID number on record in the Home Office in Boston.

Vision Financial Group reviewed our financial records and reported our financial statements were in-line with our established accounting practices and present an accurate statement of our financial position.

We electronically filed the "DCAT" Dynamic Capital Adequacy testing report with "OSFI" Office of Superintendent Financial Institutions in Canada that found our Order was in satisfactory condition.

STANDARD ANALYTICAL SERVICE

Standard Analytical Service, Inc. produced the annual report for 2018 and indicates Royal Arcanum with an asset over Liability ratio of \$112.60 of assets compared to every \$100 of Liabilities. This indicator continues to display the Financial Strength of Royal Arcanum, as the average 25 leading Life Insurance carriers had a \$106.54 ratio.

MERGER WITH THE ASSOCIATION OF THE SONS OF POLAND

As previously reported, a merger with the Association of the Sons of Poland domiciled in Carlstadt, New Jersey was completed in January 2016. The last remaining asset of ASOP is the former home office located on Hackensack Street in Carlstadt, NJ and is currently on the market as of June of 2018. As a result of the sale, the proceeds will be added to our Surplus.

OPERATIONS/SURPLUS/ASSETS

In 2016 the Society experienced an operational loss of \$384,000 after providing dividends to members. The Surplus was reduced by \$444,276 bringing the total to \$12,095,086.

In 2017 the Society experienced an operational loss of \$309,000 after providing dividends to members. The Surplus increased by \$323,762 to \$ 12,418,848. Our assets in 2017 increased to an all-time high of \$111,296,209.

Our Operation experienced a major increase in New Business, which is a positive in the long run, however with initial expenses, it creates negative short term results. Another factor of the Operations is the Investment income since we continue to struggle to obtain the same rate of return on bonds that have matured, yielding less revenue for the operation. We have lower operational expenses in 2018 as compared to 2016, despite the increased production.

A major factor in our overall Surplus is our Canadian operation and the effects of the foreign currency exchange rate. When the Canadian dollar is strong, the risk factor is minimal; however if the Canadian dollar is weak, our surplus is affected. When the Canadian dollar increases in value so will our surplus.

DISTRIBUTION OF DIVIDENDS

During the years 2016 and 2017 \$193,435 and \$183,283 were provided to members.

Dividend payments will continue to be reviewed and evaluated annually, based upon the Society's business operation.

FRATERNAL INVESTMENT BILL

In 2013 a request was made to amend a Massachusetts general law that restricts Fraternal Orders domiciled in the state of Massachusetts to invest up to 25% of surplus in stocks. The request, if approved would increase the limit to 50%, allowing

the Investment Committee the ability to increase investment opportunities available to obtain a higher return. This bill wasn't passed in Legislation; however a new bill - H 3661 has been re-filed with Legislation in 2017 in attempts to have the law amended. We have gained additional support from House Representatives and are confident in having the bill approved. We are currently waiting on the bill's approval.

MASSACHUSETTS MARKET CONDUCT EXAM

The Massachusetts Department of Insurance is in process of their regular triennial Market Conduct Exam, which will cover the years 2015-2017. Chief Operations Officer Nick Benoit provided our recently updated Business Plan and Corporate Governance Plan which has led to positive commentary among the auditors.

DISASTER RECOVERY PLAN

The Disaster Recovery Plan has been maintained and updated to ensure compliance in all states that we are licensed and periodically updated to ensure our plan is current to today's environment.

Nick Benoit has continued to enhance our Anti-Fraud Plan to ensure compliance with each state Department of Insurance that we are licensed and do our due diligence to limit potential fraud situations. This extensive plan includes an involved approach to preventing fraud and an annual training for the home office staff.

CORPORATE GOVERNANCE

We created an extensive Corporate Governance Plan which has been filed with the Massachusetts Department of Insurance. This has become a required document across many states in which we are licensed. The plan ensures our Executive Committee is qualified to handle their responsibilities for leading this Society as well as ensuring Senior Management is qualified and running the operation properly. This plan also installs procedural requirements in regards to the oversight of the Society and ensures that duties and responsibilities are defined.

SALES OPERATION

Our sales department made significant changes in 2017, including personnel and strategic approach. This effort has led to significant increases in insurance production in all avenues as well as the quality of business, ensuring our renewal premium will continue to increase. Based on these changes we have increased communication with independent brokerage channels as well as increased our sales territory, leading to business across a greater number of states. Our sales have also increased our renewal premium on an annual basis, which helps lead to increased revenue for the Society and a major asset toward profitability since commissions are minimal after the first year. There is a continued focus put on recruiting new agents/distribution channels and terminating agents with less than impressive persistency rates and showing no sign of improvement after measures were taken to address such issues.

The Annuity rate for our fixed product has been maintained for the past 2 years. Our product offers a competitive 3.5% first year rate for members and 3% first year rate for non-members. After the first year the product is guaranteed not to go below 2%. This rate remains to be consistent in this low interest rate environment.

INSURANCE PRODUCTS

Royal Arcanum currently has many Life Insurance Products in our Portfolio, which are listed below, as well as a Guaranteed Fixed Annuity. We are also reviewing potential Insurance Products to add to our Portfolio. The focus has been on Simplified Issue/Final Expense type policies with reduced underwriting and an initiative has also been developed to market toward the younger audience. We reduced the minimum issue age of our Final Expense product and renamed it "Simplified Issue". This change has started to pay dividends; we have issued some policies to the younger age groups. Another goal we have is to further establish our Junior policies by marketing our college scholarships and benefits that set us apart from many societies and commercial carriers. This will be an ongoing effort as we continue to develop additional products to benefit the Society.

These products are currently offered:

Whole Life	Single Premium Whole Life
Simplified Issue	Whole Life Paid up at Age 65

20 Pay
Term to 25

Graded Benefit
Pre Need (available in
Massachusetts & Connecticut)

ROYAL ARCANUM IS LICENSED IN THE FOLLOWING JURISTRCTIONS

Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Maine, Maryland, Massachusetts, Missouri, Michigan, Nebraska, New Hampshire, New Jersey, New York, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, Virginia, Washington, **West Virginia**, Wisconsin.

- **New: WV licensed in 2016**

Licensed in Provinces of Ontario, Manitoba and Quebec in Canada.

We are also in the process of becoming licensed in additional states to further expand production opportunities.

MEMBER BENEFITS

In 2015 a new member benefit, **Perk Spot** was introduced to members via the quarterly Bulletin, website, social media, and letters to councils/officers. This benefit continues to provide members with savings on monthly cell phone plans, hotel, and car

rentals, and for products offered through many vendors.

HOME OFFICE BUILDING

Our Home Office Building is at 61 Batterymarch Street Boston, Massachusetts and is managed by CB Richard Ellis. The Royal Arcanum Operation utilizes 2 of the 6 floors in the building, while we lease out the remaining 4 floors to tenants. Litigation Document Services occupies the 4th floor and extended their existing lease to April 30th, 2021. Litigation Document Services has been leasing out space in the building for over 20 years. Mercury Business Services occupies the first and second floors and we have extended their lease to April 30th, 2021. The fifth floor has been leased out to the Lawyers' Committee for Civil Rights and Economic Justice, Inc. with the lease expiring on August 31st, 2026. All leases signed increased our building revenue significantly compared with prior ones.

MILEAGE ALLOWANCE

All Officers and Representatives traveling by air, train or other means of travel to the 104th Supreme Council Session, will be reimbursed actual travel expenses for the most economical and reasonable method of transportation; **receipts must be attached** to the Form No.47.

Officers and Representatives traveling by automobile will be reimbursed at the rate of .545 cents per mile, for their actual mileage to the Session, up to a maximum of 500 miles, and 500 maximum return

miles. If one car/van is utilized to transport multiple Officers and/or Representatives, only ONE member will be entitled for mileage/tolls/parking reimbursement from the Supreme Council. Toll receipts or EZ Pass statements should be attached to the Form No. 47

A meal allowance will be given to all Officers and Representatives.

Fraternally Submitted,

James E. O'Neill
Errica Conforto
Deborah Young
Maria DiBartolo
Peter D. Ferrara
Carl J. Krzystofczyk
Cynthia A. Macon
Janice S. Brazas

In the PowerPoint presentation Nicholas Benoit explained the proposed changes to the Constitution.

The Executive Committee recommends that the Constitution and Laws of the Order be amended as follows (deleted material is in bold and stricken and new material is in bold and underlined):

Sec. 156 which now reads:

(1) The elective officers of a Grand Council shall be as follows: A Grand Regent, Grand Vice-Regent, Grand Orator, Grand Secretary, Grand Treasurer, Grand Chaplain, Grand Guide, Grand Warden, Grand Sentry, three Grand Trustees and the members of such Standing Committees as shall be provided for in its Constitution, and a Grand Auditor if so provided for, each of whom, whether present or absent at the time of his election, shall be a member of the Grand Council. No person shall be eligible for or elected to hold the office of Grand Regent, Grand Vice Regent, ~~or~~ Grand Orator, ~~representative or Alternate Representative to the Supreme Council~~ unless he shall have attained the rank of Regent or Past Regent and have earned such honor as prescribed by the Laws of the Order; **No person shall be eligible for or elected to hold the office of Representative or Alternate Representative to the Supreme Council unless he shall have been a member of the Order in good standing for at least three (3) years prior to his election.**

Sec. 166 which now reads

(1) No person shall be eligible to election as or to hold the office of Supreme Representative whose Subordinate Council has a membership of less than sixteen members in good standing.

(2) No person shall be eligible for or elected to or hold the office of Supreme Representative unless he shall have ~~attained the rank of Past Regent and have earned such honor as prescribed by the Laws of the Order~~ been a member of the Order in good standing for at least three (3) years prior to his election.

Chairman O'Neill thanked Nick Benoit, Cindy Macon and Deborah Young for their efforts to make the presentation enlightening and informative.

Immediately after the presentation, Supreme Regent Errica Conforto announced that the proposed changes to the Constitution and Laws of the Order are to be referred to the Supreme Council Law Committee who will offer their report later in the Session.

A Motion was made by Maria DiBartolo:

"I move that the Report of the Executive Committee be received, ordered and printed in the Proceedings and referred to the Committee on Executive Administration."

A Motion was made by Deborah Young:

"I move that the Supreme Regent's Report be received and printed in the Proceedings of this 104th Supreme Council Session."

The Supreme Secretary took Roll Call of Grand Councils for Resolutions. Grand Councils of Illinois and Florida announced they would have resolutions pertaining to membership.

A motion was made by Supreme Secretary Peter Ferrara to recess for lunch at 12:00 p.m. and that the Memorial service will begin promptly at 1:30 p.m.

After lunch, the “Garden of Remembrance” service was conducted. The Session reconvened immediately after the conclusion of the service.

The Supreme Regent welcomed the assemblage for the afternoon proceedings.

The Supreme Secretary called the Roll. Antoinette Malone, Carmine Rodia, Ralph Ferrara and Anita Ferrara were marked excused.

Supreme Regent called for the presentation of Reports:



Sister Lockaby presented the following:

REPORT OF THE COMMITTEE ON LAWS

There has been referred to the Law Committee of the Supreme Council for its review and recommendation a motion to amend **Section 156 and Section 166** to allow a member is good standing for 3 years prior to their election to be elected Supreme Council Representative.

Summaries of which were in the power point presentation and the complete language of which was in the session booklet handout.

After review, the Law Committee, finds the proposed changes to be in accord with the Constitution and Laws of the Order. The Committee recommends the changes and moves for their adoption.

Karen Lockaby
Paul F. D’Emilio
Antal Basa Jr.

Motion carried.

Sister Covelli presented the following:

REPORT OF THE COMMITTEE ON FINANCE

To the Officers and Members of the Supreme Council
of the Royal Arcanum:

In accordance with Sections 99 and 100 of the Constitution and laws of the Order, the Committee on Finance met at the Home Office on four occasions during the past two years.

An examination and verification was made on a sample of receipts and disbursements of the Consolidated Account from January 1, 2016 to December 31, 2017.

All claims for Death Benefits, Maturities, Withdrawal Equities and Annuity payments were carefully reviewed to ascertain if files were completed and the proper disbursements made with the approval of the General Counsel as required.

Active educational loan files were reviewed and examined. For follow-up procedures in the monthly billing, late payments and loans in default referred to attorneys for collection.

The books, records and accounts of the Supreme Auditor were examined and all orders issued by him were compared with the Vouchers in the Supreme Treasurer's Office. The Payroll account was checked and the balances verified. The consolidated Account was checked with the statements of the depositories and the monthly balances verified.

The examination included an audit of all transactions made by the Investment Committee for the Consolidated Account. All securities listed in the report for Morgan Stanley, Royal Trust of Canada, Citizens, Insurance Department of North Carolina and the Insurance Department of South Carolina were checked with the Annual Statement as of December 31, 2017 and found to be correct.

Joseph R. Macon, FICF
Ralph Ferrara
Nicole Covelli

Report Adopted.

Brother Hefner presented the following:

COMMITTEE ON STATE OF THE ORDER

Your committee is pleased to report as presented in the printed Executive Committee Report and in the PowerPoint presentation that the Royal Arcanum continues to prosper on all active council levels. The growth of our membership continues through the efforts of our volunteer recommenders and paid agency force.

We applaud the Executive Committee for continuing to seek new fraternal benefits and products to appeal to prospective applicants and current members who wish to purchase a life insurance policy or annuity. Our Councils strive to uphold our fraternal principles and beliefs through their charitable activities and their Junior programs.

Even though economic conditions are improving it is still a challenge to achieve continual growth; we appreciate the attention and diligence that the Executive Board has given to strengthen our business and fraternal departments.

We congratulate Supreme Regent Errica Conforto for her leadership and "Team Work" program. Her program was well received and was an inspirational campaign to not only encourage, but empower members to work together to help their community and grow our membership through fraternal services and fellowship.

Mark Hefner
Frances Magnotta
Rosella Berger

Report Adopted.

Sister Lockaby presented the following:

REPORT OF THE JUNIOR COMMITTEE

The Supreme Council Junior Committee would like to extend its appreciation to our officers, representatives and members for their continued support with helping to promote and further the development of our Junior Department. Our enthusiasm and a willingness to put forth the necessary effort will afford to our girls and boys a strong commitment for their development and ensure the future growth of our Society.

The Junior Committee strongly recommends the Supreme Council and all of its jurisdictions to sponsor events and develop campaigns to assist our Juniors with their journey into adulthood and adult membership. With the challenges facing families today with less time together due to work, school and extracurricular activities it can be difficult to find time to participate in the fraternal system. Our hope is to come up with ways through social media and other avenues to help keep the younger generations engaged and challenged while inspiring them to become dedicated, well rounded individuals, who can carry on the Royal Arcanum tradition well into the future. We would also like to further educate our Juniors on the importance of giving back to the community and its members through participation in outreach activities, while leading by example through our own efforts.

Due to the growing cost of higher education, and the increased debt our students are facing, it is imperative to keep a close eye on the awards we offer. The Junior Committee recognizes the need to evolve and adapt our awards and scholarships to the needs of our young members to ensure the maximum possible

assistance. We would like to improve our engagement with younger members to allow them to take advantage of all possible benefits we are able to offer. The Scholarship program for our Juniors has been a staple program of this society for many years. We believe that with input from our Juniors, we can continue to improve and adapt to the needs of our members and families, while allowing the Junior Department and the Royal Arcanum to excel.

In addition, the Junior bulletin pages, Grand and Subordinate council projects etc. are also great examples of the dedication we have for our Juniors. We firmly recommend that we strive to continue making these activities interesting and up-to-date, in order to challenge and engage our Juniors to the fullest extent. Adaption of online activities such as games, phone apps and social media will assist in educating, informing and engaging our Juniors as an active part of the Royal Arcanum. Traditions along with new ideas will ensure a positive future for our Juniors, as we prepare them for when it is their turn to take the reins and lead our Society.

We are very thankful for, and appreciate the gift items provided by the Fraternal and Junior Departments for events such as picnics and holiday parties. The Juniors thoroughly enjoy these items, and they are great tools to colorfully and effectively advertise and promote our organization. We strongly recommend this benefit be continued for our Juniors. We believe getting further input from our Juniors, through surveys or verbal communications, will assist in providing gifts that will be of utmost engagement and benefit, as well as increase promotion of the Royal Arcanum. In addition, as mentioned in previous reports, we must use the Internet and our website to further promote Junior participation in all areas. For

example, we could create an online Junior Bulletin with articles only written and managed by Junior members. As an incentive, we could give various monetary awards to encourage participation and engagement. Junior participation in this organization at an early age will help us stay strong into the future.

Your Junior Committee Chairperson would like to thank Junior Director Debbie Young and the other members of the Junior Committee, Donald Ferry Jr., Gen Macon, Ruth Rupnik, and Anita Ferrara for their hard work over the last two years. Hopefully, we can continue to serve our Junior members together as a team, with the confidence of our representatives at this 104th Supreme Council Session.

We are grateful for the trust this Supreme Council has given us to serve as its Junior Committee by our election at the 103rd Supreme Council Session. We will be forever ready to serve our great society in the future whenever and wherever we are needed.

ASHLEY R. LOCKABY
DONALD E. FERRY JR
GENEVIEVE A. MACON
ANITA FERRARA
RUTH RUPNICK

Report Adopted.

Sister Reitsema presented the following:

REPORT OF THE COMMITTEE ON APPEALS

The Committee on Appeals is pleased to report that no appeals or grievances from Supreme, Grand or Subordinate Councils have been referred to us during the past two years. This indicates the fine spirit of fraternalism shown throughout the Supreme Council Jurisdiction.

This Report is signed by the Committee and we move for its adoption.

Ethel M. Reitsema
Dayle Vander Sande
Marsha Simpson
B. Joe Merrill

Report Adopted.

Sister Wudkiewicz presented the following:



REPORT OF THE COMMITTEE ON EXECUTIVE ADMINISTRATION

The Supreme Council Committee on Executive Administration is glad to report several programs including the continuation of existing programs and the development of new programs over the past two years.

The "IFS" International Fraternal Service Program was changed to increase the Supreme Council matching

of funds to \$1,000 annually!! This led to increased participation among Subordinate and Grand Councils to the tune of over 50 projects over the past 2 years. All councils are eligible for the matching of funds as long as they are in good standing.

A 16/16/16 program was developed awarding \$1,600 to 3 subordinate councils for recommending over \$160,000 in junior protection over the program's 16 month period, which started September 2016.

The "Reach Out" program provides jurisdictional representatives with current membership rosters to identify members and invite their participation in council business, fraternal and charitable events. We found this as a great tool to encourage fellow members to become involved with our Society!

The power point presentation demonstrated that Royal Arcanum continues to be a leading Fraternal Benefit Society that is moving forward, which is something we can all be proud.

We commend the Executive Committee for the fine work they have been doing for the benefit of our members and the growth of our Society.

Jackie Wudkiewicz
Freddy DiBartolo
Angela DiFranco

Report Adopted.

Sister Calain presented the following:

REPORT OF SUPREME TRUSTEES

In accordance with Section 87 of the Constitution and Laws of the Royal Arcanum, your Supreme Trustees propound the following report:

The Supreme Trustees have been favored to serve on this committee and acclaim the sovereign persuasion in which the Executive Committee conducted all of the business of the Order in such an exceptional nature.

The Committee was available and willing to fulfill any duties assigned to us as Supreme Council Officers in a proficient tone.

We do regret that due to health issues, Supreme Trustee, Donald E. Ferry Sr. is unavailable to attend this Session and is excused. May his health improve soon.

Signed by the Supreme Trustees, we move for the adoption of this Report.

Diane Calain
Donald E. Ferry, Sr.
Antoinette Malone
Carmen Rodia

Report Adopted.



The Supreme Regent called for a motion to recess until Tuesday morning, July 24 at 9:00 a.m.

**ROSTER OF SUPREME COUNCIL OFFICERS
ONE HUNDRED AND FOURTH SUPREME COUNCIL SESSION**

OFFICE	NAME	ADDRESS	COUNCIL	GRAND COUNCIL
*Supreme Regent	Erica Conforto	2033 Colonial Drive, Bronx, NY 10461	Claremont #1655	New York
*Supreme Vice Regent	Deborah L. Young	7026 Howard Ave, Oldcastle, ON N0R 1L0	Coronation #2224	Ontario
*Supreme Orator	Maria B. DiBartolo	1313 Puritan Ave, Bronx, NY 10461	Claremont #1655	New York
*S.P. Supreme Regent	Carl J. Krzystofczyk	417 So. Helena Ave, Mt. Prospect, IL 60056	Medora #1648	Illinois
*Supreme Secretary	Peter D. Ferrara	928 McKean St, Philadelphia, PA 19148	Integrity #586	Pennsylvania
Supreme Secretary Emeritus	Kenneth J. Kolek	9 Angle Street, Pawtucket, RI 02860	Pawtucket #537	Rhode Island
Supreme Treasurer	John D. Crisanti	61 Batterymarch St, Boston, MA 02110	Alpha-Agassiz #1	Massachusetts
Supreme Chaplain	Richard Macon	24 E. 43 rd St, Bayonne, NJ 07002	Bayonne #695	New Jersey
Supreme Guide	David Covelli	124 Cornell Ct, Glenview, IL 60026	Ft. Dearborn #278	Illinois
Supreme Warden	Robert A. Galdon	PO Box 37, Hilbernia, NJ 07842	Bayonne #695	New Jersey
Supreme Sentry	Louise Reynolds	13110 Via Vesta, Delray Beach, FL 33848	Treasure Coast #2177	Florida
*Elected Members Executive Committee	James E. O'Neill Cynthia A. Macon Janice S. Brazas	6196 Kaski Ct, San Jose, CA 95123 24 E. 43 rd Street, Bayonne, NJ 07002 23826 Valley Dr., Brownstown, MI 48174	San Jose #2387 Versatility #2501 Detroit #21A	California New Jersey Michigan
Committee on Laws	Karen Lockaby Paul F. D'Emilio	100 Ridge Rd, Smithfield, RI 02917 200 North Belfield Ave, Havertown, PA 19083	Pawtucket #537 Integrity #586	Rhode Island Pennsylvania
Committee on Finance	Antal Basa Jr. Ralph Ferrara	8 Benjamin Dr., So Easton, MA 02375 920 McKean Street, Philadelphia, PA 19148	Alpha-Agassiz #1 Integrity #586	Massachusetts Pennsylvania
Supreme Trustees	Nicole Covelli Diane Calain	1373 Orleans Dr, Mundelein, IL 60060 1710 SW 20th St, Boynton Beach, FL 33426	Ft. Dearborn #278 Treasure Coast #2177	Illinois Florida
Committee on Juniors	Carmen Rodia Ashley Lockaby Anita Ferrara Ruth Rupnik	100 Canopy Lane, Sewell, NJ 08080 36 Arthur Ave. #1, E Providence, RI 02914 920 McKean Street, Philadelphia, PA 19148 899 Sunflower Ave., Delray Beach, FL 33445	Integrity #586 Pawtucket #537 Integrity #586 Treasure Coast #2177	Pennsylvania Rhode Island Pennsylvania Florida
Committee on Appeals	Ethel Reitsema August Magnotta	45 Holland Avenue, Demarest, NJ 07627 3379 Campbell Dr, Bronx, NY 10465	Merritt #1974 Claremont #1655	New Jersey New York
Past Supreme Regents	William J. Wire Herbert J. Snyder Carol Zavitz	4708 N. Thatcher Ave, Norridge, IL 60706 604 Washington Sq. So, Philadelphia, PA 19106 11565 Arvilla St., Windsor, ON N8T 1L5	Medora #1648 Integrity #586 Coronation #2224	Illinois Pennsylvania Ontario

*Executive Committee

REPRESENTATIVES FROM GRAND COUNCILS

JURISDICTION	NAME	ADDRESS	COUNCIL	DATE
California	Joanie Francis	6196 Kaski Court, San Jose, CA 95123	San Jose #2384	June 2018
	*Joanne Covelli	124 Cornell Ct, Glenview, IL 60026	Ft. Dearborn#278	June 2018
	Gregory Hahn	2141 N. 77 th Ave, Elmwood Park, IL 60707	Medora #1648	June 2018
Illinois				
Massachusetts	*Anthony Basa	8 Benjamin Dr., S Easton MA 02375	Alpha-Agassiz #1	May 2017
	Lynda Rodil	44 Wycliff Ave, W Roxbury, MA 02132	Alpha-Agassiz #1	May 2017
Michigan				
New Jersey	Keith Armbruster	15691 Liverpool, Livonia, MI 48154	Detroit #21A	June 2017
	Mark Hefner	15108 Nola, Livonia, MI 48154	Detroit #21A	June 2017
	*Anthony Bello	865 West End Ave, New York, NY 10025	Sons of Poland #2016	June 2017
	Rosella Berger	206 Holly Lane, Cedar Grove, NJ 07009	Woodside #1358	June 2017
	Evelyn Magarban	8 W. Grand St, Bayonne, NJ 07002	Versatility #2501	June 2017
	*Christine Piscitelli	20 East 44th St, Bayonne, NJ 07002	Versatility #2501	June 2017
New York	*Dayle Vander Sande	865 West End Ave., New York, NY 10025	Sons of Poland #2016	June 2017
	Joseph Comforto	2033 Colonial Drive, Bronx, NY 10461	Claremont #1655	June 2017
	Freddy DiBartolo	1313 Puritan Ave, Bronx, NY 10461	Claremont #1655	June 2017
	*Angela DiFranco	180 Woodruff Ave, Scarsdale, NY 10583	Claremont #1655	June 2017
	Salvatore DiFranco	180 Woodruff Ave, Scarsdale, NY 10583	Claremont #1655	June 2017
	Frances Magnotta	3379 Campbell Dr., Bronx, NY 10465	Claremont #1655	June 2017
Ontario	*James Boufford	1826 Durham Pl., Windsor, ON N8W 3A3	Coronation #2224	June 2018
	Morgan Young	7026 Howard Ave, Oldcastle, ON N0R 1L0	Coronation #2224	June 2018
Pennsylvania	*Roseanne Kozlow	1210 St. James St., Philadelphia, PA 19107	Integrity #586	June 2018
	Lillie Mae Panichelli	607 Hidden Oaks Dr., Woodbury NJ 08096	Integrity #586	June 2018
	Carmine Rodia	100 Canopy Lane, Sewell, NJ 08080	Integrity #586	June 2018
	*Loretta Webbe	717 So. Columbus Blvd., Philadelphia, PA 19147	Integrity #586	June 2018
Rhode Island	Jackie Wudkiewicz	16 Arch St, Pawtucket, RI 02860	Pawtucket #537	June 2018
	Judy Kolek	9 Angle Street, Pawtucket, RI 02860	Pawtucket #537	June 2018

***First Time Representatives**

**SUPREME COUNCIL OF THE ROYAL ARCANUM
SECOND DAY'S PROCEEDINGS
MORNING SESSION**

Caribe Royale Resort
Orlando, Florida
July 24, 2018

Supreme Regent Conforto welcomed the assemblage.

The Supreme Secretary took roll call. Due to poor weather conditions for travel, Antoinette Malone was unable to make the Session. She is marked as absent.

The Supreme Treasurer then announced that with 29 officers in attendance their vote is equal to .431.

The Supreme Regent requested Chairman of the Credentials Committee to introduce any visitors not previously introduced. The Supreme Regent welcomed the guests.

Florence Wire

Medora Council 1648



A Motion was made by James O'Neill:

"I move that all the Memorials which were presented by the Chairman of the respective memorial committees at the Session Memorial Service be adopted and printed in the Appendix to the Journal of Proceedings, and that, copies of each Memorial be sent to the families of our deceased Members."

Motion Adopted.

The Supreme Regent thanked the members who participated in the "Garden of Remembrance" memorial tribute for our recently departed fraternal brothers and sisters.

The Supreme Secretary called for any resolutions. No new resolutions were given.

Brother Armbruster presented the following:

**REPORT OF THE COMMITTEE
ON SALARIES AND COMPENSATION**

Your Committee on Salaries and Compensation submits the following Resolutions:

1. Salaries and Compensation

RESOLVED: That yearly salaries, payable monthly, be allowed the following named officers for the period beginning September 1, 2018 and ending August 31, 2019:

SUPREME REGENT	\$45,000.00
SUPREME VICE REGENT	\$25,000.00
SUPREME ORATOR	\$20,000.00
SITTING PAST SUPREME REGENT	\$22,500.00
SUPREME AUDITOR	\$25,000.00
SUPREME SECRETARY	\$40,000.00
SUPREME TREASURER	\$20,000.00
CHAIRMAN, INVESTMENT COMMITTEE	\$ 7,500.00
SECOND MEMBER, INVEST. COMM.	\$ 5,000.00
1 st ELECTIVE MEMBER, EXEC. COMM.	\$ 9,000.00
2 nd ELECTIVE MEMBER, EXEC. COMM.	\$ 9,000.00
3 rd ELECTIVE MEMBER, EXEC. COMM.	\$ 9,000.00
4 th ELECTIVE MEMBER, EXEC. COMM.	\$ 9,000.00

RESOLVED: That yearly salaries, payable monthly, be allowed the following named officers for the period beginning September 1, 2019 and ending August 31, 2020:

SUPREME REGENT	\$45,000.00
SUPREME VICE REGENT	\$25,000.00
SUPREME ORATOR	\$20,000.00
SITTING PAST SUPREME REGENT	\$22,500.00
SUPREME AUDITOR	\$25,000.00
SUPREME SECRETARY	\$40,000.00
SUPREME TREASURER	\$20,000.00
CHAIRMAN, INVESTMENT COMM.	\$ 7,500.00
SECOND MEMBER, INVESTMENT COMM	\$ 5,000.00
1 st ELECTIVE MEMBER, EXEC. COMM.	\$ 9,000.00
2 nd ELECTIVE MEMBER, EXEC. COMM.	\$ 9,000.00
3 rd ELECTIVE MEMBER, EXEC. COMM.	\$ 9,000.00
4 th ELECTIVE MEMBER EXEC. COMM.	\$ 9,000.00

And that compensation be allowed to the members of the following Committees after the completion of service as follows:

CHAIRMAN, COMM. ON LAWS	\$ 2,500.00
SECOND MEMBER, COMM. ON LAWS	\$ 1,500.00
THIRD MEMBER, COMM. ON LAWS	\$ 1,500.00
SECOND MEMBER, COMM. ON FINANCE	\$ 2,500.00
THIRD MEMBER, COMM. ON FINANCE	\$ 2,500.00

And that compensation be made to the Chairman of the Junior Committee of \$500 bi-annually, paid annually and to each member of the Junior Committee of \$500 bi-annually, paid annually.

2. Mileage and Per Diem

That the Supreme Treasurer issue meal allowances in the amount of \$30 to all Representatives and Supreme Council Officers who are present at the 104th Supreme Council Session meetings. And that he be authorized to reimburse Representatives and Supreme Council Officers auto mileage allowance of .545 cents per mile, up to 500 miles each way, or the actual travel cost by air or train,

providing the most economical and reasonable method of transportation was used to attend this Session.

This Report is signed by the entire Committee and we move that it be adopted with reference to the Executive Committee for the Budget and to the Supreme Auditor for the payroll.

Keith Armbruster
Evelyn Magarban
Carmen Rodia

Report Adopted.



The Supreme Regent called for Supreme Treasurer John Crisanti to present the Budget for the ensuing two years for the Executive Committee, in compliance with Section 92(15) of the CONSTITUTION AND LAWS.

Brother Crisanti presented the following:

**PROPOSED BUDGET
SUPREME COUNCIL OF THE ROYAL ARCANUM
FOR THE CALENDAR YEARS 2019 - 2020**

	<u>2019</u>	<u>2020</u>
*INCOME		
Premium Income	3,150,000	3,200,000
Preneed	2,700,000	2,700,000
Bond Income	4,700,000	4,700,000
Dividend Income	310,000	310,000
Real Estate	55,000	60,000
Loan Interest	<u>275,000</u>	<u>285,000</u>
Total Income	11,190,000	11,255,000

*Does not reflect Annuities

BENEFITS

Death / Maturity	2,600,000	2,600,000
Pre-Need	2,500,000	2,500,000
Surrender	1,100,000	1,100,000
Refunds to members	185,000	185,000
Commissions	750,000	750,000
Taxes	150,000	150,000
*Reserves (Life Insurance)	300,000	300,000
Int. on Annuity Deposits	<u>850,000</u>	<u>850,000</u>
Total Benefits	8,435,000	8,435,000

EXPENSES**RENT**

71005-100	Boston	80,000	80,000
71005-300	Electric	9,000	9,000

SALARIES & COMPENSATION

71010-100	Home Office Employees	915,000	925,000
71010-200	Fraternal Field Department	57,400	57,400
71010-300	Executive Committee	66,000	66,000
71010-350	Investment Committee	12,500	12,500
71010-400	Other Offs. & Committees	220,000	230,000
71010-450	Sales Force	195,000	195,000
71010-500	Bulletin	25,000	25,000
71010-700	Chief Agent of Canada	15,000	15,000

INSURED BENEFIT PLAN FOR EMPLOYEES

71015-100	401K Plan	43,000	43,000
71015-200	Health	210,000	220,000
71015-300	Life & Dental	20,000	20,000

71035-000 OTHER EMPLOYEE WELFARE

-Educational Classes	2,000	2,000
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LEGAL FEES & EXPENSES

71050-100	Retainer Fees	100,000	100,000
71050-200	Other	5,000	5,000
	-West Law, Misc. Expenses		

MEDICAL EXAMINATION FEES

71055-100	Medical Examination Fees	8,000	8,000
71055-200	MIB Inspection Report	10,000	10,000
71055-300	Medical Examiner Retainer	15,000	15,000

TRAVELING EXPENSES

71075-100	Life	65,000	65,000
71075-200	Fraternal	15,000	15,000

71080-000	ADVERTISING	1,000	1,000
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POSTAGE AND TELEPHONE

71085-100	Local & Long Distance	8,000	8,000
	Telephone-Home Office		
71085-300	Express Mail & Shipping	13,000	13,000
71085-400	Postage	30,000	30,000
71085-500	Miscellaneous	1,500	1,500
	-Frat. Depart/Exec. Comm.		

71090-100	PRINTING AND STATIONARY	20,000	30,000
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71095-000	COST OR DEPREC. OF FURN. & EQUIP.	6,000	6,000
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71105-000	LODGE SUPPLIES LESS \$ FROM SALES	0	3,000
	-Purchase of Jewels & Engraving		

71110-000	BOOKS & PERIODICALS BUREAU & ASSOCIATION DUES	1,000	1,000
71115-100	American Fraternal Alliance Dues	6,000	6,000

INSURANCE, EXCEPT ON REAL ESTATE

71120-100	Bonding	4,000	4,000
71120-200	Directors & Officers Liability	23,000	23,000
71120-400	Workmen's Compensation	3,000	3,000

COLLECTION & BANK SERVICE CHARGES

71130-100	Custodial & Advisory Fees	36,000	36,000
	-RBC Dexia & Morgan Stanley		

71130-200	Other -TD Bank, Credit Cards & Royal Bank Charges	36,000	36,000
71135-100	SUNDRY GENERAL EXPENSES -Office Supplies, Payroll Exp. & Miscellaneous	30,000	30,000
	FEES OF ACCOUNTANTS & ACTUARIES		
7114-100	Actuarial Fees	130,000	130,000
71140-200	Auditing Fees	60,000	60,000
	SCHOLARSHIPS		
71145-100	Competitive Scholarships	0	0
	FIELD EXPENSE ALLOWANCE		
71150-100	Field Expense -LIMRA (Agent background Checks), Vector One	14,000	14,000
71150-200	Agent Mailings & Sales Leads -(Based on sales & persistency criteria	20,000	20,000
71150-300	Preneed -Sales Agent Travel	15,000	15,000
	OFFICIAL PUBLICATION		
71165-100	Printing of Bulletin	20,000	20,000
71165-200	Postage	18,000	18,000
71165-300	Miscellaneous	1,000	1,000
	EXPENSE OF SUPREME LOGE MEETINGS		
71170-100	Travel		30,000
71170-200	Per Diem		35,000
71170-400	Miscellaneous		20,000
	FRATERNAL ASSISTANCE		
71180-100	Subordinate Council	7,000	7,000
71180-200	Grand Council	30,000	30,000
71180-250	Prize Trip	0	15,000
71180-270	Gift Redemption	3,000	3,000
71180-300	International Fraternal Service Program	10,000	10,000

71180-400	Junior Promotion -Bulletin Prizes, Giveaways	15,000	15,000
71180-600	Supreme Regent-Promotion -Production Incentives & Giveaways	10,000	20,000
ELECTRONIC DATA PROCESSING			
71205-100	Service Fees - Disaster Recovery, Firewall, Spam filter, Web Site, log monitoring	60,600	60,600
71205-300	Software & Maintenance on Equipment & Web Site	55,000	55,000
Total Expenses		2,775,000	2,928,000
Gain from Operation		(20,000)	(108,000)

After reading the Budget, the Supreme Treasurer moved for its adoption.

Report Adopted.

Immediately after the above a Motion was passed, a Resolution was made by Supreme Secretary, Peter Ferrara:

RESOLVED: That with the approval of the Executive Committee, the Budget for January 1, 2019 to December 31, 2019 and January 1, 2020 to December 31, 2020, may be increased up to fifteen percent if circumstances warrant such action."

Motion Carried.



Brother Hahn presented the following:

RESOLUTION from the Grand Council of Illinois

LIFE MEMBERSHIP OF THE SUPREME COUNCIL

Today, I have the honor to speak to you about a 30 year Supreme Council Member. On March 1, 1965 he became a member of Royal Arcanum. Through his involvement and activity he worked his way through the chairs in his respective Subordinate and Grand Councils.

In 1988, He became a Supreme Council Representative and in 1992 the Supreme Warden, followed by terms on the Committee on Appeals, Executive Committee and Supreme Orator. With continued commitment, he assumed the offices of Supreme Vice Regent in 2004 and in 2008 the role of Supreme Regent and in 2010 became the Chairman of the Executive Committee. During this time, his dedication to the Royal Arcanum has contributed to the growth in membership as we have added the LDS and the ACA.

His loyalty to the Royal Arcanum and the Supreme Council has been unwavering. He has always supported the principals of the Royal Arcanum of Virtue, Mercy and Charity and has served our society with honor.

It is an honor for me as Grand Regent of Illinois to nominate William J. Wire as a Life Member of the Supreme Council.

Resolution was approved.

Sister Calain presented the following:

RESOLUTION from the Grand Council of Florida

LIFE MEMBERSHIP OF THE SUPREME COUNCIL

My first experience of a Supreme Council Session was at the Eden Rock in Miami Beach, Florida. The year was 1984. When Ed and I with Ruth and Andy checked into the hotel we knew about 3 people from the Supreme Council. That quickly changed.

There was a special group from New York that adopted our family in a heartbeat. They were very welcoming and made us feel like family. In that group was a special young lady who fell in love with Andy and Ruth. I found out during the week that she worked with special needs children.

At that time and many years later, I always said that I would not live in Florida, Again, my kids had an influence. Ruth and Brent encouraged me to live near them. I am now a member a Florida Grand Council. As a member of this Grand Council I would like to make a resolution that involves that special member formally of the New York Grand Council and now a member of Florida Grand Council.

It is with great honor that, on behalf of the Florida Grand Council, I resolve that Louise Reynolds be admitted to the status of Life Member of the Supreme Council of the Royal Arcanum

We Floridians ask that you honor Louise for 30 years of hard work and dedication in the name of Fraternalism by approving her Life Membership to the Supreme Council.

Resolution was approved.

Sister Panichelli presented the following:

REPORT OF THE COMMITTEE ON MEMORIALS

The Committee on Memorials received the Session Necrology Program and reports as follows:

As delegates of our respective jurisdictions, we acknowledge the Supreme Council for setting time at this 104th Session to conduct the “Garden of Remembrance” memorial service in tribute to our recently departed members. These members were motivated to the call of fraternalism and fellowship, dedicating time and service to our councils on the subordinate, grand and supreme levels. With saddened hearts we respectfully and gratefully remember their service and friendship. We recommend for their obituaries to be included in the Session Proceedings and that the memorial program be sent to their families.

We move for the adoption of this report.

Lillie Mae Panichelli
Judith Kolek
Lynda Rodil
Ethel Reitsema

Report Adopted.



The Supreme Regent called on Jim O'Neill to conduct nominations. He recognized the Nominating Committee, chaired by Supreme Regent Errica Conforto and members Joanie Francis, Mark Hefner, Richard Macon and Jackie Wudkiewicz, and thanked them for their service.

Brother O'Neill then announced that a personal bio will be presented for the candidate for the office of Supreme Regent and recognized Morgan Young. Brother Young nominated Deborah Young for the Office of Supreme Regent for 2018 - 2020. Motion seconded.

Jim then proceeded to read the remaining Officers and Committees (starting with Supreme Vice Regent) as recommended by the Nominating Committee and asked for any additional Nominations after each office was announced.

After the last nomination, Chairman O'Neill asked for a Motion to close Nominations.

The Supreme Regent announced that the Grand Regent/DSR meeting was at 12:00 p.m. and the Legion of Honor Presentation at 5:00 p.m. and invited everyone to attend. Then she called for a Motion to recess at 11 a.m., and for the session to reconvene on Wednesday July 25th at 8:30 a.m.

The Session Formal Banquet and Dance would take place at 7:00 p.m. in the Martinique Room II.

104th Supreme Council Session



TEAM WORK BANQUET

Caribe Royale Resort

Orlando, Florida

Tuesday, July 24, 2018

7:00 p.m. – 11:00 p.m.

Martinique Room II



***The Supreme Council
Congratulates
Supreme Regent Errica Conforto***

***Her dedicated leadership
continues to be
an inspiring example
of
TEAM WORK!***



***“THANK YOU”
Errica and Joe
for a memorable fraternal campaign.***

PROGRAM

James E. O'Neill, Chairman, Supreme Council Executive
Comm, Presiding

Invocation

Richard J. Macon
Supreme Chaplain

Welcome

Carl J. Krzystofczyk
Past Supreme Regent

Our Two Nation

Christine Krzystofczyk
Assemblage

Dinner is Served

Greetings

Deborah Young
Supreme Vice Regent

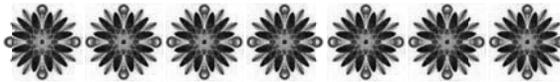
Response

Errica Conforto

Presentation

Peter D. Ferrara
Supreme Secretary
Past Supreme Regent

Dancing and Socializing



MENU

Caesar Salad
Grilled Premium NY Strip Steak
Truffle Twice-Baked Potato
Fresh Vegetables
Florida Key Lime Pie
Iced Tea
Coffee - Tea



OUR TWO NATIONS

Two empires by the sea
Two nations great and free
Our Anthem raise.

One race of ancient fame,
One tongue, one faith, we claim,
One God, whose Glorious Name
We love and praise.

**SUPREME COUNCIL OF THE ROYAL ARCANUM
THIRD DAY'S PROCEEDINGS
MORNING SESSION**

Caribe Royale Resort
Orlando, Florida
July 25, 2018

The Session reconvened at 8:30 a.m.

The Supreme Regent welcomed the assemblage.

The Supreme Secretary took roll call. All present.

Fraternal Director Cindy Macon announced the new Life Members of the Supreme Council, Highest Producer Awards and other Fraternal Awards. Supreme Regent Conforto, assisted by Executive Committee Chairman presented the following awards: Supreme Council Life Membership Award - William Wire (IL.) and Louise Reynolds (FL.); DSA award recipients - Carmen Rodia (20), Greg Hahn (19) and Carol Zavitz (7); Highest Producers (2016-2017) were Male - Greg Hahn and Female - Maria Bettina DiBartolo; Lorraine D'Emilio Legacy of Hope 2018 Award Winner was New Jersey Grand Council for the TEAM service project conducted for the Felician School (special needs children) and Liberty Humane Society.



ELECTION OF OFFICERS

Supreme Regent Errica Conforto requested James E. O'Neill to serve as Chairman of Elections.

Brother O'Neill appointed Nicole Covelli as Judge and Evelyn Magarban and Jackie Wudkiewicz as Tellers.

A Motion was made by John Crisanti:

"I move that if there is but one nominee for any office, the Chairman declare the nominations closed and directs the Secretary, Peter Ferrara, to cast one ballot for the nominee."

"I move for consent to nominate and elect all Committeemen and Trustees, Collectively, for each Committee and Trustees. The number of positions available are: three for the Committee on Laws, two for the Committee on Finance, four for the Supreme Trustees, four for the Committee on Juniors and four for the Committee on Appeals. Those receiving the highest vote will be declared the winners. The nominee with the highest vote will be the chairman."

Motion Approved.

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SUPREME REGENT

Sister Deborah Young of Ontario was nominated by the Nominating Committee. There being no further nominations, the Chairman declared nominations closed and Sister Young was elected Supreme Regent.

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SUPREME VICE-REGENT

Sister Maria B. DiBartolo of New York was nominated by the Nominating Committee. There being no further nominations, the Chairman declared nominations closed and Sister DiBartolo was elected Supreme Vice Regent.

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SUPREME ORATOR

Sister Nicole Covelli of Illinois was nominated by the Nominating Committee. There being no further nominations, the Chairman declared nominations closed and Sister Covelli was elected Supreme Orator.

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SITTING PAST SUPREME REGENT

Sister Errica Conforto of New York was nominated by the Nominating Committee. There being no further nominations, the Chairman declared nominations closed and Sister Conforto was elected Sitting Past Supreme Regent.

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SUPREME SECRETARY

Brother Peter D. Ferrara of Pennsylvania was nominated by the Nominating Committee. Antal (Tony) Basa Jr. of Massachusetts was nominated by Anthony Basa. There being no further nominations, the Chairman requested the appropriate ballots be distributed to Officers and Representatives. Judge Nicole Covelli announced that Brother Peter Ferrara received 22.33 votes and Brother Tony Basa Jr. received 15.17. Brother Peter Ferrara was elected Supreme Secretary.

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SUPREME TREASURER

Brother John D. Crisanti of Massachusetts was nominated by the Nominating Committee. There being no further nominations, the Chairman declared nominations

closed and Brother Crisanti was elected Supreme Treasurer.

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SUPREME AUDITOR

Brother Joseph R. Macon, FICF of New Jersey was nominated by the Nominating Committee. There being no further nominations, the Chairman declared nominations closed and Brother Macon was elected Supreme Auditor.

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SUPREME CHAPLAIN

Sister Evelyn Magarban of New Jersey was nominated by the Nominating Committee. There being no further nominations, the Chairman declared nominations closed and Sister Magarban was elected Supreme Chaplain.

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SUPREME GUIDE

Brother David W. Covelli of Illinois was nominated by the Nominating Committee. There being no further nominations, the Chairman declared nominations closed and Brother Covelli was elected Supreme Guide.

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SUPREME WARDEN

Brother Robert A. Galdon, Jr. of New Jersey was nominated by the Nominating Committee. There being no

further nominations, the Chairman declared nominations closed and Brother Galdon was elected Supreme Warden.

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SUPREME SENTRY

Sister Louise Reynolds of Florida was nominated by the Nominating Committee. Sister Lynda Rodil of Massachusetts was nominated by Brother Richard Macon. Brother Mark Hefner of Michigan was nominated by Brother Jim Boufford. There being no further nominations, the Chairman requested the appropriate ballots be distributed to Officers and Representatives. Judge Nicole Covelli announced that Brother Hefner received 15.74 votes, Sister Rodil received 13.02 votes and Sister Reynolds received 8.74 votes. Brother Hefner was elected Supreme Sentry.

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FIRST ELECTIVE MEMBER OF THE EXECUTIVE COMMITTEE

Brother James E. O'Neill of California was nominated by the Nominating Committee. There being no further nominations, Brother O'Neill was elected First Elective Member of the Executive Committee.

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SECOND ELECTIVE MEMBER OF THE EXECUTIVE COMMITTEE

Sister Cynthia A. Macon of New Jersey was nominated by the Nominating Committee. There being no further nominations, Sister Macon was elected Second Elective Member of the Executive Committee.

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**THIRD ELECTIVE MEMBER OF THE
EXECUTIVE COMMITTEE**

Sister Janice S. Brazas of Michigan was nominated by the Nominating Committee. There being no further nominations, Sister Brazas was elected Third Elective Member of the Executive Committee.

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**FOURTH ELECTIVE MEMBER OF THE
EXECUTIVE COMMITTEE**

Brother Carl Krzystofczyk of Illinois was nominated by the Nominating Committee. There being no further nominations, Brother Krzystofczyk was elected Fourth Elective Member of the Executive Committee.

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COMMITTEE ON LAWS

Sister Karen Lockaby of Rhode Island, Brothers Paul F. D'Emilio of Pennsylvania and Antal Basa Jr. of Massachusetts were nominated by the Nominating Committee. There being no further nominations, Sister Lockaby was elected Chairman of the Committee on Laws, Brothers D'Emilio and Basa were elected to the Committee on Laws.

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COMMITTEE ON FINANCE

Brother Ralph Ferrara of Pennsylvania and Brother Richard Macon of New Jersey were nominated by the Nominating Committee. There being no further nominations, Brother Ralph Ferrara and Brother Richard Macon were elected to the Committee on Finance.

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SUPREME TRUSTEES

Sister Diane Calain of Florida, Brother Donald E. Ferry, Sr. of Massachusetts and Sister Antoinette Malone of Pennsylvania were nominated by the Nominating Committee. Brother Carmen Rodia of Pennsylvania was nominated by Sister Diane Calain. There being no further nominations, Sister Calain was elected Chairman of the Supreme Trustees, Brother Ferry, Sister Malone and Brother Rodia were elected to the Supreme Trustees

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COMMITTEE ON JUNIORS

Sister Ashley Lockaby of Rhode Island and Sister Anita J. Ferrara of Pennsylvania were nominated by the Nominating Committee. Sister Ruth Rupnik of Florida was nominated by Diane Calain. Loretta Wehbe of Pennsylvania was nominated by herself. There being no further nominations, Sister Ashley Lockaby was elected Chairman on the Committee of Juniors and Sisters Anita J. Ferrara, Ruth Rupnik and Loretta Wehbe were elected to the Committee on Juniors. Sister Genevieve Macon of New Jersey is a Life Member of the Junior Committee.

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COMMITTEE ON APPEALS

Sister Ethel Reitsema of New Jersey, Sister Joanie Francis of California and Sister Marsha Simpson of Florida were nominated by the Nominating Committee. Brother Dayle Vander Sande of New Jersey was nominated by Brother Anthony Bellov. Sister Lillie Mae Panichelli of Pennsylvania was nominated by Brother Ralph Ferrara. Brother Greg Hahn of Illinois was nominated by Brother Richard Macon.

There being no further nominations, the Chairman requested the appropriate ballots be distributed to Officers and Representatives. Judge Nicole Covelli announced that Sister Joanie Francis received 23.76 votes, Brother Dayle Vander Sande received 18.31 votes, Sister Ethel Reitsema received 18.19 votes, Brother Greg Hahn received 16.62 votes, Sister Lillie Mae Panachelli received 13.60 votes and Sister Marsha Simpson received 6.45 votes.

Sister Joanie Francis was elected Chairman of the Committee on Appeals. Brother Dayle Vander Sande, Sister Ethel Reitsema and Brother Greg Hahn were elected to the Committee on Appeals.

After the election, the Chairman discharged the Judge and Tellers with his thanks.

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INSTALLATION OF OFFICERS

Supreme Regent Errica Conforto invited Past Supreme Regent Cynthia A. Macon to be Installing Officer who requested Supreme Guide David Covelli to assist with the ceremony.

The Supreme Guide read the list of Officers elected:

Supreme Regent	Deborah L. Young
Supreme Vice Regent	Maria Bettina DiBartolo
Supreme Orator	Nicole Covelli
Sitting Past Supreme Regent	Errica Conforto
Supreme Secretary	Peter D. Ferrara
Supreme Treasurer	John D. Crisanti
Supreme Auditor	Joseph R. Macon, FICF
Supreme Chaplain	Evelyn Magarban
Supreme Guide	David W. Covelli

Supreme Warden	Robert A. Galdon Jr.
Supreme Sentry	Mark Hefner
Elective Members of the Executive Committee	James E. O'Neill Cynthia A. Macon Janice S. Brazas Carl J. Krzystofczyk
Committee on Laws	Karen Lockaby Paul F. D'Emilio Antal Basa, Jr.
Committee on Finance	Joseph R. Macon, FICF Ralph Ferrara Richard J. Macon, FIC
Supreme Trustees	Diane Calain Donald E. Ferry Sr. Antoinette Malone Carmen Rodia
Committee on Juniors	Ashley Lockaby Genevieve A. Macon Anita Ferrara Ruth Rupnik Loretta Wehbe
Committee on Appeals	Joanie Francis Dayle Vander Sande Ethel Reitsema Greg Hahn

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The above officers were installed and escorted to their respective stations.

Sister Macon presented the new Supreme Regent Sister Young with the Constitution, gavel and jewel of office.

Brother James O'Neill had the pleasure of presenting Errica Conforto with her Past Supreme Regent's Jewel.

Sister Conforto once again thanked the members of the Supreme Council for electing her to serve in the prestigious office of Supreme Regent for the 2016 -2018 term. It was a memorable experience and one which she is grateful to have had. She looks forward to continuing to work with the new officers and members in our jurisdictions to grow the Royal Arcanum in membership and activity.

Chairman O'Neill extended good wishes to Supreme Regent Young for a successful and happy term. Many congratulatory greetings and telegrams for the new Supreme Regent were delivered. A floral bouquet was presented to Sister Young with the good wishes of the Supreme Council by Past Supreme Regent Carl Krzystofczyk.

Supreme Regent Deborah Young presented her program, "Planting Seeds for the Future".

She then announced the three \$100 raffle ticket winners:

John DeRose - Coronation Cl.
Sharon Bayliss - Coronation Cl.
Carmine Rodia - Integrity Cl.

The Supreme Regent asked the Color Guard to retire the Colors.

Supreme Regent Young called upon Supreme Chaplain Evelyn Magarban to offer the closing prayer.

The Supreme Regent invited everyone to attend the evening's "Island Theme Dinner Party" and announced that the Royal Arcanum's summer charity gifting project for Orlando Union Rescue Mission and vision of hope project for the sight-impaired would be presented during the festivities.

There being no further business the Supreme Council closed its 104th Supreme Council Session at 12:00 p.m. and stood adjourned sine die.

Peter D. Ferrara,
Supreme Secretary



TELEGRAMS

Debbie,

Congratulations on your Supreme Regency! Know that you have the love and support of all Ontario Royal Arcanum members backing you. Best of luck over the next two years!

Grand Council of Ontario

Congratulations Debbie on your well-deserved position! We know it will be a wonderful & successful term. Enjoy!

Love
John & Audrey

Congratulations Debbie!! Lots of love & best wishes.

Margaret & Scott

Deb, Way to go on your Supreme Regency. Have fun in Florida.

Derrich & Elly

Best wishes.

Virginia

Thank you for everything you've done for our family!

Love Jim, Renee, Steph, Megan, Jon & Liana

Congratulations Deb you earned it.

Carol

Congratulations Deb well deserved.

Pete

Congratulations all the best for you.

Love, Sharon

Congratulations Deborah you made it. I knew you would.

Love, Gloria

Congratulations on your Supreme Regency! We are so happy for you and appreciate all the love and support you give to all. Know that Coronation Council supports you and your program! All the best!



Dear Debbie,

Congratulations and best wishes on your position as Supreme Regent. Joe and I wish you all the best and I'm looking forward to working with you for the next two years. All the best to you and Morgan.

Errica & Joe



Sister Debbie,

As you become Supreme Regent, Treasure Coast Council is also looking for a new start. We offer our support during your term as Supreme Regent. We are here to help in any way. Congratulations!

Treasure Coast
Council #2177 Florida



Dear Sister Debbie,

Congratulations & best wishes.

Yours in V.M.C.
Committee on Appeals



Dear Sister Debbie,

Congratulations & best wishes.

Fraternally,
Ethel M Reitsema
Merritt Cl #2174 NJ



Debbie,

Congratulations! You have all our support.

Ralph & Anita Ferrara



Congratulations Deborah!

I wish you a very successful term as Supreme Regent.

Good Luck,
Rosella Berger



Dear Debbie,

Congratulations on your being elected as Supreme Regent. Your enthusiasm and energy will serve Royal Arcanum well because you are an inspiration to all! We look forward to your visit to Illinois!

All the best,
Carl & Christine Krzystofczyk



Debbie,

Congratulations on your election to Supreme Regent. This is a goal you have worked very hard to achieve. Please know the Grand Council of Florida is eager to support you in any way we can as we work together to grow and make the Royal Arcanum stronger.

Grand Council of Florida



Dear Debbie,

Congratulations on being elected as Supreme Regent of the Royal Arcanum. Your friends from Michigan wish you much success in you term, we will help in any way we can.

Fraternally,
Keith Armbruster
MI Grand Regent



Debbie,

Congratulations! We are here to support you with anything you may need over the next 2 years. We are very excited to have you as the newly elected Supreme Regent, and appreciate all your hard work as Junior Director.

Best of luck!
The Junior Committee



To Deborah Young,

Congratulations & Good Luck!

Carmine & Carmen Rodia
Integrity Council #586
Pennsylvania



Dear Debbie,

Congratulations & best wishes to you and your upcoming program. All Pennsylvania looks forward, with great interest and enthusiasm to work with you for the next two years.

Carmine Rodia
Grand Regent
Pennsylvania



On behalf on the Grand Council of Massachusetts,
Congratulations! We look forward to seeing you when you
and Morgan visit.



Dear Sister Supreme Regent Deborah,

A very hearty congratulation on your election! I am
confident that you will do an amazing job as Supreme
Regent. You have my full support.

Sincerely,
Karen Lockaby



Debbie,

Our family offers any help and support we can give
you. We are excited about your term as Supreme Regent.

Best Wishes!

Diane Calain, Brent & Ruth Rupnik
Florida



Debbie,

Congratulations on your election as Supreme Regent. It
is an honor well deserved. The Pennsylvania Jurisdiction
looks forward to your visitation and working with you on
your program.

Pete Ferrara
Grand Secretary-Treasurer, PA.



Debbie,

Congratulation and best wishes as Supreme Regent, on behalf of the Home Office we look forward to working with you.

Fraternally,
Supreme Treasurer
COO
Home Office Staff



Debbie,

You are our leader now. We can't wait to see you in California!!!

Love,
Grand Council of California



Dear Debbie,

Congratulations on becoming our New Supreme Regent. Freddy and I will do our best to support you in any way we can. We are very excited to see you in New York.

Good Luck!
Bettina, Freddy and the New York Grand Council



Dear Debbie,

Congratulations on your election as our Supreme Regent! As your “sister council” across the river, we are here to support you!

Fraternally,
Jan Brazas



Dear Debbie,

Congratulations. Best Wishes. We are hoping to see you in New York.

Sal & Angela DiFranco
Claremont Council



Dear “Cuz”,

Glad to have another “family member” as Supreme Regent! You will be a great Supreme Regent, with your intelligence and gracious personality.

God Bless You,
Herb



Congratulations Debbie.

Best of Luck,
Pennsylvania Representatives



Dear Debbie,

Congratulations on your election to Supreme Regent. I look forward to working with you on promoting your program and the Royal Arcanum.

Fraternally,
Mark Hefner
DSR MI



Supreme Regent Debbie,

Congratulations on your election! All Best Wishes as you present your program and promote the Royal Arcanum as our leader.

Evelyn Magarban
Christine Piscitelli
New Jersey



Supreme Regent Debbie,

It's a great day and it's just the beginning! May the next two years be an exciting and happy experience for you as our Supreme Regent. Congratulations! We are delighted to celebrate with you!

Bayonne Council #695, NJ
Versatility Council #2501, NJ



Debbie & Morgan,

We are going to have fun in California with you! We will have to make mini trips!

Good Luck and love,
Joanie and Jim



Debbie,

Congratulations! We can't wait to see you!

Love, Subordinate Council #2384
Members of San Jose



Debbie,

Congratulation Madam Supreme Regent! We look forward to working with you!

The Executive Girls
Maria- Errica- Jan- Nicole and Cindy



Dear Debbie,

Fort Dearborn Council of Illinois congratulates you on this wonderful achievement. We look forward to your visit and will help you anyways we can.

Warm Regards,
Nicole Covelli
Grand Regent



O Deborah!

With glowing hearts we see thee rise! Sto lat (100 years), we look forward to standing on guard with thee during your term as Supreme Regent!

Yours,
The Sons of Poland Council #2016



Congratulations Debbie!

We are very excited to have you as our new Supreme Regent. Royal Arcanum is continuing to be in very capable hands.

Best Wishes,
Ken and Judy Kolek
& Jackie Wudkiewicz
& all Royal Arcanians



Dearest Debbie,

Our Congratulations to you and continue success on this wonderful achievement. You can count on us being there for support. You are a very hard working and dedicated person who will succeed.

Sincerely,
Bill and Florence Wire



Dear Debbie,

Congratulations on your achievement to the office of Supreme Regent. We look forward to working with you. You have our full support for the next two years.

With love,
Joanie, David & Nicole Covelli



Supreme Regent Debbie,

The Garden State sends the warmest and sunniest wishes to you for a memorable term as our Supreme Regent. You can count on us to help “sow” fraternalism as the Arcanian Family. We congratulate you and wish you much success!

Richard J. Macon, Grand Regent
& New Jersey Grand Council

Supreme Regent Debbie:

Congratulations on your election as our Supreme Regent. We wish you a joy-filled and memorable term as our society leader. Be assured of our support.

In friendship,
The Macon Family

Memorial Services

104th Supreme Council Session



Caribe Royale

Orlando, Florida

Monday, July 23, 2018

at the hour of 1:30 p.m.

ORDER OF SERVICE

Hymns of Patriotism	Assemblage
"America, the Beautiful" & "O Canada"	
Call to Worship	Nicole Covelli, Regent
"When Tomorrow Starts without Me"	Carl Krzystofczyk, Sentry
Invocation	Herbert J. Snyder, Chaplain
Hymn 1	Christine Krzystofczyk
Calling the Roll	Jan Brazas, Secretary
We Remember Them	Tony Basa, Warden
Hymn of Eternal Life	Assemblage
"Abide with Me"	
The Attributes of Brotherhood	
"Virtue"	Mark Hefner, Vice Regent
"Mercy"	Joanie Francis, Orator
"Charity"	Diane Calain, Past Regent
Memorial Reflections	Cindy Macon
Hymn 2	Dayle Vander Sande
	Anthony Bello
Our Men in Service	Carmen Rodia, Guide
Benediction	Herbert J. Snyder, Chaplain
Floral Remembrance	Louise Reynolds, Flower Girl
	Chris Piscitelli, Assistant
Conclusion	

2018 SESSION MEMORIAL SERVICE COMMITTEE

Regent: Nicole Covelli
Vice Regent: Mark Hefner
Orator: Joanie Francis
Past Regent: Diane Calain
Chaplain: Herbert J. Snyder
Guide: Carmen Rodia
Warden: Tony Basa
Sentry: Carl Krzystofczyk
Secretary: Janice Brazas
Flower Girl: Louise Reynolds
Assistant: Christine Piscitelli
Vocalists: Christine Krzystofczyk, Dayle Vander Sande, Anthony Bello

SUPREME COUNCIL ARRANGEMENTS COMMITTEE

Cynthia A. Macon, Chairperson
James E. O'Neill
Deborah Young
Maria DiBartolo

“We have loved them during life; let us not abandon them until we have conducted them by our prayers into the house of the Lord.”



<u>Member</u>	<u>Jurisdiction</u>
DONALD G. FOLEY	FLORIDA/NY
HAROLD E. ESTES	GEORGIA
JAMES FREEMAN	GEORGIA
JANE WALKER	MASSACHUSETTS
MARJORIE MIERZEJEWSKI	NEW JERSEY
MARGARET RUMMEL	NEW JERSEY
RAYMOND K. HENRY	OHIO
THOMAS BAYLISS	ONTARIO
ALEXANDER YORKSTON	ONTARIO
CHARLES S. CRAWFORD	PENNSYLVANIA
JACQUELINE BERNIER	QUEBEC

“May Theirs Be Peace Eternal”

Monday, July 23, 2018 at the hour of 1:30 p.m.
Caribe Royale, Orlando, Florida

HYMNS OF PATRIOTISM

AMERICA, THE BEAUTIFUL

O beautiful for spacious skies,
For amber waves of grain,
For purple mountain majesties
Above the fruited plain,
America! America!
God shed his grace on thee,
And crown thy good with brotherhood
From sea to shining sea.

O CANADA

O Canada! Our home and native land!
True patriotic love in all thy sons command.
With glowing hearts we see thee rise,
The True north strong and free!
From far and wide, O Canada,
We stand on guard for thee.
God keep our land glorious and free!
O Canada, we stand on guard for thee.
O Canada, we stand on guard for thee.

HYMN OF ETERNAL LIFE

ABIDE WITH ME

Abide with me; fast falls the eventide,
The darkness deepens, Lord, with me abide.
When other helpers fail, and comforts flee,
Help of the helpers, O abide with me.

I need thy presence every passing hour;
What but thy grace can fill the tempter's power!
Who like thyself my guide and stay can be?
Through cloud and sunshine, O abide with me.

IN MEMORIAM

DONALD G. FOLEY
1936 - 2017

Brother Donald G. Foley was born on July 4, 1936 in the Bronx, New York. He attended De Witt Clinton High School and City College of New York. After deciding to make his career in the insurance industry, Donald studied at the Pohn Institute, obtaining his NY State Broker's License to sell property and casualty insurance. In 1963, he became a partner in the insurance firm of Mayfair Agency, Inc. In 1976 he sold his share of the business and took a position with Sterling and Sterling, Inc., where he became Vice President and was a respected Sales Executive. He worked for the company until his retirement.

Brother Foley enrolled as a member of the Royal Arcanum into Williamsbridge Council #1416 in 1954. Having served the subordinate council as its Regent and in various other offices, he was elected as the Grand Regent of New York for the 1979-1981 term and represented his jurisdiction with pride. He also served as a Deputy Supreme Regent to New York (1986-1988) and Rhode Island (1992-1996).

On November 1, 1976, Donald attained the prestigious Legion of Honor and was invested as member #27 for this notable achievement. He continued to enroll new members into the Order and earned 9 additional diamonds in his LOH. .

Serving the Supreme Council, Brother Foley was the Chairman of the Supreme Council Junior Committee, Supreme Vice Regent, and an Elective Member of the Executive Committee.

On August 6, 1998, at the Lancaster Host Resort and Conference Center in Lancaster, Pennsylvania, Donald was elected as Supreme Regent, the highest office of the society. His inspiring campaigns, 'Be a Navigator' and 'The Journey 2000' motivated Arcanians across the United States and Canada, as he and his wife, Hillie, traveled the Supreme Council jurisdiction promoting our Society and the advancement of fraternalism.

Following his term as Supreme Regent, Brother Foley continued as a member of the Supreme Council Executive Committee and as Coordinator of Agents, until his retirement from the Board in August 2012. That same year, he was conferred Life Membership in the Supreme Council for 30 years of exemplary service; a well-deserved recognition for a lifetime of dedication to the fraternal attributes and growth of the Order.

With their move to the Sunshine State, Donald and Hillie became members of Treasure Coast Council # 2177 and actively participated with the Grand Council of Florida in fraternal-charitable events coordinated by the councils.

Donald had the ability of balancing a busy schedule. With a dynamic personality, he was always willing and available to share his knowledge with our fraternalists and for the success of the Society. In addition to his devotion to the Royal Arcanum, he was a Fourth Degree Knight of the Knights of Columbus, President of the New Starling Athletic Club, member of the Scandinavian Guild, and advocate for Juvenile Diabetes awareness.

Brother Foley passed away on March 5, 2017 in Florida. His beloved family and the Royal Arcanum were "his life." Left to cherish his memory are his wife, Hillie; their six daughters and their spouses, 8 grandchildren, 2 great-grandchildren, and a host of members in our Society who

are ever-grateful for Donald's friendship, leadership, and fraternal spirit.

May his soul rest in Eternal Peace.



THOMAS BAYLISS
1944 - 2017

A member of Coronation Council #2224, Windsor, Ontario, Tom Bayliss served our society as Regent, Grand Regent of Ontario, and Supreme Representative. He was also a member of the Session Color Guard. In 2014, he was elected to serve the Supreme Council as an elective Member of the Executive Committee; a position he held until his death.

A dedicated fraternalist, Tom was actively involved in coordinating the council's service activities to promote Royal Arcanum's mission in the community. Together with fellow officers, Coronation Council supported a crisis center, homeless shelter, food banks, youth activities, pediatric hospitals, toy drives, and many other charitable organizations. A humble individual, Tom was the member others could count on for "giving it his all" to see that good work was accomplished, yet he shied away from the limelight so that fellow members would shine!

A volunteer of the National Fraternal Events Committee, Tom was instrumental in organizing the Royal Arcanum's annual charitable gifting project.

Tom was employed by the Chrysler Corporation for 38 years and retired in 2000.

Tom passed away on June 6, 2017. He is survived by his beloved wife of 55 years, Sharon; two sons and their spouses, four grandchildren, and many family members and friends. His extended family in the Royal Arcanum will not forget Tom's commendable service and genuine concern for others.

May his soul rest in Eternal Peace.



HAROLD E. ESTES
1928 - 2017

Harold was born on September 10, 1928 in Crawford County, Georgia to the late Ollie Levi and Lora Alice Treadwell Estes.

A member of Peach Council #2466 in Fort Valley, Georgia, Brother Harold Evans Estes served our society in many offices; most notably as Regent, Grand Regent, Supreme Committeeman, and Deputy Supreme Regent. Throughout the years, Brother Estes mentored many members and was a catalyst for the expansion of Arcanian councils throughout the southeast.

Harold proudly served in the Army National Guard where he attained the rank of Master Sergeant. For more than 38 years he was a dedicated volunteer fireman for the Fort Valley Fire Department. He was a very active member of the Fort Valley United Methodist Church and the Fellowship Sunday School. Harold owned and operated Estes Electrical & Plumbing for many years. He was an avid Atlanta Braves fan and enjoyed fishing and gardening.

A distinguished service award member, Harold was a recipient of the Supreme Council Fraternal Legacy Award for his inspiring and untiring service to our society and members. He and his beloved wife of 68 years, Wynelle chaired various committees for the Supreme Council Session meetings and graced the parties and receptions with their talents in dancing.

Preceded in death by Wynelle in 2016, Harold passed away on July 30, 2017 in Marshallville, Georgia and buried in Oaklawn Cemetery of Fort Valley, Georgia.

He is survived by his daughter, Karen Giles; son-in-law, Roy Giles; granddaughter Jessica Coleman, and grandson-in-law, Blayne Coleman, and many more family members and friends.

Brother Estes' selfless service, benevolent spirit, and genuine friendship will not be forgotten; we were blessed to call him "brother".

May his soul rest in Eternal Peace.



MARJORIE MIERZEJEWSKI
1944 - 2017

Enrolled into Versatility Council #2501, Bayonne, Marjorie Mierzejewski served the Royal Arcanum as Secretary, Regent, Grand Vice Regent, Chairperson of the Grand Council Junior and Charitable Outreach Committees, and Supreme Representative. A motivational leader and supportive team player, she had a natural ability for inspiring others to become volunteers and worked diligently to promote the society's attributes through charitable service.

Marjorie was recognized by the Royal Arcanum as its 2008 Fraternalist of the Year and was honored by the American Fraternal Alliance as the National Fraternalist of the Year at its annual meeting in Washington, D.C. that same year for her significant involvement in our fraternal benefit society, exemplary volunteer service in the community, and innovative leadership.

Marjorie was employed for over 40 years with the FBI as the Administrative Officer in Newark, NJ and also served as Chairman of the Administrative Officer Advisory Committee to the FBI Director in Washington, D.C. Most recently she was the Secretary at St. John Paul II Parish, Bayonne and St. Anne's Parish, Garwood.

Marjorie passed away on May 24, 2017. She is survived by her sister, Elizabeth Pietrzak, nephew, nieces, their spouses and children, and many relatives and friends. She was laid to rest in Saugerties, New York.

The Royal Arcanum Family is grateful for Marjorie's friendship, giving spirit, and selfless service.

May her soul rest in Eternal Peace.



MARGARET RUMMEL

1924 - 2017

Margaret was born in England, the daughter of the late Reginald and Margaret (Loader) Thomas. She was a laboratory assistant with Hoffmann LaRoche in Nutley, New Jersey before retiring.

Margaret was active in community organizations. She served on the Nutley Family Services Bureau and was an election poll worker. She was a member of the Nutley AMVETS Auxiliary.

A member of Kempton Council #1545, Margaret also served as Grand Regent for the state of New Jersey, from 1997 through 2001 and then continued to serve the jurisdiction as Grand Secretary. Sister Rummel, known to most as "Peggy", was also a Representative to the Supreme Council and attended several national sessions with her husband, Nelson W. Rummel, also a Past Grand Regent and Supreme Council Officer who preceded her in death.

Peggy was a member of the volunteer research team that helped assemble the 125th Royal Arcanum Anniversary book; a historical account of the fraternal and service of councils and members throughout the United States and Canada since the organization's founding in 1877.

Margaret passed away on February 9, 2017. She is survived by her daughters, Leslie Montero and Susan Rummel; son-in-law, Kenneth Montero, and granddaughter, Rebecca Montero, and many friends.

Sister Rummel was buried at East Ridgelawn Cemetery in Clifton, New Jersey

May her soul rest in Eternal Peace.



JACQUELINE BERNIER
1930 - 2017

A member of Jeanne Mance Council #2490 in Montreal, Quebec, Canada, Sister Jacqueline Bernier was a devoted member and officer who dedicated her time and talents for the continual growth of fraternalism in the jurisdiction. As a leader, mentor, and teammate, Jacqueline served in many positions in the Subordinate and Grand Councils.

During her tenure as Grand Regent for multiple terms, she inspired members to become engaged in volunteerism. In doing so, charitable activities in the jurisdiction were organized and carried through with avid participation and great success. Her charitable works expanded for many community organizations and she was instrumental in coordinating several projects for helping infirm newborns and children in need.

Sister Jacqueline was a Supreme Representative for Quebec at the 1986, 1992, 1994 and 2012 Supreme Council Sessions and was appointed as a member of various Session Committees.

Sister Bernier died on July 18, 2017. She is survived by her husband, Roger and a host of family and friends who will remember Jacqueline for her warmth and kindness which were ever present.

May her soul rest in Eternal Peace.



CHARLES S. CRAWFORD
1932 - 2018

Charles was born February 25, 1932 in Abington, Pennsylvania, to the late John Albert and the late Elizabeth M. (Spencer) Crawford and was raised and educated in Abington.

A man with a strong work ethic, Charles was a respected lifelong cemetarian who served as General Manager and Secretary of the Board of Directors for the Odd Fellows Cemetery Corporation. He enjoyed gardening, especially growing a variety of orchids; a talent he was proud to share.

Enrolled in Germantown Council #1029, Brother Crawford served the Royal Arcanum as Regent, Grand Regent of Pennsylvania, Supreme Representative, Supreme Chaplain, and member of the Supreme Council Finance Committee. For many years he held the dual role of Grand Secretary-Treasurer for the jurisdiction of Pennsylvania.

Having attended numerous Subordinate, Grand, and Supreme Council events and activities, Charles trekked many miles throughout the United States and Canada, visiting Arcanian councils and members when his beloved wife, Joyce served as the Society's first woman Supreme Regent, making friends across two nations with every journey.

Charles died on February 14, 2018 at his home in Blue Bell, Pennsylvania. Left to cherish his memory is his devoted wife of 66 years, Joyce; sons Keith, Jeffrey and Gregg; daughter, Joyce; their spouses, and eleven grandchildren. He was predeceased by his son, Wayne and his parents.

May his soul rest in Eternal Peace.



ALEXANDER YORKSTON
1929 - 2018

Brother Alexander Yorkston was a member of Regina Council #757 and served as a Supreme Representative for the jurisdiction of Ontario at the Supreme Council Session in 1966.

May his soul rest in Eternal Peace.



RAYMOND K. HENRY
1922 - 2018

Brother Raymond K. Henry was a member of Western Reserve Council #386 and served as a Supreme representative for the jurisdiction of Ohio at the Supreme Council Session in 1956.

May his soul rest in Eternal Peace.



JANE WALKER
1924 - 2017

Sister Jane Walker was a member of Alpha Agassiz Council #1 and served as Supreme Representative for the jurisdiction of Massachusetts at the Supreme Council Sessions in 2006, 2008, and 2010.

May her soul rest in Eternal Peace.



JAMES FREEMAN
1942 - 2017

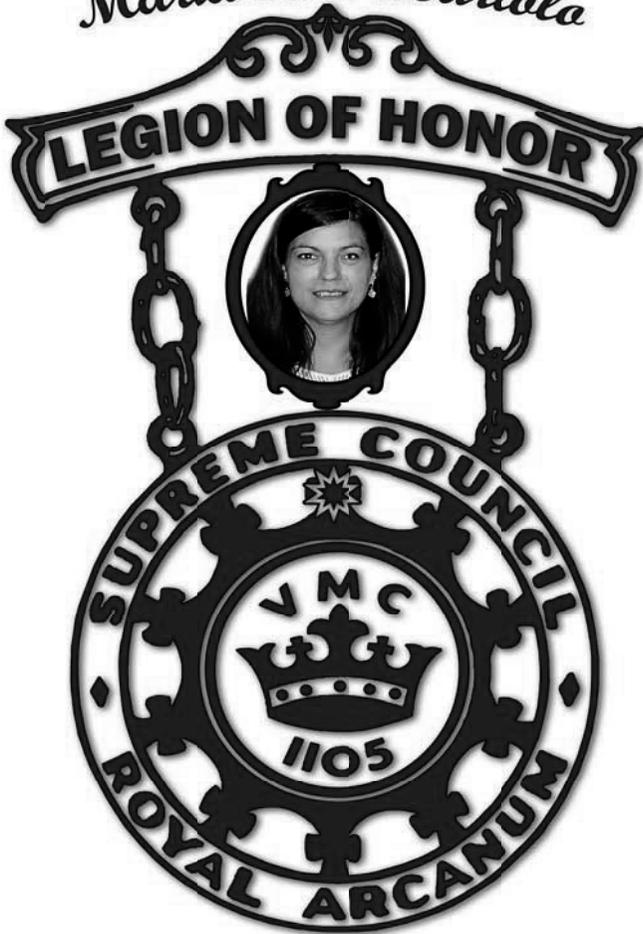
Brother James Freeman was a member of Yellow Pine Council # 1046 and served as Supreme Representative for the jurisdiction of Georgia at the Supreme Council Session in 1994.

May his soul rest in Eternal Peace.



*The Supreme Council of the Royal
Arcanum Honors our 97th Member of the
Legion of Honor*

Maria B. DiBartola



Tuesday July 24th 2018

at 5:00 p.m.

at the Caribe Royale Resort

MARIA BETTINA DIBARTOLO
97th MEMBER OF THE LEGION OF HONOR

Joined the Royal Arcanum	
Claremont Council #1655, NY	2001
Grand Regent, NY	2013 -Present
Supreme Representative	2006 -2012
Committee on Juniors	2012 -2014
Supreme Orator	2016 -2018

INVESTITURE CEREMONIES

PRESIDING OFFICER	Errica Conforto Supreme Regent
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HYMNS OF PATRIOTISM	Assemblage
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INVOCATION	Herbert Snyder Past Supreme Regent
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INTRODUCTION OF THE LEGION OF HONOR NO. 97
MARIA BETTINA DIBARTOLO
Escorted by Legion of Honor Members in Attendance

WELCOME	William J. Wire Past Supreme Regent
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PRESENTATION OF LOH PLAQUE	James E. O'Neill SCEC Chairman
-----------------------------------	---

PRESENTATION OF LOH JEWEL	August Magnotta Past Supreme Regent
----------------------------------	--

RESPONSE	Maria Bettina DiBartolo LOH Member NO. 97
-----------------	--

INTRODUCTION OF LOH MEMBERS	Cynthia Macon Past Supreme Regent
------------------------------------	--

CLOSING REMARKS	Errica Conforto Supreme Regent
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LEGION OF HONOR RECIPIENTS

- | | | | |
|-----------|-----------------------------|-----------|----------------------------------|
| *1 | Edward E. Sedgley, PA | *50 | Dufay Tate, NC |
| *2 | A. John Plonski, NJ | *51 | Roger Thibault, FL |
| *3 | Louis M. Reader, NY | *52 | Alice Marcella, CT |
| *4 | J. Paul Masse, QC | 53 | August Magnotta, NY |
| *5 | Milton A. Willment, NY | *54 | Constantine J. Babien, NJ |
| *6 | Francis H. Natt, NY | *55 | Joseph E. Hallinan, MA |
| *7 | Jack Bart, NY | *56 | S. Paul Meadows, NC |
| *8 | Don J. Martoranna, NY | *57 | Joseph J. Radecki, MD |
| *9 | Marcel St. Denis, ON | *58 | W. Albert Morris, NC |
| *10 | Lloyd E. Williams, NC | *59 | Harold J. Wittenbauer, NJ |
| *11 | Earle E. Friedlander, IL | *60 | Anthony Gallo, NY |
| *12 | Stanton L. Koch, PA | 61 | Louise G. Reynolds, FL |
| *13 | Olga Aboud, PA | 62 | Conrad Bolduc, QC |
| *14 | James B. Kilsheimer III, NY | 63 | Donald M. Harman, PA |
| *15 | Louis R. DiLeo, FL | *64 | Albert J. Marcella, CT |
| *16 | Pasquale P. Gamarello, NJ | *65 | Allan S. Berger, NJ |
| *17 | William J. Moir, NY | *66 | Viola Luciano, NJ |
| *18 | Edward A. Vicinanza, NY | *67 | Priscilla Kolakowski, NJ |
| 19 | Joseph R. Macon, NJ | *68 | Mario F. Salerno, FL |
| *20 | Charles M. Angel, IL | 69 | B. Joe Merrill, NC |
| *21 | J. Jelet Christopher, MD | 70 | Frances Magnotta, NY |
| *22 | Andrew St. Denis, ON | *71 | Grace M. Gallo, NY |
| *23 | Anthony Vicinanza, NY | *72 | Albert Sausto, NY |
| *24 | Arthur S. Mars, MA | *73 | Estelle Williams, NC |
| *25 | Nick Shargo, IL | *74 | Gilles Bedard, QC |
| *26 | Jacob Zimmerman, NJ | *75 | Erwin N. Rush, PA |
| *27 | Donald G. Foley, NY | *76 | Frederick H. Stafford, PA |
| *28 | Charles G. Kamin, IL | 77 | Genevieve A. Macon, NJ |
| *29 | Abraham A. Wehbe, PA | *78 | Vincent Del Casale, NY |
| *30 | Joseph A. Bellaby, NY | *79 | Louis Brill, FL |
| *31 | Eleanor St. Denis, ON | *80 | Ernest W. Minton, GA |
| *32 | Henry Heimbach, NY | *81 | Pasquale Ludovico, NY |
| *33 | Roger LaLonde, QC | *82 | Anthony W.W. Tantillo, NY |
| *34 | Gerald Bilodeau, QC | *83 | Robert P. Wise, NJ |
| *35 | Theodore Orzepowski, NJ | 84 | Cynthia A. Macon, NJ |
| *36 | Marguerite Thibault, FL | *85 | Amedio Spinelli, NY |
| *37 | Elizabeth Kamin, IL | 86 | Morgan Young, ON |
| 38 | Peter D. Young, ON | 87 | Marie Cavallo, NY |
| 39 | Gary D. Dotson, NC | 88 | Kenneth J. Kolek, RI |
| *40 | Jerry J. Santarpia, NY | *89 | Grant D. Zavitz, ON |
| *41 | Anthony J. Marchesano, NY | 90 | William J. Wire, IL |
| *42 | Salvatore Pezzolanti, NY | 91 | Donald E. Ferry Jr., MA |
| *43 | Susan DiLeo, FL | 92 | Deborah Young, ON |
| *44 | Joseph M. Florio, NY | 93 | Carl J. Krzystofczyk, IL |
| *45 | Ralph J. Lucia, NY | 94 | Ralph Ferrara, PA |
| *46 | Joseph J. Vona, NJ | 95 | Richard Slawinski Sr., NJ |
| *47 | H. Joseph Hepford, PA | 96 | David Hryniewich, MA |
| 48 | Paul F. D'Emilio, PA | 97 | Maria B. DiBartolo, NY |
| *49 | Margaret Gamarello, NJ | | |

AMERICA

My country 'tis of thee,
Sweet Land of Liberty
Of thee I sing,
Land where my father's died,
Land of the Pilgrim's pride,
From every mountainside
Let Freedom ring!



OUR TWO NATIONS

Two empires by the sea,
Two nations great and free
Our anthem raise
One race of ancient fame,
One tongue, one faith, we claim,
One God, whose Glorious Name
We love and praise.

ARRANGEMENTS

**ERRICA CONFORTO
PETER D. FERRARA
CYNTHIA A. MACON**

INCORPORATORS

*CHARLES K. DARLING

*EZRA M. CRAWFORD

*GEORGE W. BLISH

*JAMES H. WRIGHT

*DARIUS WILSON

*WILLIAM O. ROBSON

*JOHN A. CUMMINGS

*WILLIAM BRADLEY

*JULIUS M. SWAIN

*Deceased

SUPREME COUNCIL OFFICERS, SUPREME COMMITTEEMEN,
GENERAL COUNSEL AND ACTUARY
2018-2020

***SUPREME REGENT**
7026 Howard Ave., RR #1, Oldcastle, ON N0R 1L0

***SUPREME VICE REGENT**
1313 Puritan Ave., Bronx, NY 10461

***SUPREME ORATOR**
1373 Orleans Dr., Mundelein, IL 60060

***SITTING PAST SUPREME REGENT**
2033 Colonial Ave., Bronx, NY 10461

***SUPREME SECRETARY**
928 McKean St., Philadelphia, PA 19148

SUPREME SECRETARY EMERITUS
9 Angle St., Pawtucket, RI 02860

SUPREME TREASURER
61 Battery March St., Boston, MA 02110

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