

ROYAL ARCANUM
AN INTERNATIONAL FRATERNITY PROVIDING FAMILY PROTECTION



Bulletin

EXTRAS FOR EVERYONE



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DON'T THROW THAT OUT!

Unusual uses for everyday objects

The television hero MacGyver could come up with some truly outlandish applications for whatever was lying around (one time patching a car radiator by cracking an egg into it, according to Wikipedia). You may not have his level of knowledge or ingenuity, but here are a few offbeat uses for common household items:

- **Coffee grounds.** Instead of tossing them in the trash, take used coffee grounds out to your garden to use as fertilizer for roses, azaleas, and tomatoes. Or take them into the shower; they make an effective body scrub for washing away dead skin.
- **Jars and bottles.** Once empty, they can be used as flower vases, or for storing pennies, buttons, or bath accessories.



- **Coca-Cola.** The popular soft drink can remove stains on clothing and fabrics, remove rust from patio furniture and car bumpers, or tenderize and sweeten meat as a marinade.
- **Blue jeans.** Protect your fingers when drinking hot beverages by snipping out an inch or two from a used pair of jeans and hemming the top and bottom.
- **Tennis balls.** Cut a tennis ball along its seam, remove the material inside, and you've got two jar openers capable of gripping even the tightest lids. Or carefully glue some colorful thread in neat rows over the ball, add a hook, and you've got a homemade Christmas tree ornament.
- **Polo shirts.** With a sewing machine and a little creativity, an old polo shirt can be repurposed as a tank top, a mini-backpack, or a reusable tote bag.

Term

To

age

25

**Since they all grow up
so quickly.....
It is never too early to
start their life
protection.**

**An economical start for their Life
Insurance Program.**

*Get the benefit of low
premium Term Life Insurance, with the
opportunity to convert to a permanent
life policy at or before age 25. This plan
helps to protect your family and your
budget at the same time.*



This Plan is fully convertible to a permanent plan of protection of equal or lesser value, provided all premiums are paid up to the date of exchange. The permanent protection can be on any plan that the Society provides except term insurance. No further evidence of insurability is required at the time of the exchange.

MONEY MATTERS!!

Planning a big move? Don't plan to waste money. Moving can be a massive project, whether your new home is across the country or just on the other side of town. The costs can add up quickly, but you can stay in control of the expense with these money-saving tips:

- Prepare a budget. Before you start packing, calculate how much your move should cost. Include truck rental, movers, mileage, condo or apartment moving fees, utility cancellations and hookups, etc. This should help you recognize reasonable expenses and avoid surprises.
- Downsize your possessions. Don't pack and move everything you own. If possible, get a floor plan of your new dwelling and check on how well your furniture will fit so you don't move a couch that's too big for your living room. Be ruthless in deciding what to get rid of. You don't want to haul stuff across the country only to discard it once you've arrived.



- Don't pay for packing supplies. Instead of spending money on brand-new cardboard boxes for your stuff, head out to your local recycling center, where boxes can be a big part of the material that's being dealt with. Check out your local grocery store and nearby restaurants as well. Pack with newspapers instead of using costly bubble wrap.
- Use the post office. Ship as much as you can instead of loading it onto a truck. Use the U.S. Postal Service's book rate to send your books to your new address. Look into rates for shipping anything you don't need right away when you arrive (out of season coats, for example).
- Record all your expenses. You can write off the cost of your move on your taxes, under certain conditions. Keep a paper trail of what you spend, and check IRS requirements.

PHOTO CONTEST

ATTENTION ALL PHOTOGRAPHERS!!!



What makes where you live special to you? Whether it is a certain bench in your local park, a small street you stroll down or a building you love.

Adults and Juniors, submit your favorite picture which portrays your own special place and win a \$25 gift card to Amazon.com.

There will be two prizes, one for the winning adult and one for the winning junior.

The winning shots must be submitted directly to pat@bluedogunlimited.com for judging

Hurry! The deadline is September 28th and the Winner will be announced in the Fall Bulletin

