

ROYAL ARCANUM
AN INTERNATIONAL FRATERNITY PROVIDING FAMILY PROTECTION



Bulletin



Winter Edition 2025

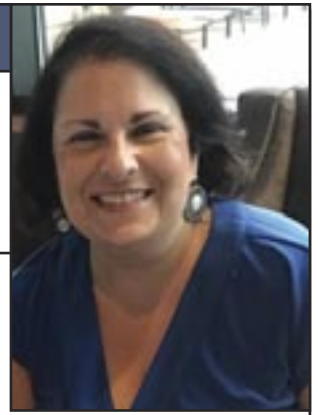


Official Publication of the
**Supreme Council of the
Royal Arcanum**

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

A Message from the Supreme Regent Un Message Du Régente Suprême

Nicole M. Covelli - Supreme Regent



Dear Members,

Happy New Year! I hope everyone had a fantastic holiday season. As we enter the new year, we have some new challenges to face. Due to the terrible wildfires in California, as well as the current frigid cold snap many are facing, now more than ever, we need to reach out to our members in need. I encourage all members to reach out to anyone they know that has been affected by these unprecedented disasters and help any way they can. It may be sending food or supplies or the ultimate gift of giving someone a place to stay. Anything you can do will be extremely appreciated. Thank you in advance for any help you can provide to those in need.

In March, I will be visiting Massachusetts and Rhode Island. I look forward to meeting all of their members in person. There are so many of you I have not met and can't wait to hear all of your ideas as we "**REVIVE**" the Royal Arcanum.

As a reminder, when I visit the jurisdictions, my goal is for members to collect and distribute books to a charitable organization in the area. I feel books are one of the best assets we have in the development of our young people. The books can be for any age group of your choosing.

As we look forward to Spring, let's keep smiling and encouraging our jurisdictions to bring new members into our Royal Arcanum family.

Warm Regards in VMC,

Nicole Marie Covelli
Supreme Regent

Chers membres,

Bonne année! J'espère que tout le monde a passé de fantastiques fêtes de fin d'année. À l'aube de la nouvelle année, nous avons de nouveaux défis à relever. En raison des terribles incendies de forêt en Californie, ainsi que de la vague de froid glaciale actuelle à laquelle beaucoup sont confrontés, nous devons plus que jamais tendre la main à nos membres dans le besoin. J'encourage tous les membres à tendre la main à tous ceux qu'ils connaissent qui ont été touchés par ces catastrophes sans précédent et à les aider de toutes les manières possibles. Il peut s'agir d'envoyer de la nourriture ou des fournitures ou du cadeau ultime consistant à offrir à quelqu'un un logement. Tout ce que vous pourrez faire sera extrêmement apprécié. Merci d'avance pour toute aide que vous pourrez apporter à ceux qui en ont besoin.

En mars, je visiterai le Massachusetts et le Rhode Island. J'ai hâte de rencontrer tous leurs membres en personne. Vous êtes tellement nombreux que je n'ai pas rencontré et j'ai hâte d'entendre toutes vos idées alors que nous « **REVIVONS** » l'Arcane Royal.

Pour rappel, lorsque je visite les juridictions, mon objectif est que les membres collectent et distribuent des livres à un organisme de bienfaisance de la région. Je pense que les livres sont l'un des meilleurs atouts dont nous disposons pour le développement de nos jeunes. Les livres peuvent s'adresser à n'importe quelle tranche d'âge de votre choix.

Alors que nous attendons avec impatience le printemps, gardons le sourire et encourageons nos juridictions à accueillir de nouveaux membres dans notre famille Royal Arcanum.

Cordialement en VMC,

Nicole Marie Covelli
Régente suprême

BULLETIN COMMITTEE
 Cynthia A. Macon, Chairman
 Antal Basa
 Janice S. Brazas

EXECUTIVE COMMITTEE
 Cynthia A. Macon, Chairman
 Nicole Covelli
 Maria Bettina DiBartolo
 Karen Lockaby
 Mark Hefner
 Antal Basa
 Errica Conforto
 Janice S. Brazas
 Carl J. Krzystofczyk

EDITOR
 Patrick Fitzgerald

ASSOCIATE EDITOR EMERITUS
 Dotti Pagnani

EDITING STAFF
 Amy Fitzgerald

LITERARY STAFF
 Nicole Lescadre

EDITORIAL OFFICE
 61 Batterymarch St.
 Boston, MA 02110-3208

Toll Free 1-888-ARCANUM (272-2686)
 E-Mail:
 INFORMATION@ROYALARCANUM.COM

Official publication (Publication number USPS 472-260) of the Supreme Council of the Royal Arcanum, 61 Batterymarch Street, Boston, MA 02110-3208. Published quarterly. Periodicals postage paid at Boston, MA 02110 and additional mailing offices. Subscription terms: one dollar per year. Printed in the U.S.A.

Postmaster: In the event magazine is undeliverable, please send Form 3579 addressed to: Royal Arcanum, 61 Batterymarch St., Boston, MA 02110-3208.

Volume 125 Number 1
 January, February, March 2025



Harrisburg Council donates
 Page 9



Teaching finance to our children
 Pages 16 - 17



Operation Holiday Chest
 Page 19



Scan Our QR Code to Visit Our Website

LETTER FROM THE EDITOR
 PAGE 4

PARTYING WITH A PURPOSE
 PAGE 6

CLAREMONT COUNCIL
 PAGE 7

FRATERNAL DEPARTMENT NEWS
 PAGE 13

IN MEMORIAM
 PAGES 14 - 15

HOLIDAY CHEER FOR UKRAINE
 PAGE 18

BAKER'S BOX
 PAGE 21

JUNIOR DEPARTMENT NEWS
 PAGE 25

JUNIOR GAMES
 PAGES 26 - 29

THE SUPREME SECRETARY
 PAGE 31

Bulletin Deadline

Articles and photos must be in the editorial office by March 23, 2025. Mail to the Royal Arcanum Bulletin, Home Office, 61 Batterymarch Street, Boston, MA 02110-3208
Next Publication Date: May 4, 2025

The top 5 technology innovations for senior citizens focus on enhancing health, safety, independence, and social connection. These innovations have the potential to significantly improve the lives of seniors by addressing key challenges related to aging. Here's a summary of the top 5:

1. Wearable Health Devices & Smartwatches

Example: Apple Watch Series 8 or Fitbit Charge 5

How it helps: Wearables are increasingly popular among seniors for monitoring vital signs such as heart rate, blood oxygen levels, and steps taken. Advanced models like the Apple Watch feature fall detection, ECG monitoring, and emergency alerts, allowing seniors to stay on top of their health and quickly

alert family members or emergency responders if needed.

These devices also send notifications to remind seniors to move or take medication.

Key benefits: Fall detection and emergency alerts, monitors chronic conditions like heart disease or hypertension, encourages physical activity and overall wellness.

2. Voice-Activated Assistants

Example: Amazon Alexa, Google Assistant, Apple Siri

How it helps: Smart voice

assistants are transforming how seniors interact with technology. By using voice commands, seniors can control various aspects of their environment without needing to physically manipulate devices. They can set reminders, make calls, get news updates, control smart home devices (e.g., lights, thermostats), and access entertainment—all hands-free.

Key benefits: Voice-controlled convenience for daily tasks, offers companionship and reduces isolation, can assist with emergency calls and alerts, and useful for seniors with limited mobility or vision impairments.

3. Personal Emergency Response Systems (PERS)

Example: Life Alert, Philips Lifeline, Bay Alarm Medical

How it helps: PERS are wearable devices, typically worn as a pendant or wristband, that allow seniors to call for help with the push of a button. Modern versions often include fall detection and can send alerts to emergency responders, family, or caregivers when help is needed. Many are integrated with smart home systems and can

even link to mobile apps for real-time monitoring.

Key benefits: Instant access to emergency help, fall detection and automatic alerts, peace of mind for seniors and their families, enhances safety while living independently.

4. Telemedicine & Virtual Healthcare

Example: Teladoc, Amwell, Doctor On Demand

How it helps: Telemedicine enables seniors to consult with doctors, specialists, and

mental health professionals from the comfort of their homes. This is particularly important for seniors with limited mobility or those living in rural areas where healthcare providers may not be easily accessible. Virtual healthcare also reduces the need for travel, which can be burdensome and risky for older adults.

Key benefits: Convenient, remote access to healthcare services, reduces travel and the associated risks for older adults, helps with chronic disease management and

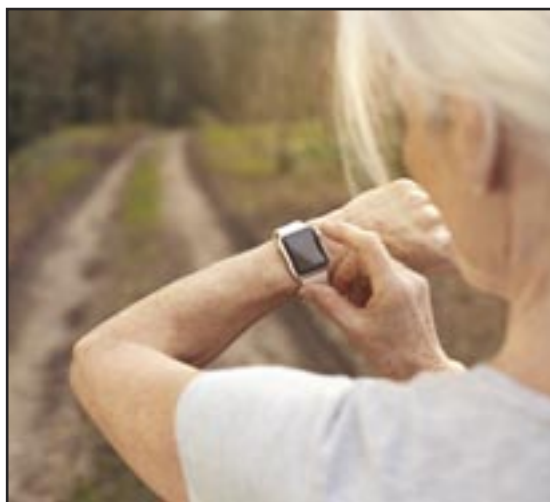
mental health support, and real-time consultations, prescriptions, and health monitoring.

5. Smart Home Devices for Safety and Convenience

Example: Ring Video Doorbell, Nest Thermostat, Philips Hue Smart Lighting

How it helps: Smart home technologies allow seniors to live more independently and safely in their homes. Smart doorbells let them see and talk to visitors before opening the door, reducing the risk of scams or unwanted visitors. Smart lighting can be controlled remotely or set to automatic schedules, while smart thermostats adjust the temperature for comfort. Motion sensors can alert caregivers if there is unusual activity, such as falls or inactivity.

Key benefits: Enhanced security with smart cameras and doorbell systems, home automation for ease of living (e.g., lights, temperature control), energy efficiency and safety, and alerts for caregivers in case of emergencies or health concerns.



ROYAL ARCANUM SCHOLARSHIPS & GRANTS

Royal Arcanum awarded \$60,000 in
scholarships and grants in 2024.

Apply today!!

Our competitive scholarships:
based on merit and membership

(Two) \$10,000 scholarships awarded at \$2,500
per year for four years
(Two) \$8,000 scholarships awarded at \$2,000 per
year for four years
(Two) \$5,000 scholarships awarded at \$1,250 per
year for four years
(Ten) \$2,000 scholarships awarded at \$500 per
year for four years

Our competitive college grants:
based on membership

(Six) Continuing Education Grants • \$1,200 each

Our non-competitive college
grants: based on membership

(Five) Grants • \$600 each for high school seniors



All Junior Members age 18 and below taking a SAT,
ACT, PSAT, or a LSAT training program are eligible
for up to a \$100 reimbursement.

For more information, please contact the
Home Office or visit
our website,
www.royalarcanum.com

PARTYING WITH A PURPOSE IN PENNSYLVANIA

Integrity Council and PA Grand Council held a Christmas Celebration Dinner on Tuesday, December 10, 2024, at one of their favorite spots, Buca d'Oro Restaurant in Center City Philadelphia. An unusual twist at the party was the decision the Pennsylvanians had made to bring white socks for the homeless, to be donated to the Arch Street United Methodist Church for the work they are doing almost every day with the homeless population of Philadelphia. The gifts to the homeless were given instead of the gift exchange usually held for themselves.



The other picture is of Herb Snyder looking at all the white socks on the sofa in his living room, wondering how he is going to get all these white socks to the church. With the help of God and

assistance from the church they were delivered the next day. Special appreciation has to be given to our invited sisters from New Jersey Grand Council and Versatility Council for the support they bring us as friends and co-workers in the 'Buddy Project.'

The group picture of attendees holding up just a very small sample of all the white socks that they brought consists of those seated, (left to right) Loretta Wehbe, Cindy Macon, Herb Snyder, and Lottie Wehbe Bruno, and those standing (left to right) Joe Tedesco, Jay Newlin, Carmen Panichelli, Lillie Mae Panichelli, Evelyn Magarban, Peter Ferrara, Joseph Malone, Nettie Malone, Ralph Ferrara, and Anita Ferrara. The dinner party was arranged by PA Grand Council Regent Nettie and Integrity Council Regent Peter.



Some may wonder, "Why all the white socks for the homeless?" The nurses who volunteer at the Center at Arch Street Church tell us that when their homeless shower and are examined the biggest health issues are usually with their feet, and the nurses prefer to use only clean new white socks after dressing their sores.

The dinner party was just filled with laughter, conversation, and a brief meeting conducted by Peter and Nettie. We left with that warm happy feeling that comes from knowing we were helping those in need and dining with good friends.

Submitted by: Herb Snyder

CLAREMONT COUNCIL'S HOLIDAY FOOD BASKETS

Members of Claremont Council #1655 donated a bountiful supply of non-perishable food items that were arranged into baskets at St. Theresa Church in the Bronx, New York. The parish's 'Feeding the Hungry' ministry volunteers prepared the donations for distribution to hurting, hungry neighbors in the community. The fraternal gift was organized by Past Supreme Regent Errica Conforto. The delivery was made in time for the holiday season and was very much appreciated by staff and volunteers who coordinate the program at the church.

The Arcanians provide support to the program throughout the year. Their contributions help restock pantry shelves with grocery items to help feed struggling families and individuals who seek assistance at the parish. The fraternalists were gratefully acknowledged for their ongoing efforts as community partners with the St. Theresa Parish family.



Maria DiBartolo and Errica Conforto are welcomed to St. Theresa Parish by Reverend Monsignor Thomas Derivan, Pastor and Margie Primiani, representative of the Feeding the Hungry ministry.

TREASURE FROM OUR PAST

VIRTUE, MERCY, CHARITY.

Pictured is a replica of the original subordinate council regent's jewel that was designed for the Society in 1877. The jewel represents the highest office in the council. It is assembled with a light blue ribbon to represent the attribute of Mercy; one of the three founding principles – 'Virtue, Mercy, Charity.' The jewel, enhanced with the image of a crown, a distinguishing symbol of the Society, was traditionally presented to the

regent during the Installation of Officers ceremony, along with the council gavel, charter, and Royal Arcanum Constitution.

This piece is from American Beauty Council #2487, New York, an all-women's council in the Royal Arcanum. It was contributed to the fraternal memorabilia collection by Life Member of the Supreme Council, Sister Louise Reynolds before her passing.



SHARING BLESSINGS

Community Outreach Committee members of Bayonne and Versatility Councils in New Jersey were a-bustling with activity, helping Santa deliver Christmas gifts during the month of December to charities throughout Hudson, Bergen and Essex counties. The fraternalists teamed up with the jolly fellow in red for the 'Baker's Dozen' of Santa Stops. The annual tradition found members networking weeks in advance of the 'Big Delivery Days' as they endeavored to make the Christmas season merrier for others who may not have experienced a glimmer of holiday hope. The councils, with support from officers, members, and friends, donated 'Wish List' gifts to homeless-transitional shelters, senior care

homes, facilities that serve the underprivileged, plus animal shelters and humane societies. The committee also prepared parcels for mailing to missions that serve children in need.

Everyone enjoyed the opportunity to volunteer together in securing and assembling boxes and totes that were quickly filled with useful items for the gifting recipients; a truly heartwarming project. The RA brothers and sisters are eager to be a part of Santa's team again next year and share the "Ho-Ho-Ho" holiday spirit with friends, near and far.



Gen, Evelyn, and JoAnne share holiday cheer at the Felician campus.



Pet supplies and food were brought for fur-ever friends at the Bergen County Animal Shelter.

HARRISBURG COUNCIL #499 DONATES

Harrisburg Council #499 has been very busy.

Donations have been made to four very worthy causes - Ronald McDonald House Charities, The Leukemia & Lymphoma Society, the Furry Friends Network, and The Alzheimer's Association.



Trustee, Jim Karl holds the check to the Leukemia & Lymphoma Society, as presented for this good cause.



Asst. Regent, Mark Thomas presents a donation to the Ronald McDonald House Charities, a service that provides support to families with children who are sick or injured.

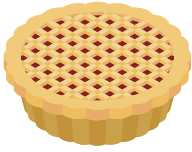


Long time member Mary Ann Harshbarger enjoys presenting the donation to the Furry Friends Network, ... saving lives one animal at a time.



Secretary, Paulina Thomas presents the donation on behalf of Harrisburg Council #499 to the Alzheimer's Association, which is very dear to her heart.

INTEGRITY COUNCIL'S VOLUNTEERS



Joe and Joan Tedesco, with support from Integrity Council #586 in Pennsylvania and family, neighbors, and friends helped two charitable organizations in Philadelphia during the holiday season. Their volunteer work raised \$3,000 for MANNA. The organization brings together dieticians, chefs, drivers, and volunteers to cook and deliver medically-appropriate meals and



Participating in MANNA's 'Pie in the Sky' program

offer nutrition counseling to people who are battling life-threatening illnesses. The fraternalists also provided 24 pies to St. John's Hospice, an organization that helps homeless persons find dignity, respect, nourishment, and opportunities for new beginnings.

The Tedesco family appreciates all those who took part in the pie program and encourage their efforts of support to community causes.



Joan Tedesco, daughter Bronwyn and husband Gene Daugherty, grandchildren - Lilah, Finnegan, and Kailin prepare boxes of pie donations with Tootsie D'Ambrosio, Director of St John's Hospice.

20 PayLife

for Adults & Juniors

**With “20 Pay Life”,
you stop paying in
20 Years.**

Twenty Payment Life also has a living benefit. The cash value that you build up can be used for emergencies, college for the kids, to pay bills or retirement...
either way the choice will be yours!



Program Benefits include
Waiver of Premiums¹, and Dividend Eligibility
Contact the Home Office for additional details at 1-888-ARCANUM
1. Conditions Apply

INTERNATIONAL FRATERNAL SERVICE

Under the IFS program, the Grand Council of New York, in collaboration with the Supreme Council, made a \$1,000 donation to Calvary Hospital in the Bronx. Calvary's core principles are compassion, non-abandonment, dignity and love. The mission of the hospital is to care for the medical, emotional, and spiritual needs of patients and their families, at the end of their lives.

The medical facility provides hospice and palliative care to adult patients with advanced cancer and other life-limiting illnesses. A family-centric approach to patient care helps relieve the stress and concerns of family members as well.

The New York Arcanians are pleased to continue support to the hospital and recognize the exemplary work being done for patients and their families.



Christopher Ayson, Patron Program Manager; Maria DiBartolo, Grand Regent; Errica Conforto, Deputy Supreme Regent; Tim Barr, Executive Vice President of Calvary Fund Inc.; and Angela Keating at the hospital's Bronx campus

BETTER SAFE THAN SORRY

Getting a home safe can be a smart investment for several reasons, particularly if you're looking to protect valuable or important items. Here are the key benefits:

1. *Protection from Theft*
2. *Protection from Fire and Water*
3. *Secure Storage of Important Documents*
4. *Identity Theft Protection*
5. *Organizing Valuables like Jewelry, Collectibles, Heirlooms, and Digital Media*
6. *Convenience and Accessibility*



7. *Insurance Benefits*
8. *Privacy and Confidentiality*
9. *Safeguarding Digital Devices*
10. *Preparedness for Emergencies*
11. *Peace of Mind for Your Family*

In Summary:

A home safe offers security, peace of mind, and organization. Whether you're protecting against theft, fire, or water damage, or just trying to store

personal items more securely, a safe can be a valuable addition to your home. The right safe can provide a level of protection that ensures your important belongings are safeguarded for years to come, giving you one less thing to worry about.

FRATERNAL DEPARTMENT NEWS

Dear Sisters and Brothers,

It's not unusual to get caught up singing a tune as we go about our daily chores; one that never seems to 'age' but will usually put a smile on our face. The comic strip Little Orphan Annie led to the creation of 'Annie' - a Broadway musical that was followed by a musical comedy-drama film a few years later.

Set during the Great Depression in 1933, the film's storyline is about Annie, an orphan from New York City who is taken in by America's richest billionaire, Oliver Warbucks. And let's not forget her loyal canine buddy, Sandy! The film introduced the song 'Tomorrow' to us; its stirring lyrics can be easily recalled after hearing them for the first time.

"The sun'll come out
Tomorrow. So, ya gotta hang on
'til Tomorrow. Come what may.
Tomorrow! Tomorrow! I love
ya, Tomorrow! You're only a
day away!"

Tomorrow! Since the Royal Arcanum's debut nearly 148 years ago, the Society has endeavored to provide a better tomorrow for members and their families and for the local and at-large communities. Sound business practices and exemplary volunteerism have always been constant in the Royal Arcanum and for which we credit its success.

We are thankful to the founding fathers who shared their vision and wisdom to establish the Royal Arcanum. The concept of offering affordable life insurance protection based on a scale of assessment was an innovative one at the time. It proved to be highly successful and became the template for other societies that emerged. The focus of our founding fathers to making tomorrow better was carried forth by generations of members that followed. The life insurance products have evolved; plans of protection for newborns to seniors are a means of providing security to loved ones for tomorrow and into the future. Fraternal programs are continually expanding on all council levels to bring members and friends together to help charitable organizations in their mission of service to those in need so that they will have a better tomorrow. In times of natural disaster, such as the

recent hurricanes, floods, and wildfires that impacted many parts of the country, fraternalists step up with funds, goods, time, and other volunteer measures to change the gray, stark, and lonely days into a tomorrow filled with promise.

Tomorrow will be a new day and a great time to introduce family and friends to the

benefits of membership in the Royal Arcanum. As our fraternal family grows, the potential for new member engagement in our fraternal programs prevails and can catapult the Supreme Regent's **REVIVE** campaign. Let's strive to make 2025 a banner year in production and fraternal service.

The Supreme Council will continue to recognize the commendable work being done in our councils by partnering with them in their good works. We look forward to hearing from our councils and welcome their participation.

Much gratitude is extended to all the participants for their compassionate response and help given to our Society's Hurricane Helene Relief Project, Operation Holiday Chest, and Ukrainian Children's Fund. As a beacon of hope,

we're making tomorrow a bit better for neighbors, near and far.

If you should have the winter blues, think good thoughts, watch the film Annie and smile! Tomorrow is only a day away!

I wish you and yours a blessed Passover and Easter season.

In friendship,



Cindy Macon



IN MEMORIAM: CARMINE RODIA

The jurisdiction of Pennsylvania sadly reports that Sister Carmine Josephine Rodia passed away on December 13, 2024. Originally enrolled into Penn Laurel Council #2488, she later transferred to Integrity Council #586, Philadelphia. Sister Rodia served both subordinate councils in several offices, including the position of Regent. She was elected to serve as the Grand Regent of the jurisdiction of Pennsylvania and was honored for the opportunity to present her innovative programs to council members throughout the Keystone State.



Carmine and Carmen enjoyed the fraternal family reunions that were hosted at the Supreme Council Sessions and Mini Vacations and formed many lasting friendships with Arcanians across the country. From California to Florida to New Hampshire, the Rodias were always willing to participate and serve on various activity committees.

Sister Rodia is survived by her cherished family – husband, Carmen, their two children and their spouses, five grandchildren, one great grandson, and a host of friends whose lives were enriched for having known Carmine.

Sister Carmine proudly served as a Representative to the Supreme Council from 2002 through 2008 and from 2016 through 2020. Carmine was inspired by her beloved husband Carmen's endeavors for the councils and volunteered side by side with him for the growth and success of the Pennsylvania jurisdiction. Many projects were sponsored by their efforts that demonstrated that 'Charity' was the underpinning of the Royal Arcanum.

The Royal Arcanum is grateful for Sister Carmine's dedicated service to her council and to the Society.

May she rest in eternal peace.

THOSE WHO HAVE PASSED



On our website you can find a listing of our dearly departed brothers and sisters by year.

The address is:
<https://royalarcanum.com/memorial.html>

For obituaries in our Bulletins, you can find those in our online Bulletin library located at:

<https://royalarcanum.com/bulletins.html>

IN MEMORIAM: SAYYON NGANGAN

The Supreme Council sadly reports the passing of Sayyon “Fong” Ngangan on January 2, 2025 following a two-year battle with cholangiocarcinoma. Fong was our Home Office building engineer in Boston and long-time friend. Originally from Thailand, Fong received his college degree and emigrated to the United States to make Massachusetts his new home. Fong maintained the Royal Arcanum office on Battery March Street for over 30 years. His knowledge and experience, coupled with a strong work ethic, made Fong a respected associate whose recommendations were frequently sought and expertise always valued. Deeply committed to service excellence, Fong went above and beyond for our Society with an



unparalleled dedication to ensuring quality results in every facet of his responsibilities.

A talented individual, Fong was truly a humble, kind, and authentic person. He was a member of Royal Arcanum's Alpha-Agassiz Council #1 and is sorely missed at the office and by our members. The Royal Arcanum will be forever thankful to Fong for his professionalism and genuine friendship and for “always being there” for the Royal Arcanum.

Sincere condolences are extended to Fong's family.

May he rest in eternal peace.

TRADITION IN RHODE ISLAND

October in New England means leaves turn to beautiful colors and pumpkins abound. The thoughts of Pawtucket Council #537 members turn to providing pumpkins for residents of Providence's Summit Commons. In past years the pumpkin artists were mostly Junior members. Many of the younger members are now in college or working. This year, senior members decided to pick up the paint brushes and create some specially-designed Halloween treats for the residents.



Pictured are Jackie Wudkiewicz, Judy Kolek, and Clarita Lepine packing pumpkins for delivery.



Teaching kids finance is an important step in helping them develop responsible money habits and an understanding of the value of money. A good plan should be engaging, age-appropriate, and gradually build on concepts over time. Here's a step-by-step guide to creating an effective plan:

1. Start with Basic Concepts (Ages 4-7)

At this stage, kids are just starting to understand the idea of money, its value, and basic concepts related to spending and saving. You can start by discussing what money is, its concept and purpose, and how it's used to buy things. Teach that money is earned by doing work, and it can be spent to buy things. Finally, cover the concept of saving and the benefits of not spending right away. At this age, playing with play money and using a savings jar can help a child grasp these concepts.

2. Introduce More Complex Ideas (Ages 8-11)

At this age, kids can grasp more detailed concepts related to budgeting, saving for goals, and the importance of smart spending. One great budgeting activity to reinforce these ideas is to have them create a simple budget plan and then track earnings and expenses. For setting goals, have the child select something that they may want to buy and then have them create a savings plan over time to raise that money.



3. Focus on Earning, Saving, and Investing (Ages 12-15)

Teens are old enough to handle more sophisticated financial concepts like earning money through jobs, understanding interest, and the importance of investing.

You can expose your children to the idea of working a part time job or starting a small business like snow shoveling or baby sitting. For the financial concepts, take them to the local bank to open a bank account and then talk about basic banking concepts. Afterwards, you can move into more advanced ideas like investing and the power of compound interest.



4. Teach Credit, Debt, and Financial Responsibility (Ages 16-18)

As teenagers get closer to adulthood, they should start to understand more complex topics like credit, debt, and long-term financial planning. Now is a great time to discuss the benefits and dangers of credit cards. Show them the math for not paying off your credit card at the end of every month. As an alternative to using credit cards, review saving for major items like

college or a car. You can even start to discuss saving for retirement. One fabulous game for experiencing the consequences of financial decisions is Monopoly. Play it with your kids and use opportunities to make real life correlations.

5. Use Resources & Tools

Throughout all ages, there are many online tools, games, and resources that can make learning about money more fun and interactive. Some online examples include websites like Khan Academy or Practical Money Skills which offer free educational resources. Apps like iAllowance or Bankaroo help kids manage their money digitally. Some reading material for older kids worth considering is "The Teen Investor" by Emmanuel Modu or "Rich

Dad Poor Dad for Teens" by Robert Kiyosaki. For those that prefer Podcasts, "Smart Money, Smart Kids" can also be valuable.

6. Lead by Example

Children learn a lot from watching the adults around them. Be mindful of your own financial habits, such as budgeting, saving, and making thoughtful spending decisions. Engage them in family discussions about financial decisions when appropriate, like budgeting for a vacation or planning.

7. Make it Fun

The more interactive and enjoyable the process, the more likely kids will internalize the lessons. Use games, challenges, and rewards to keep them motivated and engaged.

By gradually building on these concepts, you can create a well-rounded foundation in finance that will serve them throughout their lives.



HOLIDAY CHEER FOR UKRAINE

Members of the New Jersey Grand Council sent parcels of 'holiday hope' to Ukrainian children who are in the care of the Felician Sisters in Warsaw, Poland. The fraternalists prepared individualized gift satchels that were delivered for St. Nicholas Day, a festive holiday on December 6th that is celebrated throughout many parts of Europe.

Thanks to the North Pole's handy roster of the children's ages and sizes, the fraternal elves were happy to shop and shop and shop in their quest for the 'right' gifts for the 28 youngsters on St. Nick's list. A tremendous assortment of new clothing articles, pajamas, winter outerwear, accessories,

dolls and cars, toys of every sort, and sweet treats were wrapped and tagged before being shipped overseas. As the children continue to adapt to being away from home and loved ones, the gifts were sent with the hope to bring them some joy as Christmas approached.

The council received beautiful acknowledgments from the sisters and handcrafted thank you cards from the children. It is a fervent hope that the children will have a bright future with their families and that the blessings of freedom, security, and lasting peace will soon be experienced in their homeland.



Deputy Supreme Regent Gen Macon and Grand Regent Richard Macon, FIC organize St. Nick Day gifts for Ukrainian children.

OPERATION HOLIDAY CHEST

The Royal Arcanum acknowledges the support of its members to “Operation Holiday Chest 2024” that was sponsored in remembrance of Past Fraternal Director Frances Magnotta of Claremont Council #1655, New York. The project was designed for councils to honor Fran’s memory and further her legacy of volunteerism by conducting a charitable gifting project from Thanksgiving through New Year’s Day.

Featured here are three of the projects that were organized. The program, as a tribute to Fran and endeavor to extend fellowship with others during the holiday season, demonstrated that Virtue, Mercy, and Charity continue to guide our fraternal work. Once again, Royal Arcanum hospitality provided comfort and joy to many grateful recipients.



Joe and Errica Conforto sorted over 100 boxes of cereal that Claremont Council members collected for Children of Promise NYC in the Bronx. The after school program helps youngsters who are impacted by mass incarceration to heal and be given opportunities to achieve their potential and thrive into the future. Cereal is always greatly appreciated, as food staples may be sparse in the children’s homes. It’s enjoyed at breakfast and before bedtime, too!



Detroit Council’s Jan Brazas delivered bath towel sets to Mary Stauffer, Manager of the St. Vincent de Paul Society in Prudenville, Michigan.

Through various initiatives, the community-based organization offers resources and support to individuals and families in need. The society’s Giving Tree ‘gift tags’ requested that towels be gifts for those being helped at the holiday season.



Bayonne and Versatility Council members were “Secret Santas” for students at the Felician School for Exceptional Children in Lodi, New Jersey. Special needs students are offered a well-rounded program and curriculum from pre-school to job training. “Anchored in Love ~ Learning for Life” is the school’s motto. Members donated gifts and funds to purchase a variety of toys, dolls, games, craft supplies, and more. The gift sacks were delivered to the school before the start of winter break.

SPIRIT OF SERVICE AWARD

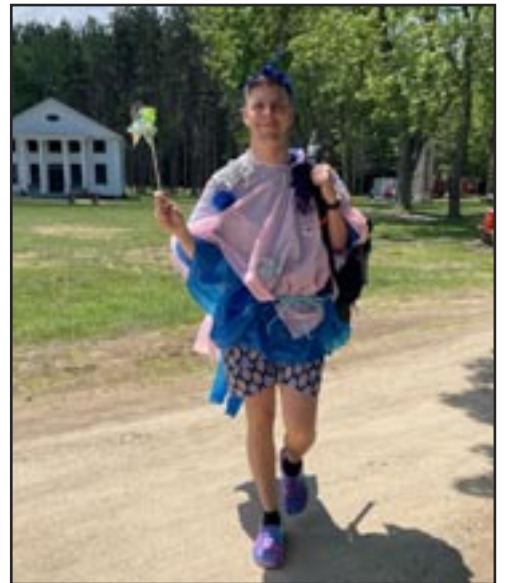
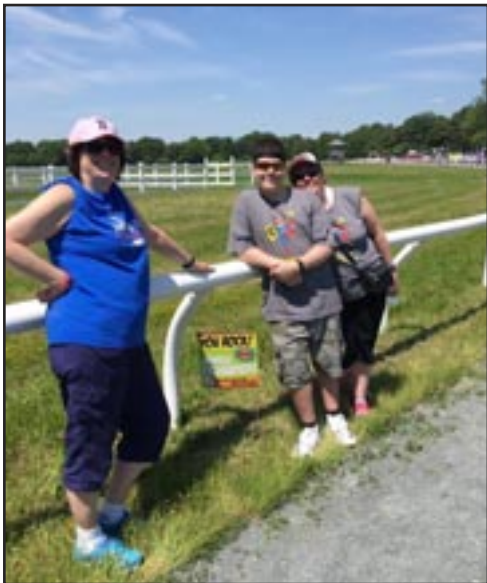
The Supreme Council Fraternal Department is pleased to announce that Alpha-Agassiz Council #1, Massachusetts is the recipient of the Donald E. Ferry, Jr. Spirit of Service Award for 2024.

The award program, in tribute to Brother “Don”, was developed to carry forth his legacy of steadfast service to our fraternal benefit society. Its purpose is to “See a Need and Take the Lead” in support of a children’s charity or charitable program for the benefit of children.

The members of Alpha-Agassiz Council (of which Don was a Past Regent), have followed in his

youngsters in Massachusetts, Maine, New Hampshire, Vermont, Rhode Island, and Connecticut.

In addition to participating in “The Walk”, the fraternalists organized various tasks and volunteered at the registration booth, served as day guides, dressed up as mascot greeters, and spruced up the grounds when the day’s activities wrapped up.



footsteps with their ongoing support of children’s causes. Once again, they were fraternalists-in-action for the benefit of the New England Hemophilia Association Family Camp and Walk. The camp helps children afflicted with bleeding disorders cope with their condition, and offers support with infusion classes, making healthy choices, and teaching ways to safely enjoy ‘being a kid.’ The annual walk is sponsored to raise funds for the camp and for the emergency fund that is available in times of difficulty.

The Arcanians organized their team, Andrew’s Crusaders, and worked together by reaching out to friends and families to secure donations for the cause. Thirteen members’ efforts raised \$3,275.00 for the NEHA and its great work being done for

Special thanks is extended to the Basa family for leading the project in memory of Brother Don Ferry, Jr. and for encouraging fellow council members, neighbors, family and friends to take part in a fun-filled and meaningful activity. Their generous spirit will provide a memorable time for the children who will attend camp this summer.

You can tell by the smiling faces in the photos that the Royal Arcanum members had a terrific time!

As the recipient of the Spirit of Service Award, Alpha-Agassiz Council received a \$500 check from the Supreme Council to further fraternal and charitable service on behalf of the Royal Arcanum.

BAKER'S BOX: LIMONCINI COOKIES

Enjoy this recipe for tasty and delicious lemon cookies shared by Past Supreme Regent Errica Conforto. They're sure to become a favorite of every season!

Ingredients:

2 cups almond flour
1 1/2 cups flour
1/2 cup sugar
1 Tablespoon baking powder
pinch of salt
1 grated lemon
2 large eggs
1 oz. fresh lemon juice
1 teaspoon vanilla extract
1 Tablespoon almond extract
confectioners' sugar



Preheat oven to 365 degrees. In a bowl, add almond flour, regular flour, sugar, baking powder, salt, and grated lemon. Mix well. Add eggs, lemon juice, vanilla and almond extract and mix well to form a ball. (The dough will be sticky). Using a spoon, take a small amount of dough and form with your hands first into little balls then like potato croquettes. Then press each piece down to shape like a lemon. (Since the dough is sticky, use confectioners' sugar on your hands to mold the cookies). Roll the cookies in the confectioners' sugar and arrange on a parchment paper-lined cookie tray. Bake at 365 degrees for 10-12 minutes. Remove from oven. Cool completely and enjoy!



SOCK HOP WITH SANTA

Continuing participation in the 'The Buddy Project', Arcanians and Junior Arcanians in Bayonne, New Jersey rallied support for their buddies in Integrity Council, Pennsylvania by collecting new white socks for the poor and homeless who are aided through volunteer programs that are organized by the Arch Street United Methodist Church and The Center/Philadelphia.

Bayonne and Versatility Council members, with an assist from family, colleagues, and the Friends of Saint Francis (a volunteer community-based organization of which many Arcanians are also members), were able to secure hundreds of men's and ladies' socks



for the project. Santa Claus (David Magarban) was proud to see his elves "hop" to it with extra special efforts for the cause. He was truly delighted to have the Juniors taking part in the activity; they counted and sorted the footwear into holiday boxes for the sleigh ride to Philly.

In addition to the socks, a van filled to the brim with new and almost-new winter coats, jackets, sweaters, blankets, and other accessories were delivered to the church. As blustery weather and cold temperatures blanketed the region in early December, these items would be distributed throughout the season to provide warmth to those who were homeless and hurting.



Bayonne Buddies are always willing to lend Santa a helping hand!

HARRISBURG COUNCIL #499 CHRISTMAS PARTY

Royal Arcanum's Harrisburg Council celebrated Christmas this year with twenty-five members and guests at an arena that featured live animals included in the show, and the show did not disappoint the Juniors. It was thrilling for the adults as well. The show was called "The Brightest Star".

Before the show, our families joined together for lunch and distribution of council gifts for the Juniors and a few from Santa. No matter how many times

puppets are given out, they are always a hit! The senior Juniors really liked the water bottles, too. Many thanks for the hard work in choosing those gifts.

Harrisburg Council #499 would like to wish peace and good health for everyone in the New Year!

Submitted by: Paulina P. Thomas, Secretary



CALIFORNIA DONATES TO LOS BOMBEROS



Jim O'Neill with Captain Ethan Vanseggern and Captain Mateo Corona

San Jose Council #2384 donated toys to the Los Bomberos Foundation of Northern California. This is a non-profit organization comprised of active and retired San Jose fire fighters. They distribute toys to over 2,500 children during the holiday season.

The Spanish word 'Bomberos' translates to fire fighter. These first responders work year-round, helping families and enriching lives within the community.

Submitted by: Jim O'Neill



Joannie Francis at Station 12 for the toy drop off

JUNIOR IN THEATER



Julianna Magarban, a Junior member of Versatility Council #2501, New Jersey, is currently a

sophomore at Ocean County Vocational Technical School. She performed in the school's recent production of Harry Potter and the Cursed Child, appearing as Ludo Bagman and the Trolley Witch.

Julie's past credits include Shrek Jr., Into the Woods, and Oz. She enjoys the challenge of taking on various roles and looks forward to working with students and cast members in future productions at school and in community. After attaining her educational goals, Julie hopes to pursue a career in theater and the performing arts.



Julianna as the Trolley Witch

JUNIOR DEPARTMENT NEWS AND VIEWS

Wishing all of our Royal Arcanum families a happy, healthy, and prosperous 2025!

Christmas gifts for our Juniors were available from the Home Office Junior Department for all councils that requested them. We ordered a plush bulldog for the little ones and a stainless-steel water bottle for the older kids.

Congratulations to all of our high school seniors who have applied for the Royal Arcanum scholarships and grants this year. The initial application deadline was December 31st, 2024 and the final deadline to submit all the required documentation is March 31st, 2025. I wish good luck to all the candidates.

If you are a Royal Arcanum college student and would like to receive a gift care package, this is the last call to send us your name and address of either your college housing or home.

Care packages will be sent out in the spring from our Junior Department. For additional information, go to our website at www.royalarcanum.com or call us at 1-888-272-2686.

As a strong supporter of education, the Royal Arcanum has increased the reimbursement amount. We will now reimburse up to \$100 to any Junior taking a workshop or other tutoring course to assist in improving their SAT, ACT, PSAT, and LSAT scores. Receipts should be forwarded to the Royal Arcanum Junior Department at the Boston office.

If you would like to receive a \$10 Amazon gift card, don't forget to send in a completed coloring page or puzzle from the Bulletin. If you like to write, you can receive a certificate, a trophy, and a \$25 Amazon gift card when you share your stories, poems, or any written material with us and have it



**Junior Department
Director
Errica Conforto**



Luca, Logan, and Alexandra display the Royal Arcanum Junior Christmas gifts.

published in a future issue of the Bulletin.

Did you know that our YOUTH OF THE YEAR AWARD PROGRAM awards \$300 to our Juniors that are recognized in their community, school, and council for volunteerism and acts of kindness? Please take the time to review our website for information about

our programs, information on colleges, scholarships, majors, applications, and more.

I take this opportunity to wish everyone a happy and blessed Easter and Passover.

Fraternally yours in VMC,

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

Errica Conforto

WINTER SPORTS WORD SEARCH



Find all the words from the word list (ignore spaces and dashes if any)

- BIATHLON
- BOBSLEIGH
- CURLING
- FIGURE SKATING
- FREESTYLE
- ~~HOCKEY~~
- SKELETON
- SKI JUMPING
- SLALOM
- SNOWBOARDING
- SNOWMOBILING

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

This is a zigzag word search puzzle. Words go left, right, up, down, not diagonally, and can bend at a right angle.

There are no unused letters in the grid. Every letter is only used once.



JUNIOR CONTEST RULES

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

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



Junior Must Submit:

Name

Age

Council

Email Address

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

WINTER MAZE

Help the snowman on the sled get to the foot of the snow hill without any crash!



JUNIOR IMAGE SEARCH



Find the 10 differences between the two pictures



JUNIOR WINTER COLORING



IDENTITY THEFT

A couple key components to protecting your identity against theft are credit monitoring your credit report and locking your credit file. There are several benefits to monitoring your credit and locking your credit file:

- Identity theft prevention: By monitoring your credit, you can quickly spot any suspicious or unauthorized activity on your credit report that could indicate identity theft. Locking your credit file adds an extra layer of security by preventing unauthorized access to your credit information.
- Early detection of fraud: Regularly checking your credit report allows you to quickly identify any fraudulent activity and take steps to address it before it causes significant damage to your credit score.

- Protection against unauthorized credit inquiries: By locking your credit file, you can prevent unauthorized parties from accessing your credit information and potentially using it to open new accounts in your name without your knowledge.

- Peace of mind: Monitoring your credit and locking your credit file can provide peace of mind knowing that you are taking proactive steps to protect your financial information and prevent potential identity theft.

- Improved credit score: By actively monitoring and protecting your credit, you can prevent negative items from affecting your credit score and maintain a healthy credit profile. This, in turn, can make it easier to qualify for loans, credit cards, and other financial products in the future.



Here is a quick list of other successful strategies you can use to secure your identity.

- 1) Monitor your financial accounts regularly for any unauthorized transactions.
- 2) Use strong, unique passwords for all your online accounts.
- 3) Be cautious of phishing emails and never provide personal information in response to unsolicited emails or phone calls.
- 4) Shred any documents containing personal information before throwing them away.
- 5) Keep your personal information secure, such as your Social Security number, date of birth, and financial information.
- 6) Use secure websites for online transactions and avoid using public Wi-Fi networks for sensitive tasks.
- 7) Be cautious about sharing personal information on social media platforms.
- 8) Consider using identity theft protection services to monitor your personal information and alert you to any suspicious activity.

A WORD FROM THE SUPREME SECRETARY

Brothers & Sisters,



Greetings!
I hope everyone had a wonderful and safe holiday season. I

send prayers and thoughts to everyone in California with the hope that the wildfires will be contained soon and life can get back to normal.

In this new year, let us remember to perform some act of kindness. It can be volunteering at a food pantry, collecting items for a clothing drive, checking on a friend, or just saying "Hi" to someone on the street.

I did something out of the ordinary for me during the holiday season. I dressed up as Santa Claus for my family's Christmas party. After we left the gathering, my wife, Debra and I decided to drive around and see what kind of reaction Santa would receive. Well, it was upsetting. People were not into the Christmas spirit and some of the looks we received were unbelievable. However, when we stopped and I got out of the car, some of the passersby smiled and one stopped her car to take a photo. Honestly, I enjoyed driving around looking like Jolly Old St. Nick and will consider doing it again this year. I may be lucky and **REVIVE** the Christmas spirit in others.

Speaking of **Reviving**, our Supreme Regent Nicole Covelli will be starting her visitations to the



jurisdictions. Please make every effort to attend her presentation and help her spread the word of the Royal Arcanum and the wonderful works being done by our councils and members.

The Royal Arcanum has a remarkably interesting and colorful history, dating back 147+ years to 1877. I would like to see the Royal Arcanum go beyond; we can only do it with everyone's help. All it takes is talking to friends, neighbors, hairdressers, barbers, and parents.

When the Supreme Regent comes to your jurisdiction, invite someone new to the meeting and let them see firsthand what the Royal Arcanum does to help others. Invite your personal community to join ours in hopes of creating a better future. Keep in mind that if anyone needs help or information, we are just a phone call or e-mail away.

I wish everyone a safe and happy New Year.



Yours In VMC.

Tony Basa
Supreme Secretary
Abasa@royalarcanum.com
617-429-8763

ANNUITIES

*4% Current Credited rate for Annuities!! Guaranteed 3% rate of return for the life of the contract.**



No Service Charges



Tax-Deferred Until Withdrawal

**6-Year Declining
Surrender Charge**

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

\$500 Minimum Deposit

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

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

*The contract will provide a minimum 3% credited rate for the life of the annuity.

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